



LIFE AND ACCIDENT AND HEALTH COMPANIES - ASSOCIATION EDITION

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

The Western and Southern Life Insurance Company

NAIC Group Code08360836NAIC Company Code70483Employer's ID Number31-0487145
(Current)(Prior)

Organized under the Laws ofOhio, State of Domicile or Port of EntryOH

Country of DomicileUnited States of America

Incorporated/Organized02/23/1888Commenced Business04/30/1888

Statutory Home Office400 BroadwayCincinnati, OH, US 45202
(Street and Number)(City or Town, State, Country and Zip Code)

Main Administrative Office400 BroadwayCincinnati, OH, US 45202513-629-1800
(Street and Number)(City or Town, State, Country and Zip Code)(Area Code) (Telephone Number)

Mail Address400 BroadwayCincinnati, OH, US 45202
(Street and Number or P.O. Box)(City or Town, State, Country and Zip Code)

Primary Location of Books and Records400 BroadwayCincinnati, OH, US 45202513-629-1800
(Street and Number)(City or Town, State, Country and Zip Code)(Area Code) (Telephone Number)

Internet Website AddressWWW.WesternSouthernLife.com

Statutory Statement ContactWade Matthew Fugate513-629-1402
(Name)(Area Code) (Telephone Number)
CompAcctGrp@WesternSouthernLife.com513-629-1871
(E-mail Address)(FAX Number)

OFFICERS

Chairman of Board,
President & CEOJohn Finn Barrett

Secretary and CounselDonald Joseph Wuebbling

OTHER

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

DIRECTORS OR TRUSTEES

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

State ofOhioSS:

County ofHamilton

The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

John Finn BarrettChairman of Board, President & CEODonald Joseph WuebblingSecretary and CounselWade Matthew FugateVP and Controller

Subscribed and sworn to before me this15th day ofFebruary, 2019

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



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Alabama

NAIC Group Code 0836

LIFE INSURANCE

DURING THE YEAR 2018

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	219,910	0	0	328	220,238
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	219,910	0	0	328	220,238
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	35,244	0	0	286	35,530
6.2 Applied to pay renewal premiums	3,028	0	0	0	3,028
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	52,734	0	0	12,349	65,083
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	91,006	0	0	12,635	103,641
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	91,006	0	0	12,635	103,641
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	311,054	0	0	7,156	318,210
10. Matured endowments	2,500	0	0	0	2,500
11. Annuity benefits	0	0	100,324	0	100,324
12. Surrender values and withdrawals for life contracts	89,193	0	0	1,654	90,847
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	34,412	0	0	0	34,412
15. Totals	437,159	0	100,324	8,810	546,293
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	8	30,601	0	0	0	0	4	7,881	12	38,481
17. Incurred during current year Settled during current year:	58	385,603			0	0	7	13,817	65	399,420
18.1 By payment in full	53	313,554		0		0	4	7,156	57	320,710
18.2 By payment on compromised claims										
18.3 Totals paid	53	313,554	0	0	0	0	4	7,156	57	320,710
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	53	313,554	0	0	0	0	4	7,156	57	320,710
19. Unpaid Dec. 31, current year (16+17-18.6)	13	102,650	0	0	0	0	7	14,542	20	117,192
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	1,391	16,861,610	0 (a)	0	0	0	308	546,589	1,699	17,408,199
21. Issued during year	3	92,000							3	92,000
22. Other changes to in force (Net)	(48)	(244,893)					(13)	(1,828)	(61)	(246,721)
23. In force December 31 of current year	1,346	16,708,717	0 (a)	0	0	0	295	544,761	1,641	17,253,478

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

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	33,305	33,262	0	120	126
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	33,305	33,262	0	120	126
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	33,305	33,262	0	120	126

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



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Alaska

DURING THE YEAR 2018

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	109,341	0	0	15	109,356
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	109,341	0	0	15	109,356
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	4,513	0	0	75	4,588
6.2 Applied to pay renewal premiums	610	0	0	0	610
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	9,278	0	0	2,712	11,990
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	14,401	0	0	2,787	17,188
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	14,401	0	0	2,787	17,188
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	57,533	0	0	2,588	60,121
10. Matured endowments					
11. Annuity benefits	0	0	12,652	0	12,652
12. Surrender values and withdrawals for life contracts	23,912	0	0	1,271	25,183
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	12,670	0	0	0	12,670
15. Totals	94,115	0	12,652	3,859	110,625
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	3	28,408	0	0	0	0	5	2,053	8	30,462
17. Incurred during current year Settled during current year:	7	53,994			0	0	0	6,329	7	60,323
18.1 By payment in full	6	57,533		0		0	1	2,588	7	60,121
18.2 By payment on compromised claims										
18.3 Totals paid	6	57,533	0	0	0	0	1	2,588	7	60,121
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	6	57,533	0	0	0	0	1	2,588	7	60,121
19. Unpaid Dec. 31, current year (16+17-18.6)	4	24,870	0	0	0	0	4	5,794	8	30,664
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	293	7,475,886	0 (a)	0	0	0	60	106,714	353	7,582,600
21. Issued during year										
22. Other changes to in force (Net)	(27)	(558,481)					(5)	(3,389)	(32)	(561,870)
23. In force December 31 of current year	266	6,917,405	0 (a)	0	0	0	55	103,325	321	7,020,730

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	2,552	2,549	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	2,552	2,549	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	2,552	2,549	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Arizona

NAIC Group Code 0836

LIFE INSURANCE

DURING THE YEAR 2018

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	975,303	0	0	714	976,017
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	975,303	0	0	714	976,017
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	120,017	0	0	1,209	121,226
6.2 Applied to pay renewal premiums	26,511	0	0	0	26,511
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	218,193	0	0	45,169	263,362
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	364,721	0	0	46,378	411,099
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	364,721	0	0	46,378	411,099
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	773,137	0	78,235	30,352	881,724
10. Matured endowments	7,253	0	0	7,641	14,894
11. Annuity benefits	3,460	0	388,558	0	392,018
12. Surrender values and withdrawals for life contracts	490,212	0	0	9,488	499,700
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	219,165	0	0	0	219,165
15. Totals	1,493,227	0	466,793	47,481	2,007,502
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	17	95,251	0	0	0	0	26	61,214	43	156,465
17. Incurred during current year	159	785,421			0	78,235	(8)	(2,491)	151	861,165
Settled during current year:										
18.1 By payment in full	152	780,390		0		78,235	12	37,993	164	896,618
18.2 By payment on compromised claims										
18.3 Totals paid	152	780,390	0	0	0	78,235	12	37,993	164	896,618
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	152	780,390	0	0	0	78,235	12	37,993	164	896,618
19. Unpaid Dec. 31, current year (16+17-18.6)	24	100,282	0	0	0	0	6	20,730	30	121,012
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	5,319	71,162,059	0	(a) 0	0	0	768	1,689,637	6,087	72,851,696
21. Issued during year	27	477,500							27	477,500
22. Other changes to in force (Net)	(259)	(3,277,374)					(33)	(13,336)	(292)	(3,290,710)
23. In force December 31 of current year	5,087	68,362,185	0	(a) 0	0	0	735	1,676,301	5,822	70,038,486

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	55,444	55,372	0	53,872	56,725
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	55,444	55,372	0	53,872	56,725
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	55,444	55,372	0	53,872	56,725

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



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Arkansas

NAIC Group Code 0836

LIFE INSURANCE

DURING THE YEAR 2018

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	132,073	0	0	244	132,317
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	132,073	0	0	244	132,317
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	20,003	0	0	474	20,477
6.2 Applied to pay renewal premiums	1,720	0	0	0	1,720
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	33,118	0	0	15,086	48,204
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	54,841	0	0	15,560	70,401
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	54,841	0	0	15,560	70,401
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	114,374	0	0	15,073	129,447
10. Matured endowments					
11. Annuity benefits	0	0	13,049	0	13,049
12. Surrender values and withdrawals for life contracts	37,254	0	0	1,313	38,567
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	42,017	0	0	0	42,017
15. Totals	193,645	0	13,049	16,386	223,080
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	10	26,658	0	0	0	0	2	3,973	12	30,631
17. Incurred during current year Settled during current year:	20	106,568			0	0	23	64,657	43	171,224
18.1 By payment in full	25	114,374		0		0	2	15,073	27	129,447
18.2 By payment on compromised claims										
18.3 Totals paid	25	114,374	0	0	0	0	2	15,073	27	129,447
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	25	114,374	0	0	0	0	2	15,073	27	129,447
19. Unpaid Dec. 31, current year (16+17-18.6)	5	18,851	0	0	0	0	23	53,557	28	72,408
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	957	11,896,507	0	(a) 0	0	0	279	557,070	1,236	12,453,577
21. Issued during year	1	10,000							1	10,000
22. Other changes to in force (Net)	(23)	(807,130)					(11)	(9,921)	(34)	(817,051)
23. In force December 31 of current year	935	11,099,377	0	(a) 0	0	0	268	547,149	1,203	11,646,526

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

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	11,163	11,149	0	591	622
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	11,163	11,149	0	591	622
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	11,163	11,149	0	591	622

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



DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	10,474,901	0	0	2,563	10,477,464
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	10,474,901	0	0	2,563	10,477,464
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	366,587	0	0	5,847	372,434
6.2 Applied to pay renewal premiums	19,955	0	0	0	19,955
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	724,780	0	0	188,862	913,642
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	1,111,322	0	0	194,709	1,306,031
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	1,111,322	0	0	194,709	1,306,031
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	4,438,618	0	98,616	150,024	4,687,258
10. Matured endowments	40,218	0	0	25,763	65,981
11. Annuity benefits	0	0	835,551	0	835,551
12. Surrender values and withdrawals for life contracts	1,619,145	0	0	46,969	1,666,114
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	576,143	0	2,132	617	578,892
15. Totals	6,674,124	0	936,299	223,373	7,833,795
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	99	834,867	0	0	0	0	82	146,899	181	981,766
17. Incurred during current year Settled during current year:	497	4,287,145			0	98,616	75	227,056	572	4,612,817
18.1 By payment in full	505	4,478,836		0		98,616	62	175,787	567	4,753,239
18.2 By payment on compromised claims	1	1,820							1	1,820
18.3 Totals paid	506	4,480,656	0	0	0	98,616	62	175,787	568	4,755,059
18.4 Reduction by compromise	1	13,180							1	13,180
18.5 Amount rejected										
18.6 Total settlements	507	4,493,836	0	0	0	98,616	62	175,787	569	4,768,239
19. Unpaid Dec. 31, current year (16+17-18.6)	89	628,176	0	0	0	0	95	198,168	184	826,344
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	27,051	682,705,291	0	(a) 0	0	0	4,110	7,614,527	31,161	690,319,818
21. Issued during year	1,089	49,319,290							1,089	49,319,290
22. Other changes to in force (Net)	(1,963)	(50,160,854)					(197)	(116,927)	(2,160)	(50,277,781)
23. In force December 31 of current year	26,177	681,863,727	0	(a) 0	0	0	3,913	7,497,600	30,090	689,361,327

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

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	624,120	623,313	0	468,984	493,822
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	624,120	623,313	0	468,984	493,822
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	624,120	623,313	0	468,984	493,822

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



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Colorado

DURING THE YEAR 2018

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	217,315	0	0	155	217,470
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	217,315	0	0	155	217,470
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	40,993	0	0	994	41,987
6.2 Applied to pay renewal premiums	6,554	0	0	0	6,554
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	60,188	0	0	16,009	76,197
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	107,735	0	0	17,003	124,738
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	107,735	0	0	17,003	124,738
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	448,358	0	0	28,322	476,680
10. Matured endowments	1,500	0	0	3,670	5,170
11. Annuity benefits	0	0	75,157	0	75,157
12. Surrender values and withdrawals for life contracts	109,597	0	0	7,818	117,415
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	60,685	0	0	7	60,692
15. Totals	620,140	0	75,157	39,817	735,114
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	27	68,744	0	0	0	0	26	39,528	53	108,272
17. Incurred during current year Settled during current year:	28	394,494			0	0	(2)	19,624	26	414,118
18.1 By payment in full	47	449,858		0		0	8	31,992	55	481,850
18.2 By payment on compromised claims										
18.3 Totals paid	47	449,858	0	0	0	0	8	31,992	55	481,850
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	47	449,858	0	0	0	0	8	31,992	55	481,850
19. Unpaid Dec. 31, current year (16+17-18.6)	8	13,381	0	0	0	0	16	27,160	24	40,541
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	1,576	20,469,932	0 (a)	0	0	0	327	623,113	1,903	21,093,045
21. Issued during year	3	165,000							3	165,000
22. Other changes to in force (Net)	(6)	922,349					(32)	(34,401)	(38)	887,948
23. In force December 31 of current year	1,573	21,557,281	0 (a)	0	0	0	295	588,712	1,868	22,145,993

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	13,110	13,093	0	5,550	5,844
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	13,110	13,093	0	5,550	5,844
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	13,110	13,093	0	5,550	5,844

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



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF ConnecticutDURING THE YEAR 2018

NAIC Group Code 0836LIFE INSURANCENAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	40,146	0	0	11	40,157
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	40,146	0	0	11	40,157
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	8,407	0	0	114	8,521
6.2 Applied to pay renewal premiums	1,020	0	0	0	1,020
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	17,152	0	0	4,874	22,026
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	26,579	0	0	4,988	31,567
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	26,579	0	0	4,988	31,567
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	18,213	0	0	0	18,213
10. Matured endowments	0	0	0	567	567
11. Annuity benefits	0	0	47,362	0	47,362
12. Surrender values and withdrawals for life contracts	62,344	0	0	3,497	65,841
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	13,780	0	0	0	13,780
15. Totals	94,337	0	47,362	4,064	145,763
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	3	5,772	3	5,772
17. Incurred during current year Settled during current year:	10	18,213			0	0	(1)	16	9	18,229
18.1 By payment in full	10	18,213		0		0		567	10	18,780
18.2 By payment on compromised claims										
18.3 Totals paid	10	18,213	0	0	0	0	0	567	10	18,780
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	10	18,213	0	0	0	0	0	567	10	18,780
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	2	5,220	2	5,221
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	309	3,791,486	0 (a)	0	0	0	86	179,881	395	3,971,367
21. Issued during year										
22. Other changes to in force (Net)	(28)	(364,825)					(4)	(3,238)	(32)	(368,063)
23. In force December 31 of current year	281	3,426,661	0 (a)	0	0	0	82	176,643	363	3,603,304

