



LIFE AND ACCIDENT AND HEALTH COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT

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

Integrity Life Insurance Company

NAIC Group Code 0836 0836 NAIC Company Code 74780 Employer's ID Number 86-0214103
(Current) (Prior)

Organized under the Laws of Ohio, State of Domicile or Port of Entry OH

Country of Domicile United States of America

Incorporated/Organized 05/03/1966 Commenced Business 05/25/1966

Statutory Home Office _____ 400 Broadway _____, _____ Cincinnati, OH, US 45202
(Street and Number) _____ (City or Town, State, Country and Zip Code)

Main Administrative Office 400 Broadway
(Street and Number)
Cincinnati, OH, US 45202 513-629-1800

(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)
Mail Address 400 Broadway . Cincinnati, OH, US 45202

(Street and Number or P.O. Box) (City or Town, State, Country and Zip Code)

Cincinnati, OH, US 45202, (Street and Number)
(City or Town, State, Country and Zip Code) 513-629-1800
(Area Code) (Telephone Number)

Internet Website Address www.integritylife.com

OFFICERS

Chairman of the Board John Finn Barrett Secretary Edward Joseph Babbitt
President & CEO Jill Tripp McGruder

OTHER

Mark Erdem Caner, Sr VP	Karen Ann Chamberlain, Sr VP, Chf Information Off	Daniel Joseph Downing, Sr VP
Lisa Beth Fangman, Sr VP	Wade Matthew Fugate, VP, Controller	Daniel Wayne Harris, Sr VP, Chief Actuary
David Todd Henderson, Sr VP, Chief Risk Officer	Kevin Louis Howard, Sr VP, General Counsel	Bradley Joseph Hunkler, Sr VP, Chief Financial Officer
Jay Vincent Johnson #, VP, Assistant Treasurer	Phillip Earl King, Sr VP, Auditor	Paul Matthew Kruth, VP
Roger Michael Lanham, Sr VP, Co-Chief Inv Officer	Daniel Roger Larsen, VP, Tax	Bruce William Maisel, VP, CCO
Denise Lynn Sparks, VP	James Joseph Vance, Sr VP, Treasurer	Terrie Ann Wiedenheft, VP
Brendan Matthew White, Sr VP, Co-Chief Inv Officer	Aaron Jason Wolf #, VP, Chief Underwriter	

DIRECTORS OR TRUSTEES

Edward Joseph Babbitt John Finn Barrett Jill Tripp McGruder
Jonathan David Niemeyer Donald Joseph Wuebbling

State of Ohio SS: _____
County of Hamilton _____

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.

Jill Tripp McGruder
President & CEO

Edward Joseph Babbitt
Secretary

Wade Matthew Fugate
VP and Controller

Subscribed and sworn to before me this
_____15th____ day of February, 2019

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

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Integrity Life Insurance Company

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D)	5,321,133,125		5,321,133,125	5,059,295,756
2. Stocks (Schedule D):				
2.1 Preferred stocks	17,408,427		17,408,427	21,788,763
2.2 Common stocks	733,717,151		733,717,151	563,283,084
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	571,159,134		571,159,134	455,804,717
3.2 Other than first liens			0	
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ encumbrances)			0	
4.2 Properties held for the production of income (less \$ encumbrances)			0	
4.3 Properties held for sale (less \$ encumbrances)			0	
5. Cash (\$ 7,934,967 , Schedule E - Part 1), cash equivalents (\$ 74,820,689 , Schedule E - Part 2) and short-term investments (\$ 0 , Schedule DA)	82,755,656		82,755,656	108,564,571
6. Contract loans (including \$ premium notes)	107,925,809		107,925,809	107,728,359
7. Derivatives (Schedule DB)	61,462,644		61,462,644	121,934,379
8. Other invested assets (Schedule BA)	203,200,188		203,200,188	205,931,762
9. Receivables for securities	4,393,968		4,393,968	3,751,514
10. Securities lending reinvested collateral assets (Schedule DL)	782,047		782,047	5,346,557
11. Aggregate write-ins for invested assets	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	7,103,938,149	0	7,103,938,149	6,653,429,462
13. Title plants less \$ charged off (for Title insurers only)			0	
14. Investment income due and accrued	50,749,258		50,749,258	46,275,690
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection			0	
15.2 Deferred premiums and agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)			0	
15.3 Accrued retrospective premiums (\$) and contracts subject to redetermination (\$)			0	
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	0		0	14,742,462
16.2 Funds held by or deposited with reinsured companies			0	
16.3 Other amounts receivable under reinsurance contracts	52,550		52,550	4,002,684
17. Amounts receivable relating to uninsured plans			0	
18.1 Current federal and foreign income tax recoverable and interest thereon	6,675,238		6,675,238	0
18.2 Net deferred tax asset	23,964,278	15,632,412	8,331,866	12,854,743
19. Guaranty funds receivable or on deposit	20,077		20,077	20,077
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	781,911		781,911	111,395
24. Health care (\$) and other amounts receivable	168,041	93,735	74,306	211,404
25. Aggregate write-ins for other than invested assets	2,065,251	0	2,065,251	2,058,847
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	7,188,414,753	15,726,147	7,172,688,606	6,733,706,764
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	2,242,401,209		2,242,401,209	2,476,505,986
28. Total (Lines 26 and 27)	9,430,815,962	15,726,147	9,415,089,815	9,210,212,750
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	0	0	0	0
2501. CSV Company Owned Life Insurance	2,065,251		2,065,251	2,058,847
2502.				
2503.				
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	2,065,251	0	2,065,251	2,058,847

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Integrity Life Insurance Company
LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$ 4,748,935,639 (Exh. 5, Line 9999999) less \$ included in Line 6.3 (including \$ 1,011,513 Modco Reserve)	4,748,935,639	4,456,632,053
2. Aggregate reserve for accident and health contracts (including \$ Modco Reserve) 0	0	950,011,238
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ Modco Reserve) 989,440,221	989,440,221	950,011,238
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11) 216,000	216,000	191,000
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11) 0	0	0
5. Policyholders' dividends \$ and coupons \$ due and unpaid (Exhibit 4, Line 10) 0	0	0
6. Provision for policyholders' dividends and coupons payable in following calendar year - estimated amounts:		
6.1 Dividends apportioned for payment (including \$ Modco)	0	0
6.2 Dividends not yet apportioned (including \$ Modco)	0	0
6.3 Coupons and similar benefits (including \$ Modco)	0	0
7. Amount provisionally held for deferred dividend policies not included in Line 6		
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ discount; including \$ 0 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14) 0	0	0
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts	0	0
9.2 Provision for experience rating refunds, including the liability of \$ accident and health experience rating refunds of which \$ 0 is for medical loss ratio rebate per the Public Health Service Act	0	0
9.3 Other amounts payable on reinsurance, including \$ assumed and \$ 78,526 ceded	78,526	17,312,677
9.4 Interest maintenance reserve (IMR, Line 6) 10,535,891	10,535,891	12,447,121
10. Commissions to agents due or accrued-life and annuity contracts \$ 655,306 accident and health \$ and deposit-type contract funds \$ 655,306	655,306	662,564
11. Commissions and expense allowances payable on reinsurance assumed 195,541	195,541	202,579
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 6) 1,295,098	1,295,098	(2,262,645)
13. Transfers to Separate Accounts due or accrued (net) (including \$ (31,885,124) accrued for expense allowances recognized in reserves, net of reinsured allowances) (43,648,548)	(31,885,124)	(4,561,575)
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 5) 1,295,098	1,295,098	(2,262,645)
15.1 Current federal and foreign income taxes, including \$ on realized capital gains (losses) 190,504	190,504	190,504
15.2 Net deferred tax liability		
16. Unearned investment income 24,450	24,450	24,450
17. Amounts withheld or retained by company as agent or trustee 2,137,304	2,137,304	2,017,117
18. Amounts held for agents' account, including \$ agents' credit balances	0	0
19. Remittances and items not allocated 24,561,757	24,561,757	10,138,775
20. Net adjustment in assets and liabilities due to foreign exchange rates		
21. Liability for benefits for employees and agents if not included above		
22. Borrowed money \$ and interest thereon \$ 0	0	0
23. Dividends to stockholders declared and unpaid		
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve (AVR, Line 16, Col. 7) 100,073,429	100,073,429	105,941,114
24.02 Reinsurance in unauthorized and certified (\$ 0) companies 0	0	0
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$) reinsurers	0	0
24.04 Payable to parent, subsidiaries and affiliates 3,939,625	3,939,625	4,884,436
24.05 Drafts outstanding		
24.06 Liability for amounts held under uninsured plans		
24.07 Funds held under coinsurance		
24.08 Derivatives 2,887,352	2,887,352	16,889,367
24.09 Payable for securities 2,723,830	2,723,830	10,350,555
24.10 Payable for securities lending 151,816,233	151,816,233	178,253,350
24.11 Capital notes \$ and interest thereon \$ 0	0	0
25. Aggregate write-ins for liabilities 48,168,894	48,168,894	98,623,431
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25) 6,041,421,902	6,041,421,902	5,857,948,111
27. From Separate Accounts Statement 2,242,401,209	2,242,401,209	2,476,505,986
28. Total liabilities (Lines 26 and 27) 8,283,823,111	8,283,823,111	8,334,454,097
29. Common capital stock 3,000,000	3,000,000	3,000,000
30. Preferred capital stock		
31. Aggregate write-ins for other than special surplus funds 0	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) 908,163,872	908,163,872	658,163,872
34. Aggregate write-ins for special surplus funds 0	0	0
35. Unassigned funds (surplus) 220,102,832	220,102,832	214,594,781
36. Less treasury stock, at cost:		
36.1 shares common (value included in Line 29 \$)	0	0
36.2 shares preferred (value included in Line 30 \$)	0	0
37. Surplus (Total Lines 31+32+33+34+35-36) (including \$ 0 in Separate Accounts Statement) 1,128,266,704	1,128,266,704	872,758,653
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55) 1,131,266,704	1,131,266,704	875,758,653
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3) 9,415,089,815	9,415,089,815	9,210,212,750
DETAILS OF WRITE-INS		
2501. Payable for Collateral on Derivatives 47,500,000	47,500,000	98,160,000
2502. Uncashed drafts and checks that are pending escheatment to the state 668,894	668,894	463,431
2503. 0	0	0
2598. Summary of remaining write-ins for Line 25 from overflow page 0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above) 48,168,894	48,168,894	98,623,431
3101. 0	0	0
3102. 0	0	0
3103. 0	0	0
3198. Summary of remaining write-ins for Line 31 from overflow page 0	0	0
3199. Totals (Lines 3101 thru 3103 plus 3198)(Line 31 above) 0	0	0
3401. 0	0	0
3402. 0	0	0
3403. 0	0	0
3498. Summary of remaining write-ins for Line 34 from overflow page 0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above) 0	0	0

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Integrity Life Insurance Company
SUMMARY OF OPERATIONS

	1 Current Year	2 Prior Year
1. Premiums and annuity considerations for life and accident and health contracts (Exhibit 1, Part 1, Line 20.4, Col. 1, less Col. 11)	660,977,532	845,693,395
2. Considerations for supplementary contracts with life contingencies	7,065,485	9,563,065
3. Net investment income (Exhibit of Net Investment Income, Line 17)	259,562,202	263,386,116
4. Amortization of Interest Maintenance Reserve (IMR, Line 5)	1,676,650	1,615,609
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0	0
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1)	875,760	1,210,991
7. Reserve adjustments on reinsurance ceded	(737,869,309)	(72,074,175)
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	17,232,633	15,799,016
8.2 Charges and fees for deposit-type contracts	698,485,553	2,840,320
8.3 Aggregate write-ins for miscellaneous income	908,006,506	1,068,034,337
9. Total (Lines 1 to 8.3)	10,414,561	9,319,873
10. Death benefits	0	0
11. Matured endowments (excluding guaranteed annual pure endowments)	254,001,505	210,109,770
13. Disability benefits and benefits under accident and health contracts	0	0
14. Coupons, guaranteed annual pure endowments and similar benefits	0	0
15. Surrender benefits and withdrawals for life contracts	426,558,093	331,983,159
16. Group conversions	0	0
17. Interest and adjustments on contract or deposit-type contract funds	26,230,687	11,014,259
18. Payments on supplementary contracts with life contingencies	8,137,098	6,092,115
19. Increase in aggregate reserves for life and accident and health contracts	293,222,562	524,946,218
20. Totals (Lines 10 to 19)	1,018,564,506	1,093,465,394
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	36,970,734	45,334,904
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1)	12,925	14,658
23. General insurance expenses (Exhibit 2, Line 10, Cols. 1, 2, 3 and 4)	43,855,776	43,441,039
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3)	3,938,908	3,773,990
25. Increase in loading on deferred and uncollected premiums	0	0
26. Net transfers to or (from) Separate Accounts net of reinsurance	(246,140,920)	(160,626,341)
27. Aggregate write-ins for deductions	6,729,767	4,160,395
28. Totals (Lines 20 to 27)	863,931,696	1,029,564,039
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	44,074,810	38,470,298
30. Dividends to policyholders	0	0
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	44,074,810	38,470,298
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	11,369,124	(6,524,146)
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)	32,705,686	44,994,444
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ (2,818,572) (excluding taxes of \$ (62,356) transferred to the IMR)	26,515,595	(23,876,015)
35. Net income (Line 33 plus Line 34)	59,221,281	21,118,429
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	875,758,653	808,318,188
37. Net income (Line 35)	59,221,281	21,118,429
38. Change in net unrealized capital gains (losses) less capital gains tax of \$ (5,041,184)	(50,915,780)	50,641,617
39. Change in net unrealized foreign exchange capital gain (loss)	0	0
40. Change in net deferred income tax	5,417,882	(22,179,017)
41. Change in nonadmitted assets	(14,081,619)	28,296,984
42. Change in liability for reinsurance in unauthorized and certified companies	0	0
43. Change in reserve on account of change in valuation basis, (increase) or decrease	0	6,270,564
44. Change in asset valuation reserve	5,867,685	(16,940,795)
45. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Col. 2 minus Col. 1)	0	0
46. Surplus (contributed to) withdrawn from Separate Accounts during period	(1,398)	232,683
47. Other changes in surplus in Separate Accounts Statement	0	0
48. Change in surplus notes	0	0
49. Cumulative effect of changes in accounting principles	0	0
50. Capital changes:		
50.1 Paid in	0	0
50.2 Transferred from surplus (Stock Dividend)	0	0
50.3 Transferred to surplus	0	0
51. Surplus adjustment:		
51.1 Paid in	250,000,000	0
51.2 Transferred to capital (Stock Dividend)	0	0
51.3 Transferred from capital	0	0
51.4 Change in surplus as a result of reinsurance	0	0
52. Dividends to stockholders	0	0
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)	255,508,051	67,440,465
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	1,131,266,704	875,758,653
DETAILS OF WRITE-INS		
08.301. Termination of Reinsurance Agreement - LIC	694,579,056	0
08.302. Administrative Service Fees	2,182,770	2,642,280
08.303. Miscellaneous Income	1,644,193	29,615
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	79,534	168,425
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398)(Line 8.3 above)	698,485,553	2,840,320
2701. Securities Lending Interest Expense	5,478,776	2,895,618
2702. Pension Expense	1,320,584	1,200,431
2703. Experience Refund	18,701	62,912
2798. Summary of remaining write-ins for Line 27 from overflow page	(88,294)	1,434
2799. Totals (Lines 2701 thru 2703 plus 2798)(Line 27 above)	6,729,767	4,160,395
5301.	0	0
5302.	0	0
5303.	0	0
5398. Summary of remaining write-ins for Line 53 from overflow page	0	0
5399. Totals (Lines 5301 thru 5303 plus 5398)(Line 53 above)	0	0

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Integrity Life Insurance Company
CASH FLOW

	1 Current Year	2 Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	668,239,635	855,585,959
2. Net investment income	266,375,116	273,092,496
3. Miscellaneous income	24,140,752	20,785,468
4. Total (Lines 1 through 3)	958,755,503	1,149,463,923
5. Benefit and loss related payments	772,017,862	642,929,492
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	(207,052,549)	(164,149,799)
7. Commissions, expenses paid and aggregate write-ins for deductions	88,933,749	100,023,362
8. Dividends paid to policyholders	0	0
9. Federal and foreign income taxes paid (recovered) net of \$ 16,782,309 tax on capital gains (losses)	15,353,936	28,001,825
10. Total (Lines 5 through 9)	669,252,998	606,804,880
11. Net cash from operations (Line 4 minus Line 10)	289,502,505	542,659,043
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	1,057,941,846	721,277,296
12.2 Stocks	123,093,798	30,267,452
12.3 Mortgage loans	7,682,569	6,175,104
12.4 Real estate	0	0
12.5 Other invested assets	24,304,488	42,822,669
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	150,277	(14,837)
12.7 Miscellaneous proceeds	6,396,246	7,366,597
12.8 Total investment proceeds (Lines 12.1 to 12.7)	1,219,569,224	807,894,281
13. Cost of investments acquired (long-term only):		
13.1 Bonds	1,328,842,067	1,639,046,517
13.2 Stocks	47,152,582	64,515,896
13.3 Mortgage loans	123,036,986	199,632,031
13.4 Real estate	0	0
13.5 Other invested assets	17,972,469	39,578,958
13.6 Miscellaneous applications	8,269,179	24,411,405
13.7 Total investments acquired (Lines 13.1 to 13.6)	1,525,273,283	1,967,184,807
14. Net increase (decrease) in contract loans and premium notes	197,450	(2,761,977)
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(305,901,508)	(1,156,528,549)
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes	0	0
16.2 Capital and paid in surplus, less treasury stock	4,299,634	0
16.3 Borrowed funds	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities	39,428,983	429,240,801
16.5 Dividends to stockholders	0	0
16.6 Other cash provided (applied)	(53,138,529)	154,793,317
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(9,409,912)	584,034,118
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)	(25,808,915)	(29,835,388)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	108,564,571	138,399,959
19.2 End of year (Line 18 plus Line 19.1)	82,755,656	108,564,571

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

20.0001. Contribution from The Western and Southern Life Insurance Company in the form of Common Stock securities	245,700,366
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ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Integrity Life Insurance Company
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health			12 Aggregate of All Other Lines of Business
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance (a)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other	
1. Premiums and annuity considerations for life and accident and health contracts	660,977,532	0	355,716	660,621,816	7,065,485	0	0	0	0	0	0	0
2. Considerations for supplementary contracts with life contingencies	7,065,485											
3. Net investment income	259,562,202		14,024,735	220,947,070	5,511,929		377,859	119,994				18,580,615
4. Amortization of Interest Maintenance Reserve (IMR)	1,676,650		90,119	1,259,122	35,604		2,441	775				288,589
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0											
6. Commissions and expense allowances on reinsurance ceded	875,760	0	105,508	765,505		0	2,410	2,337	0	0	0	
7. Reserve adjustments on reinsurance ceded	(737,869,309)		(107,729,336)	(625,011,510)			(3,527,905)	(1,600,558)				
8. Miscellaneous Income:												
8.1 Fees associated with income from investment management, administration and contract guarantees from Separate Accounts	17,232,633		640,310	16,592,323								
8.2 Charges and fees for deposit-type contracts	0											
8.3 Aggregate write-ins for miscellaneous income	698,485,553	0	101,782,839	592,562,313	0	0	2,797,030	1,343,371	0	0	0	0
9. Totals (Lines 1 to 8.3)	908,006,506	0	9,269,891	867,736,639	12,613,018	0	(348,165)	(134,081)	0	0	0	18,869,204
10. Death benefits	10,414,561		10,414,561									
11. Matured endowments (excluding guaranteed annual pure endowments)	0											
12. Annuity benefits	254,001,505			252,718,125				1,283,380				
13. Disability benefits and benefits under accident and health contracts	0							0	0	0	0	
14. Coupons, guaranteed annual pure endowments and similar benefits	0											
15. Surrender benefits and withdrawals for life contracts	426,558,093		2,025,767	423,068,114			1,687,679	(223,467)				
16. Group conversions	0											
17. Interest and adjustments on contract or deposit-type contract funds	26,230,687			24,212,345	2,018,342							
18. Payments on supplementary contracts with life contingencies	8,137,098				8,137,098							
19. Increase in aggregate reserves for life and accident and health contracts	293,222,562		(5,112,060)	299,024,097	2,009,647		(2,134,735)	(564,387)				
20. Totals (Lines 10 to 19)	1,018,564,506	0	7,328,268	999,022,681	12,165,087	0	(447,056)	495,526	0	0	0	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	36,970,734	0	0	36,970,734		0	0	0	0	0	0	0
22. Commissions and expense allowances on reinsurance assumed	12,925	0	12,925	0		0	0	0	0	0	0	0
23. General insurance expenses	43,855,776		229,466	23,275,690	21,119			21,291				20,308,210
24. Insurance taxes, licenses and fees, excluding federal income taxes	3,938,908		15,954	3,872,726	707			944				48,577
25. Increase in loading on deferred and uncollected premiums	0											
26. Net transfers to or (from) Separate Accounts net of reinsurance	(246,140,920)		(45,188)	(246,214,230)								118,498
27. Aggregate write-ins for deductions	6,729,767	0	(61,300)	727,225	758	0	0	780	0	0	0	6,062,304
28. Totals (Lines 20 to 27)	863,931,696	0	7,480,125	817,654,826	12,187,671	0	(447,056)	518,541	0	0	0	26,537,589
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	44,074,810	0	1,789,766	50,081,813	425,347	0	98,891	(652,622)	0	0	0	(7,668,385)
30. Dividends to policyholders	0											0
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	44,074,810	0	1,789,766	50,081,813	425,347	0	98,891	(652,622)	0	0	0	(7,668,385)
32. Federal income taxes incurred (excluding tax on capital gains)	11,369,124		375,851	10,517,181	89,323		20,767	(137,051)				503,053
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)	32,705,686	0	1,413,915	39,564,632	336,024	0	78,124	(515,571)	0	0	0	(8,171,438)
DETAILS OF WRITE-INS												
08.301. Termination of reinsurance agreement - LIC	694,579,056			101,782,839	588,655,816			2,797,030	1,343,371			
08.302. Administrative Service Fees	2,182,770				2,182,770							
08.303. Miscellaneous Income	1,644,193				1,644,193							
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	79,534	0	0	79,534	0	0	0	0	0	0	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	698,485,553	0	101,782,839	592,562,313	0	0	2,797,030	1,343,371	0	0	0	0
2701. Securities Lending Interest Expense	5,478,776											5,478,776
2702. Pension Expense	1,320,584		8,315	727,203	758			780				583,528
2703. Experience Refund	18,701		18,701									
2798. Summary of remaining write-ins for Line 27 from overflow page	(88,294)	0	(88,316)	22	0	0	0	0	0	0	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	6,729,767	0	(61,300)	727,225	758	0	0	780	0	0	0	6,062,304

