



LIFE AND ACCIDENT AND HEALTH COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2017
OF THE CONDITION AND AFFAIRS OF THE

The Western and Southern Life Insurance Company

NAIC Group Code

0836

(Current)

0836

(Prior)

NAIC Company Code

70483

Employer's ID Number

31-0487145

Organized under the Laws of

Ohio

State of Domicile or Port of Entry

OH

Country of Domicile

United States of America

Incorporated/Organized

02/23/1888

Commenced Business

04/30/1888

Statutory Home Office

400 Broadway

(Street and Number)

Cincinnati , OH, US 45202

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

Main Administrative Office

400 Broadway

(Street and Number)

Cincinnati , OH, US 45202

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

513-629-1800

(Area Code) (Telephone Number)

Mail Address

400 Broadway

(Street and Number or P.O. Box)

Cincinnati , OH, US 45202

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

Primary Location of Books and Records

400 Broadway

(Street and Number)

Cincinnati , OH, US 45202

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

513-629-1800

(Area Code) (Telephone Number)

Internet Website Address

WWW.WesternSouthernLife.com

Statutory Statement Contact

Wade Matthew Fugate

(Name)

513-629-1402

(Area Code) (Telephone Number)

CompAcctGrp@WesternSouthernLife.com

(E-mail Address)

513-629-1871

(FAX Number)

OFFICERS

Chairman of Board,
President & CEO

John Finn Barrett

Secretary and Counsel

Donald Joseph Wuebbling

OTHER

James Howard Acton Jr., VP	Edward Joseph Babbitt, VP, Sr Counsel	Troy Dale Brodie, Sr VP, Chief Marketing Officer
Christopher Steven Brown #, VP	John Henry Bultema III #, Sr VP	Daniel Joseph Carter, VP
Karen Ann Chamberlain, Sr VP, Chief Information Officer	Kim Rehling Chiodi, Sr VP	Keith Terrill Clark, MD, VP, Medical Director
Michael Russ DeHart #, VP	James Joseph DeLuca, VP	Bryan Chalmer Dunn, Sr VP
Lisa Beth Fangman #, Sr VP	Wade Matthew Fugate, VP, Controller	Daniel Wayne Harris, Sr VP, Chief Actuary
David Todd Henderson, Sr VP, Chief Risk Officer	Christopher Xavier Hill, VP	Kevin Louis Howard, VP, Deputy Gen Counsel
Bradley Joseph Hunkler, Sr VP, Chief Financial Officer	Stephen Gale Hussey Jr., VP	Phillip Earl King, VP, Auditor
Linda Marie Lake, VP	Roger Michael Lanham, Sr VP, Co-Chief Inv Officer	Daniel Roger Larsen, VP, Tax
Todd Anthony Lee, VP	Matthew William Loveless, VP	Joseph Hanlon Lynch Jr., VP
Bruce William Maisel, VP, CCO	Jill Tripp McGruder, Sr VP, Chief Marketing Officer	Jeffrey David Meek #, VP
Jimmy Joe Miller, Sr VP	Jonathan David Niemeyer, Sr VP, CAO, & Gen Counsel	Steven Owen Reeves, VP
Michelle Ison Rice #, VP	Denise Lynn Sparks, VP	Jeffrey Laurence Stainton, VP, Assoc Gen Counsel
Thomas Martin Stapleton, VP	Charles Lawrence Thomas #, VP	James Joseph Vance, Sr VP, Treasurer
Eric John Walzer, VP	Brendan Matthew White, Sr VP, Co-Chief Inv Officer	

DIRECTORS OR TRUSTEES

John Finn Barrett	James Norman Clark	Jo Ann Davidson
Robert Lloyd Lawrence #	James Kirby Risk III	Robert Blair Truitt
George Herbert Walker III	Thomas Luke Williams	John Peter Zanotti

State of

Ohio

County of

Hamilton

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.

John Finn Barrett

Chairman of Board, President & CEO

Donald Joseph Wuebbling

Secretary and Counsel

Wade Matthew Fugate

VP and Controller

Subscribed and sworn to before me this

16th

day of

February 2018

a. Is this an original filing?

Yes [X] No []

b. If no,

1. State the amendment number.....

2. Date filed

3. Number of pages attached.....



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Alabama

DURING THE YEAR 2017

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	221,745	0	0	359	222,104
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	221,745	0	0	359	222,104
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	41,512	0	0	395	41,907
6.2 Applied to pay renewal premiums	3,726	0	0	0	3,726
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	60,401	0	0	12,011	72,412
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	105,639	0	0	12,406	118,045
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	105,639	0	0	12,406	118,045
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	301,297	0	0	13,332	314,629
10. Matured endowments	1,000	0	0	0	1,000
11. Annuity benefits	0	0	109,724	0	109,724
12. Surrender values and withdrawals for life contracts	162,163	0	0	3,218	165,381
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	43,232	0	0	36	43,268
15. Totals	507,692	0	109,724	16,586	634,002
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	21	40,501	0	0	0	0	5	11,631	26	52,132
17. Incurred during current year Settled during current year:	29	292,397			0	0	4	9,582	33	301,979
18.1 By payment in full	42	302,297		0		0	5	13,332	47	315,629
18.2 By payment on compromised claims									0	0
18.3 Totals paid	42	302,297	0	0	0	0	5	13,332	47	315,629
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	42	302,297	0	0	0	0	5	13,332	47	315,629
19. Unpaid Dec. 31, current year (16+17-18.6)	8	30,601	0	0	0	0	4	7,881	12	38,481
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	1,421	17,344,434	0	(a) 0	0	0	324	551,638	1,745	17,896,072
21. Issued during year	4	142,500							4	142,500
22. Other changes to in force (Net)	(34)	(625,324)					(16)	(5,049)	(50)	(630,373)
23. In force December 31 of current year	1,391	16,861,610	0	(a) 0	0	0	308	546,589	1,699	17,408,199

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	35,162	35,157	0	4,133	4,119
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	35,162	35,157	0	4,133	4,119
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	35,162	35,157	0	4,133	4,119

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



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Alaska

DURING THE YEAR 2017

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	119,331	0	0	34	119,365
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	119,331	0	0	34	119,365
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	5,881	0	0	0	5,881
6.2 Applied to pay renewal premiums	756	0	0	0	756
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	9,797	0	0	2,762	12,559
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	16,434	0	0	2,762	19,196
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	16,434	0	0	2,762	19,196
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	134,010	0	0	0	134,010
10. Matured endowments					0
11. Annuity benefits	0	0	5,774	0	5,774
12. Surrender values and withdrawals for life contracts	27,138	0	0	0	27,138
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	1,414	0	0	0	1,414
15. Totals	162,562	0	5,774	0	168,336
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	2	15,843	0	0	0	0	3	1,059	5	16,902
17. Incurred during current year Settled during current year:	6	146,575			0	0	2	994	8	147,569
18.1 By payment in full	5	134,010		0		0	0	0	5	134,010
18.2 By payment on compromised claims									0	0
18.3 Totals paid	5	134,010	0	0	0	0	0	0	5	134,010
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	5	134,010	0	0	0	0	0	0	5	134,010
19. Unpaid Dec. 31, current year (16+17-18.6)	3	28,408	0	0	0	0	5	2,053	8	30,462
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	309	7,911,253	0 (a)	0	0	0	63	105,509	372	8,016,762
21. Issued during year									0	0
22. Other changes to in force (Net)	(16)	(435,367)					(3)	1,205	(19)	(434,162)
23. In force December 31 of current year	293	7,475,886	0 (a)	0	0	0	60	106,714	353	7,582,600

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	2,415	2,415	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	2,415	2,415	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	2,415	2,415	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Arizona

NAIC Group Code 0836

LIFE INSURANCE

DURING THE YEAR 2017

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	1,025,809	0	0	905	1,026,714
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	1,025,809	0	0	905	1,026,714
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	127,875	0	0	4,023	131,898
6.2 Applied to pay renewal premiums	27,997	0	0	0	27,997
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	237,282	0	0	45,044	282,326
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	393,154	0	0	49,067	442,221
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	393,154	0	0	49,067	442,221
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	944,246	0	36,866	112,296	1,093,408
10. Matured endowments	20,784	0	0	10,144	30,928
11. Annuity benefits	0	0	424,847	0	424,847
12. Surrender values and withdrawals for life contracts	541,040	0	0	29,850	570,890
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	166,635	0	0	0	166,635
15. Totals	1,672,705	0	461,713	152,290	2,286,708
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	25	145,599	0	0	0	0	39	97,462	64	243,061
17. Incurred during current year	147	914,682			0	36,866	29	86,192	176	1,037,740
Settled during current year:										
18.1 By payment in full	155	965,030		0		36,866	42	122,440	197	1,124,336
18.2 By payment on compromised claims									0	0
18.3 Totals paid	155	965,030	0	0	0	36,866	42	122,440	197	1,124,336
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	155	965,030	0	0	0	36,866	42	122,440	197	1,124,336
19. Unpaid Dec. 31, current year (16+17-18.6)	17	95,251	0	0	0	0	26	61,214	43	156,465
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	5,621	76,213,885	0 (a)	0	0	0	813	1,740,107	6,434	77,953,992
21. Issued during year	45	2,257,333							45	2,257,333
22. Other changes to in force (Net)	(347)	(7,309,159)					(45)	(50,470)	(392)	(7,359,629)
23. In force December 31 of current year	5,319	71,162,059	0 (a)	0	0	0	768	1,689,637	6,087	72,851,696

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	59,799	59,790	0	43,680	43,532
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	59,799	59,790	0	43,680	43,532
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	59,799	59,790	0	43,680	43,532

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



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Arkansas

NAIC Group Code 0836

LIFE INSURANCE

DURING THE YEAR 2017

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	128,103	0	0	227	128,330
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	128,103	0	0	227	128,330
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	23,069	0	0	1,371	24,440
6.2 Applied to pay renewal premiums	1,891	0	0	0	1,891
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	36,520	0	0	14,524	51,044
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	61,480	0	0	15,895	77,375
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	61,480	0	0	15,895	77,375
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	115,985	0	0	42,257	158,242
10. Matured endowments	0	0	0	1,974	1,974
11. Annuity benefits	0	0	19,653	0	19,653
12. Surrender values and withdrawals for life contracts	57,909	0	0	4,382	62,291
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	21,819	0	0	0	21,819
15. Totals	195,713	0	19,653	48,613	263,979
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	4	59,871	0	0	0	0	2	2,482	6	62,353
17. Incurred during current year Settled during current year:	22	82,772			0	0	15	45,722	37	128,493
18.1 By payment in full	16	115,985		0		0	15	44,231	31	160,216
18.2 By payment on compromised claims									0	0
18.3 Totals paid	16	115,985	0	0	0	0	15	44,231	31	160,216
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	16	115,985	0	0	0	0	15	44,231	31	160,216
19. Unpaid Dec. 31, current year (16+17-18.6)	10	26,658	0	0	0	0	2	3,973	12	30,631
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	985	11,158,012	0 (a)	0	0	0	304	594,500	1,289	11,752,512
21. Issued during year	10	535,000							10	535,000
22. Other changes to in force (Net)	(38)	203,495					(25)	(37,430)	(63)	166,065
23. In force December 31 of current year	957	11,896,507	0 (a)	0	0	0	279	557,070	1,236	12,453,577

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

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	9,331	9,330	0	19,152	19,087
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	9,331	9,330	0	19,152	19,087
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	9,331	9,330	0	19,152	19,087

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



	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	10,510,553	0	0	3,005	10,513,558
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	10,510,553	0	0	3,005	10,513,558
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	406,748	0	0	6,084	412,832
6.2 Applied to pay renewal premiums	22,884	0	0	0	22,884
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	760,585	0	0	188,568	949,153
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	1,190,217	0	0	194,652	1,384,869
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	1,190,217	0	0	194,652	1,384,869
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	4,914,433	0	22,862	178,432	5,115,726
10. Matured endowments	54,533	0	0	23,761	78,294
11. Annuity benefits	0	0	909,879	0	909,879
12. Surrender values and withdrawals for life contracts	1,622,024	0	0	27,394	1,649,418
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	664,627	0	2,501	1,481	668,609
15. Totals	7,255,617	0	935,242	231,068	8,421,926
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	91	925,889	0	0	0	0	84	149,335	175	1,075,224
17. Incurred during current year	511	4,911,944			0	22,862	79	199,757	590	5,134,562
Settled during current year:										
18.1 By payment in full	500	4,968,966		0		22,862	81	202,193	581	5,194,020
18.2 By payment on compromised claims									0	0
18.3 Totals paid	500	4,968,966	0	0	0	22,862	81	202,193	581	5,194,020
18.4 Reduction by compromise									0	0
18.5 Amount rejected	3	34,000							3	34,000
18.6 Total settlements	503	5,002,966	0	0	0	22,862	81	202,193	584	5,228,020
19. Unpaid Dec. 31, current year (16+17-18.6)	99	834,867	0	0	0	0	82	146,899	181	981,766
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	27,692	670,877,606	0	(a) 0	0	0	4,306	7,734,263	31,998	678,611,869
21. Issued during year	1,272	55,573,360							1,272	55,573,360
22. Other changes to in force (Net)	(1,913)	(43,745,675)					(196)	(119,736)	(2,109)	(43,865,411)
23. In force December 31 of current year	27,051	682,705,291	0	(a) 0	0	0	4,110	7,614,527	31,161	690,319,818

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	557,212	557,132	0	180,519	179,909
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	557,212	557,132	0	180,519	179,909
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	557,212	557,132	0	180,519	179,909

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



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Colorado

DURING THE YEAR 2017

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	220,560	0	0	257	220,817
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	220,560	0	0	257	220,817
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	45,085	0	0	229	45,314
6.2 Applied to pay renewal premiums	5,927	0	0	0	5,927
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	69,667	0	0	16,768	86,435
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	120,679	0	0	16,997	137,676
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	120,679	0	0	16,997	137,676
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	206,854	0	20,825	3,978	231,657
10. Matured endowments	3,500	0	0	4,137	7,637
11. Annuity benefits	0	0	83,708	0	83,708
12. Surrender values and withdrawals for life contracts	129,864	0	0	0	129,864
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	86,890	0	0	7	86,897
15. Totals	427,108	0	104,533	8,122	539,763
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	25	53,608	0	0	0	0	31	43,346	56	96,955
17. Incurred during current year Settled during current year:	41	225,490			0	20,825	(1)	4,296	40	250,611
18.1 By payment in full	39	210,354		0		20,825	4	8,115	43	239,294
18.2 By payment on compromised claims									0	0
18.3 Totals paid	39	210,354	0	0	0	20,825	4	8,115	43	239,294
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	39	210,354	0	0	0	20,825	4	8,115	43	239,294
19. Unpaid Dec. 31, current year (16+17-18.6)	27	68,744	0	0	0	0	26	39,528	53	108,272
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	1,610	21,631,965	0 (a)	0	0	0	334	615,179	1,944	22,247,144
21. Issued during year	4	295,000							4	295,000
22. Other changes to in force (Net)	(38)	(1,457,033)					(7)	7,934	(45)	(1,449,099)
23. In force December 31 of current year	1,576	20,469,932	0 (a)	0	0	0	327	623,113	1,903	21,093,045

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	11,370	11,368	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	11,370	11,368	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	11,370	11,368	0	0	0

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



DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	40,700	0	0	21	40,721
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	40,700	0	0	21	40,721
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	6,230	0	0	58	6,288
6.2 Applied to pay renewal premiums	989	0	0	0	989
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	17,596	0	0	4,933	22,529
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	24,815	0	0	4,991	29,806
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	24,815	0	0	4,991	29,806
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	9,004	0	0	0	9,004
10. Matured endowments					0
11. Annuity benefits	0	0	14,022	0	14,022
12. Surrender values and withdrawals for life contracts	18,540	0	0	2,979	21,519
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	964	0	0	0	964
15. Totals	28,508	0	14,022	2,979	45,509
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	2,835	0	0	0	0	3	5,787	3	8,622
17. Incurred during current year Settled during current year:	3	6,169			0	0	0	(16)	3	6,154
18.1 By payment in full	3	9,004		0		0	0	0	3	9,004
18.2 By payment on compromised claims									0	0
18.3 Totals paid	3	9,004	0	0	0	0	0	0	3	9,004
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	3	9,004	0	0	0	0	0	0	3	9,004
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	3	5,772	3	5,772
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	308	3,749,376	0 (a)	0	0	0	90	182,425	398	3,931,801
21. Issued during year									0	0
22. Other changes to in force (Net)	1	42,110					(4)	(2,544)	(3)	39,566
23. In force December 31 of current year	309	3,791,486	0 (a)	0	0	0	86	179,881	395	3,971,367

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

ACCIDENT AND HEALTH INSURANCE

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

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



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Delaware

DURING THE YEAR 2017

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	48,054	0	0	15	48,069
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	48,054	0	0	15	48,069
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	9,842	0	0	49	9,891
6.2 Applied to pay renewal premiums	868	0	0	0	868
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	14,725	0	0	2,141	16,866
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	25,435	0	0	2,190	27,625
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	25,435	0	0	2,190	27,625
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	58,493	0	0	5,953	64,446
10. Matured endowments					0
11. Annuity benefits	0	0	14,971	0	14,971
12. Surrender values and withdrawals for life contracts	26,555	0	0	0	26,555
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	30,161	0	0	0	30,161
15. Totals	115,209	0	14,971	5,953	136,133
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	4	1,567	0	0	0	0	3	5,947	7	7,514
17. Incurred during current year Settled during current year:	7	66,624			0	0	2	6,186	9	72,810
18.1 By payment in full	5	58,493		0		0	1	5,953	6	64,446
18.2 By payment on compromised claims									0	0
18.3 Totals paid	5	58,493	0	0	0	0	1	5,953	6	64,446
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	5	58,493	0	0	0	0	1	5,953	6	64,446
19. Unpaid Dec. 31, current year (16+17-18.6)	6	9,698	0	0	0	0	4	6,180	10	15,879
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	327	4,318,618	0 (a)	0	0	0	60	95,940	387	4,414,558
21. Issued during year									0	0
22. Other changes to in force (Net)	(21)	(272,789)					(3)	(1,235)	(24)	(274,024)
23. In force December 31 of current year	306	4,045,829	0 (a)	0	0	0	57	94,705	363	4,140,534

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	3,037	3,037	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	3,037	3,037	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	3,037	3,037	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF District of Columbia

DURING THE YEAR 2017

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	223,428	0	0	80	223,508
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	223,428	0	0	80	223,508
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	8,883	0	0	49	8,932
6.2 Applied to pay renewal premiums	182	0	0	0	182
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	17,840	0	0	2,137	19,977
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	26,905	0	0	2,186	29,091
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	26,905	0	0	2,186	29,091
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	84,499	0	0	0	84,499
10. Matured endowments	0	0	0	455	455
11. Annuity benefits	0	0	2,466	0	2,466
12. Surrender values and withdrawals for life contracts	43,070	0	0	2,133	45,203
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	11,381	0	0	0	11,381
15. Totals	138,950	0	2,466	2,588	144,004
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	6,683	0	0	0	0	6	9,612	6	16,295
17. Incurred during current year Settled during current year:	11	80,947			0	0	(2)	(4,151)	9	76,796
18.1 By payment in full	10	84,499		0		0	0	455	10	84,954
18.2 By payment on compromised claims									0	0
18.3 Totals paid	10	84,499	0	0	0	0	0	455	10	84,954
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	10	84,499	0	0	0	0	0	455	10	84,954
19. Unpaid Dec. 31, current year (16+17-18.6)	1	3,131	0	0	0	0	4	5,006	5	8,138
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	943	12,138,109	0 (a)	0	0	0	133	158,617	1,076	12,296,726
21. Issued during year	36	906,581							36	906,581
22. Other changes to in force (Net)	(70)	(776,542)					(4)	(1,654)	(74)	(778,196)
23. In force December 31 of current year	909	12,268,148	0 (a)	0	0	0	129	156,963	1,038	12,425,111

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	14,847	14,845	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	14,847	14,845	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	14,847	14,845	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Florida

DURING THE YEAR 2017

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	8,041,442	0	0	6,358	8,047,800
2. Annuity considerations	(48)	0	0	0	(48)
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	8,041,394	0	0	6,358	8,047,752
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	746,562	0	0	12,925	759,487
6.2 Applied to pay renewal premiums	123,452	0	0	0	123,452
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	1,448,916	0	0	267,368	1,716,284
6.4 Other	162	0	0	0	162
6.5 Totals (Sum of Lines 6.1 to 6.4)	2,319,092	0	0	280,293	2,599,385
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	2,319,092	0	0	280,293	2,599,385
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	6,135,182	0	245,553	445,513	6,826,248
10. Matured endowments	79,768	0	0	15,438	95,206
11. Annuity benefits	1,639	0	3,454,693	0	3,456,332
12. Surrender values and withdrawals for life contracts	3,707,339	0	0	82,090	3,789,429
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	1,149,442	0	54,812	8,819	1,213,073
15. Totals	11,073,370	0	3,755,058	551,860	15,380,288
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	168	1,178,308	0	0	0	0	534	412,479	702	1,590,787
17. Incurred during current year Settled during current year:	954	6,494,560			0	245,553	410	478,910	1,364	7,219,023
18.1 By payment in full	867	6,209,950		0		245,553	310	460,951	1,177	6,916,454
18.2 By payment on compromised claims	1	5,000							1	5,000
18.3 Totals paid	868	6,214,950	0	0	0	245,553	310	460,951	1,178	6,921,454
18.4 Reduction by compromise	1	(148)							1	(148)
18.5 Amount rejected	3	25,000							3	25,000
18.6 Total settlements	872	6,239,802	0	0	0	245,553	310	460,951	1,182	6,946,306
19. Unpaid Dec. 31, current year (16+17-18.6)	250	1,433,066	0	0	0	0	634	430,438	884	1,863,504
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	32,925	605,655,333	0 (a)	0	0	0	13,424	13,836,419	46,349	619,491,752
21. Issued during year	743	43,087,401							743	43,087,401
22. Other changes to in force (Net)	(2,159)	(50,506,266)					(591)	(360,256)	(2,750)	(50,866,522)
23. In force December 31 of current year	31,509	598,236,468	0 (a)	0	0	0	12,833	13,476,163	44,342	611,712,631

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	1,558,080	1,557,855	0	1,835,468	1,829,270
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	1,558,080	1,557,855	0	1,835,468	1,829,270
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,558,080	1,557,855	0	1,835,468	1,829,270

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



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Georgia

NAIC Group Code 0836

LIFE INSURANCE

DURING THE YEAR 2017

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	1,342,132	0	0	1,490	1,343,622
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	1,342,132	0	0	1,490	1,343,622
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	110,346	0	0	1,142	111,488
6.2 Applied to pay renewal premiums	13,070	0	0	0	13,070
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	166,741	0	0	21,797	188,538
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	290,157	0	0	22,939	313,096
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	290,157	0	0	22,939	313,096
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	838,269	0	71,337	31,037	940,643
10. Matured endowments	8,093	0	0	0	8,093
11. Annuity benefits	0	0	213,477	0	213,477
12. Surrender values and withdrawals for life contracts	495,106	0	0	5,949	501,055
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	201,650	0	5,067	11,000	217,717
15. Totals	1,543,118	0	289,881	47,986	1,880,985
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	18	330,389	0	0	0	0	33	49,750	51	380,139
17. Incurred during current year Settled during current year:	141	768,771			0	71,337	19	32,057	160	872,165
18.1 By payment in full	125	836,362		0		71,337	15	31,037	140	938,736
18.2 By payment on compromised claims	1	10,000							1	10,000
18.3 Totals paid	126	846,362	0	0	0	71,337	15	31,037	141	948,736
18.4 Reduction by compromise	1	(4,784)							1	(4,784)
18.5 Amount rejected	1	10,000							1	10,000
18.6 Total settlements	128	851,578	0	0	0	71,337	15	31,037	143	953,952
19. Unpaid Dec. 31, current year (16+17-18.6)	31	247,582	0	0	0	0	37	50,770	68	298,353
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	5,435	96,743,140	0	(a) 0	0	0	680	1,049,262	6,115	97,792,402
21. Issued during year	131	5,271,687							131	5,271,687
22. Other changes to in force (Net)	(306)	(6,588,608)					(38)	(38,891)	(344)	(6,627,499)
23. In force December 31 of current year	5,260	95,426,219	0	(a) 0	0	0	642	1,010,371	5,902	96,436,590

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	125,423	125,405	0	3,783	3,770
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	125,423	125,405	0	3,783	3,770
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	125,423	125,405	0	3,783	3,770

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



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Hawaii

DURING THE YEAR 2017

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	34,377	0	0	22	34,399
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	34,377	0	0	22	34,399
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	8,250	0	0	26	8,276
6.2 Applied to pay renewal premiums	1,115	0	0	0	1,115
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	11,791	0	0	2,653	14,444
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	21,156	0	0	2,679	23,835
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	21,156	0	0	2,679	23,835
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	24,092	0	0	1,956	26,048
10. Matured endowments	0	0	0	3,161	3,161
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts	17,344	0	0	0	17,344
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	39,834	0	0	0	39,834
15. Totals	81,270	0	0	5,117	86,387
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	4	4,545	0	0	0	0	4	8,405	8	12,950
17. Incurred during current year Settled during current year:	6	47,115			0	0	(1)	1,942	5	49,057
18.1 By payment in full	5	24,092		0		0	1	5,117	6	29,209
18.2 By payment on compromised claims									0	0
18.3 Totals paid	5	24,092	0	0	0	0	1	5,117	6	29,209
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	5	24,092	0	0	0	0	1	5,117	6	29,209
19. Unpaid Dec. 31, current year (16+17-18.6)	5	27,568	0	0	0	0	2	5,230	7	32,798
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	263	3,724,137	0 (a)	0	0	0	62	113,432	325	3,837,569
21. Issued during year									0	0
22. Other changes to in force (Net)	(10)	(491,403)					(3)	(1,167)	(13)	(492,570)
23. In force December 31 of current year	253	3,232,734	0 (a)	0	0	0	59	112,265	312	3,344,999

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	2,441	2,441	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	2,441	2,441	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	2,441	2,441	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Idaho

DURING THE YEAR 2017

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	53,278	0	0	61	53,339
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	53,278	0	0	61	53,339
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	5,048	0	0	170	5,218
6.2 Applied to pay renewal premiums	1,806	0	0	0	1,806
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	8,977	0	0	1,482	10,459
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	15,831	0	0	1,652	17,483
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	15,831	0	0	1,652	17,483
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	10,412	0	0	7,139	17,551
10. Matured endowments					0
11. Annuity benefits	0	0	2,364	0	2,364
12. Surrender values and withdrawals for life contracts	4,761	0	0	0	4,761
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	3,947	0	0	1	3,948
15. Totals	19,120	0	2,364	7,140	28,624
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	532	0	0	0	0	1	1,150	1	1,683
17. Incurred during current year	5	21,287			0	0	2	7,136	7	28,423
Settled during current year:										
18.1 By payment in full	4	10,412		0		0	2	7,139	6	17,551
18.2 By payment on compromised claims									0	0
18.3 Totals paid	4	10,412	0	0	0	0	2	7,139	6	17,551
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	4	10,412	0	0	0	0	2	7,139	6	17,551
19. Unpaid Dec. 31, current year (16+17-18.6)	1	11,407	0	0	0	0	1	1,147	2	12,554
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	206	2,942,379	0 (a)	0	0	0	34	61,205	240	3,003,584
21. Issued during year	2	528							2	528
22. Other changes to in force (Net)	6	46,989					(3)	(5,738)	3	41,251
23. In force December 31 of current year	214	2,989,896	0 (a)	0	0	0	31	55,467	245	3,045,363

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	786	786	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	786	786	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	786	786	0	0	0

