
AMENDED FILING EXPLANATION

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.	

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

OTHER

Randall Lanier Attkisson
Howard Lape Dayton Jr
Gabriel John Molnar

Joseph Anthony Brinck II
Thomas Eugene Harmon
Preston Howard Correll #

Jesse Thomas Correll
Peter Loyd Ochs
John Michael Cortines #

Thomas Francis Darden II #
James Patrick Rousey

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)	(Signature)	(Signature)
James Patrick Rousey	Theodore Clayton Miller	Julie Ann Abel
1. (Printed Name)	2. (Printed Name)	3. (Printed Name)
President	Secretary/CFO	Treasurer
(Title)	(Title)	(Title)

Subscribed and sworn to before me
This _____ day of _____ 2019

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

Yes [] No [X]

1 _____

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT

	Total		Group Accident and Health		Credit A&H (Group and Individual)		Collectively Renewable		Other Individual Contracts									
			1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	9 Amount	10 %	11 Amount	12 %	13 Amount	14 %	15 Amount	16 %
PART 1 - ANALYSIS OF UNDERWRITING OPERATIONS																		
1. Premiums written.....	14,688	XXX.....	XXX.....	XXX.....	1,972	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	12,716	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....
2. Premiums earned.....	14,688	XXX.....	XXX.....	XXX.....	1,972	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	12,716	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....
3. Incurred claims.....	14,128	.96.2	(2,811)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	16,939	133.2	0.0	0.0	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	0.0	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	0.0	0.0	16,939	133.2	0.0	0.0	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	0.0	0.0	(3,925)	(30.9)	0.0	0.0	0.0	0.0	0.0	0.0
7. Commissions (a).....	(297)	(2.0)	0.0	0.0	270	13.7	0.0	0.0	0.0	0.0	(567)	(4.5)	0.0	0.0	0.0	0.0	0.0	0.0
8. Other general insurance expenses.....	84,585	.575.9	0.0	0.0	1,259	63.8	0.0	0.0	0.0	0.0	83,326	.655.3	0.0	0.0	0.0	0.0	0.0	0.0
9. Taxes, licenses and fees.....	2,429	.16.5	0.0	0.0	36	1.8	0.0	0.0	0.0	0.0	2,393	.18.8	0.0	0.0	0.0	0.0	0.0	0.0
10. Total other expenses incurred.....	86,717	.590.4	0.0	0.0	1,565	.79.4	0.0	0.0	0.0	0.0	85,152	.669.6	0.0	0.0	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	0.0	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	0.0	(85,450)	(.672.0)	0.0	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	0.0	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	0.0	(85,450)	(.672.0)	0.0	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	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	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	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.'