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

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Integrity Life Insurance Company
ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group				
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance	8 Annuities			
Involving Life or Disability Contingencies (Reserves)											
(Net of Reinsurance Ceded)											
1. Reserve December 31, prior year	4,456,632,052	0	212,426,157	4,182,710,972	51,587,658	0	6,819,295	3,087,970			
2. Tabular net premiums or considerations	638,987,712		326,778	629,535,779	9,125,155						
3. Present value of disability claims incurred	0				XXX						
4. Tabular interest	163,856,902		11,745,723	149,692,472	2,018,000		319,292	81,415			
5. Tabular less actual reserve released	13,730,749			13,287,850	647,961			(205,062)			
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)	6,505,811			6,505,811							
8. Totals (Lines 1 to 7)	5,279,713,226	0	224,498,658	4,981,732,884	63,378,774	0	7,138,587	2,964,323			
9. Tabular cost	930,343		811,162		XXX		119,181				
10. Reserves released by death	13,726,288		13,726,288	XXX	XXX			XXX			
11. Reserves released by other terminations (net)	536,037,305		3,654,986	529,467,046			2,474,533	440,740			
12. Annuity, supplementary contract and disability payments involving life contingencies	184,909,954			177,228,485	7,681,469						
13. Net transfers to or (from) Separate Accounts	(204,826,303)		(856,145)	(203,970,158)							
14. Total Deductions (Lines 9 to 13)	530,777,587	0	17,336,291	502,725,373	7,681,469	0	2,593,714	440,740			
15. Reserve December 31, current year	4,748,935,639	0	207,162,367	4,479,007,511	55,697,305	0	4,544,873	2,523,583			

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Integrity Life Insurance Company
EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 1,787,719	2,173,079
1.1 Bonds exempt from U.S. tax	(a) 0	0
1.2 Other bonds (unaffiliated)	(a) 208,956,284	212,736,824
1.3 Bonds of affiliates	(a) 0	0
2.1 Preferred stocks (unaffiliated)	(b) 731,855	731,855
2.11 Preferred stocks of affiliates	(b) 0	0
2.2 Common stocks (unaffiliated)	10,430,236	10,549,845
2.21 Common stocks of affiliates	0	0
3. Mortgage loans	(c) 23,058,186	23,380,494
4. Real estate	(d) 0	0
5. Contract loans	8,201,651	8,098,014
6. Cash, cash equivalents and short-term investments	(e) 2,425,379	2,422,675
7. Derivative instruments	(f) 0	0
8. Other invested assets	4,578,257	4,582,497
9. Aggregate write-ins for investment income	(473,880)	(473,880)
10. Total gross investment income	259,695,687	264,201,403
11. Investment expenses	(g) 4,624,268	0
12. Investment taxes, licenses and fees, excluding federal income taxes	(g) 14,931	0
13. Interest expense	(h) 0	0
14. Depreciation on real estate and other invested assets	(i) 0	0
15. Aggregate write-ins for deductions from investment income	0	0
16. Total deductions (Lines 11 through 15)	4,639,199	0
17. Net investment income (Line 10 minus Line 16)	259,562,204	0
DETAILS OF WRITE-INS		
0901. Securities Lending Fee Income	934,506	934,506
0902. Miscellaneous	(1,408,386)	(1,408,386)
0903.	0	0
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	(473,880)	(473,880)
1501.	0	0
1502.	0	0
1503.	0	0
1598. Summary of remaining write-ins for Line 15 from overflow page	0	0
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above)	0	0

(a) Includes \$ 4,504,744 accrual of discount less \$ 19,441,638 amortization of premium and less \$ 4,964,658 paid for accrued interest on purchases.

(b) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued dividends on purchases.

(c) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.

(d) Includes \$ for company's occupancy of its own buildings; and excludes \$ interest on encumbrances.

(e) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.

(f) Includes \$ accrual of discount less \$ amortization of premium.

(g) Includes \$ investment expenses and \$ investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.

(h) Includes \$ interest on surplus notes and \$ interest on capital notes.

(i) Includes \$ depreciation on real estate and \$ depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1 Realized Gain (Loss) On Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds	(226,475)	0	(226,475)	0	0
1.1 Bonds exempt from U.S. tax	0	0	0	0	0
1.2 Other bonds (unaffiliated)	(47,357)	(728,345)	(775,702)	284,514	0
1.3 Bonds of affiliates	0	0	0	0	0
2.1 Preferred stocks (unaffiliated)	0	0	0	0	0
2.11 Preferred stocks of affiliates	0	0	0	0	0
2.2 Common stocks (unaffiliated)	12,311,120	(8,420,699)	3,890,421	(24,079,811)	0
2.21 Common stocks of affiliates	0	0	0	23,075,649	0
3. Mortgage loans	0	0	0	0	0
4. Real estate	0	0	0	0	0
5. Contract loans	(344)	0	(344)	0	0
6. Cash, cash equivalents and short-term investments	150,621	0	150,621	0	0
7. Derivative instruments	21,089,399	0	21,089,399	(55,028,373)	0
8. Other invested assets	0	(727,832)	(727,832)	(208,947)	0
9. Aggregate write-ins for capital gains (losses)	0	0	0	0	0
10. Total capital gains (losses)	33,276,964	(9,876,876)	23,400,088	(55,956,968)	0
DETAILS OF WRITE-INS					
0901.	0	0	0	0	0
0902.	0	0	0	0	0
0903.	0	0	0	0	0
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0	0	0	0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Integrity Life Insurance Company

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

	1 Total	2 Industrial Life	Ordinary		5 Credit Life (Group and Individual)	Group		Accident and Health			11 Aggregate of All Other Lines of Business
			3 Life Insurance	4 Individual Annuities		6 Life Insurance	7 Annuities	8 Group	9 Credit (Group and Individual)	10 Other	
FIRST YEAR (other than single)											
1. Uncollected	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	74,563,118				74,563,118						
6.2 Reinsurance assumed	0										
6.3 Reinsurance ceded	45,705				45,705						
6.4 Net	74,517,413	0	0	0	74,517,413	0	0	0	0	0	0
7. Line 5 + Line 6.4	74,517,413	0	0	0	74,517,413	0	0	0	0	0	0
8. Prior year (uncollected + deferred and accrued - advance)	0	0	0	0	0	0	0	0	0	0	0
9. First year premiums and considerations:											
9.1 Direct	74,563,118				74,563,118						
9.2 Reinsurance assumed	0										
9.3 Reinsurance ceded	45,705				45,705						
9.4 Net (Line 7 - Line 8)	74,517,413	0	0	0	74,517,413	0	0	0	0	0	0
SINGLE											
10. Single premiums and considerations:											
10.1 Direct	569,636,599				569,636,599						
10.2 Reinsurance assumed	0										
10.3 Reinsurance ceded	0										
10.4 Net	569,636,599	0	0	0	569,636,599	0	0	0	0	0	0
RENEWAL											
11. Uncollected	0										
12. Deferred and accrued	0										
13. Deferred, accrued and uncollected:											
13.1 Direct	0										
13.2 Reinsurance assumed	0										
13.3 Reinsurance ceded	0										
13.4 Net (Line 11 + Line 12)	0	0	0	0	0	0	0	0	0	0	0
14. Advance	0										
15. Line 13.4 - Line 14	0	0	0	0	0	0	0	0	0	0	0
16. Collected during year:											
16.1 Direct	17,470,936				450,319	17,020,617					
16.2 Reinsurance assumed	87,180				87,180						
16.3 Reinsurance ceded	931,214				182,629	748,585					
16.4 Net	16,626,902	0	0	0	354,870	16,272,032	0	0	0	0	0
17. Line 15 + Line 16.4	16,626,902	0	0	0	354,870	16,272,032	0	0	0	0	0
18. Prior year (uncollected + deferred and accrued - advance)	(196,618)	0	0	(846)	(195,772)	0	0	0	0	0	0
19. Renewal premiums and considerations:											
19.1 Direct	17,470,936				450,319	17,020,617					
19.2 Reinsurance assumed	87,180				87,180						
19.3 Reinsurance ceded	734,596				181,783	552,813					
19.4 Net (Line 17 - Line 18)	16,823,520	0	0	355,716	16,467,804	0	0	0	0	0	0
TOTAL											
20. Total premiums and annuity considerations:											
20.1 Direct	661,670,653	0		450,319	661,220,334	0	0	0	0	0	0
20.2 Reinsurance assumed	87,180	0		87,180	0	0	0	0	0	0	0
20.3 Reinsurance ceded	780,301	0		181,783	598,518	0	0	0	0	0	0
20.4 Net (Lines 9.4 + 10.4 + 19.4)	660,977,532	0		355,716	660,621,816	0	0	0	0	0	0

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

	1 Total	2 Industrial Life	Ordinary		5 Credit Life (Group and Individual)	Group		Accident and Health			11 Aggregate of All Other Lines of Business
			3 Life Insurance	4 Individual Annuities		6 Life Insurance	7 Annuities	8 Group	9 Credit (Group and Individual)	10 Other	
DIVIDENDS AND COUPONS APPLIED (included in Part 1)											
21. To pay renewal premiums	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	875,760			105,508	765,505		2,410	2,337			
25.2 Reinsurance assumed	12,925			12,925							
25.3 Net ceded less assumed	862,835	0	92,583	765,505	0	2,410	2,337	0	0	0	0
26. Totals:											
26.1 Reinsurance ceded (Page 6, Line 6)	875,760	0	105,508	765,505	0	2,410	2,337	0	0	0	0
26.2 Reinsurance assumed (Page 6, Line 22)	12,925	0	12,925	0	0	0	0	0	0	0	0
26.3 Net ceded less assumed	862,835	0	92,583	765,505	0	2,410	2,337	0	0	0	0
COMMISSIONS INCURRED (direct business only)											
27. First year (other than single)	2,986,653			2,986,653							
28. Single	29,309,476			29,309,476							
29. Renewal	4,674,605			4,674,605							
30. Deposit-type contract funds	0										
31. Totals (to agree with Page 6, Line 21)	36,970,734	0	0	36,970,734	0	0	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Integrity Life Insurance Company
EXHIBIT 2 - GENERAL EXPENSES

	Insurance				5	6		
	1 Life	Accident and Health		4 All Other Lines of Business				
		2 Cost Containment	3 All Other					
1. Rent	823,742			1,430,255	127,760	2,381,757		
2. Salaries and wages	13,920,137			9,083,560	2,672,637	25,676,334		
3.11 Contributions for benefit plans for employees	1,159,287			982,232	464,023	2,605,542		
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	135,526			404,785	2,138	542,449		
3.32 Other agent welfare	286					286		
4.1 Legal fees and expenses	3,821			355,577		359,398		
4.2 Medical examination fees						0		
4.3 Inspection report fees	1,404			2,481	38	3,923		
4.4 Fees of public accountants and consulting actuaries	175,840			79,098		254,938		
4.5 Expense of investigation and settlement of policy claims	50,944			95,416		146,360		
5.1 Traveling expenses	569,841			471,048	48,843	1,089,732		
5.2 Advertising	1,379,120			1,228,748		2,607,868		
5.3 Postage, express, telegraph and telephone	521,589			446,550	817	968,956		
5.4 Printing and stationery	223,187			40,911	26	264,124		
5.5 Cost or depreciation of furniture and equipment	50,142			91,678	1,435	143,255		
5.6 Rental of equipment	21,453			146,162	145	167,760		
5.7 Cost or depreciation of EDP equipment and software	862,978			832,705	1,033	1,696,716		
6.1 Books and periodicals	6,826			9,208	157	16,191		
6.2 Bureau and association fees	115,741			274,272	152	390,165		
6.3 Insurance, except on real estate	107,357			123,788		231,145		
6.4 Miscellaneous losses	3,672			106,502		110,174		
6.5 Collection and bank service charges	150,265			73,632		223,897		
6.6 Sundry general expenses	1,013,539			326,371	839,406	2,179,316		
6.7 Group service and administration fees				30,530		30,530		
6.8 Reimbursements by uninsured plans						0		
7.1 Agency expense allowance						0		
7.2 Agents' balances charged off (less \$ recovered)						0		
7.3 Agency conferences other than local meetings	62,204					62,204		
9.1 Real estate expenses						907		
9.2 Investment expenses not included elsewhere	10,861			1,709	33,757	46,327		
9.3 Aggregate write-ins for expenses	2,177,804	0	0	3,670,992	430,994	6,279,790		
10. General expenses incurred	23,547,566	0	0	20,308,210	4,624,268	(a) 48,480,044		
11. General expenses unpaid December 31, prior year	108,633			76,780	17,166	202,579		
12. General expenses unpaid December 31, current year	94,977			81,912	18,652	195,541		
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)	23,561,222	0	0	20,303,078	4,622,782	48,487,082		
DETAILS OF WRITE-INS								
09.301. Equipment and software maintenance	1,004,922			1,978,759	.74,932	3,058,613		
09.302. Consulting	1,018,175			531,443	354,566	1,904,184		
09.303. Temporary Labor	154,707			1,160,790	1,496	1,316,993		
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 thru 09.303 plus 09.398) (Line 9.3 above)	2,177,804	0	0	3,670,992	430,994	6,279,790		

(a) Includes management fees of \$ 45,523,363 to affiliates and \$ 109,892 to non-affiliates.

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

	Insurance			4	5
	1 Life	2 Accident and Health	3 All Other Lines of Business		
1. Real estate taxes					0
2. State insurance department licenses and fees	1,447,581				1,447,581
3. State taxes on premiums	803,063				803,063
4. Other state taxes, including \$ for employee benefits	775,413		2,088	642	778,143
5. U.S. Social Security taxes	725,021		46,489	14,289	785,799
6. All other taxes	139,253				139,253
7. Taxes, licenses and fees incurred	3,890,331	0	48,577	14,931	3,953,839
8. Taxes, licenses and fees unpaid December 31, prior year	(2,282,722)				(2,282,722)
9. Taxes, licenses and fees unpaid December 31, current year	(1,315,175)				(1,315,175)
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	2,922,784	0	48,577	14,931	2,986,292

EXHIBIT 4 - DIVIDENDS OR REFUNDS

	1 Life	2 Accident and Health
1. Applied to pay renewal premiums		
2. Applied to shorten the endowment or premium-paying period		
3. Applied to provide paid-up additions		
4. Applied to provide paid-up annuities		
5. Total Lines 1 through 4		
6. Paid in cash		
7. Left on deposit		
8. Aggregate write-ins for dividend or refund options		
9. Total Lines 5 through 8		
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 (Excluded from Line 3)		
15. Total Lines 10 through 14		
16. Total from prior year		
17. Total dividends or refunds (Lines 9 + 15 - 16)		
DETAILS OF WRITE-INS		
0801.		
0802.		
0803.		
0898. Summary of remaining write-ins for Line 8 from overflow page		
0899. Totals (Lines 0801 thru 0803 plus 0898) (Line 8 above)		

NONE

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1 Valuation Standard	2 Total	3 Industrial	4 Ordinary	5 Credit (Group and Individual)	6 Group
0100001. 58 CSO/CET 3.5% CRVM 66-74	1,098,677		1,098,677		
0100002. 58 CSO/CET 4% CRVM 75-79	897,086		897,086		
0100003. 58 CSO/CET 4.5% CRVM 80-82	357,156		357,156		
0100004. 80 CSO/CET 6% CRVM 83-86	118,855,942		116,919,197		1,936,745
0100005. 80 CSO/CET 5.5% CRVM 87-92	88,025,657		85,417,529		2,608,128
0100006. 80 CSO/CET 5% CRVM 93-94	357,033		357,033		
0100007. 80 CSO/CET 4.5% CRVM 86-91, 95	2,115,664		2,115,664		
0199997. Totals (Gross)	211,707,215	0	207,162,342	0	4,544,873
0199998. Reinsurance ceded	0				
0199999. Life Insurance: Totals (Net)	211,707,215	0	207,162,342	0	4,544,873
0200001. 71IAM 5.50% 80-82	5,593,116	XXX	5,593,116	XXX	
0200002. 71IAM 4.00% 75-79	4,624,299	XXX	4,624,299	XXX	
0200003. 83a 8.75% CARVM, Deferred 83	1,466,554	XXX	1,466,554	XXX	
0200004. 83a 8.50% CARVM, Deferred 84-85	1,764,531	XXX	1,764,531	XXX	
0200005. 83a 7.25% CARVM, Deferred 86, 89	9,367,287	XXX	9,367,287	XXX	
0200006. 83a 7.00% CARVM, Deferred 88-89	21,892,911	XXX	21,606,216	XXX	286,695
0200007. 83a 6.75% CARVM, Deferred 87, 91	21,361,054	XXX	21,028,501	XXX	332,553
0200008. 83a 6.50% CARVM, Deferred 87, 90	21,120,446	XXX	20,384,054	XXX	736,392
0200009. 83a 6.25% CARVM, Deferred 92	10,225,295	XXX	9,908,480	XXX	316,815
0200010. 83a 6.00% CARVM, Deferred 95, 00	4,038,855	XXX	4,010,229	XXX	28,626
0200011. 83a 5.75% CARVM, Deferred 93-94, 96-97, 00-02	9,656,705	XXX	9,275,407	XXX	381,298
0200012. 83a 5.50% CARVM, Deferred 94, 96-98, 01-02	8,875,190	XXX	8,719,592	XXX	155,598
0200013. 83a 5.25% CARVM, Deferred 99, 03, 09	36,697,977	XXX	36,697,977	XXX	
0200014. 83a 5.00% CARVM, Deferred 03, 04, 08	1,576,598	XXX	1,576,598	XXX	
0200015. 83a 4.75% CARVM, Deferred 04-07, 10	2,805,225	XXX	2,805,225	XXX	
0200016. 83a 4.50% CARVM, Deferred 05, 11	3,398,855	XXX	3,398,855	XXX	
0200017. 83a 4.00% CARVM, Deferred 12,14	419,680	XXX	419,680	XXX	
0200018. 83a 3.75% CARVM, Deferred 13	1,714,190	XXX	1,711,433	XXX	2,757
0200019. a2000 5.25% CARVM, Deferred 03, 09	133,581	XXX	133,581	XXX	
0200020. a2000 5.00% CARVM, Deferred 04, 07-09	94,990,233	XXX	94,990,233	XXX	
0200021. a2000 4.75% CARVM, Deferred 05-08, 10	203,388,210	XXX	203,388,210	XXX	
0200022. a2000 4.50% CARVM, Deferred 06, 10-11	24,159,540	XXX	24,159,540	XXX	
0200023. a2000 4.25% CARVM, Deferred 11	13,431,782	XXX	13,431,782	XXX	
0200024. a2000 4.00% CARVM, Deferred 12, 14	62,152,283	XXX	62,152,283	XXX	
0200025. a2000 3.75% CARVM, Deferred 12-13	31,977,156	XXX	31,977,156	XXX	
0200026. 2012 IAR 4.00%, Deferred 15-16	16,149,751	XXX	16,149,751	XXX	
0200027. 2012 IAR 3.75%, Deferred 15-18	1,750,722,849	XXX	1,750,440,000	XXX	282,849
0200028. AG 43	(1,087,516)	XXX	(1,087,516)	XXX	
0200029. 83a 8.50% Immediate 88, 88-89	104,215	XXX	104,215	XXX	
0200030. 83a 8.25% Immediate 90-91	207,834	XXX	207,834	XXX	
0200031. 83a 8.00% Immediate 87	283,014	XXX	283,014	XXX	
0200032. 83a 7.50% Immediate 85-92	454,684,455	XXX	454,684,455	XXX	
0200033. 83a 7.00% Immediate 93	17,271,887	XXX	17,271,887	XXX	
0200034. 83a 6.50% Immediate 86, 94	2,857,712	XXX	2,857,712	XXX	
0200035. a2000 6.50% Immediate 02	220,091	XXX	220,091	XXX	
0200036. a2000 6.00% Immediate 03	1,021,115	XXX	1,021,115	XXX	
0200037. a2000 5.50% Immediate 07-08	63,511,706	XXX	63,511,706	XXX	
0200038. a2000 5.25% Immediate 06	21,600,979	XXX	21,600,979	XXX	
0200039. a2000 5.05% Immediate 04	6,972,433	XXX	6,972,433	XXX	
0200040. a2000 5.00% Immediate 09	57,008,987	XXX	57,008,987	XXX	
0200041. a2000 4.95% Immediate 05	12,502,878	XXX	12,502,878	XXX	
0200042. a2000 4.25% Immediate 10	89,869,213	XXX	89,869,213	XXX	
0200043. a2000 4.00% Immediate 14	90,311,031	XXX	90,311,031	XXX	
0200044. a2000 3.95% Immediate 11	64,397,782	XXX	64,397,782	XXX	
0200045. a2000 3.50% Immediate 12-13	103,458,941	XXX	103,458,941	XXX	
0200046. 2012 IAR 4.00% Immediate 15-16	585,675,127	XXX	585,675,127	XXX	
0200047. 2012 IAR 3.75% Immediate 17	317,060,157	XXX	317,060,157	XXX	
0200048. 2012 IAR VM-22 Non-Jumbo [4.00%, 4.50%] 18	43,544,576	XXX	43,544,576	XXX	
0200049. 2012 IAR VM-22 Non-Jumbo [3.50%, 4.00%] 18	87,226,062	XXX	87,226,062	XXX	
0200050. 2012 IAR VM-22 Non-Jumbo [3.00%, 3.50%] 18	96,035,674	XXX	96,035,674	XXX	
0200051. 2012 IAR VM-22 Non-Jumbo [2.50%, 3.00%] 18	3,901,627	XXX	3,901,627	XXX	
0299997. Totals (Gross)	4,482,344,133	XXX	4,479,820,550	XXX	2,523,583
0299998. Reinsurance ceded	813,039	XXX	813,039	XXX	
0299999. Annuities: Totals (Net)	4,481,531,094	XXX	4,479,007,511	XXX	2,523,583
0300001. 83a 8.00% Immediate 87	459,530		459,530		
0300002. 83a 7.75% Immediate 92	140,003		140,003		
0300003. 83a 7.25% Immediate 95	249,065		249,065		
0300004. 83a 7.00% Immediate 93	159,429		159,429		
0300005. 83a 6.75% Immediate 96-97	208,631		208,631		
0300006. 83a 6.50% Immediate 94	38,841		38,841		
0300007. a2000 7.00% Immediate 00	1,197,649		1,197,649		
0300008. a2000 6.75% Immediate 01	64,908		64,908		
0300009. a2000 7.00% Immediate 00	286,177		286,177		
0300010. a2000 6.75% Immediate 01	93,008		93,008		
0300011. a2000 6.50% Immediate 02	169,769		169,769		
0300012. a2000 6.25% Immediate 98-99	167,960		167,960		
0300013. a2000 6.00% Immediate 03	511,707		511,707		
0300014. a2000 4.80% Immediate 07	936,564		936,564		
0300015. a2000 4.70% Immediate 08	391,638		391,638		
0300016. a2000 4.60% Immediate 06	337,903		337,903		
0300017. a2000 4.50% Immediate 09	911,380		911,380		
0300018. a2000 4.20% Immediate 10	3,859,075		3,859,075		
0300019. a2000 4.00% Immediate 04-05	849,383		849,383		
0300020. a2000 3.50% Immediate 14	5,334,050		5,334,050		
0300021. a2000 3.25% Immediate 11, 13	6,987,965		6,987,965		
0300022. a2000 2.95% Immediate 12, 14	3,964,980		3,964,980		
0300023. 2012 IAR 4.00% Immediate 15-16	13,296,877		13,296,877		
0300024. 2012 IAR 3.75% Immediate 17	5,786,471		5,786,471		
0300025. 2012 IAR VM-22 Non-Jumbo [4.00%, 4.50%] 18	3,120,349		3,120,349		
0300026. 2012 IAR VM-22 Non-Jumbo [3.50%, 4.00%] 18	3,328,828		3,328,828		
0300027. 2012 IAR VM-22 Non-Jumbo [3.00%, 3.50%] 18	2,779,021		2,779,021		

