64327201820100100

ANNUAL STATEMENT

For the Year Ended December 31, 2018

of the Condition and Affairs of the

HARLEYSVILLE LIFE INSURANCE COMPANY

NAIC Group Code..... 0140, 0140 (Current Period) (Prior Period) | NAIC Company Code..... 64327 | Employer's ID Number..... 23-1580983

Organized under the Laws of OH | State of Domicile or Port of Entry OH | Country of Domicile US

Incorporated/Organized..... November 29, 1960 | Commenced Business..... June 12, 1961

Statutory Home Office	ONE WEST NATIONWIDE BLVD. .. COLUMBUS .. OH .. US .. 43215-2220 *(Street and Number) (City or Town, State, Country and Zip Code)*	
Main Administrative Office	355 MAPLE AVENUE .. HARLEYSVILLE .. PA .. US .. 19438-2297 *(Street and Number) (City or Town, State, Country and Zip Code)*	215-256-5000 *(Area Code) (Telephone Number)*
Mail Address	ONE WEST NATIONWIDE BLVD., 1-04-701 .. COLUMBUS .. OH .. US .. 43215-2220 *(Street and Number or P. O. Box) (City or Town, State, Country and Zip Code)*	
Primary Location of Books and Records	ONE WEST NATIONWIDE BLVD., 1-04-701 .. COLUMBUS .. OH .. US .. 43215-2220 *(Street and Number) (City or Town, State, Country and Zip Code)*	614-249-1545 *(Area Code) (Telephone Number)*
Internet Web Site Address	WWW.HARLEYSVILLEGROUP.COM	
Statutory Statement Contact	RONALD T. LUZAR *(Name)*	614-249-1545 *(Area Code) (Telephone Number)*
	STATACCT@NATIONWIDE.COM *(E-Mail Address)*	877-669-5908 *(Fax Number)*

OFFICERS

Name	Title	Name	Title
1. ERIC SHAWN HENDERSON	PRESIDENT	2. DENISE LYNN SKINGLE #	VP & SECRETARY
3. HOLLY RENEE SNYDER	VP & TREASURER		

OTHER

PAMELA ANN BIESECKER	SVP-HEAD OF TAXATION	HARRY HANSEN HALLOWELL	SVP-CIO
JENNIFER BOYD MACKENZIE #	SVP-ENTERPRISE BRAND MARKT	JOSEPH D. SPRAGUE #	SVP-NW FIN NETWORK

DIRECTORS OR TRUSTEES

MARK ALLEN BERVEN	JOHN LAUGHLIN CARTER	TIMOTHY GERARD FROMMEYER	STEVEN ANDREW GINNAN #
ERIC SHAWN HENDERSON	STEVEN CHARLES POWER	JOSEPH D SPRAGUE #	APRIL LEE VANDERVORT
KIRT ALAN WALKER			

State of........ OHIO
County of..... FRANKLIN

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.

Eric S Henderson	[signature]	Holly R. Snyder
(Signature)	(Signature)	(Signature)
ERIC SHAWN HENDERSON	DENISE LYNN SKINGLE	HOLLY RENEE SNYDER
1. (Printed Name)	2. (Printed Name)	3. (Printed Name)
PRESIDENT	VP & SECRETARY	VP & TREASURER
(Title)	(Title)	(Title)

Subscribed and sworn to before me
This 11th day of Febru 2019
Heather Smiley

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 ______

NOTARIAL SEAL
STATE OF OHIO
HEATHER A SMILEY
NOTARY PUBLIC - OHIO
MY COMMISSION EXPIRES 10/18/2023

ASSETS

	Current Year 1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	Prior Year 4 Net Admitted Assets
1. Bonds (Schedule D)	363,893,990		363,893,990	369,570,179
2. Stocks (Schedule D):				
2.1 Preferred stocks			0	
2.2 Common stocks			0	
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens			0	
3.2 Other than first liens			0	
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less $..........0 encumbrances)			0	
4.2 Properties held for the production of income (less $..........0 encumbrances)			0	
4.3 Properties held for sale (less $..........0 encumbrances)			0	
5. Cash ($.....(174,367), Schedule E-Part 1), cash equivalents ($..........0, Schedule E-Part 2) and short-term investments ($.....17,906,906, Schedule DA)	17,732,539		17,732,539	15,424,342
6. Contract loans (including $..........0 premium notes)	5,593,396	28,774	5,564,622	5,706,962
7. Derivatives (Schedule DB)			0	
8. Other invested assets (Schedule BA)			0	
9. Receivables for securities			0	
10. Securities lending reinvested collateral assets (Schedule DL)			0	
11. Aggregate write-ins for invested assets	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	387,219,925	28,774	387,191,151	390,701,483
13. Title plants less $..........0 charged off (for Title insurers only)			0	
14. Investment income due and accrued	3,899,307		3,899,307	4,064,563
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	438,566	9,327	429,239	314,660
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including $..........0 earned but unbilled premiums)	5,824,114		5,824,114	5,999,304
15.3 Accrued retrospective premiums ($..........0) and contracts subject to redetermination ($..........0)			0	
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	311,685		311,685	974,014
16.2 Funds held by or deposited with reinsured companies			0	
16.3 Other amounts receivable under reinsurance contracts			0	
17. Amounts receivable relating to uninsured plans			0	
18.1 Current federal and foreign income tax recoverable and interest thereon			0	147,487
18.2 Net deferred tax asset	6,089,440	4,425,419	1,664,021	1,961,649
19. Guaranty funds receivable or on deposit			0	
20. Electronic data processing equipment and software			0	
21. Furniture and equipment, including health care delivery assets ($..........0)			0	
22. Net adjustment in assets and liabilities due to foreign exchange rates			0	
23. Receivables from parent, subsidiaries and affiliates	1,415,031		1,415,031	2,350,290
24. Health care ($..........0) and other amounts receivable			0	
25. Aggregate write-ins for other-than-invested assets	151,541	44,259	107,282	3,613
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	405,349,609	4,507,779	400,841,830	406,517,063
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			0	
28. TOTAL (Lines 26 and 27)	405,349,609	4,507,779	400,841,830	406,517,063

DETAILS OF WRITE-INS

1101.			0	
1102.			0	
1103.			0	
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above)	0	0	0	0
2501. Other assets	131,223	23,941	107,282	3,613
2502. Disallowed interest maintenance reserve	20,318	20,318	0	
2503.			0	
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0	0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	151,541	44,259	107,282	3,613

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts $.....337,842,519 (Exhibit 5, Line 9999999) less $..........0 included in Line 6.3 (including $..........0 Modco Reserve)	337,842,519	346,747,977
2. Aggregate reserve for accident and health contracts (including $.........0 Modco Reserve)	3,969,307	4,980,842
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including $..........0 Modco Reserve)	324,307	438,931
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11)	1,633,593	2,860,358
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11)		
5. Policyholders' dividends $..........0 and coupons $..........0 due and unpaid (Exhibit 4, Line 10)		
6. Provision for policyholders' dividends and coupons payable in following calendar year - estimated amounts:		
6.1 Dividends apportioned for payment (including $..........0 Modco)		
6.2 Dividends not yet apportioned (including $..........0 Modco)		
6.3 Coupons and similar benefits (including $..........0 Modco)		
7. Amount provisionally held for deferred dividend policies not included in Line 6		
8. Premiums and annuity considerations for life and accident and health contracts received in advance less $..........0 discount; including $..........0 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of Lines 4 and 14)	181,790	176,445
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts		
9.2 Provision for experience rating refunds, including the liability of $..........0 accident and health experience rating refunds of which $..........0 is for medical loss ratio rebate per the Public Health Service Act		
9.3 Other amounts payable on reinsurance, including $..........0 assumed and $.....1,705,698 ceded	1,705,698	1,829,470
9.4 Interest Maintenance Reserve (IMR, Line 6)		
10. Commissions to agents due or accrued - life and annuity contracts $.....12,430, accident and health $..........0 and deposit-type contract funds $..........0	12,430	9,974
11. Commissions and expense allowances payable on reinsurance assumed		
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 6)		
13. Transfers to Separate Accounts due or accrued (net) (including $..........0 accrued for expense allowances recognized in reserves, net of reinsured allowances)		
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 5)	326,793	503,903
15.1 Current federal and foreign income taxes, including $.....29,694 on realized capital gains (losses)	1,310,627	
15.2 Net deferred tax liability		
16. Unearned investment income		
17. Amounts withheld or retained by company as agent or trustee		
18. Amounts held for agents' account, including $..........0 agents' credit balances		
19. Remittances and items not allocated	87,601	86,200
20. Net adjustment in assets and liabilities due to foreign exchange rates		
21. Liability for benefits for employees and agents if not included above		
22. Borrowed money $..........0 and interest thereon $..........0		
23. Dividends to stockholders declared and unpaid		
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve (AVR Line 16, Col. 7)	2,270,000	2,110,177
24.02 Reinsurance in unauthorized and certified ($..........0) companies		
24.03 Funds held under reinsurance treaties with unauthorized and certified ($..........0) reinsurers		
24.04 Payable to parent, subsidiaries and affiliates		10
24.05 Drafts outstanding		
24.06 Liability for amounts held under uninsured plans		
24.07 Funds held under coinsurance		
24.08 Derivatives		
24.09 Payable for securities		
24.10 Payable for securities lending		
24.11 Capital notes $..........0 and interest thereon $..........0		
25. Aggregate write-ins for liabilities	123,269	101,588
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	349,787,934	359,845,875
27. From Separate Accounts Statement		
28. Total liabilities (Line 26 and 27)	349,787,934	359,845,875
29. Common capital stock	1,530,000	1,530,000
30. Preferred capital stock		
31. Aggregate write-ins for other-than-special surplus funds	0	0
32. Surplus notes		
33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1)	26,842,056	26,842,056
34. Aggregate write-ins for special surplus funds	0	240,779
35. Unassigned funds (surplus)	22,681,840	18,058,353
36. Less treasury stock, at cost:		
36.1 .....0.000 shares common (value included in Line 29 $..........0)		
36.2 .....0.000 shares preferred (value included in Line 30 $..........0)		
37. Surplus (Total Lines 31 + 32 + 33 + 34 + 35 - 36) (including $..........0 in Separate Accounts Statement)	49,523,896	45,141,188
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55)	51,053,896	46,671,188
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	400,841,830	406,517,063

DETAILS OF WRITE-INS

2501. Liability for premium and other deposit funds	1,576	2,062
2502. Reserve for escheat funds	121,693	99,526
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	123,269	101,588
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page	0	0
3199. Totals (Lines 3101 through 3103 plus 3198) (Line 31 above)	0	0
3401. Group contingency reserve		121,423
3402. Group stop-loss reserve		119,356
3403.		
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0
3499. Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)	0	240,779

SUMMARY OF OPERATIONS

	1 Current Year	2 Prior Year
1. Premiums and annuity considerations for life and accident and health contracts (Exhibit 1, Part 1, Line 20.4, Col. 1, less Col. 11)	14,695,159	16,713,070
2. Considerations for supplementary contracts with life contingencies		
3. Net investment income (Exhibit of Net Investment Income, Line 17)	14,680,639	15,934,994
4. Amortization of Interest Maintenance Reserve (IMR) (Line 5)	(15,212)	(39,401)
5. Separate Accounts net gain from operations excluding unrealized gains or losses		
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1)	1,353,383	1,485,896
7. Reserve adjustments on reinsurance ceded		
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts		
8.2 Charges and fees for deposit-type contracts		
8.3 Aggregate write-ins for miscellaneous income	0	4,677
9. Totals (Lines 1 to 8.3)	30,713,969	34,099,236
10. Death benefits	8,619,169	10,966,743
11. Matured endowments (excluding guaranteed annual pure endowments)		
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8)	3,653,185	3,345,992
13. Disability benefits and benefits under accident and health contracts	1,000,276	1,243,030
14. Coupons, guaranteed annual pure endowments and similar benefits		
15. Surrender benefits and withdrawals for life contracts	18,634,043	16,976,999
16. Group conversions		
17. Interest and adjustments on contract or deposit-type contract funds	18,350	24,860
18. Payments on supplementary contracts with life contingencies		
19. Increase in aggregate reserves for life and accident and health contracts	(9,916,993)	(6,178,898)
20. Totals (Lines 10 to 19)	22,008,030	26,378,726
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	541,332	568,264
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1)		
23. General insurance expenses (Exhibit 2, Line 10, Columns 1, 2, 3 and 4)	1,538,974	1,802,542
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3)	486,208	845,639
25. Increase in loading on deferred and uncollected premiums		
26. Net transfers to or (from) Separate Accounts net of reinsurance		
27. Aggregate write-ins for deductions	0	0
28. Totals (Lines 20 to 27)	24,574,544	29,595,171
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	6,139,425	4,504,065
30. Dividends to policyholders		
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	6,139,425	4,504,065
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	1,283,193	1,287,665
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	4,856,232	3,216,400
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of $.....28,314 (excluding taxes of $.....1,380 transferred to the IMR)	(28,314)	(181,126)
35. Net income (Line 33 plus Line 34)	4,827,918	3,035,274
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	46,671,188	44,242,622
37. Net income (Line 35)	4,827,918	3,035,274
38. Change in net unrealized capital gains (losses) less capital gains tax of $..........0		
39. Change in net unrealized foreign exchange capital gain (loss)		
40. Change in net deferred income tax	19,844	(4,117,292)
41. Change in nonadmitted assets	(305,231)	3,671,495
42. Change in liability for reinsurance in unauthorized and certified companies		
43. Change in reserve on account of change in valuation basis, (increase) or decrease		
44. Change in asset valuation reserve	(159,823)	(160,911)
45. Change in treasury stock, (Page 3, Lines 36.1 and 36.2 Col. 2 minus Col. 1)		
46. Surplus (contributed to) withdrawn from Separate Accounts during period		
47. Other changes in surplus in Separate Accounts Statement		
48. Change in surplus notes		
49. Cumulative effect of changes in accounting principles		
50. Capital changes:		
50.1 Paid in		
50.2 Transferred from surplus (Stock Dividend)		
50.3 Transferred to surplus		
51. Surplus adjustment:		
51.1 Paid in		
51.2 Transferred to capital (Stock Dividend)		
51.3 Transferred from capital		
51.4 Change in surplus as a result of reinsurance		
52. Dividends to stockholders		
53. Aggregate write-ins for gains and losses in surplus	0	0
54. Net change in capital and surplus for the year (Lines 37 through 53)	4,382,708	2,428,566
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	51,053,896	46,671,188

DETAILS OF WRITE-INS

08.301. Miscellaneous income		4,677
08.302.		
08.303.		
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	0	4,677
2701.		
2702.		
2703.		
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)	0	0
5301.		
5302.		
5303.		
5398. Summary of remaining write-ins for Line 53 from overflow page	0	0
5399. Totals (Lines 5301 through 5303 plus 5398) (Line 53 above)	0	0

CASH FLOW

		1 Current Year	2 Prior Year
	CASH FROM OPERATIONS		
1.	Premiums collected net of reinsurance	14,761,829	17,010,297
2.	Net investment income	15,183,398	15,857,463
3.	Miscellaneous income	1,353,383	1,490,573
4.	Total (Lines 1 through 3)	31,298,610	34,358,333
5.	Benefit and loss related payments	32,613,231	30,687,964
6.	Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7.	Commissions, expenses paid and aggregate write-ins for deductions	2,741,168	3,092,020
8.	Dividends paid to policyholders		
9.	Federal and foreign income taxes paid (recovered) net of $..........0 tax on capital gains (losses)	(145,227)	1,750,000
10.	Total (Lines 5 through 9)	35,209,172	35,529,984
11.	Net cash from operations (Line 4 minus Line 10)	(3,910,562)	(1,171,651)
	CASH FROM INVESTMENTS		
12.	Proceeds from investments sold, matured or repaid:		
	12.1 Bonds	33,566,549	53,246,236
	12.2 Stocks		
	12.3 Mortgage loans		
	12.4 Real estate		
	12.5 Other invested assets		
	12.6 Net gains or (losses) on cash, cash equivalents and short-term investments		
	12.7 Miscellaneous proceeds		
	12.8 Total investment proceeds (Lines 12.1 to 12.7)	33,566,549	53,246,236
13.	Cost of investments acquired (long-term only):		
	13.1 Bonds	28,221,295	47,351,657
	13.2 Stocks		
	13.3 Mortgage loans		
	13.4 Real estate		
	13.5 Other invested assets		
	13.6 Miscellaneous applications		
	13.7 Total investments acquired (Lines 13.1 to 13.6)	28,221,295	47,351,657
14.	Net increase (decrease) in contract loans and premium notes	(139,297)	(180,664)
15.	Net cash from investments (Line 12.8 minus Lines 13.7 minus Line 14)	5,484,551	6,075,243
	CASH FROM FINANCING AND MISCELLANEOUS SOURCES		
16.	Cash provided (applied):		
	16.1 Surplus notes, capital notes		
	16.2 Capital and paid in surplus, less treasury stock		
	16.3 Borrowed funds		
	16.4 Net deposits on deposit-type contracts and other insurance liabilities	(114,624)	(159,708)
	16.5 Dividends to stockholders		
	16.6 Other cash provided (applied)	848,832	5,315,854
17.	Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	734,208	5,156,146
	RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18.	Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	2,308,197	10,059,738
19.	Cash, cash equivalents and short-term investments:		
	19.1 Beginning of year	15,424,342	5,364,604
	19.2 End of year (Line 18 plus Line 19.1)	17,732,539	15,424,342

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

20.0001	Exchange of bond investment to bond investment	12,887,987	

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS

	1	2	Ordinary			6	Group		Accident and Health			12
	Total	Industrial Life	3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts	Credit Life (Group and Individual)	7 Life Insurance(a)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other	Aggregate of All Other Lines of Business
1. Premiums and annuity considerations for life and accident and health contracts	14,695,159		12,284,749	2,352,134			51,399				6,877	
2. Considerations for supplementary contracts with life contingencies	0											
3. Net investment income	14,680,639		7,116,607	6,672,890			168,918	93,656	156,608		1,470	470,490
4. Amortization of Interest Maintenance Reserve (IMR)	(15,212)		43,614	(96,596)			4,043	1,002	4,329		36	28,360
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0											
6. Commissions and expense allowances on reinsurance ceded	1,353,383		1,352,086								1,297	
7. Reserve adjustments on reinsurance ceded	0											
8. Miscellaneous Income:												
8.1 Fees associated with income from investment management, administration and contract guarantees from S/A	0											
8.2 Charges and fees for deposit-type contracts	0											
8.3 Aggregate write-ins for miscellaneous income	0	0	0	0	0	0	0	0	0	0	0	0
9. Totals (Lines 1 to 8.3)	30,713,969	0	20,797,056	8,928,428	0	0	224,360	94,658	160,937	0	9,680	498,850
10. Death benefits	8,619,169		7,968,897				650,272					
11. Matured endowments (excluding guaranteed annual pure endowments)	0											
12. Annuity benefits	3,653,185			2,471,460				1,181,725				
13. Disability benefits and benefits under accident and health contracts	1,000,276		101,770				51,399		842,740		4,367	
14. Coupons, guaranteed annual pure endowments and similar benefits	0											
15. Surrender benefits and withdrawals for life contracts	18,634,043		4,074,030	14,560,013								
16. Group conversions	0											
17. Interest and adjustments on contract or deposit-type contract funds	18,350		82	18,268								
18. Payments on supplementary contracts with life contingencies	0											
19. Increase in aggregate reserves for life and accident and health contracts	(9,916,993)		1,845,860	(9,915,220)			(611,592)	(224,506)	(1,011,535)			
20. Totals (Lines 10 to 19)	22,008,030	0	13,990,639	7,134,521	0	0	90,079	957,219	(168,795)	0	4,367	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	541,332		498,523	42,640							169	
22. Commissions and expense allowances on reinsurance assumed	0											
23. General insurance expenses	1,538,974		1,285,317	132,801			46,595	9,475	64,786			
24. Insurance taxes, licenses and fees, excluding federal income taxes	486,208		456,981	28,697			246				284	
25. Increase in loading on deferred and uncollected premiums	0											
26. Net transfers to or (from) Separate Accounts net of reinsurance	0											
27. Aggregate write-ins for deductions	0	0	0	0	0	0	0	0	0	0	0	0
28. Totals (Lines 20 to 27)	24,574,544	0	16,231,460	7,338,659	0	0	136,920	966,694	(104,009)	0	4,820	0
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	6,139,425	0	4,565,596	1,589,769	0	0	87,440	(872,036)	264,946	0	4,860	498,850
30. Dividends to policyholders	0											
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	6,139,425	0	4,565,596	1,589,769	0	0	87,440	(872,036)	264,946	0	4,860	498,850
32. Federal income taxes incurred (excluding tax on capital gains)	1,283,193		956,544	347,820			15,887	(183,512)	63,214		(14,182)	97,422
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	4,856,232	0	3,609,052	1,241,949	0	0	71,553	(688,524)	201,732	0	19,042	401,428

DETAILS OF WRITE-INS

	1	2	3	4	5	6	7	8	9	10	11	12
08.301.	0											
08.302.	0											
08.303.	0											
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
08.399. Total (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	0	0	0	0	0	0	0	0	0	0	0	0
2701.	0											
2702.	0											
2703.	0											
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
2799. Total (Lines 2701 through 2703 plus 2798) (Line 27 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Includes the following amounts for FEGLI/SGLI: Line 1..........0 Line 10..........0 Line 16..........0 Line 23..........0 Line 24..........0.