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

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	3,239	3,235	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	3,239	3,235	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	3,239	3,235	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Delaware

DURING THE YEAR 2018

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	47,152	0	0	15	47,167
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	47,152	0	0	15	47,167
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	7,361	0	0	295	7,656
6.2 Applied to pay renewal premiums	742	0	0	0	742
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	12,618	0	0	1,971	14,589
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	20,721	0	0	2,266	22,987
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	20,721	0	0	2,266	22,987
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	32,237	0	0	5,298	37,535
10. Matured endowments	500	0	0	5,947	6,447
11. Annuity benefits	0	0	13,792	0	13,792
12. Surrender values and withdrawals for life contracts	56,188	0	0	7,508	63,696
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	25,084	0	0	0	25,084
15. Totals	114,009	0	13,792	18,753	146,554
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	6	9,698	0	0	0	0	4	6,180	10	15,879
17. Incurred during current year Settled during current year:	7	24,039			0	0	(2)	9,291	5	33,329
18.1 By payment in full	12	32,737		0		0	0	11,245	12	43,982
18.2 By payment on compromised claims										
18.3 Totals paid	12	32,737	0	0	0	0	0	11,245	12	43,982
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	12	32,737	0	0	0	0	0	11,245	12	43,982
19. Unpaid Dec. 31, current year (16+17-18.6)	1	1,000	0	0	0	0	2	4,226	3	5,227
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	306	4,045,829	0 (a)	0	0	0	57	94,705	363	4,140,534
21. Issued during year	7	325,000							7	325,000
22. Other changes to in force (Net)	1	(241,422)					(5)	(6,786)	(4)	(248,208)
23. In force December 31 of current year	314	4,129,407	0 (a)	0	0	0	52	87,919	366	4,217,326

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	2,947	2,943	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	2,947	2,943	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	2,947	2,943	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF District of Columbia

NAIC Group Code 0836

LIFE INSURANCE

DURING THE YEAR 2018

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	227,812	0	0	42	227,854
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	227,812	0	0	42	227,854
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	8,555	0	0	287	8,842
6.2 Applied to pay renewal premiums	145	0	0	0	145
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	17,804	0	0	2,046	19,850
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	26,504	0	0	2,333	28,837
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	26,504	0	0	2,333	28,837
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	56,418	0	0	2,319	58,737
10. Matured endowments	0	0	0	250	250
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	29,380	0	0	4,546	33,926
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	10,289	0	0	0	10,289
15. Totals	96,087	0	0	7,115	103,202
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	1	3,131	0	0	0	0	4	5,006	5	8,138
17. Incurred during current year Settled during current year:	12	64,589			0	0	0	1,249	12	65,839
18.1 By payment in full	11	56,418		0		0	1	2,569	12	58,987
18.2 By payment on compromised claims										
18.3 Totals paid	11	56,418	0	0	0	0	1	2,569	12	58,987
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	11	56,418	0	0	0	0	1	2,569	12	58,987
19. Unpaid Dec. 31, current year (16+17-18.6)	2	11,302	0	0	0	0	3	3,687	5	14,989
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	909	12,268,148	0 (a)	0	0	0	129	156,963	1,038	12,425,111
21. Issued during year	82	1,658,446							82	1,658,446
22. Other changes to in force (Net)	(75)	(1,215,385)					(10)	(10,236)	(85)	(1,225,621)
23. In force December 31 of current year	916	12,711,209	0 (a)	0	0	0	119	146,727	1,035	12,857,936

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

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	14,238	14,220	0	937	987
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	14,238	14,220	0	937	987
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	14,238	14,220	0	937	987

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



	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	7,682,408	0	0	5,896	7,688,304
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	7,682,408	0	0	5,896	7,688,304
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	664,388	0	0	9,913	674,301
6.2 Applied to pay renewal premiums	107,810	0	0	0	107,810
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	1,344,871	0	0	260,456	1,605,327
6.4 Other	110	0	0	0	110
6.5 Totals (Sum of Lines 6.1 to 6.4)	2,117,179	0	0	270,369	2,387,548
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	2,117,179	0	0	270,369	2,387,548
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	6,763,040	0	422,104	396,126	7,581,270
10. Matured endowments	77,079	0	0	4,578	81,657
11. Annuity benefits	205	0	3,061,198	0	3,061,403
12. Surrender values and withdrawals for life contracts	2,569,582	0	0	53,949	2,623,531
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	1,065,687	0	59,568	630	1,125,885
15. Totals	10,475,593	0	3,542,870	455,283	14,473,746
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	250	1,433,066	0	0	0	0	634	430,438	884	1,863,504
17. Incurred during current year	905	6,308,299			0	422,104	444	659,506	1,349	7,389,909
Settled during current year:										
18.1 By payment in full	950	6,840,119		0		422,104	271	400,704	1,221	7,662,927
18.2 By payment on compromised claims	4	2,996							4	2,996
18.3 Totals paid	954	6,843,115	0	0	0	422,104	271	400,704	1,225	7,665,923
18.4 Reduction by compromise	4	22,504							4	22,504
18.5 Amount rejected										
18.6 Total settlements	958	6,865,619	0	0	0	422,104	271	400,704	1,229	7,688,427
19. Unpaid Dec. 31, current year (16+17-18.6)	197	875,746	0	0	0	0	807	689,239	1,004	1,564,985
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	31,509	598,236,468	0	(a) 0	0	0	12,833	13,476,163	44,342	611,712,631
21. Issued during year	686	26,079,585							686	26,079,585
22. Other changes to in force (Net)	(2,313)	(59,939,647)					(576)	(451,331)	(2,889)	(60,390,978)
23. In force December 31 of current year	29,882	564,376,406	0	(a) 0	0	0	12,257	13,024,832	42,139	577,401,238

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	1,524,827	1,522,857	0	1,698,842	1,788,816
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	1,524,827	1,522,857	0	1,698,842	1,788,816
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,524,827	1,522,857	0	1,698,842	1,788,816

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



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Georgia

DURING THE YEAR 2018

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	1,301,300	0	0	1,381	1,302,681
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	1,301,300	0	0	1,381	1,302,681
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	102,117	0	0	748	102,865
6.2 Applied to pay renewal premiums	8,415	0	0	0	8,415
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	151,774	0	0	22,079	173,853
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	262,306	0	0	22,827	285,133
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	262,306	0	0	22,827	285,133
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	919,374	0	0	21,109	940,483
10. Matured endowments	10,436	0	0	2,011	12,447
11. Annuity benefits	0	0	184,874	0	184,874
12. Surrender values and withdrawals for life contracts	373,330	0	0	7,594	380,924
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	210,977	0	6,350	10,298	227,625
15. Totals	1,514,117	0	191,224	41,012	1,746,353
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	31	247,582	0	0	0	0	37	50,770	68	298,353
17. Incurred during current year Settled during current year:	148	922,097			0	0	(10)	15,264	138	937,361
18.1 By payment in full	146	929,810		0		0	6	23,120	152	952,930
18.2 By payment on compromised claims	1	715							1	715
18.3 Totals paid	147	930,525	0	0	0	0	6	23,120	153	953,645
18.4 Reduction by compromise	1	9,285							1	9,285
18.5 Amount rejected										
18.6 Total settlements	148	939,810	0	0	0	0	6	23,120	154	962,930
19. Unpaid Dec. 31, current year (16+17-18.6)	31	229,869	0	0	0	0	21	42,914	52	272,783
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	5,260	95,426,219	0 (a)	0	0	0	642	1,010,371	5,902	96,436,590
21. Issued during year	82	3,121,371							82	3,121,371
22. Other changes to in force (Net)	(280)	(6,898,853)					(32)	(17,710)	(312)	(6,916,563)
23. In force December 31 of current year	5,062	91,648,737	0 (a)	0	0	0	610	992,661	5,672	92,641,398

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	118,473	118,320	0	42,947	45,222
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	118,473	118,320	0	42,947	45,222
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	118,473	118,320	0	42,947	45,222

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



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Hawaii

NAIC Group Code 0836

LIFE INSURANCE

DURING THE YEAR 2018

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	31,008	0	0	22	31,030
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	31,008	0	0	22	31,030
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	5,171	0	0	209	5,380
6.2 Applied to pay renewal premiums	856	0	0	0	856
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	11,666	0	0	2,624	14,290
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	17,693	0	0	2,833	20,526
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	17,693	0	0	2,833	20,526
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	77,429	0	0	7,772	85,201
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	21,514	0	0	0	21,514
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	(9,875)	0	0	9,228	(647)
15. Totals	89,068	0	0	17,000	106,068
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	5	27,568	0	0	0	0	2	5,230	7	32,798
17. Incurred during current year Settled during current year:	4	54,274			0	0	(1)	2,542	3	56,817
18.1 By payment in full	7	77,429		0		0	1	7,772	8	85,201
18.2 By payment on compromised claims										
18.3 Totals paid	7	77,429	0	0	0	0	1	7,772	8	85,201
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	7	77,429	0	0	0	0	1	7,772	8	85,201
19. Unpaid Dec. 31, current year (16+17-18.6)	2	4,413	0	0	0	0	0	0	2	4,413
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	253	3,232,734	0 (a)	0	0	0	59	112,265	312	3,344,999
21. Issued during year										
22. Other changes to in force (Net)	(8)	(267,752)					(3)	(2,385)	(11)	(270,137)
23. In force December 31 of current year	245	2,964,982	0 (a)	0	0	0	56	109,880	301	3,074,862

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

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	3,471	3,467	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	3,471	3,467	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	3,471	3,467	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Idaho

NAIC Group Code 0836

LIFE INSURANCE

DURING THE YEAR 2018

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	56,372	0	0	61	56,433
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	56,372	0	0	61	56,433
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	6,063	0	0	0	6,063
6.2 Applied to pay renewal premiums	2,086	0	0	0	2,086
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	9,710	0	0	1,554	11,264
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	17,859	0	0	1,554	19,413
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	17,859	0	0	1,554	19,413
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	20,891	0	0	0	20,891
10. Matured endowments	10,000	0	0	0	10,000
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	16,372	0	0	0	16,372
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	14,439	0	0	0	14,439
15. Totals	61,702	0	0	0	61,702
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	1	11,407	0	0	0	0	1	1,147	2	12,554
17. Incurred during current year	5	24,994			0	0	0	3	5	24,997
Settled during current year:										
18.1 By payment in full	5	30,891		0		0		0	5	30,891
18.2 By payment on compromised claims										
18.3 Totals paid	5	30,891	0	0	0	0	0	0	5	30,891
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	5	30,891	0	0	0	0	0	0	5	30,891
19. Unpaid Dec. 31, current year (16+17-18.6)	1	5,510	0	0	0	0	1	1,150	2	6,661
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	214	2,989,896	0 (a)	0	0	0	31	55,467	245	3,045,363
21. Issued during year										
22. Other changes to in force (Net)	(5)	47,439					(1)	1,467	(6)	48,906
23. In force December 31 of current year	209	3,037,335	0 (a)	0	0	0	30	56,934	239	3,094,269

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	1,208	1,206	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	1,208	1,206	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,208	1,206	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Illinois

NAIC Group Code 0836

LIFE INSURANCE

DURING THE YEAR 2018

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	22,632,992	0	0	4,329	22,637,321
2. Annuity considerations	2,000	0	0	0	2,000
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	22,634,992	0	0	4,329	22,639,321
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	1,075,934	0	0	36,248	1,112,182
6.2 Applied to pay renewal premiums	361,035	0	0	0	361,035
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	3,260,654	0	0	1,015,288	4,275,942
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	4,697,623	0	0	1,051,536	5,749,159
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	4,697,623	0	0	1,051,536	5,749,159
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	11,690,629	0	235,704	1,313,991	13,240,323
10. Matured endowments	107,265	0	0	270,599	377,864
11. Annuity benefits	0	0	1,943,198	0	1,943,198
12. Surrender values and withdrawals for life contracts	6,845,050	0	0	148,616	6,993,666
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	1,740,218	0	44,971	0	1,785,189
15. Totals	20,383,162	0	2,223,873	1,733,206	24,340,241
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	254	1,508,219	0	0	0	0	572	1,237,524	826	2,745,743
17. Incurred during current year Settled during current year:	1,455	11,965,457			0	235,704	590	1,983,799	2,045	14,184,960
18.1 By payment in full	1,462	11,797,894		0		235,704	463	1,584,590	1,925	13,618,187
18.2 By payment on compromised claims	6	5,084							6	5,084
18.3 Totals paid	1,468	11,802,978	0	0	0	235,704	463	1,584,590	1,931	13,623,271
18.4 Reduction by compromise	6	56,916							6	56,916
18.5 Amount rejected										
18.6 Total settlements	1,474	11,859,894	0	0	0	235,704	463	1,584,590	1,937	13,680,187
19. Unpaid Dec. 31, current year (16+17-18.6)	235	1,613,783	0	0	0	0	699	1,636,733	934	3,250,516
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	61,450	1,621,383,045	0	(a) 0	0	0	15,311	36,379,729	76,761	1,657,762,774
21. Issued during year	1,521	75,076,851							1,521	75,076,851
22. Other changes to in force (Net)	(4,320)	(110,995,119)					(908)	(1,003,877)	(5,228)	(111,998,996)
23. In force December 31 of current year	58,651	1,585,464,777	0	(a) 0	0	0	14,403	35,375,852	73,054	1,620,840,629

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	1,411,936	1,410,111	0	745,997	785,506
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	1,411,936	1,410,111	0	745,997	785,506
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,411,936	1,410,111	0	745,997	785,506