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1 Valuation Standard	2 Total	3 Industrial	4 Ordinary	5 Credit (Group and Individual)	6 Group
0300028. 2012 IAR VM-22 Non-Jumbo [2.50%, 3.00%) 18 ...	66,144		66,144		
0399997. Totals (Gross)	55,697,305	0	55,697,305	0	0
0399998. Reinsurance ceded	0		0		
0399999. SCWLC: Totals (Net)	55,697,305	0	55,697,305	0	0
0400001. UNEARNED PREMIUM	10		10		
0499997. Totals (Gross)	10	0	10	0	0
0499998. Reinsurance ceded	0				
0499999. Accidental Death Benefits: Totals (Net)	10	0	10	0	0
0500001. 58 CS0 52 DB 3%	15		15		
0599997. Totals (Gross)	15	0	15	0	0
0599998. Reinsurance ceded	0				
0599999. Disability-Active Lives: Totals (Net)	15	0	15	0	0
0699998. Reinsurance ceded	0				
0699999. Disability-Disabled Lives: Totals (Net)	0	0	0	0	0
0799998. Reinsurance ceded	0				
0799999. Miscellaneous Reserves: Totals (Net)	0	0	0	0	0
9999999. Totals (Net) - Page 3, Line 1	4,748,935,639	0	4,741,867,183	0	7,068,456

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Integrity Life Insurance Company
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? Yes [] No [X]
 If so, state:
 4.1 Amount of insurance? \$
 4.2 Amount of reserve? \$
 4.3 Basis of reserve:
 4.4 Basis of regular assessments:
 4.5 Basis of special assessments:
 4.6 Assessments collected during the year \$
 5. If the contract loan interest rate guaranteed in any one or more of its currently issued contracts is less than 5%, not in advance, state the contract loan rate guarantees on any such contracts.
 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 [X] No []
 6.1 If so, state the amount of reserve on such contracts on the basis actually held: \$ 175,677,079
 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: \$ 217,031,449
 Attach statement of methods employed in their valuation.
 7. Does the reporting entity have any Synthetic GIC contracts or agreements in effect as of December 31 of the current year? Yes [] No [X]
 7.1 If yes, state the total dollar amount of assets covered by these contracts or agreements \$
 7.2 Specify the basis (fair value, amortized cost, etc.) for determining the amount:
 7.3 State the amount of reserves established for this business: \$
 7.4 Identify where the reserves are reported in the blank:
 8. Does the reporting entity have any Contingent Deferred Annuity contracts or agreements in effect as of December 31 of the current year? Yes [] No [X]
 8.1 If yes, state the total dollar amount of account value covered by these contracts or agreements: \$
 8.2 State the amount of reserves established for this business: \$
 8.3 Identify where the reserves are reported in the blank:
 9. Does the reporting entity have any Guaranteed Lifetime Income Benefit contracts, agreements or riders in effect as of December 31 of the current year? Yes [X] No []
 9.1 If yes, state the total dollar amount of any account value associated with these contracts, agreements or riders: \$ 695,935,168
 9.2 State the amount of reserves established for this business: \$ 10,247,334
 9.3 Identify where the reserves are reported in the blank:
 Exhibit 5 - Annuities

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

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

NONE

Exhibit 6 - Aggregate Reserves for Accident and Health Contracts

N O N E

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Integrity Life Insurance Company

EXHIBIT 7 - DEPOSIT TYPE CONTRACTS

	1 Total	2 Guaranteed Interest Contracts	3 Annuities Certain	4 Supplemental Contracts	5 Dividend Accumulations or Refunds	6 Premium and Other Deposit Funds
1. Balance at the beginning of the year before reinsurance	950,011,238	652,800,788	220,935,950	74,834,647	0	1,439,853
2. Deposits received during the year	4,266,074,809	4,198,372,717	49,027,638	16,470,484		2,203,970
3. Investment earnings credited to the account	22,598,600	11,019,499	9,231,985	2,339,696		.7,420
4. Other net change in reserves .....	.0					
5. Fees and other charges assessed	25					.25
6. Surrender charges .....	.0					
7. Net surrender or withdrawal payments	4,249,244,401	4,182,874,988	46,172,861	17,998,342		2,198,210
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)	989,440,221	679,318,016	233,022,712	75,646,485	0	1,453,008
10. Reinsurance balance at the beginning of the year .....	.0	0	0	0	0	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 current year after reinsurance (Lines 9 + 13)	989,440,221	679,318,016	233,022,712	75,646,485	0	1,453,008

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Integrity Life Insurance Company

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS**PART 1 - Liability End of Current Year**

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Due and unpaid:											
1.1 Direct	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	0										
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	0										
2.21 Direct	0										
2.22 Reinsurance assumed	0										
2.23 Reinsurance ceded	0										
2.24 Net	0	0	(b) 0	(b) 0	0	(b) 0	(b) 0	0	(b) 0	(b) 0	(b) 0
3. Incurred but unreported:											
3.1 Direct	216,000			139,000	.77,000						
3.2 Reinsurance assumed	0										
3.3 Reinsurance ceded	0										
3.4 Net	216,000	0	(b) 139,000	(b) .77,000	0	(b) 0	(b) 0	0	(b) 0	(b) 0	(b) 0
4. TOTALS	216,000	0	139,000	.77,000	0	0	0	0	0	0	0
4.1 Direct	216,000	0	139,000	.77,000	0	0	0	0	0	0	0
4.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
4.3 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0
4.4 Net	216,000	(a) 0	(a) 139,000	77,000	0	0	(a) 0	0	0	0	0

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

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

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Integrity Life Insurance Company

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 2 - Incurred During the Year

	1 Total	2 Industrial Life (a)	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance (b)	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance (c)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Settlements During the Year:											
1.1 Direct	307,910,789		15,900,739	281,535,627	8,137,098			2,337,325			
1.2 Reinsurance assumed	97,056			97,056							
1.3 Reinsurance ceded	50,222,143		9,434,147	40,729,829				58,167			
1.4 Net	(d) 257,785,702	0	6,466,592	240,902,854	8,137,098	0	0	2,279,158	0	0	0
2. Liability December 31, current year from Part 1:											
2.1 Direct	216,000	0	139,000	77,000	0	0	0	0	0	0	0
2.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
2.3 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0
2.4 Net	216,000	0	139,000	77,000	0	0	0	0	0	0	0
3. Amounts recoverable from reinsurers December 31, current year			0	0				0			
4. Liability December 31, prior year:											
4.1 Direct	227,000	0	158,000	69,000	0	0	0	0	0	0	0
4.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
4.3 Reinsurance ceded	36,000	0	32,000	4,000	0	0	0	0	0	0	0
4.4 Net	191,000	0	126,000	65,000	0	0	0	0	0	0	0
5. Amounts recoverable from reinsurers December 31, prior year	14,742,462		3,934,969	10,765,238				42,255			
6. Incurred Benefits											
6.1 Direct	307,899,789	0	15,881,739	281,543,627	8,137,098	0	0	2,337,325	0	0	0
6.2 Reinsurance assumed	97,056	0	0	97,056	0	0	0	0	0	0	0
6.3 Reinsurance ceded	35,443,681	0	5,467,178	29,960,591	0	0	0	15,912	0	0	0
6.4 Net	272,553,164	0	10,414,561	251,680,092	8,137,098	0	0	2,321,413	0	0	0

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

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Integrity Life Insurance Company
EXHIBIT OF NON-ADMITTED ASSETS

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)		0	0
2. Stocks (Schedule D):			
2.1 Preferred stocks		0	0
2.2 Common stocks		0	0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens		0	0
3.2 Other than first liens.....		0	0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company		0	0
4.2 Properties held for the production of income.....		0	0
4.3 Properties held for sale		0	0
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA)		0	0
6. Contract loans		0	0
7. Derivatives (Schedule DB)		0	0
8. Other invested assets (Schedule BA)		911,147	911,147
9. Receivables for securities		0	0
10. Securities lending reinvested collateral assets (Schedule DL)		0	0
11. Aggregate write-ins for invested assets	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	0	911,147	911,147
13. Title plants (for Title insurers only)			0
14. Investment income due and accrued		0	0
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection		0	0
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due		0	0
15.3 Accrued retrospective premiums and contracts subject to redetermination		0	0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers		0	0
16.2 Funds held by or deposited with reinsured companies		0	0
16.3 Other amounts receivable under reinsurance contracts		0	0
17. Amounts receivable relating to uninsured plans			0
18.1 Current federal and foreign income tax recoverable and interest thereon		0	0
18.2 Net deferred tax asset	15,632,412	650,471	(14,981,941)
19. Guaranty funds receivable or on deposit		0	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	0
24. Health care and other amounts receivable	93,735	82,910	(10,825)
25. Aggregate write-ins for other than invested assets	0	0	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	15,726,147	1,644,528	(14,081,619)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts		0	0
28. Total (Lines 26 and 27)	15,726,147	1,644,528	(14,081,619)
DETAILS OF WRITE-INS			
1101.		0	0
1102.		0	0
1103.		0	0
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	0	0	0
2501.		0	0
2502.		0	0
2503.		0	0
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	0	0	0

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies and Going Concern

A. Accounting Practices

The financial statements of Integrity Life Insurance Company (the Company) are presented on the basis of accounting practices prescribed or permitted by the Ohio Department of Insurance (the Department).

The Department recognizes only statutory accounting practices prescribed or permitted by the state of Ohio for determining and reporting the financial condition and results of operations of an insurance company. The National Association of Insurance Commissioners' (NAIC) *Accounting Practices and Procedures* manual, (NAIC SAP) has been adopted as a component of prescribed or permitted practices by the state of Ohio. The Department has the right to permit other specific practices that deviate from prescribed practices. There are no differences between the Company's net income and capital and surplus following NAIC SAP or practices prescribed and permitted by the state of Ohio.

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) State basis (Page 4, Line 35, Columns 1 & 2)		xxx	xxx	xxx	59,221,281	21,118,429
(2) State Prescribed Practices that are an increase/(decrease) from NAIC SAP					—	—
(3) State Permitted Practices that are an increase/(decrease) from NAIC SAP					—	—
(4) NAIC SAP (1-2-3=4)		xxx	xxx	xxx	59,221,281	21,118,429
SURPLUS						
(5) State basis (Page 3, Line 38, Columns 1 & 2)		xxx	xxx	xxx	1,131,266,704	875,758,653
(6) State Prescribed Practices that are an increase/(decrease) from NAIC SAP					—	—
(7) State Permitted Practices that are an increase/(decrease) from NAIC SAP					—	—
(8) NAIC SAP (5-6-7=8)		xxx	xxx	xxx	1,131,266,704	875,758,653

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

The preparation of financial statements in conformity with statutory accounting practices requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities. It also requires disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the period. Actual results could differ from those estimates.

C. Accounting Policy

Life premiums are recognized as income over the premium-paying period of the related policies. Annuity considerations are recognized as revenue when received. Amounts received on deposit-type contracts are entered directly as a liability when received. 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 are stated at amortized cost.
- (2) Bonds not backed by other loans are stated at either amortized cost using the interest method or the lower of amortized cost or fair market value.
- (3) Unaffiliated common stocks are stated at fair market value, except for Federal Home Loan Bank (FHLB) stock, which is carried at cost, adjusted for stock dividends, and is restricted. Common stocks of non-life subsidiaries and non-life affiliates in which the Company has an interest of 10% or more are carried on the GAAP equity basis.
- (4) Preferred stocks are stated at either cost or the lower of cost or fair market value.
- (5) Mortgage loans on real estate are stated at the aggregate unpaid principal balance plus unamortized premium less unaccrued discount.
- (6) Loan-backed and structured securities are stated at amortized cost, except those with an initial NAIC designation of 6, which are stated at the lower of amortized cost or fair value. Loan-backed and structured securities with an initial NAIC designation of 6 could have a final designation of 1 through 5 as determined by the SVO financial modeling process or the SVO modified filing exempt process. The retrospective adjustment method is used to determine amortized cost for all loan-backed and structured securities, except for those which an other-than-temporary impairment has been recognized, which use the prospective adjustment method to determine amortized cost.
- (7) The Company owns 100% of the capital stock of National Integrity, which is stated at statutory equity.
- (8) The Company has investments in joint ventures organized as limited partnerships or limited liability companies. The Company carries these interests based on the underlying GAAP equity of the investee. Undistributed earnings allocated to the Company are

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Integrity Life Insurance Company

reported in the change in net unrealized capital gains or losses. Distributions from earnings of the entity are reported as net investment income when received. Because of the indirect nature of these investments, there is an inherent reduction in transparency and liquidity and increased complexity in valuing the underlying investments. As a result, these investments are actively managed by Company management via detailed evaluation of the investment performance relative to risk.

- (9) The Company utilizes customized call options to hedge the S&P 500 and Goldman Sachs Multi-Asset Class index exposure embedded in equity indexed annuities. The Company purchases and writes call options to correlate with changes in the annuity features due to movements in the S&P 500 and the Goldman Sachs Multi-Asset Class index. At the beginning of these contracts, a premium is either paid or received for transferring the related risk. The Company retains basis risk and risk associated with actual versus expected assumptions for mortality and lapse rates. The call options are not designated as a hedge for accounting purposes and are carried at fair value on the balance sheet with changes in fair value recorded in surplus. The related gains and losses from terminations or expirations are recorded in realized capital gains and losses.
- (10) Anticipated investment income is not a factor in calculating deficiency reserves.
- (11) The Company had no accident and health contracts on its books during the statement periods.
- (12) The Company does not own capitalizable assets. Therefore, the Company does not have a capitalization policy.
- (13) The Company has no pharmaceutical rebate receivables on its books during the statement periods.
- (14) The Company monitors investments to determine if there has been an other-than-temporary decline in fair value. Factors management considers for each identified security include the following:
 - the length of time and the extent to which the fair value is below the book/adjusted carry value;
 - the financial condition and near term prospects of the issuer, including specific events that may affect its operations;
 - for equity securities and debt securities with credit related declines in fair value, the Company's intent and ability to hold the security long enough for it to recover its value to book/adjusted carry value;
 - for debt securities with interest related declines in fair value, the Company's intent to sell the security before recovery of its book/adjusted carry value;
 - for loan-backed securities, the Company's intent and ability to hold the security long enough for it to recover its value to book/adjusted carry value;
 - for loan-backed securities, the Company's intent to sell the security before recovery of its book/adjusted carry value.

If the decline is judged to be other-than-temporary, an impairment charge is recorded as a net realized capital loss in the period the determination is made.

D. Going Concern. Management has not raised any doubts about the entity's ability to continue as a going concern.

2. Accounting Changes and Correction of Errors

The Company did not have any accounting changes in 2018.

Effective January 1, 2017, the Company updated its valuation methodologies on certain reserves related to guaranteed living withdrawal benefits. This resulted in a change of statutory reserve valuation that is required to be recorded directly to surplus rather than through the Increase in Aggregate Reserves for Life and Accident and Health Contracts in the Summary of Operations. The Company has recorded a \$6.3 million increase to surplus as a result of the change in valuation bases through the Change in Reserve on Account of Change in Valuation Basis on the Summary of Operations.

- 3. Business Combinations and Goodwill. None.
- 4. Discontinued Operations. None.
- 5. Investments

A. Mortgage Loans, including Mezzanine Real Estate Loans

- (1) The minimum and maximum lending rates for mortgage loans issued during 2018 were:

Farm Loans	None
City Loans	4.54% and 5.22%
Purchase money mortgages	None
Mezzanine Loans	None

- (2) The maximum percentage of any one loan to the value of security at the time of the loan, exclusive of insured or guaranteed or purchase money mortgages was: 80%

	Current Year	Prior Year
(3) Taxes, assessments and any amounts advanced and not included in the mortgage loan total	—	—

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(4) Age Analysis of Mortgage Loans and Identification of Mortgage Loans in Which the Insurer is a Participant or Co-lender in a Mortgage Loan Agreement:

	Farm	Residential		Commercial		Mezzanine	Total
		Insured	All Other	Insured	All Other		
a. Current Year							
1. Recorded Investment (All)							
(a) Current	—	—	—	—	568,410,138	2,748,996	571,159,134
(b) 30 - 59 Days Past Due	—	—	—	—	—	—	—
(c) 60 - 89 Days Past Due	—	—	—	—	—	—	—
(d) 90 - 179 Days Past Due	—	—	—	—	—	—	—
(e) 180+ Days Past Due	—	—	—	—	—	—	—
2. Accruing Interest 90 - 179 Days Past Due							
(a) Recorded Investment	—	—	—	—	—	—	—
(b) Interest Accrued	—	—	—	—	—	—	—
3. Accruing Interest 180+ Days Past Due							
(a) Recorded Investment	—	—	—	—	—	—	—
(b) Interest Accrued	—	—	—	—	—	—	—
4. Interest Reduced							
(a) Recorded Investment	—	—	—	—	—	—	—
(b) Number of Loans	—	—	—	—	—	—	—
(c) Percent Reduced	—	—	—	—	—	—	—
5. Participant or Co-lender in a Mortgage Loan Agreement							
(a) Recorded Investment	—	—	—	—	—	—	—
b. Prior Year							
1. Recorded Investment							
(a) Current	—	—	—	—	453,055,721	2,748,997	455,804,718
(b) 30 - 59 Days Past Due	—	—	—	—	—	—	—
(c) 60 - 89 Days Past Due	—	—	—	—	—	—	—
(d) 90 - 179 Days Past Due	—	—	—	—	—	—	—
(e) 180+ Days Past Due	—	—	—	—	—	—	—
2. Accruing Interest 90 - 179 Days Past Due							
(a) Recorded Investment	—	—	—	—	—	—	—
(b) Interest Accrued	—	—	—	—	—	—	—
3. Accruing Interest 180+ Days Past Due							
(a) Recorded Investment	—	—	—	—	—	—	—
(b) Interest Accrued	—	—	—	—	—	—	—
4. Interest Reduced							
(a) Recorded Investment	—	—	—	—	—	—	—
(b) Number of Loans	—	—	—	—	—	—	—
(c) Percent Reduced	—	—	—	—	—	—	—
5. Participant or Co-lender in a Mortgage Loan Agreement							
(a) Recorded Investment	—	—	—	—	—	—	—

(5) Investment in Impaired Loans With or Without Allowance for Credit Losses and Impaired Loans Subject to a Participant or Co-lender Mortgage Loan Agreement for Which the Reporting Entity is Restricted from Unilaterally Foreclosing on the Mortgage Loan:

	Farm	Residential		Commercial		Mezzanine	Total
		Insured	All Other	Insured	All Other		
a. Current Year							
1. With Allowance for Credit Losses	—	—	—	—	—	—	—
2. No Allowance for Credit Losses	—	—	—	—	—	—	—
3. Total (1+2)	—	—	—	—	—	—	—
4. Subject to a participant or co-lender mortgage loan agreement for which the reporting entity is restricted from unilaterally foreclosing on a mortgage loan	—	—	—	—	—	—	—
b. Prior Year							
1. With Allowance for Credit Losses	—	—	—	—	—	—	—
2. No Allowance for Credit Losses	—	—	—	—	—	—	—
3. Total (1+2)	—	—	—	—	—	—	—
4. Subject to a participant or co-lender mortgage loan agreement for which the reporting entity is restricted from unilaterally foreclosing on a mortgage loan	—	—	—	—	—	—	—

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Integrity Life Insurance Company

(6) Investment in Impaired Loans – Average Recorded Investment, Interest Income Recognized, Recorded Investment on Nonaccrual Status and Amount of Interest Income Recognized Using a Cash-Basis Method of Accounting:

	Farm	Residential		Commercial		Mezzanine	Total
		Insured	All Other	Insured	All Other		
a. Current Year							
1. Average Recorded Investment	—	—	—	—	—	—	—
2. Interest Income Recognized	—	—	—	—	—	—	—
3. Recorded Investments on Nonaccrual Status	—	—	—	—	—	—	—
4. Amount of Interest Income Recognized Using a Cash-Basis Method of Accounting	—	—	—	—	—	—	—
b. Prior Year							
1. Average Recorded Investment	—	—	—	—	—	—	—
2. Interest Income Recognized	—	—	—	—	—	—	—
3. Recorded Investments on Nonaccrual Status	—	—	—	—	—	—	—
4. Amount of Interest Income Recognized Using a Cash-Basis Method of Accounting	—	—	—	—	—	—	—

(7) Allowance for Credit Losses:

	Current Year	Prior Year
a) Balance at beginning of period	—	—
b) Additions charged to operations	—	—
c) Direct write-downs charged against the allowances	—	—
d) Recoveries of amounts previously charged off	—	—
e) Balance at end of period	—	—

(8) Mortgage Loans Derecognized as a Result of Foreclosure. None

(9) The Company recognizes interest income on its impaired loans upon receipt.