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR

	1 Total	2 Industrial Life	Ordinary 3 Life Insurance	Ordinary 4 Individual Annuities	Ordinary 5 Supplementary Contracts	6 Credit Life (Group and Individual)	Group 7 Life Insurance	Group 8 Annuities
Involving Life or Disability Contingencies (Reserves)								
(Net of Reinsurance Ceded)								
1. Reserve December 31, prior year	346,747,977		170,250,687	170,125,093			4,107,694	2,264,503
2. Tabular net premiums or considerations	46,509,903		44,106,370	2,352,134			51,399	
3. Present value of disability claims incurred	91,611				XXX		91,611	
4. Tabular interest	12,496,597		6,595,021	5,558,780			172,492	170,304
5. Tabular less actual reserve released	(824,296)						(824,296)	
6. Increase in reserve on account of change in valuation basis	0							
6.1 Change in excess of VM-20 deterministic/stochastic reserve over net premium reserve	0	XXX		XXX	XXX	XXX	XXX	XXX
7. Other increases (net)	65,865			(35,748)				101,613
8. Totals (Lines 1 to 7)	405,087,657	0	220,952,078	178,000,259	0	0	3,598,900	2,536,420
9. Tabular cost	42,432,431		42,380,777	255	XXX		51,399	
10. Reserves released by death	1,160,038		1,160,038	XXX	XXX			XXX
11. Reserves released by other terminations (net)	22,360,188		5,212,821	17,147,367				
12. Annuity, supplementary contract, and disability payments involving life contingencies	1,292,481		101,895	642,763			51,399	496,424
13. Net transfers to or (from) Separate Accounts	0							
14. Total deductions (Lines 9 to 13)	67,245,138	0	48,855,531	17,790,385	0	0	102,798	496,424
15. Reserve December 31, current year	337,842,519	0	172,096,547	160,209,874	0	0	3,496,102	2,039,996

EXHIBIT OF NET INVESTMENT INCOME

		1 Collected During Year	2 Earned During Year
1.	U.S. government bonds	(a) 543,437	535,998
1.1	Bonds exempt from U.S. tax	(a)	
1.2	Other bonds (unaffiliated)	(a) 13,998,918	13,895,095
1.3	Bonds of affiliates	(a)	
2.1	Preferred stocks (unaffiliated)	(b)	
2.11	Preferred stocks of affiliates	(b)	
2.2	Common stocks (unaffiliated)		
2.21	Common stocks of affiliates		
3.	Mortgage loans	(c)	
4.	Real estate	(d)	
5.	Contract loans	386,819	386,819
6.	Cash, cash equivalents and short-term investments	(e) 238,899	226,897
7.	Derivative instruments	(f)	
8.	Other invested assets		
9.	Aggregate write-ins for investment income	156	156
10.	Total gross investment income	15,168,229	15,044,965
11.	Investment expenses		(g) 364,324
12.	Investment taxes, licenses and fees, excluding federal income taxes		(g)
13.	Interest expense		(h)
14.	Depreciation on real estate and other invested assets		(i) 0
15.	Aggregate write-ins for deductions from investment income		0
16.	Total deductions (Lines 11 through 15)		364,324
17.	Net investment income (Line 10 minus Line 16)		14,680,641

DETAILS OF WRITE-INS

		1	2
0901.	Misc. Income	156	156
0902.			
0903.			
0998.	Summary of remaining write-ins for Line 9 from overflow page	0	0
0999.	Totals (Lines 0901 through 0903 plus 0998) (Line 9 above)	156	156
1501.			
1502.			
1503.			
1598.	Summary of remaining write-ins for Line 15 from overflow page		0
1599.	Totals (Lines 1501 through 1503 plus 1598) (Line 15 above)		0

(a) Includes $.....190,073 accrual of discount less $.....527,576 amortization of premium and less $.....213,667 paid for accrued interest on purchases.
(b) Includes $..........0 accrual of discount less $..........0 amortization of premium and less $..........0 paid for accrued dividends on purchases.
(c) Includes $..........0 accrual of discount less $..........0 amortization of premium and less $..........0 paid for accrued interest on purchases.
(d) Includes $..........0 for company's occupancy of its own buildings; and excludes $..........0 interest on encumbrances.
(e) Includes $..........0 accrual of discount less $..........0 amortization of premium and less $..........0 paid for accrued interest on purchases.
(f) Includes $..........0 accrual of discount less $..........0 amortization of premium.
(g) Includes $..........0 investment expenses and $..........0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
(h) Includes $..........0 interest on surplus notes and $..........0 interest on capital notes.
(i) Includes $..........0 depreciation on real estate and $..........0 depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

		1 Realized Gain (Loss) on Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
1.	U.S. government bonds			0		
1.1	Bonds exempt from U.S. tax			0		
1.2	Other bonds (unaffiliated)	6,570		6,570		
1.3	Bonds of affiliates			0		
2.1	Preferred stocks (unaffiliated)			0		
2.11	Preferred stocks of affiliates			0		
2.2	Common stocks (unaffiliated)			0		
2.21	Common stocks of affiliates			0		
3.	Mortgage loans			0		
4.	Real estate			0		
5.	Contract loans			0		
6.	Cash, cash equivalents and short-term investments			0		
7.	Derivative instruments			0		
8.	Other invested assets			0		
9.	Aggregate write-ins for capital gains (losses)	0	0	0	0	0
10.	Total capital gains (losses)	6,570	0	6,570	0	0

DETAILS OF WRITE-INS

		1	2	3	4	5
0901.				0		
0902.				0		
0903.				0		
0998.	Summary of remaining write-ins for Line 9 from overflow page	0	0	0	0	0
0999.	Totals (Lines 0901 through 0903 plus 0998) (Line 9 above)	0	0	0	0	0

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

	1	2	Ordinary		5	Group		Accident and Health			11
			3	4	Credit Life	6	7	8	9	10	Aggregate of
	Total	Industrial Life	Life Insurance	Individual Annuities	(Group and Individual)	Life Insurance	Annuities	Group	Credit (Group & Individual)	Other	All Other Lines of Business
FIRST YEAR (other than single)											
1. Uncollected	0										
2. Deferred and accrued	0										
3. Deferred, accrued and uncollected:											
3.1 Direct	0										
3.2 Reinsurance assumed	0										
3.3 Reinsurance ceded	0										
3.4 Net (Line 1 + Line 2)	0	0	0	0	0	0	0	0	0	0	0
4. Advance	0										
5. Line 3.4 - Line 4	0	0	0	0	0	0	0	0	0	0	0
6. Collected during year:											
6.1 Direct	0										
6.2 Reinsurance assumed	0										
6.3 Reinsurance ceded	0										
6.4 Net	0	0	0	0	0	0	0	0	0	0	0
7. Line 5 + Line 6.4	0	0	0	0	0	0	0	0	0	0	0
8. Prior year (uncollected + deferred and accrued - advance)	0										
9. First year premiums and considerations:											
9.1 Direct	0										
9.2 Reinsurance assumed	0										
9.3 Reinsurance ceded	0										
9.4 Net (Line 7 - Line 8)	0	0	0	0	0	0	0	0	0	0	0
SINGLE											
10. Single premiums and considerations:											
10.1 Direct	0										
10.2 Reinsurance assumed	0										
10.3 Reinsurance ceded	0										
10.4 Net	0	0	0	0	0	0	0	0	0	0	0
RENEWAL											
11. Uncollected	438,566		438,566								
12. Deferred and accrued	5,824,114		5,824,114								
13. Deferred, accrued and uncollected:											
13.1 Direct	6,262,680		6,262,680								
13.2 Reinsurance assumed	0										
13.3 Reinsurance ceded	0										
13.4 Net (Line 11 + Line 12)	6,262,680	0	6,262,680	0	0	0	0	0	0	0	0
14. Advance	181,790		181,790								
15. Line 13.4 - Line 14	6,080,890	0	6,080,890	0	0	0	0	0	0	0	0
16. Collected during year:											
16.1 Direct	29,436,972		27,017,989	2,352,134		51,399				15,450	
16.2 Reinsurance assumed	0										
16.3 Reinsurance ceded	14,675,144		14,666,571							8,573	
16.4 Net	14,761,828	0	12,351,418	2,352,134	0	51,399	0	0	0	6,877	0
17. Line 15 + Line 16.4	20,842,718	0	18,432,308	2,352,134	0	51,399	0	0	0	6,877	0
18. Prior year (uncollected + deferred and accrued - advance)	6,147,560		6,147,560								
19. Renewal premiums and considerations:											
19.1 Direct	29,370,303		26,951,320	2,352,134		51,399				15,450	
19.2 Reinsurance assumed	0										
19.3 Reinsurance ceded	14,675,144		14,666,571							8,573	
19.4 Net (Line 17 - Line 18)	14,695,158	0	12,284,748	2,352,134	0	51,399	0	0	0	6,877	0
TOTAL											
20. Total premiums and annuity considerations:											
20.1 Direct	29,370,303	0	26,951,320	2,352,134	0	51,399	0	0	0	15,450	0
20.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
20.3 Reinsurance ceded	14,675,144	0	14,666,571	0	0	0	0	0	0	8,573	0
20.4 Net (Lines 9.4 + 10.4 + 19.4)	14,695,158	0	12,284,748	2,352,134	0	51,399	0	0	0	6,877	0

EXHIBIT 1 - PART 2 - DIVIDENDS AND COUPONS APPLIED, REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES AND COMMISSIONS INCURRED (direct business only)

	1	2	Ordinary		5	Group		Accident and Health			11
	Total	Industrial Life	3 Life Insurance	4 Individual Annuities	Credit Life (Group and Individual)	6 Life Insurance	7 Annuities	8 Group	9 Credit (Group & Individual)	10 Other	Aggregate of All Other Lines of Business
DIVIDENDS AND COUPONS APPLIED (included in Part 1)											
21. To pay renewal premiums	0										
22. All other	0										
REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED											
23. First year (other than single):											
23.1 Reinsurance ceded	0										
23.2 Reinsurance assumed	0										
23.3 Net ceded less assumed	0	0	0	0	0	0	0	0	0	0	0
24. Single:											
24.1 Reinsurance ceded	0										
24.2 Reinsurance assumed	0										
24.3 Net ceded less assumed	0	0	0	0	0	0	0	0	0	0	0
25. Renewal:											
25.1 Reinsurance ceded	1,353,383		1,352,086							1,297	
25.2 Reinsurance assumed	0										
25.3 Net ceded less assumed	1,353,383	0	1,352,086	0	0	0	0	0	0	1,297	0
26. Totals:											
26.1 Reinsurance ceded (Page 6, Line 6)	1,353,383	0	1,352,086	0	0	0	0	0	0	1,297	0
26.2 Reinsurance assumed (Page 6, Line 22)	0	0	0	0	0	0	0	0	0	0	0
26.3 Net ceded less assumed	1,353,383	0	1,352,086	0	0	0	0	0	0	1,297	0
COMMISSIONS INCURRED (direct business only)											
27. First year (other than single)	0										
28. Single	0										
29. Renewal	541,332		498,523	42,640						169	
30. Deposit-type contract funds	0										
31. Totals (to agree with Page 6, Line 21)	541,332	0	498,523	42,640	0	0	0	0	0	169	0

EXHIBIT 2 - GENERAL EXPENSES

	Insurance 1 Life	Insurance Accident and Health 2 Cost Containment	Insurance Accident and Health 3 All Other	Insurance 4 All Other Lines of Business	5 Investment	6 Total
1. Rent	124,780				108	124,888
2. Salaries and wages	752,833				27,074	779,907
3.11 Contributions for benefit plans for employees	173,150				6,528	179,678
3.12 Contributions for benefit plans for agents						0
3.21 Payments to employees under non-funded benefit plans						0
3.22 Payments to agents under non-funded benefit plans						0
3.31 Other employee welfare	238				416	654
3.32 Other agent welfare						0
4.1 Legal fees and expenses					2	2
4.2 Medical examination fees						0
4.3 Inspection report fees	2,276				43	2,319
4.4 Fees of public accountants and consulting actuaries	99,500				729	100,229
4.5 Expense of investigation and settlement of policy claims						0
5.1 Traveling expenses	10,503				455	10,958
5.2 Advertising					22	22
5.3 Postage, express, telegraph and telephone	20,884				804	21,688
5.4 Printing and stationery	4,798				10	4,808
5.5 Cost or depreciation of furniture and equipment	11				37	48
5.6 Rental of equipment						0
5.7 Cost or depreciation of EDP equipment and software	165,083				175	165,258
6.1 Books and periodicals					218	218
6.2 Bureau and association fees						0
6.3 Insurance, except on real estate						0
6.4 Miscellaneous losses						0
6.5 Collection and bank service charges						0
6.6 Sundry general expenses	60,302				327,880	388,182
6.7 Group service and administration fees	49,547		64,786		(739)	113,594
6.8 Reimbursements by uninsured plans						0
7.1 Agency expense allowance	8,805					8,805
7.2 Agents' balances charged off (less $..........0 recovered)	1,478					1,478
7.3 Agency conferences other than local meetings						0
9.1 Real estate expenses						0
9.2 Investment expenses not included elsewhere					562	562
9.3 Aggregate write-ins for expenses	0	0	0	0	0	0
10. General expenses Incurred	1,474,188	0	64,786	0	364,324	(a) 1,903,298
11. General expenses unpaid December 31, prior year						0
12. General expenses unpaid December 31, current year						0
13. Amounts receivable relating to uninsured plans, prior year						0
14. Amounts receivable relating to uninsured plans, current year						0
15. General expenses paid during year (Lines 10+11-12-13+14)	1,474,188	0	64,786	0	364,324	1,903,298

DETAILS OF WRITE-INS

09.301.						0
09.302.						0
09.303.						0
09.398. Summary of remaining write-ins for Line 9.3 from overflow page	0	0	0	0	0	0
09.399. Totals (Lines 09.301 through 09.303 plus 09.398)(Line 9.3 above)	0	0	0	0	0	0

(a) Includes management fees of $..........0 to affiliates and $..........0 to non-affiliates.

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

	Insurance 1 Life	Insurance 2 Accident and Health	Insurance 3 All Other Lines of Business	4 Investment	5 Total
1. Real estate taxes					0
2. State insurance department licenses and fees	95,880				95,880
3. State taxes on premiums	325,785	284			326,069
4. Other state taxes, including $..........0 for employee benefits	15,953				15,953
5. U.S. Social Security taxes					0
6. All other taxes	48,306				48,306
7. Taxes, licenses and fees incurred	485,924	284	0	0	486,208
8. Taxes, licenses and fees unpaid December 31, prior year	503,903				503,903
9. Taxes, licenses and fees unpaid December 31, current year	326,793				326,793
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	663,034	284	0	0	663,318

EXHIBIT 4 - DIVIDENDS OR REFUNDS

NONE

	1 Life	2 Accident and Health
1. Applied to pay renewal premiums		
2. Applied to shorten the endowment or premium-paying period		
3. Applied to provide paid-up additions		
4. Applied to provide paid-up annuities		
5. Total Lines 1 through 4	0	0
6. Paid-in cash		
7. Left on deposit		
8. Aggregate write-ins for dividend or refund options	0	0
9. Total Lines 5 through 8	0	0
10. Amount due and unpaid		
11. Provision for dividends or refunds payable in the following calendar year		
12. Terminal dividends		
13. Provision for deferred dividend contracts		
14. Amount provisionally held for deferred dividend contracts not included in Line 13		
15. Total Lines 10 through 14	0	0
16. Total from prior year		
17. Total dividends or refunds (Lines 9 + 15 - 16)	0	0

DETAILS OF WRITE-INS

0801.		
0802.		
0803.		
0898. Summary of remaining write-ins for Line 8 from overflow page	0	0
0899. Totals (Line 0801 through 0803 plus 0898) (Line 8 above)	0	0

