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## AMENDED FILING EXPLANATION

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This page is required to be updated/completed any time an amended filing is created.



ANNUAL STATEMENT

For the Year Ended December 31, 2018  
of the Condition and Affairs of the

Universal Guaranty Life Insurance Company

NAIC Group Code.....0, 0  
(Current Period) (Prior Period)

NAIC Company Code.....70130

Employer's ID Number.....31-0727974

Organized under the Laws of OH

State of Domicile or Port of Entry OH

Country of Domicile US

Incorporated/Organized.....November 15, 1966

Commenced Business.....December 31, 1966

Statutory Home Office

65 East State Street, Suite 2100 .. Columbus .. OH .. US .. 43215-4260  
(Street and Number) (City or Town, State, Country and Zip Code)

Main Administrative Office

5250 S 6th Street Rd .. Springfield .. IL .. US .. 62703-5158  
(Street and Number) (City or Town, State, Country and Zip Code)

877-881-1777  
(Area Code) (Telephone Number)

Mail Address

P.O. Box 13080 .. Springfield .. IL .. US .. 62791-3080  
(Street and Number or P. O. Box) (City or Town, State, Country and Zip Code)

Primary Location of Books and Records

5250 S 6th Street Rd .. Springfield .. IL .. US .. 62703-5158  
(Street and Number) (City or Town, State, Country and Zip Code)

877-881-1777  
(Area Code) (Telephone Number)

Internet Web Site Address

www.utgins.com

Statutory Statement Contact

Julie Ann Abel  
(Name)

accounting@utgins.com  
(E-Mail Address)

217-241-6344  
(Area Code) (Telephone Number) (Extension)

888-686-6567  
(Fax Number)

OFFICERS

Name	Title	Name	Title
1. James Patrick Rousey	President	2. Theodore Clayton Miller	Secretary/CFO
3. Julie Ann Abel	Treasurer	4.	
OTHER			
Julie Ann Abel	Vice President	Jacob Joncarl Andrew	Chief Investment Officer
Michael Keith Borden	Chief Operating Officer	Jesse Thomas Correll	Chief Executive Officer
Casey Jonathan Willis	Vice President	Donald Shay Pendygraft	Vice President
Theodore Clayton Miller	Senior Vice President	Douglas Paul Ditto	Vice President

DIRECTORS OR TRUSTEES

Randall Lanier Attkisson	Joseph Anthony Brinck II	Jesse Thomas Correll	Thomas Francis Darden II #
Howard Lape Dayton Jr	Thomas Eugene Harmon	Peter Loyd Ochs	James Patrick Rousey
Gabriel John Molnar	Preston Howard Correll #	John Michael Cortines #	

State of.....Kentucky  
County of.....Lincoln

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.

(Signature)  
James Patrick Rousey

1. (Printed Name)  
President

(Title)

(Signature)  
Theodore Clayton Miller

2. (Printed Name)  
Secretary/CFO

(Title)

(Signature)  
Julie Ann Abel

3. (Printed Name)  
Treasurer

(Title)

Subscribed and sworn to before me

This \_\_\_\_\_ day of \_\_\_\_\_ 2019

\_\_\_\_\_

a. Is this an original filing?

Yes [ ] No [ X ]

b. If no

1. State the amendment number  
2. Date filed  
3. Number of pages attached

1  
\_\_\_\_\_  
\_\_\_\_\_

**SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT**

			Total		Group Accident and Health		Credit A&H (Group and Individual)		Collectively Renewable		Other Individual Contracts								
											Non-Cancelable		Guaranteed Renewable		Non-Renewable for Stated Reasons Only		Other Accident Only		All Other
			1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	9 Amount	10 %	11 Amount	12 %	13 Amount	14 %	15 Amount	16 %	17 Amount
PART 1 - ANALYSIS OF UNDERWRITING OPERATIONS																			
1.	Premiums written.....	14,688	XXX		XXX	1,972	XXX		XXX		XXX	12,716	XXX		XXX		XXX		XXX
2.	Premiums earned.....	14,688	XXX		XXX	1,972	XXX		XXX		XXX	12,716	XXX		XXX		XXX		XXX
3.	Incurred claims.....	14,128	96.2	(2,811)	0.0	0	0.0	0	0.0	0	0.0	16,939	133.2	0	0.0	0	0.0	0	0.0
4.	Cost containment expenses.....	0	0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0
5.	Incurred claims and cost containment expenses (Lines 3 and 4).....	14,128	96.2	(2,811)	0.0	0	0.0	0	0.0	0	0.0	16,939	133.2	0	0.0	0	0.0	0	0.0
6.	Increase in contract reserves.....	(3,925)	(26.7)	0	0.0	0	0.0	0	0.0	0	0.0	(3,925)	(30.9)	0	0.0	0	0.0	0	0.0
7.	Commissions (a).....	(297)	(2.0)		0.0	270	13.7		0.0		0.0	(567)	(4.5)		0.0		0.0		0.0
8.	Other general insurance expenses.....	84,585	575.9		0.0	1,259	63.8		0.0		0.0	83,326	655.3		0.0		0.0		0.0
9.	Taxes, licenses and fees.....	2,429	16.5		0.0	36	1.8		0.0		0.0	2,393	18.8		0.0		0.0		0.0
10.	Total other expenses incurred.....	86,717	590.4	0	0.0	1,565	79.4	0	0.0	0	0.0	85,152	669.6	0	0.0	0	0.0	0	0.0
11.	Aggregate write-ins for deductions.....	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
12.	Gain from underwriting before dividends or refunds.....	(82,232)	(559.9)	2,811	0.0	407	20.6	0	0.0	0	0.0	(85,450)	(672.0)	0	0.0	0	0.0	0	0.0
13.	Dividends or refunds.....	0	0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0
14.	Gain from underwriting after dividends or refunds.....	(82,232)	(559.9)	2,811	0.0	407	20.6	0	0.0	0	0.0	(85,450)	(672.0)	0	0.0	0	0.0	0	0.0
DETAILS OF WRITE-INS																			
1101.	.....	0	0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0
1102.	.....	0	0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0
1103.	.....	0	0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0
1198.	Summary of remaining write-ins for Line 11 from overflow page.....	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
1199.	Total (Lines 1101 through 1103 plus 1198) (Line 11 above).	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

(a) Includes \$.....0 reported as 'Contract, membership and other fees retained by agents.'