B. Debt Restructuring. None.

C. Reverse Mortgages. None.

D. Loan-Backed Securities

(1) Prepayment assumptions are derived from Bloomberg and broker dealer prepayment models or from empirical data.

(2) The Company had no other-than-temporary impairments on loan-backed and structured securities for the year ended December 31, 2018, due to the intent to sell the security or the inability or lack of intent to retain the investment in the security for a period of time sufficient to recover the amortized cost basis of the security.

(3) The following is a list of each loan-backed and structured security with a recognized other-than-temporary impairment, for the year ended December 31, 2018, as the present value of future cash flows expected to be collected is less than the amortized cost basis of the securities:

1 CUSIP	2 Book/Adjusted Carrying Value Amortized Cost Before Current Period OTTI	3 Present Value of Projected Cash Flows	4 Recognized Other-Than-Temporary Impairment	5 Amortized Cost After Other-Than-Temporary Impairment	6 Fair Value at time of OTTI	7 Date of Financial Statement Where Reported
12667G-XD-0	1,209,302	1,193,751	15,551	1,193,751	1,177,268	06/30/2018
126694-HK-7	172,553	166,708	5,845	166,708	163,611	06/30/2018
173100-AR-9	745,173	403,112	342,061	403,112	77,932	09/30/2018
126694-JX-7	244,893	243,378	1,515	243,378	244,586	12/31/2018
76111X-ZU-0	344,645	331,232	13,413	331,232	333,497	12/31/2018
Total	XXX	XXX	378,385	XXX	XXX	XXX

(4) The following is an aggregate total of all impaired loan-backed 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 as of December 31, 2018:

a. The aggregate amount of unrealized losses:

1. Less than 12 Months \$ 12,490,819
2. 12 Months or Longer \$ 14,671,042

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

1. Less than 12 Months \$ 919,337,475
2. 12 Months or Longer \$ 388,348,845

(5) See Note 1C (14) for the factors management considers when evaluating for an other-than-temporary decline in fair value.

E. Dollar Repurchase Agreements and/or Securities Lending Transactions

At December 31, 2018, the Company has loaned \$147.8 million and \$33.1 million (fair value) in the general and separate account, respectively, of various debt securities, preferred stocks and common stocks as part of a securities lending program administered by Deutsche Bank. At December 31, 2017, the Company had loaned \$173.9 million and \$71.3 million (fair value) in the general and separate account, respectively, of various debt securities, preferred stocks and common stocks as part of a securities lending program administered by Deutsche Bank. The Company maintains effective control over all loaned securities and, therefore, continues to report such securities as invested assets in the balance sheets. There is no difference in the policy and procedures for the separate account.

Collateral for separate account securities lent is held in the general account with a corresponding payable and receivable between the general and separate accounts. The corresponding payable and receivable is included in the due to/from general account/separate account line on the balance sheets and was \$33.9 million and \$72.7 million at December 31, 2018 and 2017, respectively.

(1) The Company requires at the initial transaction that the fair value of the cash collateral received must be equal to 102% of the fair value of the loaned securities. The Company monitors the ratio of the fair value of the collateral to loaned securities to ensure it does not fall below 100%. If the fair value of the collateral falls below 100% of the fair value of the securities loaned, the Company non-admits that portion of the loaned security. At December 31, 2018 and 2017, the Company did not non-admit any portion of the loaned securities.

(2) Not Applicable.

(3) Collateral Received

a. Aggregate Amount Collateral Received

	(1) Fair Value
1. Securities Lending	
(a) Open	184,922,228
(b) 30 Days or Less	—
(c) 31 to 60 Days	—
(d) 61 to 90 Days	—
(e) Greater Than 90 Days	—
(f) Subtotal	184,922,228
(g) Securities Received	—
(h) Total Collateral Received	184,922,228
2. Dollar Repurchase Agreement	
(a) Open	—
(b) 30 Days or Less	—
(c) 31 to 60 Days	—
(d) 61 to 90 Days	—
(e) Greater Than 90 Days	—
(f) Subtotal	—
(g) Securities Received	—
(h) Total Collateral Received	—

b. The fair value of that collateral and of the portion of that collateral that it has sold or repledged is \$184.9 million.

c. The Company receives cash collateral in an amount in excess of the fair value of the securities lent. The Company reinvests the cash collateral primarily in investment-grade debt securities and cash equivalents.

(4) The Company reports all collateral on the balance sheet with an offsetting liability recognized for the obligation to return the collateral. Collateral for the securities lending program is either managed by an affiliated agent of the Company or is managed by Deutsche Bank, an unaffiliated agent. Collateral managed by an affiliated agent is invested primarily in investment-grade debt securities and cash equivalents and is included in the applicable amount on the balance sheet because the funds are available for the general use of the Company. Collateral managed by an unaffiliated agent is invested in cash equivalents and is included in securities lending reinvested collateral assets on the balance sheet at December 31, 2018 and 2017.

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(5) Collateral Reinvestment

a. Aggregate Amount Collateral Reinvested

	(1) Amortized Cost	(2) Fair Value
1. Securities Lending		
(a) Open	—	—
(b) 30 Days or Less	65,061,158	65,070,760
(c) 31 to 60 Days	3,199,546	3,196,390
(d) 61 to 90 Days	7,900,130	7,895,412
(e) 91 to 120 Days	2,796,634	2,793,445
(f) 121 to 180 Days	10,213,833	10,194,096
(g) 181 to 365 Days	21,398,423	21,373,420
(h) 1 to 2 years	13,040,000	12,980,817
(i) 2 to 3 years	—	—
(j) Greater than 3 years	61,417,888	61,417,888
(k) Subtotal	185,027,612	184,922,228
(l) Securities Received	—	—
(m) Total Collateral Reinvested	185,027,612	184,922,228
2. Dollar Repurchase Agreement		
(a) Open	—	—
(b) 30 Days or Less	—	—
(c) 31 to 60 Days	—	—
(d) 61 to 90 Days	—	—
(e) 91 to 120 Days	—	—
(f) 121 to 180 Days	—	—
(g) 181 to 365 Days	—	—
(h) 1 to 2 years	—	—
(i) 2 to 3 years	—	—
(j) Greater than 3 years	—	—
(k) Subtotal	—	—
(l) Securities Received	—	—
(m) Total Collateral Reinvested	—	—

b. At December 31, 2018, all of the collateral held for the securities lending program was invested in tradable securities that could be sold and used to pay for the \$185.7 million in collateral calls that could come due under a worst-case scenario.

(6) The Company does not accept collateral that is not permitted by contract or custom to sell or repledge.

(7) The Company does not have any transactions that extend beyond one year from the reporting date.

F. Repurchase Agreements Transactions Accounted for as Secured Borrowing. None.

G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing. None.

H. Repurchase Agreements Transactions Accounted for as a Sale. None.

I. Reverse Repurchase Agreements Transactions Accounted for as a Sale. None.

J. Real Estate. None.

K. Low Income Housing Tax Credit Property Investments.

- (1) There are 9 years of unexpired tax credits remaining. The required holding period is 18 years.
- (2) The Company recognized \$2.0 million and \$2.0 million in LIHTC and other tax benefits, in 2018 and 2017, respectively.
- (3) The Company has investment balances of \$6.2 million and \$7.6 million in LIHTC partnerships, in 2018 and 2017, respectively.
- (4) The reviews are annual regulatory reviews which are in place to ensure each property qualifies for the tax credits.
- (5) The Company's investments in low income housing tax credit properties do not exceed 10% of admitted assets.
- (6) The Company did not recognize any impairment during the statement periods.
- (7) There were no write-downs or reclassifications made during the year due to the forfeiture or ineligibility of tax credits, etc.

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L. Restricted Assets

(1) Restricted Assets (Including Pledged)

Restricted Asset Category	Gross (Admitted & Nonadmitted) Restricted							Current Year			
	Current Year					6	7	8	9	Percentage	
	1	2	3	4	5					10	11
	Total General Account (G/A)	G/A Supporting Protected Cell Account Activity (a)	Total Protected Cell Account Restricted Assets	Protected Cell Account Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)	Total Non-admitted Restricted	Total Admitted Restricted (5 minus 8)	Gross (Admitted & Non-admitted) Restricted to Total Assets (c)	Admitted Restricted to Total Admitted Assets (d)
a. Subject to contractual obligation for which liability is not shown	—	—	—	—	—	—	—	—	—	0.000%	0.000%
b. Collateral held under security lending agreements	185,027,613	—	—	—	185,027,613	250,165,854	(65,138,241)	—	185,027,613	1.962%	1.965%
c. Subject to repurchase agreements	—	—	—	—	—	—	—	—	—	0.000%	0.000%
d. Subject to reverse repurchase agreements	—	—	—	—	—	—	—	—	—	0.000%	0.000%
e. Subject to dollar repurchase agreements	—	—	—	—	—	—	—	—	—	0.000%	0.000%
f. Subject to dollar reverse repurchase agreements	—	—	—	—	—	—	—	—	—	0.000%	0.000%
g. Placed under option contracts	—	—	—	—	—	—	—	—	—	0.000%	0.000%
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock	—	—	—	—	—	—	—	—	—	0.000%	0.000%
i. FHLB capital stock	26,272,600	—	—	—	26,272,600	22,887,200	3,385,400	—	26,272,600	0.279%	0.279%
j. On deposit with states	5,688,550	—	—	—	5,688,550	5,666,966	21,584	—	5,688,550	0.060%	0.060%
k. On deposit with other regulatory bodies	—	—	—	—	—	—	—	—	—	0.000%	0.000%
l. Pledged collateral to FHLB (including assets backing funding agreements)	883,098,266	—	—	—	883,098,266	809,545,837	73,552,429	—	883,098,266	9.364%	9.379%
m. Pledged as collateral not captured in other categories	—	—	—	—	—	—	—	—	—	0.000%	0.000%
n. Other restricted assets	—	—	—	—	—	—	—	—	—	0.000%	0.000%
o. Total Restricted Assets	1,100,087,029	—	—	—	1,100,087,029	1,088,265,857	11,821,172	—	1,100,087,029	11.665%	11.683%

- (a) Subset of column 1
- (b) Subset of column 3
- (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)

Description of Assets	Gross Restricted							8	Percentage		
	Current Year					6	7		9	10	
	1	2	3	4	5						
	Total General Account (G/A)	G/A Supporting Protected Cell Account Activity (a)	Total Protected Cell Account Restricted Assets	Protected Cell Account Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)	Total Current Year Admitted Restricted	Gross(Admitted & Nonadmitted) Restricted to Total Assets	Admitted Restricted to Total Admitted Assets	
Total	—	—	—	—	—	—	—	—	0.000%	0.000%	

- (a) Subset of column 1
- (b) Subset of column 3
- (c) Total Line for Columns 1 through 7 should equal 5L(1)m Columns 1 through 7 respectively and Total Line for Columns 8 through 10 should equal 5L(1)m Columns 9 through 11 respectively.

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

Description of Assets	Gross Restricted						8	Percentage	
	Current Year					6	7	9	10
	1	2	3	4	5				
Total General Account (G/A)	G/A Supporting Protected Cell Account Activity (a)	Total Protected Cell Account Restricted Assets	Protected Cell Account Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)	Total Current Year Admitted Restricted	Gross(Admitted & Nonadmitted) Restricted to Total Assets	Admitted Restricted to Total Admitted Assets
Total	—	—	—	—	—	—	—	—%	—%

(a) Subset of column 1
 (b) Subset of column 3
 (c) Total Line for Columns 1 through 7 should equal 5L(1)n Columns 1 through 7 respectively and Total Line for Columns 8 through 10 should equal 5L(1)n Columns 9 through 11 respectively.

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

	1	2	3	4
Collateral Assets	Book/Adjusted Carrying Value	Fair Value	% of BACV to Total Assets (Admitted and Nonadmitted)*	% of BACV to Total Admitted Assets **
a. Cash	59,879,111	59,889,393	0.833%	0.835%
b. Schedule D, Part 1	124,366,455	124,250,789	1.730%	1.734%
c. Schedule D, Part 2, Section 1	—	—	0.000%	0.000%
d. Schedule D, Part 2, Section 2	—	—	0.000%	0.000%
e. Schedule B	—	—	0.000%	0.000%
f. Schedule A	—	—	0.000%	0.000%
g. Schedule BA, Part 1	—	—	0.000%	0.000%
h. Schedule DL, Part 1	782,047	782,407	0.011%	0.011%
i. Other	—	—	0.000%	0.000%
j. Total Collateral Assets (a+b+c+d+e+f+g+h+i)	185,027,613	184,922,589	2.574%	2.580%

* Column 1 divided by Asset Page, Line 26 (Column 1)

** Column 1 divided by Asset Page, Line 26 (Column 3)

This table represents only collateral received and therefore amounts for FHLB funding agreements and on deposit with states were not included since they are collateral pledged.

	1	2
	Amount	% of Liability to Total Liabilities *
k. Recognized Obligation to Return Collateral Asset	185,672,074	3.073%

* Column 1 divided by Liability Page, Line 26 (Column 1)

M. Working Capital Finance Investments. None.

N. Offsetting and Netting of Assets and Liabilities

Information related to the Company's derivative instruments and the effects of offsetting on the balance sheet are as follows:

	Gross Amount Recognized	Amount Offset*	Net Amount Presented on Financial Statements
(1) Assets Derivative Instrument	61,462,644	—	61,462,644

* For derivative assets and derivative liabilities, the amount offset shall agree to Schedule DB, Part D, Section 1

	Gross Amount Recognized	Amount Offset*	Net Amount Presented on Financial Statements
(2) Liabilities Derivative Instrument	(2,887,352)	—	(2,887,352)

* For derivative assets and derivative liabilities, the amount offset shall agree to Schedule DB, Part D, Section 1

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O. Structured Notes

Integrity General

CUSIP Identification	Actual Cost	Fair Value	Book/Adjusted Carrying Value	Mortgage-Referenced Security (Y/N)
25156P-AC-7	4,088,550	5,257,644	4,149,329	No
Total	4,088,550	5,257,644	4,149,329	XXX

Integrity Separate

CUSIP Identification	Actual Cost	Fair Value	Book/Adjusted Carrying Value	Mortgage-Referenced Security (Y/N)
25156P-AC-7	2,050,480	2,628,822	2,050,450	No
749770-AQ-6	1,600,000	1,652,000	1,600,000	No
Total	3,650,480	4,280,822	3,650,450	XXX

P. 5GI Securities. Information related to the Company's 5GI securities:

	Number of 5GI Securities: Current Year	Number of 5* Securities: Prior Year	Aggregate BACV: Current Year	Aggregate BACV: Prior Year	Aggregate Fair Value: Current Year	Aggregate Fair Value: Prior Year
(1) Bonds - AC	1	—	285,796	—	286,112	—
(2) LB&SS - AC	—	1	—	4,569	—	4,341
(3) Preferred Stock - AC	—	—	—	—	—	—
(4) Preferred Stock - FV	—	—	—	—	—	—
(5) Total (1+2+3+4)	1	1	285,796	4,569	286,112	4,341

AC - Amortized Cost, FV - Fair Value

Q. Short Sales. None.

R. Prepayment Penalty and Acceleration Fees

	General Account	Separate Account
Number of CUSIP's	33	23
Aggregate Amount of Investment Income	846,521	691,396

6. Joint Ventures, Partnerships and Limited Liability Companies

A. The Company has no investments in joint ventures, partnerships or limited liability companies that exceed 10% of its admitted assets.

B. The Company recognized the following impairment/write down for its investments in joint ventures, partnerships and limited liability companies during the statement periods:

Description	Amount of Impairment
ALINDA FUND I LP INFRASTRUCTURE FUND	\$553,100
NEWSTONE CAPITAL PARTNERS II LP	158,183
PATTERSON @ FIRST INV. HOLDINGS, LLC	13,904
AUDAX MEZZANINE II	2,646
Total	\$727,833

7. Investment Income

A. Due and accrued income is excluded from surplus on the following bases:

All investment income due and accrued with amounts that are over 90 days past due with the exception of mortgage loans in default.

Due and accrued income is excluded from investment income on mortgage loans which are in foreclosure, delinquent more than one year or where collection of interest is uncertain.

B. The total amount excluded was \$0 for bond and \$0 for mortgage loans.

8. Derivative Instruments

The Company has entered into call options to hedge the S&P 500 and Goldman Sachs Multi-Asset Class index. The discussion of the accounting policies, risks, and objectives are in Note 1C. The net loss recognized in unrealized gains and losses during the reporting period related to the call options was \$(55,775,266). The net gain recognized in net income within realized gains and losses during the reporting period related to the call options was \$20,378,595. The Company has entered into a collateral agreement with the counterparty whereby under certain conditions the counterparty is required to post assets on the Company's behalf. The posted amount is equal to the difference between the net positive fair value of the option and the agreed upon thresholds that are based on the credit rating of the counterparty. Inversely, if the net fair value of the option is negative, then the Company may be required to post assets instead using similar thresholds. At December 31, 2018, \$47,500,000 cash collateral has been posted to the Company.

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9. Income Taxes

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

1.

	As of End of Current Period			12/31/2017			Change		
	(1) Ordinary	(2) Capital	(3) (Col. 1 + 2) Total	(4) Ordinary	(5) Capital	(6) (Col. 4 + 5) Total	(7) (Col. 1 - 4) Ordinary	(8) (Col. 2 - 5) Capital	(9) (Col. 7 + 8) Total
(a) Gross Deferred Tax Assets	55,678,956	12,317,785	67,996,741	55,904,513	4,846,765	60,751,278	(225,557)	7,471,020	7,245,463
(b) Statutory Valuation Allowance Adjustment	—	—	—	—	—	—	—	—	—
(c) Adjusted Gross Deferred Tax Assets (1a - 1b)	55,678,956	12,317,785	67,996,741	55,904,513	4,846,765	60,751,278	(225,557)	7,471,020	7,245,463
(d) Deferred Tax Assets Nonadmitted	15,632,413	—	15,632,413	650,471	—	650,471	14,981,942	—	14,981,942
(e) Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	40,046,543	12,317,785	52,364,328	55,254,042	4,846,765	60,100,807	(15,207,499)	7,471,020	(7,736,479)
(f) Deferred Tax Liabilities	33,187,300	10,845,161	44,032,461	36,958,100	10,287,966	47,246,066	(3,770,800)	557,195	(3,213,605)
(g) Net Admitted Deferred Tax Asset/ (Net Deferred Tax Liability) (1e - 1f)	6,859,243	1,472,624	8,331,867	18,295,942	(5,441,201)	12,854,741	(11,436,699)	6,913,825	(4,522,874)

2.

	As of End of Current Period			12/31/2017			Change		
	(1) Ordinary	(2) Capital	(3) (Col. 1 + 2) Total	(4) Ordinary	(5) Capital	(6) (Col. 4 + 5) Total	(7) (Col. 1 - 4) Ordinary	(8) (Col. 2 - 5) Capital	(9) (Col. 7 + 8) Total
Admission Calculation Components SSAP No. 101									
(a) Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks.	—	8,735,211	8,735,211	—	331,819	331,819	—	8,403,392	8,403,392
(b) Adjusted Gross Deferred Tax Assets Expected To Be Realized (Excluding The Amount Of Deferred Tax Assets From 2(a) above) After Application of the Threshold Limitation. (The Lesser of 2(b)1 and 2(b)2 Below)	11,137,969	—	11,137,969	12,522,922	—	12,522,922	(1,384,953)	—	(1,384,953)
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date.	11,137,969	—	11,137,969	12,522,922	—	12,522,922	(1,384,953)	—	(1,384,953)
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	XXX	XXX	168,440,226	XXX	XXX	129,435,587	XXX	XXX	39,004,639
(c) Adjusted Gross Deferred Tax Assets (Excluding The Amount Of Deferred Tax Assets From 2(a) and 2(b) above) Offset by Gross Deferred Tax Liabilities.	28,908,574	3,582,574	32,491,148	42,731,120	4,514,947	47,246,067	(13,822,546)	(932,373)	(14,754,919)
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101. Total (2(a) + 2(b) + 2(c))	40,046,543	12,317,785	52,364,328	55,254,042	4,846,766	60,100,808	(15,207,499)	7,471,019	(7,736,480)

3.