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1 Valuation Standard	2 Total	3 Industrial	4 Ordinary	5 Credit (Group and Individual)	6 Group
Life Insurance:					
0100001. 2001 CSO 4.00% CRVM ANB CNF 2009-2012	17,205,683		17,205,683		
0100002. 2001 CSO 3.50% CRVM XXX ANB CNF 2013	4,616,824		4,616,824		
0100003. 2001 CSO 4.00% CRVM XXX ANB CNF 2007-2012	54,610,963		54,610,963		
0100004. 1980 CSO 4.00% NLP ALB CNF 2006-2008	4,265		4,265		
0100005. 1980 CSO 4.00% CRVM XXX ALB CNF 2006-2008	39,766,352		39,766,352		
0100006. 1980 CSO 4.00% CRVM ALB CNF 2006-2008	18,307,327		18,307,327		
0100007. 1980 CSO 4.50% CRVM XXX ALB CNF 2000-2005	78,584,695		78,584,695		
0100008. 1980 CSO 4.50% NLP ALB CNF 1995-2005	1,796,655		1,796,655		
0100009. 1980 CSO 4.50% CRVM ALB CNF 1995-2005	59,849,802		59,849,802		
0100010. 1980 CSO 5.00% NLP ALB CNF 1988-1994	3,428,039		3,428,039		
0100011. 1980 CSO (JT) 5.00% CRVM ALB CNF 1992-1994	346		346		
0100012. 1980 CSO 5.00% CRVM ALB CNF 1988-1994	22,148,368		22,148,368		
0100013. 1958 CSO 4.50% CRVM ALB CNF 1982-1988	6,969,618		6,969,618		
0100014. 1958 CSO (JT) 4.00% CRVM ALB CNF 1980-1988	76,421		76,421		
0100015. 1958 CSO (JT) 4.00% NLP ALB CNF 1980-1988	499		499		
0100016. 1958 CSO 4.50% NLP ALB CNF 1980-1988	13,955,434		13,955,434		
0100017. 1958 CSO 4.00% NLP ALB CNF 1979-1988	57,077		57,077		
0100018. 1958 CET 3.00% NLP ALB CNF 1966-1988	532,327		532,327		
0100019. 1958 CSO 4.00% CRVM ALB CNF 1977-1988	3,366,436		3,366,436		
0100020. 1958 CSO 3.50%/2.50% NLP ALB CNF 1973-1976	17,140		17,140		
0100021. 1958 CSO 3.50%/2.50% CRVM ALB CNF 1977-1988	36,742		36,742		
0100022. 1958 CSO 3.00% NLP ALB CNF 1961-1988	4,464,804		4,464,804		
0100023. 1958 CSO 3.00% CRVM ALB CNF 1977-1988	39,994		39,994		
0199997. Totals (Gross)	329,835,811	0	329,835,811	0	0
0199998. Reinsurance ceded	166,979,925		166,979,925		
0199999. Totals (Net)	162,855,886	0	162,855,886	0	0
Annuities (excluding supplementary contracts with life contingencies):					
0200001. 1996 a-2000 4.25% CARVM ALB CRF DEF 2010-2011	11,217,429	XXX	11,217,429	XXX	
0200002. 1996 a-2000 4.50% CARVM ALB CRF DEF 2005-2006 2008 2010	23,019,429	XXX	23,019,429	XXX	
0200003. 1996 a-2000 4.75% CARVM ALB CRF DEF 2003-2004 2007-2009	23,378,891	XXX	23,378,891	XXX	
0200004. 1996 a-2000 5.00% CARVM ALB CRF DEF 2003 2009	15,341,880	XXX	15,341,880	XXX	
0200005. 1996 a-2000 5.50% CARVM ALB CRF DEF 2001-2002	11,601,002	XXX	11,601,002	XXX	
0200006. 1996 a-2000 5.25% CARVM ALB CRF DEF 2001-2002	7,716,908	XXX	7,716,908	XXX	
0200007. 1996 a-2000 5.75% CARVM ALB CRF DEF 2000	704,134	XXX	704,134	XXX	
0200008. 1996 a-2000 5.50% CARVM ALB CRF DEF 2000	1,974,031	XXX	1,974,031	XXX	
0200009. 1996 a-2000 5.25% CARVM ALB CRF DEF 1998-1999	2,526,125	XXX	2,526,125	XXX	
0200010. 1996 a-2000 5.00% CARVM ALB CRF DEF 1998-1999	5,207,803	XXX	5,207,803	XXX	
0200011. 1983 a 5.75% CARVM ALB CRF DEF 1995	5,214,853	XXX	5,214,853	XXX	
0200012. 1996 a-2000 3.75% CARVM ALB CRF DEF 2012	460,243	XXX	460,243	XXX	
0200013. 1983 a 5.25% CARVM ALB CRF DEF 1994 1996-1997	10,397,063	XXX	10,397,063	XXX	
0200014. 1983 a 5.50% CARVM ALB CRF DEF 1993-1997	3,447,836	XXX	3,447,836	XXX	
0200015. 1983 a 6.00% CARVM ALB CRF DEF 1992	2,350,259	XXX	2,350,259	XXX	
0200016. 1983 a 6.50% CARVM ALB CRF DEF 1989	2,213,877	XXX	2,213,877	XXX	
0200017. 1983 a 6.25% CARVM ALB CRF DEF 1987 1990-1991	8,822,053	XXX	8,822,053	XXX	
0200018. 1983 a 6.75% CARVM ALB CRF DEF 1986-1988	7,811,800	XXX	7,811,800	XXX	
0200019. a-49 PROJ. 10 YR (-1) 4.00% CARVM ALB CRF DEF 1979-1985	11,165,156	XXX	11,165,156	XXX	
0200020. a-49 PROJ. 10 YR. (-1) 3.50% CARVM ALB CRF DEF 1976-1980	1,313,016	XXX	1,313,016	XXX	
0200021. 1996 a-2000 5.00% CARVM ALB CRF IMM 2011	147,965	XXX	147,965	XXX	
0200022. 1996 a-2000 5.25% CARVM ALB CRF IMM 2005-2006 2010	1,441,962	XXX	1,441,962	XXX	
0200023. 1996 a-2000 5.50% CARVM ALB CRF IMM 2004 2007-2008	810,776	XXX	810,776	XXX	
0200024. 1996 a-2000 6.00% CARVM ALB CRF IMM 2003 2009	462,589	XXX	462,589	XXX	
0200025. 1996 a-2000 6.50% CARVM ALB CRF IMM 2002	135,513	XXX	135,513	XXX	
0200026. 1996 a-2000 6.75% CARVM ALB CRF IMM 2001	117,517	XXX	117,517	XXX	
0200027. 1996 a-2000 7.00% CARVM ALB CRF IMM 2000	236,374	XXX	236,374	XXX	
0200028. 1996 a-2000 6.25% CARVM ALB CRF IMM 1998-1999	257,888	XXX	257,888	XXX	
0200029. 1983 GAM 6.75% CARVM ALB CRF IMM 1997	161,024	XXX		XXX	161,024
0200030. 1983 a 6.75% CARVM ALB CRF IMM 1996-1997	202,903	XXX	202,903	XXX	
0200031. 1983 a 7.25% CARVM ALB CRF IMM 1995	94,856	XXX	94,856	XXX	
0200032. 1983 a 6.50% CARVM ALB CRF IMM 1994	108,763	XXX	108,763	XXX	
0200033. 1983 a 7.00% CARVM ALB CRF IMM 1993	36,576	XXX	36,576	XXX	
0200034. 1983 a 7.75% CARVM ALB CRF IMM 1992	15,471	XXX	15,471	XXX	
0200035. 1983 a 8.25% CARVM ALB CRF IMM 1990-1991	184,488	XXX	184,488	XXX	
0200036. 1983 GAM 8.25% CARVM ALB CRF IMM 1990-1991	991,346	XXX		XXX	991,346
0200037. 1983 GAM 8.75% CARVM ALB CRF IMM 1988-1989	399,397	XXX		XXX	399,397
0200038. 1983 a 8.75% CARVM ALB CRF IMM 1988-1989	13,277	XXX	13,277	XXX	
0200039. 1983 GAM 7.00% CARVM ALB CRF IMM 1992	60,933	XXX		XXX	60,933
0200040. 1983 GAM 8.00% CARVM ALB CRF IMM 1986-1987 1991	339,275	XXX		XXX	339,275
0200041. 1983 a 8.00% CARVM ALB CRF IMM 1986-1987	58,282	XXX	58,282	XXX	
0200042. 1971 GAM 11.00% CARVM ALB CRF IMM 1985	28,100	XXX		XXX	28,100
0200043. 1971 GAM 11.25% CARVM ALB CRF IMM 1984	1,985	XXX		XXX	1,985
0200044. 1971 GAM 7.00% CARVM ALB CRF IMM 1981-1983	19,022	XXX		XXX	19,022
0200045. a-1949 PROJ. 10 YR. 3.50% CARVM ALB CRF IMM 1973-1980	230	XXX	230	XXX	

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total	Industrial	Ordinary	Credit (Group and Individual)	Group
0200046. 1937 SA 3.50% CARVM ALB CRF IMM 1970-1980	38,915	XXX		XXX	38,915
0299997. Totals (Gross)	162,249,215	XXX	160,209,218	XXX	2,039,997
0299999. Totals (Net)	162,249,215	XXX	160,209,218	XXX	2,039,997
Accidental Death Benefits:					
0400001. 1959 ADB with 1958 CSO 3.00% NLP ALB CNF 1966-1988	6,137		6,137		
0499997. Totals (Gross)	6,137	0	6,137	0	0
0499999. Totals (Net)	6,137	0	6,137	0	0
Disability - Active Lives:					
0500001. 1952 INTER-CO. WITH 1958 CSO 3.00% NLP ALB CNF 1966-1988	1,309		1,309		
0500002. 1952 INTERCO DISA WITH 1958 CSO 3.00% NLP ALB CNF 1966-1988	1,741,221		1,741,221		
0599997. Totals (Gross)	1,742,530	0	1,742,530	0	0
0599998. Reinsurance ceded	655		655		
0599999. Totals (Net)	1,741,875	0	1,741,875	0	0
Disability - Disabled Lives:					
0600001. 2005 GROUP LIFE WAIVER RESERVE TABLE 6.00%	13,704				13,704
0600002. 2005 GROUP LIFE WAIVER RESERVE TABLE 5.50%	27,142				27,142
0600003. 2005 GROUP LIFE WAIVER RESERVE TABLE 5.00%	23,015				23,015
0600004. 2005 GROUP LIFE WAIVER RESERVE TABLE 4.50%	1,715,116				1,715,116
0600005. 2005 GROUP LIFE WAIVER RESERVE TABLE 4.00%	2,003,719				2,003,719
0600006. 2005 GROUP LIFE WAIVER RESERVE TABLE 3.50%	411,623				411,623
0600007. 1952 INTERCO DISA WITH 1958 CSO 3.00% NLP ALB CNF 1966-1988	1,090,940		1,090,940		
0699997. Totals (Gross)	5,285,259	0	1,090,940	0	4,194,319
0699998. Reinsurance ceded	698,216				698,216
0699999. Totals (Net)	4,587,043	0	1,090,940	0	3,496,103
Miscellaneous Reserves:					
0700001. Non-Deduction Reserves	479,606		479,606		
0700002. Deficiency Reserves	7,090,445		7,090,445		
0799997. Totals (Gross)	7,570,051	0	7,570,051	0	0
0799998. Reinsurance ceded	1,167,688		1,167,688		
0799999. Totals (Net)	6,402,363	0	6,402,363	0	0
9999999. Totals (Net) - Page 3, Line 1	337,842,519	0	332,306,419	0	5,536,100

EXHIBIT 5 - INTERROGATORIES

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

1.2 If not, state which kind is issued

Non-participating

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

2.2 If not, state which kind is issued

Non-participating

3. Does the reporting entity at present issue or have in force contracts that contain non-guaranteed elements? Yes [X] No [ ]

If so, attach a statement that contains the determination procedures, answers to the interrogatories and an actuarial opinion as described in the instructions.

4. Has the reporting entity any assessment or stipulated premium contracts in force? If so, state: Yes [ ] No [X]

4.1 Amount of insurance: $..

4.2 Amount of reserve: $..

4.3 Basis of reserve:

4.4 Basis of regular assessments:

4.5 Basis of special assessments:

4.6 Assessments collected during year: $..

5. If the contract loan interest rate guaranteed in any one or more of its currently issued contracts is less than 5%, not in advance, state the contract loan rate guarantees on any such contracts.

6. Does the reporting entity hold reserves for any annuity contracts that are less than the reserves that would be held on a standard basis? Yes [ ] No [X]

6.1 If so, state the amount of reserve on such contracts on the basis actually held: $..

6.2 That would have been held (on an exact or approximate basis) using the actual ages of the annuitants; the interest rate(s) used in 6.1; and the same mortality basis used by the reporting entity for the valuation of comparable annuity benefits issued to standard lives. If the reporting entity has no comparable annuity benefits for standard lives to be valued, the mortality basis shall be the table most recently approved by the state of domicile for valuing individual annuity benefits: $..

Attach statement of methods employed in their valuation.

7. Does the reporting entity have any Synthetic GIC contracts or agreements in effect as of December 31 of the current year? Yes [ ] No [X]

7.1 If yes, state the total dollar amount of assets covered by these contracts or agreements: $..

7.2 Specify the basis (fair value, amortized cost, etc.) for determining the amount:

7.3 State the amount of reserves established for this business: $..

7.4 Identify where the reserves are reported in the blank.

8. Does the reporting entity have any Contingent Deferred Annuity contracts or agreements in effect as of December of the current year? Yes [ ] No [X]

8.1 If yes, state the total dollar amount of account value covered by these contracts or agreements: $..

8.2 State the amount of reserves established for this business: $..

8.3 Identify where the reserves are reported in the blank:

9. Does the reporting entity have any Guaranteed Lifetime Income Benefit contracts, agreements or riders in effect as of December 31 of the current year? Yes [ ] No [X]

9.1 If yes, state the total dollar amount of any account value associated with these contracts, agreements or riders: $..

9.2 State the amount of reserves established for this business: $..

9.3 Identify where the reserves are reported in the blank:

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

1	Valuation Basis		4
	2	3	Increase in Actuarial
Description of Valuation Class	Changed From	Changed To	Reserve Due To Change

NONE

EXHIBIT 6 - AGGREGATE RESERVES FOR ACCIDENT AND HEALTH CONTRACTS

	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
ACTIVE LIFE RESERVE									
1. Unearned premium reserves	0								
2. Additional contract reserves (a)	0								
3. Additional actuarial reserves - Asset/Liability analysis	0								
4. Reserve for future contingent benefits	0								
5. Reserve for rate credits	0								
6. Aggregate write-ins for reserves	0	0	0	0	0	0	0	0	0
7. Totals (Gross)	0	0	0	0	0	0	0	0	0
8. Reinsurance ceded	0								
9. Totals (Net)	0	0	0	0	0	0	0	0	0
CLAIM RESERVE									
10. Present value of amounts not yet due on claims	8,705,226	8,620,878				84,348			
11. Additional actuarial reserves - Asset/Liability analysis	0								
12. Reserve for future contingent benefits	0								
13. Aggregate write-ins for reserves	144,286	144,286	0	0	0	0	0	0	0
14. Totals (Gross)	8,849,512	8,765,164	0	0	0	84,348	0	0	0
15. Reinsurance ceded	4,880,205	4,838,031				42,174			
16. Totals (Net)	3,969,307	3,927,133	0	0	0	42,174	0	0	0
17. TOTALS (Net)	3,969,307	3,927,133	0	0	0	42,174	0	0	0
18. TABULAR FUND INTEREST	266,778	263,943				2,835			

DETAILS OF WRITE-INS

	1	2	3	4	5	6	7	8	9
0601.	0								
0602.	0								
0603.	0								
0698. Summary of remaining write-ins for Line 6 from overflow page	0	0	0	0	0	0	0	0	0
0699. Totals (Lines 0601 through 0603 plus 0698) (Line 6 above)	0	0	0	0	0	0	0	0	0
1301. Long term disability loss adjustment expense	144,286	144,286							
1302.	0								
1303.	0								
1398. Summary of remaining write-ins for Line 13 from overflow page	0	0	0	0	0	0	0	0	0
1399. Totals (Lines 1301 through 1303 + 1398) (Line 13 above)	144,286	144,286	0	0	0	0	0	0	0

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

EXHIBIT 7 - DEPOSIT-TYPE CONTRACTS

	1 Total	2 Guaranteed Interest Contracts	3 Annuities Certain	4 Supplemental Contracts	5 Dividend Accumulations or Refunds	6 Premium and Other Deposit Funds
1. Balance at the beginning of the year before reinsurance	438,931		438,931			
2. Deposits received during the year	0					
3. Investment earnings credited to the account	18,268		18,268			
4. Other net change in reserves	0					
5. Fees and other charges assessed	0					
6. Surrender charges	0					
7. Net surrender or withdrawal payments	132,892		132,892			
8. Other net transfers to or (from) Separate Accounts	0					
9. Balance at the end of current year before reinsurance (Lines 1 + 2 + 3 + 4 - 5 - 6 - 7 - 8)	324,307	0	324,307	0	0	0
10. Reinsurance balance at the beginning of the year	0					
11. Net change in reinsurance assumed	0					
12. Net change in reinsurance ceded	0					
13. Reinsurance balance at the end of the year (Lines 10 + 11 - 12)	0	0	0	0	0	0
14. Net balance at the end of the current year after reinsurance (Lines 9 + 13)	324,307	0	324,307	0	0	0

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 1 - Liability End of Current Year

	1	2	Ordinary			6	Group		Accident and Health		
			3	4	5		7	8	9	10	11
	Total	Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other
1. Due and unpaid:											
1.1 Direct	0										
1.2 Reinsurance assumed	0										
1.3 Reinsurance ceded	0										
1.4 Net	0	0	0	0	0	0	0	0	0	0	0
2. In course of settlement:											
2.1 Resisted:											
2.11 Direct	0										
2.12 Reinsurance assumed	0										
2.13 Reinsurance ceded	0										
2.14 Net	0	0	(b) 0	(b) 0	0	(b) 0	(b) 0	0	0	0	0
2.2 Other:											
2.21 Direct	1,728,065		824,861				903,204				
2.22 Reinsurance assumed	0										
2.23 Reinsurance ceded	255,572		255,572								
2.24 Net	1,472,493	0	(b) 569,289	(b) 0	0	(b) 0	(b) 903,204	0	(b) 0	(b) 0	(b) 0
3. Incurred but unreported:											
3.1 Direct	161,100		161,100								
3.2 Reinsurance assumed	0										
3.3 Reinsurance ceded	0										
3.4 Net	161,100	0	(b) 161,100	(b) 0	0	(b) 0	(b) 0	0	(b) 0	(b) 0	(b) 0
4. Totals:											
4.1 Direct	1,889,165	0	985,961	0	0	0	903,204	0	0	0	0
4.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
4.3 Reinsurance ceded	255,572	0	255,572	0	0	0	0	0	0	0	0
4.4 Net	1,633,593	(a) 0	(a) 730,389	0	0	0	(a) 903,204	0	0	0	0

(a) Including matured endowments (but not guaranteed annual pure endowments) unpaid amounting to $..........0 in Column 2, $..........0 in Column 3 and $..........0 in Column 7.

(b) Include only portion of disability and accident and health claim liabilities applicable to assumed "accrued" benefits. Reserves (including reinsurance assumed and net of reinsurance ceded) for unaccrued benefits for Ordinary Life Insurance $..........0, Individual Annuities $...........0, Credit Life (Group and Individual) $..........0, and Group Life $..........0, are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Group Accident and Health $..........0, Credit (Group and Individual) Accident and Health $..........0 and Other Accident and Health $..........0 are included in Page 3, Line 2, (See Exhibit 6, Claim Reserve).

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 2 - Incurred During the Year

	1	2	Ordinary			6	Group		Accident and Health		
			3	4	5		7	8	9	10	11
	Total	Industrial Life (a)	Life Insurance (b)	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance (c)	Annuities	Group	Credit (Group and Individual)	Other
1. Settlements during the year:											
1.1 Direct	32,566,007		25,962,586	2,471,460			964,423	1,181,725	1,974,250		11,563
1.2 Reinsurance assumed	0										
1.3 Reinsurance ceded	18,728,941		17,441,235				149,000		1,131,510		7,196
1.4 Net	(d) 13,837,066	0	8,521,351	2,471,460	0	0	815,423	1,181,725	842,740	0	4,367
2. Liability December 31, current year from Part 1:											
2.1 Direct	1,889,165	0	985,961	0	0	0	903,204	0	0	0	0
2.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
2.3 Reinsurance ceded	255,572	0	255,572	0	0	0	0	0	0	0	0
2.4 Net	1,633,593	0	730,389	0	0	0	903,204	0	0	0	0
3. Amounts recoverable from reinsurers Dec. 31, current year	311,685		311,685								
4. Liability December 31, prior year:											
4.1 Direct	8,176,167		7,159,212				1,016,955				
4.2 Reinsurance assumed	0										
4.3 Reinsurance ceded	5,315,809		5,315,809								
4.4 Net	2,860,358	0	1,843,403	0	0	0	1,016,955	0	0	0	0
5. Amounts recoverable from reinsurers Dec. 31, prior year	974,014		974,014								
6. Incurred benefits:											
6.1 Direct	26,279,005	0	19,789,335	2,471,460	0	0	850,672	1,181,725	1,974,250	0	11,563
6.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
6.3 Reinsurance ceded	13,006,375	0	11,718,669	0	0	0	149,000	0	1,131,510	0	7,196
6.4 Net	13,272,630	0	8,070,666	2,471,460	0	0	701,672	1,181,725	842,740	0	4,367

(a) Including matured endowments (but not guaranteed annual pure endowments) amounting to $..........0 in Line 1.1, $..........0 in Line 1.4, $..........0 in Line 6.1 and $..........0 in Line 6.4.

(b) Including matured endowments (but not guaranteed annual pure endowments) amounting to $..........0 in Line 1.1, $..........0 in Line 1.4, $..........0 in Line 6.1 and $..........0 in Line 6.4.

(c) Including matured endowments (but not guaranteed annual pure endowments) amounting to $..........0 in Line 1.1, $..........0 in Line 1.4, $..........0 in Line 6.1 and $..........0 in Line 6.4.

(d) Includes $..........0 premiums waived under total and permanent disability benefits.