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



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Indiana

DURING THE YEAR 2018

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	13,723,779	0	0	8,750	13,732,529
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	13,723,779	0	0	8,750	13,732,529
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	1,096,264	0	0	54,482	1,150,746
6.2 Applied to pay renewal premiums	202,428	0	0	0	202,428
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	2,681,062	0	0	1,356,239	4,037,301
6.4 Other	81	0	0	0	81
6.5 Totals (Sum of Lines 6.1 to 6.4)	3,979,835	0	0	1,410,721	5,390,556
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	3,979,835	0	0	1,410,721	5,390,556
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	11,448,273	0	409,877	1,703,955	13,562,105
10. Matured endowments	64,499	0	0	341,095	405,594
11. Annuity benefits	0	0	4,939,523	0	4,939,523
12. Surrender values and withdrawals for life contracts	4,585,348	0	0	454,738	5,040,086
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	1,627,731	0	56,741	10,921	1,695,393
15. Totals	17,725,851	0	5,406,141	2,510,709	25,642,701
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	172	861,926	0	0	0	0	1,218	1,998,187	1,390	2,860,113
17. Incurred during current year Settled during current year:	1,683	11,519,610			0	409,877	541	2,018,256	2,224	13,947,743
18.1 By payment in full	1,692	11,512,772		0		409,877	623	2,045,050	2,315	13,967,699
18.2 By payment on compromised claims	1	1,327							1	1,327
18.3 Totals paid	1,693	11,514,099	0	0	0	409,877	623	2,045,050	2,316	13,969,026
18.4 Reduction by compromise	1	8,673							1	8,673
18.5 Amount rejected										
18.6 Total settlements	1,694	11,522,772	0	0	0	409,877	623	2,045,050	2,317	13,977,699
19. Unpaid Dec. 31, current year (16+17-18.6)	161	858,764	0	0	0	0	1,136	1,971,393	1,297	2,830,157
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	62,010	1,024,505,095	0	(a) 0	0	0	20,560	48,321,886	82,570	1,072,826,981
21. Issued during year	838	46,725,211							838	46,725,211
22. Other changes to in force (Net)	(3,907)	(80,237,513)					(1,203)	(1,238,384)	(5,110)	(81,475,897)
23. In force December 31 of current year	58,941	990,992,793	0	(a) 0	0	0	19,357	47,083,502	78,298	1,038,076,295

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	2,764,299	2,760,727	0	2,533,953	2,668,156
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	2,764,299	2,760,727	0	2,533,953	2,668,156
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	2,764,299	2,760,727	0	2,533,953	2,668,156

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



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Iowa

DURING THE YEAR 2018

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	181,708	0	0	444	182,152
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	181,708	0	0	444	182,152
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	20,852	0	0	603	21,455
6.2 Applied to pay renewal premiums	2,487	0	0	0	2,487
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	39,766	0	0	22,694	62,460
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	63,105	0	0	23,297	86,402
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	63,105	0	0	23,297	86,402
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	219,683	0	19,950	14,643	254,276
10. Matured endowments					
11. Annuity benefits	0	0	8,200	0	8,200
12. Surrender values and withdrawals for life contracts	104,231	0	0	3,115	107,346
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	49,858	0	0	4	49,862
15. Totals	373,772	0	28,150	17,762	419,685
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	8	45,139	0	0	0	0	5	7,022	13	52,161
17. Incurred during current year Settled during current year:	30	178,193			0	19,950	14	17,971	44	216,114
18.1 By payment in full	35	219,683		0		19,950	7	14,643	42	254,276
18.2 By payment on compromised claims										
18.3 Totals paid	35	219,683	0	0	0	19,950	7	14,643	42	254,276
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	35	219,683	0	0	0	19,950	7	14,643	42	254,276
19. Unpaid Dec. 31, current year (16+17-18.6)	3	3,648	0	0	0	0	12	10,350	15	13,999
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	1,218	14,960,580	0	(a) 0	0	0	533	989,985	1,751	15,950,565
21. Issued during year	3	525,259							3	525,259
22. Other changes to in force (Net)	(61)	(782,797)					(25)	(722)	(86)	(783,519)
23. In force December 31 of current year	1,160	14,703,042	0	(a) 0	0	0	508	989,263	1,668	15,692,305

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	8,128	8,117	0	18,362	19,334
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	8,128	8,117	0	18,362	19,334
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	8,128	8,117	0	18,362	19,334

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



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Kansas

DURING THE YEAR 2018

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	717,142	0	0	1,289	718,431
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	717,142	0	0	1,289	718,431
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	67,702	0	0	2,254	69,956
6.2 Applied to pay renewal premiums	3,503	0	0	0	3,503
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	108,143	0	0	55,840	163,983
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	179,348	0	0	58,094	237,442
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	179,348	0	0	58,094	237,442
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	420,708	0	52,174	82,606	555,488
10. Matured endowments	17,680	0	0	24,416	42,096
11. Annuity benefits	0	0	137,423	0	137,423
12. Surrender values and withdrawals for life contracts	224,971	0	0	13,246	238,217
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	56,869	0	0	1,015	57,884
15. Totals	720,228	0	189,597	121,283	1,031,108
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	86	137,591	0	0	0	0	410	304,624	496	442,215
17. Incurred during current year Settled during current year:	95	440,378			0	52,174	(159)	(130,836)	(64)	361,715
18.1 By payment in full	157	438,388		0		52,174	43	107,022	200	597,584
18.2 By payment on compromised claims										
18.3 Totals paid	157	438,388	0	0	0	52,174	43	107,022	200	597,584
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	157	438,388	0	0	0	52,174	43	107,022	200	597,584
19. Unpaid Dec. 31, current year (16+17-18.6)	24	139,580	0	0	0	0	208	66,766	232	206,346
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	3,867	51,590,796	0	(a) 0	0	0	2,364	2,944,521	6,231	54,535,317
21. Issued during year	45	2,174,341							45	2,174,341
22. Other changes to in force (Net)	(195)	(3,486,163)					(125)	(64,645)	(320)	(3,550,808)
23. In force December 31 of current year	3,717	50,278,974	0	(a) 0	0	0	2,239	2,879,876	5,956	53,158,850

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	192,604	192,355	0	202,372	213,090
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	192,604	192,355	0	202,372	213,090
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	192,604	192,355	0	202,372	213,090

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



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Kentucky

DURING THE YEAR 2018

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	5,356,347	0	0	2,829	5,359,176
2. Annuity considerations	500	0	0	0	500
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	5,356,847	0	0	2,829	5,359,676
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	378,238	0	0	9,700	387,938
6.2 Applied to pay renewal premiums	52,821	0	0	0	52,821
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	1,047,367	0	0	289,489	1,336,856
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	1,478,426	0	0	299,189	1,777,615
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	1,478,426	0	0	299,189	1,777,615
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	3,992,489	0	455,402	310,567	4,758,458
10. Matured endowments	19,370	0	0	45,806	65,176
11. Annuity benefits	0	0	8,381,031	0	8,381,031
12. Surrender values and withdrawals for life contracts	1,660,937	0	0	71,696	1,732,633
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	477,382	0	299,287	6,890	783,559
15. Totals	6,150,178	0	9,135,720	434,959	15,720,857
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	86	486,008	0	0	0	0	149	245,996	235	732,004
17. Incurred during current year Settled during current year:	582	3,838,125			0	455,402	154	440,497	736	4,734,024
18.1 By payment in full	597	4,011,859		0		455,402	115	356,373	712	4,823,634
18.2 By payment on compromised claims	2	2,063							2	2,063
18.3 Totals paid	599	4,013,922	0	0	0	455,402	115	356,373	714	4,825,697
18.4 Reduction by compromise	2	10,437							2	10,437
18.5 Amount rejected										
18.6 Total settlements	601	4,024,359	0	0	0	455,402	115	356,373	716	4,836,134
19. Unpaid Dec. 31, current year (16+17-18.6)	67	299,775	0	0	0	0	188	330,120	255	629,894
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	23,678	413,114,848	0 (a)	0	0	0	4,572	10,313,877	28,250	423,428,725
21. Issued during year	407	9,767,435							407	9,767,435
22. Other changes to in force (Net)	(1,460)	(28,267,310)					(229)	(173,640)	(1,689)	(28,440,950)
23. In force December 31 of current year	22,625	394,614,973	0 (a)	0	0	0	4,343	10,140,237	26,968	404,755,210

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	1,449,281	1,447,408	0	886,063	932,991
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	1,449,281	1,447,408	0	886,063	932,991
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,449,281	1,447,408	0	886,063	932,991

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



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Louisiana

NAIC Group Code 0836

LIFE INSURANCE

DURING THE YEAR 2018

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	6,571,338	0	0	7,700	6,579,038
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	6,571,338	0	0	7,700	6,579,038
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	260,495	0	0	3,324	263,819
6.2 Applied to pay renewal premiums	4,915	0	0	0	4,915
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	467,643	0	0	85,148	552,791
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	733,053	0	0	88,472	821,525
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	733,053	0	0	88,472	821,525
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	3,219,079	0	81,600	83,456	3,384,135
10. Matured endowments	8,298	0	0	33,425	41,723
11. Annuity benefits	0	0	898,493	0	898,493
12. Surrender values and withdrawals for life contracts	902,778	0	0	15,895	918,673
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	345,116	0	3,814	775	349,705
15. Totals	4,475,271	0	983,907	133,551	5,592,729
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	82	560,024	0	0	0	0	131	118,632	213	678,655
17. Incurred during current year Settled during current year:	503	3,443,260			0	81,600	72	136,408	575	3,661,268
18.1 By payment in full	479	3,227,377		0		81,600	69	116,881	548	3,425,858
18.2 By payment on compromised claims	4	2,707							4	2,707
18.3 Totals paid	483	3,230,084	0	0	0	81,600	69	116,881	552	3,428,565
18.4 Reduction by compromise	4	77,293							4	77,293
18.5 Amount rejected										
18.6 Total settlements	487	3,307,377	0	0	0	81,600	69	116,881	556	3,505,858
19. Unpaid Dec. 31, current year (16+17-18.6)	98	695,908	0	0	0	0	134	138,158	232	834,066
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	27,732	424,500,592	0	(a) 0	0	0	9,333	8,714,514	37,065	433,215,106
21. Issued during year	922	24,509,157							922	24,509,157
22. Other changes to in force (Net)	(1,755)	(32,260,567)					(314)	(173,986)	(2,069)	(32,434,553)
23. In force December 31 of current year	26,899	416,749,182	0	(a) 0	0	0	9,019	8,540,528	35,918	425,289,710

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	277,994	277,635	0	119,554	125,886
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	277,994	277,635	0	119,554	125,886
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	277,994	277,635	0	119,554	125,886

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



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Maine

DURING THE YEAR 2018

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	11,506	0	0	9	11,515
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	11,506	0	0	9	11,515
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	1,987	0	0	0	1,987
6.2 Applied to pay renewal premiums	542	0	0	0	542
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	3,880	0	0	1,322	5,202
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	6,409	0	0	1,322	7,731
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	6,409	0	0	1,322	7,731
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	5,146	0	0	0	5,146
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	1,076	0	0	0	1,076
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	274	0	0	0	274
15. Totals	6,496	0	0	0	6,496
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year Settled during current year:	2	6,266			0	0	0	0	2	6,266
18.1 By payment in full	1	5,146		0		0		0	1	5,146
18.2 By payment on compromised claims										
18.3 Totals paid	1	5,146	0	0	0	0	0	0	1	5,146
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1	5,146	0	0	0	0	0	0	1	5,146
19. Unpaid Dec. 31, current year (16+17-18.6)	1	1,120	0	0	0	0	0	0	1	1,120
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	114	1,413,022	0 (a)	0	0	0	18	40,964	132	1,453,986
21. Issued during year										
22. Other changes to in force (Net)	6	(444,406)					0	1,480	6	(442,926)
23. In force December 31 of current year	120	968,616	0 (a)	0	0	0	18	42,444	138	1,011,060

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	2,381	2,378	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	2,381	2,378	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	2,381	2,378	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF MarylandDURING THE YEAR 2018

NAIC Group Code 0836LIFE INSURANCENAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	2,548,878	0	0	1,026	2,549,904
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	2,548,878	0	0	1,026	2,549,904
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	135,895	0	0	1,645	137,540
6.2 Applied to pay renewal premiums	6,755	0	0	0	6,755
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	230,518	0	0	37,781	268,299
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	373,168	0	0	39,426	412,594
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	373,168	0	0	39,426	412,594
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	1,216,418	0	0	89,913	1,306,331
10. Matured endowments	24,876	0	0	4,801	29,677
11. Annuity benefits	0	0	165,024	0	165,024
12. Surrender values and withdrawals for life contracts	511,201	0	0	11,489	522,690
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	134,916	0	0	168	135,084
15. Totals	1,887,411	0	165,024	106,371	2,158,806
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	43	233,594	0	0	0	0	132	84,931	175	318,525
17. Incurred during current year Settled during current year:	200	1,229,868			0	0	(12)	75,175	188	1,305,043
18.1 By payment in full	200	1,241,294		0		0	47	94,714	247	1,336,008
18.2 By payment on compromised claims	3	947							3	947
18.3 Totals paid	203	1,242,241	0	0	0	0	47	94,714	250	1,336,955
18.4 Reduction by compromise	3	39,053							3	39,053
18.5 Amount rejected										
18.6 Total settlements	206	1,281,294	0	0	0	0	47	94,714	253	1,376,008
19. Unpaid Dec. 31, current year (16+17-18.6)	37	182,168	0	0	0	0	73	65,392	110	247,560
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	9,294	140,938,978	0	(a) 0	0	0	3,830	3,575,361	13,124	144,514,339
21. Issued during year	375	9,449,508							375	9,449,508
22. Other changes to in force (Net)	(628)	(10,659,998)					(138)	(96,346)	(766)	(10,756,344)
23. In force December 31 of current year	9,041	139,728,488	0	(a) 0	0	0	3,692	3,479,015	12,733	143,207,503

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	76,403	76,304	0	47,062	49,554
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	76,403	76,304	0	47,062	49,554
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	76,403	76,304	0	47,062	49,554