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



DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	22,543,449	0	0	4,628	22,548,077
2. Annuity considerations	100	0	0	0	100
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	22,543,549	0	0	4,628	22,548,177
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	1,102,186	0	0	38,254	1,140,440
6.2 Applied to pay renewal premiums	293,760	0	0	0	293,760
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	3,559,162	0	0	1,033,262	4,592,424
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	4,955,108	0	0	1,071,516	6,026,624
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	4,955,108	0	0	1,071,516	6,026,624
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	10,165,853	0	256,922	1,253,251	11,676,026
10. Matured endowments	35,215	0	0	59,087	94,302
11. Annuity benefits	153	0	2,129,394	0	2,129,547
12. Surrender values and withdrawals for life contracts	6,871,682	0	0	239,642	7,111,324
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	1,541,345	0	40,585	4,416	1,586,346
15. Totals	18,614,248	0	2,426,901	1,556,396	22,597,545
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	215	1,464,921	0	0	0	0	454	984,698	669	2,449,619
17. Incurred during current year Settled during current year:	1,362	10,500,827			0	256,922	603	1,565,164	1,965	12,322,913
18.1 By payment in full	1,310	10,195,068		0		256,922	485	1,312,338	1,795	11,764,328
18.2 By payment on compromised claims	1	6,000							1	6,000
18.3 Totals paid	1,311	10,201,068	0	0	0	256,922	485	1,312,338	1,796	11,770,328
18.4 Reduction by compromise	1	461							1	461
18.5 Amount rejected	11	256,000							11	256,000
18.6 Total settlements	1,323	10,457,529	0	0	0	256,922	485	1,312,338	1,808	12,026,789
19. Unpaid Dec. 31, current year (16+17-18.6)	254	1,508,219	0	0	0	0	572	1,237,524	826	2,745,743
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	64,045	1,629,474,427	0	(a) 0	0	0	16,202	37,195,223	80,247	1,666,669,650
21. Issued during year	1,957	99,752,650							1,957	99,752,650
22. Other changes to in force (Net)	(4,552)	(107,844,032)					(891)	(815,494)	(5,443)	(108,659,526)
23. In force December 31 of current year	61,450	1,621,383,045	0	(a) 0	0	0	15,311	36,379,729	76,761	1,657,762,774

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	1,330,598	1,330,406	0	565,439	563,529
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	1,330,598	1,330,406	0	565,439	563,529
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,330,598	1,330,406	0	565,439	563,529

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



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Indiana

DURING THE YEAR 2017

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	14,355,659	0	0	9,351	14,365,010
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	14,355,659	0	0	9,351	14,365,010
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	1,172,181	0	0	54,225	1,226,406
6.2 Applied to pay renewal premiums	205,040	0	0	0	205,040
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	2,938,108	0	0	1,376,406	4,314,514
6.4 Other	107	0	0	0	107
6.5 Totals (Sum of Lines 6.1 to 6.4)	4,315,436	0	0	1,430,631	5,746,067
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	4,315,436	0	0	1,430,631	5,746,067
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	11,579,858	0	505,929	1,754,961	13,840,748
10. Matured endowments	102,774	0	0	113,121	215,895
11. Annuity benefits	0	0	5,291,788	0	5,291,788
12. Surrender values and withdrawals for life contracts	5,005,575	0	0	389,425	5,395,000
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	1,897,357	0	36,894	10,461	1,944,712
15. Totals	18,585,564	0	5,834,611	2,267,968	26,688,143
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	195	1,091,254	0	0	0	0	1,090	1,778,960	1,285	2,870,213
17. Incurred during current year Settled during current year:	1,888	11,461,161			0	505,929	849	2,087,309	2,737	14,054,399
18.1 By payment in full	1,909	11,682,632		0		505,929	721	1,868,082	2,630	14,056,643
18.2 By payment on compromised claims									0	0
18.3 Totals paid	1,909	11,682,632	0	0	0	505,929	721	1,868,082	2,630	14,056,643
18.4 Reduction by compromise									0	0
18.5 Amount rejected	2	7,857							2	7,857
18.6 Total settlements	1,911	11,690,489	0	0	0	505,929	721	1,868,082	2,632	14,064,500
19. Unpaid Dec. 31, current year (16+17-18.6)	172	861,926	0	0	0	0	1,218	1,998,187	1,390	2,860,113
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	65,157	1,037,172,889	0	(a) 0	0	0	21,828	49,510,317	86,985	1,086,683,206
21. Issued during year	1,185	66,753,604							1,185	66,753,604
22. Other changes to in force (Net)	(4,332)	(79,421,398)					(1,268)	(1,188,431)	(5,600)	(80,609,829)
23. In force December 31 of current year	62,010	1,024,505,095	0	(a) 0	0	0	20,560	48,321,886	82,570	1,072,826,981

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	2,833,612	2,833,203	0	2,397,016	2,388,921
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	2,833,612	2,833,203	0	2,397,016	2,388,921
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	2,833,612	2,833,203	0	2,397,016	2,388,921

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



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Iowa

DURING THE YEAR 2017

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	172,505	0	0	471	172,976
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	172,505	0	0	471	172,976
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	20,049	0	0	1,025	21,074
6.2 Applied to pay renewal premiums	2,393	0	0	0	2,393
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	44,479	0	0	21,974	66,453
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	66,921	0	0	22,999	89,920
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	66,921	0	0	22,999	89,920
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	87,502	0	0	23,697	111,199
10. Matured endowments	2,000	0	0	5,523	7,523
11. Annuity benefits	0	0	16,754	0	16,754
12. Surrender values and withdrawals for life contracts	60,653	0	0	4,351	65,004
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	26,343	0	0	7	26,350
15. Totals	176,498	0	16,754	33,578	226,830
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	6	2,777	0	0	0	0	3	8,915	9	11,693
17. Incurred during current year Settled during current year:	20	131,863			0	0	11	27,327	31	159,190
18.1 By payment in full	18	89,502		0		0	9	29,220	27	118,722
18.2 By payment on compromised claims									0	0
18.3 Totals paid	18	89,502	0	0	0	0	9	29,220	27	118,722
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	18	89,502	0	0	0	0	9	29,220	27	118,722
19. Unpaid Dec. 31, current year (16+17-18.6)	8	45,139	0	0	0	0	5	7,022	13	52,161
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	1,259	15,165,143	0 (a)	0	0	0	555	994,701	1,814	16,159,844
21. Issued during year	7	228,512							7	228,512
22. Other changes to in force (Net)	(48)	(433,075)					(22)	(4,716)	(70)	(437,791)
23. In force December 31 of current year	1,218	14,960,580	0 (a)	0	0	0	533	989,985	1,751	15,950,565

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	13,550	13,548	0	346	345
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	13,550	13,548	0	346	345
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	13,550	13,548	0	346	345

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



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Kansas

NAIC Group Code 0836

LIFE INSURANCE

DURING THE YEAR 2017

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	746,921	0	0	1,505	748,426
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	746,921	0	0	1,505	748,426
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	75,647	0	0	2,071	77,718
6.2 Applied to pay renewal premiums	4,344	0	0	0	4,344
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	120,071	0	0	55,918	175,989
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	200,062	0	0	57,989	258,051
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	200,062	0	0	57,989	258,051
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	800,979	0	0	66,325	867,304
10. Matured endowments	14,588	0	0	24,160	38,748
11. Annuity benefits	0	0	162,085	0	162,085
12. Surrender values and withdrawals for life contracts	213,052	0	0	17,285	230,337
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	88,938	0	0	270	89,208
15. Totals	1,117,557	0	162,085	108,040	1,387,682
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	78	91,412	0	0	0	0	494	395,484	572	486,896
17. Incurred during current year Settled during current year:	132	861,746			0	0	(30)	(375)	102	861,371
18.1 By payment in full	124	815,567		0		0	54	90,485	178	906,052
18.2 By payment on compromised claims									0	0
18.3 Totals paid	124	815,567	0	0	0	0	54	90,485	178	906,052
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	124	815,567	0	0	0	0	54	90,485	178	906,052
19. Unpaid Dec. 31, current year (16+17-18.6)	86	137,591	0	0	0	0	410	304,624	496	442,215
POLICY EXHIBIT					No. of Policies					
	20. In force December 31, prior year	4,063	53,437,210	0 (a)	0	0	2,477	2,969,945	6,540	56,407,155
	21. Issued during year	80	2,676,810						80	2,676,810
	22. Other changes to in force (Net)	(276)	(4,523,224)				(113)	(25,424)	(389)	(4,548,648)
23. In force December 31 of current year	3,867	51,590,796	0 (a)	0	0	0	2,364	2,944,521	6,231	54,535,317

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	191,798	191,770	0	240,094	239,283
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	191,798	191,770	0	240,094	239,283
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	191,798	191,770	0	240,094	239,283

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



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Kentucky

DURING THE YEAR 2017

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	5,639,344	0	0	3,312	5,642,656
2. Annuity considerations	500	0	0	0	500
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	5,639,844	0	0	3,312	5,643,156
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	395,733	0	0	10,528	406,261
6.2 Applied to pay renewal premiums	51,770	0	0	0	51,770
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	1,113,802	0	0	292,291	1,406,093
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	1,561,305	0	0	302,819	1,864,124
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	1,561,305	0	0	302,819	1,864,124
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	4,087,778	0	438,585	313,939	4,840,302
10. Matured endowments	12,895	0	0	45,974	58,869
11. Annuity benefits	0	0	8,320,854	0	8,320,854
12. Surrender values and withdrawals for life contracts	1,546,910	0	0	64,726	1,611,636
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	781,011	0	206,259	(167)	987,103
15. Totals	6,428,594	0	8,965,698	424,472	15,818,764
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	67	415,092	0	0	0	0	163	236,462	230	651,555
17. Incurred during current year Settled during current year:	687	4,171,589			0	438,585	117	369,446	804	4,979,620
18.1 By payment in full	668	4,100,673		0		438,585	131	359,913	799	4,899,171
18.2 By payment on compromised claims									0	0
18.3 Totals paid	668	4,100,673	0	0	0	438,585	131	359,913	799	4,899,171
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	668	4,100,673	0	0	0	438,585	131	359,913	799	4,899,171
19. Unpaid Dec. 31, current year (16+17-18.6)	86	486,008	0	0	0	0	149	245,996	235	732,004
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	24,770	428,447,022	0 (a)	0	0	0	4,801	10,447,076	29,571	438,894,098
21. Issued during year	555	14,527,919							555	14,527,919
22. Other changes to in force (Net)	(1,647)	(29,860,093)					(229)	(133,199)	(1,876)	(29,993,292)
23. In force December 31 of current year	23,678	413,114,848	0 (a)	0	0	0	4,572	10,313,877	28,250	423,428,725

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	1,470,570	1,470,358	0	1,110,452	1,106,702
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	1,470,570	1,470,358	0	1,110,452	1,106,702
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,470,570	1,470,358	0	1,110,452	1,106,702

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



DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	6,717,300	0	0	8,551	6,725,851
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	6,717,300	0	0	8,551	6,725,851
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	274,241	0	0	4,427	278,668
6.2 Applied to pay renewal premiums	5,351	0	0	0	5,351
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	484,827	0	0	83,104	567,931
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	764,419	0	0	87,531	851,950
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	764,419	0	0	87,531	851,950
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	3,056,224	0	39,400	114,794	3,210,418
10. Matured endowments	17,945	0	0	25,517	43,462
11. Annuity benefits	0	0	1,046,533	0	1,046,533
12. Surrender values and withdrawals for life contracts	1,052,542	0	0	29,499	1,082,041
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	287,802	0	1,579	109	289,490
15. Totals	4,414,513	0	1,087,512	169,919	5,671,944
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	56	765,177	0	0	0	0	134	126,773	190	891,950
17. Incurred during current year Settled during current year:	496	2,889,015			0	39,400	93	132,170	589	3,060,585
18.1 By payment in full	468	3,074,169		0		39,400	96	140,311	564	3,253,880
18.2 By payment on compromised claims									0	0
18.3 Totals paid	468	3,074,169	0	0	0	39,400	96	140,311	564	3,253,880
18.4 Reduction by compromise									0	0
18.5 Amount rejected	2	20,000							2	20,000
18.6 Total settlements	470	3,094,169	0	0	0	39,400	96	140,311	566	3,273,880
19. Unpaid Dec. 31, current year (16+17-18.6)	82	560,024	0	0	0	0	131	118,632	213	678,655
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	28,663	434,505,054	0	(a) 0	0	0	9,703	8,930,640	38,366	443,435,694
21. Issued during year	936	22,756,719							936	22,756,719
22. Other changes to in force (Net)	(1,867)	(32,761,181)					(370)	(216,126)	(2,237)	(32,977,307)
23. In force December 31 of current year	27,732	424,500,592	0	(a) 0	0	0	9,333	8,714,514	37,065	433,215,106

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	292,290	292,248	0	193,910	193,255
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	292,290	292,248	0	193,910	193,255
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	292,290	292,248	0	193,910	193,255

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



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Maine

DURING THE YEAR 2017

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	8,296	0	0	9	8,305
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	8,296	0	0	9	8,305
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	3,787	0	0	0	3,787
6.2 Applied to pay renewal premiums	542	0	0	0	542
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	4,384	0	0	1,261	5,645
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	8,713	0	0	1,261	9,974
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	8,713	0	0	1,261	9,974
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	38,333	0	0	0	38,333
10. Matured endowments	1,000	0	0	0	1,000
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts	933	0	0	0	933
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	8,701	0	0	0	8,701
15. Totals	48,967	0	0	0	48,967
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	1,684	0	0	0	0	0	0	0	1,684
17. Incurred during current year Settled during current year:	5	37,649			0	0	0	0	5	37,649
18.1 By payment in full	5	39,333		0		0	0	0	5	39,333
18.2 By payment on compromised claims									0	0
18.3 Totals paid	5	39,333	0	0	0	0	0	0	5	39,333
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	5	39,333	0	0	0	0	0	0	5	39,333
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	117	1,357,972	0 (a)	0	0	0	18	39,544	135	1,397,516
21. Issued during year									0	0
22. Other changes to in force (Net)	(3)	55,050					0	1,420	(3)	56,470
23. In force December 31 of current year	114	1,413,022	0 (a)	0	0	0	18	40,964	132	1,453,986

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

ACCIDENT AND HEALTH INSURANCE

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

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



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Maryland

DURING THE YEAR 2017

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	2,618,035	0	0	1,237	2,619,272
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	2,618,035	0	0	1,237	2,619,272
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	143,485	0	0	1,690	145,175
6.2 Applied to pay renewal premiums	7,392	0	0	0	7,392
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	241,487	0	0	37,729	279,216
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	392,364	0	0	39,419	431,783
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	392,364	0	0	39,419	431,783
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	1,196,415	0	1,667	53,903	1,251,985
10. Matured endowments	8,397	0	0	2,433	10,830
11. Annuity benefits	0	0	202,411	0	202,411
12. Surrender values and withdrawals for life contracts	517,906	0	0	10,509	528,415
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	176,980	0	0	(412)	176,568
15. Totals	1,899,698	0	204,078	66,433	2,170,209
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	35	174,634	0	0	0	0	119	70,838	154	245,472
17. Incurred during current year Settled during current year:	204	1,266,366			0	1,667	48	70,429	252	1,338,462
18.1 By payment in full	193	1,202,731		0		1,667	35	56,336	228	1,260,734
18.2 By payment on compromised claims	1	2,081							1	2,081
18.3 Totals paid	194	1,204,812	0	0	0	1,667	35	56,336	229	1,262,815
18.4 Reduction by compromise	1	513							1	513
18.5 Amount rejected	1	2,081							1	2,081
18.6 Total settlements	196	1,207,406	0	0	0	1,667	35	56,336	231	1,265,409
19. Unpaid Dec. 31, current year (16+17-18.6)	43	233,594	0	0	0	0	132	84,931	175	318,525
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	9,747	146,689,697	0	(a) 0	0	0	3,964	3,666,678	13,711	150,356,375
21. Issued during year	297	7,240,934							297	7,240,934
22. Other changes to in force (Net)	(750)	(12,991,653)					(134)	(91,317)	(884)	(13,082,970)
23. In force December 31 of current year	9,294	140,938,978	0	(a) 0	0	0	3,830	3,575,361	13,124	144,514,339

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	85,721	85,709	0	13,622	13,576
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	85,721	85,709	0	13,622	13,576
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	85,721	85,709	0	13,622	13,576

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



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Massachusetts

DURING THE YEAR 2017

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	51,153	0	0	10	51,163
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	51,153	0	0	10	51,163
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	12,012	0	0	0	12,012
6.2 Applied to pay renewal premiums	983	0	0	0	983
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	18,187	0	0	3,895	22,082
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	31,182	0	0	3,895	35,077
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	31,182	0	0	3,895	35,077
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	50,706	0	0	0	50,706
10. Matured endowments	1,340	0	0	0	1,340
11. Annuity benefits	0	0	53,386	0	53,386
12. Surrender values and withdrawals for life contracts	15,765	0	0	0	15,765
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	43,121	0	0	0	43,121
15. Totals	110,932	0	53,386	0	164,318
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	1	5,326	0	0	0	0	0	0	1	5,325
17. Incurred during current year Settled during current year:	14	70,434			0	0	0	0	14	70,434
18.1 By payment in full	11	52,046		0		0	0	0	11	52,046
18.2 By payment on compromised claims									0	0
18.3 Totals paid	11	52,046	0	0	0	0	0	0	11	52,046
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	11	52,046	0	0	0	0	0	0	11	52,046
19. Unpaid Dec. 31, current year (16+17-18.6)	4	23,714	0	0	0	0	0	0	4	23,713
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	400	5,258,536	0 (a)	0	0	0	67	136,833	467	5,395,369
21. Issued during year									0	0
22. Other changes to in force (Net)	(18)	(294,042)					(2)	2,921	(20)	(291,121)
23. In force December 31 of current year	382	4,964,494	0 (a)	0	0	0	65	139,754	447	5,104,248

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	7,244	7,243	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	7,244	7,243	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	7,244	7,243	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Michigan

DURING THE YEAR 2017

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	6,285,899	0	0	3,581	6,289,480
2. Annuity considerations	4,914	0	0	0	4,914
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	6,290,813	0	0	3,581	6,294,394
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	665,094	0	0	32,537	697,631
6.2 Applied to pay renewal premiums	93,524	0	0	0	93,524
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	1,402,362	0	0	860,563	2,262,925
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	2,160,980	0	0	893,100	3,054,080
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	2,160,980	0	0	893,100	3,054,080
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	5,446,989	0	109,250	948,176	6,504,415
10. Matured endowments	44,335	0	0	110,168	154,503
11. Annuity benefits	56,744	0	1,240,282	0	1,297,026
12. Surrender values and withdrawals for life contracts	2,099,492	0	0	317,556	2,417,048
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	1,188,333	0	8,360	0	1,196,693
15. Totals	8,835,893	0	1,357,892	1,375,900	11,569,685
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	122	550,818	0	0	0	0	380	744,932	502	1,295,750
17. Incurred during current year Settled during current year:	1,017	5,686,704			0	109,250	400	1,153,110	1,417	6,949,064
18.1 By payment in full	1,017	5,491,324		0		109,250	367	1,058,344	1,384	6,658,918
18.2 By payment on compromised claims									0	0
18.3 Totals paid	1,017	5,491,324	0	0	0	109,250	367	1,058,344	1,384	6,658,918
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	1,017	5,491,324	0	0	0	109,250	367	1,058,344	1,384	6,658,918
19. Unpaid Dec. 31, current year (16+17-18.6)	122	746,198	0	0	0	0	413	839,698	535	1,585,897
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	35,373	466,295,355	0 (a)	0	0	0	13,806	31,002,091	49,179	497,297,446
21. Issued during year	468	19,051,862							468	19,051,862
22. Other changes to in force (Net)	(2,281)	(33,279,383)					(738)	(651,711)	(3,019)	(33,931,094)
23. In force December 31 of current year	33,560	452,067,834	0 (a)	0	0	0	13,068	30,350,380	46,628	482,418,214

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	780,345	780,232	0	598,354	596,333
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	780,345	780,232	0	598,354	596,333
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	780,345	780,232	0	598,354	596,333

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



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Minnesota

DURING THE YEAR 2017

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	1,536,820	0	0	43	1,536,863
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	1,536,820	0	0	43	1,536,863
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	18,482	0	0	715	19,197
6.2 Applied to pay renewal premiums	3,377	0	0	0	3,377
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	54,996	0	0	8,105	63,101
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	76,855	0	0	8,820	85,675
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	76,855	0	0	8,820	85,675
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	710,585	0	0	20,091	730,676
10. Matured endowments	4,758	0	0	925	5,683
11. Annuity benefits	0	0	40,392	0	40,392
12. Surrender values and withdrawals for life contracts	132,117	0	0	4,213	136,330
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	60,553	0	(28,661)	375	32,267
15. Totals	908,013	0	11,731	25,604	945,348
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	9	35,724	0	0	0	0	7	5,225	16	40,949
17. Incurred during current year Settled during current year:	35	727,565			0	0	6	20,237	41	747,802
18.1 By payment in full	32	715,343		0		0	7	21,016	39	736,359
18.2 By payment on compromised claims									0	0
18.3 Totals paid	32	715,343	0	0	0	0	7	21,016	39	736,359
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	32	715,343	0	0	0	0	7	21,016	39	736,359
19. Unpaid Dec. 31, current year (16+17-18.6)	12	47,946	0	0	0	0	6	4,445	18	52,391
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	2,284	113,654,293	0 (a)	0	0	0	155	325,344	2,439	113,979,637
21. Issued during year	91	8,895,113							91	8,895,113
22. Other changes to in force (Net)	(48)	(3,976,834)					(13)	(20,450)	(61)	(3,997,284)
23. In force December 31 of current year	2,327	118,572,572	0 (a)	0	0	0	142	304,894	2,469	118,877,466

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	52,239	52,231	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	52,239	52,231	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	52,239	52,231	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Mississippi

DURING THE YEAR 2017

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	156,506	0	0	278	156,784
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	156,506	0	0	278	156,784
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	18,308	0	0	175	18,483
6.2 Applied to pay renewal premiums	343	0	0	0	343
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	27,618	0	0	5,539	33,157
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	46,269	0	0	5,714	51,983
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	46,269	0	0	5,714	51,983
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	156,754	0	121,800	9,961	288,515
10. Matured endowments	1,000	0	0	0	1,000
11. Annuity benefits	0	0	44,013	0	44,013
12. Surrender values and withdrawals for life contracts	83,831	0	0	0	83,831
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	49,806	0	0	0	49,806
15. Totals	291,391	0	165,813	9,961	467,165
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	9	24,031	0	0	0	0	5	9,959	14	33,990
17. Incurred during current year Settled during current year:	21	170,519			0	121,800	5	10,831	26	303,150
18.1 By payment in full	18	157,754		0		121,800	3	9,961	21	289,515
18.2 By payment on compromised claims									0	0
18.3 Totals paid	18	157,754	0	0	0	121,800	3	9,961	21	289,515
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	18	157,754	0	0	0	121,800	3	9,961	21	289,515
19. Unpaid Dec. 31, current year (16+17-18.6)	12	36,796	0	0	0	0	7	10,829	19	47,624
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	845	10,808,226	0 (a)	0	0	0	122	223,352	967	11,031,578
21. Issued during year	9	195,212							9	195,212
22. Other changes to in force (Net)	(33)	219,424					(9)	(9,259)	(42)	210,165
23. In force December 31 of current year	821	11,222,862	0 (a)	0	0	0	113	214,093	934	11,436,955

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	11,431	11,429	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	11,431	11,429	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	11,431	11,429	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Missouri

DURING THE YEAR 2017

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	4,238,344	0	0	5,021	4,243,365
2. Annuity considerations	240	0	0	0	240
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	4,238,584	0	0	5,021	4,243,605
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	460,978	0	0	10,590	471,568
6.2 Applied to pay renewal premiums	62,860	0	0	0	62,860
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	810,028	0	0	272,066	1,082,094
6.4 Other	134	0	0	0	134
6.5 Totals (Sum of Lines 6.1 to 6.4)	1,334,000	0	0	282,656	1,616,656
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	1,334,000	0	0	282,656	1,616,656
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	3,661,855	0	64,918	335,440	4,062,213
10. Matured endowments	33,391	0	0	7,626	41,017
11. Annuity benefits	0	0	1,016,638	0	1,016,638
12. Surrender values and withdrawals for life contracts	1,367,827	0	0	69,851	1,437,678
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	619,233	0	11,712	12,097	643,042
15. Totals	5,682,306	0	1,093,268	425,014	7,200,588
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	101	1,013,135	0	0	0	0	265	347,237	366	1,360,372
17. Incurred during current year Settled during current year:	679	3,645,319			0	64,918	239	438,984	918	4,149,221
18.1 By payment in full	637	3,695,246		0		64,918	177	343,066	814	4,103,230
18.2 By payment on compromised claims									0	0
18.3 Totals paid	637	3,695,246	0	0	0	64,918	177	343,066	814	4,103,230
18.4 Reduction by compromise									0	0
18.5 Amount rejected	1	9,000							1	9,000
18.6 Total settlements	638	3,704,246	0	0	0	64,918	177	343,066	815	4,112,230
19. Unpaid Dec. 31, current year (16+17-18.6)	142	954,208	0	0	0	0	327	443,155	469	1,397,363
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	25,008	298,806,108	0	(a) 0	0	0	7,691	12,487,397	32,699	311,293,505
21. Issued during year	463	11,774,206							463	11,774,206
22. Other changes to in force (Net)	(1,699)	(22,076,059)					(384)	(291,493)	(2,083)	(22,367,552)
23. In force December 31 of current year	23,772	288,504,255	0	(a) 0	0	0	7,307	12,195,904	31,079	300,700,159

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	561,918	561,837	0	546,629	544,783
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	561,918	561,837	0	546,629	544,783
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	561,918	561,837	0	546,629	544,783

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



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Montana

DURING THE YEAR 2017

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	12,083	0	0	0	12,083
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	12,083	0	0	0	12,083
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	3,953	0	0	0	3,953
6.2 Applied to pay renewal premiums	572	0	0	0	572
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	6,470	0	0	1,064	7,534
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	10,995	0	0	1,064	12,059
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	10,995	0	0	1,064	12,059
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	14,517	0	40,433	0	54,950
10. Matured endowments	177	0	0	0	177
11. Annuity benefits	0	0	7,510	0	7,510
12. Surrender values and withdrawals for life contracts	7,039	0	0	0	7,039
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	1,637	0	0	0	1,637
15. Totals	23,370	0	47,943	0	71,313
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	2	1,794	0	0	0	0	3	2,744	5	4,538
17. Incurred during current year Settled during current year:	5	16,724			0	40,433	3	(2,255)	8	54,902
18.1 By payment in full	5	14,694		0		40,433	4	0	9	55,127
18.2 By payment on compromised claims									0	0
18.3 Totals paid	5	14,694	0	0	0	40,433	4	0	9	55,127
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	5	14,694	0	0	0	40,433	4	0	9	55,127
19. Unpaid Dec. 31, current year (16+17-18.6)	2	3,824	0	0	0	0	2	489	4	4,313
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	140	1,314,143	0 (a)	0	0	0	23	39,962	163	1,354,105
21. Issued during year									0	0
22. Other changes to in force (Net)	(1)	3,583					(1)	707	(2)	4,290
23. In force December 31 of current year	139	1,317,726	0 (a)	0	0	0	22	40,669	161	1,358,395

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	1,030	1,030	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	1,030	1,030	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,030	1,030	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Nebraska

DURING THE YEAR 2017

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	24,690	0	0	27	24,717
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	24,690	0	0	27	24,717
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	4,810	0	0	62	4,872
6.2 Applied to pay renewal premiums	503	0	0	0	503
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	10,696	0	0	2,601	13,297
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	16,009	0	0	2,663	18,672
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	16,009	0	0	2,663	18,672
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	11,554	0	0	0	11,554
10. Matured endowments	0	0	0	2,192	2,192
11. Annuity benefits	0	0	64,960	0	64,960
12. Surrender values and withdrawals for life contracts	8,312	0	0	0	8,312
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	10,254	0	0	0	10,254
15. Totals	30,120	0	64,960	2,192	97,272
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	1	14,706	0	0	0	0	0	0	1	14,707
17. Incurred during current year Settled during current year:	2	(3,152)			0	0	1	2,192	3	(960)
18.1 By payment in full	3	11,554		0		0	1	2,192	4	13,746
18.2 By payment on compromised claims									0	0
18.3 Totals paid	3	11,554	0	0	0	0	1	2,192	4	13,746
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	3	11,554	0	0	0	0	1	2,192	4	13,746
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	223	3,532,766	0 (a)	0	0	0	66	106,557	289	3,639,323
21. Issued during year	1	5,000							1	5,000
22. Other changes to in force (Net)	0	(96,655)					(3)	1,042	(3)	(95,613)
23. In force December 31 of current year	224	3,441,111	0 (a)	0	0	0	63	107,599	287	3,548,710

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	1,039	1,039	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	1,039	1,039	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,039	1,039	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Nevada