EXHIBIT OF NONADMITTED ASSETS

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)			0
2. Stocks (Schedule D):			
2.1 Preferred stocks			0
2.2 Common stocks			0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens			0
3.2 Other than first liens			0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company			0
4.2 Properties held for the production of income			0
4.3 Properties held for sale			0
5. Cash (Schedule E-Part 1), cash equivalents (Schedule E-Part 2) and short-term investments (Schedule DA)			0
6. Contract loans	28,774	25,731	(3,043)
7. Derivatives (Schedule DB)			0
8. Other invested assets (Schedule BA)			0
9. Receivables for securities			0
10. Securities lending reinvested collateral assets (Schedule DL)			0
11. Aggregate write-ins for invested assets	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	28,774	25,731	(3,043)
13. Title plants (for Title insurers only)			0
14. Investment income due and accrued			0
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection	9,327	10,041	714
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due			0
15.3 Accrued retrospective premiums and contracts subject to redetermination			0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers			0
16.2 Funds held by or deposited with reinsured companies			0
16.3 Other amounts receivable under reinsurance contracts			0
17. Amounts receivable relating to uninsured plans			0
18.1 Current federal and foreign income tax recoverable and interest thereon			0
18.2 Net deferred tax asset	4,425,419	4,107,947	(317,472)
19. Guaranty funds receivable or on deposit			0
20. Electronic data processing equipment and software			0
21. Furniture and equipment, including health care delivery assets			0
22. Net adjustment in assets and liabilities due to foreign exchange rates			0
23. Receivables from parent, subsidiaries and affiliates			0
24. Health care and other amounts receivable			0
25. Aggregate write-ins for other-than-invested assets	44,259	58,829	14,570
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 through 25)	4,507,779	4,202,548	(305,231)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			0
28. TOTALS (Lines 26 and 27)	4,507,779	4,202,548	(305,231)

DETAILS OF WRITE-INS

1101.			0
1102.			0
1103.			0
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above)	0	0	0
2501. Other assets	23,941	18,109	(5,832)
2502. Disallowed interest maintenance reserve	20,318	40,720	20,402
2503.			0
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	44,259	58,829	14,570

NOTES TO THE FINANCIAL STATEMENTS

Note 1 – Summary of Significant Accounting Policies and Going Concern

A. Accounting Practices

The accompanying statutory financial statements of Harleysville Life Insurance Company (the Company) have been prepared in conformity with accounting practices prescribed or permitted by the National Association of Insurance Commissioners (NAIC) and the State of Ohio.

The Ohio Department of Insurance (Department) recognizes only statutory accounting practices (SAP) prescribed or permitted by the Department for determining and reporting the financial condition and results of operations of an insurance company, as well as, determining its solvency under the Ohio Insurance Law. The NAIC's *Accounting Practices and Procedures* manual (NAIC SAP) has been adopted as a component of prescribed or permitted practices by the State of Ohio. The Commissioner of Insurance has the right to permit other specific practices that deviate from prescribed practices. The Company has no statutory accounting practices that differ from NAIC SAP.

A reconciliation of the Company's net income and capital and surplus between NAIC SAP and practices prescribed and permitted by the State of Ohio is shown below:

		SSAP #	F/S Page	F/S Line #	2018	2017
	Net Income					
1.	Harleysville Life Insurance Company state basis (Page 4, Line 35, Columns 1 & 2)	XXX	XXX	XXX	$ 4,827,918	$ 3,035,274
2.	State Prescribed Practices that increase/(decrease) NAIC SAP				-	-
3.	State Permitted Practices that increase/(decrease) NAIC SAP				-	-
4.	NAIC SAP (1-2-3=4)	XXX	XXX	XXX	$ 4,827,918	$ 3,035,274
	Surplus					
5.	Harleysville Life Insurance Company state basis (Page 3, Line 38, Columns 1 & 2)	XXX	XXX	XXX	$ 51,053,896	$ 46,671,188
6.	State Prescribed Practices that increase/(decrease) NAIC SAP				-	-
7.	State Permitted Practices that increase/(decrease) NAIC SAP				-	-
8.	NAIC SAP (5-6-7=8)	XXX	XXX	XXX	$ 51,053,896	$ 46,671,188

B. Use of Estimates in the Preparation of the Financial Statements

In preparing the financial statements in conformity with the Annual Statement Instructions and NAIC SAP, the Company is required to make estimates and assumptions that affect the reported amounts of assets and liabilities and the disclosures of contingent assets and liabilities as of the date of the financial statements and the reported amounts of revenues and expenses for the reporting period. Actual results could differ significantly from those estimates.

C. Accounting Policies

Life insurance premiums are recognized as revenue over the premium paying period of the related policies. Annuity considerations are recognized as revenue when received. Health premiums are earned ratably over the terms of the related insurance and reinsurance contracts or policies. Policy benefits and claims that are expensed include interest credited to policy account balances, benefits and claims incurred in the period in excess of related policy reserves and other changes in future policy benefits. Expenses incurred in connection with acquiring new insurance business, including acquisition costs such as sales commissions, are charged to operations as incurred.

In addition, the Company uses the following accounting policies:

1. Short-term investments consist of investments with maturities of twelve months or less at acquisition and are stated at amortized cost, which approximates fair value.

2. Bonds, excluding loan-backed and structured securities, are stated at amortized cost, except those with an NAIC designation of "6", which are stated at the lower of amortized cost or fair value. Amortization of premiums and discounts is calculated using the effective yield method. The Company does not hold any mandatory convertible securities or SVO-identified investments.

3. Not applicable – The Company does not have common stock.

4. Not applicable – The Company does not have preferred stock.

5. Not applicable – The Company does not have mortgage loans on real estate.

6. Loan-backed and structured securities (collectively, loan-backed securities) are stated at amortized cost or the lower of amortized cost or fair value in accordance with the provisions of Statement of Statutory Accounting Principles (SSAP) No. 43-Revised and the Purposes and Procedures Manual of the NAIC Securities Valuation Office. The retrospective adjustment method is used to value loan-backed securities where the collection of all contractual cash flows is probable. For all other loan-backed securities, the Company uses the prospective adjustment method. Refer to Note 5(D) for a discussion of the other-than-temporary impairment policy for loan-backed securities.

7. Not applicable – The Company does not have any subsidiaries.

8. Not applicable – The Company does not have any ownership in joint ventures, partnership and limited liability companies.

9. Not applicable – the Company does not have derivatives.

10. The Company anticipates investment income as a factor in the premium deficiency calculation.

11. Unpaid losses and loss adjustment expenses include an amount determined from individual case estimates and loss reports and an amount, based upon past experiences, for losses incurred but not reported. Such liabilities are based upon assumptions and estimates and while management believes the amount is adequate, the ultimate liability may be in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting liabilities are continually reviewed and any adjustments are reflected in the period determined.

12. The Company has not modified its capitalization policy from the prior period.

13. Not Applicable – The Company does not have any pharmaceutical rebate receivables.

D. Going Concern

Not applicable.

NOTES TO THE FINANCIAL STATEMENTS

Note 2 - Accounting Changes and Corrections of Errors

Not applicable.

Note 3 - Business Combinations and Goodwill

Not applicable.

Note 4 – Discontinued Operations

Not applicable.

Note 5 – Investments

A. Mortgage Loans

Not applicable.

B. Troubled Debt Restructuring

Not applicable.

C. Reverse Mortgages

Not applicable.

D. Loan-Backed Securities

1. Prepayment assumptions are generally obtained using a model provided by a third-party vendor.

2. Not applicable.

3. Not applicable.

4. All impaired securities (fair value is less than cost or amortized cost) for which an other-than-temporary impairment has not been recognized in earnings as a realized loss (including securities with a recognized other-than-temporary impairment for non-interest related declines when a non-recognized interest related impairment remains):

a. The aggregate amount of unrealized losses:

1. Less than 12 Months	$	(165,493)
2. 12 Months or Longer	$	(116,707)

b. The aggregate related fair value of securities with unrealized losses:

1. Less than 12 Months	$	4,714,510
2. 12 Months or Longer	$	2,441,479

5. The Company reviews all loan-backed and structured securities in which the fair value of the given security is less than the amortized cost to determine if a given security is other-than-temporarily impaired. The Company examines characteristics of the underlying collateral, such as delinquency and default rates, the quality of the underlying borrower, the type of collateral in the pool, the vintage year of the collateral, subordination levels within the structure of the collateral pool, and the quality of any credit guarantors, to determine the cash flows expected to be received for the security.

If the severity and duration of the security's unrealized loss indicates a risk of an other-than-temporary impairment, then the Company will evaluate if the amortized cost basis of the security will be recovered by comparing the present value of the cash flows expected to be received for the given security with the amortized cost basis of the security. If the present value of cash flows is greater than the amortized cost basis of a security then the security is deemed not to be other-than-temporarily impaired.

E. Dollar Repurchase Agreements and/or Securities Lending Transactions

Not applicable, as the Company does not participate in a securities lending program and has no open dollar repurchase agreements as of year-end.

F. Repurchase Agreements Transactions Accounted for as Secured Borrowing

Not applicable.

G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing

Not applicable.

H. Repurchase Agreements Transactions Accounted for as a Sale

Not applicable.

I. Reverse Repurchase Agreements Transactions Accounted for as a Sale

Not applicable.

J. Real Estate

Not applicable.

K. Low-Income Housing Tax Credits

Not applicable.

NOTES TO THE FINANCIAL STATEMENTS

L. Restricted Assets

1. Restricted Assets (Including Pledged)

	Gross (Admitted & Nonadmitted) Restricted						
	Current Year						
	1	2	3	4	5	6	7
Restricted Asset Category	Total General Account (G/A)	G/A Supporting S/A Activity (a)	Total Separate Account (S/A) Restricted Assets	S/A Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)
a. Subject to contractual obligation for which liability is not shown	$-	$-	$-	$-	$-	$-	$-
b. Collateral held under security lending agreements	-	-	-	-	-	-	-
c. Subject to repurchase agreements	-	-	-	-	-	-	-
d. Subject to reverse repurchase agreements	-	-	-	-	-	-	-
e. Subject to dollar repurchase agreements	-	-	-	-	-	-	-
f. Subject to dollar reverse repurchase agreements	-	-	-	-	-	-	-
g. Placed under option contracts	-	-	-	-	-	-	-
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock	-	-	-	-	-	-	-
i. FHLB capital stock	-	-	-	-	-	-	-
j. On deposit with states	4,629,694	-	-	-	4,629,694	10,083,685	(5,453,990)
k. On deposit with other regulatory bodies	-	-	-	-	-	-	-
l. Pledged as collateral to FHLB (including assets backing funding agreements)	-	-	-	-	-	-	-
m. Pledged as collateral not captured in other categories	-	-	-	-	-	-	-
n. Other restricted assets	-	-	-	-	-	-	-
o. Total Restricted Assets	$4,629,694	$-	$-	$-	$4,629,694	$10,083,685	$(5,453,990)

(a) Subset of Column 1
(b) Subset of Column 3

NOTES TO THE FINANCIAL STATEMENTS

	Current Year			
	8	9	Percentage	
			10	11
Restricted Asset Category	Total Nonadmitted Restricted	Total Admitted Restricted (5 minus 8)	Gross (Admitted & Nonadmitted) Restricted to Total Assets (c)	Admitted Restricted to Total Admitted Assets (d)
a. Subject to contractual obligation for which liability is not shown	$-	$-	0.00%	0.00%
b. Collateral held under security lending agreements	-	-	0.00%	0.00%
c. Subject to repurchase agreements	-	-	0.00%	0.00%
d. Subject to reverse repurchase agreements	-	-	0.00%	0.00%
e. Subject to dollar repurchase agreements	-	-	0.00%	0.00%
f. Subject to dollar reverse repurchase agreements	-	-	0.00%	0.00%
g. Placed under option contracts	-	-	0.00%	0.00%
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock	-	-	0.00%	0.00%
i. FHLB capital stock	-	-	0.00%	0.00%
j. On deposit with states	-	4,629,694	1.14%	1.15%
k. On deposit with other regulatory bodies	-	-	0.00%	0.00%
l. Pledged as collateral to FHLB (including assets backing funding agreements)	-	-	0.00%	0.00%
m. Pledged as collateral not captured in other categories	-	-	0.00%	0.00%
n. Other restricted assets	-	-	0.00%	0.00%
o. Total Restricted Assets	$-	$4,629,694	1.14%	1.15%

(c) Column 5 divided by Asset Page, Column 1, Line 28
(d) Column 9 divided by Asset Page, Column 3, Line 28

2. Detail of Assets Pledged as Collateral Not Captured in Other Categories (Contracts that Share Similar Characteristics, Such as Reinsurance and Derivatives, Are Reported in the Aggregate)

   Not applicable.

3. Detail of Other Restricted Assets (Contracts that Share Similar Characteristics, Such as Reinsurance and Derivatives, Are Reported in the Aggregate)

   Not applicable.

4. Collateral Received and Reflected as Assets Within the Reporting Entity's Financial Statements

   Not applicable.

M. Working Capital Finance Investments

Not applicable.

N. Offsetting and Netting of Assets and Liabilities

No assets or liabilities are offset and reported net in accordance with a valid right to offset per SSAP No 64, *Offsetting and Netting of Assets and Liabilities*.

O. Structured Notes

Not applicable.

P. 5* Securities

Not applicable.

Q. Short Sales

Not applicable.

NOTES TO THE FINANCIAL STATEMENTS

R. Prepayment Penalty and Acceleration Fees

	General Account	Separate Account
1. Number of CUSIPs	6	-
2. Aggregate Amount of Investment Income	$ 14,208	$ -

Note 6 - Joint Ventures, Partnerships and Limited Liability Companies

Not applicable.

Note 7 - Investment Income

A. Accrued Investment Income

The Company nonadmits investment income due and accrued if amounts are over 90 days past due.

B. Amounts Nonadmitted

The Company does not have investment income nonadmitted at December 31, 2018.

Note 8 - Derivative Instruments

Not applicable.

Note 9 - Income Taxes

On December 22, 2017, the Tax Cuts and Jobs Act was signed into law and is effective January 1, 2018. Impacts to the Company include a reduction in the corporate tax rate from 35% to 21%, repeal of the corporate alternative minimum tax and other changes to the corporate tax rules. Upon the enactment of these tax law changes, the Company remeasured deferred tax assets and liabilities. The financial statement impacts are detailed in the tables below.

The impact of the Tax Legislation was calculated using a process taking into account all available information. Some amounts related to tax calculations of policyholder and/or loss reserves are considered to be estimates. Updates to the estimate will occur in the normal course including as the company receives additional information, upon the issuance of relevant tax legislative guidance, and resulting from actions the company may take as a result of the Tax Legislation.

A. The components of the deferred tax asset/(liability) at December 31 are as follows:

		December 31, 2018		
		Ordinary	Capital	Total
(1a)	Gross deferred tax assets	$ 8,155,668	$ -	$ 8,155,668
(1b)	Statutory valuation allowance adjustment	-	-	-
(1c)	Adjusted gross deferred tax assets	$ 8,155,668	$ -	$ 8,155,668
(1d)	Deferred tax assets nonadmitted	4,425,419	-	4,425,419
(1e)	Subtotal net admitted deferred tax asset	$ 3,730,249	$ -	$ 3,730,249
(1f)	Deferred tax liabilities	1,861,161	205,066	2,066,228
(1g)	Net admitted deferred tax asset/(net deferred tax liability)	$ 1,869,088	$ (205,066)	$ 1,664,021

		December 31, 2017		
		Ordinary	Capital	Total
(1a)	Gross deferred tax assets	$ 8,781,417	$ -	$ 8,781,417
(1b)	Statutory valuation allowance adjustment	-	-	-
(1c)	Adjusted gross deferred tax assets	$ 8,781,417	$ -	$ 8,781,417
(1d)	Deferred tax assets nonadmitted	4,107,947	-	4,107,947
(1e)	Subtotal net admitted deferred tax asset	$ 4,673,470	$ -	$ 4,673,470
(1f)	Deferred tax liabilities	2,521,514	190,306	2,711,821
(1g)	Net admitted deferred tax asset/(net deferred tax liability)	$ 2,151,956	$ (190,306)	$ 1,961,649

		Change		
		Ordinary	Capital	Total
(1a)	Gross deferred tax assets	$ (625,749)	$ -	$ (625,749)
(1b)	Statutory valuation allowance adjustment	-	-	-
(1c)	Adjusted gross deferred tax assets	$ (625,749)	$ -	$ (625,749)
(1d)	Deferred tax assets nonadmitted	317,472	-	317,472
(1e)	Subtotal net admitted deferred tax asset	$ (943,221)	$ -	$ (943,221)
(1f)	Deferred tax liabilities	(660,353)	14,760	(645,593)
(1g)	Net admitted deferred tax asset/(net deferred tax liability)	$ (282,868)	$ (14,760)	$ (297,628)

NOTES TO THE FINANCIAL STATEMENTS

Admission Calculation Components SSAP No. 101

	December 31, 2018		
	Ordinary	Capital	Total
(2a) Federal income taxes paid in prior years recoverable through loss carrybacks	$ -	$ -	$ -
(2b) Adjusted gross deferred tax assets expected to be realized (excluding the amount of deferred tax assets from (2a) above) after application of the threshold limitation (the less of (2b)1 and (2b)2 below)	$ 1,664,021	$ -	$ 1,664,021
1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date	$ 1,664,021	$ -	$ 1,664,021
2. Adjusted gross deferred tax assets allowed per limitation threshold	XXX	XXX	$ 7,408,481
(2c) Adjusted gross deferred tax assets (excluding the amount of deferred tax assets from 2(a) and 2(b) above) offset by gross deferred tax liabilities	$ 2,066,228	$ -	$ 2,066,228
(2d) Deferred tax assets admitted as the result of application of SSAP No. 101 Total ((2a) + (2b) + (2c))	$ 3,730,249	$ -	$ 3,730,249

	December 31, 2017		
	Ordinary	Capital	Total
(2a) Federal income taxes paid in prior years recoverable through loss carrybacks	$ -	$ -	$ -
(2b) Adjusted gross deferred tax assets expected to be realized (excluding the amount of deferred tax assets from (2a) above) after application of the threshold limitation (the less of (2b)1 and (2b)2 below)	$ 1,961,649	$ -	$ 1,961,649
1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date	$ 1,961,649	$ -	$ 1,961,649
2. Adjusted gross deferred tax assets allowed per limitation threshold	XXX	XXX	$ 6,706,431
(2c) Adjusted gross deferred tax assets (excluding the amount of deferred tax assets from 2(a) and 2(b) above) offset by gross deferred tax liabilities	$ 2,711,821	$ -	$ 2,711,821
(2d) Deferred tax assets admitted as the result of application of SSAP No. 101 Total ((2a) + (2b) + (2c))	$ 4,673,470	$ -	$ 4,673,470

	Change		
	Ordinary	Capital	Total
(2a) Federal income taxes paid in prior years recoverable through loss carrybacks	$ -	$ -	$ -
(2b) Adjusted gross deferred tax assets expected to be realized (excluding the amount of deferred tax assets from (2a) above) after application of the threshold limitation (the less of (2b)1 and (2b)2 below)	$ (297,628)	$ -	$ (297,628)
1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date	$ (297,628)	$ -	$ (297,628)
2. Adjusted gross deferred tax assets allowed per limitation threshold	XXX	XXX	$ 702,050
(2c) Adjusted gross deferred tax assets (excluding the amount of deferred tax assets from 2(a) and 2(b) above) offset by gross deferred tax liabilities	$ (645,593)	$ -	$ (645,593)
(2d) Deferred tax assets admitted as the result of application of SSAP No. 101 Total ((2a) + (2b) + (2c))	$ (943,221)	$ -	$ (943,221)

	December 31, 2018	December 31, 2017
(3a) Ratio percentage used to determine recovery period and threshold limitation amount	1107.840%	1081.469%
(3b) Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in (2b)2 above	$ 49,389,874	$ 44,709,539

NOTES TO THE FINANCIAL STATEMENTS

Impact of Tax Planning Strategies

		December 31, 2018		
		Ordinary	Capital	Total
(4a)	Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage			
	(1) Adjusted Gross DTAs amount from Note 9A1(c)	$ 8,155,668	$ -	$ 8,155,668
	(2) Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	0.00%	0.00%	0.00%
	(3) Net Admitted Adjusted Gross DTAs amount from Note 9A1(e)	$ 3,730,249	$ -	$ 3,730,249
	(4) Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of planning strategies	0.00%	0.00%	0.00%

		December 31, 2017		
		Ordinary	Capital	Total
(4a)	Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage			
	(1) Adjusted Gross DTAs amount from Note 9A1(c)	$ 8,781,417	$ -	$ 8,781,417
	(2) Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	0.00%	0.00%	0.00%
	(3) Net Admitted Adjusted Gross DTAs amount from Note 9A1(e)	$ 4,673,470	$ -	$ 4,673,470
	(4) Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of planning strategies	0.00%	0.00%	0.00%