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



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Massachusetts

DURING THE YEAR 2018

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	51,068	0	0	11	51,079
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	51,068	0	0	11	51,079
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	11,419	0	0	85	11,504
6.2 Applied to pay renewal premiums	1,172	0	0	0	1,172
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	15,813	0	0	3,850	19,663
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	28,404	0	0	3,935	32,339
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	28,404	0	0	3,935	32,339
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	81,476	0	46,881	4,505	132,862
10. Matured endowments					
11. Annuity benefits	0	0	55,867	0	55,867
12. Surrender values and withdrawals for life contracts	43,751	0	0	0	43,751
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	29,433	0	0	0	29,433
15. Totals	154,660	0	102,748	4,505	261,913
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	4	23,714	0	0	0	0	0	0	4	23,713
17. Incurred during current year Settled during current year:	15	57,762			0	46,881	2	4,505	17	109,148
18.1 By payment in full	19	81,476		0		46,881	2	4,505	21	132,862
18.2 By payment on compromised claims										
18.3 Totals paid	19	81,476	0	0	0	46,881	2	4,505	21	132,862
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	19	81,476	0	0	0	46,881	2	4,505	21	132,862
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	382	4,964,494	0 (a)	0	0	0	65	139,754	447	5,104,248
21. Issued during year										
22. Other changes to in force (Net)	(14)	(141,874)					(3)	(2,502)	(17)	(144,376)
23. In force December 31 of current year	368	4,822,620	0 (a)	0	0	0	62	137,252	430	4,959,872

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	7,061	7,052	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	7,061	7,052	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	7,061	7,052	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Michigan

NAIC Group Code 0836

LIFE INSURANCE

DURING THE YEAR 2018

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	6,023,159	0	0	2,918	6,026,077
2. Annuity considerations	5,686	0	0	0	5,686
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	6,028,845	0	0	2,918	6,031,763
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	625,723	0	0	30,065	655,788
6.2 Applied to pay renewal premiums	84,437	0	0	0	84,437
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	1,247,221	0	0	851,417	2,098,638
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	1,957,381	0	0	881,482	2,838,863
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	1,957,381	0	0	881,482	2,838,863
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	5,625,739	0	77,378	951,039	6,654,156
10. Matured endowments	100,868	0	0	186,544	287,412
11. Annuity benefits	75	0	1,111,739	0	1,111,814
12. Surrender values and withdrawals for life contracts	2,258,307	0	0	283,026	2,541,333
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	1,180,138	0	11,923	0	1,192,061
15. Totals	9,165,126	0	1,201,040	1,420,609	11,786,776
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	122	746,198	0	0	0	0	413	839,698	535	1,585,897
17. Incurred during current year	1,059	5,650,351			0	77,378	423	1,337,406	1,482	7,065,135
Settled during current year:										
18.1 By payment in full	1,028	5,726,607		0		77,378	324	1,137,583	1,352	6,941,568
18.2 By payment on compromised claims	1	178							1	178
18.3 Totals paid	1,029	5,726,785	0	0	0	77,378	324	1,137,583	1,353	6,941,746
18.4 Reduction by compromise	1	9,822							1	9,822
18.5 Amount rejected										
18.6 Total settlements	1,030	5,736,607	0	0	0	77,378	324	1,137,583	1,354	6,951,568
19. Unpaid Dec. 31, current year (16+17-18.6)	151	659,943	0	0	0	0	512	1,039,521	663	1,699,464
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	33,560	452,067,834	0 (a)	0	0	0	13,068	30,350,380	46,628	482,418,214
21. Issued during year	389	12,118,856							389	12,118,856
22. Other changes to in force (Net)	(2,230)	(33,007,123)					(704)	(631,852)	(2,934)	(33,638,975)
23. In force December 31 of current year	31,719	431,179,567	0 (a)	0	0	0	12,364	29,718,528	44,083	460,898,095

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	766,776	765,785	0	487,152	512,952
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	766,776	765,785	0	487,152	512,952
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	766,776	765,785	0	487,152	512,952

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



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Minnesota

DURING THE YEAR 2018

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	1,554,812	0	0	64	1,554,876
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	1,554,812	0	0	64	1,554,876
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	18,982	0	0	315	19,297
6.2 Applied to pay renewal premiums	2,939	0	0	0	2,939
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	57,248	0	0	8,459	65,707
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	79,169	0	0	8,774	87,943
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	79,169	0	0	8,774	87,943
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	520,823	0	0	15,150	535,973
10. Matured endowments	8,641	0	0	0	8,641
11. Annuity benefits	0	0	43,740	0	43,740
12. Surrender values and withdrawals for life contracts	123,465	0	0	1,487	124,952
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	41,902	0	0	26	41,928
15. Totals	694,831	0	43,740	16,663	755,234
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	12	47,946	0	0	0	0	6	4,445	18	52,391
17. Incurred during current year Settled during current year:	29	485,201			0	0	3	15,730	32	500,931
18.1 By payment in full	38	529,464		0		0	3	15,150	41	544,614
18.2 By payment on compromised claims										
18.3 Totals paid	38	529,464	0	0	0	0	3	15,150	41	544,614
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	38	529,464	0	0	0	0	3	15,150	41	544,614
19. Unpaid Dec. 31, current year (16+17-18.6)	3	3,683	0	0	0	0	6	5,025	9	8,708
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	2,327	118,572,572	0 (a)	0	0	0	142	304,894	2,469	118,877,466
21. Issued during year	84	7,811,451							84	7,811,451
22. Other changes to in force (Net)	(74)	(3,690,881)					(7)	(1,535)	(81)	(3,692,416)
23. In force December 31 of current year	2,337	122,693,142	0 (a)	0	0	0	135	303,359	2,472	122,996,501

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	51,245	51,179	0	22,359	23,543
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	51,245	51,179	0	22,359	23,543
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	51,245	51,179	0	22,359	23,543

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



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Mississippi

DURING THE YEAR 2018

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	145,609	0	0	166	145,775
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	145,609	0	0	166	145,775
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	17,623	0	0	592	18,215
6.2 Applied to pay renewal premiums	411	0	0	0	411
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	23,798	0	0	5,181	28,979
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	41,832	0	0	5,773	47,605
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	41,832	0	0	5,773	47,605
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	177,698	0	40,900	20,455	239,053
10. Matured endowments	1,152	0	0	7,592	8,744
11. Annuity benefits	0	0	22,695	0	22,695
12. Surrender values and withdrawals for life contracts	87,228	0	0	0	87,228
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	12,747	0	0	174	12,921
15. Totals	278,825	0	63,595	28,221	370,642
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	12	36,796	0	0	0	0	7	10,829	19	47,624
17. Incurred during current year	20	153,808			0	40,900	0	27,912	20	222,620
Settled during current year:										
18.1 By payment in full	28	178,850		0		40,900	2	28,047	30	247,797
18.2 By payment on compromised claims										
18.3 Totals paid	28	178,850	0	0	0	40,900	2	28,047	30	247,797
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	28	178,850	0	0	0	40,900	2	28,047	30	247,797
19. Unpaid Dec. 31, current year (16+17-18.6)	4	11,753	0	0	0	0	5	10,694	9	22,447
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	821	11,222,862	0 (a)	0	0	0	113	214,093	934	11,436,955
21. Issued during year	3	60,000							3	60,000
22. Other changes to in force (Net)	(63)	(1,484,869)					(9)	(15,461)	(72)	(1,500,330)
23. In force December 31 of current year	761	9,797,993	0 (a)	0	0	0	104	198,632	865	9,996,625

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	12,275	12,259	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	12,275	12,259	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	12,275	12,259	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Missouri

DURING THE YEAR 2018

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	4,109,857	0	0	4,179	4,114,036
2. Annuity considerations	240	0	0	0	240
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	4,110,097	0	0	4,179	4,114,276
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	418,891	0	0	10,808	429,699
6.2 Applied to pay renewal premiums	68,646	0	0	0	68,646
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	738,609	0	0	270,363	1,008,972
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	1,226,146	0	0	281,171	1,507,317
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	1,226,146	0	0	281,171	1,507,317
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	4,134,205	0	325,007	357,953	4,817,165
10. Matured endowments	48,317	0	0	4,701	53,018
11. Annuity benefits	0	0	858,865	0	858,865
12. Surrender values and withdrawals for life contracts	1,238,684	0	0	73,632	1,312,316
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	823,680	0	62,818	340	886,838
15. Totals	6,244,886	0	1,246,691	436,626	7,928,203
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	142	954,208	0	0	0	0	327	443,155	469	1,397,363
17. Incurred during current year Settled during current year:	662	3,885,255			0	325,007	238	514,097	900	4,724,359
18.1 By payment in full	677	4,182,522		0		325,007	178	362,654	855	4,870,183
18.2 By payment on compromised claims										
18.3 Totals paid	677	4,182,522	0	0	0	325,007	178	362,654	855	4,870,183
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	677	4,182,522	0	0	0	325,007	178	362,654	855	4,870,183
19. Unpaid Dec. 31, current year (16+17-18.6)	127	656,941	0	0	0	0	387	594,598	514	1,251,539
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	23,772	288,504,255	0 (a)	0	0	0	7,307	12,195,904	31,079	300,700,159
21. Issued during year	375	8,849,904							375	8,849,904
22. Other changes to in force (Net)	(1,720)	(21,750,594)					(402)	(349,168)	(2,122)	(22,099,762)
23. In force December 31 of current year	22,427	275,603,565	0 (a)	0	0	0	6,905	11,846,736	29,332	287,450,301

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	552,500	551,786	0	439,295	462,561
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	552,500	551,786	0	439,295	462,561
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	552,500	551,786	0	439,295	462,561

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



	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	12,053	0	0	3	12,056
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	12,053	0	0	3	12,056
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	3,605	0	0	120	3,725
6.2 Applied to pay renewal premiums	543	0	0	0	543
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	6,712	0	0	997	7,709
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	10,860	0	0	1,117	11,977
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	10,860	0	0	1,117	11,977
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	20,735	0	0	3,723	24,458
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	19,592	0	0	0	19,592
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	6,172	0	0	0	6,172
15. Totals	46,499	0	0	3,723	50,222
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	2	3,824	0	0	0	0	2	489	4	4,313
17. Incurred during current year Settled during current year:	6	20,575			0	0	(1)	3,234	5	23,809
18.1 By payment in full	6	20,735		0		0	1	3,723	7	24,458
18.2 By payment on compromised claims										
18.3 Totals paid	6	20,735	0	0	0	0	1	3,723	7	24,458
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	6	20,735	0	0	0	0	1	3,723	7	24,458
19. Unpaid Dec. 31, current year (16+17-18.6)	2	3,664	0	0	0	0	0	0	2	3,664
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	139	1,317,726	0 (a)	0	0	0	22	40,669	161	1,358,395
21. Issued during year										
22. Other changes to in force (Net)	(8)	2,216					(1)	(2,590)	(9)	(374)
23. In force December 31 of current year	131	1,319,942	0 (a)	0	0	0	21	38,079	152	1,358,021

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	1,137	1,136	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	1,137	1,136	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,137	1,136	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Nebraska

NAIC Group Code 0836

LIFE INSURANCE

DURING THE YEAR 2018

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	23,808	0	0	80	23,888
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	23,808	0	0	80	23,888
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	4,992	0	0	87	5,079
6.2 Applied to pay renewal premiums	481	0	0	0	481
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	8,690	0	0	2,553	11,243
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	14,163	0	0	2,640	16,803
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	14,163	0	0	2,640	16,803
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	56,633	0	84,583	4,993	146,209
10. Matured endowments	1,000	0	0	0	1,000
11. Annuity benefits	0	0	63,363	0	63,363
12. Surrender values and withdrawals for life contracts	11,342	0	0	0	11,342
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	14,216	0	0	0	14,216
15. Totals	83,191	0	147,946	4,993	236,130
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year Settled during current year:	15	62,934			0	84,583	3	6,554	18	154,071
18.1 By payment in full	13	57,633		0		84,583	1	4,993	14	147,209
18.2 By payment on compromised claims										
18.3 Totals paid	13	57,633	0	0	0	84,583	1	4,993	14	147,209
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	13	57,633	0	0	0	84,583	1	4,993	14	147,209
19. Unpaid Dec. 31, current year (16+17-18.6)	2	5,301	0	0	0	0	2	1,561	4	6,862
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	224	3,441,111	0 (a)	0	0	0	63	107,599	287	3,548,710
21. Issued during year	1	10,000							1	10,000
22. Other changes to in force (Net)	(17)	(1,591,970)					(3)	(3,533)	(20)	(1,595,503)
23. In force December 31 of current year	208	1,859,141	0 (a)	0	0	0	60	104,066	268	1,963,207

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

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	1,094	1,093	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	1,094	1,093	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,094	1,093	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Nevada

DURING THE YEAR 2018

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	309,150	0	0	167	309,317
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	309,150	0	0	167	309,317
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	30,280	0	0	794	31,074
6.2 Applied to pay renewal premiums	3,970	0	0	0	3,970
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	40,207	0	0	6,297	46,504
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	74,457	0	0	7,091	81,548
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	74,457	0	0	7,091	81,548
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	237,555	0	50,740	19,916	308,211
10. Matured endowments	1,000	0	0	0	1,000
11. Annuity benefits	0	0	96,371	0	96,371
12. Surrender values and withdrawals for life contracts	94,620	0	0	2,272	96,892
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	46,762	0	2,863	19	49,644
15. Totals	379,937	0	149,974	22,207	552,118
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	7	18,300	0	0	0	0	4	6,319	11	24,619
17. Incurred during current year Settled during current year:	36	236,902			0	50,740	6	20,056	42	307,698
18.1 By payment in full	37	238,555		0		50,740	6	19,916	43	309,211
18.2 By payment on compromised claims										
18.3 Totals paid	37	238,555	0	0	0	50,740	6	19,916	43	309,211
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	37	238,555	0	0	0	50,740	6	19,916	43	309,211
19. Unpaid Dec. 31, current year (16+17-18.6)	6	16,647	0	0	0	0	4	6,459	10	23,106
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	1,253	20,037,301	0 (a)	0	0	0	128	261,697	1,381	20,298,998
21. Issued during year	93	3,034,952							93	3,034,952
22. Other changes to in force (Net)	(64)	(1,241,092)					(8)	(16,036)	(72)	(1,257,128)
23. In force December 31 of current year	1,282	21,831,161	0 (a)	0	0	0	120	245,661	1,402	22,076,822

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	24,290	24,259	0	39,164	41,238
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	24,290	24,259	0	39,164	41,238
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	24,290	24,259	0	39,164	41,238