DURING THE YEAR 2017

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	299,458	0	0	172	299,630
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	299,458	0	0	172	299,630
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	28,682	0	0	120	28,802
6.2 Applied to pay renewal premiums	3,086	0	0	0	3,086
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	45,985	0	0	6,669	52,654
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	77,753	0	0	6,789	84,542
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	77,753	0	0	6,789	84,542
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	284,462	0	1,000	3,108	288,570
10. Matured endowments	302	0	0	0	302
11. Annuity benefits	0	0	104,372	0	104,372
12. Surrender values and withdrawals for life contracts	75,220	0	0	0	75,220
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	21,209	0	2,951	0	24,160
15. Totals	381,193	0	108,323	3,108	492,624
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	7	16,201	0	0	0	0	3	3,834	10	20,035
17. Incurred during current year Settled during current year:	34	286,863			0	1,000	2	5,593	36	293,456
18.1 By payment in full	34	284,764		0		1,000	1	3,108	35	288,872
18.2 By payment on compromised claims									0	0
18.3 Totals paid	34	284,764	0	0	0	1,000	1	3,108	35	288,872
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	34	284,764	0	0	0	1,000	1	3,108	35	288,872
19. Unpaid Dec. 31, current year (16+17-18.6)	7	18,300	0	0	0	0	4	6,319	11	24,619
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	1,235	20,081,698	0 (a)	0	0	0	132	260,146	1,367	20,341,844
21. Issued during year	102	3,492,800							102	3,492,800
22. Other changes to in force (Net)	(84)	(3,537,197)					(4)	1,551	(88)	(3,535,646)
23. In force December 31 of current year	1,253	20,037,301	0 (a)	0	0	0	128	261,697	1,381	20,298,998

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	20,369	20,366	0	14,368	14,319
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	20,369	20,366	0	14,368	14,319
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	20,369	20,366	0	14,368	14,319

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



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF New Hampshire

DURING THE YEAR 2017

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	9,712	0	0	31	9,743
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	9,712	0	0	31	9,743
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	3,968	0	0	0	3,968
6.2 Applied to pay renewal premiums	1,101	0	0	0	1,101
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	9,360	0	0	775	10,135
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	14,429	0	0	775	15,204
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	14,429	0	0	775	15,204
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	5,951	0	0	0	5,951
10. Matured endowments					0
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts	1,338	0	0	0	1,338
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	115	0	0	0	115
15. Totals	7,404	0	0	0	7,404
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	9,699	0	0	0	0	0	0	0	9,699
17. Incurred during current year Settled during current year:	3	35,958			0	0	0	0	3	35,958
18.1 By payment in full	1	5,951		0		0	0	0	1	5,951
18.2 By payment on compromised claims									0	0
18.3 Totals paid	1	5,951	0	0	0	0	0	0	1	5,951
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	1	5,951	0	0	0	0	0	0	1	5,951
19. Unpaid Dec. 31, current year (16+17-18.6)	2	39,706	0	0	0	0	0	0	2	39,706
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	143	1,165,731	0 (a)	0	0	0	17	31,164	160	1,196,895
21. Issued during year									0	0
22. Other changes to in force (Net)	0	(13,151)					0	955	0	(12,196)
23. In force December 31 of current year	143	1,152,580	0 (a)	0	0	0	17	32,119	160	1,184,699

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	1,838	1,838	0	1,706	1,700
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	1,838	1,838	0	1,706	1,700
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,838	1,838	0	1,706	1,700

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



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF New Jersey

DURING THE YEAR 2017

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	189,190	0	0	148	189,338
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	189,190	0	0	148	189,338
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	25,681	0	0	447	26,128
6.2 Applied to pay renewal premiums	3,116	0	0	0	3,116
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	37,765	0	0	8,225	45,990
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	66,562	0	0	8,672	75,234
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	66,562	0	0	8,672	75,234
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	180,786	0	600	15,305	196,691
10. Matured endowments	4,195	0	0	337	4,532
11. Annuity benefits	0	0	54,999	0	54,999
12. Surrender values and withdrawals for life contracts	82,346	0	0	0	82,346
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	97,838	0	600	0	98,438
15. Totals	365,165	0	56,199	15,642	437,006
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	5	29,980	0	0	0	0	5	1,267	10	31,247
17. Incurred during current year	31	163,494			0	600	7	16,814	38	180,909
Settled during current year:										
18.1 By payment in full	32	184,981		0		600	7	15,642	39	201,223
18.2 By payment on compromised claims									0	0
18.3 Totals paid	32	184,981	0	0	0	600	7	15,642	39	201,223
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	32	184,981	0	0	0	600	7	15,642	39	201,223
19. Unpaid Dec. 31, current year (16+17-18.6)	4	8,493	0	0	0	0	5	2,439	9	10,932
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	988	16,803,364	0 (a)	0	0	0	200	338,529	1,188	17,141,893
21. Issued during year	5	643,749							5	643,749
22. Other changes to in force (Net)	(41)	(1,937,547)					(12)	(14,639)	(53)	(1,952,186)
23. In force December 31 of current year	952	15,509,566	0 (a)	0	0	0	188	323,890	1,140	15,833,456

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	11,872	11,870	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	11,872	11,870	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	11,872	11,870	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF New Mexico

DURING THE YEAR 2017

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	34,171	0	0	84	34,255
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	34,171	0	0	84	34,255
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	14,805	0	0	31	14,836
6.2 Applied to pay renewal premiums	1,345	0	0	0	1,345
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	16,540	0	0	11,385	27,925
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	32,690	0	0	11,416	44,106
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	32,690	0	0	11,416	44,106
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	70,060	0	0	1,405	71,465
10. Matured endowments	1,000	0	0	30	1,030
11. Annuity benefits	0	0	11,514	0	11,514
12. Surrender values and withdrawals for life contracts	40,805	0	0	0	40,805
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	27,673	0	0	0	27,673
15. Totals	139,538	0	11,514	1,435	152,487
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	2	55,516	0	0	0	0	18	24,136	20	79,652
17. Incurred during current year Settled during current year:	14	53,047			0	0	(2)	665	12	53,712
18.1 By payment in full	10	71,060		0		0	1	1,435	11	72,495
18.2 By payment on compromised claims									0	0
18.3 Totals paid	10	71,060	0	0	0	0	1	1,435	11	72,495
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	10	71,060	0	0	0	0	1	1,435	11	72,495
19. Unpaid Dec. 31, current year (16+17-18.6)	6	37,503	0	0	0	0	15	23,366	21	60,869
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	461	4,392,390	0 (a)	0	0	0	199	386,624	660	4,779,014
21. Issued during year	1	100,000							1	100,000
22. Other changes to in force (Net)	(36)	(1,124,825)					(7)	1,341	(43)	(1,123,484)
23. In force December 31 of current year	426	3,367,565	0 (a)	0	0	0	192	387,965	618	3,755,530

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	6,126	6,125	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	6,126	6,125	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	6,126	6,125	0	0	0

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



DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	178,665	0	0	74	178,739
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	178,665	0	0	74	178,739
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	41,862	0	0	86	41,948
6.2 Applied to pay renewal premiums	6,019	0	0	0	6,019
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	57,679	0	0	22,713	80,392
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	105,560	0	0	22,799	128,359
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	105,560	0	0	22,799	128,359
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	223,462	0	0	1,910	225,372
10. Matured endowments	1,000	0	0	8,621	9,621
11. Annuity benefits	0	0	1,045	0	1,045
12. Surrender values and withdrawals for life contracts	101,715	0	0	1,069	102,784
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	81,566	0	128	5	81,699
15. Totals	407,743	0	1,173	11,605	420,521
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	12	(18,177)	0	0	0	0	38	58,891	50	40,713
17. Incurred during current year Settled during current year:	30	257,529			0	0	(5)	(6,610)	25	250,919
18.1 By payment in full	33	224,462		0		0	2	10,531	35	234,993
18.2 By payment on compromised claims									0	0
18.3 Totals paid	33	224,462	0	0	0	0	2	10,531	35	234,993
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	33	224,462	0	0	0	0	2	10,531	35	234,993
19. Unpaid Dec. 31, current year (16+17-18.6)	9	14,890	0	0	0	0	31	41,750	40	56,639
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	1,439	16,648,130	0 (a)	0	0	0	484	825,269	1,923	17,473,399
21. Issued during year									0	0
22. Other changes to in force (Net)	(39)	(319,303)					(18)	17,765	(57)	(301,538)
23. In force December 31 of current year	1,400	16,328,827	0 (a)	0	0	0	466	843,034	1,866	17,171,861

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

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	17,870	17,867	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	17,870	17,867	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	17,870	17,867	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF North Carolina

DURING THE YEAR 2017

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	16,537,718	0	0	15,405	16,553,123
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	16,537,718	0	0	15,405	16,553,123
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	957,469	0	0	17,248	974,717
6.2 Applied to pay renewal premiums	145,834	0	0	0	145,834
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	2,426,838	0	0	342,595	2,769,433
6.4 Other	196	0	0	0	196
6.5 Totals (Sum of Lines 6.1 to 6.4)	3,530,337	0	0	359,843	3,890,180
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	3,530,337	0	0	359,843	3,890,180
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	11,728,828	0	240,661	559,682	12,529,171
10. Matured endowments	119,148	0	0	50,091	169,239
11. Annuity benefits	151	0	2,834,685	0	2,834,836
12. Surrender values and withdrawals for life contracts	4,001,859	0	0	122,255	4,124,114
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	1,374,316	0	86,989	636	1,461,941
15. Totals	17,224,302	0	3,162,335	732,664	21,119,301
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	181	1,015,965	0	0	0	0	853	464,531	1,034	1,480,497
17. Incurred during current year Settled during current year:	1,651	12,078,200			0	240,661	585	728,149	2,236	13,047,010
18.1 By payment in full	1,612	11,831,976		0		240,661	396	609,773	2,008	12,682,410
18.2 By payment on compromised claims	2	16,000							2	16,000
18.3 Totals paid	1,614	11,847,976	0	0	0	240,661	396	609,773	2,010	12,698,410
18.4 Reduction by compromise	2	13,274							2	13,274
18.5 Amount rejected	7	53,500							7	53,500
18.6 Total settlements	1,623	11,914,750	0	0	0	240,661	396	609,773	2,019	12,765,184
19. Unpaid Dec. 31, current year (16+17-18.6)	209	1,179,415	0	0	0	0	1,042	582,907	1,251	1,762,323
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	63,667	1,094,697,163	0	(a) 0	0	0	18,783	20,197,690	82,450	1,114,894,853
21. Issued during year	2,156	66,425,872							2,156	66,425,872
22. Other changes to in force (Net)	(5,075)	(96,248,185)					(912)	(544,161)	(5,987)	(96,792,346)
23. In force December 31 of current year	60,748	1,064,874,850	0	(a) 0	0	0	17,871	19,653,529	78,619	1,084,528,379

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	4,049,190	4,048,606	0	3,204,484	3,193,662
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	4,049,190	4,048,606	0	3,204,484	3,193,662
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	4,049,190	4,048,606	0	3,204,484	3,193,662

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



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF North Dakota

DURING THE YEAR 2017

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	5,093	0	0	0	5,093
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	5,093	0	0	0	5,093
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	1,161	0	0	119	1,280
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	2,024	0	0	980	3,004
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	3,185	0	0	1,099	4,284
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	3,185	0	0	1,099	4,284
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	984	0	0	4,183	5,167
10. Matured endowments					0
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts	863	0	0	0	863
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	1,525	0	0	0	1,525
15. Totals	3,372	0	0	4,183	7,555
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	2	9,042	0	0	0	0	6	10,779	8	19,821
17. Incurred during current year Settled during current year:	3	13,961			0	0	(1)	(1,768)	2	12,193
18.1 By payment in full	1	984		0		0	3	4,183	4	5,167
18.2 By payment on compromised claims									0	0
18.3 Totals paid	1	984	0	0	0	0	3	4,183	4	5,167
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	1	984	0	0	0	0	3	4,183	4	5,167
19. Unpaid Dec. 31, current year (16+17-18.6)	4	22,018	0	0	0	0	2	4,828	6	26,846
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	61	872,683	0 (a)	0	0	0	21	34,355	82	907,038
21. Issued during year									0	0
22. Other changes to in force (Net)	(7)	(100,320)					0	2,860	(7)	(97,460)
23. In force December 31 of current year	54	772,363	0 (a)	0	0	0	21	37,215	75	809,578

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	242	242	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	242	242	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	242	242	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Ohio

DURING THE YEAR 2017

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	48,871,026	0	0	26,514	48,897,540
2. Annuity considerations	9,292	0	0	0	9,292
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	48,880,318	0	0	26,514	48,906,832
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	3,632,566	0	0	136,180	3,768,746
6.2 Applied to pay renewal premiums	676,262	0	0	0	676,262
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	9,868,226	0	0	3,336,507	13,204,733
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	14,177,054	0	0	3,472,687	17,649,741
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	14,177,054	0	0	3,472,687	17,649,741
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	34,760,624	0	1,867,443	4,219,301	40,847,368
10. Matured endowments	236,623	0	0	316,005	552,628
11. Annuity benefits	238,993	0	69,025,792	0	69,264,785
12. Surrender values and withdrawals for life contracts	13,062,910	0	0	1,051,023	14,113,933
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	5,625,526	0	587,078	149,982	6,362,586
15. Totals	53,924,677	0	71,480,313	5,736,311	131,141,301
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	897	4,719,547	0	0	15	520,522	1,417	2,684,183	2,329	7,924,251
17. Incurred during current year Settled during current year:	5,534	35,312,664			135	1,908,562	1,689	4,857,864	7,358	42,079,090
18.1 By payment in full	5,567	35,302,695		0	127	1,867,443	1,568	4,535,306	7,262	41,705,444
18.2 By payment on compromised claims									0	0
18.3 Totals paid	5,567	35,302,695	0	0	127	1,867,443	1,568	4,535,306	7,262	41,705,444
18.4 Reduction by compromise									0	0
18.5 Amount rejected	8	58,000							8	58,000
18.6 Total settlements	5,575	35,360,695	0	0	127	1,867,443	1,568	4,535,306	7,270	41,763,444
19. Unpaid Dec. 31, current year (16+17-18.6)	856	4,671,516	0	0	23	561,641	1,538	3,006,741	2,417	8,239,898
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	218,025	3,436,854,168	0	(a) 0	0	679,961,063	50,323	118,276,266	268,348	4,235,091,497
21. Issued during year	4,650	181,441,229							4,650	181,441,229
22. Other changes to in force (Net)	(13,632)	(215,224,921)				18,168,509	(2,633)	(2,497,877)	(16,265)	(199,554,289)
23. In force December 31 of current year	209,043	3,403,070,476	0	(a) 0	0	698,129,572	47,690	115,778,389	256,733	4,216,978,437

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	7,589,903	7,588,808	0	4,282,490	4,268,028
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	7,589,903	7,588,808	0	4,282,490	4,268,028
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	7,589,903	7,588,808	0	4,282,490	4,268,028

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



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Oklahoma

NAIC Group Code 0836

LIFE INSURANCE

DURING THE YEAR 2017

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	167,943	0	0	745	168,688
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	167,943	0	0	745	168,688
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	30,782	0	0	830	31,612
6.2 Applied to pay renewal premiums	3,723	0	0	0	3,723
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	47,361	0	0	47,235	94,596
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	81,866	0	0	48,065	129,931
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	81,866	0	0	48,065	129,931
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	168,699	0	463,990	22,539	655,228
10. Matured endowments	29,823	0	0	57	29,880
11. Annuity benefits	0	0	68,717	0	68,717
12. Surrender values and withdrawals for life contracts	93,164	0	0	5,451	98,615
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	67,398	0	0	100	67,498
15. Totals	359,084	0	532,707	28,147	919,938
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	11	34,172	0	0	0	0	31	51,807	42	85,979
17. Incurred during current year Settled during current year:	44	225,815			0	463,990	19	34,105	63	723,911
18.1 By payment in full	43	198,522		0		463,990	15	22,596	58	685,108
18.2 By payment on compromised claims									0	0
18.3 Totals paid	43	198,522	0	0	0	463,990	15	22,596	58	685,108
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	43	198,522	0	0	0	463,990	15	22,596	58	685,108
19. Unpaid Dec. 31, current year (16+17-18.6)	12	61,466	0	0	0	0	35	63,316	47	124,782
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	1,464	15,362,837	0 (a)	0	0	0	991	1,691,799	2,455	17,054,636
21. Issued during year	5	125,000							5	125,000
22. Other changes to in force (Net)	(58)	(1,252,159)					(50)	(10,966)	(108)	(1,263,125)
23. In force December 31 of current year	1,411	14,235,678	0 (a)	0	0	0	941	1,680,833	2,352	15,916,511

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	20,962	20,959	0	17,538	17,479
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	20,962	20,959	0	17,538	17,479
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	20,962	20,959	0	17,538	17,479

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



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Oregon

DURING THE YEAR 2017

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	106,397	0	0	247	106,644
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	106,397	0	0	247	106,644
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	13,584	0	0	545	14,129
6.2 Applied to pay renewal premiums	1,499	0	0	0	1,499
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	24,540	0	0	6,214	30,754
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	39,623	0	0	6,759	46,382
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	39,623	0	0	6,759	46,382
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	58,720	0	0	1,830	60,550
10. Matured endowments	8,652	0	0	250	8,902
11. Annuity benefits	0	0	31,515	0	31,515
12. Surrender values and withdrawals for life contracts	28,234	0	0	286	28,520
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	45,444	0	0	0	45,444
15. Totals	141,050	0	31,515	2,366	174,931
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	1	16,593	0	0	0	0	3	2,405	4	18,998
17. Incurred during current year Settled during current year:	20	53,700			0	0	1	4,043	21	57,744
18.1 By payment in full	18	67,372		0		0	2	2,080	20	69,452
18.2 By payment on compromised claims									0	0
18.3 Totals paid	18	67,372	0	0	0	0	2	2,080	20	69,452
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	18	67,372	0	0	0	0	2	2,080	20	69,452
19. Unpaid Dec. 31, current year (16+17-18.6)	3	2,921	0	0	0	0	2	4,368	5	7,289
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	654	9,559,809	0 (a)	0	0	0	185	289,540	839	9,849,349
21. Issued during year	4	125,000							4	125,000
22. Other changes to in force (Net)	(29)	(475,673)					(8)	(2,343)	(37)	(478,016)
23. In force December 31 of current year	629	9,209,136	0 (a)	0	0	0	177	287,197	806	9,496,333

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	4,372	4,371	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	4,372	4,371	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	4,372	4,371	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Pennsylvania

DURING THE YEAR 2017

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	9,738,907	0	0	3,872	9,742,779
2. Annuity considerations	1,992	0	0	0	1,992
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	9,740,899	0	0	3,872	9,744,771
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	716,694	0	0	28,522	745,216
6.2 Applied to pay renewal premiums	104,973	0	0	0	104,973
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	1,833,895	0	0	566,909	2,400,804
6.4 Other	191	0	0	0	191
6.5 Totals (Sum of Lines 6.1 to 6.4)	2,655,753	0	0	595,431	3,251,184
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	2,655,753	0	0	595,431	3,251,184
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	6,918,107	0	104,902	994,919	8,017,928
10. Matured endowments	60,503	0	0	83,038	143,541
11. Annuity benefits	178,117	0	1,596,398	0	1,774,515
12. Surrender values and withdrawals for life contracts	2,547,378	0	0	130,684	2,678,062
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	1,152,668	0	17,693	1,376	1,171,737
15. Totals	10,856,773	0	1,718,993	1,210,017	13,785,783
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	114	733,107	0	0	0	0	312	577,211	426	1,310,318
17. Incurred during current year Settled during current year:	1,252	7,083,833			0	104,902	416	1,121,797	1,668	8,310,533
18.1 By payment in full	1,202	6,978,610		0		104,902	374	1,077,957	1,576	8,161,469
18.2 By payment on compromised claims									0	0
18.3 Totals paid	1,202	6,978,610	0	0	0	104,902	374	1,077,957	1,576	8,161,469
18.4 Reduction by compromise									0	0
18.5 Amount rejected	1	2,500							1	2,500
18.6 Total settlements	1,203	6,981,110	0	0	0	104,902	374	1,077,957	1,577	8,163,969
19. Unpaid Dec. 31, current year (16+17-18.6)	163	835,831	0	0	0	0	354	621,052	517	1,456,882
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	42,214	667,152,102	0 (a)	0	0	0	9,465	20,737,415	51,679	687,889,517
21. Issued during year	791	27,432,812							791	27,432,812
22. Other changes to in force (Net)	(2,741)	(48,753,264)					(600)	(726,004)	(3,341)	(49,479,268)
23. In force December 31 of current year	40,264	645,831,650	0 (a)	0	0	0	8,865	20,011,411	49,129	665,843,061

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	1,094,285	1,094,127	0	239,058	238,251
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	1,094,285	1,094,127	0	239,058	238,251
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,094,285	1,094,127	0	239,058	238,251

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



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Rhode Island

DURING THE YEAR 2017

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	6,840	0	0	15	6,855
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	6,840	0	0	15	6,855
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	4,329	0	0	25	4,354
6.2 Applied to pay renewal premiums	412	0	0	0	412
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	4,445	0	0	908	5,353
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	9,186	0	0	933	10,119
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	9,186	0	0	933	10,119
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	0	0	0	347	347
10. Matured endowments					0
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts	21,173	0	0	0	21,173
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	1,808	0	0	5	1,813
15. Totals	22,981	0	0	352	23,333
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	1,733	0	0	0	0	0	0	0	1,733
17. Incurred during current year Settled during current year:	1	(566)			0	0	4	1,700	5	1,134
18.1 By payment in full	0	0		0		0	1	347	1	347
18.2 By payment on compromised claims									0	0
18.3 Totals paid	0	0	0	0	0	0	1	347	1	347
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	0	0	0	0	0	0	1	347	1	347
19. Unpaid Dec. 31, current year (16+17-18.6)	1	1,167	0	0	0	0	3	1,353	4	2,520
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	93	918,433	0 (a)	0	0	0	16	29,779	109	948,212
21. Issued during year									0	0
22. Other changes to in force (Net)	0	(30,736)					(1)	659	(1)	(30,077)
23. In force December 31 of current year	93	887,697	0 (a)	0	0	0	15	30,438	108	918,135

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

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	173	173	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	173	173	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	173	173	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF South Carolina

DURING THE YEAR 2017

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	1,865,221	0	0	1,075	1,866,296
2. Annuity considerations	500	0	0	0	500
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	1,865,721	0	0	1,075	1,866,796
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	84,701	0	0	58	84,759
6.2 Applied to pay renewal premiums	12,105	0	0	0	12,105
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	175,098	0	0	15,129	190,227
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	271,904	0	0	15,187	287,091
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	271,904	0	0	15,187	287,091
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	805,801	0	34,269	1,711	841,781
10. Matured endowments	3,000	0	0	0	3,000
11. Annuity benefits	0	0	358,925	0	358,925
12. Surrender values and withdrawals for life contracts	298,794	0	0	2,535	301,329
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	150,732	0	3,280	100	154,112
15. Totals	1,258,327	0	396,474	4,346	1,659,147
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	20	157,333	0	0	0	0	15	21,669	35	179,003
17. Incurred during current year Settled during current year:	132	844,316			0	34,269	10	24,485	142	903,071
18.1 By payment in full	128	808,801		0		34,269	2	1,711	130	844,781
18.2 By payment on compromised claims									0	0
18.3 Totals paid	128	808,801	0	0	0	34,269	2	1,711	130	844,781
18.4 Reduction by compromise									0	0
18.5 Amount rejected	1	10,000							1	10,000
18.6 Total settlements	129	818,801	0	0	0	34,269	2	1,711	131	854,781
19. Unpaid Dec. 31, current year (16+17-18.6)	23	182,849	0	0	0	0	23	44,444	46	227,292
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	6,150	117,263,527	0 (a)	0	0	0	375	662,287	6,525	117,925,814
21. Issued during year	393	12,246,866							393	12,246,866
22. Other changes to in force (Net)	(424)	(13,317,752)					(9)	7,023	(433)	(13,310,729)
23. In force December 31 of current year	6,119	116,192,641	0 (a)	0	0	0	366	669,310	6,485	116,861,951

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	291,243	291,201	0	165,322	164,764
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	291,243	291,201	0	165,322	164,764
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	291,243	291,201	0	165,322	164,764

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



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF South Dakota

DURING THE YEAR 2017

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	14,091	0	0	10	14,101
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	14,091	0	0	10	14,101
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	2,509	0	0	0	2,509
6.2 Applied to pay renewal premiums	26	0	0	0	26
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	5,202	0	0	275	5,477
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	7,737	0	0	275	8,012
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	7,737	0	0	275	8,012
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	36,814	0	0	0	36,814
10. Matured endowments	0	0	0	1,810	1,810
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts	921	0	0	0	921
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	6,154	0	0	0	6,154
15. Totals	43,889	0	0	1,810	45,699
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	(1,060)	0	0	0	0	2	2,113	2	1,053
17. Incurred during current year Settled during current year:	1	37,874			0	0	17	(1)	18	37,874
18.1 By payment in full	1	36,814		0		0	18	1,810	19	38,624
18.2 By payment on compromised claims									0	0
18.3 Totals paid	1	36,814	0	0	0	0	18	1,810	19	38,624
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	1	36,814	0	0	0	0	18	1,810	19	38,624
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	1	302	1	302
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	113	1,182,289	0 (a)	0	0	0	15	19,544	128	1,201,833
21. Issued during year	2	350,000							2	350,000
22. Other changes to in force (Net)	4	(164,957)					0	356	4	(164,601)
23. In force December 31 of current year	119	1,367,332	0 (a)	0	0	0	15	19,900	134	1,387,232

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	3,647	3,646	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	3,647	3,646	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	3,647	3,646	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Tennessee

DURING THE YEAR 2017

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	1,618,733	0	0	1,899	1,620,632
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	1,618,733	0	0	1,899	1,620,632
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	129,795	0	0	1,476	131,271
6.2 Applied to pay renewal premiums	12,214	0	0	0	12,214
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	267,619	0	0	40,161	307,780
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	409,628	0	0	41,637	451,265
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	409,628	0	0	41,637	451,265
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	1,396,294	0	37,350	53,475	1,487,119
10. Matured endowments	1,194	0	0	1,629	2,823
11. Annuity benefits	0	0	556,446	0	556,446
12. Surrender values and withdrawals for life contracts	402,637	0	0	8,563	411,200
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	161,410	0	0	137	161,547
15. Totals	1,961,535	0	593,796	63,804	2,619,135
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	29	156,736	0	0	0	0	23	43,979	52	200,714
17. Incurred during current year Settled during current year:	208	1,407,967			0	37,350	59	163,885	267	1,609,202
18.1 By payment in full	206	1,397,488		0		37,350	0	55,104	206	1,489,942
18.2 By payment on compromised claims									0	0
18.3 Totals paid	206	1,397,488	0	0	0	37,350	0	55,104	206	1,489,942
18.4 Reduction by compromise									0	0
18.5 Amount rejected	2	8,000							2	8,000
18.6 Total settlements	208	1,405,488	0	0	0	37,350	0	55,104	208	1,497,942
19. Unpaid Dec. 31, current year (16+17-18.6)	29	159,214	0	0	0	0	82	152,760	111	311,975
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	7,425	122,561,749	0 (a)	0	0	0	1,033	1,861,342	8,458	124,423,091
21. Issued during year	150	2,923,846							150	2,923,846
22. Other changes to in force (Net)	(405)	(9,798,337)					(42)	(48,248)	(447)	(9,846,585)
23. In force December 31 of current year	7,170	115,687,258	0 (a)	0	0	0	991	1,813,094	8,161	117,500,352

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	586,652	586,567	0	462,325	460,764
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	586,652	586,567	0	462,325	460,764
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	586,652	586,567	0	462,325	460,764

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



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Texas

DURING THE YEAR 2017

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	6,032,728	0	0	8,436	6,041,164
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	6,032,728	0	0	8,436	6,041,164
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	376,739	0	0	12,309	389,048
6.2 Applied to pay renewal premiums	21,883	0	0	0	21,883
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	865,595	0	0	797,052	1,662,647
6.4 Other	94	0	0	0	94
6.5 Totals (Sum of Lines 6.1 to 6.4)	1,264,311	0	0	809,361	2,073,672
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	1,264,311	0	0	809,361	2,073,672
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	3,134,147	0	139,004	301,045	3,574,196
10. Matured endowments	112,768	0	0	90,511	203,279
11. Annuity benefits	41,568	0	1,028,732	0	1,070,300
12. Surrender values and withdrawals for life contracts	1,796,167	0	0	130,659	1,926,826
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	474,475	0	7,595	31	482,101
15. Totals	5,559,125	0	1,175,331	522,246	7,256,702
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	85	744,207	0	0	0	0	265	362,384	350	1,106,592
17. Incurred during current year Settled during current year:	727	3,144,678			0	139,004	139	356,545	866	3,640,228
18.1 By payment in full	649	3,246,915		0		139,004	165	391,556	814	3,777,475
18.2 By payment on compromised claims									0	0
18.3 Totals paid	649	3,246,915	0	0	0	139,004	165	391,556	814	3,777,475
18.4 Reduction by compromise									0	0
18.5 Amount rejected	1	10,000							1	10,000
18.6 Total settlements	650	3,256,915	0	0	0	139,004	165	391,556	815	3,787,475
19. Unpaid Dec. 31, current year (16+17-18.6)	162	631,970	0	0	0	0	239	327,374	401	959,344
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	26,417	402,188,875	0	(a) 0	0	0	16,977	26,897,716	43,394	429,086,591
21. Issued during year	773	28,206,003							773	28,206,003
22. Other changes to in force (Net)	(2,213)	(38,331,710)					(586)	176,996	(2,799)	(38,154,714)
23. In force December 31 of current year	24,977	392,063,168	0	(a) 0	0	0	16,391	27,074,712	41,368	419,137,880