	2018	2017
a.		
Ratio Percentage Used To Determine Recovery Period And Threshold Limitation Amount.	910.054	877.006
b. Amount Of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation In 2(b)2 Above.	131,196,631	112,018,528

4.

		As of End of Current Period		12/31/2017		Change	
		(1) Ordinary	(2) Capital	(3) Ordinary	(4) Capital	(5) (Col. 1 - 3) Ordinary	(6) (Col. 2 - 4) Capital
Impact of Tax Planning Strategies:							
(a) Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage.							
1. Adjusted Gross DTAs amount from Note 9A1(c)	55,678,956	12,317,785	55,904,513	4,846,765	(225,557)	7,471,020	
2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	0.00%	12.85%	2.17%	0.55%	(2.17)%	12.30%	
3. Net Admitted Adjusted Gross DTAs amount from Note 9A1(e)	40,046,543	12,317,785	55,254,042	4,846,765	(15,207,499)	7,471,020	
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies	0.00%	16.68%	2.19%	0.55%	(2.19)%	16.13%	

b. Do the Company's tax-planning strategies include the use of reinsurance? Yes [X] No []

B. Deferred tax liabilities are not recognized for the following amounts: None

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

	(1) As of End of Current Period	(2) 12/31/2017	(3) (Col. 1 - 2) Change
1. Current Income Tax			
(a) Federal	11,356,113	(6,532,744)	17,888,857
(b) Foreign	13,011	8,598	4,413
(c) Subtotal	11,369,124	(6,524,146)	17,893,270
(d) Federal income tax on net capital gains	(2,880,928)	19,249,185	(22,130,113)
(e) Utilization of capital loss carry-forwards	—	—	—
(f) Other	—	—	—
(g) Federal and foreign income taxes incurred	8,488,196	12,725,039	(4,236,843)
2. Deferred Tax Assets:			
(a) Ordinary:			
(1) Discounting of unpaid losses	—	—	—
(2) Unearned premium reserve	—	—	—
(3) Policyholder reserves	47,137,673	49,111,027	(1,973,354)
(4) Investments	1,130,622	—	1,130,622
(5) Deferred acquisition costs	7,015,364	6,572,064	443,300
(6) Policyholder dividends accrual	—	—	—
(7) Fixed Assets	—	—	—
(8) Compensation and benefits accrual	32,621	33,763	(1,142)
(9) Pension accrual	—	—	—
(10) Receivables - nonadmitted	19,684	17,411	2,273
(11) Net operating loss carry-forward	—	—	—
(12) Tax credit carry-forward	—	—	—
(13) Other (including items <5% of total ordinary tax assets)	342,992	170,248	172,744
(99) Subtotal	55,678,956	55,904,513	(225,557)
(b) Statutory valuation allowance adjustment	—	—	—
(c) Nonadmitted	15,632,413	650,471	14,981,942
(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	40,046,543	55,254,042	(15,207,499)
(e) Capital:			
(1) Investments	12,317,785	4,846,765	7,471,020
(2) Net capital loss carry-forward	—	—	—
(3) Real estate	—	—	—
(4) Other (including items <5% of total ordinary tax assets)	—	—	—
(99) Subtotal	12,317,785	4,846,765	7,471,020
(f) Statutory valuation allowance adjustment	—	—	—
(g) Nonadmitted	—	—	—
(h) Admitted capital deferred tax assets (2c99 - 2f - 2g)	12,317,785	4,846,765	7,471,020
(i) Admitted deferred tax assets (2d + 2h)	52,364,328	60,100,807	(7,736,479)
3. Deferred Tax Liabilities:			
(a) Ordinary:			
(1) Investments	3,195,882	5,372,852	(2,176,970)
(2) Fixed assets	—	—	—
(3) Deferred and uncollected premium	—	—	—
(4) Policyholder reserves	29,827,350	31,220,131	(1,392,781)
(5) Other (including items <5% of total ordinary tax liabilities)	164,068	365,117	(201,049)
(99) Subtotal	33,187,300	36,958,100	(3,770,800)
(b) Capital:			
(1) Investments	10,845,161	10,287,966	557,195
(2) Real estate	—	—	—
(3) Other (including items <5% of total capital tax liabilities)	—	—	—
(99) Subtotal	10,845,161	10,287,966	557,195
(c) Deferred tax liabilities (3a99 + 3b99)	44,032,461	47,246,066	(3,213,605)
4. Net deferred tax assets/liabilities (2i - 3c)	8,331,867	12,854,741	(4,522,874)

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D. Among the more significant book to tax adjustments were the following:

	12/31/2018	Effective Tax Rate
Provision computed at statutory rate	14,169,730	21.00 %
Dividends received deduction	(1,269,816)	(1.88)%
Derivative Adjustment	(11,555,958)	(17.13)%
Tax Credits	(1,944,906)	(2.88)%
Change in Federal Tax Rate	1,425,424	2.11 %
Other	193,055	0.29 %
Other invested assets, nonadmitted change and stock transfer	2,052,784	3.04 %
Total statutory income taxes	\$ 3,070,313	4.55 %
Federal taxes incurred	\$ 8,488,196	12.58 %
Change in net deferred income taxes	(5,417,883)	(8.03)%
Total statutory income taxes	<u><u>\$ 3,070,313</u></u>	<u><u>4.55 %</u></u>
	12/31/2017	Effective Tax Rate
Provision computed at statutory rate	12,229,088	35.00 %
Dividends received deduction	(13,384,194)	(38.31)%
Derivative Adjustment	20,327,490	58.18 %
Tax credits	(6,437,924)	(18.43)%
Change in federal tax rate	18,208,134	52.11 %
Statutory reserve change	2,194,697	6.29 %
Other	225,864	0.65 %
Other invested assets and nonadmitted change	1,540,901	4.41 %
Total statutory income taxes	34,904,056	99.90 %
Federal taxes incurred	12,725,039	36.42 %
Change in net deferred income taxes	22,179,017	63.48 %
Total statutory income taxes	<u><u>34,904,056</u></u>	<u><u>99.90 %</u></u>

E. At December 31, 2018, the Company had \$0 of net operating loss carryforwards, net capital loss carryforwards and tax credit carryforwards.

The following are income taxes incurred in the current and prior years that will be available for recoupment in the event of future capital losses:

2018	\$ 4,997,691
2017	\$ 5,705,628
2016	\$ 19,970,462

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

The Western and Southern Life Insurance Company
 Western & Southern Mutual Holding Company
 Western & Southern Financial Group, Inc.
 Western-Southern Life Assurance Company and Subsidiaries
 Columbus Life Insurance Company
 Integrity Life Insurance Company and Subsidiary
 The Lafayette Life Insurance Company and Subsidiary
 Western-Southern Agency, Inc.
 Eagle Realty Investments, Inc.
 Fort Washington Investment Advisors, Inc.

The Western and Southern Life Insurance Company (Western and Southern), parent of the Company, files a consolidated income tax return with its eligible subsidiaries, including the Company. The provision for federal income taxes is allocated to the Company using a separate return method based upon a written tax sharing agreement. Under the agreement, the benefits from losses of subsidiaries are retained by the subsidiary companies. The Western and Southern Life Insurance Company pays all federal income taxes due for all members in the consolidated return. The Western and Southern Life Insurance Company then immediately charges or reimburses, as the case may be, these members an amount consistent with the method described in the tax sharing agreement. At December 31, 2018, the Company has a receivable/(payable) of \$6,675,237.

G. SSAP No. 5R, Liabilities, Contingencies and Impairments of Assets. At December 31, 2018, the Company recorded an uncertain tax position of \$571,653 relating to life reserves deduction.

H. On December 22, 2017, the Tax Cuts and Jobs Act (the Tax Act) was enacted, significantly changing the US income tax law. Among the provisions of the Tax Act were the establishment of a flat corporate income tax rate of 21%, a general repeal of net operating loss carrybacks and a reduction in the maximum deduction for net operating loss carryforwards arising in tax years beginning after 2017, and the elimination or reduction of certain deductions, exclusions and credits. The Tax Act is aimed at encouraging economic growth through the reduction in corporate income tax rates and simplification of the tax law which will create a broadened tax base.

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The Company has recognized the effects of the tax rate change on its deferred tax balances in its December 31, 2017 financial statements. The re-measurement of deferred tax assets and liabilities resulted in a reduction of net deferred tax assets of \$9,003,475, of which \$(9,204,659) and \$18,208,134 was recorded as an adjustment to the change in net unrealized capital gains (losses) and the change in net deferred income tax, respectively. Upon issuance of the Company's financial statements for the year ended December 31, 2017, the Company's accounting for certain income tax effects of the Tax Act was incomplete; however, the Company included reasonable estimates of these balances in its re-measurement of deferred tax assets and liabilities. At December 31, 2018, the Company has completed its accounting for all of the enactment-date income tax effects of the Tax Act.

10. Information Concerning Parent, Subsidiaries and Affiliates

A, B & C.

In the fourth quarter of 2018, the Company purchased \$87.0 million of bonds in exchange for cash from The Western and Southern Life Insurance Company.

The Company received a capital contribution of \$250.0 million from The Western and Southern Life Insurance Company in June 2018. The contribution was in the form of \$245.7 million in common stocks and \$4.3 million in cash.

The Company received a dividend of \$34.0 million from National Integrity Life Insurance Company in December 2017. The dividend was in the form of cash.

- D. The Company had \$0.8 million and \$0.1 million receivable from parent, subsidiaries and affiliates as of December 31, 2018 and 2017, respectively. The Company had \$3.9 million and \$4.9 million payable to parent, subsidiaries and affiliates as of December 31, 2018 and 2017, respectively. The terms of the settlement generally require that these amounts be settled in cash within 30 days.
- E. The Company has not guaranteed any obligation of its affiliates as of December 31, 2018.
- F. The Western and Southern Life Insurance Company performs certain administrative and special services, as well as provides facilities and equipment to the Company to assist with their business operations. These services, facilities and equipment include but are not limited to the following: accounting, actuarial, audit, tax and legal services, administrative support services such as payroll and personnel functions, policyholder services, underwriting and electronic data processing equipment. There are also a number of other service arrangements with affiliates where the provider renders specified services for a stated fee, including agreements for certain investment advisory services as well as marketing and product development. The charges for services, facilities and equipment are considered reasonable and in accordance with the requirements of applicable insurance law and regulations.
- G. All outstanding shares of the Company are owned by The Western and Southern Life Insurance Company, a life insurance company domiciled in the state of Ohio.
- H. The Company does not own any shares of an upstream affiliate either directly or through its subsidiaries.
- I. The Company does not have an investment in an SCA entity that exceeds 10% of the admitted assets of the insurer.
- J. The Company recognized a \$14,000 impairment write down in 2018 for its investment in 1 affiliated private equity fund. The impairment was based on the determination that the Company will be unable to recover the carrying amount of the investment. Fair value is based on GAAP equity.
- K. Not applicable.
- L. Not applicable.
- M. All SCA Investments

1. Balance Sheet Value (Admitted and Nonadmitted) All SCAs (Except 8bi Entities)

SCA Entity	Percentage of SCA Ownership	Gross Amount	Admitted Amount	Nonadmitted amount
a. SSAP No. 97 8a Entities:				
Total SSAP No. 97 8a Entities	xxx	—	—	—
b. SSAP No. 97 8b(ii) Entities:				
Total SSAP No. 97 8b(ii) Entities	xxx	—	—	—
c. SSAP No. 97 8b(iii) Entities:				
Total SSAP No. 97 8b(iii) Entities	xxx	—	—	—
d. SSAP No. 97 8b(iv) Entities:				
Total SSAP No. 97 8b(iv) Entities	xxx	—	—	—
e. Total SSAP No. 97 8b Entities (except 8bi entities) (b+c+d)	xxx	—	—	—
f. Aggregate Total (a+e)	xxx	—	—	—

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2. NAIC Filing Response Information

SCA Entity (should be same entities as shown in M(1) above.)	Type of NAIC Filing *	Date of Filing to the NAIC	NAIC Valuation Amount	NAIC Response Received Y/N	NAIC Disallowed Entities Valuation Method, Resubmission Required Y/N	Code **
a. SSAP No. 97 8a Entities:						
Total SSAP No. 97 8a Entities	xxx	xxx	—	xxx	xxx	xxx
b. SSAP No. 97 8b(ii) Entities:						
Total SSAP No. 97 8b(ii) Entities	xxx	xxx	—	xxx	xxx	xxx
c. SSAP No. 97 8b(iii) Entities:						
Total SSAP No. 97 8b(iii) Entities	xxx	xxx	—	xxx	xxx	xxx
d. SSAP No. 97 8b(iv) Entities:						
Total SSAP No. 97 8b(iv) Entities	xxx	xxx	—	xxx	xxx	xxx
e. Total SSAP No. 97 8b Entities (except 8bi entities) (b+c+d)	xxx	xxx	—	xxx	xxx	xxx
f. Aggregate Total (a+e)	xxx	xxx	—	xxx	xxx	xxx

*S1 - Sub-1, S2 - Sub-2, or RDF - Resubmission of Disallowed Filing

** I - Immaterial or M - Material

N. Not applicable.

O. Not applicable.

11. Debt

A. The Company has no capital notes outstanding. The Company does not hold any dollar reverse repurchase agreements.

B. FHLB (Federal Home Loan Bank) Agreements.

1. The Company is a member of the Federal Home Loan Bank (FHLB) of Cincinnati. Through its membership, the Company has conducted business activity (borrowings) with the FHLB. It is part of the Company's strategy to utilize these funds to increase profitability. The Company has determined the actual/estimated maximum borrowing capacity as \$805.0 million. The Company calculated this amount after a review of its pledgeable assets (both pledged and unpledged) and after applying the respective FHLB borrowing haircuts.

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2. FHLB Capital Stock

a. Aggregate Totals

	<u>1</u> Total 2+3	<u>2</u> General Account	<u>3</u> Separate Accounts
1. Current Year			
(a) Membership Stock - Class A	11,052,254	11,052,254	—
(b) Membership Stock - Class B	—	—	—
(c) Activity Stock	15,220,346	15,220,346	—
(d) Excess Stock	—	—	—
(e) Aggregate Total (a+b+c+d)	26,272,600	26,272,600	—
(f) Actual or estimated Borrowing Capacity as Determined by the Insurer	805,000,000	XXX	XXX
2. Prior Year-end			
(a) Membership Stock - Class A	9,599,488	9,599,488	—
(b) Membership Stock - Class B	—	—	—
(c) Activity Stock	13,287,712	13,287,712	—
(d) Excess Stock	—	—	—
(e) Aggregate Total (a+b+c+d)	22,887,200	22,887,200	—
(f) Actual or estimated Borrowing Capacity as Determined by the Insurer	765,000,000	XXX	XXX

11B(2)a1(f) should be equal to or greater than 11B(4)a1(d)

11B(2)a2(f) should be equal to or greater than 11B(4)a2(d)

	<u>1</u> Current Year Total (2+3+4+5+6)	<u>2</u> Not Eligible for Redemption	Eligible for Redemption			
			<u>3</u> Less Than 6 Months	<u>4</u> 6 Months to Less Than 1 Year	<u>5</u> 1 to Less Than 3 Years	<u>6</u> 3 to 5 Years
Membership Stock						
1. Class A	11,052,254	11,052,254	—	—	—	—
2. Class B	—	—	—	—	—	—

11B(2)b1 Current Year Total (Column 1) should equal 11B(2)a1(a) Total (Column 1)

11B(2)b2 Current Year Total (Column 1) should equal 11B(2)a1(b) Total (Column 1)

3. Collateral Pledged to FHLB

a. Amount Pledged as of Reporting Date

	<u>1</u> Fair Value	<u>2</u> Carrying Value	<u>3</u> Aggregate Total Borrowing
1. Current Year Total General and Separate Accounts Total Collateral Pledged (Lines 2+3)	881,616,881	883,098,266	686,067,163
2. Current Year General Account Total Collateral Pledged	881,616,881	883,098,266	686,067,163
3. Current Year Separate Accounts Total Collateral Pledged	—	—	—
4. Prior Year-end Total General and Separate Accounts Total Collateral Pledged	809,545,837	795,465,878	663,848,436

11B(3)a1 (Columns 1, 2 and 3) should be equal to or less than 11B(3)b1 (Columns 1, 2 and 3 respectively)

11B(3)a2 (Columns 1, 2 and 3) should be equal to or less than 11B(3)b2 (Columns 1, 2 and 3 respectively)

11B(3)a3 (Columns 1, 2 and 3) should be equal to or less than 11B(3)b3 (Columns 1, 2 and 3 respectively)

11B(3)a4 (Columns 1, 2 and 3) should be equal to or less than 11B(3)b4 (Columns 1, 2 and 3 respectively)

b. Maximum Amount Pledged During Reporting Period

	<u>1</u> Fair Value	<u>2</u> Carrying Value	<u>3</u> Amount Borrowed at Time of Maximum Collateral
1. Current Year Total General and Separate Accounts Maximum Collateral Pledged (Lines 2+3)	901,780,892	905,690,277	759,314,666
2. Current Year General Account Maximum Collateral Pledged	901,780,892	905,690,277	759,314,666
3. Current Year Separate Accounts Maximum Collateral Pledged	—	—	—
4. Prior Year-end Total General and Separate Accounts Maximum Collateral Pledged	809,545,837	795,465,876	663,848,436

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Integrity Life Insurance Company

4. Borrowing from FHLB

a. Amount as of Reporting Date

	<u>1 Total 2+3</u>	<u>2 General Account</u>	<u>3 Separate Accounts</u>	<u>4 Funding Agreements Reserves Established</u>
1. Current Year				
(a) Debt	—	—	—	XXX
(b) Funding Agreements	686,067,163	686,067,163	—	679,318,016
(c) Other	—	—	—	XXX
(d) Aggregate Total (a+b+c)	686,067,163	686,067,163	—	679,318,016
2. Prior Year-end				
(a) Debt	—	—	—	XXX
(b) Funding Agreements	663,848,436	663,848,436	—	652,800,788
(c) Other	—	—	—	XXX
(d) Aggregate Total (a+b+c)	663,848,436	663,848,436	—	652,800,788

b. Maximum Amount During Reporting Period (Current Year)

	<u>1 Total 2+3</u>	<u>2 General Account</u>	<u>3 Separate Accounts</u>
1. Debt	—	—	—
2. Funding Agreements	759,314,666	759,314,666	—
3. Other	—	—	—
4. Aggregate Total (1+2+3)	759,314,666	759,314,666	—

11B(4)b4 (Columns 1, 2 and 3) should be equal to or greater than 11B(4)a1(d) (Columns 1, 2 and 3 respectively)

c. FHLB - Prepayment Obligations

	<u>Does the company have prepayment obligations under the following arrangements (YES/NO?)</u>
1. Debt	No
2. Funding Agreements	No
3. Other	No

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

A. Defined Benefit Plan

The Company has no employee retirement plan. However, it contributes its share toward the retirement plans of Western and Southern.

B. Not applicable.

C. Not applicable.

D. Not applicable.

E. Defined Contribution Plan

The Company maintains Supplemental Executive Retirement Plans (“SERP”) for former executives. The SERP liability as of December 31, 2018 and 2017 was \$155,341 and \$160,779, respectively.

F. Multi-employer Plans. None.

G. Consolidated/Holding Company Plans.

The Company participates in a qualified, noncontributory defined benefit pension plan sponsored by Western and Southern, the parent company. The Company has no legal obligation for benefits under this plan. The parent company allocates amounts to the Company based on a rational allocation methodology. The Company’s share of net expense for the qualified pension plan was \$1.3 million and \$1.2 million for 2018 and 2017.

H. Postemployment Benefits and Compensated Absences. Not applicable.

I. Impact of Medicare Modernization Act on Postretirement Benefits (INT 04-17). Not applicable.

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

- (1) The Company has one class of common stock with a par value of \$2 per share. At December 31, 2018, the Company had 1,500,000 shares authorized, 1,500,000 shares issued and 1,500,000 shares outstanding.
- (2) The Company has no preferred stock outstanding.
- (3) The ability of the Company to pay dividends is limited by state insurance laws. Under Ohio insurance laws, the Company may pay dividends, without the approval of the Ohio Director of Insurance, only from earned surplus and those dividends may not exceed (when added to other dividends paid in the preceding 12 months) the greater of (i) 10% of the Company’s surplus as of the prior December 31, or (ii) the Company’s net income for the twelve month period ending the prior December 31. Dividends are noncumulative.

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- (4) Not applicable.
- (5) 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 stockholders.
- (6) There were no restrictions placed on the Company's surplus.
- (7) There were no advances to surplus that had not been repaid.
- (8) There was no stock held by the Company, including stock of affiliated companies, for special purposes.
- (9) The Company does not hold any special surplus funds.
- (10) The portion of unassigned funds (surplus) represented or reduced by cumulative unrealized gains and losses: \$146,537,092.
- (11) There were no surplus debentures or similar item outstanding during the statement periods.
- (12) There have been no restatements of surplus due to quasi-reorganizations.
- (13) Not applicable.