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



DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	8,621	0	0	15	8,636
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	8,621	0	0	15	8,636
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	4,882	0	0	0	4,882
6.2 Applied to pay renewal premiums	967	0	0	0	967
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	7,408	0	0	814	8,222
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	13,257	0	0	814	14,071
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	13,257	0	0	814	14,071
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	42,857	0	6,650	0	49,507
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	12,186	0	0	0	12,186
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	10,308	0	0	0	10,308
15. Totals	65,351	0	6,650	0	72,001
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	2	39,706	0	0	0	0	0	0	2	39,706
17. Incurred during current year Settled during current year:	5	3,151			0	6,650	0	0	5	9,801
18.1 By payment in full	7	42,857		0		6,650		0	7	49,507
18.2 By payment on compromised claims										
18.3 Totals paid	7	42,857	0	0	0	6,650	0	0	7	49,507
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	7	42,857	0	0	0	6,650	0	0	7	49,507
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	143	1,152,580	0 (a)	0	0	0	17	32,119	160	1,184,699
21. Issued during year										
22. Other changes to in force (Net)	(5)	1,694					0	996	(5)	2,690
23. In force December 31 of current year	138	1,154,274	0 (a)	0	0	0	17	33,115	155	1,187,389

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

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	795	794	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	795	794	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	795	794	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF New Jersey

DURING THE YEAR 2018

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	188,581	0	0	105	188,686
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	188,581	0	0	105	188,686
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	20,872	0	0	218	21,090
6.2 Applied to pay renewal premiums	2,449	0	0	0	2,449
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	30,169	0	0	8,152	38,321
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	53,490	0	0	8,370	61,860
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	53,490	0	0	8,370	61,860
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	163,749	0	600	4,893	169,242
10. Matured endowments	1,000	0	0	0	1,000
11. Annuity benefits	0	0	58,893	0	58,893
12. Surrender values and withdrawals for life contracts	93,722	0	0	2,246	95,968
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	31,019	0	600	0	31,619
15. Totals	289,490	0	60,093	7,139	356,721
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	4	8,493	0	0	0	0	5	2,439	9	10,932
17. Incurred during current year Settled during current year:	27	167,439			0	600	3	11,025	30	179,063
18.1 By payment in full	26	164,749		0		600	2	4,893	28	170,242
18.2 By payment on compromised claims										
18.3 Totals paid	26	164,749	0	0	0	600	2	4,893	28	170,242
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	26	164,749	0	0	0	600	2	4,893	28	170,242
19. Unpaid Dec. 31, current year (16+17-18.6)	5	11,184	0	0	0	0	6	8,571	11	19,754
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	952	15,509,566	0 (a)	0	0	0	188	323,890	1,140	15,833,456
21. Issued during year	6	160,000							6	160,000
22. Other changes to in force (Net)	(77)	(2,081,297)					(6)	(5,613)	(83)	(2,086,910)
23. In force December 31 of current year	881	13,588,269	0 (a)	0	0	0	182	318,277	1,063	13,906,546

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	10,048	10,035	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	10,048	10,035	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	10,048	10,035	0	0	0

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



	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	29,241	0	0	63	29,304
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	29,241	0	0	63	29,304
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	10,404	0	0	224	10,628
6.2 Applied to pay renewal premiums	1,293	0	0	0	1,293
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	13,444	0	0	11,457	24,901
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	25,141	0	0	11,681	36,822
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	25,141	0	0	11,681	36,822
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	61,049	0	0	11,411	72,460
10. Matured endowments	2,000	0	0	0	2,000
11. Annuity benefits	0	0	829	0	829
12. Surrender values and withdrawals for life contracts	44,164	0	0	0	44,164
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	28,334	0	0	2	28,336
15. Totals	135,547	0	829	11,413	147,788
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	6	37,503	0	0	0	0	15	23,366	21	60,869
17. Incurred during current year	13	66,740			0	0	(3)	1,836	10	68,576
Settled during current year:										
18.1 By payment in full	12	63,049		0		0	4	11,411	16	74,460
18.2 By payment on compromised claims										
18.3 Totals paid	12	63,049	0	0	0	0	4	11,411	16	74,460
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	12	63,049	0	0	0	0	4	11,411	16	74,460
19. Unpaid Dec. 31, current year (16+17-18.6)	7	41,195	0	0	0	0	8	13,791	15	54,986
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	426	3,367,565	0 (a)	0	0	0	192	387,965	618	3,755,530
21. Issued during year										
22. Other changes to in force (Net)	(13)	(214,623)					(9)	(3,585)	(22)	(218,208)
23. In force December 31 of current year	413	3,152,942	0 (a)	0	0	0	183	384,380	596	3,537,322

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	5,556	5,549	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	5,556	5,549	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	5,556	5,549	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF New York

DURING THE YEAR 2018

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	169,215	0	0	46	169,261
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	169,215	0	0	46	169,261
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	24,267	0	0	478	24,745
6.2 Applied to pay renewal premiums	4,611	0	0	0	4,611
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	51,158	0	0	22,443	73,601
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	80,036	0	0	22,921	102,957
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	80,036	0	0	22,921	102,957
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	176,695	0	19,825	17,381	213,901
10. Matured endowments	7,224	0	0	9,838	17,062
11. Annuity benefits	0	0	86	0	86
12. Surrender values and withdrawals for life contracts	45,449	0	0	4,249	49,698
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	17,883	0	13,174	272	31,329
15. Totals	247,251	0	33,085	31,740	312,076
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	9	14,890	0	0	0	0	31	41,750	40	56,639
17. Incurred during current year Settled during current year:	42	226,329			0	19,825	3	19,049	45	265,203
18.1 By payment in full	38	183,919		0		19,825	4	27,219	42	230,963
18.2 By payment on compromised claims										
18.3 Totals paid	38	183,919	0	0	0	19,825	4	27,219	42	230,963
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	38	183,919	0	0	0	19,825	4	27,219	42	230,963
19. Unpaid Dec. 31, current year (16+17-18.6)	13	57,300	0	0	0	0	30	33,580	43	90,880
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	1,400	16,328,827	0	(a) 0	0	0	466	843,034	1,866	17,171,861
21. Issued during year										
22. Other changes to in force (Net)	(64)	(522,458)					(23)	(8,451)	(87)	(530,909)
23. In force December 31 of current year	1,336	15,806,369	0	(a) 0	0	0	443	834,583	1,779	16,640,952

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	20,690	20,663	0	7,175	7,555
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	20,690	20,663	0	7,175	7,555
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	20,690	20,663	0	7,175	7,555

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



DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	16,144,910	0	0	13,354	16,158,264
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	16,144,910	0	0	13,354	16,158,264
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	861,895	0	0	15,373	877,268
6.2 Applied to pay renewal premiums	137,297	0	0	0	137,297
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	2,288,281	0	0	340,481	2,628,762
6.4 Other	152	0	0	0	152
6.5 Totals (Sum of Lines 6.1 to 6.4)	3,287,625	0	0	355,854	3,643,479
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	3,287,625	0	0	355,854	3,643,479
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	10,934,614	0	207,992	550,703	11,693,309
10. Matured endowments	98,553	0	0	92,769	191,322
11. Annuity benefits	3,211	0	2,463,624	0	2,466,835
12. Surrender values and withdrawals for life contracts	4,155,054	0	0	89,771	4,244,825
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	1,279,012	0	44,078	2,345	1,325,435
15. Totals	16,470,444	0	2,715,694	735,588	19,921,726
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	209	1,179,415	0	0	0	0	1,042	582,907	1,251	1,762,323
17. Incurred during current year Settled during current year:	1,535	11,046,014			0	207,992	495	793,933	2,030	12,047,939
18.1 By payment in full	1,542	11,033,167		0		207,992	390	643,472	1,932	11,884,631
18.2 By payment on compromised claims	4	4,330							4	4,330
18.3 Totals paid	1,546	11,037,497	0	0	0	207,992	390	643,472	1,936	11,888,961
18.4 Reduction by compromise	4	34,670							4	34,670
18.5 Amount rejected										
18.6 Total settlements	1,550	11,072,167	0	0	0	207,992	390	643,472	1,940	11,923,631
19. Unpaid Dec. 31, current year (16+17-18.6)	194	1,153,262	0	0	0	0	1,147	733,368	1,341	1,886,631
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	60,748	1,064,874,850	0	(a) 0	0	0	17,871	19,653,529	78,619	1,084,528,379
21. Issued during year	1,992	57,507,174							1,992	57,507,174
22. Other changes to in force (Net)	(4,413)	(75,474,248)					(888)	(549,463)	(5,301)	(76,023,711)
23. In force December 31 of current year	58,327	1,046,907,776	0	(a) 0	0	0	16,983	19,104,066	75,310	1,066,011,842

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	4,051,340	4,046,105	0	2,949,564	3,105,778
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	4,051,340	4,046,105	0	2,949,564	3,105,778
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	4,051,340	4,046,105	0	2,949,564	3,105,778

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



DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	6,471	0	0	0	6,471
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	6,471	0	0	0	6,471
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	2,473	0	0	53	2,526
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	3,029	0	0	1,028	4,057
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	5,502	0	0	1,081	6,583
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	5,502	0	0	1,081	6,583
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	17,436	0	0	1,785	19,221
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	7,146	0	0	0	7,146
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	4,135	0	0	0	4,135
15. Totals	28,717	0	0	1,785	30,502
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	4	22,018	0	0	0	0	2	4,828	6	26,846
17. Incurred during current year Settled during current year:	2	6,441			0	0	(1)	(1,059)	1	5,382
18.1 By payment in full	5	17,436		0		0	0	1,785	5	19,221
18.2 By payment on compromised claims										
18.3 Totals paid	5	17,436	0	0	0	0	0	1,785	5	19,221
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	5	17,436	0	0	0	0	0	1,785	5	19,221
19. Unpaid Dec. 31, current year (16+17-18.6)	1	11,023	0	0	0	0	1	1,984	2	13,007
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	54	772,363	0 (a)	0	0	0	21	37,215	75	809,578
21. Issued during year										
22. Other changes to in force (Net)	4	177,023					0	1,200	4	178,223
23. In force December 31 of current year	58	949,386	0 (a)	0	0	0	21	38,415	79	987,801

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

ACCIDENT AND HEALTH INSURANCE

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

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



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Ohio

DURING THE YEAR 2018

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	47,298,836	0	0	23,753	47,322,589
2. Annuity considerations	5,383	0	0	0	5,383
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	47,304,219	0	0	23,753	47,327,972
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	3,426,481	0	0	139,641	3,566,122
6.2 Applied to pay renewal premiums	688,765	0	0	0	688,765
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	9,124,639	0	0	3,288,332	12,412,971
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	13,239,885	0	0	3,427,973	16,667,858
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	13,239,885	0	0	3,427,973	16,667,858
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	38,610,916	0	1,164,655	4,741,490	44,517,061
10. Matured endowments	271,086	0	0	624,197	895,283
11. Annuity benefits	699	0	19,137,480	0	19,138,179
12. Surrender values and withdrawals for life contracts	13,255,169	0	0	856,122	14,111,291
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	5,871,346	0	467,044	206,243	6,544,633
15. Totals	58,009,216	0	20,769,179	6,428,052	85,206,447
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	856	4,671,516	0	0	23	561,641	1,538	3,006,741	2,417	8,239,898
17. Incurred during current year Settled during current year:	7,191	41,832,122			132	1,193,468	1,674	6,029,338	8,997	49,054,928
18.1 By payment in full	5,819	38,882,002		0	137	1,164,655	1,494	5,365,687	7,450	45,412,344
18.2 By payment on compromised claims	9	7,326							9	7,326
18.3 Totals paid	5,828	38,889,328	0	0	137	1,164,655	1,494	5,365,687	7,459	45,419,670
18.4 Reduction by compromise	9	67,174							9	67,174
18.5 Amount rejected										
18.6 Total settlements	5,837	38,956,502	0	0	137	1,164,655	1,494	5,365,687	7,468	45,486,844
19. Unpaid Dec. 31, current year (16+17-18.6)	2,210	7,547,136	0	0	18	590,454	1,718	3,670,391	3,946	11,807,981
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	209,043	3,403,070,476	0	(a) 0	0	698,129,572	47,690	115,778,389	256,733	4,216,978,437
21. Issued during year	3,637	138,085,602							3,637	138,085,602
22. Other changes to in force (Net)	(13,621)	(256,237,473)				(4,122,286)	(2,567)	(2,666,262)	(16,188)	(263,026,021)
23. In force December 31 of current year	199,059	3,284,918,605	0	(a) 0	0	694,007,286	45,123	113,112,127	244,182	4,092,038,018

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	7,489,275	7,479,597	0	4,655,757	4,902,335
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	7,489,275	7,479,597	0	4,655,757	4,902,335
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	7,489,275	7,479,597	0	4,655,757	4,902,335

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



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Oklahoma

NAIC Group Code 0836

LIFE INSURANCE

DURING THE YEAR 2018

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	157,830	0	0	578	158,408
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	157,830	0	0	578	158,408
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	26,718	0	0	1,032	27,750
6.2 Applied to pay renewal premiums	2,808	0	0	0	2,808
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	37,269	0	0	48,062	85,331
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	66,795	0	0	49,094	115,889
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	66,795	0	0	49,094	115,889
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	306,028	0	0	27,467	333,495
10. Matured endowments	14,486	0	0	0	14,486
11. Annuity benefits	0	0	60,800	0	60,800
12. Surrender values and withdrawals for life contracts	44,573	0	0	6,865	51,438
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	37,044	0	0	314	37,358
15. Totals	402,131	0	60,800	34,646	497,578
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	12	61,466	0	0	0	0	35	63,316	47	124,782
17. Incurred during current year Settled during current year:	40	299,772			0	0	20	60,489	60	360,261
18.1 By payment in full	43	320,514		0		0	6	27,467	49	347,981
18.2 By payment on compromised claims										
18.3 Totals paid	43	320,514	0	0	0	0	6	27,467	49	347,981
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	43	320,514	0	0	0	0	6	27,467	49	347,981
19. Unpaid Dec. 31, current year (16+17-18.6)	9	40,723	0	0	0	0	49	96,338	58	137,061
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	1,411	14,235,678	0	(a) 0	0	0	941	1,680,833	2,352	15,916,511
21. Issued during year	5	150,000							5	150,000
22. Other changes to in force (Net)	(69)	(517,968)					(43)	(5,418)	(112)	(523,386)
23. In force December 31 of current year	1,347	13,867,710	0	(a) 0	0	0	898	1,675,415	2,245	15,543,125