		Change		
		Ordinary	Capital	Total
(4a)	Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage			
	(1) Adjusted Gross DTAs amount from Note 9A1(c)	$ (625,749)	$ -	$ (625,749)
	(2) Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	0.00%	0.00%	0.00%
	(3) Net Admitted Adjusted Gross DTAs amount from Note 9A1(e)	$ (943,221)	$ -	$ (943,221)
	(4) Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of planning strategies	0.00%	0.00%	0.00%

(4b) Does this Company's tax-planning strategies include the use of reinsurance? Yes [ ] No [X]

B. There are no temporary differences for which deferred tax liabilities are not recognized.

C. Current income taxes incurred consist of the following major components:

		December 31, 2018	December 31, 2017	Change
1.	**Current Income Tax**			
	(a) Federal	$ 1,283,193	$ 1,287,665	$ (4,472)
	(b) Foreign	-	-	-
	(c) Subtotal	$ 1,283,193	$ 1,287,665	$ (4,472)
	(d) Federal income tax on net capital gains	29,694	374,053	(344,359)
	(e) Utilization of capital loss carry-forwards	-	-	-
	(f) Other	-	-	-
	(g) Federal and foreign income taxes incurred	$ 1,312,887	$ 1,661,718	$ (348,831)

NOTES TO THE FINANCIAL STATEMENTS

2. Deferred Tax Assets

		December 31, 2018		December 31, 2017		Change
(a) Ordinary:						
(1) Discounting of unpaid losses	$	-	$	-	$	-
(2) Unearned premium reserve		-		-		-
(3) Policyholder reserves		4,951,493		5,410,207		(458,715)
(4) Investments		-		-		-
(5) Deferred acquisition costs		2,757,064		2,045,149		711,915
(6) Policyholder dividends accrual		-		-		-
(7) Fixed assets		-		-		-
(8) Compensation and benefits accrual		-		-		-
(9) Pension accrual		-		-		-
(10) Receivables - nonadmitted		-		-		-
(11) Net operating loss carry-forward		384,355		947,960		(563,605)
(12) Tax credit carry-forward		-		-		-
(13) Other (including items <5% of total ordinary tax assets)		62,755		378,100		(315,345)
(99) Subtotal	$	8,155,668	$	8,781,417	$	(625,749)
(b) Statutory valuation allowance adjustment	$	-	$	-	$	-
(c) Nonadmitted		4,425,419		4,107,947		317,472
(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	$	3,730,249	$	4,673,470	$	(943,221)
(e) Capital:						
(1) Investments	$	-	$	-	$	-
(2) Net capital loss carry-forward		-		-		-
(3) Real estate		-		-		-
(4) Other (including items <5% of total capital tax assets)		-		-		-
(99) Subtotal	$	-	$	-	$	-
(f) Statutory valuation allowance adjustment	$	-	$	-	$	-
(g) Nonadmitted		-		-		-
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)	$	-	$	-	$	-
(i) Admitted deferred tax assets (2d + 2h)	$	3,730,249	$	4,673,470	$	(943,221)

3. Deferred Tax Liabilities

		December 31, 2018		December 31, 2017		Change
(a) Ordinary:						
(1) Investments	$	-	$	2,183	$	(2,183)
(2) Fixed assets		-		-		-
(3) Deferred and uncollected premium		1,315,163		1,328,041		(12,879)
(4) Policyholder reserves		545,998		-		545,998
(5) Other (including items <5% of total ordinary tax liabilities)		-		-		-
(6) Discounting of Unpaid losses		-		1,191,289		(1,191,289)
(99) Subtotal	$	1,861,161	$	2,521,514	$	(660,353)
(b) Capital:						
(1) Investments	$	205,066	$	190,306	$	14,760
(2) Real estate		-		-		-
(3) Other (including items <5% of total capital tax liabilities)		-		-		-
(99) Subtotal		205,066	$	190,306	$	14,760
(c) Deferred tax liabilities (3a99 + 3b99)	$	2,066,228	$	2,711,821	$	(645,593)

4. Net deferred tax asset/(liability) (2i - 3c)	$	1,664,021	$	1,961,649	$	(297,628)

NOTES TO THE FINANCIAL STATEMENTS

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

	December 31, 2018	December 31, 2017	Change
(a) Adjusted gross deferred tax assets	$ 8,155,668	$ 8,781,417	$ (625,749)
(b) Deferred tax liabilities	2,066,228	2,711,821	(645,593)
(c) Net deferred tax assets (liabilities)	$ 6,089,440	$ 6,069,596	$ 19,844
(d) Tax effect of unrealized gains (losses)			-
(e) Prior period adjustment			-
(f) Change in deferred income tax			$ 19,844

D. The provision for federal income taxes incurred is different from that which would be obtained by applying the statutory Federal income tax rate to pre-tax income. The significant book to tax adjustments causing this difference are as follows:

	December 31, 2018	December 31, 2017
(a) Current income taxes incurred	$ 1,312,887	$ 1,661,718
(b) Change in deferred income tax	(19,844)	4,117,292
(c) Total income tax reported	$ 1,293,043	$ 5,779,010
(d) Income before taxes	$ 6,140,811	$ 4,696,992
(e) Federal statutory tax rate	21%	35%
(f) Expected income tax expense (benefit) at 21% and 35% statutory rate	$ 1,289,570	$ 1,643,947
(1) Dividends received deduction	$ -	$ -
(2) Nondeductible expenses for meals, penalties, and lobbying	-	123
(3) Tax-exempt income	-	-
(4) Deferred tax benefit on nonadmitted assets	(1,718)	(3,611)
(5) Change in tax reserves	-	-
(6) Tax credits	-	-
(7) Tax adjustment for IMR	4,285	139,193
(8) Prior year adjustments	-	(47,041)
(9) Initial ceding commission	-	-
(10) Disregarded entity adjustment	-	-
(11) Change in reserve valuation basis	-	-
(12) Other	-	-
(14) Impact of enacted tax law changes	906	4,046,399
(g) Total	$ 1,293,043	$ 5,779,010

E. Operating Loss and Tax Credit Carryforwards and Protective Tax Deposits

1. As of December 31, 2018 operating loss or tax credit carryforwards are available as follows:

	Amount	Origination	Expiration
Operating loss carryforwards	$ -	1/1/12-5/1/12	2026
Operating loss carryforwards	$ 1,830,264	5/2/12-12/31/12	2027
Operating loss carryforwards	$ -	2013	2028
Operating loss carryforwards	$ -	2014	2029
Operating loss carryforwards	$ -	2015	2030
Operating loss carryforwards	$ -	2016	2031
Operating loss carryforwards	$ -	2017	2032
Operating loss carryforwards	$ -	2018	2033
Foreign tax credits	$ -	-	-
Business credits	$ -	-	-

2. The amount of Federal income taxes incurred that are available for recoupment in the event of future net losses are:

2018	$ -
2017	$ -

3. The Company did not have any protective tax deposits under Section 6603 of the Internal Revenue Code as of December 31, 2018 and 2017.

NOTES TO THE FINANCIAL STATEMENTS

F. Consolidated Federal Income Tax Return

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

Nationwide Mutual Insurance Company
AGMC Reinsurance, Ltd
Allied General Agency Company
Allied Group, Inc.
Allied Holding (Delaware), Inc.
Allied Insurance Company of America
Allied Property & Casualty Insurance Company
Allied Texas Agency, Inc.
AMCO Insurance Company
American Marine Underwriters
Crestbrook Insurance Company
Depositors Insurance Company
DVM Insurance Agency, Inc.
Eagle Captive Reinsurance, LLC
Freedom Specialty Insurance Company
Harleysville Group Inc.
Harleysville Insurance Co. of New York
Harleysville Insurance Company
Harleysville Insurance Company of New Jersey
Harleysville Lake States Insurance Company
Harleysville Life Insurance Company
Harleysville Preferred Insurance Company
Harleysville Worcester Insurance Company
Jefferson National Financial Corporation
Jefferson National Securities Corporation
JNF Advisors, Inc.
Lone Star General Agency, Inc.
National Casualty Company
Nationwide Advantage Mortgage Company
Nationwide Affinity Insurance Company of America
Nationwide Agribusiness Insurance Company
Nationwide Assurance Company
Nationwide Cash Management Company
Nationwide Corporation
Nationwide Financial Assignment Company
Nationwide Financial General Agency, Inc.
Nationwide Financial Services, Inc.
Nationwide General Insurance Company
Nationwide Global Holdings, Inc.
Nationwide Global Ventures, Inc.
Nationwide Indemnity Company
Nationwide Insurance Company of America
Nationwide Insurance Company of Florida
Nationwide Investment Services Corporation
Nationwide Life and Annuity Insurance Company
Nationwide Life Insurance Company
Nationwide Lloyds
Nationwide Member Solutions Agency, Inc.
Nationwide Property & Casualty Insurance Company
Nationwide Retirement Solutions, Inc.
Nationwide Trust, FSB
NBS Insurance Agency, Inc.
NFS Distributors, Inc.
NWD Asset Management Holdings, Inc.
NWD Investment Management, Inc.
On Your Side Nationwide Insurance Agency, Inc.
Premier Agency, Inc.
Registered Investment Advisors Services, Inc.
Riverview International Group, Inc.
Scottsdale Indemnity Company
Scottsdale Insurance Company
Scottsdale Surplus Lines Insurance Company
THI Holdings (Delaware), Inc.
Titan Auto Insurance of New Mexico, Inc.
Titan Indemnity Company
Titan Insurance Company
Titan Insurance Services, Inc.
Veterinary Pet Insurance Company
Victoria Automobile Insurance Company
Victoria Fire & Casualty Company
Victoria National Insurance Company
Victoria Select Insurance Company
Victoria Specialty Insurance Company
VPI Services, Inc.
Western Heritage Insurance Company

2. The method of allocation among the companies is subject to the resolution approved by the Board of Directors. Allocation is based upon separate return or sub-group aggregated separate return calculations with the company being reimbursed for the actual Federal income tax benefit of its net operating losses which are actually used to reduce the taxable income of other companies in the consolidated return.

G. Federal or Foreign Income Tax Loss Contingencies

The Company does not have any tax loss contingencies for which it is reasonably possible that the total liability will significantly increase within twelve months of the reporting date.

H. Repatriation Transition Tax (RTT)

Not applicable.

I. Alternative Minimum Tax (AMT)

Not applicable.

Note 10 - Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties

The Company is a wholly-owned subsidiary of Nationwide Mutual Insurance Company (NMIC) and is party to the Tax Sharing Agreement among NMIC and its subsidiaries and to the Second Amended and Restated Cost Sharing Agreement between NMIC and its affiliates.

The Company and its affiliates occupy common premises and share certain personnel, equipment and services and participate in the same group insurance, profit-sharing, pension and other postretirement benefit plans. During 2018 and 2017, the Company paid for its portion of the related costs, $1,471,586 and $1,929,169, respectively, in accordance with a written agreement.

Effective February 19, 2018, the Company entered into an agreement with Nationwide Cash Management Company (NCMC) a subsidiary of Nationwide Mutual Insurance Company, under which NCMC acts as a common agent in handling the purchases and sales of short-term investments for the respective accounts of the participants. The amount on deposit with NCMC was $17,906,906 as of December 31, 2018.

NOTES TO THE FINANCIAL STATEMENTS

Note 11 - Debt

Not applicable.

Note 12 - Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans

Not applicable.

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

1. Outstanding Shares

   The Company has 1,000,000 shares of $5 par value common stock authorized, 306,000 shares issued, and 306,000 shares outstanding as of December 31, 2018.

2. Dividend Rate of Preferred Stock

   The Company has no preferred stock outstanding.

3. Dividend Restrictions

   The maximum amount of dividends which can be paid to shareholders by a State of Ohio domiciled insurance company without prior approval of the Director of Insurance is limited to, together with that of other dividends or distributions made within the preceding twelve months, the greater of either 10% of surplus as regards policyholders as of the preceding December 31, or the net income for the twelve-month period ending December 31 of the previous calendar year. The Company's statutory capital and surplus as of December 31, 2018 was $51,053,896, and statutory net income for 2018 was $4,827,918. As of January 1, 2019, the Company has the ability to pay dividends to NMIC of $5,105,390 without obtaining prior approval.

   The State of Ohio insurance laws also require insurers to seek prior regulatory approval for any dividend paid from other than earned capital and surplus. Earned capital and surplus is defined under the State of Ohio insurance laws as the amount equal to the Company's unassigned funds as set forth in its most recent statutory financial statements, including net unrealized capital gains and losses or revaluation of assets. Additionally, following any dividend, an insurer's policyholder capital and surplus must be reasonable in relation to the insurer's outstanding liabilities and adequate for its financial needs.

4. Dividends Paid

   During the years ended December 31, 2018 and 2017, the Company did not pay any dividends to NMIC.

5. Profits Available for Ordinary Dividends

   Within the limitations of (3) above, there are no restrictions placed on the portion of Company profits that may be paid as ordinary dividends to shareholders.

6. Restrictions on Surplus

   There is no restriction on the use of the Company's unassigned surplus and such surplus is held for the benefit of the shareholder.

7. Advances to Surplus Not Repaid

   Not applicable.

8. Stock Held by Company for Special Purposes

   The Company does not hold any stock for special purpose.

9. Changes in Special Surplus Funds

   There have been no changes in the balances of any special surplus funds during 2018.

10. Changes in Unassigned Funds

    There was no portion of unassigned surplus represented or reduced by cumulative unrealized gains or losses.

11. Surplus Notes

    Not applicable.

12. and 13. Quasi Reorganizations

    Not applicable.

Note 14 – Liabilities, Contingencies and Assessments

A. Contingent Commitments

   The Company has no commitments or contingent commitments to affiliates or other entities.

NOTES TO THE FINANCIAL STATEMENTS

B. Assessments

1. The Company is subject to guaranty fund and other assessments by the states in which it writes business. Guaranty fund assessments should be accrued at the time of insolvencies. Other assessments should be accrued either at the time of assessment or in the case of premium based assessments, at the time the premiums were written. In the case of loss-based assessments, the assessments should be accrued at the time the losses are incurred.

   As of December 31, 2018 and 2017, the Company accrued a liability for guaranty fund and other assessments of $231,903 and $215,365, respectively. These represent management's best estimates based on information received from the states in which the Company writes business and may change due to many factors including the Company's share of the ultimate cost of current insolvencies.

2.

a. Assets recognized from paid and accrued premium tax offsets and policy holder surcharges prior year-end	$	3,068
b. Decreases current year: Premium tax offsets applied		11,886
c. Increases current year: Change in accrued premium tax offsets		114,419
d. Assets recognized from paid and accrued premium tax offsets and policy holder surcharges current year-end	$	105,601

3. Guaranty fund liabilities and assets related to assessments from insolvencies of entities that wrote long-term care contracts:

   a. Discount rate applied 4.25%

   b. The undiscounted and discounted amount of the guaranty fund assessments and related assets by insolvency:

	Guaranty Fund Assessment		Related Assets	
Name of the Insolvency	Undiscounted	Discounted	Undiscounted	Discounted
Penn Treaty Network America Insurance Company	$ 256,702	$ 162,292	$ -	$ -
American Network Insurance Company	32,833	17,471	-	-

   c. Number of jurisdictions, ranges of years used to discount and weighted average number of years of the discounting time period for payables and recoverables by insolvency:

	Payables			Recoverables		
Name of the Insolvency	Number of Jurisdictions	Range of Years	Weighted Average Number of Years	Number of Jurisdictions	Range of Years	Weighted Average Number of Years
Penn Treaty Network America Insurance Company	27	70	70	0	0	0
American Network Insurance Company	26	70	70	0	0	0

C. Gain Contingencies

Not applicable.

D. Claims Related Extra Contractual Obligations and Bad Faith Losses Stemming From Lawsuits

Not applicable.

E. Joint and Several Liabilities

Not applicable.

F. All Other Contingencies

Legal and Regulatory Matters

The Company is subject to legal and regulatory proceedings in the ordinary course of its business. These include proceedings specific to the Company and proceedings generally applicable to business practices in the industries in which the Company operates. The outcomes of these proceedings cannot be predicted due to their complexity, scope, and many uncertainties. The Company believes, however, that based on currently known information, the ultimate outcome of all pending legal and regulatory proceedings is not likely to have a material adverse effect on the Company’s statutory financial position. Nonetheless, it is possible that such outcomes could materially affect the Company’s statutory financial position.

Indemnifications

In the normal course of business, the Company provides standard indemnifications to contractual counterparties. The types of indemnifications typically provided include breaches of representations and warranties, taxes and certain other liabilities, such as third party lawsuits. The indemnification clauses are often standard contractual terms and are entered into in the normal course of business with various third parties based on an assessment that the risk of loss would be remote. The terms of the indemnifications vary in duration and nature. In many cases, the maximum obligation is not explicitly stated, and the contingencies triggering the obligation to indemnify have not occurred and are not expected to occur. Consequently, the amount of the obligation under such indemnifications is not determinable. Historically, the Company has not made any material payments pursuant to these obligations.

Note 15 – Leases

The Company does not have any material lease obligations at this time.

NOTES TO THE FINANCIAL STATEMENTS

Note 16 - Information About Financial Instruments With Off-Balance Sheet Risk And Financial Instruments With Concentrations of Credit Risk

Not applicable.

Note 17 - Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities

A. Transfers of Receivables Reported as Sales

Not applicable.

B. Transfer and Servicing of Financial Assets

1. There was no securities lending activity during the period.
2. No servicing assets or liabilities were recognized during the period.
3. No servicing assets or liabilities were recognized during the period.
4. There were no assets securitized during the period.
5. There were no transfers of financial assets accounted for as a secured borrowing (excluding any repurchase and reverse repurchase transactions that may be disclosed under notes 5 F. through 5 I. above).
6. There were no transfers of receivables with recourse.
7. There were no dollar repurchase or reverse dollar repurchase agreements open as of December 31, 2018.

C. Wash Sales

Not applicable.

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

Not applicable.

Note 19 - Direct Premium Written/Produced by Managing General Agents/Third Party Administrators

Not applicable.

Note 20 – Fair Value Measurements

A. Fair value is defined as the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. Fair value measurements are based upon observable and unobservable inputs. Observable inputs reflect market data obtained from independent sources while unobservable inputs reflect the Company's view of market assumptions in the absence of observable market information. The Company utilizes valuation techniques that maximize the use of observable inputs and minimize the use of unobservable inputs. In determining fair value, the Company uses various methods including market, income and cost approaches.

The Company categorizes its financial instruments into a three-level hierarchy based on the priority of the inputs to the valuation technique. The fair value hierarchy gives the highest priority to quoted prices in active markets for identical assets or liabilities (Level 1) and the lowest priority to unobservable inputs (Level 3). If the inputs used to measure fair value fall within different levels of the hierarchy, the category level is based on the lowest priority level input that is significant to the fair value measurement of the instrument in its entirety.

The Company categorizes assets and liabilities held at fair value in the statutory statements of assets and liabilities, surplus and other funds as follows:

Level 1. Unadjusted quoted prices accessible in active markets for identical assets or liabilities at the measurement date and mutual funds where the value per share (unit) is determined and published daily and is the basis for current transactions.

Level 2. Unadjusted quoted prices for similar assets or liabilities in active markets or inputs (other than quoted prices) that are observable or that are derived principally from or corroborated by observable market data through correlation or other means. Primary inputs to this valuation technique may include comparative trades, bid/asks, interest rate movements, U.S. Treasury rates, London Interbank Offered Rate, prime rates, cash flows, maturity dates, call ability, estimated prepayments and/or underlying collateral values.

Level 3. Prices or valuation techniques that require inputs that are both unobservable and significant to the overall fair value measurement. Inputs reflect management's best estimates of the assumptions market participants would use at the measurement date in pricing the asset or liability. Consideration is given to the risk inherent in both the method of valuation and the valuation inputs. Primary inputs to this valuation technique include broker quotes and comparative trades.

The Company reviews its fair value hierarchy classifications for assets and liabilities quarterly. Changes in observability of significant valuation inputs identified during these reviews may trigger reclassifications. Reclassifications are reported as transfers at the beginning of the period in which the change occurs.

Independent pricing services are most often utilized to determine the fair value of bonds and stocks for which market quotations or quotations on comparable securities are available. For these bonds and stocks, the Company obtains the pricing services' methodologies, pricing from additional sources, inputs and assumptions and classifies the investments accordingly in the fair value hierarchy.