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	751,116	751,008	0	333,559	332,433
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	751,116	751,008	0	333,559	332,433
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	751,116	751,008	0	333,559	332,433

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



DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	44,232	0	0	75	44,307
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	44,232	0	0	75	44,307
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	7,763	0	0	0	7,763
6.2 Applied to pay renewal premiums	1,167	0	0	0	1,167
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	11,324	0	0	2,082	13,406
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	20,254	0	0	2,082	22,336
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	20,254	0	0	2,082	22,336
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	56,452	0	17,326	0	73,778
10. Matured endowments					0
11. Annuity benefits	0	0	735	0	735
12. Surrender values and withdrawals for life contracts	1,130	0	0	0	1,130
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	14,362	0	0	0	14,362
15. Totals	71,944	0	18,061	0	90,005
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	1	1,860	0	0	0	0	0	0	1	1,860
17. Incurred during current year Settled during current year:	9	61,625			0	17,326	0	0	9	78,951
18.1 By payment in full	8	56,452		0		17,326	0	0	8	73,778
18.2 By payment on compromised claims									0	0
18.3 Totals paid	8	56,452	0	0	0	17,326	0	0	8	73,778
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	8	56,452	0	0	0	17,326	0	0	8	73,778
19. Unpaid Dec. 31, current year (16+17-18.6)	2	7,032	0	0	0	0	0	0	2	7,032
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	247	3,564,518	0 (a)	0	0	0	33	69,745	280	3,634,263
21. Issued during year	4	1,339							4	1,339
22. Other changes to in force (Net)	(8)	(272,466)					(2)	593	(10)	(271,873)
23. In force December 31 of current year	243	3,293,391	0 (a)	0	0	0	31	70,338	274	3,363,729

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

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	1,325	1,325	0	4,243	4,229
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	1,325	1,325	0	4,243	4,229
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,325	1,325	0	4,243	4,229

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



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF VermontDURING THE YEAR 2017

NAIC Group Code 0836LIFE INSURANCENAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	3,958	0	0	0	3,958
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	3,958	0	0	0	3,958
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	2,357	0	0	0	2,357
6.2 Applied to pay renewal premiums	556	0	0	0	556
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	2,166	0	0	148	2,314
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	5,079	0	0	148	5,227
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	5,079	0	0	148	5,227
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	28,623	0	0	0	28,623
10. Matured endowments					0
11. Annuity benefits	0	0	1,978	0	1,978
12. Surrender values and withdrawals for life contracts	5,205	0	0	0	5,205
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	481	0	0	78	559
15. Totals	34,309	0	1,978	78	36,365
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	(74)	0	0	0	0	1	706	1	632
17. Incurred during current year Settled during current year:	2	28,697			0	0	0	(2)	2	28,695
18.1 By payment in full	2	28,623		0		0	0	0	2	28,623
18.2 By payment on compromised claims									0	0
18.3 Totals paid	2	28,623	0	0	0	0	0	0	2	28,623
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	2	28,623	0	0	0	0	0	0	2	28,623
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	1	704	1	704
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	60	436,142	0 (a)	0	0	0	9	9,759	69	445,901
21. Issued during year									0	0
22. Other changes to in force (Net)	(2)	(42,140)					0	175	(2)	(41,965)
23. In force December 31 of current year	58	394,002	0 (a)	0	0	0	9	9,934	67	403,936

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

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	170	170	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	170	170	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	170	170	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Virginia

DURING THE YEAR 2017

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	743,487	0	0	1,382	744,869
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	743,487	0	0	1,382	744,869
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	93,249	0	0	266	93,515
6.2 Applied to pay renewal premiums	8,552	0	0	0	8,552
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	197,164	0	0	30,408	227,572
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	298,965	0	0	30,674	329,639
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	298,965	0	0	30,674	329,639
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	607,946	0	0	9,552	617,498
10. Matured endowments	5,517	0	0	0	5,517
11. Annuity benefits	0	0	166,533	0	166,533
12. Surrender values and withdrawals for life contracts	296,684	0	0	793	297,477
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	141,008	0	0	0	141,008
15. Totals	1,051,155	0	166,533	10,345	1,228,033
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	19	86,134	0	0	0	0	11	10,231	30	96,366
17. Incurred during current year	87	662,046			0	0	12	12,538	99	674,584
Settled during current year:										
18.1 By payment in full	79	613,463		0		0	7	9,552	86	623,015
18.2 By payment on compromised claims									0	0
18.3 Totals paid	79	613,463	0	0	0	0	7	9,552	86	623,015
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	79	613,463	0	0	0	0	7	9,552	86	623,015
19. Unpaid Dec. 31, current year (16+17-18.6)	27	134,717	0	0	0	0	16	13,218	43	147,935
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	4,145	57,890,393	0	(a) 0	0	0	658	1,226,069	4,803	59,116,462
21. Issued during year	52	1,275,124							52	1,275,124
22. Other changes to in force (Net)	(166)	(667,699)					(22)	11,072	(188)	(656,627)
23. In force December 31 of current year	4,031	58,497,818	0	(a) 0	0	0	636	1,237,141	4,667	59,734,959

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	119,328	119,311	0	299,773	298,761
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	119,328	119,311	0	299,773	298,761
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	119,328	119,311	0	299,773	298,761

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



DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	175,135	0	0	439	175,574
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	175,135	0	0	439	175,574
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	29,035	0	0	481	29,516
6.2 Applied to pay renewal premiums	2,261	0	0	0	2,261
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	43,549	0	0	13,127	56,676
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	74,845	0	0	13,608	88,453
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	74,845	0	0	13,608	88,453
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	117,731	0	0	15,067	132,798
10. Matured endowments	2,500	0	0	5,702	8,202
11. Annuity benefits	0	0	31,631	0	31,631
12. Surrender values and withdrawals for life contracts	57,347	0	0	87	57,434
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	57,967	0	0	(325)	57,642
15. Totals	235,545	0	31,631	20,531	287,707
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	2	66,246	0	0	0	0	8	16,558	10	82,804
17. Incurred during current year Settled during current year:	31	56,311			0	0	115	269,119	146	325,430
18.1 By payment in full	31	120,231		0		0	6	20,769	37	141,000
18.2 By payment on compromised claims									0	0
18.3 Totals paid	31	120,231	0	0	0	0	6	20,769	37	141,000
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	31	120,231	0	0	0	0	6	20,769	37	141,000
19. Unpaid Dec. 31, current year (16+17-18.6)	2	2,326	0	0	0	0	117	264,908	119	267,234
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	1,155	12,949,411	0 (a)	0	0	0	324	575,093	1,479	13,524,504
21. Issued during year	6	600,000							6	600,000
22. Other changes to in force (Net)	(11)	579,745					(9)	3,356	(20)	583,101
23. In force December 31 of current year	1,150	14,129,156	0 (a)	0	0	0	315	578,449	1,465	14,707,605

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

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	9,515	9,514	0	7,441	7,416
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	9,515	9,514	0	7,441	7,416
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	9,515	9,514	0	7,441	7,416

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



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF West Virginia

DURING THE YEAR 2017

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	3,973,966	0	0	2,494	3,976,460
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	3,973,966	0	0	2,494	3,976,460
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	227,174	0	0	10,727	237,901
6.2 Applied to pay renewal premiums	33,569	0	0	0	33,569
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	915,092	0	0	197,558	1,112,650
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	1,175,835	0	0	208,285	1,384,120
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	1,175,835	0	0	208,285	1,384,120
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	3,157,616	0	8,617	366,212	3,532,446
10. Matured endowments	15,098	0	0	90,472	105,570
11. Annuity benefits	251	0	573,301	0	573,552
12. Surrender values and withdrawals for life contracts	1,216,870	0	0	41,999	1,258,869
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	343,509	0	7,740	0	351,249
15. Totals	4,733,345	0	589,658	498,683	5,821,686
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	65	263,082	0	0	0	0	854	503,210	919	766,293
17. Incurred during current year Settled during current year:	445	3,705,109			0	8,617	(45)	126,583	400	3,840,310
18.1 By payment in full	437	3,172,714		0		8,617	155	456,684	592	3,638,016
18.2 By payment on compromised claims									0	0
18.3 Totals paid	437	3,172,714	0	0	0	8,617	155	456,684	592	3,638,016
18.4 Reduction by compromise									0	0
18.5 Amount rejected	1	9,999							1	9,999
18.6 Total settlements	438	3,182,713	0	0	0	8,617	155	456,684	593	3,648,015
19. Unpaid Dec. 31, current year (16+17-18.6)	72	785,478	0	0	0	0	654	173,110	726	958,588
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	13,727	271,888,377	0 (a)	0	0	0	5,019	7,545,025	18,746	279,433,402
21. Issued during year	203	7,129,985							203	7,129,985
22. Other changes to in force (Net)	(955)	(17,697,307)					(431)	(399,630)	(1,386)	(18,096,937)
23. In force December 31 of current year	12,975	261,321,055	0 (a)	0	0	0	4,588	7,145,395	17,563	268,466,450

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	1,113,098	1,112,937	0	617,575	615,489
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	1,113,098	1,112,937	0	617,575	615,489
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,113,098	1,112,937	0	617,575	615,489

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



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Wisconsin

NAIC Group Code 0836

LIFE INSURANCE

DURING THE YEAR 2017

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	1,723,854	0	0	603	1,724,457
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	1,723,854	0	0	603	1,724,457
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	117,458	0	0	1,867	119,325
6.2 Applied to pay renewal premiums	7,883	0	0	0	7,883
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	174,921	0	0	26,266	201,187
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	300,262	0	0	28,133	328,395
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	300,262	0	0	28,133	328,395
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	874,039	0	0	54,027	928,066
10. Matured endowments	0	0	0	883	883
11. Annuity benefits	38,764	0	177,391	0	216,155
12. Surrender values and withdrawals for life contracts	261,161	0	0	10,460	271,621
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	125,603	0	0	0	125,603
15. Totals	1,299,566	0	177,391	65,370	1,542,327
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	22	105,519	0	0	0	0	8	9,316	30	114,834
17. Incurred during current year	130	896,886			0	0	18	55,228	148	952,114
Settled during current year:										
18.1 By payment in full	129	874,039		0		0	16	54,910	145	928,949
18.2 By payment on compromised claims									0	0
18.3 Totals paid	129	874,039	0	0	0	0	16	54,910	145	928,949
18.4 Reduction by compromise									0	0
18.5 Amount rejected	2	17,500							2	17,500
18.6 Total settlements	131	891,539	0	0	0	0	16	54,910	147	946,449
19. Unpaid Dec. 31, current year (16+17-18.6)	21	110,866	0	0	0	0	10	9,634	31	120,500
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	6,737	110,651,404	0 (a)	0	0	0	756	1,303,891	7,493	111,955,295
21. Issued during year	155	3,755,581							155	3,755,581
22. Other changes to in force (Net)	(329)	(4,562,335)					(50)	(53,689)	(379)	(4,616,024)
23. In force December 31 of current year	6,563	109,844,650	0 (a)	0	0	0	706	1,250,202	7,269	111,094,852

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	48,507	48,500	0	23,568	23,488
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	48,507	48,500	0	23,568	23,488
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	48,507	48,500	0	23,568	23,488

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



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Wyoming

DURING THE YEAR 2017

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	8,849	0	0	35	8,884
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	8,849	0	0	35	8,884
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	2,442	0	0	60	2,502
6.2 Applied to pay renewal premiums	622	0	0	0	622
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	6,691	0	0	761	7,452
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	9,755	0	0	821	10,576
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	9,755	0	0	821	10,576
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	5,218	0	0	2,386	7,604
10. Matured endowments	912	0	0	0	912
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts	5,696	0	0	0	5,696
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	3,789	0	0	0	3,789
15. Totals	15,615	0	0	2,386	18,001
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	2,138	0	0	0	0	0	0	0	2,138
17. Incurred during current year Settled during current year:	4	5,136			0	0	3	7,708	7	12,844
18.1 By payment in full	3	6,130		0		0	1	2,386	4	8,516
18.2 By payment on compromised claims									0	0
18.3 Totals paid	3	6,130	0	0	0	0	1	2,386	4	8,516
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	3	6,130	0	0	0	0	1	2,386	4	8,516
19. Unpaid Dec. 31, current year (16+17-18.6)	1	1,145	0	0	0	0	2	5,321	3	6,466
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	165	1,215,663	0 (a)	0	0	0	34	43,281	199	1,258,944
21. Issued during year									0	0
22. Other changes to in force (Net)	(8)	(57,342)					(3)	(3,112)	(11)	(60,454)
23. In force December 31 of current year	157	1,158,321	0 (a)	0	0	0	31	40,169	188	1,198,490

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

ACCIDENT AND HEALTH INSURANCE

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

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



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF American Samoa

DURING THE YEAR 2017

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

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

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

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

ACCIDENT AND HEALTH INSURANCE

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

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



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Guam

NAIC Group Code 0836

LIFE INSURANCE

DURING THE YEAR 2017

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	412	0	0	0	412
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	412	0	0	0	412
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	165	0	0	0	165
6.2 Applied to pay renewal premiums	178	0	0	0	178
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	0	0	0	42	42
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	343	0	0	42	385
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	343	0	0	42	385
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					0
10. Matured endowments					0
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts					0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health					0
15. Totals	0	0	0	0	0
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year									0	0
17. Incurred during current year	0	0			0	0	1	0	1	0
Settled during current year:										
18.1 By payment in full				0		0	1	0	1	0
18.2 By payment on compromised claims									0	0
18.3 Totals paid	0	0	0	0	0	0	1	0	1	0
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	0	0	0	0	0	0	1	0	1	0
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	5	49,381	0 (a)	0	0	0	1	1,347	6	50,728
21. Issued during year									0	0
22. Other changes to in force (Net)	(1)	(20,252)					0	50	(1)	(20,202)
23. In force December 31 of current year	4	29,129	0 (a)	0	0	0	1	1,397	5	30,526

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	133	133	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	133	133	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	133	133	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Puerto Rico

DURING THE YEAR 2017

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	14,176	0	0	39	14,215
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	14,176	0	0	39	14,215
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	950	0	0	0	950
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	3,741	0	0	2,244	5,985
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	4,691	0	0	2,244	6,935
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	4,691	0	0	2,244	6,935
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	39,555	0	0	0	39,555
10. Matured endowments					0
11. Annuity benefits	0	0	20,141	0	20,141
12. Surrender values and withdrawals for life contracts	2,483	0	0	0	2,483
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	875	0	0	0	875
15. Totals	42,913	0	20,141	0	63,054
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	1	2,141	0	0	0	0	0	0	1	2,141
17. Incurred during current year Settled during current year:	2	39,756			0	0	1	0	3	39,756
18.1 By payment in full	2	39,555		0		0	1	0	3	39,555
18.2 By payment on compromised claims									0	0
18.3 Totals paid	2	39,555	0	0	0	0	1	0	3	39,555
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	2	39,555	0	0	0	0	1	0	3	39,555
19. Unpaid Dec. 31, current year (16+17-18.6)	1	2,342	0	0	0	0	0	0	1	2,342
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	87	867,948	0 (a)	0	0	0	23	76,422	110	944,370
21. Issued during year									0	0
22. Other changes to in force (Net)	(13)	(104,913)					0	2,643	(13)	(102,270)
23. In force December 31 of current year	74	763,035	0 (a)	0	0	0	23	79,065	97	842,100

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

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	310	310	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	310	310	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	310	310	0	0	0

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



	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	1,189	0	0	0	1,189
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	1,189	0	0	0	1,189
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	63	0	0	0	63
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	1,048	0	0	27	1,075
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	1,111	0	0	27	1,138
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	1,111	0	0	27	1,138
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					0
10. Matured endowments					0
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts					0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	12	0	0	0	12
15. Totals	12	0	0	0	12
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year									0	0
17. Incurred during current year									0	0
Settled during current year:										
18.1 By payment in full									0	0
18.2 By payment on compromised claims									0	0
18.3 Totals paid	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	14	211,953	0 (a)	0	0	0	1	1,006	15	212,959
21. Issued during year									0	0
22. Other changes to in force (Net)	2	19,636					0	37	2	19,673
23. In force December 31 of current year	16	231,589	0 (a)	0	0	0	1	1,043	17	232,632

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

ACCIDENT AND HEALTH INSURANCE

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

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



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

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

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

ACCIDENT AND HEALTH INSURANCE

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

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



DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	14	0	0	0	14
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	14	0	0	0	14
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	727	0	0	67	794
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	1,353	0	0	1,101	2,454
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	2,080	0	0	1,168	3,248
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	2,080	0	0	1,168	3,248
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	3,334	0	0	1,163	4,497
10. Matured endowments					0
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts					0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	2,872	0	0	0	2,872
15. Totals	6,206	0	0	1,163	7,369
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	(2)	0	0	0	0	1	0	1	(2)
17. Incurred during current year Settled during current year:	0	3,335			0	0	(1)	1,163	(1)	4,498
18.1 By payment in full		3,334		0		0	0	1,163	0	4,497
18.2 By payment on compromised claims									0	0
18.3 Totals paid	0	3,334	0	0	0	0	0	1,163	0	4,497
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	0	3,334	0	0	0	0	0	1,163	0	4,497
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	59	203,200	0 (a)	0	0	0	0	0	59	203,200
21. Issued during year									0	0
22. Other changes to in force (Net)	(1)	9,496					0	0	(1)	9,496
23. In force December 31 of current year	58	212,696	0 (a)	0	0	0	0	0	58	212,696

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

ACCIDENT AND HEALTH INSURANCE

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

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



	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	86,006	0	0	11	86,017
2. Annuity considerations	0	0	0	0	0
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	86,006	0	0	11	86,017
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	7,702	0	0	0	7,702
6.2 Applied to pay renewal premiums	899	0	0	0	899
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	18,540	0	0	2,534	21,074
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4)	27,141	0	0	2,534	29,675
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	27,141	0	0	2,534	29,675
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	68,298	0	0	0	68,298
10. Matured endowments	1,000	0	0	0	1,000
11. Annuity benefits	0	0	583	0	583
12. Surrender values and withdrawals for life contracts	22,526	0	0	0	22,526
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	56,991	0	0	0	56,991
15. Totals	148,815	0	583	0	149,398
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	1	(2,570)	0	0	0	0	0	0	1	(2,570)
17. Incurred during current year	6	71,868	0	0	0	0	0	0	6	71,868
Settled during current year:										
18.1 By payment in full	7	69,298	0	0	0	0	0	0	7	69,298
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	7	69,298	0	0	0	0	0	0	7	69,298
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements	7	69,298	0	0	0	0	0	0	7	69,298
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	308	12,773,494	0 (a)	0	0	0	73	126,871	381	12,900,365
21. Issued during year	0	0	0	0	0	0	0	0	0	0
22. Other changes to in force (Net)	(9)	(7,156,528)	0	0	0	0	(2)	2,427	(11)	(7,154,101)
23. In force December 31 of current year	299	5,616,966	0 (a)	0	0	0	71	129,298	370	5,746,264

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	0	0	0	0	0
24.1 Federal Employees Health Benefits Plan premium (b)	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively renewable policies (b)	0	0	0	0	0
24.4 Medicare Title XVIII exempt from state taxes or fees	0	0	0	0	0
Other Individual Policies:					
25.1 Non-cancelable (b)	0	0	0	0	0
25.2 Guaranteed renewable (b)	2,433	2,433	0	3,019	3,009
25.3 Non-renewable for stated reasons only (b)	0	0	0	0	0
25.4 Other accident only	0	0	0	0	0
25.5 All other (b)	0	0	0	0	0
25.6 Totals (sum of Lines 25.1 to 25.5)	2,433	2,433	0	3,019	3,009
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	2,433	2,433	0	3,019	3,009

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



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Grand Total

DURING THE YEAR 2017

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	179,567,687	0	0	114,663	179,682,350
2. Annuity considerations	17,490	0	0	0	17,490
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	179,585,177	0	0	114,663	179,699,840
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	12,470,689	0	0	394,284	12,864,973
6.2 Applied to pay renewal premiums	1,986,702	0	0	0	1,986,702
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	30,761,276	0	0	10,117,996	40,879,272
6.4 Other	884	0	0	0	884
6.5 Totals (Sum of Lines 6.1 to 6.4)	45,219,551	0	0	10,512,280	55,731,831
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	45,219,551	0	0	10,512,280	55,731,831
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	119,575,228	0	4,891,508	12,365,598	136,832,334
10. Matured endowments	1,050,728	0	0	1,105,232	2,155,960
11. Annuity benefits	556,381	0	101,538,011	0	102,094,392
12. Surrender values and withdrawals for life contracts	50,261,115	0	0	2,810,916	53,072,031
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	19,240,736	0	1,053,162	200,625	20,494,523
15. Totals	190,684,188	0	107,482,681	16,482,371	314,649,240
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	2,736	16,623,724	0	0	15	520,522	7,739	10,359,885	10,490	27,504,131
17. Incurred during current year Settled during current year:	18,851	122,223,766	0	0	135	4,932,627	5,947	14,522,784	24,933	141,679,177
18.1 By payment in full	18,429	120,892,323	0	0	127	4,891,508	5,308	13,470,830	23,864	139,254,661
18.2 By payment on compromised claims	6	39,081	0	0	0	0	0	0	6	39,081
18.3 Totals paid	18,435	120,931,404	0	0	127	4,891,508	5,308	13,470,830	23,870	139,293,742
18.4 Reduction by compromise	6	9,316	0	0	0	0	0	0	6	9,316
18.5 Amount rejected	47	533,437	0	0	0	0	0	0	47	533,437
18.6 Total settlements	18,488	121,474,157	0	0	127	4,891,508	5,308	13,470,830	23,923	139,836,495
19. Unpaid Dec. 31, current year (16+17-18.6)	3,099	17,373,333	0	0	23	561,641	8,378	11,411,838	11,500	29,346,813
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	737,397	12,580,733,920	0	(a) 0	0	679,961,063	208,252	388,432,130	945,649	13,649,127,113
21. Issued during year	17,748	698,203,137	0	0	0	0	0	0	17,748	698,203,137
22. Other changes to in force (Net)	(48,781)	(899,797,286)	0	0	0	18,168,509	(10,516)	(8,127,371)	(59,297)	(889,756,148)
23. In force December 31 of current year	706,364	12,379,139,771	0	(a) 0	0	698,129,572	197,736	380,304,759	904,100	13,457,574,102

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	0	0	0	0	0
24.1 Federal Employees Health Benefits Plan premium (b)	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively renewable policies (b)	0	0	0	0	0
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:	0	0	0	0	0
25.1 Non-cancelable (b)	0	0	0	0	0
25.2 Guaranteed renewable (b)	25,763,194	25,759,477	0	17,429,066	17,370,207
25.3 Non-renewable for stated reasons only (b)	0	0	0	0	0
25.4 Other accident only	0	0	0	0	0
25.5 All other (b)	0	0	0	0	0
25.6 Totals (sum of Lines 25.1 to 25.5)	25,763,194	25,759,477	0	17,429,066	17,370,207
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	25,763,194	25,759,477	0	17,429,066	17,370,207

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

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE The Western and Southern Life Insurance Company

FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE

INTEREST MAINTENANCE RESERVE		1 Amount
1. Reserve as of December 31, Prior Year		51,598,153
2. Current year's realized pre-tax capital gains/(losses) of \$6,317,655 transferred into the reserve net of taxes of \$2,211,179		4,106,476
3. Adjustment for current year's liability gains/(losses) released from the reserve		0
4. Balance before reduction for amount transferred to Summary of Operations (Line 1 + Line 2 + Line 3)		55,704,629
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4)		3,814,845
6. Reserve as of December 31, current year (Line 4 minus Line 5)		51,889,784

AMORTIZATION

	1	2	3	4
Year of Amortization	Reserve as of December 31, Prior Year	Current Year's Realized Capital Gains/(Losses) Transferred into the Reserve Net of Taxes	Adjustment for Current Year's Liability Gains/(Losses) Released From the Reserve	Balance Before Reduction for Current Year's Amortization (Cols. 1 + 2 + 3)
1. 2017	3,525,471	289,374	0	3,814,845
2. 2018	3,649,727	529,478	0	4,179,205
3. 2019	3,740,726	437,122	0	4,177,848
4. 2020	3,824,112	365,603	0	4,189,715
5. 2021	3,683,632	291,778	0	3,975,410
6. 2022	3,518,527	215,400	0	3,733,927
7. 2023	3,440,227	171,228	0	3,611,455
8. 2024	3,281,140	168,320	0	3,449,460
9. 2025	3,108,838	161,154	0	3,269,992
10. 2026	3,007,521	156,767	0	3,164,288
11. 2027	2,895,705	149,102	0	3,044,807
12. 2028	2,667,132	147,791	0	2,814,923
13. 2029	2,362,636	142,424	0	2,505,060
14. 2030	1,998,577	140,160	0	2,138,737
15. 2031	1,601,983	135,458	0	1,737,441
16. 2032	1,133,839	134,651	0	1,268,490
17. 2033	807,429	120,402	0	927,831
18. 2034	656,166	98,236	0	754,402
19. 2035	501,663	74,614	0	576,277
20. 2036	396,946	49,266	0	446,212
21. 2037	351,142	25,375	0	376,517
22. 2038	295,536	12,107	0	307,643
23. 2039	235,250	12,645	0	247,895
24. 2040	200,709	12,914	0	213,623
25. 2041	193,075	13,721	0	206,796
26. 2042	184,961	13,990	0	198,951
27. 2043	151,710	13,183	0	164,893
28. 2044	107,514	10,492	0	118,006
29. 2045	58,104	7,533	0	65,637
30. 2046	18,155	4,574	0	22,729
31. 2047 and Later		1,614	0	1,614
32. Total (Lines 1 to 31)	51,598,153	4,106,476	0	55,704,629

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE The Western and Southern Life Insurance Company

ASSET VALUATION RESERVE

	Default Component			Equity Component			7 Total Amount (Cols. 3 + 6)
	1 Other Than Mortgage Loans	2 Mortgage Loans	3 Total (Cols. 1 + 2)	4 Common Stock	5 Real Estate and Other Invested Assets	6 Total (Cols. 4 + 5)	
1. Reserve as of December 31, prior year	26,302,534	788,338	27,090,871	177,624,534	136,671,193	314,295,727	341,386,599
2. Realized capital gains/(losses) net of taxes - General Account	8,639,211		8,639,211	6,522,867	(12,583,602)	(6,060,735)	2,578,476
3. Realized capital gains/(losses) net of taxes - Separate Accounts			0			0	0
4. Unrealized capital gains/(losses) net of deferred taxes - General Account	380,081		380,081	83,018,174	79,655,797	162,673,971	163,054,052
5. Unrealized capital gains/(losses) net of deferred taxes - Separate Accounts			0			0	0
6. Capital gains credited/(losses charged) to contract benefits, payments or reserves			0			0	0
7. Basic contribution	6,694,548	215,172	6,909,719	0	2,738,042	2,738,042	9,647,761
8. Accumulated balances (Lines 1 through 5 - 6 + 7)	42,016,374	1,003,509	43,019,883	267,165,575	206,481,430	473,647,005	516,666,888
9. Maximum reserve	31,390,207	813,126	32,203,333	191,612,812	150,051,988	341,664,800	373,868,133
10. Reserve objective	21,962,915	629,436	22,592,351	191,612,812	146,833,859	338,446,671	361,039,022
11. 20% of (Line 10 - Line 8)	(4,010,692)	(74,815)	(4,085,506)	(15,110,553)	(11,929,514)	(27,040,067)	(31,125,573)
12. Balance before transfers (Lines 8 + 11)	38,005,682	928,695	38,934,377	252,055,023	194,551,916	446,606,938	485,541,315
13. Transfers			0			0	0
14. Voluntary contribution			0			0	0
15. Adjustment down to maximum/up to zero	(6,615,475)	(115,569)	(6,731,044)	(60,442,211)	(44,499,928)	(104,942,139)	(111,673,183)
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15)	31,390,207	813,126	32,203,333	191,612,812	150,051,988	341,664,799	373,868,132