14. Liabilities, Contingencies, and Assessments

A. Contingent Commitments

The Company has future commitments to joint ventures, limited partnerships and limited liability companies, excluding those related to Low Income Housing Tax Credits, in the amount of \$27,368,267.

The Company has future commitments to joint ventures, limited partnerships and limited liability companies investing in Low Income Housing Tax Credit properties in the amount of \$0.

B. Assessments

The Company is not aware of any material assessments.

C. Gain Contingencies

The Company is not aware of any gain contingencies.

D. Claims related extra contractual obligation and bad faith losses stemming from lawsuits

The Company does not have any material extra contractual obligations or bad faith losses stemming from lawsuits.

E. Joint and Several Liabilities. None.

F. All Other Contingencies. None.

15. Leases

A. The Company did not have any material lease obligations at December 31, 2018.

B. The Company is not involved in any material lessor leasing arrangements.

16. Information About Financial Instruments With Off-Balance Sheet Risk and Financial Instruments With Concentrations of Credit Risk. No change.

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

A. Transfers of Receivables as Sales. None.

- (1) See Note 5E for information regarding securities lending.
- (2) Not applicable.
- (3) Not applicable.
- (4) Not applicable.
- (5) Not applicable.
- (6) Not applicable.
- (7) Not applicable.

C. The Company did not have any wash sales for securities with a NAIC designation of 3 or below, or unrated.

18. Gain or Loss to the Reporting Entity from Uninsured A&H Plans and the Uninsured Portion of Partially Insured Plans. None.

19. Direct Premium Written/Produced by Managing General Agents/Third Party Administrators. None.

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20. Fair Value Measurements

A.

(1) Fair Value Measurements at December 31, 2018

Description for each class of asset or liability	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Total
a. Assets at fair value					
Common stock: Unaffiliated	360,795,959	—	—	7,379,999	368,175,958
Common stock: Mutual funds	263,779	—	—	—	263,779
Derivative assets: Options, purchased	—	4,423,837	53,302,079	—	57,725,916
Derivative assets: Stock warrants	—	82,021	—	—	82,021
Derivative assets: Futures	3,654,707	—	—	—	3,654,707
Separate account assets*	751,562,119	32,858	—	—	751,594,977
Total assets at fair value	1,116,276,564	4,538,716	53,302,079	7,379,999	1,181,497,358

Description for each class of asset or liability	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Total
b. Liabilities at fair value					
Derivative liabilities: Options, written	—	(2,887,352)	—	—	(2,887,352)
Total liabilities at fair value	—	(2,887,352)	—	—	(2,887,352)

*Separate account assets measured at fair value in this table do not include assets backing market value adjusted annuities, which are held at amortized cost, with the exception of securities rated NAIC 6 where the security's fair value is below amortized cost.

There were no significant transfers between Level 1 and Level 2 of the fair value hierarchy. See Note 20A(3) for the policy for determining when transfers between levels are recognized.

(2) Fair Value Measurements in Level 3 of the Fair Value Hierarchy

Year Ended at 12/31/2018

Description	Beginning Balance at 01/01/2018	Transfers into Level 3*	Transfers out of Level 3**	Total gains and (losses) included in Net Income	Total gains and (losses) included in Surplus	Purchases	Issuances	Sales	Settlements	Ending Balance at 12/31/2018
a. Assets										
Common stock: Unaffiliated	1,280,000	—	(1,280,000)	—	—	—	—	—	—	—
Derivative assets: Options, purchased	99,935,443	50,769	—	18,551,987	(51,444,641)	26,529,896	—	—	(40,321,375)	53,302,079
Total Assets	101,215,443	50,769	(1,280,000)	18,551,987	(51,444,641)	26,529,896	—	—	(40,321,375)	53,302,079

*Transfers into Level 3 are due to change of price source of a new derivative product.

**Transfers out of Level 3 are due to utilizing net asset value.

(3) The Company's policy is to recognize transfers in and transfers out of levels at the beginning of each quarterly reporting period.

(4) The derivatives in Level 3 consist of options on the Goldman Sachs Multi-Asset Class index and are valued using a valuation model and inputs from outside sources. The models include the Black-Scholes-Merton model for point to point options, spreads and average (SPAV) algorithm model for monthly average options and a Monte Carlo model monthly cap (cliquet) options. The SPAV model is provided by Financial Engineering Associates of Berkley, California.

The assumptions used to determine the fair value of derivatives in Level 3 are derived from outside sources. Bloomberg Investment Services supplies the S&P Index level, the dividend yield and the London Interbank Offering (interest) Rates (LIBOR). Investment banks supply estimates of the implied volatility surface. Other than interpolation of the interest rates and implied volatility rates all inputs are provided by the outside sources.

Derivative instruments included in Level 2 consist of stock warrants and options. The fair values of these instruments have been determined through the use of third-party pricing services utilizing market observable inputs.

Assets held in Level 2 of the separate accounts carried at fair value primarily include stock warrants. The fair values of these assets have been determined using the same aforementioned methodologies in the general account for stock warrants.

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B. Not applicable.

C. The carrying amounts and fair values of the Company's significant financial instruments were as follows:

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Not Practicable (Carrying Value)
Bonds	5,322,068,261	5,321,133,119	5,694,412	5,306,415,000	9,958,849	—	—
Common stock: Unaffiliated**	394,448,558	394,448,558	387,068,559	—	—	7,379,999	—
Common stock: Mutual funds	263,779	263,779	263,779	—	—	—	—
Preferred stock	16,734,861	17,408,428	—	11,767,658	4,967,203	—	—
Mortgage loans	575,641,492	571,159,134	—	—	575,641,492	—	—
Cash, cash equivalents, & short-term investments	82,765,940	82,755,658	82,765,940	—	—	—	—
Other invested assets: Surplus notes	18,917,524	16,065,242	—	18,917,524	—	—	—
Securities lending reinvested collateral assets	782,047	782,047	782,047	—	—	—	—
Derivative assets	61,462,644	61,462,644	3,654,707	4,505,858	53,302,079	—	—
Separate account assets	2,215,646,084	2,224,689,032	749,837,804	1,407,307,275	58,501,005	—	—
Life and annuity reserves for investment-type contracts and deposit fund liabilities	(1,619,091,895)	(1,624,240,527)	—	—	(1,619,091,895)	—	—
Fixed-indexed annuity contracts	(1,685,823,481)	(1,688,527,770)	—	—	(1,685,823,481)	—	—
Derivative liabilities	(2,887,352)	(2,887,352)	—	(2,887,352)	—	—	—
Cash collateral payable	(47,500,000)	(47,500,000)	—	(47,500,000)	—	—	—
Separate account liabilities*	(1,332,719,995)	(1,433,439,496)	—	—	(1,332,719,995)	—	—
Securities lending liability	(151,816,233)	(151,816,233)	—	(151,816,233)	—	—	—

*Variable annuity contracts are considered insurance contracts and therefore, are not included in separate account liabilities for purposes of this disclosure.

**Includes FHLB common stock which is held at cost.

The following discussion describes the valuation methodologies utilized by the Company for assets and liabilities measured or disclosed at fair value. Fair value estimates are made at a specific point in time, based on available market information and judgments about the financial instrument, including discount rates, estimates of timing, amount of expected future cash flows and the credit standing of the issuer. Such estimates do not consider the tax impact of the realization of unrealized gains or losses. For Level 3 investments, the fair value estimates cannot be substantiated by comparison to independent markets. In addition, the disclosed fair value may not be realized in the immediate settlement of the financial instrument. As described below, certain fair values are determined through the use of third-party pricing services. Management does not adjust prices received from third-parties; however, we do analyze the third-party pricing services' valuation methodologies and related inputs and perform additional evaluation to determine the appropriate level within the fair value hierarchy. Care should be exercised in deriving conclusions about the Company's business, its value or financial position based on the fair value information of financial instruments presented below.

Debt Securities, Surplus Notes, and Equity Securities

The fair values of actively traded debt securities, asset/mortgage-backed securities, and surplus notes have been determined through the use of third-party pricing services utilizing market observable inputs. Less liquid private placement securities trading in less liquid or illiquid markets with limited or no pricing information are valued using either broker quotes or by discounting the expected cash flows using current market-consistent rates applicable to the yield, credit quality and maturity of each security.

The fair values of actively traded equity securities and exchange traded funds (including exchange traded funds with debt like characteristics) have been determined utilizing publicly quoted prices obtained from third-party pricing services. The fair values of certain equity securities for which no publicly quoted prices are available have been determined through the use of third-party pricing services utilizing market observable inputs. Actively traded mutual funds are valued using the net asset values of the funds. The fair value of preferred stock included in Level 3 has been determined by discounting the expected cash flows using current market-consistent rates applicable to the yield. For investments utilizing NAV, see Note 20E for a description.

Mortgage Loans

The fair values for mortgage loans, consisting principally of commercial real estate loans, are estimated using discounted cash flow analyses, using interest rates currently being offered for similar loans collateralized by properties with similar investment risk. The fair values for mortgage loans in default are established at the lower of the fair value of the underlying collateral less costs to sell or the carrying amount of the loan.

Cash, Cash Equivalents and Short-Term Investments

The fair values of cash, cash equivalents and short-term investments are based on quoted market prices.

Derivative Instruments

The fair values of free-standing derivative instruments, primarily call options, are determined through the use of third-party pricing services utilizing market observable inputs or valuation models incorporating significant unobservable inputs, including projected discounted cash flows, applicable swap curves and implied volatilities. The fair value of the stock warrants have been determined through the use of third-party pricing services utilizing market observable inputs. Derivatives included in Level 1 represent the cash deposits with brokers relating to futures. The fair value is based upon the stated amount.

Securities Lending Reinvested Collateral Assets

The fair value of securities lending reinvested collateral assets are from third-party sources utilizing publicly quoted prices.

Assets Held in Separate Accounts

Assets held in separate accounts include debt securities, equity securities, mutual funds, mortgage loans, and stock warrants. The fair values of these assets have been determined using the same methodologies as similar assets held in the general account.

Life and Annuity Reserves for Investment-type Contracts and Deposit Fund Liabilities and Fixed-Indexed Annuity Contracts

The fair value of liabilities for investment-type contracts is based on the present value of estimated liability cash flows. Present values reflect the Company's margin for uncertainty of the timing of liability cash flows. Key assumptions to the cash flow model include the timing of policyholder withdrawals and the level of interest credited to contract balances.

Fair values for insurance reserves are not required to be disclosed. However, the estimated fair values of all insurance reserves and investment contracts are taken into consideration in the Company's overall management of interest rate risk.

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The fair value of liabilities for fixed indexed annuities is based on embedded derivatives that have been bifurcated from the host contract. The fair value of embedded derivatives is calculated based on actuarial and capital market assumptions reflecting the projected cash flows over the life of the contract and incorporating expected policyholder behavior. The host is adjusted for acquisition costs with revised accretion rates.

Cash Collateral Payable

The payable represents the obligation to return cash collateral the Company has received relating to derivative instruments. The fair value is based upon the stated amount.

Securities Lending Liability

The liability represents the Company's obligation to return collateral related to securities lending transactions. The liability is short-term in nature and therefore, the fair value of the obligation approximates the carrying amount.

Separate Account Liabilities

Certain separate account liabilities are classified as investment contracts and are carried at an amount equal to the related separate account assets. Carrying value is a reasonable estimate of the fair value as it represents the exit value as evidenced by withdrawal transactions between contract holders and the Company.

- D. Not applicable.
- E. Assets that use a net asset value (NAV) as a practical expedient consists of an investment in a business development corporation as defined by the Investment Company Act of 1940. The investment is restricted and cannot be sold without consent from the corporation. The NAV for this investment is \$15.00. The Company does not intend to sell any investments utilizing NAV.

21. Other Items

- A. Extraordinary Items. None.
- B. Troubled Debt Restructuring. None.
- C. Other Disclosures and Unusual Items. None.
- D. Business Interruption Insurance Recoveries. None.
- E. State Transferable Tax Credits. None.
- F. Subprime Mortgage Related Risk Exposure

The Company does not have any direct investments in subprime mortgage loans. The Company does not have any equity investments in subsidiary, controlled or affiliated entities with significant subprime mortgage related risk exposure. This disclosure does not include an evaluation of mortgage-backed debt securities commonly referred to as Alt A because these debt securities do not generally share all characteristics of subprime mortgage related risk.

The Company invests directly in certain debt securities which are considered to have subprime mortgage related risk. The Company considers the following general characteristics typical of its debt securities with subprime mortgage exposure:

- Underlying borrowers with low credit ratings (FICO score generally lower than 670);
- Underlying loans with interest rates above rates available to prime borrowers;
- Underlying loans with generally higher initial loan-to-value ratios;
- Underlying loans with generally higher concentration of second liens;
- Underlying loans with generally higher concentration of manufactured housing;
- Securities with generally higher spread between collateral interest received and interest payments to investors;
- Securities with generally higher level of overcollateralization.

Investments in debt securities with subprime mortgage exposure, similar to other types of investments, can subject an investor to unrealized losses due to changing interest rates or general credit spread widening. Similarly, an investor is exposed to realized losses if actual cash flow of the underlying mortgages is worse than expected due to higher defaults which can result in principal loss for the investor.

In order to manage subprime mortgage related risk the Company uses proprietary risk models to project probability of default and recoveries of underlying collateral, proprietary surveillance systems to monitor credit performance, exposure analysis by risk category and maintenance of a watchlist for higher risk investments.

The following table shows our investments in debt securities with subprime mortgage exposure based on the definition above:

(3) Direct exposure through other investments.

Integrity General				
	(1)	(2)	(3)	(4)
	Actual Cost	Book/Adjusted Carrying Value (excluding interest)	Fair Value	Other-Than-Temporary Impairment Losses Recognized
a. Residential mortgage backed securities	7,698,978	6,636,965	14,232,075	—
b. Commercial mortgage backed securities	—	—	—	—
c. Collateralized debt obligations	—	—	—	—
d. Structured securities	—	—	—	—
e. Equity investment in SCAs	—	—	—	—
f. Other assets	—	—	—	—
g. Total	7,698,978	6,636,965	14,232,075	—

The percentage of book value of these debt securities that have underlying loans with primarily variable interest rates is 48.34%

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Integrity Separate				
	(1)	(2)	(3)	(4)
	Actual Cost	Book/Adjusted Carrying Value (excluding interest)	Fair Value	Other-Than-Temporary Impairment Losses Recognized
a. Residential mortgage backed securities	4,439,879	3,918,579	4,123,694	—
b. Commercial mortgage backed securities	—	—	—	—
c. Collateralized debt obligations	—	—	—	—
d. Structured securities	—	—	—	—
e. Equity investment in SCAs	—	—	—	—
f. Other assets	—	—	—	—
g. Total	4,439,879	3,918,579	4,123,694	—

The percentage of book value of these debt securities that have underlying loans with primarily variable interest rates is 51.22%

G. Retained Assets

- (1) The company does not use retained asset accounts as an option form of settlement for life insurance policy proceeds.
- (2) Not applicable.
- (3) Not applicable.

22. Events Subsequent

The Company recognizes in the financial statements the effects of all subsequent events that provide additional evidence about conditions that existed at the Balance Sheet date. For non-recognized subsequent events that must be disclosed to keep the financial statements from being misleading, the Company is required to disclose the nature of the event as well as an estimate of its financial effect, or a statement that such an estimate cannot be made. Management has evaluated subsequent events through the issuance of these financial statements on February 28, 2019.

23. Reinsurance

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)
- (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)

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 of 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 reporting entity to the reinsurer, and for which such obligation is not presently accrued? Where necessary, the reporting entity may consider the current or anticipated experience of the business reinsured in making this estimate.
 - b. What is the total amount of reinsurance credits taken, whether as an asset or as a reduction of liability, for these agreements in this statement?
- (2) Does the reporting entity 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)

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. \$0
- (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)
- (3) 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. The Company had no uncollectible reinsurance balances written off through income or expense during the year.

C. Commutation of Reinsurance Reflected in Income and Expenses

In the fourth quarter of 2018, a reinsurance agreement with the Company's parent, Western & Southern Life Insurance Company (WSLIC), was recaptured with no impact to net income or surplus. The Company had entered into a modified coinsurance agreement ceding certain life and annuity risks to WSLIC on December 31, 2002. As of the date of recapture, the statutory modco reserves totaled \$694.6 million; in accordance with SSAP

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61R, the results of the recapture are presented in the Summary of Operations in line 7, Reserve adjustments on reinsurance ceded, as well as in line 8.3, Aggregate write-ins for miscellaneous income, within a line titled *Termination of reinsurance agreement - LIC*.

The preceding recapture did not impact the categories outlined in the table below.

The company has reported in its operations in the current year as a result of commutation of reinsurance with the companies listed below, amounts that are reflected as:

- (1) Claims incurred —
- (2) Claims adjustment expenses incurred —
- (3) Premiums earned —
- (4) Other —

(5)	Company	Amount
		—

- D. Certified reinsurer rating downgraded or status subject to revocation. None.
- E. Reinsurance of variable annuity contracts with an affiliated captive reinsurer. None.
- F. Reinsurance agreement with an affiliated captive reinsurer. None.
- G. Ceding entities that utilize captive reinsurers to assume reserves subject to the XXX/AXXX captive framework. None.

24. Retrospectively Rated Contracts and Contracts Subject to Redetermination.

- A. Method used to estimate accrued retrospective premium adjustments. None.
- B. None.
- C. Amount of net premiums written that are subject to retrospective rating features. None.
- D. Medical loss ratio rebates required pursuant to the Public Health Service Act. None.
- E. Risk Sharing Provisions of the Affordable Care Act.
 - (1) Did the reporting entity write accident and health insurance premium which is subject to the Affordable Care Act risk sharing provisions (YES/NO)?
Yes [] No [X]

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(2) Impact of Risk Sharing Provisions of the Affordable Care Act on Admitted Assets, Liabilities and Revenue for the Current Year

	AMOUNT
a. Permanent ACA Risk Adjustment Program	
Assets	
1. Premium adjustments receivable due to ACA Risk Adjustment	—
Liabilities	
2. Risk adjustment user fees payable for ACA Risk Adjustment	—
3. Premium adjustments payable due to ACA Risk Adjustment	—
Operations (Revenue & Expense)	
4. Reported as revenue in premium for accident and health contracts (written/collected) due to ACA Risk Adjustment	—
5. Reported in expenses as ACA risk adjustment user fees (incurred/paid)	—
b. Transitional ACA Reinsurance Program	
Assets	
1. Amounts recoverable for claims paid due to ACA Reinsurance	—
2. Amounts recoverable for claims unpaid due to ACA Reinsurance (Contra Liability)	—
3. Amounts receivable relating to uninsured plans for contributions for ACA Reinsurance	—
Liabilities	
4. Liabilities for contributions payable due to ACA Reinsurance - not reported as ceded premium	—
5. Ceded reinsurance premiums payable due to ACA Reinsurance	—
6. Liabilities for amounts held under uninsured plans contributions for ACA Reinsurance	—
Operations (Revenue & Expense)	
7. Ceded reinsurance premiums due to ACA Reinsurance	—
8. Reinsurance recoveries (income statement) due to ACA Reinsurance payments or expected payments	—
9. ACA Reinsurance contributions - not reported as ceded premium	—
c. Temporary ACA Risk Corridors Program	
Assets	
1. Accrued retrospective premium due to ACA Risk Corridors	—
Liabilities	
2. Reserve for rate credits or policy experience rating refunds due to ACA Risk Corridors	—
Operations (Revenue & Expense)	
3. Effect of ACA Risk Corridors on net premium income (paid/received)	—
4. Effect of ACA Risk Corridors on change in reserves for rate credits	—

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(3) Roll forward of prior year ACA risk sharing provisions for the following asset (gross of any nonadmission) and liability balances along with the reasons for adjustments to prior year balance.

	Accrued During the Prior Year on Business Written Before December 31 of the Prior Year		Received or Paid as of the Current Year on Business Written Before December 31 of the Prior Year		Differences		Adjustments			Unsettled Balances as of the Reporting Date	
					Prior Year Accrued Less Payments (Col 1 - 3)	Prior Year Accrued Less Payment s (Col 2 - 4)	To Prior Year Balances	To Prior Year Balances		Cumulative Balance from Prior Years (Col 1 - 3 + 7)	Cumulative Balance from Prior Years (Col 2 - 4 + 8)
	1	2	3	4	5	6	7	8		9	10
	Receivable	(Payable)	Receivable	(Payable)	Receivable	(Payable)	Receivable	(Payable)	Ref	Receivable	(Payable)
a. Permanent ACA Risk Adjustment Program					—	—					
1. Premium adjustments receivable					—	—			A	—	—
2. Premium adjustments (payable)					—	—			B	—	—
3. Subtotal ACA Permanent Risk Adjustment Program	—	—	—	—	—	—	—	—		—	—
b. Transitional ACA Reinsurance Program					—	—				—	—
1. Amounts recoverable for claims paid					—	—			C	—	—
2. Amounts recoverable for claims unpaid (contra liability)					—	—			D	—	—
3. Amounts receivable relating to uninsured plans					—	—			E	—	—
4. Liabilities for contributions payable due to ACA Reinsurance - not reported as ceded premium					—	—			F	—	—
5. Ceded reinsurance premiums payable					—	—			G	—	—
6. Liability for amounts held under uninsured plans					—	—			H	—	—
7. Subtotal ACA Transitional Reinsurance Program	—	—	—	—	—	—	—	—		—	—
c. Temporary ACA Risk Corridors Program					—	—				—	—
1. Accrued retrospective premium					—	—			I	—	—
2. Reserve for rate credits or policy experience rating refunds					—	—			J	—	—
3. Subtotal ACA Risk Corridors Program	—	—	—	—	—	—	—	—		—	—
d. Total for ACA Risk Sharing Provisions	—	—	—	—	—	—	—	—		—	—

25. Change in Incurred Losses and Loss Adjustment Expenses. None.

26. Intercompany Pooling Arrangements. None.

27. Structured Settlements. None.

28. Health Care Receivables. None.

29. Participating Policies. None.

30. Premium Deficiency Reserves. None.

31. Reserves for Life Contracts and Annuity Contracts

1. The Company waives deduction of deferred fractional premiums upon death of the insured and does not return any portion of the final premium beyond the date of death. Surrender values are not promised in excess of the legally computed reserves.
2. Policies issued to substandard lives are charged an extra premium plus the regular gross premium for the true age. Mean reserves are based on appropriate multiples of standard rates of mortality.
3. As of December 31, 2018, the Company had no insurance in force for which the gross premiums are less than the net premiums.
4. The tabular interest, the tabular less actual reserve released, and the tabular cost have been determined by formula as described in the instructions.
5. The determination of tabular interest on funds not involving life has been determined by formula as described in the instructions.
6. The details for other changes: None.