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

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	20,831	20,804	0	20,715	21,812
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	20,831	20,804	0	20,715	21,812
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	20,831	20,804	0	20,715	21,812

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



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Oregon

DURING THE YEAR 2018

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	113,268	0	0	132	113,400
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	113,268	0	0	132	113,400
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	13,020	0	0	121	13,141
6.2 Applied to pay renewal premiums	1,198	0	0	0	1,198
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	21,641	0	0	6,306	27,947
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	35,859	0	0	6,427	42,286
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	35,859	0	0	6,427	42,286
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	68,577	0	0	4,932	73,509
10. Matured endowments	911	0	0	0	911
11. Annuity benefits	0	0	50,590	0	50,590
12. Surrender values and withdrawals for life contracts	35,173	0	0	0	35,173
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	17,913	0	0	0	17,913
15. Totals	122,574	0	50,590	4,932	178,096
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	3	2,921	0	0	0	0	2	4,368	5	7,289
17. Incurred during current year Settled during current year:	15	93,996			0	0	3	6,584	18	100,580
18.1 By payment in full	12	69,488		0		0	2	4,932	14	74,420
18.2 By payment on compromised claims										
18.3 Totals paid	12	69,488	0	0	0	0	2	4,932	14	74,420
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	12	69,488	0	0	0	0	2	4,932	14	74,420
19. Unpaid Dec. 31, current year (16+17-18.6)	6	27,429	0	0	0	0	3	6,020	9	33,449
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	629	9,209,136	0 (a)	0	0	0	177	287,197	806	9,496,333
21. Issued during year	12	1,054,560							12	1,054,560
22. Other changes to in force (Net)	(11)	545,082					(7)	(2,857)	(18)	542,225
23. In force December 31 of current year	630	10,808,778	0 (a)	0	0	0	170	284,340	800	11,093,118

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	4,738	4,732	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	4,738	4,732	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	4,738	4,732	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Pennsylvania

DURING THE YEAR 2018

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	9,524,825	0	0	3,107	9,527,932
2. Annuity considerations	1,992	0	0	0	1,992
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	9,526,817	0	0	3,107	9,529,924
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	712,920	0	0	25,769	738,689
6.2 Applied to pay renewal premiums	108,755	0	0	0	108,755
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	1,712,274	0	0	546,503	2,258,777
6.4 Other	146	0	0	0	146
6.5 Totals (Sum of Lines 6.1 to 6.4)	2,534,095	0	0	572,272	3,106,367
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	2,534,095	0	0	572,272	3,106,367
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	7,158,941	0	169,869	963,560	8,292,370
10. Matured endowments	86,903	0	0	151,152	238,055
11. Annuity benefits	0	0	1,463,295	0	1,463,295
12. Surrender values and withdrawals for life contracts	3,954,517	0	0	98,263	4,052,780
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	1,158,631	0	68,267	5,795	1,232,693
15. Totals	12,358,992	0	1,701,431	1,218,770	15,279,193
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	163	835,831	0	0	0	0	354	621,052	517	1,456,882
17. Incurred during current year Settled during current year:	1,192	6,994,612			0	169,869	405	1,328,036	1,597	8,492,517
18.1 By payment in full	1,220	7,245,844		0		169,869	358	1,114,712	1,578	8,530,425
18.2 By payment on compromised claims	3	3,459							3	3,459
18.3 Totals paid	1,223	7,249,303	0	0	0	169,869	358	1,114,712	1,581	8,533,884
18.4 Reduction by compromise	3	18,541							3	18,541
18.5 Amount rejected										
18.6 Total settlements	1,226	7,267,844	0	0	0	169,869	358	1,114,712	1,584	8,552,425
19. Unpaid Dec. 31, current year (16+17-18.6)	129	562,599	0	0	0	0	401	834,375	530	1,396,974
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	40,264	645,831,650	0 (a)	0	0	0	8,865	20,011,411	49,129	665,843,061
21. Issued during year	767	29,484,588							767	29,484,588
22. Other changes to in force (Net)	(2,731)	(46,536,934)					(584)	(796,599)	(3,315)	(47,333,533)
23. In force December 31 of current year	38,300	628,779,304	0 (a)	0	0	0	8,281	19,214,812	46,581	647,994,116

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	1,076,617	1,075,226	0	500,310	526,807
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	1,076,617	1,075,226	0	500,310	526,807
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,076,617	1,075,226	0	500,310	526,807

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



DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	6,061	0	0	58	6,119
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	6,061	0	0	58	6,119
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	2,585	0	0	0	2,585
6.2 Applied to pay renewal premiums	18	0	0	0	18
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	3,642	0	0	952	4,594
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	6,245	0	0	952	7,197
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	6,245	0	0	952	7,197
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	5,049	0	0	0	5,049
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	2,144	0	0	0	2,144
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	2,190	0	0	0	2,190
15. Totals	9,383	0	0	0	9,383
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	1	1,167	0	0	0	0	3	1,353	4	2,520
17. Incurred during current year Settled during current year:	1	3,882			0	0	(2)	(753)	(1)	3,129
18.1 By payment in full	2	5,049		0		0		0	2	5,049
18.2 By payment on compromised claims										
18.3 Totals paid	2	5,049	0	0	0	0	0	0	2	5,049
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	2	5,049	0	0	0	0	0	0	2	5,049
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	1	600	1	600
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	93	887,697	0 (a)	0	0	0	15	30,438	108	918,135
21. Issued during year										
22. Other changes to in force (Net)	(3)	(68,681)					0	1,049	(3)	(67,632)
23. In force December 31 of current year	90	819,016	0 (a)	0	0	0	15	31,487	105	850,503

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	288	288	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	288	288	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	288	288	0	0	0

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



DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	1,804,440	0	0	858	1,805,298
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	1,804,440	0	0	858	1,805,298
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	84,720	0	0	381	85,101
6.2 Applied to pay renewal premiums	10,734	0	0	0	10,734
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	165,385	0	0	15,472	180,857
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	260,839	0	0	15,853	276,692
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	260,839	0	0	15,853	276,692
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	1,333,252	0	77,330	9,922	1,420,504
10. Matured endowments	21,711	0	0	0	21,711
11. Annuity benefits	0	0	317,580	0	317,580
12. Surrender values and withdrawals for life contracts	435,384	0	0	1,496	436,880
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	202,286	0	0	0	202,286
15. Totals	1,992,633	0	394,910	11,418	2,398,961
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	23	182,849	0	0	0	0	23	44,444	46	227,292
17. Incurred during current year Settled during current year:	130	1,407,439			0	77,330	(2)	(6,135)	128	1,478,634
18.1 By payment in full	140	1,354,963		0		77,330	3	9,922	143	1,442,215
18.2 By payment on compromised claims										
18.3 Totals paid	140	1,354,963	0	0	0	77,330	3	9,922	143	1,442,215
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	140	1,354,963	0	0	0	77,330	3	9,922	143	1,442,215
19. Unpaid Dec. 31, current year (16+17-18.6)	13	235,325	0	0	0	0	18	28,386	31	263,712
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	6,119	116,192,641	0	(a) 0	0	0	366	669,310	6,485	116,861,951
21. Issued during year	208	5,873,851							208	5,873,851
22. Other changes to in force (Net)	(405)	(10,940,181)					(17)	(5,527)	(422)	(10,945,708)
23. In force December 31 of current year	5,922	111,126,311	0	(a) 0	0	0	349	663,783	6,271	111,790,094

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	287,708	287,336	0	98,172	103,371
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	287,708	287,336	0	98,172	103,371
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	287,708	287,336	0	98,172	103,371

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



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF South Dakota

DURING THE YEAR 2018

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	13,598	0	0	5	13,603
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	13,598	0	0	5	13,603
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	1,668	0	0	0	1,668
6.2 Applied to pay renewal premiums	26	0	0	0	26
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	4,796	0	0	289	5,085
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	6,490	0	0	289	6,779
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	6,490	0	0	289	6,779
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	10,922	0	0	0	10,922
10. Matured endowments	0	0	0	303	303
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	3,929	0	0	0	3,929
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	6,083	0	0	0	6,083
15. Totals	20,934	0	0	303	21,237
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	1	302	1	302
17. Incurred during current year Settled during current year:	2	10,922			0	0	(1)	1	1	10,922
18.1 By payment in full	2	10,922		0		0		303	2	11,225
18.2 By payment on compromised claims										
18.3 Totals paid	2	10,922	0	0	0	0	0	303	2	11,225
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	2	10,922	0	0	0	0	0	303	2	11,225
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	119	1,367,332	0 (a)	0	0	0	15	19,900	134	1,387,232
21. Issued during year	1	25,000							1	25,000
22. Other changes to in force (Net)	(6)	(37,293)					0	371	(6)	(36,922)
23. In force December 31 of current year	114	1,355,039	0 (a)	0	0	0	15	20,271	129	1,375,310

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

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	2,425	2,422	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	2,425	2,422	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	2,425	2,422	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Tennessee

DURING THE YEAR 2018

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	1,501,687	0	0	1,713	1,503,400
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	1,501,687	0	0	1,713	1,503,400
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	123,882	0	0	1,811	125,693
6.2 Applied to pay renewal premiums	11,540	0	0	0	11,540
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	250,897	0	0	40,025	290,922
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	386,319	0	0	41,836	428,155
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	386,319	0	0	41,836	428,155
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	1,415,987	0	73,606	56,566	1,546,159
10. Matured endowments	5,754	0	0	18,618	24,372
11. Annuity benefits	0	0	486,583	0	486,583
12. Surrender values and withdrawals for life contracts	405,743	0	0	7,700	413,443
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	240,805	0	11,766	104	252,675
15. Totals	2,068,289	0	571,955	82,988	2,723,232
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	29	159,214	0	0	0	0	82	152,760	111	311,975
17. Incurred during current year Settled during current year:	230	1,484,980			0	73,606	(32)	(24,412)	198	1,534,174
18.1 By payment in full	222	1,421,741		0		73,606	28	75,184	250	1,570,531
18.2 By payment on compromised claims										
18.3 Totals paid	222	1,421,741	0	0	0	73,606	28	75,184	250	1,570,531
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	222	1,421,741	0	0	0	73,606	28	75,184	250	1,570,531
19. Unpaid Dec. 31, current year (16+17-18.6)	37	222,453	0	0	0	0	22	53,165	59	275,617
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	7,170	115,687,258	0 (a)	0	0	0	991	1,813,094	8,161	117,500,352
21. Issued during year	111	2,714,176							111	2,714,176
22. Other changes to in force (Net)	(454)	(9,103,704)					(54)	(43,112)	(508)	(9,146,816)
23. In force December 31 of current year	6,827	109,297,730	0 (a)	0	0	0	937	1,769,982	7,764	111,067,712

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	566,921	566,188	0	353,915	372,659
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	566,921	566,188	0	353,915	372,659
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	566,921	566,188	0	353,915	372,659

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



DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	5,878,928	0	0	7,459	5,886,387
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	5,878,928	0	0	7,459	5,886,387
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	360,609	0	0	9,856	370,465
6.2 Applied to pay renewal premiums	19,175	0	0	0	19,175
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	825,479	0	0	825,382	1,650,861
6.4 Other	97	0	0	0	97
6.5 Totals (Sum of Lines 6.1 to 6.4)	1,205,360	0	0	835,238	2,040,598
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	1,205,360	0	0	835,238	2,040,598
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	2,894,188	0	163,228	316,557	3,373,973
10. Matured endowments	59,376	0	0	64,737	124,113
11. Annuity benefits	0	0	895,134	0	895,134
12. Surrender values and withdrawals for life contracts	1,853,162	0	0	128,021	1,981,183
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	527,553	0	83,554	81	611,188
15. Totals	5,334,279	0	1,141,916	509,396	6,985,591
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	162	631,970	0	0	0	0	239	327,374	401	959,344
17. Incurred during current year Settled during current year:	510	2,794,431			0	163,228	277	636,636	787	3,594,295
18.1 By payment in full	573	2,953,564		0		163,228	149	381,294	722	3,498,086
18.2 By payment on compromised claims										
18.3 Totals paid	573	2,953,564	0	0	0	163,228	149	381,294	722	3,498,086
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	573	2,953,564	0	0	0	163,228	149	381,294	722	3,498,086
19. Unpaid Dec. 31, current year (16+17-18.6)	99	472,837	0	0	0	0	367	582,716	466	1,055,552
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	24,977	392,063,168	0 (a)	0	0	0	16,391	27,074,712	41,368	419,137,880
21. Issued during year	664	25,123,721							664	25,123,721
22. Other changes to in force (Net)	(1,649)	(32,109,565)					(565)	193,141	(2,214)	(31,916,424)
23. In force December 31 of current year	23,992	385,077,324	0 (a)	0	0	0	15,826	27,267,853	39,818	412,345,177

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

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	745,295	744,332	0	338,277	356,193
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	745,295	744,332	0	338,277	356,193
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	745,295	744,332	0	338,277	356,193

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



DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	42,791	0	0	57	42,848
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	42,791	0	0	57	42,848
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	4,322	0	0	0	4,322
6.2 Applied to pay renewal premiums	1,110	0	0	0	1,110
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	9,678	0	0	2,115	11,793
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	15,110	0	0	2,115	17,225
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	15,110	0	0	2,115	17,225
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	13,803	0	9,570	1,897	25,270
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	11,138	0	0	0	11,138
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	9,309	0	0	0	9,309
15. Totals	34,250	0	9,570	1,897	45,717
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	2	7,032	0	0	0	0	0	0	2	7,032
17. Incurred during current year Settled during current year:	3	6,771			0	9,570	1	1,897	4	18,238
18.1 By payment in full	5	13,803		0		9,570	1	1,897	6	25,270
18.2 By payment on compromised claims										
18.3 Totals paid	5	13,803	0	0	0	9,570	1	1,897	6	25,270
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	5	13,803	0	0	0	9,570	1	1,897	6	25,270
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	243	3,293,391	0 (a)	0	0	0	31	70,338	274	3,363,729
21. Issued during year										
22. Other changes to in force (Net)	3	281,501					(1)	533	2	282,034
23. In force December 31 of current year	246	3,574,892	0 (a)	0	0	0	30	70,871	276	3,645,763