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

Line Num- ber	NAIC Desig- nation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols.4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
LONG-TERM BONDS												
1.		Exempt Obligations	80,043,980	XXX	XXX	80,043,980	0.0000	0	0.0000	0	0.0000	0
2.	1	Highest Quality	1,979,605,939	XXX	XXX	1,979,605,939	0.0004	791,842	0.0023	4,553,094	0.0030	5,938,818
3.	2	High Quality	1,207,075,052	XXX	XXX	1,207,075,052	0.0019	2,293,443	0.0058	7,001,035	0.0090	10,863,675
4.	3	Medium Quality	205,868,858	XXX	XXX	205,868,858	0.0093	1,914,580	0.0230	4,734,984	0.0340	6,999,541
5.	4	Low Quality	60,215,333	XXX	XXX	60,215,333	0.0213	1,282,587	0.0530	3,191,413	0.0750	4,516,150
6.	5	Lower Quality	6,036,327	XXX	XXX	6,036,327	0.0432	260,769	0.1100	663,996	0.1700	1,026,176
7.	6	In or Near Default	5,610,537	XXX	XXX	5,610,537	0.0000	0	0.2000	1,122,107	0.2000	1,122,107
8.		Total Unrated Multi-class Securities Acquired by Conversion ..		XXX	XXX	0	XXX	0	XXX	0	XXX	0
9.		Total Long-Term Bonds (Sum of Lines 1 through 8)	3,544,456,026	XXX	XXX	3,544,456,026	XXX	6,543,221	XXX	21,266,629	XXX	30,466,467
PREFERRED STOCK												
10.	1	Highest Quality	11,764,021	XXX	XXX	11,764,021	0.0004	4,706	0.0023	27,057	0.0030	35,292
11.	2	High Quality	23,411,537	XXX	XXX	23,411,537	0.0019	44,482	0.0058	135,787	0.0090	210,704
12.	3	Medium Quality	3,655,084	XXX	XXX	3,655,084	0.0093	33,992	0.0230	84,067	0.0340	124,273
13.	4	Low Quality	855,617	XXX	XXX	855,617	0.0213	18,225	0.0530	45,348	0.0750	64,171
14.	5	Lower Quality		XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
15.	6	In or Near Default	1,013,718	XXX	XXX	1,013,718	0.0000	0	0.2000	202,744	0.2000	202,744
16.		Affiliated Life with AVR		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
17.		Total Preferred Stocks (Sum of Lines 10 through 16)	40,699,977	XXX	XXX	40,699,977	XXX	101,404	XXX	495,002	XXX	637,184
SHORT - TERM BONDS												
18.		Exempt Obligations		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
19.	1	Highest Quality	45,312,559	XXX	XXX	45,312,559	0.0004	18,125	0.0023	104,219	0.0030	135,938
20.	2	High Quality	16,735,360	XXX	XXX	16,735,360	0.0019	31,797	0.0058	97,065	0.0090	150,618
21.	3	Medium Quality		XXX	XXX	0	0.0093	0	0.0230	0	0.0340	0
22.	4	Low Quality		XXX	XXX	0	0.0213	0	0.0530	0	0.0750	0
23.	5	Lower Quality		XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
24.	6	In or Near Default		XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
25.		Total Short - Term Bonds (Sum of Lines 18 through 24)	62,047,919	XXX	XXX	62,047,919	XXX	49,922	XXX	201,284	XXX	286,556
DERIVATIVE INSTRUMENTS												
26.		Exchange Traded		XXX	XXX	0	0.0004	0	0.0023	0	0.0030	0
27.	1	Highest Quality		XXX	XXX	0	0.0004	0	0.0023	0	0.0030	0
28.	2	High Quality		XXX	XXX	0	0.0019	0	0.0058	0	0.0090	0
29.	3	Medium Quality		XXX	XXX	0	0.0093	0	0.0230	0	0.0340	0
30.	4	Low Quality		XXX	XXX	0	0.0213	0	0.0530	0	0.0750	0
31.	5	Lower Quality		XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
32.	6	In or Near Default		XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
33.		Total Derivative Instruments	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
34.		Total (Lines 9 + 17 + 25 + 33)	3,647,203,922	XXX	XXX	3,647,203,922	XXX	6,694,548	XXX	21,962,915	XXX	31,390,207

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

Line Num- ber	NAIC Desig- nation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols.4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
		MORTGAGE LOANS										
		In Good Standing:										
35.		Farm Mortgages - CM1 - Highest Quality			XXX	0	0.0010	0	0.0050	0	0.0065	0
36.		Farm Mortgages - CM2 - High Quality			XXX	0	0.0035	0	0.0100	0	0.0130	0
37.		Farm Mortgages - CM3 - Medium Quality			XXX	0	0.0060	0	0.0175	0	0.0225	0
38.		Farm Mortgages - CM4 - Low Medium Quality			XXX	0	0.0105	0	0.0300	0	0.0375	0
39.		Farm Mortgages - CM5 - Low Quality			XXX	0	0.0160	0	0.0425	0	0.0550	0
40.		Residential Mortgages - Insured or Guaranteed			XXX	0	0.0003	0	0.0006	0	0.0010	0
41.		Residential Mortgages - All Other			XXX	0	0.0013	0	0.0030	0	0.0040	0
42.		Commercial Mortgages - Insured or Guaranteed			XXX	0	0.0003	0	0.0006	0	0.0010	0
43.		Commercial Mortgages - All Other - CM1 - Highest Quality	3,414,309		XXX	3,414,309	0.0010	3,414	0.0050	17,072	0.0065	22,193
44.		Commercial Mortgages - All Other - CM2 - High Quality	25,252,913		XXX	25,252,913	0.0035	88,385	0.0100	252,529	0.0130	328,288
45.		Commercial Mortgages - All Other - CM3 - Medium Quality	20,562,005		XXX	20,562,005	0.0060	123,372	0.0175	359,835	0.0225	462,645
46.		Commercial Mortgages - All Other - CM4 - Low Medium Quality			XXX	0	0.0105	0	0.0300	0	0.0375	0
47.		Commercial Mortgages - All Other - CM5 - Low Quality			XXX	0	0.0160	0	0.0425	0	0.0550	0
		Overdue, Not in Process:										
48.		Farm Mortgages			XXX	0	0.0420	0	0.0760	0	0.1200	0
49.		Residential Mortgages - Insured or Guaranteed			XXX	0	0.0005	0	0.0012	0	0.0020	0
50.		Residential Mortgages - All Other			XXX	0	0.0025	0	0.0058	0	0.0090	0
51.		Commercial Mortgages - Insured or Guaranteed			XXX	0	0.0005	0	0.0012	0	0.0020	0
52.		Commercial Mortgages - All Other			XXX	0	0.0420	0	0.0760	0	0.1200	0
		In Process of Foreclosure:										
53.		Farm Mortgages			XXX	0	0.0000	0	0.1700	0	0.1700	0
54.		Residential Mortgages - Insured or Guaranteed			XXX	0	0.0000	0	0.0040	0	0.0040	0
55.		Residential Mortgages - All Other			XXX	0	0.0000	0	0.0130	0	0.0130	0
56.		Commercial Mortgages - Insured or Guaranteed			XXX	0	0.0000	0	0.0040	0	0.0040	0
57.		Commercial Mortgages - All Other			XXX	0	0.0000	0	0.1700	0	0.1700	0
58.		Total Schedule B Mortgages (Sum of Lines 35 through 57)	49,229,227	0	XXX	49,229,227	XXX	215,172	XXX	629,436	XXX	813,126
59.		Schedule DA Mortgages			XXX	0	0.0030	0	0.0100	0	0.0130	0
60.		Total Mortgage Loans on Real Estate (Lines 58 + 59)	49,229,227	0	XXX	49,229,227	XXX	215,172	XXX	629,436	XXX	813,126

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

Line Num- ber	NAIC Desig- nation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols.4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
COMMON STOCK												
1.		Unaffiliated - Public	1,426,222,343	XXX	XXX	1,426,222,343	0.0000	0	0.1338 (a)	190,828,549	0.1338 (a)	190,828,549
2.		Unaffiliated - Private	4,901,641	XXX	XXX	4,901,641	0.0000	0	0.1600	784,263	0.1600	784,263
3.		Federal Home Loan Bank		XXX	XXX	0	0.0000	0	0.0050	0	0.0080	0
4.		Affiliated - Life with AVR	2,150,761,217	XXX	XXX	2,150,761,217	0.0000	0	0.0000	0	0.0000	0
Affiliated - Investment Subsidiary:												
5.		Fixed Income - Exempt Obligations				0	XXX		XXX		XXX	
6.		Fixed Income - Highest Quality				0	XXX		XXX		XXX	
7.		Fixed Income - High Quality				0	XXX		XXX		XXX	
8.		Fixed Income - Medium Quality				0	XXX		XXX		XXX	
9.		Fixed Income - Low Quality				0	XXX		XXX		XXX	
10.		Fixed Income - Lower Quality				0	XXX		XXX		XXX	
11.		Fixed Income - In/Near Default				0	XXX		XXX		XXX	
12.		Unaffiliated Common Stock - Public				0	0.0000	0	0.1338 (a)	0	0.1338 (a)	0
13.		Unaffiliated Common Stock - Private				0	0.0000	0	0.1600	0	0.1600	0
14.		Real Estate				0	(b)	0	(b)	0	(b)	0
15.		Affiliated - Certain Other (See SVO Purposes and Procedures Manual)		XXX	XXX	0	0.0000	0	0.1300	0	0.1300	0
16.		Affiliated - All Other		XXX	XXX	0	0.0000	0	0.1600	0	0.1600	0
17.		Total Common Stock (Sum of Lines 1 through 16)	3,581,885,201	0	0	3,581,885,201	XXX	0	XXX	191,612,812	XXX	191,612,812
REAL ESTATE												
18.		Home Office Property (General Account only)	24,478,591			24,478,591	0.0000	0	0.0750	1,835,894	0.0750	1,835,894
19.		Investment Properties	3,327,111			3,327,111	0.0000	0	0.0750	249,533	0.0750	249,533
20.		Properties Acquired in Satisfaction of Debt				0	0.0000	0	0.1100	0	0.1100	0
21.		Total Real Estate (Sum of Lines 18 through 20)	27,805,702	0	0	27,805,702	XXX	0	XXX	2,085,428	XXX	2,085,428
OTHER INVESTED ASSETS												
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS												
22.		Exempt Obligations		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
23.	1	Highest Quality		XXX	XXX	0	0.0004	0	0.0023	0	0.0030	0
24.	2	High Quality		XXX	XXX	0	0.0019	0	0.0058	0	0.0090	0
25.	3	Medium Quality	271,675,773	XXX	XXX	271,675,773	0.0093	2,526,585	0.0230	6,248,543	0.0340	9,236,976
26.	4	Low Quality	8,682,643	XXX	XXX	8,682,643	0.0213	184,940	0.0530	460,180	0.0750	651,198
27.	5	Lower Quality		XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
28.	6	In or Near Default		XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
29.		Total with Bond Characteristics (Sum of Lines 22 through 28)	280,358,416	XXX	XXX	280,358,416	XXX	2,711,525	XXX	6,708,723	XXX	9,888,175

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

Line Num- ber	NAIC Desig- nation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols.4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF PREFERRED STOCKS										
30.	1	Highest Quality	36,055,278	XXX	XXX	36,055,278	0.0004	14,422	0.0023	82,927	0.0030	108,166
31.	2	High Quality		XXX	XXX	0	0.0019	0	0.0058	0	0.0090	0
32.	3	Medium Quality		XXX	XXX	0	0.0093	0	0.0230	0	0.0340	0
33.	4	Low Quality		XXX	XXX	0	0.0213	0	0.0530	0	0.0750	0
34.	5	Lower Quality		XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
35.	6	In or Near Default		XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
36.		Affiliated Life with AVR		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
37.		Total with Preferred Stock Characteristics (Sum of Lines 30 through 36)	36,055,278	XXX	XXX	36,055,278	XXX	14,422	XXX	82,927	XXX	108,166
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF MORTGAGE LOANS										
		In Good Standing Affiliated:										
38.		Mortgages - CM1 - Highest Quality			XXX	0	0.0010	0	0.0050	0	0.0065	0
39.		Mortgages - CM2 - High Quality			XXX	0	0.0035	0	0.0100	0	0.0130	0
40.		Mortgages - CM3 - Medium Quality			XXX	0	0.0060	0	0.0175	0	0.0225	0
41.		Mortgages - CM4 - Low Medium Quality			XXX	0	0.0105	0	0.0300	0	0.0375	0
42.		Mortgages - CM5 - Low Quality			XXX	0	0.0160	0	0.0425	0	0.0550	0
43.		Residential Mortgages - Insured or Guaranteed			XXX	0	0.0003	0	0.0006	0	0.0010	0
44.		Residential Mortgages - All Other		XXX	XXX	0	0.0013	0	0.0030	0	0.0040	0
45.		Commercial Mortgages - Insured or Guaranteed			XXX	0	0.0003	0	0.0006	0	0.0010	0
		Overdue, Not in Process Affiliated:										
46.		Farm Mortgages			XXX	0	0.0420	0	0.0760	0	0.1200	0
47.		Residential Mortgages - Insured or Guaranteed			XXX	0	0.0005	0	0.0012	0	0.0020	0
48.		Residential Mortgages - All Other			XXX	0	0.0025	0	0.0058	0	0.0090	0
49.		Commercial Mortgages - Insured or Guaranteed			XXX	0	0.0005	0	0.0012	0	0.0020	0
50.		Commercial Mortgages - All Other			XXX	0	0.0420	0	0.0760	0	0.1200	0
		In Process of Foreclosure Affiliated:										
51.		Farm Mortgages			XXX	0	0.0000	0	0.1700	0	0.1700	0
52.		Residential Mortgages - Insured or Guaranteed			XXX	0	0.0000	0	0.0040	0	0.0040	0
53.		Residential Mortgages - All Other			XXX	0	0.0000	0	0.0130	0	0.0130	0
54.		Commercial Mortgages - Insured or Guaranteed			XXX	0	0.0000	0	0.0040	0	0.0040	0
55.		Commercial Mortgages - All Other			XXX	0	0.0000	0	0.1700	0	0.1700	0
56.		Total Affiliated (Sum of Lines 38 through 55)	0	0	XXX	0	XXX	0	XXX	0	XXX	0
57.		Unaffiliated - In Good Standing With Covenants			XXX	0	(c)	0	(c)	0	(c)	0
58.		Unaffiliated - In Good Standing Defeased With Government Securities			XXX	0	0.0010	0	0.0050	0	0.0065	0
59.		Unaffiliated - In Good Standing Primarily Senior			XXX	0	0.0035	0	0.0010	0	0.0130	0
60.		Unaffiliated - In Good Standing All Other			XXX	0	0.0060	0	0.0175	0	0.0225	0
61.		Unaffiliated - Overdue, Not in Process			XXX	0	0.0420	0	0.0760	0	0.1200	0
62.		Unaffiliated - In Process of Foreclosure			XXX	0	0.0000	0	0.1700	0	0.1700	0
63.		Total Unaffiliated (Sum of Lines 57 through 62)	0	0	XXX	0	XXX	0	XXX	0	XXX	0
64.		Total with Mortgage Loan Characteristics (Lines 56 + 63)	0	0	XXX	0	XXX	0	XXX	0	XXX	0

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

Line Num- ber	NAIC Desig- nation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols.4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF COMMON STOCK												
65.		Unaffiliated Public		XXX	XXX	.0	0.0000	.0	0.1338 (a)	.0	0.1338 (a)	.0
66.		Unaffiliated Private	158,985,068	XXX	XXX	158,985,068	0.0000	.0	0.1600	25,437,611	0.1600	25,437,611
67.		Affiliated Life with AVR		XXX	XXX	.0	0.0000	.0	0.0000	.0	0.0000	.0
68.		Affiliated Certain Other (See SVO Purposes & Procedures Manual)		XXX	XXX	.0	0.0000	.0	0.1300	.0	0.1300	.0
69.		Affiliated Other - All Other	193,092,321	XXX	XXX	193,092,321	0.0000	0	0.1600	30,894,771	0.1600	30,894,771
70.		Total with Common Stock Characteristics (Sum of Lines 65 through 69)	352,077,389	XXX	XXX	352,077,389	XXX	0	XXX	56,332,382	XXX	56,332,382
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF REAL ESTATE												
71.		Home Office Property (General Account only) .....				.0	0.0000	.0	0.0750	.0	0.0750	.0
72.		Investment Properties	831,600,927			831,600,927	0.0000	.0	0.0750	62,370,070	0.0750	62,370,070
73.		Properties Acquired in Satisfaction of Debt				0	0.0000	0	0.1100	0	0.1100	0
74.		Total with Real Estate Characteristics (Sum of Lines 71 through 73)	831,600,927	0	0	831,600,927	XXX	0	XXX	62,370,070	XXX	62,370,070
LOW INCOME HOUSING TAX CREDIT INVESTMENTS												
75.		Guaranteed Federal Low Income Housing Tax Credit .....	.0			.0	0.0003	.0	0.0006	.0	0.0010	.0
76.		Non-guaranteed Federal Low Income Housing Tax Credit	1,919,772			1,919,772	0.0063	12,095	0.0120	23,037	0.0190	36,476
77.		Guaranteed State Low Income Housing Tax Credit .....	.0			.0	0.0003	.0	0.0006	.0	0.0010	.0
78.		Non-guaranteed State Low Income Housing Tax Credit .....	.0			.0	0.0063	.0	0.0120	.0	0.0190	.0
79.		All Other Low Income Housing Tax Credit	0			0	0.0273	0	0.0600	0	0.0975	0
80.		Total LIHTC (Sum of Lines 75 through 79)	1,919,772	0	0	1,919,772	XXX	12,095	XXX	23,037	XXX	36,476
ALL OTHER INVESTMENTS												
81.		NAIC 1 Working Capital Finance Investments		XXX		.0	0.0000	.0	0.0037	.0	0.0037	.0
82.		NAIC 2 Working Capital Finance Investments		XXX		.0	0.0000	.0	0.0120	.0	0.0120	.0
83.		Other Invested Assets - Schedule BA	147,933,020	XXX		147,933,020	0.0000	.0	0.1300	19,231,293	0.1300	19,231,293
84.		Other Short-Term Invested Assets - Schedule DA		XXX		0	0.0000	0	0.1300	0	0.1300	0
85.		Total All Other (Sum of Lines 81, 82, 83 and 84)	147,933,020	XXX	0	147,933,020	XXX	0	XXX	19,231,293	XXX	19,231,293
86.		Total Other Invested Assets - Schedules BA & DA (Sum of Lines 29, 37, 64, 70, 74, 80 and 85)	1,649,944,802	0	0	1,649,944,802	XXX	2,738,042	XXX	144,748,432	XXX	147,966,560

(a) Times the company's weighted average portfolio beta (Minimum .10, Maximum .20).
(b) Determined using the same factors and breakdowns used for directly owned real estate.
(c) This will be the factor associated with the risk category determined in the company generated worksheet.

ASSET VALUATION RESERVE (Continued)

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

1 RSAT Number	2 Type	3 CUSIP	4 Description of Asset(s)	5 NAIC Designation or Other Description of Asset	6 Value of Asset	7 AVR Basic Contribution	8 AVR Reserve Objective	9 AVR Maximum Reserve
NONE								
05999999 - Total								

SCHEDULE F

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

1	2	3	4	5	6	7	8
Contract Numbers	Claim Numbers	State of Residence of Claimant	Year of Claim for Death or Disability	Amount Claimed	Amount Paid During the Year	Amount Resisted Dec. 31 of Current Year	Why Compromised or Resisted
49261598	2563462	CA	2017	9,000	209	0	No Contract
80749560	2600203	CA	2017	5,000	477	0	No Contract
80750883	2597023	CA	2017	20,000	307	0	No Contract
43115499	2655603	FL	2017	5,000	5,148	0	Misrepresentation
80608196	2591879	FL	2017	5,000	408	0	No Contract
80683250	2672062	FL	2017	15,000	558	0	No Contract
80255288	2643237	GA	2017	10,000	14,784	0	Misrepresentation
49130351	2586313	IL	2017	20,000	952	0	No Contract
49130384	2585760	IL	2017	10,000	810	0	No Contract
49187082	2630957	IL	2017	100,000	2,871	0	No Contract
80583392	2694202	IL	2017	6,000	5,539	0	Misrepresentation
80719218	2689472	IL	2017	10,000	1,242	0	No Contract
80751530	2608488	IL	2017	25,000	228	0	No Contract
80756241	2597806	IL	2017	10,000	700	0	No Contract
80757256	2590600	IL	2017	20,000	958	0	No Contract
80767224	2648376	IL	2017	5,000	834	0	No Contract
80779013	2655614	IL	2017	25,000	91	0	No Contract
80811745	2694297	IL	2017	25,000	1,266	0	No Contract
49119039	2580409	IN	2017	2,857	325	0	No Contract
49119086	2580410	IN	2017	5,000	601	0	No Contract
48550384	2521179	LA	2017	15,000	1,949	0	No Contract
80730920	2662295	LA	2017	5,000	1,710	0	No Contract
42557915	2541735	MD	2017	2,081	1,568	0	Misrepresentation
80700690	2584227	MO	2017	9,000	1,605	0	No Contract
43255406	2602598	NC	2017	10,000	352	0	No Contract
71924481	2578924	NC	2017	1,000	1,844	0	Misrepresentation
80707891	2620318	NC	2017	15,000	882	0	Unsound Health and Misrepresentation
80740354	2540239	NC	2017	2,500	466	0	No Contract
80750067	2623240	NC	2017	5,000	869	0	No Contract
80764678	2524019	NC	2017	10,000	335	0	No Contract
80794386	2539414	NC	2017	10,000	260	0	No Contract
49174750	2556882	OH	2017	5,000	952	0	No Contract
80713433	2546801	OH	2017	5,000	680	0	No Contract
80716953	2557069	OH	2017	10,000	894	0	No Contract
80739736	2661650	OH	2017	5,000	870	0	No Contract
80744883	2669345	OH	2017	5,000	237	0	No Contract
80755709	2656235	OH	2017	8,000	2,107	0	No Contract
80789152	2583472	OH	2017	10,000	11	0	No Contract
80791331	2672061	OH	2017	10,000	409	0	No Contract
80753815	2554151	PA	2017	2,500	162	0	No Contract
80764892	2528737	SC	2017	10,000	108	0	No Contract
80793786	2597861	TN	2017	5,000	556	0	No Contract
80793787	2597862	TN	2017	3,000	350	0	No Contract
80734623	2545844	TX	2017	10,000	1,006	0	No Contract
80702821	2598590	WI	2017	2,500	854	0	No Contract
80749963	2552867	WI	2017	15,000	371	0	No Contract
80819558	2631967	WV	2017	9,999	134	0	No Contract
0199999. Death Claims - Ordinary				533,437	59,849	0	XXX
0599999. Death Claims - Disposed Of				533,437	59,849	0	XXX
1099999. Additional Accidental Death Benefits Claims - Disposed Of				0	0	0	XXX
80403118	02534638	CA	2017	0	180	0	Unsound Health and Misrepresentation
1199999. Disability Benefits Claims - Ordinary				0	180	0	XXX
1599999. Disability Benefits Claims - Disposed Of				0	180	0	XXX
2099999. Matured Endowments Claims - Disposed Of				0	0	0	XXX
2599999. Annuities with Life Contingency Claims - Disposed Of				0	0	0	XXX
2699999. Claims Disposed of During Current Year				533,437	60,029	0	XXX
3199999. Death Claims - Resisted				0	0	0	XXX
3699999. Additional Accidental Death Benefits Claims - Resisted				0	0	0	XXX
4199999. Disability Benefits Claims - Resisted				0	0	0	XXX
4699999. Matured Endowments Claims - Resisted				0	0	0	XXX
5199999. Annuities with Life Contingencies Claims - Resisted				0	0	0	XXX
5299999. Claims Resisted During Current Year				0	0	0	XXX
5399999 - Totals				533,437	60,029	0	XXX

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE The Western and Southern Life Insurance Company

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT

	Total		Group Accident and Health		Credit Accident and Health (Group and Individual)		Collectively Renewable		Other Individual Contracts									
									Non-Cancelable		Guaranteed Renewable		Non-Renewable for Stated Reasons Only		Other Accident Only		All Other	
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	9 Amount	10 %	11 Amount	12 %	13 Amount	14 %	15 Amount	16 %	17 Amount	18 %
PART 1. - ANALYSIS OF UNDERWRITING OPERATIONS																		
1. Premiums written	20,919,845	XXX		XXX		XXX		XXX		XXX	20,919,845	XXX		XXX		XXX		XXX
2. Premiums earned	20,905,699	XXX		XXX		XXX		XXX		XXX	20,905,699	XXX		XXX		XXX		XXX
3. Incurred claims	13,074,581	62.5	0	0.0	0	0.0	0	0.0	(8,000)	0.0	13,082,581	62.6	0	0.0	0	0.0	0	0.0
4. Cost containment expenses	841,098	4.0		0.0		0.0		0.0		0.0	841,098	4.0		0.0		0.0		0.0
5. Incurred claims and cost containment expenses (Lines 3 and 4)	13,915,679	66.6	0	0.0	0	0.0	0	0.0	(8,000)	0.0	13,923,679	66.6	0	0.0	0	0.0	0	0.0
6. Increase in contract reserves	7,063,451	33.8	0	0.0	0	0.0	0	0.0	0	0.0	7,063,451	33.8	0	0.0	0	0.0	0	0.0
7. Commissions (a)	1,202,790	5.8		0.0		0.0		0.0		0.0	1,202,790	5.8		0.0		0.0		0.0
8. Other general insurance expenses	11,066,080	52.9		0.0		0.0		0.0		0.0	11,066,080	52.9		0.0		0.0		0.0
9. Taxes, licenses and fees	982,943	4.7		0.0		0.0		0.0		0.0	982,943	4.7		0.0		0.0		0.0
10. Total other expenses incurred	13,251,813	63.4	0	0.0	0	0.0	0	0.0	0	0.0	13,251,813	63.4	0	0.0	0	0.0	0	0.0
11. Aggregate write-ins for deductions	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
12. Gain from underwriting before dividends or refunds	(13,325,244)	(63.7)	0	0.0	0	0.0	0	0.0	8,000	0.0	(13,333,244)	(63.8)	0	0.0	0	0.0	0	0.0
13. Dividends or refunds	0	0.0		0.0		0.0		0.0		0.0	0	0.0		0.0		0.0		0.0
14. Gain from underwriting after dividends or refunds	(13,325,244)	(63.7)	0	0.0	0	0.0	0	0.0	8,000	0.0	(13,333,244)	(63.8)	0	0.0	0	0.0	0	0.0
DETAILS OF WRITE-INS																		
1101.																		
1102.																		
1103.																		
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

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

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE The Western and Southern Life Insurance Company

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (Continued)

	1	2	3	4	Other Individual Contracts				
					5	6	7	8	9
	Total	Group Accident and Health	Credit Accident and Health (Group and Individual)	Collectively Renewable	Non-Cancelable	Guaranteed Renewable	Non-Renewable for Stated Reasons Only	Other Accident Only	All Other
PART 2. - RESERVES AND LIABILITIES									
A. Premium Reserves:									
1. Unearned premiums	1,941,947					1,941,947			
2. Advance premiums	72,042					72,042			
3. Reserve for rate credits	0								
4. Total premium reserves, current year	2,013,989	0	0	0	0	2,013,989	0	0	0
5. Total premium reserves, prior year	1,996,096	0	0	0	0	1,996,096	0	0	0
6. Increase in total premium reserves	17,893	0	0	0	0	17,893	0	0	0
B. Contract Reserves:									
1. Additional reserves (a)	238,392,013					238,392,013			
2. Reserve for future contingent benefits	0								
3. Total contract reserves, current year	238,392,013	0	0	0	0	238,392,013	0	0	0
4. Total contract reserves, prior year	231,328,562	0	0	0	0	231,328,562	0	0	0
5. Increase in contract reserves	7,063,451	0	0	0	0	7,063,451	0	0	0
C. Claim Reserves and Liabilities:									
1. Total current year	21,059,642	0	0	0	0	21,059,642	0	0	0
2. Total prior year	22,910,909	0	0	0	8,000	22,902,909	0	0	0
3. Increase	(1,851,267)	0	0	0	(8,000)	(1,843,267)	0	0	0

PART 3. - TEST OF PRIOR YEAR'S CLAIM RESERVES AND LIABILITIES									
1. Claims paid during the year:									
1.1 On claims incurred prior to current year	7,235,214					7,235,214			
1.2 On claims incurred during current year	7,690,634					7,690,634			
2. Claim reserves and liabilities, December 31, current year:									
2.1 On claims incurred prior to current year	17,578,958					17,578,958			
2.2 On claims incurred during current year	3,480,684					3,480,684			
3. Test:									
3.1 Lines 1.1 and 2.1	24,814,172	0	0	0	0	24,814,172	0	0	0
3.2 Claim reserves and liabilities, December 31, prior year	22,910,909	0	0	0	8,000	22,902,909	0	0	0
3.3 Line 3.1 minus Line 3.2	1,903,263	0	0	0	(8,000)	1,911,263	0	0	0

PART 4. - REINSURANCE									
A. Reinsurance Assumed:									
1. Premiums written	0								
2. Premiums earned	0								
3. Incurred claims	0								
4. Commissions	0	0	0						
B. Reinsurance Ceded:									
1. Premiums written	4,846,267					4,846,267			
2. Premiums earned	4,846,267					4,846,267			
3. Incurred claims	2,805,471					2,805,471			
4. Commissions	931,829	0	0			931,829			

(a) Includes \$ premium deficiency reserve.