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Integrity Life Insurance Company

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

	(1) General Account	(2) Separate Account with Guarantees	(3) Separate Account Nonguaranteed	(4) Total	(5) % of Total
A. Subject to discretionary withdrawal:					
(1) With market value adjustment	(1,087,516)	835,696,256	—	834,608,740	10.8
(2) At book value less current surrender charge of 5% or more	1,762,502,547	597,743,240	—	2,360,245,787	30.7
(3) At fair value	—	—	731,476,527	731,476,527	9.5
(4) Total with market value adjustment or at fair value (total of 1 through 3)	1,761,415,031	1,433,439,496	731,476,527	3,926,331,054	51.0
(5) At book value without adjustment (minimal or no charge or adjustment)	565,039,967	—	—	565,039,967	7.4
B. Not subject to discretionary withdrawal	3,201,026,660	—	—	3,201,026,660	41.6
C. Total (gross: direct + assumed)	5,527,481,658	1,433,439,496	731,476,527	7,692,397,681	100.0
D. Reinsurance ceded	813,039	—	—	813,039	
E. Total (net)* (C) - (D)	5,526,668,619	1,433,439,496	731,476,527	7,691,584,642	

* Reconciliation of total annuity actuarial reserves and deposit fund liabilities.

F. Life & Accident & Health Annual Statement:	Amount
1. Exhibit 5, Annuities Section, Total (net)	4,481,531,094
2. Exhibit 5, Supplementary Contracts with Life Contingencies Section, Total (net)	55,697,305
3. Exhibit 7, Deposit-Type Contracts, Line 14, Column 1	989,440,221
4. Subtotal	5,526,668,620
Separate Accounts Annual Statement:	
5. Exhibit 3, Line 0299999, Column 2	2,164,916,022
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	2,164,916,022
12. Combined Total	7,691,584,642

33. Premiums and Annuity Consideration Deferred and Uncollected. None.

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Integrity Life Insurance Company

34. Separate Accounts

A. Separate Account Activity

(1) The Company utilizes separate accounts to record and account for assets and liabilities for particular lines of business and/or transactions. For the current reporting period, the Company reported assets and liabilities from the following product lines/transactions into separate accounts:

- Variable Life Insurance
- Variable Annuities
- Fixed Annuities with Market Value Adjustments

In accordance with the Ohio Department of Insurance procedures for approving items within the separate accounts, the separate account classification of variable life insurance policies, variable annuity contracts and fixed annuity contracts with market value adjustments are supported by Ohio Revised Code §3907.15.

(2) All separate account assets are legally insulated from the general account. The legal insulation of the separate account assets prevents such assets from being generally available to satisfy claims resulting from the general account.

As of December 31, 2018 and 2017, the Company's separate account statement included legally insulated assets of \$2,242,401,209 and \$2,476,505,986, respectively. The assets legally insulated from the general accounts as of December 31, 2018 are attributed to the following products:

(1)	(1)	(2)
Product/Transaction	Legally Insulated Assets	Separate Account Assets (Not Legally Insulated)
Variable Life Insurance	6,216,166	—
Variable Annuities	745,345,954	—
Market Value Adjusted Annuities	1,490,839,089	—
Total	2,242,401,209	—

(3) Some liabilities under the separate account products are guaranteed by the general account. In accordance with the guarantees provided, if the investment proceeds of the separate account assets are insufficient to cover the guaranteed for the product, the policyholder proceeds will be remitted by the general account.

To compensate the general account for the risk taken, the separate accounts have paid risk charges as follows for the past five years:

a. 2018	4,151,772
b. 2017	3,240,456
c. 2016	2,364,829
d. 2015	2,245,090
e. 2014	1,718,292

The Company's general account has paid the following amounts towards separate account guarantees for the past five years:

a. 2018	173,434
b. 2017	108,390
c. 2016	206,156
d. 2015	234,848
e. 2014	174,094

(4) The Company engages in securities lending transactions within the separate account. The Company has loaned \$33,848,611 (book/adjusted carrying value) of various debt and equity securities within the separate account as part of the securities lending program administered by Deutsche Bank. The loaned securities are attributable to the Market Value Adjusted Annuity contracts. In accordance with such transactions conducted from the separate account, the Company follows the same policies and procedures as the general account.

B. General Nature and Characteristics of Separate Account Business

The Company's guaranteed separate account consists of non-indexed, guaranteed rate options that include market value adjustments and systematic transfer options. The guaranteed rate options are sold in fixed annuity products and as investment options within the Company's variable annuity products. The guaranteed rate options and systematic transfer options carry a minimum interest guaranteed based on the guarantee period selected by the policyholder. The fixed annuity products offered provide a death benefit equal to the account value, with one product offering an optional death benefit ranging from 25% to 40% of the gain in the contract. The fixed investment options offered within the Company's variable annuity products provide the death benefits listed below for variable annuities.

The Company's nonguaranteed separate accounts consist of subaccounts available through variable annuities and variable life insurance. The net investment experience of each subaccount is credited directly to the policyholder and can be positive or negative. The variable annuities include guaranteed minimum death benefits that vary by product and include optional death benefits available on some products. The death benefits offered by the Company include the following: account value, return of premium paid, a death benefit that is adjusted after seven years to the current account value, a death benefit that is adjusted annually to the current account value, and an additional death benefit ranging from 25% to 40% of the gain in the contract. Some variable annuities also provide living benefits, which include guaranteed accumulation amounts on a date certain, guaranteed minimum withdrawal amounts and guaranteed minimum lifetime withdrawal amounts. The death benefit under the variable life insurance policies may vary with the investment performance of the underlying investments in the separate accounts. The minimum guaranteed death benefit reserve is held in Exhibit 5, Life Insurance Section, of the Company's general account and annual statement.

The Company's nonguaranteed separate accounts also include a small amount of Flexible Premium Variable Life Insurance (FPVLI). The net investment experience of FPVLI sub accounts is credited directly to the policyholder and can be positive or negative.

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Integrity Life Insurance Company

Assets held in the separate account supporting variable annuities and variable life insurance are carried at fair value. Assets held in the separate account supporting market value adjusted annuities are carried at the general account basis.

Information regarding the separate accounts of the Company as of and for the year ended December 31, 2018 is as follows:

	(1) Indexed	(2) Nonindexed Guarantee Less than/ equal to 4%	(3) Nonindexed Guarantee More than 4%	(4) Nonguaranteed Separate Accounts	(5) Total
(1) Premiums, considerations, or deposits as of the end of current period	—	42,355,529	2,307,211	50,206,877	94,869,617
Reserves as of the end of the current period					
(2) For accounts with assets at:					
a. Fair Value	—	—	—	737,692,693	737,692,693
b. Amortized cost	—	1,409,872,234	23,567,261	—	1,433,439,495
c. Total reserves*	—	1,409,872,234	23,567,261	737,692,693	2,171,132,188
(3) By withdrawal characteristics:					
a. Subject to discretionary withdrawal:					
1. With market value adjustment	—	821,956,526	13,739,730	—	835,696,256
2. At book value without market value adjustment and with current surrender charge of 5% or more	—	587,915,709	9,827,530	—	597,743,239
3. At fair value	—	—	—	737,692,693	737,692,693
4. At book value without market value adjustment and with current surrender charge less than 5%	—	—	—	—	—
5. Subtotal	—	1,409,872,235	23,567,260	737,692,693	2,171,132,188
b. Not subject to discretionary withdrawal	—	—	—	—	—
c. Total	—	1,409,872,235	23,567,260	737,692,693	2,171,132,188

*Line 2(c) should equal Line 3(c).

(4) Reserves for Asset Default Risk in Lieu of AVR	—	—	—	—
--	---	---	---	---

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

(1) Transfers as reported in the Summary of Operations of the Separate Accounts Statement:				
a. Transfers to Separate Accounts (Page 4, Line 1.4)				94,869,617
b. Transfers from Separate Accounts (Page 4, Line 10)				341,339,109
c. Net transfers to or (from) Separate Accounts (a) - (b)				(246,469,492)
(2) Reconciling Adjustments:				
Policy deductions and other expenses (Page 4, Line 9.302)				590,170
Bonus account value (included in Page 4, Line 1.1)				—
Other changes in surplus in Separate Account Statement				(1,398)
Other account adjustments				(260,200)
(3) Transfers as Reported in the Summary of Operations of the Life, Accident & Health Annual Statement (1c) + (2) = (Page 4, Line 26)				<u><u>(246,140,920)</u></u>

35. Loss/Claim Adjustment Expenses. None.

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Integrity Life Insurance Company
GENERAL INTERROGATORIES

**PART 1 - COMMON INTERROGATORIES
 GENERAL**

1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes [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? Ohio

1.4 Is the reporting entity publicly traded or a member of a 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. 12/31/2017

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. 12/31/2012

3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 10/02/2013

3.4 By what department or departments?
 Ohio Department of Insurance

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 [X] No []
 4.22 renewals? Yes [X] No []

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

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

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

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

6.2 If yes, give full information:

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

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

1 Nationality	2 Type of Entity
------------------	---------------------

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Integrity Life Insurance Company
GENERAL INTERROGATORIES

8.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board? Yes [] No [X]
 8.2 If response to 8.1 is yes, please identify the name of the bank holding company.

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

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

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
 Ernst & Young
 1900 Scripps Center
 312 Walnut Street
 Cincinnati, OH 45202

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

10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation? Yes [] No [X]
 10.4 If the response to 10.3 is yes, provide information related to this exemption:

10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? Yes [X] No [] N/A []
 10.6 If the response to 10.5 is no or n/a, please explain:

11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
 Daniel Harris
 400 Broadway
 Cincinnati, OH 45202
 Officer of the Company

12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes [X] No []
 12.11 Name of real estate holding company
 12.12 Number of parcels involved 2
 12.13 Total book/adjusted carrying value \$ 7,308,416

12.2 If, yes provide explanation:
 The Company has investments on Schedule BA that are classified as Real Estate and LIHTCs.

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

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

13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes [] No []
 13.3 Have there been any changes made to any of the trust indentures during the year? Yes [] No []
 13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? Yes [] No [] N/A []

14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? Yes [X] No []
 (a) Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
 (b) Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
 (c) Compliance with applicable governmental laws, rules and regulations;
 (d) The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
 (e) Accountability for adherence to the code.

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

14.2 Has the code of ethics for senior managers been amended? Yes [] No [X]
 14.21 If the response to 14.2 is yes, provide information related to amendment(s).

14.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes [] No [X]
 14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Integrity Life Insurance Company
GENERAL INTERROGATORIES

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

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

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

BOARD OF DIRECTORS

16. Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof? Yes [X] No []

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

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

FINANCIAL

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

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

20.11	To directors or other officers.....	\$
20.12	To stockholders not officers.....	\$
20.13	Trustees, supreme or grand (Fraternal Only)	\$

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

20.21	To directors or other officers.....	\$
20.22	To stockholders not officers.....	\$
20.23	Trustees, supreme or grand (Fraternal Only)	\$

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

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

21.21	Rented from others.....	\$
21.22	Borrowed from others.....	\$
21.23	Leased from others	\$
21.24	Other	\$

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

22.2 If answer is yes:

22.21	Amount paid as losses or risk adjustment \$	
22.22	Amount paid as expenses	\$
22.23	Other amounts paid	\$

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

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

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)
DESCRIPTION OF PROGRAM IS PROVIDED IN NOTE 5E

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 [X] N/A []

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

24.06 If answer to 24.04 is no, report amount of collateral for other programs. \$ 184,922,228

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 [X] No [] N/A []

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

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 [X] No [] N/A []

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Integrity Life Insurance Company
GENERAL INTERROGATORIES

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

24.101 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2.	\$ 184,922,228
24.102 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2	\$ 185,027,612
24.103 Total payable for securities lending reported on the liability page.	\$ 151,816,233

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

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

25.21 Subject to repurchase agreements	\$
25.22 Subject to reverse repurchase agreements	\$
25.23 Subject to dollar repurchase agreements	\$
25.24 Subject to reverse dollar repurchase agreements	\$
25.25 Placed under option agreements	\$
25.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock	\$
25.27 FHLB Capital Stock	\$ 26,272,600
25.28 On deposit with states	\$ 5,688,550
25.29 On deposit with other regulatory bodies	\$
25.30 Pledged as collateral - excluding collateral pledged to an FHLB	\$
25.31 Pledged as collateral to FHLB - including assets backing funding agreements	\$ 883,098,266
25.32 Other	\$

25.3 For category (25.26) provide the following:

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

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

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

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

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

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

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

1 Name of Custodian(s)	2 Custodian's Address
BANK OF NEW YORK MELLON	ONE WALL STREET NY NY 10286
FEDERAL HOME LOAN BANK	CINCINNATI OH 45202

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

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

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Integrity Life Insurance Company
GENERAL INTERROGATORIES

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

1 Name of Firm or Individual	2 Affiliation
FT WASHINGTON INVESTMENT ADVISORS	A.....
MILLIMAN	U.....

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

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

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

1 Central Registration Depository Number	2 Name of Firm or Individual	3 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed
107126	FT WASHINGTON INVESTMENT ADVISORS	KSRXYIW3EHSEF8KM62609	Securities Exchange Commission	DS

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		0

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	5,383,843,954	5,384,789,387	945,433
30.2 Preferred stocks	17,408,427	16,734,861	(673,566)
30.3 Totals	5,401,252,381	5,401,524,248	271,867

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

Fair values are generally obtained from IDC, Princeton Financial Spread Pricing Module and/or an Internal Pricing Committee/Internal Pricing Models.

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:

Rates used to calculate fair value determined by broker or custodian are reviewed by an internal pricing committee based upon asset class expertise to determine if rates are reasonable given current market conditions.

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:

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Integrity Life Insurance Company
GENERAL INTERROGATORIES

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

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

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

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

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

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

OTHER

35.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? \$ 302,456

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
American Council of Life Insurance	119,253

36.1 Amount of payments for legal expenses, if any? \$ 70,058

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
Morgan, Lewis & Bockius LLP	61,928

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

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
.....

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Integrity Life Insurance Company
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	\$	
1.3	What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit?	\$	
1.31	Reason for excluding:		
1.4	Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above.	\$	
1.5	Indicate total incurred claims on all Medicare Supplement insurance.	\$	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	660,977,532	845,693,395
2.2	Premium Denominator	0.000	0.000
2.3	Premium Ratio (2.1/2.2)	0	0
2.4	Reserve Numerator	0	0
2.5	Reserve Denominator	4,749,151,639	4,456,823,053
2.6	Reserve Ratio (2.4/2.5)	0.000	0.000
3.1	Does this reporting entity have Separate Accounts?	Yes [X] No []	
3.2	If yes, has a Separate Accounts Statement been filed with this Department?	Yes [X] No [] N/A []	
3.3	What portion of capital and surplus funds of the reporting entity covered by assets in the Separate Accounts statement, is not currently distributable from the Separate Accounts to the general account for use by the general account?	\$	31,885,124
3.4	State the authority under which Separate Accounts are maintained: 3905.15 Ohio Revised Code		
3.5	Was any of the reporting entity's Separate Accounts business reinsured as of December 31?	Yes [X] No []	
3.6	Has the reporting entity assumed by reinsurance any Separate Accounts business as of December 31?	Yes [] No [X]	
3.7	If the reporting entity has assumed Separate Accounts business, how much, if any, reinsurance assumed receivable for reinsurance of Separate Accounts reserve expense allowances is included as a negative amount in the liability for "Transfers to Separate Accounts due or accrued (net)"?	\$	
4.1	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 \$	45,523,363
		4.22 Received \$	
5.1	Does the reporting entity write any guaranteed interest contracts?	Yes [] No [X]	
5.2	If yes, what amount pertaining to these lines is included in:	5.21 Page 3, Line 1 \$	
		5.22 Page 4, Line 1 \$	
6.	FOR STOCK REPORTING ENTITIES ONLY:		
6.1	Total amount paid in by stockholders as surplus funds since organization of the reporting entity:	\$	908,163,872
7.	Total dividends paid stockholders since organization of the reporting entity:	7.11 Cash \$	178,550,000
		7.12 Stock \$	

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Integrity Life Insurance Company
GENERAL INTERROGATORIES

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

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

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

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
8.32 Paid claims			0
8.33 Claim liability and reserve (beginning of year)			0
8.34 Claim liability and reserve (end of year)			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			
8.42 \$25,000 - 99,999			
8.43 \$100,000 - 249,999			
8.44 \$250,000 - 999,999			
8.45 \$1,000,000 or more			

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

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

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

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

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

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

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Integrity Life Insurance Company
GENERAL INTERROGATORIES

11.1 Are any of the captive affiliates reported on Schedule S, Part 3, authorized reinsurers? Yes [] No [] N/A [X]
 11.2 If the answer to 11.1 is yes, please provide the following:

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

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

12.1 Direct Premium Written	\$ 450,319
12.2 Total Incurred Claims	\$ 15,703,949
12.3 Number of Covered Lives	3,481

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

13. Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states? Yes [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 []

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Integrity Life Insurance Company