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

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	1,578	1,576	0	1,031	1,086
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	1,578	1,576	0	1,031	1,086
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,578	1,576	0	1,031	1,086

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



DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	3,639	0	0	0	3,639
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	3,639	0	0	0	3,639
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	613	0	0	0	613
6.2 Applied to pay renewal premiums	191	0	0	0	191
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	1,694	0	0	154	1,848
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	2,498	0	0	154	2,652
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	2,498	0	0	154	2,652
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	995	0	0	0	995
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts					
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	2,603	0	0	0	2,603
15. Totals	3,598	0	0	0	3,598
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	1	704	1	704
17. Incurred during current year Settled during current year:	1	995			0	0	0	2	1	997
18.1 By payment in full	1	995		0		0		0	1	995
18.2 By payment on compromised claims										
18.3 Totals paid	1	995	0	0	0	0	0	0	1	995
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1	995	0	0	0	0	0	0	1	995
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	1	706	1	706
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	58	394,002	0 (a)	0	0	0	9	9,934	67	403,936
21. Issued during year										
22. Other changes to in force (Net)	2	8,537					0	180	2	8,717
23. In force December 31 of current year	60	402,539	0 (a)	0	0	0	9	10,114	69	412,653

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	682	681	0	5,534	5,827
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	682	681	0	5,534	5,827
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	682	681	0	5,534	5,827

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



DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	722,150	0	0	1,263	723,413
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	722,150	0	0	1,263	723,413
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	95,201	0	0	432	95,633
6.2 Applied to pay renewal premiums	7,424	0	0	0	7,424
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	176,053	0	0	31,105	207,158
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	278,678	0	0	31,537	310,215
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	278,678	0	0	31,537	310,215
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	895,288	0	10,000	17,397	922,685
10. Matured endowments	25,099	0	0	0	25,099
11. Annuity benefits	0	0	152,048	0	152,048
12. Surrender values and withdrawals for life contracts	252,847	0	0	3,701	256,548
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	206,946	0	0	0	206,946
15. Totals	1,380,180	0	162,048	21,098	1,563,326
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	27	134,717	0	0	0	0	16	13,218	43	147,935
17. Incurred during current year Settled during current year:	114	874,380			0	10,000	11	21,010	125	905,390
18.1 By payment in full	126	920,387		0		10,000	10	17,397	136	947,784
18.2 By payment on compromised claims										
18.3 Totals paid	126	920,387	0	0	0	10,000	10	17,397	136	947,784
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	126	920,387	0	0	0	10,000	10	17,397	136	947,784
19. Unpaid Dec. 31, current year (16+17-18.6)	15	88,710	0	0	0	0	17	16,830	32	105,541
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	4,031	58,497,818	0	(a) 0	0	0	636	1,237,141	4,667	59,734,959
21. Issued during year	61	1,398,840							61	1,398,840
22. Other changes to in force (Net)	(184)	(2,035,468)					(24)	2,840	(208)	(2,032,628)
23. In force December 31 of current year	3,908	57,861,190	0	(a) 0	0	0	612	1,239,981	4,520	59,101,171

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

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	116,668	116,517	0	183,781	193,514
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	116,668	116,517	0	183,781	193,514
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	116,668	116,517	0	183,781	193,514

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



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF WashingtonDURING THE YEAR 2018

NAIC Group Code 0836LIFE INSURANCENAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	170,857	0	0	372	171,229
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	170,857	0	0	372	171,229
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	24,741	0	0	505	25,246
6.2 Applied to pay renewal premiums	1,845	0	0	0	1,845
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	37,075	0	0	13,366	50,441
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	63,661	0	0	13,871	77,532
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	63,661	0	0	13,871	77,532
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	99,489	0	0	14,465	113,954
10. Matured endowments	7,000	0	0	2,279	9,279
11. Annuity benefits	0	0	35,634	0	35,634
12. Surrender values and withdrawals for life contracts	71,297	0	0	744	72,041
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	78,937	0	0	0	78,937
15. Totals	256,723	0	35,634	17,488	309,845
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	2	2,326	0	0	0	0	117	264,908	119	267,234
17. Incurred during current year Settled during current year:	22	107,384			0	0	(108)	(244,134)	(86)	(136,750)
18.1 By payment in full	21	106,489		0		0	6	16,744	27	123,233
18.2 By payment on compromised claims										
18.3 Totals paid	21	106,489	0	0	0	0	6	16,744	27	123,233
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	21	106,489	0	0	0	0	6	16,744	27	123,233
19. Unpaid Dec. 31, current year (16+17-18.6)	3	3,221	0	0	0	0	3	4,030	6	7,251
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	1,150	14,129,156	0	(a) 0	0	0	315	578,449	1,465	14,707,605
21. Issued during year	4	250,000							4	250,000
22. Other changes to in force (Net)	(48)	(566,713)					(18)	(10,988)	(66)	(577,701)
23. In force December 31 of current year	1,106	13,812,443	0	(a) 0	0	0	297	567,461	1,403	14,379,904

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

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	11,084	11,070	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	11,084	11,070	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	11,084	11,070	0	0	0

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



	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	3,752,252	0	0	2,289	3,754,541
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	3,752,252	0	0	2,289	3,754,541
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	213,487	0	0	15,097	228,584
6.2 Applied to pay renewal premiums	32,312	0	0	0	32,312
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	874,487	0	0	187,774	1,062,261
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	1,120,286	0	0	202,871	1,323,157
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	1,120,286	0	0	202,871	1,323,157
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	3,879,829	0	27,050	567,824	4,474,703
10. Matured endowments	3,316	0	0	52,681	55,997
11. Annuity benefits	0	0	500,502	0	500,502
12. Surrender values and withdrawals for life contracts	1,421,132	0	0	36,429	1,457,561
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	327,392	0	0	28	327,420
15. Totals	5,631,669	0	527,552	656,962	6,816,183
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	72	785,478	0	0	0	0	654	173,110	726	958,588
17. Incurred during current year	412	3,419,811			0	27,050	493	762,491	905	4,209,352
Settled during current year:										
18.1 By payment in full	429	3,883,145		0		27,050	282	620,505	711	4,530,700
18.2 By payment on compromised claims	1	343							1	343
18.3 Totals paid	430	3,883,488	0	0	0	27,050	282	620,505	712	4,531,043
18.4 Reduction by compromise	1	2,157							1	2,157
18.5 Amount rejected										
18.6 Total settlements	431	3,885,645	0	0	0	27,050	282	620,505	713	4,533,200
19. Unpaid Dec. 31, current year (16+17-18.6)	53	319,643	0	0	0	0	865	315,096	918	634,740
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	12,975	261,321,055	0 (a)	0	0	0	4,588	7,145,395	17,563	268,466,450
21. Issued during year	183	5,897,793							183	5,897,793
22. Other changes to in force (Net)	(867)	(17,022,662)					(753)	(411,009)	(1,620)	(17,433,671)
23. In force December 31 of current year	12,291	250,196,186	0 (a)	0	0	0	3,835	6,734,386	16,126	256,930,572

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	1,101,648	1,100,224	0	931,334	980,659
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	1,101,648	1,100,224	0	931,334	980,659
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,101,648	1,100,224	0	931,334	980,659

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



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF WisconsinDURING THE YEAR 2018

NAIC Group Code 0836LIFE INSURANCENAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	1,666,903	0	0	283	1,667,186
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	1,666,903	0	0	283	1,667,186
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	105,901	0	0	1,772	107,673
6.2 Applied to pay renewal premiums	10,650	0	0	0	10,650
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	167,870	0	0	25,511	193,381
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	284,421	0	0	27,283	311,704
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	284,421	0	0	27,283	311,704
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	1,102,148	0	0	63,943	1,166,091
10. Matured endowments	16,148	0	0	445	16,593
11. Annuity benefits	0	0	143,204	0	143,204
12. Surrender values and withdrawals for life contracts	323,039	0	0	1,149	324,188
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	157,744	0	0	800	158,544
15. Totals	1,599,079	0	143,204	66,337	1,808,620
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	21	110,866	0	0	0	0	10	9,634	31	120,500
17. Incurred during current year Settled during current year:	135	1,121,187			0	0	28	85,025	163	1,206,212
18.1 By payment in full	144	1,118,296		0		0	21	64,388	165	1,182,684
18.2 By payment on compromised claims	1	457							1	457
18.3 Totals paid	145	1,118,753	0	0	0	0	21	64,388	166	1,183,141
18.4 Reduction by compromise	1	9,543							1	9,543
18.5 Amount rejected										
18.6 Total settlements	146	1,128,296	0	0	0	0	21	64,388	167	1,192,684
19. Unpaid Dec. 31, current year (16+17-18.6)	10	103,757	0	0	0	0	17	30,271	27	134,028
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	6,563	109,844,650	0 (a)	0	0	0	706	1,250,202	7,269	111,094,852
21. Issued during year	157	4,771,079							157	4,771,079
22. Other changes to in force (Net)	(412)	(7,333,690)					(54)	(67,293)	(466)	(7,400,983)
23. In force December 31 of current year	6,308	107,282,039	0 (a)	0	0	0	652	1,182,909	6,960	108,464,948

(a) Includes Individual Credit Life Insurance prior year \$, current year \$

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	49,050	48,987	0	5,000	5,265
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	49,050	48,987	0	5,000	5,265
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	49,050	48,987	0	5,000	5,265

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



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Wyoming

NAIC Group Code 0836

LIFE INSURANCE

DURING THE YEAR 2018

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	8,916	0	0	30	8,946
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	8,916	0	0	30	8,946
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	3,500	0	0	0	3,500
6.2 Applied to pay renewal premiums	565	0	0	0	565
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	6,002	0	0	801	6,803
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	10,067	0	0	801	10,868
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	10,067	0	0	801	10,868
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	18,751	0	0	0	18,751
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	20,370	0	0	0	20,370
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	3,374	0	0	0	3,374
15. Totals	42,495	0	0	0	42,495
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	1	1,145	0	0	0	0	2	5,321	3	6,466
17. Incurred during current year Settled during current year:	2	17,607			0	0	(1)	(4,497)	1	13,110
18.1 By payment in full	3	18,751		0		0		0	3	18,751
18.2 By payment on compromised claims										
18.3 Totals paid	3	18,751	0	0	0	0	0	0	3	18,751
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	3	18,751	0	0	0	0	0	0	3	18,751
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	1	825	1	825
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	157	1,158,321	0 (a)	0	0	0	31	40,169	188	1,198,490
21. Issued during year	1	371							1	371
22. Other changes to in force (Net)	(8)	(91,463)					0	977	(8)	(90,486)
23. In force December 31 of current year	150	1,067,229	0 (a)	0	0	0	31	41,146	181	1,108,375

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

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	304	304	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	304	304	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	304	304	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF American Samoa

DURING THE YEAR 2018

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

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

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

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

ACCIDENT AND HEALTH INSURANCE

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

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



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Guam

DURING THE YEAR 2018

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	349	0	0	0	349
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	349	0	0	0	349
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	116	0	0	0	116
6.2 Applied to pay renewal premiums	137	0	0	0	137
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	0	0	0	43	43
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	253	0	0	43	296
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	253	0	0	43	296
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts					
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals					
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	4	29,129	0 (a)	0	0	0	1	1,397	5	30,526
21. Issued during year										
22. Other changes to in force (Net)	5	213,136					0	51	5	213,187
23. In force December 31 of current year	9	242,265	0 (a)	0	0	0	1	1,448	10	243,713

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

ACCIDENT AND HEALTH INSURANCE

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

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



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Puerto Rico

DURING THE YEAR 2018

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	13,138	0	0	38	13,176
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	13,138	0	0	38	13,176
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	625	0	0	0	625
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	3,018	0	0	2,360	5,378
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	3,643	0	0	2,360	6,003
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	3,643	0	0	2,360	6,003
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	570	0	5,000	0	5,570
10. Matured endowments					
11. Annuity benefits	0	0	19,942	0	19,942
12. Surrender values and withdrawals for life contracts	4,477	0	0	0	4,477
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	603	0	0	0	603
15. Totals	5,650	0	24,942	0	30,592
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	1	2,342	0	0	0	0	0	0	1	2,342
17. Incurred during current year Settled during current year:	0	728			0	5,000	0	0	0	5,728
18.1 By payment in full		570		0		5,000		0	0	5,570
18.2 By payment on compromised claims										
18.3 Totals paid	0	570	0	0	0	5,000	0	0	0	5,570
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	0	570	0	0	0	5,000	0	0	0	5,570
19. Unpaid Dec. 31, current year (16+17-18.6)	1	2,500	0	0	0	0	0	0	1	2,500
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	74	763,035	0 (a)	0	0	0	23	79,065	97	842,100
21. Issued during year										
22. Other changes to in force (Net)	(8)	(177,226)					(1)	1,678	(9)	(175,548)
23. In force December 31 of current year	66	585,809	0 (a)	0	0	0	22	80,743	88	666,552

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	94	94	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	94	94	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	94	94	0	0	0

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



DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	1,189	0	0	0	1,189
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	1,189	0	0	0	1,189
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	122	0	0	0	122
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	901	0	0	29	930
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	1,023	0	0	29	1,052
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	1,023	0	0	29	1,052
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	6,092	0	0	0	6,092
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts					
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	3,217	0	0	0	3,217
15. Totals	9,309	0	0	0	9,309
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	2	6,092			0	0	0	0	2	6,092
Settled during current year:										
18.1 By payment in full	2	6,092		0		0		0	2	6,092
18.2 By payment on compromised claims										
18.3 Totals paid	2	6,092	0	0	0	0	0	0	2	6,092
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	2	6,092	0	0	0	0	0	0	2	6,092
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	16	231,589	0	(a) 0	0	0	1	1,043	17	232,632
21. Issued during year										
22. Other changes to in force (Net)	(3)	(8,763)					0	39	(3)	(8,724)
23. In force December 31 of current year	13	222,826	0	(a) 0	0	0	1	1,082	14	223,908