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE The Western and Southern Life Insurance Company

SCHEDULE H - PART 5 - HEALTH CLAIMS

	1 Medical	2 Dental	3 Other	4 Total
A. Direct:				
1. Incurred Claims			15,880,051	15,880,051
2. Beginning Claim Reserves and Liabilities			24,796,198	24,796,198
3. Ending Claim Reserves and Liabilities			23,247,183	23,247,183
4. Claims Paid	0	0	17,429,066	17,429,066
B. Assumed Reinsurance:				
5. Incurred Claims.....			0	0
6. Beginning Claim Reserves and Liabilities			0	0
7. Ending Claim Reserves and Liabilities			0	0
8. Claims Paid	0	0	0	0
C. Ceded Reinsurance:				
9. Incurred Claims.....			2,805,470	2,805,470
10. Beginning Claim Reserves and Liabilities			2,147,755	2,147,755
11. Ending Claim Reserves and Liabilities			2,279,508	2,279,508
12. Claims Paid	0	0	2,673,717	2,673,717
D. Net:				
13. Incurred Claims.....	0	0	13,074,581	13,074,581
14. Beginning Claim Reserves and Liabilities	0	0	22,648,443	22,648,443
15. Ending Claim Reserves and Liabilities	0	0	20,967,675	20,967,675
16. Claims Paid	0	0	14,755,349	14,755,349
E. Net Incurred Claims and Cost Containment Expenses:				
17. Incurred Claims and Cost Containment Expenses			13,915,679	13,915,679
18. Beginning Reserves and Liabilities			22,648,443	22,648,443
19. Ending Reserves and Liabilities			20,967,675	20,967,675
20. Paid Claims and Cost Containment Expenses	0	0	15,596,447	15,596,447

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE The Western and Southern Life Insurance Company

SCHEDULE S - PART 1 - SECTION 1

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Reinsured	5 Domiciliary Jurisdiction	6 Type of Reinsurance Assumed	7 Amount of In Force at End of Year	8 Reserve	9 Premiums	10 Reinsurance Payable on Paid and Unpaid Losses	11 Modified Coinsurance Reserve	12 Funds Withheld Under Coinsurance
65242	35-0457540	01/01/2006	Lafayette Life Insurance Company	OH	YRT/I	119,368,403	1,124,108	863,445	0	0	0
74780	86-0214103	12/31/2002	Integrity Life Insurance Co.	OH	MCO/I	150,078,946	0	862,864	14,742,461	707,340,634	0
0299999. General Account - U.S. Affiliates - Other						269,447,349	1,124,108	1,726,309	14,742,461	707,340,634	0
0399999. Total General Account - U.S. Affiliates						269,447,349	1,124,108	1,726,309	14,742,461	707,340,634	0
0699999. Total General Account - Non-U.S. Affiliates						0	0	0	0	0	0
0799999. Total General Account - Affiliates						269,447,349	1,124,108	1,726,309	14,742,461	707,340,634	0
1099999. Total General Account - Non-Affiliates						0	0	0	0	0	0
1199999. Total General Account						269,447,349	1,124,108	1,726,309	14,742,461	707,340,634	0
1499999. Total Separate Accounts - U.S. Affiliates						0	0	0	0	0	0
1799999. Total Separate Accounts - Non-U.S. Affiliates						0	0	0	0	0	0
1899999. Total Separate Accounts - Affiliates						0	0	0	0	0	0
2199999. Total Separate Accounts - Non-Affiliates						0	0	0	0	0	0
2299999. Total Separate Accounts						0	0	0	0	0	0
2399999. Total U.S. (Sum of 0399999, 0899999, 1499999 and 1999999)						269,447,349	1,124,108	1,726,309	14,742,461	707,340,634	0
2499999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999 and 2099999)						0	0	0	0	0	0
9999999 - Totals						269,447,349	1,124,108	1,726,309	14,742,461	707,340,634	0

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE The Western and Southern Life Insurance Company

SCHEDULE S - PART 1 - SECTION 2

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

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

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE The Western and Southern Life Insurance Company

SCHEDULE S - PART 2

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

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE The Western and Southern Life Insurance Company

SCHEDULE S - PART 3 - SECTION 1

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Amount in Force at End of Year	Reserve Credit Taken		11 Premiums	Outstanding Surplus Relief		14 Modified Coinsurance Reserve	15 Funds Withheld Under Coinsurance
								9	10		12	13		
								Current Year	Prior Year		Current Year	Prior Year		
..99937 .....	..31-1191427 .....	..07/01/1996	Columbus Life Insurance Co	OH .....	.....OTH/I	QL	1,424,907,089	532,044,887	551,571,551	0	0	0	0	0
0299999. General Account - Authorized U.S. Affiliates - Other							1,424,907,089	532,044,887	551,571,551	0	0	0	0	0
0399999. Total General Account - Authorized U.S. Affiliates							1,424,907,089	532,044,887	551,571,551	0	0	0	0	0
0699999. Total General Account - Authorized Non-U.S. Affiliates							0	0	0	0	0	0	0	0
0799999. Total General Account - Authorized Affiliates							1,424,907,089	532,044,887	551,571,551	0	0	0	0	0
..80659 .....	..38-0397420 .....	..08/01/2008	Canada Life Assurance Co. USB	MI .....	.....YRT/I	QL	124,984,037	78,186	65,142	95,058	0	0	0	0
..86258 .....	..13-2572994 .....	..08/01/1997	General Re Life Corporation	CT .....	.....YRT/I	QL	2,490,527	29,010	28,311	16,789	0	0	0	0
..88340 .....	..59-2859797 .....	..12/01/1999	Hannover Life Reinsurance Co.	FL .....	.....YRT/I	QL	18,824,604	56,527	48,882	93,035	0	0	0	0
..66346 .....	..58-0828824 .....	..01/01/1986	Munich American Reassurance Co.	GA .....	.....YRT/I	QL	710,935	7,159	8,444	10,872	0	0	0	0
..93572 .....	..43-1235868 .....	..01/01/1982	RGA Reinsurance Co.	MO .....	.....YRT/I	QL	241,248,064	654,092	717,810	865,135	0	0	0	0
..82627 .....	..06-0839705 .....	..01/01/1960	Swiss Re Life & Health America	MO .....	.....CO/I	QL	616,246	518,694	538,149	0	0	0	0	0
..82627 .....	..06-0839705 .....	..08/01/2003	Swiss Re Life & Health America	MO .....	.....YRT/I	QL	134,431,180	128,012	117,030	145,640	0	0	0	0
..65676 .....	..35-0472300 .....	..01/01/1969	The Lincoln National Life Insurance Co.	IN .....	.....CO/I	QL	1,183,878	1,104,322	1,139,460	0	0	0	0	0
..65676 .....	..35-0472300 .....	..07/01/1980	The Lincoln National Life Insurance Co.	IN .....	.....YRT/I	QL	24,950,893	219,153	229,706	262,425	0	0	0	0
0899999. General Account - Authorized U.S. Non-Affiliates							549,440,364	2,795,155	2,892,934	1,488,954	0	0	0	0
1099999. Total General Account - Authorized Non-Affiliates							549,440,364	2,795,155	2,892,934	1,488,954	0	0	0	0
1199999. Total General Account Authorized							1,974,347,453	534,840,042	554,464,485	1,488,954	0	0	0	0
1499999. Total General Account - Unauthorized U.S. Affiliates							0	0	0	0	0	0	0	0
1799999. Total General Account - Unauthorized Non-U.S. Affiliates							0	0	0	0	0	0	0	0
1899999. Total General Account - Unauthorized Affiliates							0	0	0	0	0	0	0	0
..00000 .....	..AA-1580095 .....	..08/01/2008	TOA Reinsurance Company	JPN .....	.....YRT/I	QL	104,491,386	59,737	51,264	70,089	0	0	0	0
2099999. General Account - Unauthorized Non-U.S. Non-Affiliates							104,491,386	59,737	51,264	70,089	0	0	0	0
2199999. Total General Account - Unauthorized Non-Affiliates							104,491,386	59,737	51,264	70,089	0	0	0	0
2299999. Total General Account Unauthorized							104,491,386	59,737	51,264	70,089	0	0	0	0
2599999. Total General Account - Certified U.S. Affiliates							0	0	0	0	0	0	0	0
2899999. Total General Account - Certified Non-U.S. Affiliates							0	0	0	0	0	0	0	0
2999999. Total General Account - Certified Affiliates							0	0	0	0	0	0	0	0
3299999. Total General Account - Certified Non-Affiliates							0	0	0	0	0	0	0	0
3399999. Total General Account Certified							0	0	0	0	0	0	0	0
3499999. Total General Account Authorized, Unauthorized and Certified							2,078,838,839	534,899,779	554,515,749	1,559,043	0	0	0	0
3799999. Total Separate Accounts - Authorized U.S. Affiliates							0	0	0	0	0	0	0	0
4099999. Total Separate Accounts - Authorized Non-U.S. Affiliates							0	0	0	0	0	0	0	0
4199999. Total Separate Accounts - Authorized Affiliates							0	0	0	0	0	0	0	0
4499999. Total Separate Accounts - Authorized Non-Affiliates							0	0	0	0	0	0	0	0
4599999. Total Separate Accounts Authorized							0	0	0	0	0	0	0	0
4899999. Total Separate Accounts - Unauthorized U.S. Affiliates							0	0	0	0	0	0	0	0
5199999. Total Separate Accounts - Unauthorized Non-U.S. Affiliates							0	0	0	0	0	0	0	0
5299999. Total Separate Accounts - Unauthorized Affiliates							0	0	0	0	0	0	0	0
5599999. Total Separate Accounts - Unauthorized Non-Affiliates							0	0	0	0	0	0	0	0
5699999. Total Separate Accounts Unauthorized							0	0	0	0	0	0	0	0
5999999. Total Separate Accounts - Certified U.S. Affiliates							0	0	0	0	0	0	0	0
6299999. Total Separate Accounts - Certified Non-U.S. Affiliates							0	0	0	0	0	0	0	0
6399999. Total Separate Accounts - Certified Affiliates							0	0	0	0	0	0	0	0
6699999. Total Separate Accounts - Certified Non-Affiliates							0	0	0	0	0	0	0	0
6799999. Total Separate Accounts Certified							0	0	0	0	0	0	0	0
6899999. Total Separate Accounts Authorized, Unauthorized and Certified							0	0	0	0	0	0	0	0
6999999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3799999, 4299999, 4899999, 5399999, 5999999 and 6499999)							1,974,347,453	534,840,042	554,464,485	1,488,954	0	0	0	0
7099999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 4099999, 4399999, 5199999, 5499999, 6299999 and 6599999)							104,491,386	59,737	51,264	70,089	0	0	0	0
9999999 - Totals							2,078,838,839	534,899,779	554,515,749	1,559,043	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE The Western and Southern Life Insurance Company

SCHEDULE S - PART 3 - SECTION 2

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Premiums	9 Unearned Premiums (Estimated)	10 Reserve Credit Taken Other than for Unearned Premiums	Outstanding Surplus Relief		13 Modified Coinsurance Reserve	14 Funds Withheld Under Coinsurance
										11 Current Year	12 Prior Year		
99937	31-1191427	07/01/1986	Columbus Life Insurance Co.	OH	OTH/I	LTDI	0	3,411	894,952	0	0	0	0
0299999. General Account - Authorized U.S. Affiliates - Other							0	3,411	894,952	0	0	0	0
0399999. Total General Account - Authorized U.S. Affiliates							0	3,411	894,952	0	0	0	0
0699999. Total General Account - Authorized Non-U.S. Affiliates							0	0	0	0	0	0	0
0799999. Total General Account - Authorized Affiliates							0	3,411	894,952	0	0	0	0
71412	47-0246511	07/01/2001	Mutual of Omaha Insurance Co.	NE	CO/I	SD	2,134,637	0	14,738,376	0	0	0	0
86258	13-2572994	10/01/2009	Gen Re Life Corporation	CT	CO/I	SD	2,709,007	0	4,218,187	0	0	0	0
0899999. General Account - Authorized U.S. Non-Affiliates							4,843,644	0	18,956,563	0	0	0	0
1099999. Total General Account - Authorized Non-Affiliates							4,843,644	0	18,956,563	0	0	0	0
1199999. Total General Account Authorized							4,843,644	3,411	19,851,515	0	0	0	0
1499999. Total General Account - Unauthorized U.S. Affiliates							0	0	0	0	0	0	0
1799999. Total General Account - Unauthorized Non-U.S. Affiliates							0	0	0	0	0	0	0
1899999. Total General Account - Unauthorized Affiliates							0	0	0	0	0	0	0
2199999. Total General Account - Unauthorized Non-Affiliates							0	0	0	0	0	0	0
2299999. Total General Account Unauthorized							0	0	0	0	0	0	0
2599999. Total General Account - Certified U.S. Affiliates							0	0	0	0	0	0	0
2899999. Total General Account - Certified Non-U.S. Affiliates							0	0	0	0	0	0	0
2999999. Total General Account - Certified Affiliates							0	0	0	0	0	0	0
3299999. Total General Account - Certified Non-Affiliates							0	0	0	0	0	0	0
3399999. Total General Account Certified							0	0	0	0	0	0	0
3499999. Total General Account Authorized, Unauthorized and Certified							4,843,644	3,411	19,851,515	0	0	0	0
3799999. Total Separate Accounts - Authorized U.S. Affiliates							0	0	0	0	0	0	0
4099999. Total Separate Accounts - Authorized Non-U.S. Affiliates							0	0	0	0	0	0	0
4199999. Total Separate Accounts - Authorized Affiliates							0	0	0	0	0	0	0
4499999. Total Separate Accounts - Authorized Non-Affiliates							0	0	0	0	0	0	0
4599999. Total Separate Accounts Authorized							0	0	0	0	0	0	0
4899999. Total Separate Accounts - Unauthorized U.S. Affiliates							0	0	0	0	0	0	0
5199999. Total Separate Accounts - Unauthorized Non-U.S. Affiliates							0	0	0	0	0	0	0
5299999. Total Separate Accounts - Unauthorized Affiliates							0	0	0	0	0	0	0
5599999. Total Separate Accounts - Unauthorized Non-Affiliates							0	0	0	0	0	0	0
5699999. Total Separate Accounts Unauthorized							0	0	0	0	0	0	0
5999999. Total Separate Accounts - Certified U.S. Affiliates							0	0	0	0	0	0	0
6299999. Total Separate Accounts - Certified Non-U.S. Affiliates							0	0	0	0	0	0	0
6399999. Total Separate Accounts - Certified Affiliates							0	0	0	0	0	0	0
6699999. Total Separate Accounts - Certified Non-Affiliates							0	0	0	0	0	0	0
6799999. Total Separate Accounts Certified							0	0	0	0	0	0	0
6899999. Total Separate Accounts Authorized, Unauthorized and Certified							0	0	0	0	0	0	0
6999999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3799999, 4299999, 4899999, 5399999, 5999999 and 6499999)							4,843,644	3,411	19,851,515	0	0	0	0
7099999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 4099999, 4399999, 5199999, 5499999, 6299999 and 6599999)							0	0	0	0	0	0	0
9999999 - Totals							4,843,644	3,411	19,851,515	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE The Western and Southern Life Insurance Company

SCHEDULE S - PART 4

Reinsurance Ceded to Unauthorized Companies

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
NAIC Company Code	ID Number	Effective Date	Name of Reinsurer	Reserve Credit Taken	Paid and Unpaid Losses Recoverable (Debit)	Other Debits	Total (Cols.5+6+7)	Letters of Credit	Issuing or Confirming Bank Reference Number (a)	Trust Agreements	Funds Deposited by and Withheld from Reinsurers	Other	Miscellaneous Balances (Credit)	Sum of Cols. 9+11+12+13 +14 but not in Excess of Col. 8
0399999. Total General Account - Life and Annuity U.S. Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
0699999. Total General Account - Life and Annuity Non-U.S. Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
0799999. Total General Account - Life and Annuity Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
...00000 ... AA-1580095 ... 08/01/2008 ... TOA Reinsurance Company				59,737	4,457	0	64,194	100,000	0001	0	0	0	0	64,194
0999999. General Account - Life and Annuity Non-U.S. Non-Affiliates				59,737	4,457	0	64,194	100,000	XXX	0	0	0	0	64,194
1099999. Total General Account - Life and Annuity Non-Affiliates				59,737	4,457	0	64,194	100,000	XXX	0	0	0	0	64,194
1199999. Total General Account Life and Annuity				59,737	4,457	0	64,194	100,000	XXX	0	0	0	0	64,194
1499999. Total General Account - Accident and Health U.S. Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
1799999. Total General Account - Accident and Health Non-U.S. Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
1899999. Total General Account - Accident and Health Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
2199999. Total General Account - Accident and Health Non-Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
2299999. Total General Account Accident and Health				0	0	0	0	0	XXX	0	0	0	0	0
2399999. Total General Account				59,737	4,457	0	64,194	100,000	XXX	0	0	0	0	64,194
2699999. Total Separate Accounts - U.S. Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
2999999. Total Separate Accounts - Non-U.S. Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
3099999. Total Separate Accounts - Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
3399999. Total Separate Accounts - Non-Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
3499999. Total Separate Accounts				0	0	0	0	0	XXX	0	0	0	0	0
3599999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2699999 and 3199999)				0	0	0	0	0	XXX	0	0	0	0	0
3699999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2999999 and 3299999)				59,737	4,457	0	64,194	100,000	XXX	0	0	0	0	64,194
9999999 - Totals				59,737	4,457	0	64,194	100,000	XXX	0	0	0	0	64,194

(a)	Issuing or Confirming Bank Reference Number	Letters of Credit Code	American Bankers Association (ABA) Routing Number	Issuing or Confirming Bank Name	Letters of Credit Amount
	0001	1.....	026009674	Sumitomo Mitsui Banking Corporation .....	.....100,000

Schedule S - Part 5

N O N E

Schedule S - Part 5 - Bank Footnote

N O N E

SCHEDULE S - PART 6
Five Year Exhibit of Reinsurance Ceded Business
(\$000 Omitted)

	1 2017	2 2016	3 2015	4 2014	5 2013
A. OPERATIONS ITEMS					
1. Premiums and annuity considerations for life and accident and health contracts	6,403	6,497	6,149	5,598	5,279
2. Commissions and reinsurance expense allowances	932	888	855	228	248
3. Contract claims	3,420	3,519	3,355	3,598	2,582
4. Surrender benefits and withdrawals for life contracts					
5. Dividends to policyholders					
6. Reserve adjustments on reinsurance ceded	0	0	0	0	0
7. Increase in aggregate reserve for life and accident and health contracts	(16,784)	(47,217)	(26,659)	(15,067)	(10,656)
B. BALANCE SHEET ITEMS					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected	444	489	428	435	435
9. Aggregate reserves for life and accident and health contracts	527,989	544,773	591,990	618,649	633,637
10. Liability for deposit-type contracts	26,765	27,406	27,956	28,809	29,559
11. Contract claims unpaid	1,684	1,566	1,520	1,540	1,282
12. Amounts recoverable on reinsurance	199	511	89	184	93
13. Experience rating refunds due or unpaid					
14. Policyholders' dividends (not included in Line 10)					
15. Commissions and reinsurance expense allowances due					
16. Unauthorized reinsurance offset	0	0	0	0	0
17. Offset for reinsurance with Certified Reinsurers		0	0	0	
C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)					
18. Funds deposited by and withheld from (F)	0	0	0	0	0
19. Letters of credit (L)	100	55	10	10	20
20. Trust agreements (T)	0	0	0	0	0
21. Other (O)	0	0	0	0	0
D. REINSURANCE WITH CERTIFIED REINSURERS (DEPOSITS BY AND FUNDS WITHHELD FROM)					
22. Multiple Beneficiary Trust		0	0	0	
23. Funds deposited by and withheld from (F)		0	0	0	
24. Letters of credit (L)		0	0	0	
25. Trust agreements (T)		0	0	0	
26. Other (O)		0	0	0	

SCHEDULE S - PART 7

Restatement of Balance Sheet to Identify Net Credit for Ceded Reinsurance

	1 As Reported (net of ceded)	2 Restatement Adjustments	3 Restated (gross of ceded)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 12)	9,339,092,663		9,339,092,663
2. Reinsurance (Line 16)	17,223,945	(17,223,945)	0
3. Premiums and considerations (Line 15)	51,019,970	443,732	51,463,702
4. Net credit for ceded reinsurance	XXX	573,219,346	573,219,346
5. All other admitted assets (balance)	138,420,185		138,420,185
6. Total assets excluding Separate Accounts (Line 26)	9,545,756,763	556,439,133	10,102,195,896
7. Separate Account assets (Line 27)	1,005,693,948		1,005,693,948
8. Total assets (Line 28)	10,551,450,711	556,439,133	11,107,889,844
LIABILITIES, CAPITAL AND SURPLUS (Page 3)			
9. Contract reserves (Lines 1 and 2)	2,940,061,904	527,989,207	3,468,051,111
10. Liability for deposit-type contracts (Line 3)	224,599,040	26,765,498	251,364,538
11. Claim reserves (Line 4)	51,482,781	1,684,428	53,167,209
12. Policyholder dividends/reserves (Lines 5 through 7)	38,657,656		38,657,656
13. Premium & annuity considerations received in advance (Line 8)	3,735,787		3,735,787
14. Other contract liabilities (Line 9)	55,999,569		55,999,569
15. Reinsurance in unauthorized companies (Line 24.02 minus inset amount)	0	0	0
16. Funds held under reinsurance treaties with unauthorized reinsurers (Line 24.03 minus inset amount)	0		0
17. Reinsurance with Certified Reinsurers (Line 24.02 inset amount)	0		0
18. Funds held under reinsurance treaties with Certified Reinsurers (Line 24.03 inset amount)			0
19. All other liabilities (balance)	1,131,880,773		1,131,880,773
20. Total liabilities excluding Separate Accounts (Line 26)	4,446,417,510	556,439,133	5,002,856,643
21. Separate Account liabilities (Line 27)	1,005,693,948		1,005,693,948
22. Total liabilities (Line 28)	5,452,111,458	556,439,133	6,008,550,591
23. Capital & surplus (Line 38)	5,099,339,253	XXX	5,099,339,253
24. Total liabilities, capital & surplus (Line 39)	10,551,450,711	556,439,133	11,107,889,844
NET CREDIT FOR CEDED REINSURANCE			
25. Contract reserves	527,989,207		
26. Claim reserves	1,684,428		
27. Policyholder dividends/reserves	0		
28. Premium & annuity considerations received in advance	0		
29. Liability for deposit-type contracts	26,765,498		
30. Other contract liabilities	0		
31. Reinsurance ceded assets	17,223,945		
32. Other ceded reinsurance recoverables	0		
33. Total ceded reinsurance recoverables	573,663,078		
34. Premiums and considerations	443,732		
35. Reinsurance in unauthorized companies	0		
36. Funds held under reinsurance treaties with unauthorized reinsurers	0		
37. Reinsurance with Certified Reinsurers	0		
38. Funds held under reinsurance treaties with Certified Reinsurers	0		
39. Other ceded reinsurance payables/offsets	0		
40. Total ceded reinsurance payable/offsets	443,732		
41. Total net credit for ceded reinsurance	573,219,346		

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

Allocated by States and Territories

			Direct Business Only					
			1	2	3	4	5	6
States, Etc.			Life (Group and Individual)	Annuities (Group and Individual)	Disability Income (Group and Individual)	Long-Term Care (Group and Individual)	Deposit-Type Contracts	Totals
1.	Alabama	AL	222,104	.0	35,162		.0	257,266
2.	Alaska	AK	119,365	.0	2,415		.0	121,780
3.	Arizona	AZ	1,026,714	.0	59,799		.0	1,086,513
4.	Arkansas	AR	128,330	.0	9,331		.0	137,661
5.	California	CA	10,513,558	.0	557,212		.0	11,070,770
6.	Colorado	CO	220,817	.0	11,370		.0	232,187
7.	Connecticut	CT	40,721	.0	3,376		.0	44,097
8.	Delaware	DE	48,069	.0	3,037		.0	51,106
9.	District of Columbia	DC	223,508	.0	14,847		.0	238,355
10.	Florida	FL	8,047,800	(48)	1,558,080		.0	9,605,832
11.	Georgia	GA	1,343,622	.0	125,423		.0	1,469,045
12.	Hawaii	HI	34,399	.0	2,441		.0	36,840
13.	Idaho	ID	53,339	.0	786		.0	54,125
14.	Illinois	IL	22,548,077	100	1,330,598		.0	23,878,775
15.	Indiana	IN	14,365,010	.0	2,833,612		.0	17,198,622
16.	Iowa	IA	172,976	.0	13,550		.0	186,526
17.	Kansas	KS	748,426	.0	191,798		.0	940,224
18.	Kentucky	KY	5,642,656	500	1,470,570		.0	7,113,726
19.	Louisiana	LA	6,725,851	.0	292,290		.0	7,018,141
20.	Maine	ME	8,305	.0	1,146		.0	9,451
21.	Maryland	MD	2,619,272	.0	85,721		.0	2,704,993
22.	Massachusetts	MA	51,163	.0	7,244		.0	58,407
23.	Michigan	MI	6,289,480	4,914	780,345		.0	7,074,739
24.	Minnesota	MN	1,536,863	.0	52,239		.0	1,589,102
25.	Mississippi	MS	156,784	.0	11,431		.0	168,215
26.	Missouri	MO	4,243,365	240	561,918		.0	4,805,523
27.	Montana	MT	12,083	.0	1,030		.0	13,113
28.	Nebraska	NE	24,717	.0	1,039		.0	25,756
29.	Nevada	NV	299,630	.0	20,369		.0	319,999
30.	New Hampshire	NH	9,743	.0	1,838		.0	11,581
31.	New Jersey	NJ	189,338	.0	11,872		.0	201,210
32.	New Mexico	NM	34,255	.0	6,126		.0	40,381
33.	New York	NY	178,739	.0	17,870		.0	196,609
34.	North Carolina	NC	16,553,123	.0	4,049,190		.0	20,602,313
35.	North Dakota	ND	5,093	.0	242		.0	5,335
36.	Ohio	OH	48,897,540	9,292	7,589,903		.0	56,496,735
37.	Oklahoma	OK	168,688	.0	20,962		.0	189,650
38.	Oregon	OR	106,644	.0	4,372		.0	111,016
39.	Pennsylvania	PA	9,742,779	1,992	1,094,285		.0	10,839,056
40.	Rhode Island	RI	6,855	.0	173		.0	7,028
41.	South Carolina	SC	1,866,296	500	291,243		.0	2,158,039
42.	South Dakota	SD	14,101	.0	3,647		.0	17,748
43.	Tennessee	TN	1,620,632	.0	586,652		.0	2,207,284
44.	Texas	TX	6,041,164	.0	751,116		.0	6,792,280
45.	Utah	UT	44,307	.0	1,325		.0	45,632
46.	Vermont	VT	3,958	.0	170		.0	4,128
47.	Virginia	VA	744,869	.0	119,328		.0	864,197
48.	Washington	WA	175,574	.0	9,515		.0	185,089
49.	West Virginia	WV	3,976,460	.0	1,113,098		.0	5,089,558
50.	Wisconsin	WI	1,724,457	.0	48,507		.0	1,772,964
51.	Wyoming	WY	8,884	.0	705		.0	9,589
52.	American Samoa	AS	.0	.0	.0		.0	.0
53.	Guam	GU	412	.0	133		.0	545
54.	Puerto Rico	PR	14,215	.0	.0		.0	14,215
55.	U.S. Virgin Islands	VI	1,189	.0	310		.0	1,499
56.	Northern Mariana Islands	MP	.0	.0	.0		.0	.0
57.	Canada	CAN	14	.0	.0		.0	14
58.	Aggregate Other Alien	OT	86,017	.0	2,433		.0	88,450
59.	Total		179,682,350	17,490	25,763,194	0	.0	205,463,034