FIVE-YEAR HISTORICAL DATA

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

\$000 omitted for amounts of life insurance

	1 2018	2 2017	3 2016	4 2015	5 2014
Life Insurance in Force					
(Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4)	334,138	351,039	370,146	375,909	401,649
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4)	4,098	4,349	4,826	5,274	6,039
3. Credit life (Line 21, Col. 6)	0	0	0	0	0
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4)	7,695	11,803	13,609	16,558	20,271
5. Industrial (Line 21, Col. 2)	0	0	0	0	0
6. FEGLI/SGLI (Lines 43 & 44, Col. 4)	0	0	0	0	0
7. Total (Line 21, Col. 10)	345,931	367,191	388,581	397,741	427,959
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)					
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2)	0	0	0	0	0
10. Credit life (Line 2, Col. 6)	0	0	0	0	0
11. Group (Line 2, Col. 9)	0	0	0	0	0
12. Industrial (Line 2, Col. 2)	0	0	0	0	0
13. Total (Line 2, Col. 10)	0	0	0	0	0
Premium Income - Lines of Business					
(Exhibit 1 - Part 1)					
14. Industrial life (Line 20.4, Col. 2)	0	0	0	0	
15.1 Ordinary-life insurance (Line 20.4, Col. 3)	355,716	356,914	318,040	390,167	.454,216
15.2 Ordinary-individual annuities (Line 20.4, Col. 4)	660,621,816	845,299,952	1,201,215,328	1,100,560,421	407,010,364
16 Credit life (group and individual) (Line 20.4, Col. 5)	0	0	0	0	
17.1 Group life insurance (Line 20.4, Col. 6)	0	0	0	0	
17.2 Group annuities (Line 20.4, Col. 7)	0	36,529	283,035	277,265	
18.1 A & H-group (Line 20.4, Col. 8)	0	0	0	0	
18.2 A & H-credit (group and individual) (Line 20.4, Col. 9)	0	0	0	0	
18.3 A & H-other (Line 20.4, Col. 10)	0	0	0	0	
19. Aggregate of all other lines of business (Line 20.4, Col. 11)	0	0	0	0	
20. Total	660,977,532	845,693,395	1,201,816,403	1,101,227,853	407,464,580
Balance Sheet (Pages 2 & 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)	7,172,688,606	6,733,706,764	5,559,059,669	4,364,056,862	3,535,730,284
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26)	6,041,421,902	5,857,948,111	4,750,741,481	3,685,494,442	2,871,942,153
23. Aggregate life reserves (Page 3, Line 1)	4,748,935,639	4,456,632,053	3,938,774,666	3,138,248,636	2,396,370,963
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)	0	0	0	0	0
25. Deposit-type contract funds (Page 3, Line 3)	989,440,221	950,011,238	520,770,437	307,841,446	298,317,031
26. Asset valuation reserve (Page 3, Line 24.01)	100,073,429	105,941,114	89,000,319	79,506,770	79,787,723
27. Capital (Page 3, Lines 29 and 30)	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000
28. Surplus (Page 3, Line 37)	1,128,266,704	872,758,653	805,318,188	675,562,420	660,788,131
Cash Flow (Page 5)					
29. Net Cash from Operations (Line 11)	289,502,505	542,659,043	899,975,432	803,687,377	77,649,143
Risk-Based Capital Analysis					
30. Total adjusted capital	1,202,292,478	995,264,146	906,195,012	777,896,051	752,010,350
31. Authorized control level risk - based capital	131,196,631	112,018,528	105,176,260	95,548,881	76,110,993
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)	74.9	76.0	75.8	74.0	72.2
33. Stocks (Lines 2.1 and 2.2)	10.6	8.8	10.3	12.7	16.7
34. Mortgage loans on real estate(Lines 3.1 and 3.2)	8.0	6.9	4.8	4.4	2.3
35. Real estate (Lines 4.1, 4.2 and 4.3)	0.0	0.0	0.0	0.0	0.0
36. Cash, cash equivalents and short-term investments (Line 5)	1.2	1.6	2.5	2.6	1.5
37. Contract loans (Line 6)	1.5	1.6	2.0	2.6	3.5
38. Derivatives (Page 2, Line 7)	0.9	1.8	0.9	0.4	0.1
39. Other invested assets (Line 8)	2.9	3.1	3.6	3.0	3.3
40. Receivables for securities (Line 9)	0.1	0.1	0.1	0.1	0.1
41. Securities lending reinvested collateral assets (Line 10)	0.0	0.1	0.0	0.2	0.3
42. Aggregate write-ins for invested assets (Line 11)	0.0	0.0	0.0	0.0	0.0
43. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Integrity Life Insurance Company
FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2018	2 2017	3 2016	4 2015	5 2014
Investments in Parent, Subsidiaries and Affiliates					
44. Affiliated bonds (Schedule D Summary, Line 12, Col. 1)			0	0	0
45. Affiliated preferred stocks (Schedule D Summary, Line 18, Col. 1)					0
46. Affiliated common stocks (Schedule D Summary Line 24, Col. 1),	339,004,814	315,929,165	359,262,095	356,641,920	377,538,939
47. Affiliated short-term investments (subtotal included in Schedule DA Verification, Col. 5, Line 10)	0	0	0	0	0
48. Affiliated mortgage loans on real estate					
49. All other affiliated	95,111,090	98,940,315	89,426,465	31,699,041	31,948,628
50. Total of above Lines 44 to 49	434,115,904	414,869,480	448,688,560	388,340,961	409,487,567
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)	15,726,147	1,644,528	29,941,510	23,643,620	18,831,198
53. Total admitted assets (Page 2, Line 28, Col. 3)	9,415,089,815	9,210,212,750	7,999,573,399	6,844,346,105	6,107,078,432
Investment Data					
54. Net investment income (Exhibit of Net Investment Income)	259,562,204	263,386,115	232,325,877	198,655,740	156,220,938
55. Realized capital gains (losses) (Page 4, Line 34, Column 1)	26,515,595	(23,876,015)	25,581,115	(8,180,467)	17,786,871
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1)	(50,915,780)	50,641,617	(12,444,970)	(27,385,566)	41,238,988
57. Total of above Lines 54, 55 and 56	235,162,019	290,151,717	245,462,022	163,089,707	215,246,797
Benefits and Reserve Increases (Page 6)					
58. Total contract benefits - life (Lines 10, 11, 12, 13, 14 and 15 Col. 1, minus Lines 10, 11, 12, 13, 14 and 15 Cols. 9, 10 and 11)	690,974,159	551,412,802	519,685,460	472,556,282	447,185,007
59. Total contract benefits - A & H (Lines 13 & 14, Cols. 9, 10 & 11)	0	0	0	0	0
60. Increase in life reserves - other than group and annuities (Line 19, Cols. 2 and 3)	(5,112,060)	(7,788,321)	1,894,073	(13,942,710)	687,473
61. Increase in A & H reserves (Line 19, Cols. 9, 10 & 11)	0	0	0	0	0
62. Dividends to policyholders (Line 30, Col. 1)	0	0	0	0	0
Operating Percentages					
63. Insurance expense percent (Page 6, Col. 1, Lines 21, 22 & 23, less Line 6)/(Page 6, Col. 1, Line 1 plus Exhibit 7, Col. 2, Line 2) x 100.0	1.6	3.3	6.9	8.4	11.8
64. Lapse percent (ordinary only) [(Exhibit of Life Insurance, Col. 4, Lines 14 & 15) / 1/2 (Exhibit of Life Insurance, Col. 4, Lines 1 & 21)] x 100.0	2.2	2.3	2.0	2.6	1.9
65. A & H loss percent (Schedule H, Part 1, Lines 5 and 6, Col. 2)	0.0	0.0	0.0	0.0	0.0
66. A & H cost containment percent (Schedule H, Pt. 1, Line 4, Col. 2)	0.0	0.0	0.0	0.0	0.0
67. A & H expense percent excluding cost containment expenses (Schedule H, Pt. 1, Line 10, Col. 2)	0.0	0.0	0.0	0.0	0.0
A & H Claim Reserve Adequacy					
68. Incurred losses on prior years' claims - group health (Schedule H, Part 3, Line 3.1 Col. 2)					
69. Prior years' claim liability and reserve - group health (Schedule H, Part 3, Line 3.2 Col. 2)					
70. Incurred losses on prior years' claims-health other than group (Schedule H, Part 3, Line 3.1 Col. 1 less Col. 2)	0	0	0	0	0
71. Prior years' claim liability and reserve-health other than group (Schedule H, Part 3, Line 3.2 Col. 1 less Col. 2)	0	0	0	0	0
Net Gains From Operations After Federal Income Taxes by Lines of Business (Page 6, Line 33)					
72. Industrial life (Col. 2)	0	0	0	0	0
73. Ordinary - life (Col. 3)	1,413,915	1,634,828	494,350	1,100,074	1,159,163
74. Ordinary - individual annuities (Col. 4)	39,564,632	14,902,794	51,942,041	29,658,842	25,904,495
75. Ordinary-supplementary contracts (Col. 5)	336,024	2,665,772	2,841,214	1,927,100	1,051,860
76. Credit life (Col. 6)	0	0	0	0	0
77. Group life (Col. 7)	78,124	125,587	1,110,120	160,668	147,898
78. Group annuities (Col. 8)	(515,571)	(430,076)	249,919	39,071	298,752
79. A & H-group (Col. 9)	0	0	0	0	0
80. A & H-credit (Col. 10)	0	0	0	0	0
81. A & H-other (Col. 11)	0	0	0	0	0
82. Aggregate of all other lines of business (Col. 12)	(8,171,438)	26,095,539	33,688,065	42,513,135	10,611,291
83. Total (Col. 1)	32,705,686	44,994,444	90,325,709	75,398,890	39,173,459

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

Yes [] No []

If no, please explain:

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Integrity Life Insurance Company

EXHIBIT OF LIFE INSURANCE

(\$000 Omitted for Amounts of Life Insurance)

	Industrial		Ordinary		Credit Life (Group and Individual)		Group		10 Total Amount of Insurance	
	1 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	Number of			
							7 Policies	8 Certificates		
1. In force end of prior year .....	.0	0	4,065	355,388	0	0	17	64	11,803 367,191
2. Issued during year		0		0		0			0 0	
3. Reinsurance assumed									0 0	
4. Revived during year									0 0	
5. Increased during year (net)				10,321					12 10,333	
6. Subtotals, Lines 2 to 5	0	0	0	10,321	0	0	0	0	12 10,333	
7. Additions by dividends during year	XXX		XXX		XXX		XXX	XXX	0 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	4,065	365,709	0	0	17	64	11,815 377,524	
Deductions during year:										
10. Death .....			.65	16,922			XXX		16,922
11. Maturity							XXX		0	
12. Disability							XXX		0	
13. Expiry				2,835					2,835	
14. Surrender			116	6,803				23	4,120 10,923	
15. Lapse .....			.13	913					.913
16. Conversion							XXX	XXX	XXX 0	
17. Decreased (net) .....			.30	0					0 0
18. Reinsurance									0 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	224	27,473	0	0	0	23	4,120 31,593	
21. In force end of year (Line 9 minus Line 20)	0	0	3,841	338,236	0	0	17	41	7,695 345,931	
22. Reinsurance ceded end of year	XXX		XXX	18,275	XXX		XXX	XXX	18,275	
23. Line 21 minus Line 22	XXX	0	XXX	319,961	XXX	(a) 0	XXX	XXX	7,695 327,656	
DETAILS OF WRITE-INS										
0801.										
0802.										
0803.										
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 thru 0803 plus 0898) (Line 8 above)	0	0	0	0	0	0	0	0	0 0	
1901.										
1902.										
1903.										
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 thru 1903 plus 1998) (Line 19 above)	0	0	0	0	0	0	0	0	0 0	

(a) Group \$; Individual \$

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Integrity Life Insurance Company

EXHIBIT OF LIFE INSURANCE

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

ADDITIONAL INFORMATION ON INSURANCE IN FORCE END OF YEAR

	Industrial		Ordinary	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
24. Additions by dividends	XXX		XXX	
25. Other paid-up insurance				2,727
26. Debit ordinary insurance	XXX	XXX		277,660

ADDITIONAL INFORMATION ON ORDINARY INSURANCE

Term Insurance Excluding Extended Term Insurance	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
27. Term policies - decreasing				
28. Term policies - other			58	4,088
29. Other term insurance - decreasing	XXX		XXX	
30. Other term insurance	XXX		XXX	0
31. Totals (Lines 27 to 30)	0	0	58	4,088
Reconciliation to Lines 2 and 21:				
32. Term additions	XXX		XXX	
33. Totals, extended term insurance	XXX	XXX	1	10
34. Totals, whole life and endowment			3,782	334,138
35. Totals (Lines 31 to 34)	0	0	3,841	338,236

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			338,236	
38. Credit Life (Group and Individual)			0	
39. Group			7,695	
40. Totals (Lines 36 to 39)	0	0	345,931	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	41	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			41	7,695

ADDITIONAL ACCIDENTAL DEATH BENEFITS

46. Amount of additional accidental death benefits in force end of year under ordinary policies	175
---	-----

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	
47.2	

POLICIES WITH DISABILITY PROVISIONS

Disability Provisions	Industrial		Ordinary		Credit		Group	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance	5 Number of Policies	6 Amount of Insurance	7 Number of Certificates	8 Amount of Insurance
48. Waiver of Premium			354	617				
49. Disability Income			186	303				
50. Extended Benefits			XXX	XXX				
51. Other								
52. Total	0	(a)	0	540	(a)	920	0	(a)
							0	(a)
							0	0

(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	1,346	3,766	0	0
2. Issued during year	123	381		
3. Reinsurance assumed				
4. Increased during year (net)				
5. Total (Lines 1 to 4)	1,469	4,147	0	0
Deductions during year:				
6. Decreased (net)	33	459		
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	33	459	0	0
9. In force end of year	1,436	3,688	0	0
10. Amount on deposit				
11. Income now payable	1,436	3,688		
12. Amount of income payable	(a) 6,090,785	(a) 16,072,641	(a)	(a)

ANNUITIES

	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year	14,289	57,351	4	78
2. Issued during year	1,589	3,475		
3. Reinsurance assumed				
4. Increased during year (net)				
5. Totals (Lines 1 to 4)	15,878	60,826	4	78
Deductions during year:				
6. Decreased (net)	506	5,207		10
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	506	5,207	0	10
9. In force end of year	15,372	55,619	4	68
Income now payable:				
10. Amount of income payable	(a) 203,184,969	XXX	XXX	(a)
Deferred fully paid:				
11. Account balance	XXX	(a) 1,010,919,721	XXX	(a) 2,523,583
Deferred not fully paid:				
12. Account balance	XXX	(a) 3,575,479,162	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	0		0		0	
2. Issued during year						
3. Reinsurance assumed						
4. Increased during year (net)		XXX		XXX		XXX
5. Totals (Lines 1 to 4)	0	XXX	0	XXX	0	XXX
Deductions during year:						
6. Conversions		XXX	XXX	XXX	XXX	XXX
7. Decreased (net)		XXX		XXX		XXX
8. Reinsurance ceded		XXX		XXX		XXX
9. Totals (Lines 6 to 8)	0	XXX	0	XXX	0	XXX
10. In force end of year	0	(a)	0	(a)	0	(a)

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS

			1 Deposit Funds Contracts	2 Dividend Accumulations Contracts
	1 Deposit Funds Contracts	2 Dividend Accumulations Contracts	1 Deposit Funds Contracts	2 Dividend Accumulations Contracts
1. In force end of prior year			53	0
2. Issued during year			16	
3. Reinsurance assumed				
4. Increased during year (net)				
5. Totals (Lines 1 to 4)			69	0
Deductions During Year:				
6. Decreased (net)			20	
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)			20	0
9. In force end of year			49	0
10. Amount of account balance			(a) 1,453,008	(a)

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

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Integrity Life Insurance Company
SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS ^(b)

Allocated by States and Territories

States, Etc.	1 Active Status (a)	Direct Business Only					
		2 Life Contracts	3 Life Insurance Premiums	4 Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	5 Other Considerations	6 Total Columns 2 through 5	7 Deposit-Type Contracts
1. Alabama	AL	L	12,699	6,256,320		6,269,019	148,180
2. Alaska	AK	L		433,750		433,750	
3. Arizona	AZ	L	1,476	16,653,135		16,654,611	449,167
4. Arkansas	AR	L		2,673,022		2,673,022	777,707
5. California	CA	L	15,229	46,128,316		46,143,545	2,655,671
6. Colorado	CO	L	7,467	11,389,876		11,397,343	370,000
7. Connecticut	CT	L	103	12,491,777		12,491,880	1,771,124
8. Delaware	DE	L	2,450	1,625,523		1,627,973	90,231
9. District of Columbia	DC	L		1,296,616		1,296,616	
10. Florida	FL	L	31,881	59,673,762		59,705,643	3,324,316
11. Georgia	GA	L	14,310	14,131,787		14,146,097	375,988
12. Hawaii	HI	L	1,162	9,518,748		9,519,910	478,827
13. Idaho	ID	L	157	1,114,570		1,114,727	152,670
14. Illinois	IL	L	39,744	27,725,332		27,765,076	2,091,064
15. Indiana	IN	L	5,180	19,939,961		19,945,141	1,555,786
16. Iowa	IA	L	40,360	1,479,830		1,520,190	
17. Kansas	KS	L	11,062	3,331,163		3,342,225	288,368
18. Kentucky	KY	L	2,177	10,630,192		10,632,369	726,179
19. Louisiana	LA	L		8,092,178		8,092,178	1,525,493
20. Maine	ME	L		1,640,983		1,640,983	179,623
21. Maryland	MD	L	6,581	11,216,008		11,222,589	1,712,567
22. Massachusetts	MA	L	157	14,838,613		14,838,770	1,888,875
23. Michigan	MI	L	784	33,247,387		33,248,171	1,306,716
24. Minnesota	MN	L	39,788	6,543,664		6,583,452	648,107
25. Mississippi	MS	L	1,164	2,476,942		2,478,106	133,061
26. Missouri	MO	L	13,623	9,861,466		9,875,089	760,082
27. Montana	MT	L	254	232,629		232,883	59,684
28. Nebraska	NE	L	3,978	531,541		535,519	664,034
29. Nevada	NV	L	132	2,843,852		2,843,984	
30. New Hampshire	NH	L		3,946,814		3,946,814	116,015
31. New Jersey	NJ	L		38,815,298		38,815,298	1,562,645
32. New Mexico	NM	L	5,645	3,279,034		3,284,679	442,780
33. New York	NY	N	902	1,668,795		1,669,697	
34. North Carolina	NC	L	327	21,385,865		21,386,192	1,602,687
35. North Dakota	ND	L		341,888		341,888	802,354
36. Ohio	OH	L	96,137	79,338,740		79,434,877	4,202,835,315
37. Oklahoma	OK	L	25,154	4,503,823		4,528,977	211,484
38. Oregon	OR	L	6,167	7,477,143		7,483,310	165,102
39. Pennsylvania	PA	L	16,674	59,797,946		59,814,620	6,606,863
40. Rhode Island	RI	L		1,448,201		1,448,201	79,998
41. South Carolina	SC	L	11,748	5,995,375		6,007,123	351,088
42. South Dakota	SD	L	3,595	1,333,081		1,336,676	
43. Tennessee	TN	L	9,771	5,821,201		5,830,972	579,348
44. Texas	TX	L	5,808	48,961,326		48,967,134	5,235,036
45. Utah	UT	L		4,010,204		4,010,204	201,651
46. Vermont	VT	L		513,073		513,073	42,228
47. Virginia	VA	L	264	8,387,491		8,387,755	1,244,743
48. Washington	WA	L	4,649	7,191,943		7,196,592	2,072,896
49. West Virginia	WV	L	9,239	8,610,260		8,619,499	
50. Wisconsin	WI	L	2,321	9,302,504		9,304,825	642,432
51. Wyoming	WY	L		885,092		885,092	
52. American Samoa	AS	N				0	
53. Guam	GU	N				0	
54. Puerto Rico	PR	N				0	
55. U.S. Virgin Islands	VI	N				0	
56. Northern Mariana Islands	MP	N				0	
57. Canada	CAN	N				0	
58. Aggregate Other Alien	OT	XXX	0	186,294	0	186,294	0
59. Subtotal		XXX	450,319	661,220,334	0	661,670,653	4,248,928,185
60. Reporting entity contributions for employee benefits plans		XXX	0	0	0	0	0
61. Dividends or refunds applied to purchase paid-up additions and annuities		XXX	0	0	0	0	0
62. Dividends or refunds applied to shorten endowment or premium paying period		XXX	0	0	0	0	0
63. Premium or annuity considerations waived under disability or other contract provisions		XXX	0	0	0	0	0
64. Aggregate or other amounts not allocable by State		XXX	0	0	0	0	0
65. Totals (Direct Business)		XXX	450,319	661,220,334	0	661,670,653	4,248,928,185
66. Plus reinsurance assumed		XXX	87,180	0	0	87,180	0
67. Totals (All Business)		XXX	537,499	661,220,334	0	661,757,833	4,248,928,185
68. Less reinsurance ceded		XXX	181,783	598,518	0	780,301	0
69. Totals (All Business) less Reinsurance Ceded		XXX	355,716	660,621,816	(c) 0	660,977,532	4,248,928,185
DETAILS OF WRITE-INS							
58001. ZZ Other Alien		XXX		186,294		186,294	
58002.		XXX					
58003.		XXX					
58998. Summary of remaining write-ins for Line 58 from overflow page		XXX	0	0	0	0	0
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)		XXX	0	186,294	0	186,294	0
9401.		XXX					
9402.		XXX					
9403.		XXX					
9498. Summary of remaining write-ins for Line 94 from overflow page		XXX	0	0	0	0	0
9499. Totals (Lines 9401 through 9403 plus 9498)(Line 94 above)		XXX	0	0	0	0	0

(a) Active Status Counts:

L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG..... 50 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..... 7

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

By state of residence of the policyholder

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

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

		<u>NAIC#</u>	<u>TIN#</u>
PARENT -	WESTERN & SOUTHERN MUTUAL HOLDING COMPANY, OH (NON-INSURER)		31-1732405
SUBSIDIARY -	WESTERN & SOUTHERN FINANCIAL GROUP, INC., OH (NON-INSURER)		31-1732404
SUBSIDIARY -	THE LAFAYETTE LIFE INSURANCE COMPANY, OH (INSURER)	65242	35-0457540
SUBSIDIARY -	LLIA, INC., OH (NON-INSURER)		35-2123483
SUBSIDIARY -	THE WESTERN & SOUTHERN LIFE INSURANCE COMPANY, OH (INSURER)	70483	31-0487145
SUBSIDIARY -	WESTERN-SOUTHERN LIFE ASSURANCE COMPANY, OH (INSURER)	92622	31-1000236
SUBSIDIARY -	IFS FINANCIAL SERVICES, INC., OH (NON-INSURER)		31-1328371
SUBSIDIARY -	W&S BROKERAGE SERVICES, INC., OH (NON-INSURER)		31-0846576
SUBSIDIARY -	W&S FINANCIAL GROUP DISTRIBUTORS, INC., OH (NON-INSURER)		31-1334221
SUBSIDIARY -	COLUMBUS LIFE INSURANCE COMPANY, OH (INSURER)	99937	31-1191427
SUBSIDIARY -	INTEGRITY LIFE INSURANCE COMPANY, OH (INSURER)	74780	86-0214103
SUBSIDIARY -	NATIONAL INTEGRITY LIFE INSURANCE COMPANY, NY (INSURER)	75264	16-0958252
SUBSIDIARY -	GERBER LIFE INSURANCE COMPANY, NY (INSURER)	70939	13-2611847
SUBSIDIARY -	INSURANCE PROFILLMENT SOLUTIONS, LLC, OH (NON-INSURER)		43-2081325
SUBSIDIARY -	WESTERN & SOUTHERN INVESTMENT HOLDINGS, LLC, OH (NON-INSURER)		06-1804434
SUBSIDIARY -	EAGLE REALTY GROUP, LLC, OH (NON-INSURER)		31-1018957

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Integrity Life Insurance Company

SUBSIDIARY - FORT WASHINGTON INVESTMENT ADVISORS, INC., OH (NON-INSURER)

31-1301863

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Integrity Life Insurance Company
OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Summary of Operations Line 8.3

	1 Current Year	2 Prior Year
08.304. Other Fee Income	79,534	168,425
08.397. Summary of remaining write-ins for Line 8.3 from overflow page	79,534	168,425

Additional Write-ins for Summary of Operations Line 27

	1 Current Year	2 Prior Year
2704. Miscellaneous Expense	557	39
2705. Reserve Adjustment	(88,851)	1,395
2797. Summary of remaining write-ins for Line 27 from overflow page	(88,294)	1,434

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE Integrity Life Insurance Company
OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Analysis of Operations Line 8.3

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health			12 Aggregate of All Other Lines of Business
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance (a)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other	
08.304. Other Fee Income	79,534			79,534								
08.397. Summary of remaining write-ins for Line 8.3 from overflow page	79,534	0	0	79,534	0	0	0	0	0	0	0	0

Additional Write-ins for Analysis of Operations Line 27

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health			12 Aggregate of All Other Lines of Business
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance (a)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other	
2704. Miscellaneous Expense	557		535	22								
2705. Reserve Adjustment	(88,851)		(88,851)									
2797. Summary of remaining write-ins for Line 27 from overflow page	(88,294)	0	(88,316)	22	0	0	0	0	0	0	0	0

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