A corporate pricing matrix is used in valuing certain corporate bonds. The corporate pricing matrix was developed using publicly available spreads for privately placed corporate securities with varying weighted average lives and credit quality ratings. The weighted average life and credit quality rating of a particular bond to be priced using the corporate pricing matrix are important inputs into the model and are used to determine a corresponding spread that is added to the appropriate U.S. Treasury yield to create an estimated market yield for that bond. The estimated market yield and other relevant factors are then used to estimate the fair value of the particular bond.

Non-binding broker quotes are also utilized to determine the fair value of certain bonds when deemed appropriate or when quotes are not available from independent pricing services or a corporate pricing matrix. These bonds are classified with the lowest priority in the fair value hierarchy as only one broker quote is ordinarily obtained, the investment is not traded on an exchange, the pricing is not available to other entities and/or the transaction volume in the same or similar investments has decreased. Inputs used in the development of prices are not provided to the Company by the brokers as the brokers often do not provide the necessary transparency into their quotes and methodologies. At least annually, the Company performs reviews and tests to ensure that quotes are a reasonable estimate of the investments' fair value. Price movements of broker quotes are subject to validation and require approval from the Company's management. Management uses its knowledge of the investment and current market conditions to determine if the price is indicative of the investment's fair value.

The Company carries short-term investments at amortized cost, which approximates fair value.

NOTES TO THE FINANCIAL STATEMENTS

No assets or liabilities were held at fair value as of December 31, 2018.

B. & C. The following table summarizes the carrying value and fair value of the Company's assets not held at fair value as of December 31, 2018:

	Aggregate Fair Value	Admitted Assets	Level 1	Level 2	Level 3	Net Asset Value (NAV)	Not Practicable (Carrying Value)
Assets							
Bonds	$359,075,782	$363,893,990	$9,757,192	$349,318,590	$-	$-	$-
Short-term investments	17,906,906	17,906,906	-	17,906,906	-	-	-
Policy loans	5,564,622	5,564,622	-	-	5,564,622	-	-
Total Assets	$382,547,310	$387,365,518	$9,757,192	$367,225,496	$5,564,622	$-	$-

D. Not Practicable to Estimate Fair Value

Not applicable.

E. Measured using net asset value

Not applicable.

Note 21 - Other Items

A. Unusual or Infrequent Items

Not applicable.

B. Troubled Debt Restructuring for Debtors

Not applicable.

C. Other Disclosures

The Company re-domesticated from Pennsylvania to Ohio effective December 1, 2017.

D. Business Interruption Insurance Recoveries

Not applicable.

E. State Transferable and Non-Transferable Tax Credits

Not applicable

F. Subprime Mortgage Related Risk Exposure

1. The Company evaluates many characteristics when classifying collateral as subprime, including the credit quality of the borrower as defined by Fair Isaac Credit Organization (FICO) scores, as well as other factors, such as loan-to-value ratios and type of real estate.

2. The Company has no direct exposure through investments in subprime mortgage loans.

3. The Company has no direct exposure through other investments or affiliates:

4. The Company has no exposure to subprime mortgage risk through Mortgage Guaranty or Financial Guaranty insurance coverage.

G. Retained Assets

Not applicable.

H. Insurance-Linked Securities

Not applicable.

Note 22 - Events Subsequent

Type I – Recognized Subsequent Events:

Subsequent events have been considered through February 22, 2019 for the statutory statement issued on February 27, 2019.

There were no Type I material events occurring subsequent to the end of the year that merited recognition or disclosure in these statements that have not already been reflected as required.

Type II – Nonrecognized Subsequent Events:

Subsequent events have been considered through February 22, 2019 for the statutory statement issued on February 27, 2019.

There were no Type II material events occurring subsequent to the end of the year that merited disclosure in these statements that have not already been disclosed as required.

NOTES TO THE FINANCIAL STATEMENTS

Note 23 - Reinsurance

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A. Ceded Reinsurance Report

Section 1 - General Interrogatories

1. Are any of the reinsurers, listed in Schedule S as non-affiliated, owned in excess of 10% or controlled, either directly or indirectly, by the Company or by any representative, officer, trustee, or director of the Company?

   Yes ( ) No (X)

   If yes, give full details.

2. Have any policies issued by the Company been reinsured with a company chartered in a country other than the United States (excluding U.S. Branches of such companies) that is owned in excess of 10% or controlled directly or indirectly by an insured, a beneficiary, a creditor or an insured or any other person not primarily engaged in the insurance business?

   Yes ( ) No (X)

   If yes, give full details.

Section 2 - Ceded reinsurance Report-Part A

1. Does the Company have any reinsurance agreements in effect under which the reinsurer may unilaterally cancel any reinsurance for reasons other than for nonpayment or premium or other similar credits?

   Yes ( ) No (X)

   a. If yes, what is the estimated amount of the aggregate reduction in surplus of a unilateral cancellation by the reinsurer as of the date of this statement, for those agreements in which cancellation results in a net obligation of the Company to the reinsurer, and for which such obligation is not presently accrued? Where necessary, the Company may consider the current or anticipated experience of the business reinsured in making this estimate.

      N/A

   b. What is the total amount of reinsurance credits taken, whether as an asset or as a reduction of liability, for these agreements in the income statement?

      N/A

2. Does the Company have any reinsurance agreements in effect such that the amount of losses paid or accrued through the statement date may result in a payment to the reinsurer of amounts that, in aggregate and allowing for offset of mutual credits from other reinsurance agreements with the same reinsurer, exceed the total direct premium collected under the reinsured policies?

   Yes ( ) No (X)

   If yes, give full details.

Section 3 - Ceded Reinsurance Report-Part B

1. What is the estimated amount of the aggregate reduction in surplus (for agreements other than those under which the reinsurer may unilaterally cancel for reasons other than for nonpayment of premium or other similar credits that are reflected in Section 2, above) of termination of ALL reinsurance agreements, by either party as of the date of this statement? Where necessary, the Company may consider the current or anticipated experience of the business reinsured in making this estimate.

   $3,374,890

2. Have any new agreements been executed or existing agreements amended, since January 1 of the year of this statement, to include policies or contracts that were in force or which had existing reserves established by the Company as of the effective date of the agreement?

   Yes ( ) No (X)

   If yes, what is the amount of reinsurance credits, whether an asset or a reduction of liability, taken for such new agreements or amendments?

B. Uncollectible Reinsurance

   None

C. Commutation of Ceded Reinsurance

   Not applicable.

D. Certified Reinsurer Rating Downgraded or Status Subject to Revocation

   Not applicable.

E. Reinsurance of Variable Annuity Contracts with an Affiliated Captive Reinsurer

   Not applicable.

NOTES TO THE FINANCIAL STATEMENTS

F. Reinsurance Agreement with an Affiliated Captive Reinsurer

Not applicable.

G. Ceding Entities that Utilize Captives to Assume Reserves Subject to the XXX/AXXX Captive Framework

Not applicable.

Note 24 - Retrospectively Rated Contracts and Contracts Subject to Redetermination

Not applicable.

Note 25 - Changes in Incurred Losses and Loss Adjustment Expenses

Reserves on accident and health contracts for incurred losses and loss adjustment expenses attributable to insured events of prior years developed as anticipated during 2018. Original estimates are increased or decreased as additional information becomes known regarding individual claims. However, no significant trends or unanticipated events were noted in 2018. None of the Company's accident and health contracts are subject to retrospective rating or experience refunds.

Note 26 - Intercompany Pooling Arrangements

Not applicable.

Note 27 - Structured Settlements

Not applicable.

Note 28 - Health Care Receivables

Not applicable.

Note 29 – Participating Policies

Not applicable.

Note 30 - Premium Deficiency Reserves

The Company's liability for premium deficiency reserves as of December 31, 2018 is as follows:

1. Liability carried for premium deficiency reserves	$0
2. Date of the most recent evaluation of this liability	December 31, 2018
3. Was anticipated investment income utilized in the calculation?	Yes

Note 31 – Reserves for Life Contracts and Annuity Contracts

1. The Company waives deduction of deferred fractional premiums upon death of the insured. The Company returns any portion of final premium paid beyond the month of death for all policies. An extra reserve is held for the non-deduction of deferred fractional premiums and the return of premiums at the death of the insured. Such reserve is computed as the greater of (1) and (2) where: (1) equals one half of the tabular net premiums times the average life reserve factor; and (2) equals gross deferred premiums times the average life reserve factor.

   Surrender values are not promised in excess of the legally computed reserves.

2. On policies issued on lives classed as substandard, an extra reserve is held in respect of such policies equal to one half of the gross substandard extra premium.

3. As of December 31, 2018, the Company had $341,781,479 of insurance in force for which the gross premiums are less than the net premiums according to the standard valuation set by the State of Ohio.

4. The Tabular Interest (Page 7, Part A, Line 4), The Tabular Less Actual Reserve Released (Page 7, Part A, Line 5), and the Tabular Cost (Page 7, Part A, Line 9) have been determined by formulas described in the instructions for Page 7.

5. For determining the Tabular Interest on Funds not involving life contingencies for each valuation rate of interest, the Tabular Interest is calculated as one hundredth of the product of such valuation rate of interest time the mean of the amount of funds subject to such valuation rate of interest held at the beginning and end of the year of valuation.

6. Nature of other reserve changes: Not applicable.

NOTES TO THE FINANCIAL STATEMENTS

Note 32 - Analysis of Annuity Actuarial Reserves and Deposit Type Liabilities by Withdrawal Characteristics

		General Account	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	% of Total
A.	Subject to discretionary withdrawal:					
	1. With market value adjustment	$ -	$ -	$ -	$ -	0.00%
	2. At book value less current surrender charge of 5% or more	-	-	-	-	0.00%
	3. At fair value	-	-	-	-	0.00%
	4. Total with market value adjustment or at fair value (total of 1 through 3)	$ -	$ -	$ -	$ -	0.00%
	5. At book value without adjustment (Minimal or no charge or adjustment)	155,883,791	-	-	155,883,791	95.89%
B.	Not subject to discretionary withdrawal	6,689,731	-	-	6,689,731	4.11%
C.	Total (gross: direct + assumed)	$ 162,573,522	$ -	$ -	$ 162,573,522	100.00%
D.	Reinsurance ceded	-	-	-	-	
E.	Total (net)* (C) - (D)	$ 162,573,522	$ -	$ -	$ 162,573,522	

* Reconciliation of total annuity actuarial reserves and deposit fund liabilities

F.

	Amount
Life & Accident & Health Annual Statement:	
1. Exhibit 5, Annuities Section, Total (net)	$ 162,249,215
2. Exhibit 5, Supplementary Contracts with Life Contingencies Section, Total (net)	-
3. Exhibit 7, Deposit-Type Contracts, Line 14, Column 1	324,307
4. Subtotal	$ 162,573,522
Separate Accounts Annual Statement	
5. Exhibit 3, Line 0299999, Column 2	-
6. Exhibit 3, Line 0399999, Column 2	-
7. Policyholder dividend and coupon accumulations	-
8. Policyholder premiums	-
9. Guaranteed interest contracts	-
10. Other contract deposit funds	-
11. Subtotal	$ -
12. Combined Total	$ 162,573,522

Note 33 - Premium and Annuity Considerations Deferred and Uncollected

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

Type	Gross	Net of Loading
1. Industrial	$ -	$ -
2. Ordinary New Business	-	-
3. Ordinary Renewal	6,262,681	6,262,681
4. Credit Life	-	-
5. Group Life	-	-
6. Group Annuity	-	-
7. Totals	$ 6,262,681	$ 6,262,681

Note 34 – Separate Accounts

Not applicable.

Note 35 – Loss/Claim Adjustment Expenses

Not applicable.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

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

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

1.3 State regulating? OH

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

1.5 If the response to 1.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group.

2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes [ ] No [X]

2.2 If yes, date of change:

3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2016

3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/2016

3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 06/28/2018

3.4 By what department or departments?
PA

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

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

4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity) receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:

4.11 sales of new business? Yes [ ] No [X]

4.12 renewals? Yes [ ] No [X]

4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:

4.21 sales of new business? Yes [ ] No [X]

4.22 renewals? Yes [ ] No [X]

5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [ ] No [X]
If the answer is YES, complete and file the merger history data file with the NAIC.

5.2 If yes, provide the name of entity, NAIC company code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

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

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

6.2 If yes, give full information:

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

7.2 If yes,

7.21 State the percentage of foreign control %

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

1 Nationality	2 Type of Entity

8.1 Is the company a subsidiary of a bank holding company regulated with the Federal Reserve Board? Yes [ ] No [X]

8.2 If response to 8.1 is yes, please identify the name of the bank holding company.

8.3 Is the company affiliated with one or more banks, thrifts or securities firms? Yes [X] No [ ]

8.4 If the response to 8.3 is yes, please provide below the names and locations (city and state of the main office) of any affiliates regulated by a federal financial regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC
Nationwide Trust Company, FSB	Columbus, OH	No	Yes	No	No
Nationwide Investment Services Corp.	Columbus, OH	No	No	No	Yes
Nationwide Investment Advisors, LLC	Columbus, OH	No	No	No	Yes
Nationwide Securities, LLC	Columbus, OH	No	No	No	Yes
Nationwide Fund Advisors	Columbus, OH	No	No	No	Yes
Nationwide Fund Distributors, LLC	Columbus, OH	No	No	No	Yes
Nationwide Asset Management, LLC	Columbus, OH	No	No	No	Yes
Jefferson National Securities Corporation	Louisville, KY	No	No	No	Yes
JNF Advisors, Inc.	Louisville, KY	No	No	No	Yes

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

KPMG LLP, 191 W NATIONWIDE BLVD., SUITE 500, COLUMBUS, OH 43215

10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? Yes [ ] No [X]

10.2 If the response to 10.1 is yes, provide information related to this exemption:

10.3 Has the insurer been granted any exemptions related to other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation? Yes [ ] No [X]

10.4 If the response to 10.3 is yes, provide information related to this exemption:

10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? Yes [X] No [ ] N/A [ ]

10.6 If the response to 10.5 is no or n/a, please explain:

11\. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
Philip Wunderlich, FSA, MAAA, Associate Vice President and Appointed Actuary, One Nationwide Plaza, Columbus, OH 43215

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

- 12.11 Name of real estate holding company N/A
- 12.12 Number of parcels involved N/A
- 12.13 Total book/adjusted carrying value $ N/A

12.2 If yes, provide explanation
N/A

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

BOARD OF DIRECTORS

16\. Is the purchase or sale of all investments of the reporting entity passed upon either by the Board of Directors or a subordinator committee thereof? Yes [X] No [ ]

17\. Does the reporting entity keep a complete permanent record of the proceedings of its Board of Directors and all subordinate committees thereof? Yes [X] No [ ]

18\. Has the reporting entity an established procedure for disclosure to its Board of Directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict or is likely to conflict with the official duties of such person? Yes [X] No [ ]

FINANCIAL

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

20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):

- 20.11 To directors or other officers $ 0
- 20.12 To stockholders not officers $ 0
- 20.13 Trustees, supreme or grand (Fraternal only) $ 0

20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):

- 20.21 To directors or other officers $ 0
- 20.22 To stockholders not officers 0
- 20.23 Trustees, supreme or grand (Fraternal only) 0

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

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

- 21.21 Rented from others $ 0
- 21.22 Borrowed from others $ 0
- 21.23 Leased from others $ 0
- 21.24 Other $ 0

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

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

22.2 If answer is yes:

22.21 Amount paid as losses or risk adjustment $ 0

22.22 Amount paid as expenses $ 0

22.23 Other amounts paid $ 0

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

23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: $ 1,414,972

INVESTMENT

24.01 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date (other than securities lending programs addressed in 24.03)? Yes [X] No [ ]

24.02 If no, give full and complete information, relating thereto:

24.03 For security lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet (an alternative is to reference Note 17 where this information is also provided).

24.04 Does the company's security lending program meet the requirements for a conforming program as outlined in the *Risk-Based Capital Instructions*? Yes [ ] No [ ] N/A [X]

24.05 If answer to 24.04 is yes, report amount of collateral for conforming programs. $ 0

24.06 If answer to 24.04 is no, report amount of collateral for other programs $ 0

24.07 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? Yes [ ] No [ ] N/A [X]

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

24.09. Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities Lending Agreement (MSLA) to conduct securities lending? Yes [ ] No [ ] N/A [X]

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

24.101 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2: $ N/A

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

24.103 Total payable for securities lending reported on the liability page: $ N/A

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

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

25.21 Subject to repurchase agreements $ 0

25.22 Subject to reverse repurchase agreements $ 0

25.23 Subject to dollar repurchase agreements $ 0

25.24 Subject to reverse dollar repurchase agreements $ 0

25.25 Placed under option agreements $ 0

25.26 Letter stock or securities restricted as sale – excluding FHLB Capital Stock $ 0

25.27 FHLB Capital Stock $ 0

25.28 On deposit with states $ 4,629,694

25.29 On deposit with other regulatory bodies $ 0

25.30 Pledged as collateral – excluding collateral pledged to an FHLB $ 0

25.31 Pledged as collateral to FHLB – including assets backing funding agreements $ 0

25.32 Other $ 0

25.3 For category (25.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount
		$

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

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

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

27.2 If yes, state the amount thereof at December 31 of the current year: $ 0

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

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

1 Name of Custodian(s)	2 Custodian's Address
The Bank of New York Mellon	1 Wall Street, New York, NY 10286

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

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

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

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

1	2	3	4

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

Old Custodian	New Custodian	Date of Change	Reason

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

1 Name of Firm or Individual	2 Affiliation
Members of the investment staff designated by the Chief Investment Officer as detailed in the Corporate Resolutio	I

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

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

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

1 Central Registration Depository Number	2 Name of Firm or Individual	3 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed

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

29.2 If yes, complete the following schedule:

1 CUSIP	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
		$
29.2999 TOTAL		$

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

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

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

		1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1	Bonds	$ 363,893,995	$ 359,075,784	$ (4,818,211)
30.2	Preferred Stocks	$ 0	$ 0	$ 0
30.3	Totals	$ 363,893,995	$ 359,075,784	$ (4,818,211)

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

For fixed maturity and marketable equity securities for which market quotations generally are available, Nationwide generally uses independent pricing services to assist in determining the fair value measurement. For certain fixed maturity securities not priced by independent services (generally private placement securities without quoted market prices), an internally developed pricing model or “corporate pricing matrix” is most often used. The corporate pricing matrix is developed by obtaining private spreads versus the U.S. Treasury yield for corporate securities with varying weighted average lives and bond ratings. The weighted average life and bond rating of a particular fixed maturity security to be priced using the corporate matrix are important inputs into the model and are used to determine a corresponding spread that is added to the U.S. Treasury yield to create an estimated market yield for that bond. The estimated market yield and other relevant factors are then used to estimate the fair value of the particular fixed maturity security. Nationwide also utilized broker quotes to assist in pricing securities or to validate modeled prices.

31.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D? Yes [X] No [ ]

31.2 If the answer to 31.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source? Yes [ ] No [X]

31.3 If the answer to 31.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:

Nationwide relies on broker valuations only when an approved third party vendor evaluation is not available. Any exceptions are approved by Risk Management and the Middle Office and reviewed by the Investments Pricing Committee. The brokers used to value securities are deemed to be main market makers for each individual security and therefore have in depth knowledge of the particular issue.

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

32.2 If no, list exceptions:

33. By self-designating 5GI securities, the reporting entity is certifying the following elements for each self-designation 5GI security:

a. Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.
b. Issuer or obligor is current on all contracted interest and principal payments.
c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.

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

34. By self-designating PLGI securities, the reporting entity is certifying the following elements of each self-designated PLGI security:

a. The security was purchased prior to January 1, 2018.
b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
c. The NAIC Designation was derived from the credit rating assigned by an NAIC CRP in its legal capacity as an NRSRO which is shown on a current private letter rating held by the insurer and available for examination by state insurance regulators.
d. The reporting entity is not permitted to share this credit rating of the PL security with the SVO.

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

OTHER

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

35.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? $ 0

35.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade associations, service organizations and statistical or rating bureaus during the period covered by this statement.