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE The Western and Southern Life Insurance Company

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Owner-ship Provide Percen-tage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Y/N)	*
.0836	Western-Southern Group	.00000	81-3013986				309 Holdings, LLC	.OH	NIA	W&S Real Estate Holdings LLC	Ownership	48.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	81-3013986				309 Holdings, LLC	.OH	NIA	The Western and Southern Life Ins Co	Ownership	1.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	82-1665321				W Apt. Investor Holdings, LLC	.NC	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	47-3228849				1373 Lex Road Investor Holdings, LLC	.KY	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000					2014 San Antonio Trust Agreement	.OH	NIA	The Western and Southern Life Ins Co	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000					2017 Houston Trust Agreement	.OH	NIA	The Western and Southern Life Ins Co	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	45-5458388				2758 South Main SPE, LLC	.NC	NIA	W&S Real Estate Holdings LLC	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	27-1594103				506 Phelps Holdings, LLC	.OH	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	47-1046102				Apex Housing Investor Holdings, LLC	.KY	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	82-1476704				Aravada Kipling Housing Holdings, LLC	.CO	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	45-5439068				Belle Housing Investor Holdings, Inc.	.NC	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	82-0887717				BP Summerville Investor Holdings, LLC	.SC	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	45-5458332				BY Apartment Investor Holding, LLC	.MD	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	35-2431972				Canal Senate Apartments LLC	.IN	NIA	W&S Real Estate Holdings LLC	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	82-0894869				Cape Barnstable Investor Holdings,LLC	.MA	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	20-8819502				Carmel Holdings, LLC	.IN	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	20-5862349				Carmel Hotel, LLC	.IN	NIA	Carmel Holdings, LLC	Ownership	36.260	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	31-1449186				Carthage Senior Housing Ltd	.OH	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	75-2808126				Centreport Partners LP	.TX	NIA	The Western and Southern Life Ins Co	Ownership	25.250	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000					Chattanooga Southside Housing Investor Holdings, LLC	.TN	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	23-1691523				Cincinnati Analyst Inc	.OH	.DS	Columbus Life Insurance Co	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	61-1454115				Cincinnati New Markets Fund LLC	.OH	NIA	The Western and Southern Life Ins Co	Ownership	14.660	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	20-0434449				Cleveland East Hotel LLC	.OH	NIA	WS CEH LLC	Ownership	37.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.99937	31-1191427				Columbus Life Insurance Co	.OH	.DS	The Western and Southern Life Ins Co	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	81-3364944				Cove Housing Investor Holdings, LLC	.OR	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	46-5593932				Crabtree Common Apt. Invesotr Holdings, LLC	.NC	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	45-2524597				Cranberry NP Hotel Company LLC	.PA	NIA	NP Cranberry Hotel Holdings, LLC	Ownership	72.520	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	47-3929236				Crossings Apt. Holdings	.UT	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	46-3421289				Dallas City Investor Holdings, LLC	.TX	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	20-2681473				Day Hill Road Land LLC	.CT	NIA	W&S Real Estate Holdings LLC	Ownership	74.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	31-1498142				Dublin Hotel LLC	.OH	NIA	The Western and Southern Life Ins Co	Ownership	25.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	47-3945554				Dunvale Investor Holdings, LLC	.TX	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	81-1290497				Eagle Realty Capital Partners, LLC	.OH	NIA	Eagle Realty Group, LLC	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000					Western & Southern Investment Holdings LLC								
.0836	Western-Southern Group	.00000	31-1779165				Eagle Realty Group, LLC	.OH	.DS		Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	31-1779151				Eagle Realty Investments, Inc	.OH	.DS	Eagle Realty Group, LLC	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	82-1940957				Eagle Rose Apt. Holdings,LLC	.NY	NIA	The Western and Southern Life Ins Co	Ownership	2.500	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	47-1596551				East Denver Investor Holdings, LLC	.CO	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	46-1383159				Emerging Markets LLC	.OH	NIA	Western-Southern Life Assurance Co	Ownership	22.980	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	46-1383159				Emerging Markets LLC	.OH	NIA	Integrity Life Insurance Co	Ownership	33.350	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	46-1383159				Emerging Markets LLC	.OH	NIA	National Integrity Life Insurance Co	Ownership	16.880	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	46-1383159				Emerging Markets LLC	.OH	NIA	Lafayette Life Insurance Company	Ownership	26.210	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	45-5350091				Flat Apts. Investor Holdings, LLC	.IN	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	82-1492952				Forsythe Halcyon AA Inv. Holdings, LLC	.MA	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	52-2206041				Fort Washington PE Invest II LP	.OH	NIA	The Western and Southern Life Ins Co	Ownership	99.500	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	52-2206041				Fort Washington PE Invest II LP	.OH	NIA	Fort Washington Capital Partners, LLC	Ownership	0.500	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	16-1648796				Fort Washington PE Invest IV LP	.OH	NIA	The Western and Southern Life Ins Co	Ownership	38.320	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	16-1648796				Fort Washington PE Invest IV LP	.OH	NIA	Fort Washington Capital Partners, LLC	Ownership	0.500	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	20-4568842				Fort Washington PE Invest V LP	.OH	NIA	The Western and Southern Life Ins Co	Ownership	45.790	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	20-4568842				Fort Washington PE Invest V LP	.OH	NIA	FWPEI V GP, LLC	Ownership	0.500	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	27-1321348				Fort Washington PE Invest VII LP	.OH	NIA	The Western and Southern Life Ins Co	Ownership	30.990	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	27-1321348				Fort Washington PE Invest VII LP	.OH	NIA	FWPEI VII GP, LLC	Ownership	0.500	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	45-0571051				Fort Washington Active Fixed Fund	.OH	NIA	The Western and Southern Life Ins Co	Ownership	55.070	WS Mutual Holding Co	.N	

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE The Western and Southern Life Insurance Company

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Owner-ship Provide Percen-tage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Y/N)	*
.0836	Western-Southern Group .....	.00000	52-2206044				Fort Washington Capital Partners, LLC .....	.OH	NIA.....	Fort Washington Investment Advisors, Inc.	Ownership.....	100.000	WS Mutual Holding Co .....	.N	
.0836	Western-Southern Group .....	.00000	47-3243974				Fort Washington Global Alpha Domestic Fund LP .....	.OH	NIA.....	Western & Southern Financial Group, Inc.	Ownership.....	99.990	WS Mutual Holding Co .....	.N	
							Fort Washington Global Alpha Domestic Fund LP								
.0836	Western-Southern Group .....	.00000	98-1227949				Fort Washington Global Alpha Master Fund LP .....	.OH	NIA.....	Fort Washington Global Alpha Domestic Fund LP	Ownership.....	99.470	WS Mutual Holding Co .....	.N	
.0836	Western-Southern Group .....	.00000	31-1702203				Fort Washington High Yield Invt LLC .....	.OH	NIA.....	The Western and Southern Life Ins Co	Ownership.....	4.450	WS Mutual Holding Co .....	.N	
.0836	Western-Southern Group .....	.00000	31-1702203				Fort Washington High Yield Invt LLC .....	.OH	NIA.....	Western-Southern Life Assurance Co	Ownership.....	41.130	WS Mutual Holding Co .....	.N	
.0836	Western-Southern Group .....	.00000	31-1702203				Fort Washington High Yield Invt LLC .....	.OH	NIA.....	Columbus Life Insurance Co	Ownership.....	32.010	WS Mutual Holding Co .....	.N	
.0836	Western-Southern Group .....	.00000	31-1702203				Fort Washington High Yield Invt LLC .....	.OH	NIA.....	Integrity Life Insurance Co	Ownership.....	6.080	WS Mutual Holding Co .....	.N	
.0836	Western-Southern Group .....	.00000	31-1702203				Fort Washington High Yield Invt LLC .....	.OH	NIA.....	National Integrity Life Insurance Co	Ownership.....	6.080	WS Mutual Holding Co .....	.N	
.0836	Western-Southern Group .....	.00000	27-0116330				Fort Washington High Yield Invt LLC II .....	.OH	NIA.....	The Western and Southern Life Ins Co	Ownership.....	25.180	WS Mutual Holding Co .....	.N	
										Western & Southern Investment Holdings LLC					
.0836	Western-Southern Group .....	.00000	31-1301863				Fort Washington Investment Advisors, Inc. ....	.OH	.DS.....		Ownership.....	100.000	WS Mutual Holding Co .....	.N	
.0836	Western-Southern Group .....	.00000	31-1727947				Fort Washington PE Invest III LP .....	.OH	NIA.....	The Western and Southern Life Ins Co	Ownership.....	99.500	WS Mutual Holding Co .....	.N	
.0836	Western-Southern Group .....	.00000	31-1727947				Fort Washington PE Invest III LP .....	.OH	NIA.....	Fort Washington Capital Partners, LLC	Ownership.....	0.500	WS Mutual Holding Co .....	.N	
.0836	Western-Southern Group .....	.00000	81-1710716				Fort Washington PE Invest IX .....	.OH	NIA.....	FWPEI IX GP, LLC	Ownership.....	0.500	WS Mutual Holding Co .....	.N	
.0836	Western-Southern Group .....	.00000	81-1710716				Fort Washington PE Invest IX .....	.OH	NIA.....	The Western and Southern Life Ins Co	Ownership.....	9.180	WS Mutual Holding Co .....	.N	
.0836	Western-Southern Group .....	.00000	81-1722824				Fort Washington PE Invest IX-B .....	.OH	NIA.....	FWPEI IX GP, LLC	Ownership.....	0.500	WS Mutual Holding Co .....	.N	
.0836	Western-Southern Group .....	.00000	81-1722824				Fort Washington PE Invest IX-B .....	.OH	NIA.....	The Western and Southern Life Ins Co	Ownership.....	99.500	WS Mutual Holding Co .....	.N	
.0836	Western-Southern Group .....	.00000	81-1997777				Fort Washington PE Invest IX-K .....	.OH	NIA.....	FWPEI IX GP, LLC	Ownership.....	0.500	WS Mutual Holding Co .....	.N	
.0836	Western-Southern Group .....	.00000	26-1073680				Fort Washington PE Invest VI LP .....	.OH	NIA.....	The Western and Southern Life Ins Co	Ownership.....	35.470	WS Mutual Holding Co .....	.N	
.0836	Western-Southern Group .....	.00000	26-1073680				Fort Washington PE Invest VI LP .....	.OH	NIA.....	FWPEI VI GP, LLC	Ownership.....	0.500	WS Mutual Holding Co .....	.N	
.0836	Western-Southern Group .....	.00000	35-2485044				Fort Washington PE Invest VIII .....	.OH	NIA.....	The Western and Southern Life Ins Co	Ownership.....	4.150	WS Mutual Holding Co .....	.N	
.0836	Western-Southern Group .....	.00000	35-2485044				Fort Washington PE Invest VIII .....	.OH	NIA.....	FWPEI VIII GP, LLC	Ownership.....	0.500	WS Mutual Holding Co .....	.N	
.0836	Western-Southern Group .....	.00000	32-0418436				Fort Washington PE Invest VIII-B .....	.OH	NIA.....	The Western and Southern Life Ins Co	Ownership.....	99.500	WS Mutual Holding Co .....	.N	
.0836	Western-Southern Group .....	.00000	32-0418436				Fort Washington PE Invest VIII-B .....	.OH	NIA.....	FWPEI VIII GP, LLC	Ownership.....	0.500	WS Mutual Holding Co .....	.N	
.0836	Western-Southern Group .....	.00000	20-5398098				Fort Washington PE Investors V-B, L.P. ....	.OH	NIA.....	Fort Washington PE Invest V LP	Ownership.....	87.620	WS Mutual Holding Co .....	.N	
.0836	Western-Southern Group .....	.00000	20-5398098				Fort Washington PE Investors V-B, L.P. ....	.OH	NIA.....	FWPEI V GP, LLC	Ownership.....	0.500	WS Mutual Holding Co .....	.N	
.0836	Western-Southern Group .....	.00000	20-5398156				Fort Washington PE Investors V-VC, L.P. ....	.OH	NIA.....	Fort Washington PE Invest V LP	Ownership.....	89.590	WS Mutual Holding Co .....	.N	
.0836	Western-Southern Group .....	.00000	20-5398156				Fort Washington PE Investors V-VC, L.P. ....	.OH	NIA.....	FWPEI V GP, LLC	Ownership.....	0.500	WS Mutual Holding Co .....	.N	
.0836	Western-Southern Group .....	.00000	26-3806629				Fort Washington PE Opp Fund II, L.P. ....	.OH	NIA.....	Fort Washington PE Invest VI LP	Ownership.....	9.840	WS Mutual Holding Co .....	.N	
.0836	Western-Southern Group .....	.00000	26-3806629				Fort Washington PE Opp Fund II, L.P. ....	.OH	NIA.....	The Western and Southern Life Ins Co	Ownership.....	15.170	WS Mutual Holding Co .....	.N	
.0836	Western-Southern Group .....	.00000	26-3806629				Fort Washington PE Opp Fund II, L.P. ....	.OH	NIA.....	Fort Washington PE Invest V LP	Ownership.....	6.700	WS Mutual Holding Co .....	.N	
.0836	Western-Southern Group .....	.00000	26-3806629				Fort Washington PE Opp Fund II, L.P. ....	.OH	NIA.....	Fort Washington PE Invest VII LP	Ownership.....	5.410	WS Mutual Holding Co .....	.N	
.0836	Western-Southern Group .....	.00000	26-3806629				Fort Washington PE Opp Fund II, L.P. ....	.OH	NIA.....	FWPEO II GP, LLC	Ownership.....	0.500	WS Mutual Holding Co .....	.N	
.0836	Western-Southern Group .....	.00000	90-0989164				Fort Washington PE Opp Fund III, L.P. ....	.OH	NIA.....	Fort Washington PE Invest VII LP	Ownership.....	3.750	WS Mutual Holding Co .....	.N	
.0836	Western-Southern Group .....	.00000	90-0989164				Fort Washington PE Opp Fund III, L.P. ....	.OH	NIA.....	Fort Washington PE Invest VIII LP	Ownership.....	3.180	WS Mutual Holding Co .....	.N	
.0836	Western-Southern Group .....	.00000	90-0989164				Fort Washington PE Opp Fund III, L.P. ....	.OH	NIA.....	The Western and Southern Life Ins Co	Ownership.....	6.390	WS Mutual Holding Co .....	.N	
.0836	Western-Southern Group .....	.00000	90-0989164				Fort Washington PE Opp Fund III, L.P. ....	.OH	NIA.....	FWPEO III GP, LLC	Ownership.....	0.500	WS Mutual Holding Co .....	.N	
.0836	Western-Southern Group .....	.00000	37-1736757				Fort Washington PE Opp Fund III-B, L.P. ....	.OH	NIA.....	The Western and Southern Life Ins Co	Ownership.....	99.500	WS Mutual Holding Co .....	.N	
.0836	Western-Southern Group .....	.00000	37-1736757				Fort Washington PE Opp Fund III-B, L.P. ....	.OH	NIA.....	FWPEO III GP, LLC	Ownership.....	0.500	WS Mutual Holding Co .....	.N	
.0836	Western-Southern Group .....	.00000	47-1922641				Frontage Lodge Investor Holdings, LLC .....	.CO	NIA.....	W&S Real Estate Holdings LLC	Ownership.....	98.000	WS Mutual Holding Co .....	.N	
.0836	Western-Southern Group .....	.00000	81-1698272				FWPEI IX GP, LLC .....	.OH	NIA.....	Fort Washington Investment Advisors, Inc.	Ownership.....	100.000	WS Mutual Holding Co .....	.N	
.0836	Western-Southern Group .....	.00000	20-4844372				FWPEI V GP, LLC .....	.OH	NIA.....	Fort Washington Investment Advisors, Inc.	Ownership.....	100.000	WS Mutual Holding Co .....	.N	
.0836	Western-Southern Group .....	.00000	26-1073669				FWPEI VI GP, LLC .....	.OH	NIA.....	Fort Washington Investment Advisors, Inc.	Ownership.....	100.000	WS Mutual Holding Co .....	.N	
.0836	Western-Southern Group .....	.00000	27-1321253				FWPEI VII GP, LLC .....	.OH	NIA.....	Fort Washington Investment Advisors, Inc.	Ownership.....	100.000	WS Mutual Holding Co .....	.N	
.0836	Western-Southern Group .....	.00000	46-3584733				FWPEI VIII GP, LLC .....	.OH	NIA.....	Fort Washington Investment Advisors, Inc.	Ownership.....	100.000	WS Mutual Holding Co .....	.N	
.0836	Western-Southern Group .....	.00000	26-3806561				FWPEO II GP, LLC .....	.OH	NIA.....	Fort Washington Investment Advisors, Inc.	Ownership.....	100.000	WS Mutual Holding Co .....	.N	
.0836	Western-Southern Group .....	.00000	46-2895522				FWPEO III GP, LLC .....	.OH	NIA.....	Fort Washington Investment Advisors, Inc.	Ownership.....	100.000	WS Mutual Holding Co .....	.N	
.0836	Western-Southern Group .....	.00000	47-4083280				Gallatin Investor Holdings,LLC .....	.TN	NIA.....	W&S Real Estate Holdings LLC	Ownership.....	98.000	WS Mutual Holding Co .....	.N	
.0836	Western-Southern Group .....	.00000	45-3507078				Galleria Investor Holdings, LLC .....	.TX	NIA.....	W&S Real Estate Holdings LLC	Ownership.....	98.000	WS Mutual Holding Co .....	.N	
.0836	Western-Southern Group .....	.00000	26-1553878				Galveston Summerbrooke Apts LLC .....	.TX	NIA.....	Summerbrooke Holdings LLC	Ownership.....	52.920	WS Mutual Holding Co .....	.N	
.0836	Western-Southern Group .....	.00000	81-2646906				Golf Countryside Investor Holdings, LLC .....	.FL	NIA.....	W&S Real Estate Holdings LLC	Ownership.....	98.000	WS Mutual Holding Co .....	.N	
.0836	Western-Southern Group .....	.00000	81-1670352				Golf Sabal Inv. Holdings, LLC .....	.FL	NIA.....	W&S Real Estate Holdings LLC	Ownership.....	98.000	WS Mutual Holding Co .....	.N	

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE The Western and Southern Life Insurance Company

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Owner-ship Provide Percen-tage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Y/N)	*
.0836	Western-Southern Group	.00000	82-2495007				Grand Dunes Senior Holdings, LLC	NC	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	45-3457194				GS Multifamily Galleria LLC	TX	NIA	Galleria Investor Holdings, LLC	Ownership	57.820	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	26-3525111				GS Yorktown Apt LP	TX	NIA	YT Crossing Holdings, LLC	Ownership	57.820	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	26-3108420				Hearthview Praire Lake Apts LLC	IN	NIA	Prairie Lakes Holdings, LLC	Ownership	62.720	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	31-1328371				IFS Financial Services, Inc	OH	DS	Western-Southern Life Assurance Co	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	43-2081325				Insurance Profillment Solutions, LLC	OH	DS	The Western and Southern Life Ins Co	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.74780	86-0214103				Integrity Life Insurance Co	OH	DS	The Western and Southern Life Ins Co	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	34-1826874				IR Mall Associates LTD	FL	NIA	The Western and Southern Life Ins Co	Ownership	49.500	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	81-2358660				Jacksonville Salisbury Apt Holdings,LLC	FL	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	47-4171986				Kissimmee Investor Holdings, LLC	FL	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	46-4737222				LaCenterra Apts. Investor Holdings, LLC	TX	NIA	The Western and Southern Life Ins Co	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.65242	35-0457540				Lafayette Life Insurance Company	OH	IA	Western & Southern Financial Group, Inc	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	31-1705445				LaFrontera Holdings, LLC	TX	NIA	W&S Real Estate Holdings LLC	Ownership	74.250	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	27-2330466				Leroy Glen Investment LLC	OH	NIA	The Western and Southern Life Ins Co	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	47-3380015				Linthicum Investor Holdings, LLC	MD	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	35-2123483				LLIA Inc	OH	NIA	Lafayette Life Insurance Company	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	47-2577517				Lytle Park Inn, LLC	OH	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	47-3966673				Main Hospitality Holdings	OH	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	81-0732275				MC Investor Holdings, LLC	AZ	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	81-0743431				Midtown Park Inv. Holdings, LC	TX	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	45-5439036				Miller Creek Investor Holdings, LLC	TN	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.75264	16-0958252				National Integrity Life Insurance Co	NY	DS	Integrity Life Insurance Co	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	46-5030427				NE Emerson Edgewood, LLC	IN	NIA	Lafayette Life Insurance Company	Ownership	60.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	27-1024113				North Braeswood Meritage Holdings LLC	OH	NIA	Western-Southern Life Assurance Co	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	02-0593144				North Pittsburg Hotel LLC	PA	NIA	WSALD NPH LLC	Ownership	37.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	31-1427318				Northeast Cincinnati Hotel LLC	OH	NIA	The Western and Southern Life Ins Co	Ownership	25.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	45-2914674				NP Cranberry Hotel Holdings, LLC	PA	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	46-5765100				Olathe Apt. Investor Holdings, LLC	KS	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	47-1122741				One Kennedy Housing Investor Holdings, LLC	CT	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	31-1338187				OTR Housing Associates LP	OH	NIA	The Western and Southern Life Ins Co	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	46-1553387				Overland Apartments Investor Holdings, LLC	KS	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	81-2515872				Patterson at First Investor Holdings, LLC	OH	NIA	Integrity Life Insurance Co	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	20-4322006				PCE LP	GA	NIA	The Western and Southern Life Ins Co	Ownership	41.900	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	20-4322006				PCE LP	GA	NIA	Western-Southern Life Assurance Co	Ownership	22.340	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	47-3394236				Perimeter TC Investor Holdings	GA	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	81-1659568				Pleasanton Hotel Investor Holdings,LLC	CA	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	26-3167828				Prairie Lakes Holdings, LLC	IN	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	41-3147951				Pretium Residential Real Estate Fund II, LP	NY	NIA	The Western and Southern Life Ins Co	Ownership	2.500	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	82-1507720				Price Willis Lodging Holdings, LLC	SC	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	34-1998937				Queen City Square LLC	OH	NIA	The Western and Southern Life Ins Co	Ownership	99.750	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	52-2096076				Race Street Dev Ltd	OH	NIA	W&S Real Estate Holdings LLC	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	46-4725907				Railroad Parkside Investor Holdings, LLC	AL	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	27-4266774				Randolph Tower Affordable Inv Fund LLC	IL	NIA	The Western and Southern Life Ins Co	Ownership	99.990	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	82-2188516				Revel Investor Holdings, LLC	CO	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	80-0246040				Ridgegate Commonwealth Apts LLC	CO	NIA	Ridgegate Holdings, LLC	Ownership	52.920	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	26-3526448				Ridgegate Holdings, LLC	CO	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	81-1286981				Russell Bay Investor Holdings, LLC	NV	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	81-2260159				San Tan Investor Holdings, LLC	AZ	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	47-1617717				Settlers Ridge Robinson Investor Holdings, LLC	PA	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	27-3564950				Seventh & Culvert Garage LLC	OH	NIA	W&S Real Estate Holdings LLC	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	26-1554676				Shelbourne Campus Properties LLC	KY	NIA	Shelbourne Holdings, LLC	Ownership	52.920	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	26-1944856				Shelbourne Holdings, LLC	KY	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	45-4354663				Siena Investor Holding, LLC	TX	NIA	W&S Real Estate Holdings LLC	Ownership	69.000	WS Mutual Holding Co	.N	

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE The Western and Southern Life Insurance Company

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Owner-ship Provide Percen-tage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Y/N)	*
.0836	Western-Southern Group	.00000	46-2930953				Skye Apts Investor Holdings, LLC	.MN	.NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	61-1328558				Skyport Hotel LLC	.KY	.NIA	The Western and Southern Life Ins Co	Ownership	25.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	47-1553152				Sonterra Legacy Investor Holding, LLC	.OH	.NIA	2014 San Antonio Trust Agreement	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	47-2306231				Southside Tunnel Apts. Investor Holdings, LLC	.PA	.NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	46-2922655				SP Charlotte Apts. Investor Holdings, LLC	.NC	.NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	81-1827381				Stony Investor Holdings, LLC	.VA	.NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	81-3538359				Stout Metro Housing Holdings LLC	.IN	.NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	26-2348581				Summerbrooke Holdings LLC	.TX	.NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	26-4291356				Sundance Lafrontera Holdings LLC	.TX	.NIA	The Western and Southern Life Ins Co	Ownership	62.720	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.70483	31-0487145				The Western and Southern Life Ins Co	.OH	.RE	Western & Southern Financial Group, Inc	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	31-1394672				Touchstone Advisors Inc	.OH	.DS	IFS Financial Services, Inc	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	47-6046379				Touchstone Securities, Inc	.NE	.DS	IFS Financial Services, Inc	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	47-5098714				Trevi Apartment Holdings, LLC	.AZ	.NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	20-5542652				Tri-State Fund II Growth LP	.OH	.NIA	The Western and Southern Life Ins Co	Ownership	29.840	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	20-5542652				Tri-State Fund II Growth LP	.OH	.NIA	Tri-State Ventures II, LLC	Ownership	0.500	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	31-1788429				Tri-State Growth Captial Fund LP	.OH	.NIA	The Western and Southern Life Ins Co	Ownership	12.500	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	31-1788429				Tri-State Growth Captial Fund LP	.OH	.NIA	Tri-State Ventures, LLC	Ownership	0.630	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	20-5542563				Tri-State Ventures II, LLC	.OH	.NIA	Fort Washington Investment Advisors, Inc.	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	31-1788428				Tri-State Ventures, LLC	.OH	.NIA	Fort Washington Investment Advisors, Inc.	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	31-1653922				Union Centre Hotel LLC	.OH	.NIA	The Western and Southern Life Assurance Co	Ownership	25.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	81-4132070				Vernazza Housing Investor Holdings, LLC	.FL	.NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	36-4107014				Vinings Trace	.OH	.NIA	W&S Real Estate Holdings LLC	Ownership	99.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	72-1388989				Vulcan Hotel LLC	.AL	.NIA	The Western and Southern Life Ins Co	Ownership	25.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	31-0846576				W&S Brokerage Services, Inc	.OH	.DS	Western-Southern Life Assurance Co	Ownership	100.000	WS Mutual Holding Co	.Y	
.0836	Western-Southern Group	.00000	31-1334221				W&S Financial Group Distributors Inc	.OH	.DS	Western-Southern Life Assurance Co	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	06-1804432				W&S Real Estate Holdings LLC	.OH	.DS	The Western and Southern Life Ins Co	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	31-1732404				Western & Southern Financial Group, Inc	.OH	.UDP	Western-Southern Mutual Holding Company	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	06-1804434				Western & Southern Investment Holdings LLC	.OH	.DS	The Western and Southern Life Ins Co	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	31-1413821				Western-Southern Agency	.OH	.DS	The Western and Southern Life Ins Co	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.92622	31-1000236				Western-Southern Life Assurance Co	.OH	.DS	The Western and Southern Life Ins Co	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	31-1732405				Western-Southern Mutual Holding Company	.OH	.UIP	Western-Southern Mutual Holding Company	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	31-1732344				Windsor Hotel LLC	.CT	.NIA	The Western and Southern Life Ins Co	Ownership	25.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	81-4930979				WL Apartments Holdings, LLC	.OH	.NIA	2017 Houston Trust Agreement	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	31-1317879				Wright Exec Hotel LTD Partners	.OH	.NIA	The Western and Southern Life Ins Co	Ownership	60.490	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	61-1182451				WS Airport Exchange GP LLC	.KY	.NIA	W&S Real Estate Holdings LLC	Ownership	74.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	20-2820067				WS CEH LLC	.OH	.NIA	W&S Real Estate Holdings LLC	Ownership	50.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	31-1303229				WS Country Place GP LLC	.GA	.NIA	W&S Real Estate Holdings LLC	Ownership	90.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	61-0998084				WS Lookout JV LLC	.KY	.NIA	The Western and Southern Life Ins Co	Ownership	50.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	20-1515960				WSA Commons LLC	.GA	.NIA	The Western and Southern Life Ins Co	Ownership	50.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	33-1058916				WSALD NPH LLC	.PA	.NIA	W&S Real Estate Holdings LLC	Ownership	50.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	20-0360272				WSL Partners LP	.OH	.NIA	The Western and Southern Life Ins Co	Ownership	67.730	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	20-0360272				WSL Partners LP	.OH	.NIA	Fort Washington Capital Partners, LLC	Ownership	0.500	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	20-8843748				WSLR Birmingham	.AL	.NIA	WSLR Holdings LLC	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	20-8843635				WSLR Cinti LLC	.OH	.NIA	WSLR Holdings LLC	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	20-8843645				WSLR Columbus LLC	.OH	.NIA	WSLR Holdings LLC	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	20-8843653				WSLR Dallas LLC	.TX	.NIA	WSLR Holdings LLC	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	20-8843767				WSLR Hartford LLC	.CT	.NIA	WSLR Holdings LLC	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	20-8843577				WSLR Holdings LLC	.OH	.DS	The Western and Southern Life Ins Co	Ownership	24.490	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	20-8843962				WSLR Skyport LLC	.KY	.NIA	WSLR Holdings LLC	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	20-8843814				WSLR Union LLC	.OH	.NIA	WSLR Holdings LLC	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	26-3526711				YT Crossing Holdings, LLC	.TX	.NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	82-2226959				View High Apts Investor Holdings, LLC	.MO	.NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Y/N)	*
..0836	Western-Southern Group .....	.....00000	82-3668056 .....	.....	.....	.....	Flats Springhurst Inv Holdings, LLC .....	..KY.....	.....NIA.....	W&S Real Estate Holdings LLC	Ownership.....	..98.000	WS Mutual Holding Co .....	.....N.....	.....