1 Name	2 Amount Paid
Payments are generally made by Nationwide Mutual Insurance Company and are reported in its Annual Statement.	$

36.1 Amount of payments for legal expenses, if any? $ 0

36.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1 Name	2 Amount Paid
	$

37.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? $ 0

37.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers or departments of government during the period covered by this statement.

1 Name	2 Amount Paid
Payments are generally made by Nationwide Mutual Insurance Company and are reported in its Annual Statement.	$

GENERAL INTERROGATORIES

PART 2 – LIFE INTERROGATORIES

1.1	Does the reporting entity have any direct Medicare Supplement Insurance in force?	Yes [ ] No [X]
1.2	If yes, indicate premium earned on U.S. business only.	$ 0
1.3	What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit?	$ 0
	1.3 Reason for excluding:	
1.4	Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above.	$ 0
1.5	Indicate total incurred claims on all Medicare Supplement insurance.	$ 0
1.6	Individual policies:	
	Most current three years:	
	1.61 Total premium earned	$ 0
	1.62 Total incurred claims	$ 0
	1.63 Number of covered lives	$ 0
	All years prior to most current three years:	
	1.64 Total premium earned	$ 0
	1.65 Total incurred claims	$ 0
	1.66 Number of covered lives	$ 0
1.7	Group policies:	
	Most current three years:	
	1.71 Total premium earned	$ 0
	1.72 Total incurred claims	$ 0
	1.73 Number of covered lives	$ 0
	All years prior to most current three years:	
	1.74 Total premium earned	$ 0
	1.75 Total incurred claims	$ 0
	1.76 Number of covered lives	$ 0

2. Health Test:

		1 Current Year	2 Prior Year
2.1	Premium Numerator	$ 0	$ 0
2.2	Premium Denominator	$ 14,695,159	$ 16,713,070
2.3	Premium Ratio (2.1/2.2)	0.0%	0.0%
2.4	Reserve Numerator	$ 0	$ 0
2.5	Reserve Denominator	$ 337,043,056	$ 347,636,406
2.6	Reserve Ratio (2.4/2.5)	0.0%	0.0%

3.1	Does the reporting entity have Separate Accounts?	Yes [ ] No [X]
3.2	If yes, has a Separate Accounts statement been filed with this Department	Yes [ ] No [ ] N/A[ ]
3.3	What portion of capital and surplus funds of the reporting entity covered by assets in the Separate Accounts statement, is not currently distributable from the Separate Accounts to the general account for use by the general account?	$ 0
3.4	State the authority under which Separate Accounts are maintained:	
3.5	Was any of the reporting entity's Separate Accounts business reinsured as of December 31?	Yes [ ] No [ ]
3.6	Has the reporting entity assumed by reinsurance any Separate Accounts business as of December 31?	Yes [ ] No [ ]
3.7	If the reporting entity has assumed Separate Accounts business, how much, if any, reinsurance assumed receivable for reinsurance of Separate Accounts reserve expense allowances is included as a negative amount in the liability for "Transfers to Separate Accounts due or accrued (net)?"	$ 0
4.1	Are personnel or facilities of this reporting entity used by another entity or entities or are personnel or facilities of another entity or entities used by this reporting entity (except for activities such as administration of jointly underwritten group contracts and joint mortality or morbidity studies)"?	Yes [X] No [ ]
4.2	Net reimbursement of such expenses between reporting entities:	
	4.21 Paid	$ 1,744,670
	4.22 Received	$ 0
5.1	Does the reporting entity write any guaranteed interest contracts?	Yes [ ] No [X]
5.2	If yes, what amount pertaining to these items is included in:	
	5.21 Page 3, Line 1	$ 0
	5.22 Page 4, Line 1	$ 0
6.	For stock reporting entities only:	
	6.1 Total amount paid in by stockholders as surplus funds since organization of the reporting entity:	$ 0
7.	Total dividends paid stockholders since organization of the reporting entity:	
	7.11 Cash	$ 0

GENERAL INTERROGATORIES

PART 2 – LIFE INTERROGATORIES

7.12 Stock $ 0

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

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

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

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

		1 Reinsurance Assumed	2 Reinsurance Ceded	3 Net Retained
8.31	Earned premium	$ 0	$ 0	$ 0
8.32	Paid claims	$ 0	$ 0	$ 0
8.33	Claim liability and reserve (beginning of year)	$ 0	$ 0	$ 0
8.34	Claim liability and reserve (end of year)	$ 0	$ 0	$ 0
8.35	Incurred claims	$ 0	$ 0	$ 0

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

	Attachment Point	1 Earned Premium	2 Claim Liability and Reserve
8.41	<$25,000	$ 0	$ 0
8.42	$25,000 — 99,999	$ 0	$ 0
8.43	$100,000 — 249,999	$ 0	$ 0
8.44	$250,000 — 999,999	$ 0	$ 0
8.45	$1,000,000 or more	$ 0	$ 0

8.5 What portion of earned premium reported in 8.31, Column 1 was assumed from pools? $ 0

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

9.1 Amount of loss reserves established by these annuities during the current year: $ 0

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

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

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

10.2 If yes, please provide the amount of custodial funds held as of the reporting date. $ 0

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

10.4 If yes, please provide the balance of the funds administered as of the reporting date. $ 0

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

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

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

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

12.1 Direct premiums written $ 27,009,074

12.2 Total incurred claims $ 19,687,566

12.3 Number of covered lives 34,787

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

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

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

FIVE-YEAR HISTORICAL DATA

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

$000 omitted for amounts of life insurance

		1 2018	2 2017	3 2016	4 2015	5 2014
	Life Insurance in Force (Exhibit of Life Insurance)					
1.	Ordinary - whole life and endowment (Line 34, Col. 4)	1,059,513	1,111,741	1,182,511	1,246,716	1,284,616
2.	Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4)	7,505,928	7,958,003	8,403,778	8,811,408	9,210,744
3.	Credit life (Line 21, Col. 6)					
4.	Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4)					2,701,379
5.	Industrial (Line 21, Col. 2)					
6.	FEGLI/SGLI (Lines 43 & 44, Col. 4)					
7.	Total (Line 21, Col. 10)	8,565,441	9,069,744	9,586,289	10,058,124	13,196,739
7.1	Total in force for which VM-20 deterministic/stochastic reserves are calculated			XXX	XXX	XXX
	New Business Issued (Exhibit of Life Insurance)					
8.	Ordinary - whole life and endowment (Line 34, Col. 2)					30
9.	Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2)					7,575
10.	Credit life (Line 2, Col. 6)					
11.	Group (Line 2, Col. 9)					21,001
12.	Industrial (Line 2, Col. 2)					
13.	Total (Line 2, Col. 10)	0	0	0	0	28,606
	Premium Income - Lines of Business (Exhibit 1-Part 1)					
14.	Industrial life (Line 20.4, Col. 2)					
15.1	Ordinary life insurance (Line 20.4, Col.. 3)	12,284,748	13,088,720	14,021,797	13,741,674	15,936,143
15.2	Ordinary individual annuities (Line 20.4, Col. 4)	2,352,134	3,560,709	3,663,811	3,446,425	3,891,989
16.	Credit life (group and individual) (Line 20.4, Col. 5)					
17.1	Group life insurance (Line 20.4, Col. 6)	51,399	52,847	34,182	1,133,182	8,000,937
17.2	Group annuities (Line 20.4, Col. 7)					
18.1	A&H - group (Line 20.4, Col. 8)			(680)	1,069,529	7,006,869
18.2	A&H - credit (group and individual) (Line 20.4, Col. 9)					
18.3	A&H - other (Line 20.4, Col. 10)	6,877	10,794	3,747	16,417	7,437
19.	Aggregate of all other lines of business (Line 20.4, Col. 11)					
20.	Total	14,695,158	16,713,070	17,722,857	19,407,227	34,843,375
	Balance Sheet (Pages 2 and 3)					
21.	Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)	400,841,830	406,517,063	411,847,849	410,403,669	415,114,461
22.	Total liabilities excluding Separate Accounts business (Page 3, Line 26)	349,787,934	359,845,875	367,605,227	369,662,834	381,041,852
23.	Aggregate life reserves (Page 3, Line 1)	337,842,519	346,747,977	352,065,388	353,149,653	358,863,139
23.1	Excess VM-20 deterministic/stochastic reserve over NPR related to Line 7.1			XXX	XXX	XXX
24.	Aggregate A&H reserves (Page 3, Line 2)	3,969,307	4,980,842	5,842,329	7,882,936	10,241,196
25.	Deposit-type contract funds (Page 3, Line 3)	324,307	438,931	598,639	794,380	956,963
26.	Asset valuation reserve (Page 3, Line 24.01)	2,270,000	2,110,177	1,949,266	1,709,995	1,471,491
27.	Capital (Page 3, Lines 29 & 30)	1,530,000	1,530,000	1,530,000	1,530,000	1,530,000
28.	Surplus (Page 3, Line 37)	49,523,896	45,141,188	42,712,622	39,210,835	32,542,609
	Cash Flow (Page 5)					
29.	Net cash from operations (Line 11)	(3,910,562)	(1,171,651)	3,168,006	(6,888,039)	1,247,453
	Risk-Based Capital Analysis					
30.	Total adjusted capital	51,053,896	46,671,188	44,242,622	40,740,835	34,072,609
31.	Authorized control level risk-based capital	4,458,212	4,134,148	4,381,772	4,043,082	4,760,637
	Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line No. /Page 2, Line 12, Col. 3) x 100.0					
32.	Bonds (Line 1)	94.0	94.6	97.1	97.8	96.4
33.	Stocks (Lines 2.1 and 2.2)					
34.	Mortgage loans on real estate (Lines 3.1 and 3.2)					
35.	Real estate (Line 4.1, 4.2 and 4.3)					
36.	Cash, cash equivalents and short-term investments (Line 5)	4.6	3.9	1.4	0.7	2.0
37.	Contract loans (Line 6)	1.4	1.5	1.5	1.5	1.6
38.	Derivatives (Line 7)					
39.	Other invested assets (Line 8)					
40.	Receivables for securities (Line 9)					
41.	Securities lending reinvested collateral assets (Line 10)					
42.	Aggregate write-ins for invested assets (Line 11)					
43.	Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0

FIVE-YEAR HISTORICAL DATA

(continued)

		1 2018	2 2017	3 2016	4 2015	5 2014
	Investments in Parent, Subsidiaries and Affiliates					
44.	Affiliated bonds (Sch. D Summary, Line 12, Col. 1)					
45.	Affiliated preferred stocks (Sch. D Summary, Line 18, Col. 1)					
46.	Affiliated common stocks (Sch. D Summary, Line 24, Col. 1)					
47.	Affiliated short-term investments (subtotal included in Sch. DA, Verif., Col. 5, Line 10)					
48.	Affiliated mortgage loans on real estate					
49.	All other affiliated					
50.	Total of above Lines 44 to 49	0	0	0	0	0
51.	Total investment in parent included in Lines 44 to 49 above					
	Total Nonadmitted and Admitted Assets					
52.	Total nonadmitted assets (Page 2, Line 28, Col. 2)	4,507,779	4,202,548	7,874,043	7,645,266	8,436,122
53.	Total admitted assets (Page 2, Line 28, Col. 3)	400,841,830	406,517,063	411,847,849	410,403,669	415,114,461
	Investment Data					
54.	Net investment income (Exhibit of Net Investment Income)	14,680,641	15,934,993	16,929,576	17,541,605	17,288,837
55.	Realized capital gains (losses) (Page 4, Line 34, Column 1)	(28,314)	(181,126)	(352,514)	(237,661)	(351,307)
56.	Unrealized capital gains (losses) (Page 4, Line 38, Column 1)					
57.	Total of above Lines 54, 55 and 56	14,652,327	15,753,867	16,577,062	17,303,944	16,937,530
	Benefits and Reserve Increase (Page 6)					
58.	Total contract benefits - life (Lines 10, 11, 12, 13, 14 and 15, Col. 1 minus Lines 10, 11, 12, 13, 14 and 15, Cols. 9, 10 & 11)	31,059,566	31,444,006	28,524,592	30,532,218	32,630,551
59.	Total contract benefits - A&H (Lines 13 & 14, Cols. 9, 10 & 11)	847,107	1,088,758	1,161,814	2,600,265	4,624,126
60.	Increase in life reserves - other than group and annuities (Line 19, Cols. 2 & 3)	1,845,860	(1,410,942)	4,094,276	1,794,155	3,417,508
61.	Increase in A&H reserves (Line 19, Cols. 9, 10 & 11)	(1,011,535)	(861,486)	(2,040,609)	(2,366,242)	(1,227,345)
62.	Dividends to policyholders (Line 30, Col 1)					
	Operating Percentages					
63.	Insurance expense percent (Page 6, Col. 1, Lines 21, 22, & 23 less Line (6) / (Page 6, Col. 1, Line 1 plus Exhibit 7, Col. 2, Line 2) x 100.00	4.9	5.3	5.1	7.8	11.4
64.	Lapse percent (ordinary only) [(Exhibit of Life Insurance, Col. 4, Lines 14 & 15) / 1/2 (Exhibit of Life Insurance, Col. 4, Lines 1 & 21)] x 100.00	5.2	4.8	4.2	4.1	4.4
65.	A&H loss percent (Schedule H, Part 1, Lines 5 & 6, Col. 2)	(2,499.3)	2,105.5	(28,653.2)	38.2	48.5
66.	A&H cost containment percent (Schedule H, Part 1, Line 4, Col. 2)					
67.	A&H expense percent excluding cost containment expenses (Schedule H, Part 1, Line 10, Col. 2)	971.9	659.3	3,399.9	49.3	29.9
	A&H Claim Reserve Adequacy					
68.	Incurred losses on prior years' claims - group health (Sch. H, Part 3, Line 3.1, Col. 2)	4,769,872	6,088,523	7,113,763	9,559,922	9,949,492
69.	Prior years' claim liability and reserve - group health (Sch. H, Part 3, Line 3.2, Col. 2)	4,938,668	5,869,706	7,996,616	10,026,608	11,235,995
70.	Incurred losses on prior years' claims - health other than group (Sch. H, Part 3, Line 3.1, Col. 1 less Col. 2)	46,541	50,665	51,880	50,360	45,391
71.	Prior years' claim liability and reserve - health other than group (Sch. H, Part 3, Line 3.2, Col. 1 less Col. 2)	42,174	43,546	50,896	61,758	53,456
	Net Gains From Operations After Federal Income Taxes by Lines of Business (Page 6, Line 33)					
72.	Industrial life (Col. 2)					
73.	Ordinary - life (Col. 3)	3,609,052	2,282,692	844,998	4,990,155	4,665,066
74.	Ordinary - individual annuities (Col. 4)	1,241,949	1,127,799	1,884,778	1,546,621	1,828,186
75.	Ordinary - supplementary contracts (Col. 5)			3,091	(931)	(17,817)
76.	Credit life (Col. 6)					
77.	Group life (Col. 7)	71,553	197,358	71,334	273,560	1,062,141
78.	Group annuities (Col. 8)	(688,524)	(645,120)	(330,433)	(108,780)	(459,762)
79.	A&H - group (Col. 9)	201,732	(18,844)	708,988	430,464	1,034,783
80.	A&H - credit (Col. 10)					
81.	A&H - other (Col. 11)	19,042	3,905	4,209	20,310	(3,656)
82.	Aggregate of all other lines of business (Col. 12)	401,428	268,610	131,029	(114,115)	103,447
83.	Total (Col. 1)	4,856,232	3,216,400	3,317,994	7,037,284	8,212,388

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

If no, please explain:

EXHIBIT OF LIFE INSURANCE

($000 Omitted for Amounts of Life Insurance)

	Industrial		Ordinary		Credit Life (Group and Individual)		Group			10
							Number of			
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance	5 Number of Individual Policies and Group Certificates	6 Amount of Insurance	7 Policies	8 Certificates	9 Amount of Insurance	Total Amount of Insurance
1. In force end of prior year			36,813	9,069,744						9,069,744
2. Issued during year										0
3. Reinsurance assumed										0
4. Revived during year			24	10,474						10,474
5. Increased during year (net)				3,137						3,137
6. Subtotals, Lines 2 to 5	0	0	24	13,611	0	0	0	0	0	13,611
7. Additions by dividends during year	XXX		XXX		XXX		XXX	XXX		0
8. Aggregate write-ins for increases	0	0	0	0	0	0	0	0	0	0
9. Totals (Lines 1 and 6 to 8)	0	0	36,837	9,083,355	0	0	0	0	0	9,083,355
Deductions during year:										
10. Death			213	22,479			XXX			22,479
11. Maturity			1	4			XXX			4
12. Disability							XXX			0
13. Expiry			137	1,248						1,248
14. Surrender			305	43,823						43,823
15. Lapse			1,337	416,007						416,007
16. Conversion			53	12,243			XXX	XXX	XXX	12,243
17. Decreased (net)				22,110						22,110
18. Reinsurance										0
19. Aggregate write-ins for decreases	0	0	0	0	0	0	0	0	0	0
20. Totals (Lines 10 to 19)	0	0	2,046	517,914	0	0	0	0	0	517,914
21. In force end of year (Line 9 minus Line 20)	0	0	34,791	8,565,441	0	0	0	0	0	8,565,441
22. Reinsurance ceded end of year	XXX		XXX	6,786,080	XXX		XXX	XXX		6,786,080
23. Line 21 minus Line 22	XXX	0	XXX	1,779,361	XXX	(a) 0	XXX	XXX	0	1,779,361

DETAILS OF WRITE-INS

	1	2	3	4	5	6	7	8	9	10
0801.										0
0802.										0
0803.										0
0898. Summary of remaining write-ins for Line 8 from overflow page	0	0	0	0	0	0	0	0	0	0
0899. Totals (Lines 0801 through 0803 plus 0898) (Line 8 above)	0	0	0	0	0	0	0	0	0	0
1901.										0
1902.										0
1903.										0
1998. Summary of remaining write-ins for Line 19 from overflow page	0	0	0	0	0	0	0	0	0	0
1999. Totals (Lines 1901 through 1903 plus 1998) (Line 19 above)	0	0	0	0	0	0	0	0	0	0

(a) Group $..........0; Individual $..........0.

EXHIBIT OF LIFE INSURANCE

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

ADDITIONAL INFORMATION ON INSURANCE IN FORCE END OF YEAR

	Industrial		Ordinary	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
24. Additions by dividends	XXX		XXX	
25. Other paid-up insurance			1,593	13,911
26. Debit ordinary insurance	XXX	XXX		

ADDITIONAL INFORMATION ON ORDINARY INSURANCE

	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
Term Insurance Excluding Extended Term Insurance	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
27. Term policies-decreasing			10	420
28. Term policies-other			21,505	7,499,730
29. Other term insurance-decreasing	XXX		XXX	
30. Other term insurance	XXX		XXX	
31. Totals (Lines 27 to 30)	0	0	21,515	7,500,150
Reconciliation to Lines 2 and 21:				
32. Term additions	XXX		XXX	
33. Totals, extended term insurance	XXX	XXX	604	5,778
34. Totals, whole life and endowment			12,672	1,059,513
35. Totals (Lines 31 to 34)	0	0	34,791	8,565,441

CLASSIFICATION OF AMOUNT OF INSURANCE BY PARTICIPATING STATUS

	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Non-Participating	2 Participating	3 Non-Participating	4 Participating
36. Industrial				
37. Ordinary			8,565,441	
38. Credit Life (Group and Individual)				
39. Group				
40. Totals (Lines 36 to 39)	0	0	8,565,441	0

ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE

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

ADDITIONAL ACCIDENTAL DEATH BENEFITS

46. Amount of additional accidental death benefits in force end of year under ordinary policies	15,129

BASIS OF CALCULATION OF ORDINARY TERM INSURANCE

47. State basis of calculation of (47.1) decreasing term insurance contained in Family Income, Mortgage Protection, etc., policies and riders and of (47.2) term insurance on wife and children under Family, Parent and Children, etc., policies and riders included above.

47.1 $2,500 for every $7,500

47.2

POLICIES WITH DISABILITY PROVISIONS

	Industrial		Ordinary		Credit		Group	
Disability Provision	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance	5 Number of Policies	6 Amount of Insurance	7 Number of Certificates	8 Amount of Insurance\
48. Waiver of Premium			1,127	216,745			397	17,259,893
49. Disability Income			1,961	127,614				
50. Extended Benefits			XXX	XXX				
51. Other								
52. Total	0	(a) 0	3,088	(a) 344,359	0	(a) 0	397	(a) 17,259,893

(a) See the Annual Audited Financial Reports section of the Annual Statement Instructions.

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

SUPPLEMENTARY CONTRACTS

	Ordinary		Group	
	1 Involving Life Contingencies	2 Not Involving Life Contingencies	3 Involving Life Contingencies	4 Not Involving Life Contingencies
1. In force end of prior year				
2. Issued during year				
3. Reinsurance assumed				
4. Increased during year (net)				
5. Total (Lines 1 to 4)	0	0	0	0
Deductions during year:				
6. Decreased (net)				
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	0	0	0	0
9. In force end of year	0	0	0	0
10. Amount on deposit		(a)		(a)
11. Income now payable				
12. Amount of income payable	(a)	(a)	(a)	(a)

ANNUITIES

	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year	146	4,477		194
2. Issued during year				
3. Reinsurance assumed				
4. Increased during year (net)				
5. Total (Lines 1 to 4)	146	4,477	0	194
Deductions during year:				
6. Decreased (net)	15	320		23
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	15	320	0	23
9. In force end of year	131	4,157	0	171
Income now payable:				
10. Amount of income payable	(a) 610,798	XXX	XXX	(a) 470,458
Deferred fully paid:				
11. Account balance	XXX	(a) 77,600,378	XXX	(a)
Deferred not fully paid:				
12. Account balance	XXX	(a) 78,283,902	XXX	(a)

ACCIDENT AND HEALTH INSURANCE

	Group		Credit		Other	
	1 Certificates	2 Premiums in force	3 Policies	4 Premiums in force	5 Policies	6 Premiums in force
1. In force end of prior year					71	20,866
2. Issued during year						
3. Reinsurance assumed						
4. Increased during year (net)		XXX		XXX		XXX
5. Total (Lines 1 to 4)	0	XXX	0	XXX	71	XXX
Deductions during year:						
6. Conversions		XXX	XXX	XXX	XXX	XXX
7. Decreased (net)		XXX		XXX	18	XXX
8. Reinsurance ceded		XXX		XXX		XXX
9. Totals (Lines 6 to 8)	0	XXX	0	XXX	18	XXX
10. In force end of year	0	(a)	0	(a)	53	(a) 15,450

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS

	1 Deposit Funds Contracts	2 Dividend Accumulations Contracts
1. In force end of prior year	28	
2. Issued during year		
3. Reinsurance assumed		
4. Increased during year (net)		
5. Total (Lines 1 to 4)	28	0
Deductions during year:		
6. Decreased (net)		
7. Reinsurance ceded		
8. Totals (Lines 6 and 7)	0	0
9. In force end of year	28	0
10. Amount of account balance	(a) 324,307	(a)

(a) See the Annual Audited Financial Reports section of the Annual Statement Instructions.

SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS (b)

Allocated by States and Territories

	1	Direct Business Only					
		Life Contracts		4	5	6	7
States, Etc.	Active Status (a)	2 Life Insurance Premiums	3 Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations	Total Columns 2 through 5	Deposit-Type Contracts
1. Alabama AL	L	106,394	4,200			110,594	
2. Alaska AK	N	2,789				2,789	
3. Arizona AZ	L	100,600				100,600	
4. Arkansas AR	L	185,658				185,658	
5. California CA	N	70,304		(32)		70,272	
6. Colorado CO	N	60,471				60,471	
7. Connecticut CT	L	213,059	20,610			233,669	
8. Delaware DE	L	451,217	5,200			456,417	
9. District of Columbia DC	L	29,389				29,389	
10. Florida FL	L	431,225	223,520	143		654,888	
11. Georgia GA	L	87,721				87,721	
12. Hawaii HI	N	259				259	
13. Idaho ID	N	1,652				1,652	
14. Illinois IL	L	849,363	5,200			854,563	
15. Indiana IN	L	589,294	18,625			607,919	
16. Iowa IA	L	6,449				6,449	
17. Kansas KS	N	3,426				3,426	
18. Kentucky KY	L	10,680	1,800			12,480	
19. Louisiana LA	N	3,754				3,754	
20. Maine ME	N	30,092				30,092	
21. Maryland MD	L	1,231,251	86,765	589		1,318,605	
22. Massachusetts MA	L	1,513,366	147,697	151		1,661,214	
23. Michigan MI	L	1,519,036	2,976	288		1,522,300	
24. Minnesota MN	L	689,053	300			689,353	
25. Mississippi MS	N	8,426				8,426	
26. Missouri MO	N	14,736				14,736	
27. Montana MT	N	3,432				3,432	
28. Nebraska NE	L	32,105				32,105	
29. Nevada NV	N	16,854				16,854	
30. New Hampshire NH	L	135,085	11,328			146,413	
31. New Jersey NJ	L	4,640,560	729,614	1,399		5,371,573	
32. New Mexico NM	L	6,189				6,189	
33. New York NY	N	98,112	2,311			100,423	
34. North Carolina NC	L	1,299,208	29,856	1,206		1,330,270	
35. North Dakota ND	L	23,572				23,572	
36. Ohio OH	L	143,144	11,684	878		155,706	
37. Oklahoma OK	N	6,306				6,306	
38. Oregon OR	N	10,502				10,502	
39. Pennsylvania PA	L	8,660,138	910,244	9,557		9,579,939	
40. Rhode Island RI	L	456,747	19,200			475,947	
41. South Carolina SC	L	482,420	6,985			489,405	
42. South Dakota SD	L	5,499				5,499	
43. Tennessee TN	L	52,390				52,390	
44. Texas TX	L	115,223	250			115,473	
45. Utah UT	L	1,877				1,877	
46. Vermont VT	N	20,118				20,118	
47. Virginia VA	L	2,098,401	107,269	943		2,206,613	
48. Washington WA	N	15,556				15,556	
49. West Virginia WV	L	30,895	6,500			37,395	
50. Wisconsin WI	L	341,781				341,781	
51. Wyoming WY	N	401				401	
52. American Samoa AS	N					0	
53. Guam GU	N					0	
54. Puerto Rico PR	N					0	
55. US Virgin Islands VI	N					0	
56. Northern Mariana Islands MP	N					0	
57. Canada CAN	N	1,766				1,766	
58. Aggregate Other Alien OT	XXX	8,148	0	0	0	8,148	0
59. Subtotal	XXX	26,916,093	2,352,134	15,122	0	29,283,349	0
90. Reporting entity contributions for employee benefit plans	XXX					0	
91. Dividends or refunds applied to purchase paid-up additions and annuities	XXX					0	
92. Dividends or refunds applied to shorten endowment or premium paying period	XXX					0	
93. Premium or annuity considerations waived under disability or other contract provisions	XXX	153,295		328		153,623	
94. Aggregate other amounts not allocable by State	XXX	0	0	0	0	0	0
95. Totals (Direct Business)	XXX	27,069,388	2,352,134	15,450	0	29,436,972	0
96. Plus reinsurance assumed	XXX					0	
97. Totals (All Business)	XXX	27,069,388	2,352,134	15,450	0	29,436,972	0
98. Less reinsurance ceded	XXX	14,666,571		8,573		14,675,144	
99. Totals (All Business) less reinsurance ceded	XXX	12,402,817	2,352,134	(c) 6,877	0	14,761,828	0
DETAILS OF WRITE-INS							
58001. Foreign - Other Alien	XXX	8,148				8,148	
58002.	XXX					0	
58003.	XXX					0	
58998. Summ. of remaining write-ins for line 58 from overflow page	XXX	0	0	0	0	0	0
58999. Total (Lines 58001 thru 58003 plus 58998) (Line 58 above)	XXX	8,148	0	0	0	8,148	0
9401.	XXX					0	
9402.	XXX					0	
9403.	XXX					0	
9498. Summ. of remaining write-ins for line 94 from overflow page	XXX	0	0	0	0	0	0
9499. Total (Lines 9401 thru 9403 plus 9498) (Line 94 above)	XXX	0	0	0	0	0	0

(a) Active Status Counts:

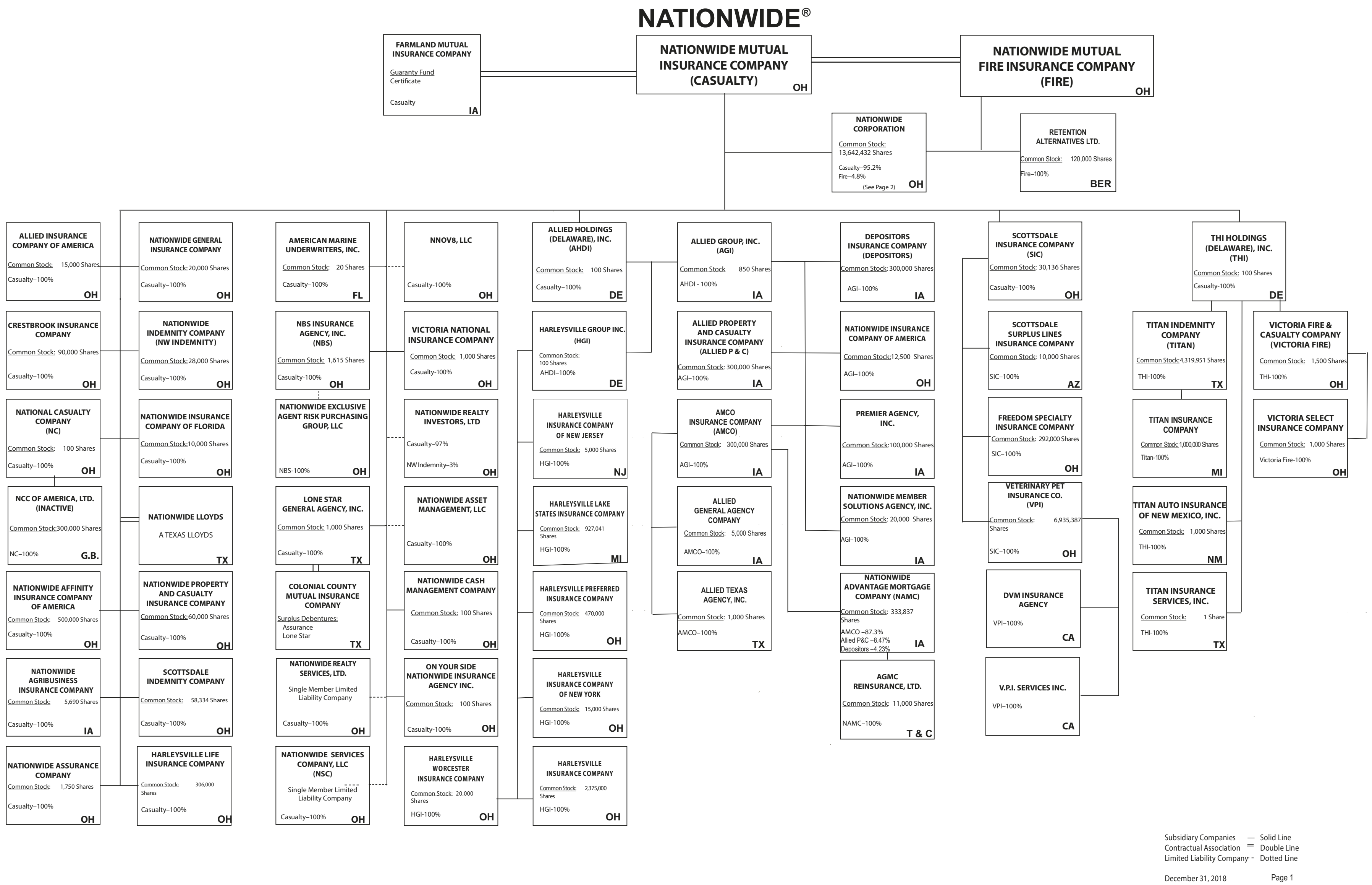
L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG	33	R - Registered - Non-domiciled RRGs	0
E - Eligible - Reporting entities eligible or approved to write surplus lines in the state	0	Q - Qualified - Qualified or accredited reinsurer	0
		N - None of the above - Not allowed to write business in the state	24

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

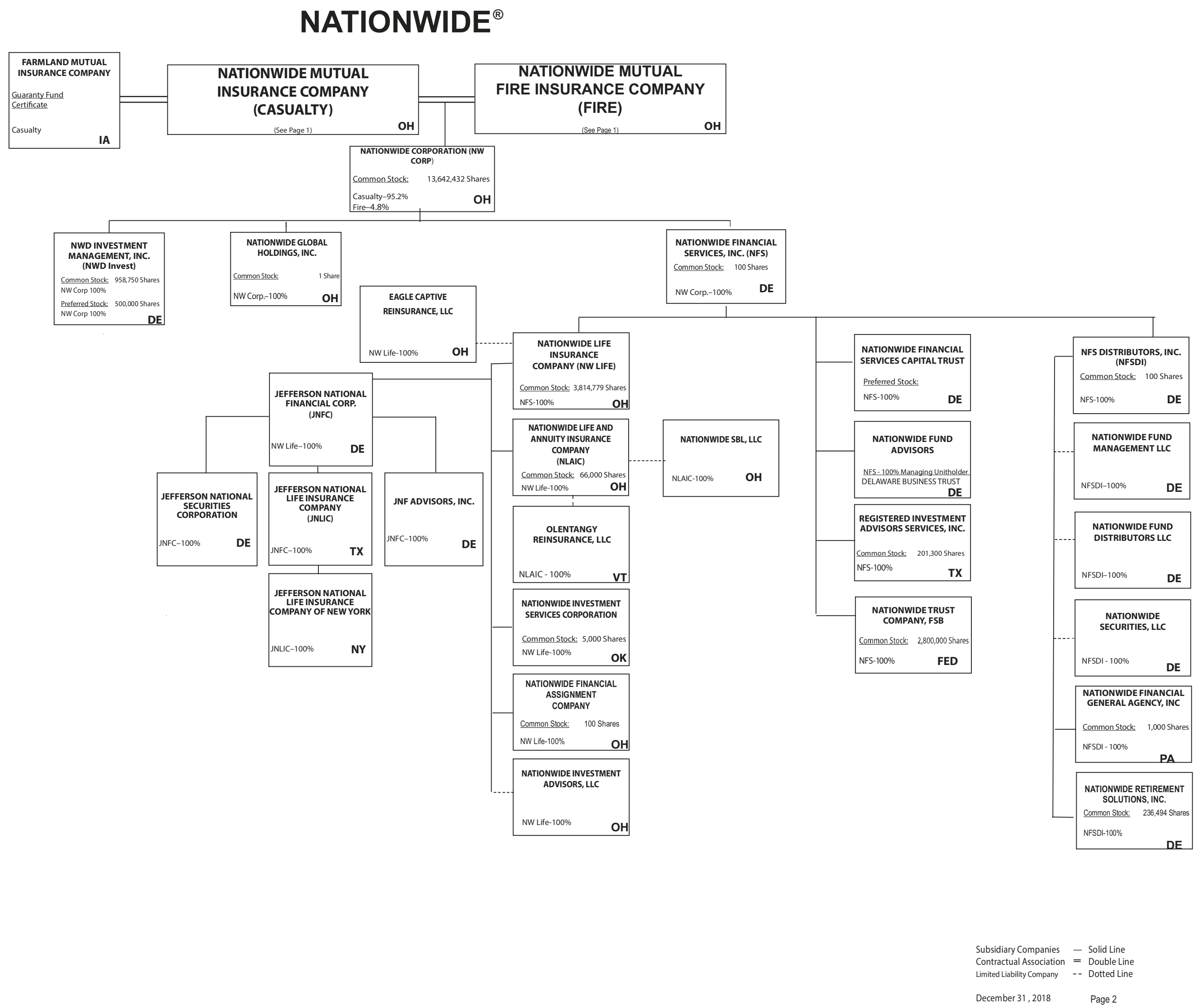
Ordinary life, individual annuities and accident and health premiums other than group are allocated according to residence of policyholder at the time premium is billed. Group life, group annuities and group accident and health premiums are allocated according to the state in which the employer or organization is located.

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

Schedule H, Part 1, Column 1, Line 1



(Casualty/Fire subsidiaries)



(Nationwide Corp. subsidiaries)

NATIONWIDE INSURANCE COMPANIES

NAIC Group Code	Group Name	NAIC Company Code	State of Domicile	Federal ID Number	Name of Company
0140	Nationwide	10127	OH	27-0114983	Allied Insurance Company of America
0140	Nationwide	42579	IA	42-1201931	Allied Property and Casualty Insurance Company
0140	Nationwide	19100	IA	42-6054959	AMCO Insurance Company
0140	Nationwide	29262	TX	74-1061659	Colonial County Mutual Insurance Company
0140	Nationwide	18961	OH	68-0066866	Crestbrook Insurance Company
0140	Nationwide	42587	IA	42-1207150	Depositors Insurance Company
0140	Nationwide	15821	OH	42-4523959	Eagle Captive Reinsurance, LLC
0140	Nationwide	13838	IA	42-0618271	Farmland Mutual Insurance Company
0140	Nationwide	22209	OH	75-6013587	Freedom Specialty Insurance Company
0140	Nationwide	23582	PA	41-0417250	Harleysville Insurance Company
0140	Nationwide	42900	NJ	23-2253669	Harleysville Insurance Company of New Jersey
0140	Nationwide	10674	PA	23-2864924	Harleysville Insurance Company of New York
0140	Nationwide	14516	MI	38-3198542	Harleysville Lake States Insurance Company
0140	Nationwide	64327	PA	23-1580983	Harleysville Life Insurance Company
0140	Nationwide	35696	PA	23-2384978	Harleysville Preferred Insurance Company
0140	Nationwide	26182	PA	04-1989660	Harleysville Worcester Insurance Company
0140	Nationwide	64017	TX	75-0300900	Jefferson National Life Insurance Company
0140	Nationwide	15727	NY	47-1180302	Jefferson National Life Insurance Company of New York
0140	Nationwide	11991	OH	38-0865250	National Casualty Company
0140	Nationwide	26093	OH	48-0470690	Nationwide Affinity Insurance Company of America
0140	Nationwide	28223	IA	42-1015537	Nationwide Agribusiness Insurance Company
0140	Nationwide	10723	OH	95-0639970	Nationwide Assurance Company
0140	Nationwide	23760	OH	31-4425763	Nationwide General Insurance Company
0140	Nationwide	10070	OH	31-1399201	Nationwide Indemnity Company
0140	Nationwide	25453	OH	95-2130882	Nationwide Insurance Company of America
0140	Nationwide	10948	OH	31-1613686	Nationwide Insurance Company of Florida
0140	Nationwide	92657	OH	31-1000740	Nationwide Life and Annuity Insurance Company
0140	Nationwide	66869	OH	31-4156830	Nationwide Life Insurance Company
0140	Nationwide	42110	TX	75-1780981	Nationwide Lloyds
0140	Nationwide	23779	OH	31-4177110	Nationwide Mutual Fire Insurance Company
0140	Nationwide	23787	OH	31-4177100	Nationwide Mutual Insurance Company
0140	Nationwide	37877	OH	31-0970750	Nationwide Property & Casualty Insurance Company
0140	Nationwide	13999	VT	27-1712056	Olentangy Reinsurance, LLC
0140	Nationwide	15580	OH	31-1117969	Scottsdale Indemnity Company
0140	Nationwide	41297	OH	31-1024978	Scottsdale Insurance Company
0140	Nationwide	10672	AZ	86-0835870	Scottsdale Surplus Lines Insurance Company
0140	Nationwide	13242	TX	74-2286759	Titan Indemnity Company
0140	Nationwide	36269	MI	86-0619597	Titan Insurance Company
0140	Nationwide	42285	OH	95-3750113	Veterinary Pet Insurance Company
0140	Nationwide	42889	OH	34-1394913	Victoria Fire & Casualty Company
0140	Nationwide	10778	OH	34-1842604	Victoria National Insurance Company
0140	Nationwide	10105	OH	34-1777972	Victoria Select Insurance Company

2018 ALPHABETICAL INDEX
LIFE ANNUAL STATEMENT BLANK