Asterisk	Explanation

SCHEDULE Y

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

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
00000	31-1732405	Western & Southern Mutual Holding Company					333,716				333,716	
00000	31-1732404	Western & Southern Financial Group, Inc.		(87,100,000)			9,055,035				(78,044,965)	
65242	35-0457540	The Lafayette Life Insurance Company		30,000,000			(33,195,371)				(3,195,371)	1,124,107
00000	35-2123483	LLIA, Inc.					(210,183)				(210,183)	
70483	31-0487145	The Western & Southern Life Insurance Company	200,000,000	(30,000,000)			362,889,457				532,889,457	517,076,681
92622	31-1000236	Western-Southern Life Assurance Company	(200,000,000)	(2,000,000)			(158,834,984)				(360,834,984)	
99937	31-1191427	Columbus Life Insurance Company	5,718,806	30,000,000			(28,622,868)				7,095,938	(532,943,250)
74780	86-0214103	Integrity Life Insurance Company	34,000,000				(58,685,912)				(24,685,912)	14,742,462
75264	16-0958252	National Integrity Life Insurance Company										
			(34,000,000)				(34,020,213)				(68,020,213)	
00000	47-6046379	Touchstone Securities, Inc.					185,293				185,293	
00000	31-1328371	IFS Financial Services, Inc.					(2,478)				(2,478)	
00000	31-0846576	W&S Brokerage Services, Inc.		2,000,000			(2,702,197)				(702,197)	
00000	23-1691523	Cincinnati Analysts Incorporated	(5,718,806)				404,891				(5,313,915)	
00000	31-1394672	Touchstone Advisors, Inc.		36,100,000			(19,138,958)				16,961,042	
00000	43-2081325	Insurance Profillment Solutions, LLC					(1,024,847)				(1,024,847)	
00000	31-1018957	Eagle Realty Group, LLC					(10,724,101)				(10,724,101)	
00000	31-1301863	Fort Washington Investment Advisors, Inc.										
				21,000,000			(25,714,590)				(4,714,590)	
00000	31-1334221	W&S Financial Group Distributors, Inc.					8,310				8,310	
9999999	Control Totals		0	0	0	0	0	0	XXX	0	0	0

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE The Western and Southern Life Insurance Company

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

27.	Will the Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities be filed with the state of domicile and electronically with the NAIC by March 1?	NO
28.	Will the actuarial opinion required by the Modified Guaranteed Annuity Model Regulation be filed with the state of domicile and electronically with the NAIC by March 1?	NO
29.	Will the Actuarial Certifications Related to Hedging required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?	NO
30.	Will the Financial Officer Certification Related to Clearly Defined Hedging Strategy required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?	NO
31.	Will the Management Certification That the Valuation Reflects Management's Intent required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?	NO
32.	Will the Actuarial Certification Related to the Reserves required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?	NO
33.	Will the Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities be filed with the state of domicile and electronically with the NAIC by March 1?	NO
34.	Will the Worker's Compensation Carve-Out Supplement be filed by March 1?	NO
35.	Will Supplemental Schedule O be filed with the state of domicile and the NAIC by March 1?	YES
36.	Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1?	NO
37.	Will an approval from the reporting entity's state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1?	NO
38.	Will an approval from the reporting entity's state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1?	NO
39.	Will an approval from the reporting entity's state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1?	NO
40.	Will the VM-20 Reserves Supplement be filed with the state of domicile and the NAIC by March 1?	YES

APRIL FILING

41.	Will the confidential Regulatory Asset Adequacy Issues Summary (RAAIS) required by the Valuation Manual be filed with the state of domicile by April 1?	YES
42.	Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1?	NO
43.	Will the Interest-Sensitive Life Insurance Products Report Forms be filed with the state of domicile and the NAIC by April 1?	NO
44.	Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1?	NO
45.	Will the Accident and Health Policy Experience Exhibit be filed by April 1?	YES
46.	Will the Analysis of Annuity Operations by Lines of Business be filed with the state of domicile and the NAIC by April 1?	YES
47.	Will the Analysis of Increase in Annuity Reserves During the Year be filed with the state of domicile and the NAIC by April 1?	YES
48.	Will the Supplemental Health Care Exhibit (Parts 1, 2 and 3) be filed with the state of domicile and the NAIC by April 1?	NO
49.	Will the regulator only (non-public) Supplemental Health Care Exhibit's Expense Allocation Report be filed with the state of domicile and the NAIC by April 1?	NO
50.	Will the confidential Actuarial Memorandum required by Actuarial Guideline XXXVIII 8D be filed with the state of domicile by April 30?	NO
51.	Will the Supplemental Term and Universal Life Insurance Reinsurance Exhibit be filed with the state of domicile and the NAIC by April 1?	YES
52.	Will the Variable Annuities Supplement be filed with the state of domicile and the NAIC by April 1?	NO

AUGUST FILING

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

Explanations:


























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Bar Codes:

12.	SIS Stockholder Information Supplement [Document Identifier 420]	
13.	Medicare Supplement Insurance Experience Exhibit [Document Identifier 360]	
14.	Trusted Surplus Statement [Document Identifier 490]	
17.	Actuarial Opinion on X-Factors [Document Identifier 442]	
18.	Actuarial Opinion on Separate Accounts Funding Guaranteed Minimum Benefit [Document Identifier 443]	
19.	Actuarial Opinion on Synthetic Guaranteed Investment Contracts [Document Identifier 444]	

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE The Western and Southern Life Insurance Company

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

20.	Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 445]	 <div>7 0 4 8 3 2 0 1 7 4 4 5 0 0 0 0 0</div>
21.	Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 446]	 <div>7 0 4 8 3 2 0 1 7 4 4 6 0 0 0 0 0</div>
22.	Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI [Document Identifier 447]	 <div>7 0 4 8 3 2 0 1 7 4 4 7 0 0 0 0 0</div>
23.	Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI [Document Identifier 448]	 <div>7 0 4 8 3 2 0 1 7 4 4 8 0 0 0 0 0</div>
24.	Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) [Document Identifier 449]	 <div>7 0 4 8 3 2 0 1 7 4 4 9 0 0 0 0 0</div>
26.	C-3 RBC Certifications Required Under C-3 Phase II [Document Identifier 451]	 <div>7 0 4 8 3 2 0 1 7 4 5 1 0 0 0 0 0</div>
27.	Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities [Document Identifier 452]	 <div>7 0 4 8 3 2 0 1 7 4 5 2 0 0 0 0 0</div>
28.	Modified Guaranteed Annuity Model Regulation [Document Identifier 453]	 <div>7 0 4 8 3 2 0 1 7 4 5 3 0 0 0 0 0</div>
29.	Actuarial Certifications Related to Hedging required by Actuarial Guideline XLIII [Document Identifier 436]	 <div>7 0 4 8 3 2 0 1 7 4 3 6 0 0 0 0 0</div>
30.	Financial Officer Certification Related to Clearly Defined Hedging Strategy required by Actuarial Guideline XLIII [Document Identifier 437]	 <div>7 0 4 8 3 2 0 1 7 4 3 7 0 0 0 0 0</div>
31.	Management Certification That the Valuation Reflects Management's Intent required by Actuarial Guideline XLIII [Document Identifier 438]	 <div>7 0 4 8 3 2 0 1 7 4 3 8 0 0 0 0 0</div>
32.	Actuarial Certification Related to the Reserves required by Actuarial Guideline XLIII [Document Identifier 439]	 <div>7 0 4 8 3 2 0 1 7 4 3 9 0 0 0 0 0</div>
33.	Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities [Document Identifier 454]	 <div>7 0 4 8 3 2 0 1 7 4 5 4 0 0 0 0 0</div>
34.	Workers' Compensation Carve-Out Supplement [Document Identifier 495]	 <div>7 0 4 8 3 2 0 1 7 4 9 5 0 0 0 0 0</div>
36.	Medicare Part D Coverage Supplement [Document Identifier 365]	 <div>7 0 4 8 3 2 0 1 7 3 6 5 0 0 0 0 0</div>
37.	Relief from the five-year rotation requirement for lead audit partner [Document Identifier 224]	 <div>7 0 4 8 3 2 0 1 7 2 2 4 0 0 0 0 0</div>
38.	Relief from the one-year cooling off period for independent CPA [Document Identifier 225]	 <div>7 0 4 8 3 2 0 1 7 2 2 5 0 0 0 0 0</div>
39.	Relief from the Requirements for Audit Committees [Document Identifier 226]	 <div>7 0 4 8 3 2 0 1 7 2 2 6 0 0 0 0 0</div>
42.	Long-Term Care Experience Reporting Forms [Document Identifier 306]	 <div>7 0 4 8 3 2 0 1 7 3 0 6 0 0 0 0 0</div>
43.	Interest-Sensitive Life Insurance Products Report Forms [Document Identifier 280]	 <div>7 0 4 8 3 2 0 1 7 2 8 0 0 0 0 0 0</div>
44.	Credit Insurance Experience Exhibit [Document Identifier 230]	 <div>7 0 4 8 3 2 0 1 7 2 3 0 0 0 0 0 0</div>
48.	Supplemental Health Care Exhibit (Parts 1, 2 and 3) [Document Identifier 216]	 <div>7 0 4 8 3 2 0 1 7 2 1 6 0 0 0 0 0</div>
49.	Supplemental Health Care Exhibit's Expense Allocation Report [Document Identifier 217]	 <div>7 0 4 8 3 2 0 1 7 2 1 7 0 0 0 0 0</div>
50.	Actuarial Memorandum Required by Actuarial Guideline XXXVIII 8D [Document Identifier 435]	 <div>7 0 4 8 3 2 0 1 7 4 3 5 0 0 0 0 0</div>
52.	Variable Annuities Supplement [Document Identifier 286]	 <div>7 0 4 8 3 2 0 1 7 2 8 6 0 0 0 0 0</div>

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE The Western and Southern Life Insurance Company

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Summary of Operations Line 27

		1	2
		Current Year	Prior Year
2704.	Reserve adjustment on reinsurance assumed – Lafayette	36,451	(76,350)
2705.	Reserve adjustment on reinsurance assumed – Integrity	(71,937,241)	(72,265,659)
2797.	Summary of remaining write-ins for Line 27 from overflow page	(71,900,790)	(72,342,009)

Additional Write-ins for Summary of Operations Line 53

		1	2
		Current Year	Prior Year
5304.	Traditional Life Reserve Correction	(612,913)	(4,706,815)
5397.	Summary of remaining write-ins for Line 53 from overflow page	(612,913)	(4,706,815)

Additional Write-ins for Exhibit 2 Line 9.3

		Insurance				5	6
		1	Accident and Health		4		
			2	3				All Other Lines of Business
		Life	Cost Containment	All Other		Investment	Total
09.304.	Donations and Charitable Events				2,892,210		2,892,210
09.397.	Summary of remaining write-ins for Line 9.3 from overflow page	0	0	0	2,892,210	0	2,892,210

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE The Western and Southern Life Insurance Company

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Analysis of Operations Line 27

	1	2	Ordinary			6	Group		Accident and Health			12
			3	4	5		7	8	9	10	11	
	Total	Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance (a)	Annuities	Group	Credit (Group and Individual)	Other	Aggregate of All Other Lines of Business
2704. Reserve adjustment on reinsurance assumed – Lafayette	36,451											36,451
2705. Reserve adjustment on reinsurance assumed – Integrity	(71,937,241)		(10,181,491)	(60,524,758)			(784,615)	(446,377)				
2797. Summary of remaining write-ins for Line 27 from overflow page	(71,900,790)	0	(10,181,491)	(60,524,758)	0	0	(784,615)	(446,377)	0	0	0	36,451



SUPPLEMENT FOR THE YEAR 2017 OF THE The Western and Southern Life Insurance Company

VM-20 RESERVES SUPPLEMENT – PART 1

Life Insurance Reserves Valued According to VM-20 by Product Type
For The Year Ended December 31, 2017
(To Be Filed by March 1)
(\$000 Omitted Except for Number of Policies)

NAIC Group Code

NAIC Company Code

	Prior Year	Current Year													
	1	2	3	SECTION A					SECTION B				SECTION C		
	Reported Reserve	Reported Reserve	Deferred Premium Asset	4 Net Premium Reserve	5 Deterministic Reserve	6 Stochastic Reserve	7 Number of Policies	8 Face Amount	9 Net Premium Reserve	10 Deterministic Reserve	11 Number of Policies	12 Face Amount	13 Net Premium Reserve	14 Number of Policies	15 Face Amount
1. Post-Reinsurance-Ceded Reserve															
1.1. Term Life Insurance							XXX	XXX			XXX	XXX	XXX	XXX	XXX
1.2. Universal Life With Secondary Guarantee ..							XXX	XXX			XXX	XXX		XXX	XXX
1.3. Non-Participating Whole Life							XXX	XXX			XXX	XXX		XXX	XXX
1.4. Participating Whole Life							XXX	XXX			XXX	XXX		XXX	XXX
1.5. Universal Life Without Secondary Guarantee							XXX	XXX			XXX	XXX		XXX	XXX
1.6. Variable Universal Life							XXX	XXX			XXX	XXX		XXX	XXX
1.7. Variable Life							XXX	XXX			XXX	XXX		XXX	XXX
1.8. Indexed Life							XXX	XXX			XXX	XXX		XXX	XXX
1.9. Aggregate Write-Ins for Other Products							XXX	XXX			XXX	XXX		XXX	XXX
2. Total Post-Reinsurance-Ceded Reserve (Sum of Lines 1.1 through 1.9)				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Pre-Reinsurance-Ceded Reserve													XXX		
3.1. Term Life Insurance															
3.2. Universal Life With Secondary Guarantee ..															
3.3. Non-Participating Whole Life															
3.4. Participating Whole Life															
3.5. Universal Life Without Secondary Guarantee															
3.6. Variable Universal Life															
3.7. Variable Life															
3.8. Indexed Life															
3.9. Aggregate Write-Ins for Other Products															
4. Total Pre-Reinsurance-Ceded Reserve (Sum of Lines 3.1 through 3.9)				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
5. Total Reserves Ceded (Line 4 minus Line 2)			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
DETAILS OF WRITE-INS															
1.901.							XXX	XXX			XXX	XXX		XXX	XXX
1.902.							XXX	XXX			XXX	XXX		XXX	XXX
1.903.							XXX	XXX			XXX	XXX		XXX	XXX
1.998. Summary of remaining write-ins for Line 1.9 from overflow page							XXX	XXX			XXX	XXX		XXX	XXX
1.999. Totals (Lines 1.901 thru 1.903 plus 1.998) (Line 1.9 above)							XXX	XXX			XXX	XXX		XXX	XXX
3.901.															
3.902.															
3.903.															
3.998. Summary of remaining write-ins for Line 3.9 from overflow page															
3.999. Totals (Lines 3.901 thru 3.903 plus 3.998) (Line 3.9 above)															

SUPPLEMENT FOR THE YEAR 2017 OF THE The Western and Southern Life Insurance Company

VM-20 RESERVES SUPPLEMENT – PART 2

Reserves for Policies Not Based on VM-20 as a Result of the Three-Year Transition Period

For The Year Ended December 31, 2017

(To Be Filed by March 1)

(\$000 Omitted Except for Number of Policies)

Three-Year Transition Period						
	Prior Year		Current Year			
	1	2	3	4	5	6
	Gross Reserve	Net Reserve	Gross Reserve	Net Reserve	Number of Policies	Face Amount
1. Life Insurance Reserves						
1.1. Term Life			31	31	523	10,844
1.2. Universal Life With Secondary Guarantee						
1.3. Non-Participating Whole Life			3,327	3,327	7,837	179,658
1.4. Participating Whole Life			3,197	3,145	7,231	437,491
1.5. Universal Life Without Secondary Guarantee						
1.6. Variable Universal Life						
1.7. Variable Life						
1.8. Indexed Life						
1.9. Aggregate Write-Ins for Other Products	0	0	0	0	0	0
2. Total Post-Reinsurance-Ceded Reserve (Sum of Lines 1.1 through 1.9)	0	0	6,555	6,503	15,591	627,993
DETAILS OF WRITE-INS						
1.901.						
1.902.						
1.903.						
1.998. Summary of remaining write-ins for Line 1.9 from overflow page	0	0	0	0	0	0
1.999. Totals (Lines 1.901 thru 1.903 plus 1.998) (Line 1.9 above)	0	0	0	0	0	0

VM-20 RESERVES SUPPLEMENT – PART 3

Companywide Exemption

For The Year Ended December 31, 2017

(To Be Filed by March 1)

(\$000 Omitted Except for Number of Policies)

Companywide Exemption as defined in the NAIC adopted Valuation Manual (VM)	
1. Has the company filed and been granted a companywide exemption from the reserve requirements of VM-20 of the Valuation Manual by their state of domicile?	Yes [] No [X]
2. If the response to Question 1 is "Yes", then check the source of the granted "companywide exemption" definition? (Check either 2.1, 2.2 or 2.3)	
2.1 NAIC Adopted VM []	
2.2 State Statute (SVL) [] Complete items "a" and "b" as appropriate.	
a. Is the criteria in the State Statute (SVL) different from the NAIC adopted VM?	Yes [] No []
b. If the answer to "a" above is "Yes", provide the criteria the state has used to grant the companywide exemption (e.g., Group/Legal Entity criteria) and the minimum reserve requirements that are required by the state of domicile (if the minimum reserve requirements are the same as the Adopted VM, write SAME AS NAIC VM:	
2.3 State Regulation [] Complete items "a" and "b" as appropriate.	
a. Is the criteria in the State Regulation different from the NAIC adopted VM?	Yes [] No []
b. If the answer to "a" above is "Yes", provide the criteria the state has used to grant the companywide exemption (e.g., Group/Legal Entity criteria) and the minimum reserve requirements that are required by the state of domicile (if the minimum reserve requirements are the same as the Adopted VM, write SAME AS NAIC VM:	



SUPPLEMENT FOR THE YEAR 2017 OF THE The Western and Southern Life Insurance Company

SCHEDULE O SUPPLEMENT

For The Year Ended December 31, 2017
(To Be Filed by March 1)

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

SUPPLEMENTAL SCHEDULE O - PART 1

Development of Incurred Losses
(\$000 Omitted)

Section A - Group Accident and Health

Years in Which Losses Were Incurred		Cumulative Net Amounts Paid Policyholders				
		1 2013	2 2014	3 2015	4 2016	5 2017(a)
1.	Prior	0	0	0	0	
2.	2013					
3.	2014	XXX				
4.	2015	XXX	XXX			
5.	2016	XXX	XXX	XXX		
6.	2017	XXX	XXX	XXX	XXX	

Section B - Other Accident and Health

1.	Prior	9,533,570	5,855,139	4,117	21,068	24,153
2.	2013	4,745,086	2,926,704	555	12,286	3,372
3.	2014	XXX	3,776,653	3,210	11,159	12,045
4.	2015	XXX	XXX	3,709	9,390	9,911
5.	2016	XXX	XXX	XXX	7,349	9,935
6.	2017	XXX	XXX	XXX	XXX	7,581

Section C - Credit Accident and Health

1.	Prior	0	0	0	0	
2.	2013					
3.	2014	XXX				
4.	2015	XXX	XXX			
5.	2016	XXX	XXX	XXX		
6.	2017	XXX	XXX	XXX	XXX	

Section D -

1.	Prior	0	0	0	0	
2.	2013					
3.	2014	XXX				
4.	2015	XXX	XXX			
5.	2016	XXX	XXX	XXX		
6.	2017	XXX	XXX	XXX	XXX	

Section E -

1.	Prior	0	0	0	0	
2.	2013					
3.	2014	XXX				
4.	2015	XXX	XXX			
5.	2016	XXX	XXX	XXX		
6.	2017	XXX	XXX	XXX	XXX	

Section F -

1.	Prior	0	0	0	0	
2.	2013					
3.	2014	XXX				
4.	2015	XXX	XXX			
5.	2016	XXX	XXX	XXX		
6.	2017	XXX	XXX	XXX	XXX	

Section G -

1.	Prior	0	0	0	0	
2.	2013					
3.	2014	XXX				
4.	2015	XXX	XXX			
5.	2016	XXX	XXX	XXX		
6.	2017	XXX	XXX	XXX	XXX	

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

SUPPLEMENT FOR THE YEAR 2017 OF THE The Western and Southern Life Insurance Company

SCHEDULE O SUPPLEMENT

SUPPLEMENTAL SCHEDULE O - PART 2

Development of Incurred Losses
(\$000 Omitted)

Section A - Group Accident and Health

Years in Which Losses Were Incurred	Net Amounts Paid for Cost Containment Expenses				
	1 2013	2 2014	3 2015	4 2016	5 2017
1. Prior	0	0	0	0	
2. 2013					
3. 2014	XXX				
4. 2015	XXX	XXX			
5. 2016	XXX	XXX	XXX		
6. 2017	XXX	XXX	XXX	XXX	

Section B - Other Accident and Health

1. Prior	0	0	0	0	
2. 2013					
3. 2014	XXX				
4. 2015	XXX	XXX			
5. 2016	XXX	XXX	XXX		
6. 2017	XXX	XXX	XXX	XXX	

Section C - Credit Accident and Health

1. Prior	0	0	0	0	
2. 2013					
3. 2014	XXX				
4. 2015	XXX	XXX			
5. 2016	XXX	XXX	XXX		
6. 2017	XXX	XXX	XXX	XXX	

Section D -

1. Prior	0	0	0	0	
2. 2013					
3. 2014	XXX				
4. 2015	XXX	XXX			
5. 2016	XXX	XXX	XXX		
6. 2017	XXX	XXX	XXX	XXX	

Section E -

1. Prior	0	0	0	0	
2. 2013					
3. 2014	XXX				
4. 2015	XXX	XXX			
5. 2016	XXX	XXX	XXX		
6. 2017	XXX	XXX	XXX	XXX	

Section F -

1. Prior	0	0	0	0	
2. 2013					
3. 2014	XXX				
4. 2015	XXX	XXX			
5. 2016	XXX	XXX	XXX		
6. 2017	XXX	XXX	XXX	XXX	

Section G -

1. Prior	0	0	0	0	
2. 2013					
3. 2014	XXX				
4. 2015	XXX	XXX			
5. 2016	XXX	XXX	XXX		
6. 2017	XXX	XXX	XXX	XXX	

SUPPLEMENT FOR THE YEAR 2017 OF THE The Western and Southern Life Insurance Company

SCHEDULE O SUPPLEMENT

SUPPLEMENTAL SCHEDULE O - PART 3

Development of Incurred Losses
(\$000 Omitted)

Section A - Group Accident and Health

Years in Which Losses Were Incurred	Sum of Net Cumulative Amount Paid Policyholders and Claim Liability and Reserve Outstanding at End of Year				
	1 2013	2 2014	3 2015	4 2016	5 2017
1. 2013				XXX	XXX
2. 2014	XXX				XXX
3. 2015	XXX	XXX			
4. 2016	XXX	XXX	XXX		
5. 2017	XXX	XXX	XXX	XXX	

Section B - Other Accident and Health

1. 2013	13,744,435	12,956,834	12,857	XXX	XXX
2. 2014	XXX	13,391,855	13,416	20,632	XXX
3. 2015	XXX	XXX	12,539	17,088	19,530
4. 2016	XXX	XXX	XXX	10,500	15,443
5. 2017	XXX	XXX	XXX	XXX	11,062

Section C - Credit Accident and Health

1. 2013				XXX	XXX
2. 2014	XXX				XXX
3. 2015	XXX	XXX			
4. 2016	XXX	XXX	XXX		
5. 2017	XXX	XXX	XXX	XXX	

Section D -

1. 2013				XXX	XXX
2. 2014	XXX				XXX
3. 2015	XXX	XXX			
4. 2016	XXX	XXX	XXX		
5. 2017	XXX	XXX	XXX	XXX	

Section E -

1. 2013				XXX	XXX
2. 2014	XXX				XXX
3. 2015	XXX	XXX			
4. 2016	XXX	XXX	XXX		
5. 2017	XXX	XXX	XXX	XXX	

Section F -

1. 2013				XXX	XXX
2. 2014	XXX				XXX
3. 2015	XXX	XXX			
4. 2016	XXX	XXX	XXX		
5. 2017	XXX	XXX	XXX	XXX	

Section G -

1. 2013				XXX	XXX
2. 2014	XXX				XXX
3. 2015	XXX	XXX			
4. 2016	XXX	XXX	XXX		
5. 2017	XXX	XXX	XXX	XXX	

SCHEDULE O SUPPLEMENT
SUPPLEMENTAL SCHEDULE O - PART 4

Development of Incurred Losses
(\$000 Omitted)

Section A - Group Accident and Health

Years in Which Losses Were Incurred	Sum of Net Cumulative Amount Paid Policyholders, Cost Containment Expenses, and Claim and Cost Containment Liability and Reserve Outstanding at End of Year				
	1 2013	2 2014	3 2015	4 2016	5 2017
1. 2013					
2. 2014	XXX				
3. 2015	XXX	XXX			
4. 2016	XXX	XXX	XXX		
5. 2017	XXX	XXX	XXX	XXX	

Section B - Other Accident and Health

1. 2013	13,744,435	12,956,834	12,857		
2. 2014	XXX	13,391,855	13,416	20,632	
3. 2015	XXX	XXX	12,539	17,088	19,530
4. 2016	XXX	XXX	XXX	10,500	15,443
5. 2017	XXX	XXX	XXX	XXX	11,062

Section C - Credit Accident and Health

1. 2013					
2. 2014	XXX				
3. 2015	XXX	XXX			
4. 2016	XXX	XXX	XXX		
5. 2017	XXX	XXX	XXX	XXX	

Section D -

1. 2013					
2. 2014	XXX				
3. 2015	XXX	XXX			
4. 2016	XXX	XXX	XXX		
5. 2017	XXX	XXX	XXX	XXX	

Section E -

1. 2013					
2. 2014	XXX				
3. 2015	XXX	XXX			
4. 2016	XXX	XXX	XXX		
5. 2017	XXX	XXX	XXX	XXX	

Section F -

1. 2013					
2. 2014	XXX				
3. 2015	XXX	XXX			
4. 2016	XXX	XXX	XXX		
5. 2017	XXX	XXX	XXX	XXX	

Section G -

1. 2013					
2. 2014	XXX				
3. 2015	XXX	XXX			
4. 2016	XXX	XXX	XXX		
5. 2017	XXX	XXX	XXX	XXX	

SUPPLEMENTAL SCHEDULE O - PART 5

(\$000 OMITTED)

Reserve and Liability Methodology - Exhibits 6 and 8

Line of Business		1 Methodology	2 Amount
1. Industrial Life		Other	11,443
2. Ordinary Life		Other	25,701
3. Individual Annuity		Other	10,765
4. Supplementary Contracts			
5. Credit Life			
6. Group Life		Other	562
7. Group Annuities		Other	42
8. Group Accident and Health			
9. Credit Accident and Health			
10. Other Accident and Health		Development	21,060
11. Total			69,573

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