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

ACCIDENT AND HEALTH INSURANCE

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

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



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

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

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

ACCIDENT AND HEALTH INSURANCE

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

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



DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	14	0	0	0	14
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	14	0	0	0	14
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	547	0	0	0	547
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	1,878	0	0	1,154	3,032
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	2,425	0	0	1,154	3,579
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	2,425	0	0	1,154	3,579
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	194	0	0	0	194
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	2,425	0	0	0	2,425
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	272	0	0	0	272
15. Totals	2,891	0	0	0	2,891
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year Settled during current year:	0	194			0	0	0	0	0	194
18.1 By payment in full		194		0		0		0	0	194
18.2 By payment on compromised claims										
18.3 Totals paid	0	194	0	0	0	0	0	0	0	194
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	0	194	0	0	0	0	0	0	0	194
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	58	212,696	0 (a)	0	0	0	0	0	58	212,696
21. Issued during year										
22. Other changes to in force (Net)	0	4,238					0	0	0	4,238
23. In force December 31 of current year	58	216,934	0 (a)	0	0	0	0	0	58	216,934

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

ACCIDENT AND HEALTH INSURANCE

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

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



DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	48,426	0	0	19	48,445
2. Annuity considerations	0	0	0	0	0
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	48,426	0	0	19	48,445
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	5,380	0	0	0	5,380
6.2 Applied to pay renewal premiums	986	0	0	0	986
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	14,992	0	0	2,679	17,671
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4)	21,358	0	0	2,679	24,037
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	21,358	0	0	2,679	24,037
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	22,145	0	5,000	0	27,145
10. Matured endowments	0	0	0	0	0
11. Annuity benefits	0	0	577	0	577
12. Surrender values and withdrawals for life contracts	31,429	0	0	0	31,429
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	27,767	0	0	(1)	27,766
15. Totals	81,341	0	5,577	(1)	86,917
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	3	22,145	0	0	0	5,000	0	0	3	27,145
Settled during current year:										
18.1 By payment in full	3	22,145	0	0	0	5,000	0	0	3	27,145
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	3	22,145	0	0	0	5,000	0	0	3	27,145
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements	3	22,145	0	0	0	5,000	0	0	3	27,145
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	299	5,616,966	0 (a)	0	0	0	71	129,298	370	5,746,264
21. Issued during year	0	0	0	0	0	0	0	0	0	0
22. Other changes to in force (Net)	(3)	172,526	0	0	0	0	0	4,450	(3)	176,976
23. In force December 31 of current year	296	5,789,492	0 (a)	0	0	0	71	133,748	367	5,923,240

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

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)	0	0	0	0	0
24.1 Federal Employees Health Benefits Plan premium (b)	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively renewable policies (b)	0	0	0	0	0
24.4 Medicare Title XVIII exempt from state taxes or fees	0	0	0	0	0
Other Individual Policies:					
25.1 Non-cancelable (b)	0	0	0	0	0
25.2 Guaranteed renewable (b)	2,630	2,627	0	0	0
25.3 Non-renewable for stated reasons only (b)	0	0	0	0	0
25.4 Other accident only	0	0	0	0	0
25.5 All other (b)	0	0	0	0	0
25.6 Totals (sum of Lines 25.1 to 25.5)	2,630	2,627	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	2,630	2,627	0	0	0

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



DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	174,765,383	0	0	101,008	174,866,391
2. Annuity considerations	15,801	0	0	0	15,801
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	174,781,184	0	0	101,008	174,882,192
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	11,690,252	0	0	384,336	12,074,588
6.2 Applied to pay renewal premiums	2,021,393	0	0	0	2,021,393
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	28,474,376	0	0	10,011,498	38,485,874
6.4 Other	586	0	0	0	586
6.5 Totals (Sum of Lines 6.1 to 6.4)	42,186,607	0	0	10,395,834	52,582,441
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	42,186,607	0	0	10,395,834	52,582,441
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	126,337,530	0	4,419,526	13,015,197	143,772,253
10. Matured endowments	1,173,019	0	0	1,986,425	3,159,444
11. Annuity benefits	7,650	0	49,244,849	0	49,252,499
12. Surrender values and withdrawals for life contracts	50,696,273	0	0	2,461,575	53,157,848
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	19,115,593	0	1,238,950	257,095	20,611,638
15. Totals	197,330,065	0	54,903,325	17,720,292	269,953,682
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	3,099	17,373,333	0	0	23	561,641	8,378	11,411,838	11,500	29,346,813
17. Incurred during current year Settled during current year:	19,881	128,619,240	0	0	132	4,448,339	5,662	16,963,986	25,675	150,031,565
18.1 By payment in full	18,795	127,510,549	0	0	137	4,419,526	5,012	15,001,622	23,944	146,931,697
18.2 By payment on compromised claims	41	33,752	0	0	0	0	0	0	41	33,752
18.3 Totals paid	18,836	127,544,301	0	0	137	4,419,526	5,012	15,001,622	23,985	146,965,449
18.4 Reduction by compromise	41	379,248	0	0	0	0	0	0	41	379,248
18.5 Amount rejected	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements	18,877	127,923,549	0	0	137	4,419,526	5,012	15,001,622	24,026	147,344,697
19. Unpaid Dec. 31, current year (16+17-18.6)	4,103	18,069,024	0	0	18	590,454	9,028	13,374,203	13,149	32,033,681
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	706,364	12,379,139,771	0	(a) 0	0	698,129,572	197,736	380,304,759	904,100	13,457,574,102
21. Issued during year	14,845	553,857,872	0	0	0	0	0	0	14,845	553,857,872
22. Other changes to in force (Net)	(46,584)	(912,723,561)	0	0	0	(4,122,286)	(10,615)	(8,811,490)	(57,199)	(925,657,337)
23. In force December 31 of current year	674,625	12,020,274,082	0	(a) 0	0	694,007,286	187,121	371,493,269	861,746	13,085,774,637

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	0	0	0	0	0
24.1 Federal Employees Health Benefits Plan premium (b)	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively renewable policies (b)	0	0	0	0	0
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:	0	0	0	0	0
25.1 Non-cancelable (b)	0	0	0	0	0
25.2 Guaranteed renewable (b)	25,574,036	25,540,988	0	17,863,741	18,809,838
25.3 Non-renewable for stated reasons only (b)	0	0	0	0	0
25.4 Other accident only	0	0	0	0	0
25.5 All other (b)	0	0	0	0	0
25.6 Totals (sum of Lines 25.1 to 25.5)	25,574,036	25,540,988	0	17,863,741	18,809,838
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	25,574,036	25,540,988	0	17,863,741	18,809,838

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 9 .

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE The Western and Southern Life Insurance Company

FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE

INTEREST MAINTENANCE RESERVE		1 Amount
1. Reserve as of December 31, Prior Year		51,889,784
2. Current year's realized pre-tax capital gains/(losses) of \$16,311,348 transferred into the reserve net of taxes of \$3,425,383		12,885,965
3. Adjustment for current year's liability gains/(losses) released from the reserve		
4. Balance before reduction for amount transferred to Summary of Operations (Line 1 + Line 2 + Line 3)		64,775,749
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4)		5,727,946
6. Reserve as of December 31, current year (Line 4 minus Line 5)		59,047,803

AMORTIZATION

	1	2	3	4
Year of Amortization	Reserve as of December 31, Prior Year	Current Year's Realized Capital Gains/(Losses) Transferred into the Reserve Net of Taxes	Adjustment for Current Year's Liability Gains/(Losses) Released From the Reserve	Balance Before Reduction for Current Year's Amortization (Cols. 1 + 2 + 3)
1. 2018	4,179,205	1,548,741	0	5,727,946
2. 2019	4,177,848	1,404,200	0	5,582,048
3. 2020	4,189,715	513,029	0	4,702,744
4. 2021	3,975,410	513,059	0	4,488,469
5. 2022	3,733,927	502,146	0	4,236,073
6. 2023	3,611,455	495,666	0	4,107,121
7. 2024	3,449,460	536,404	0	3,985,864
8. 2025	3,269,992	618,283	0	3,888,275
9. 2026	3,164,288	702,591	0	3,866,879
10. 2027	3,044,807	788,635	0	3,833,442
11. 2028	2,814,923	889,932	0	3,704,855
12. 2029	2,505,060	865,137	0	3,370,197
13. 2030	2,138,737	724,651	0	2,863,388
14. 2031	1,737,441	572,519	0	2,309,960
15. 2032	1,268,490	407,596	0	1,676,086
16. 2033	927,831	255,430	0	1,183,261
17. 2034	754,402	163,495	0	917,897
18. 2035	576,277	151,518	0	727,795
19. 2036	446,212	141,023	0	587,235
20. 2037	376,517	128,622	0	505,139
21. 2038	307,643	115,464	0	423,107
22. 2039	247,895	106,271	0	354,166
23. 2040	213,623	124,643	0	338,266
24. 2041	206,796	117,177	0	323,973
25. 2042	198,951	114,313	0	313,264
26. 2043	164,893	107,570	0	272,463
27. 2044	118,006	96,686	0	214,692
28. 2045	65,637	77,292	0	142,929
29. 2046	22,729	55,958	0	78,687
30. 2047	1,614	34,624	0	36,238
31. 2048 and Later		13,290	0	13,290
32. Total (Lines 1 to 31)	51,889,784	12,885,965	0	64,775,749

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE The Western and Southern Life Insurance Company

ASSET VALUATION RESERVE

	Default Component			Equity Component			7 Total Amount (Cols. 3 + 6)
	1 Other Than Mortgage Loans	2 Mortgage Loans	3 Total (Cols. 1 + 2)	4 Common Stock	5 Real Estate and Other Invested Assets	6 Total (Cols. 4 + 5)	
1. Reserve as of December 31, prior year	31,390,207	813,126	32,203,333	191,612,812	150,051,988	341,664,799	373,868,132
2. Realized capital gains/(losses) net of taxes - General Account	(5,440,056)	0	(5,440,056)	232,062,225	(16,431,620)	215,630,605	210,190,549
3. Realized capital gains/(losses) net of taxes - Separate Accounts			0			0	0
4. Unrealized capital gains/(losses) net of deferred taxes - General Account	(376,244)	0	(376,244)	(238,140,695)	48,485,356	(189,655,339)	(190,031,583)
5. Unrealized capital gains/(losses) net of deferred taxes - Separate Accounts			0			0	0
6. Capital gains credited/(losses charged) to contract benefits, payments or reserves			0			0	0
7. Basic contribution	3,741,061	206,047	3,947,109	0	2,570,901	2,570,901	6,518,009
8. Accumulated balances (Lines 1 through 5 - 6 + 7)	29,314,968	1,019,173	30,334,141	185,534,342	184,676,625	370,210,966	400,545,107
9. Maximum reserve	19,820,528	766,653	20,587,181	98,658,542	152,773,971	251,432,514	272,019,695
10. Reserve objective	13,901,344	589,749	14,491,094	98,658,542	149,752,213	248,410,756	262,901,849
11. 20% of (Line 10 - Line 8)	(3,082,725)	(85,885)	(3,168,610)	(17,375,160)	(6,984,882)	(24,360,042)	(27,528,652)
12. Balance before transfers (Lines 8 + 11)	26,232,243	933,288	27,165,532	168,159,182	177,691,742	345,850,924	373,016,456
13. Transfers			0			0	0
14. Voluntary contribution			0			0	0
15. Adjustment down to maximum/up to zero	(6,411,715)	(166,636)	(6,578,351)	(69,500,640)	(24,917,771)	(94,418,411)	(100,996,762)
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15)	19,820,528	766,652	20,587,181	98,658,542	152,773,971	251,432,513	272,019,694

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

Line Num- ber	NAIC Desig- nation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols.4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
LONG-TERM BONDS												
1.		Exempt Obligations	39,910,585	XXX	XXX	39,910,585	0.0000	0	0.0000	0	0.0000	0
2.	1	Highest Quality	1,685,202,443	XXX	XXX	1,685,202,443	0.0004	674,081	0.0023	3,875,966	0.0030	5,055,607
3.	2	High Quality	1,140,318,112	XXX	XXX	1,140,318,112	0.0019	2,166,604	0.0058	6,613,845	0.0090	10,262,863
4.	3	Medium Quality	59,184,026	XXX	XXX	59,184,026	0.0093	550,411	0.0230	1,361,233	0.0340	2,012,257
5.	4	Low Quality	6,768,934	XXX	XXX	6,768,934	0.0213	144,178	0.0530	358,754	0.0750	507,670
6.	5	Lower Quality	2,077,121	XXX	XXX	2,077,121	0.0432	89,732	0.1100	228,483	0.1700	353,111
7.	6	In or Near Default	3,990,234	XXX	XXX	3,990,234	0.0000	0	0.2000	798,047	0.2000	798,047
8.		Total Unrated Multi-class Securities Acquired by Conversion ..		XXX	XXX	0	XXX	0	XXX	0	XXX	0
9.		Total Long-Term Bonds (Sum of Lines 1 through 8)	2,937,451,455	XXX	XXX	2,937,451,455	XXX	3,625,007	XXX	13,236,327	XXX	18,989,555
PREFERRED STOCK												
10.	1	Highest Quality	3,572,800	XXX	XXX	3,572,800	0.0004	1,429	0.0023	8,217	0.0030	10,718
11.	2	High Quality	6,450,500	XXX	XXX	6,450,500	0.0019	12,256	0.0058	37,413	0.0090	58,055
12.	3	Medium Quality	3,203,217	XXX	XXX	3,203,217	0.0093	29,790	0.0230	73,674	0.0340	108,909
13.	4	Low Quality	1,125,595	XXX	XXX	1,125,595	0.0213	23,975	0.0530	59,657	0.0750	84,420
14.	5	Lower Quality		XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
15.	6	In or Near Default	1,492,505	XXX	XXX	1,492,505	0.0000	0	0.2000	298,501	0.2000	298,501
16.		Affiliated Life with AVR		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
17.		Total Preferred Stocks (Sum of Lines 10 through 16)	15,844,617	XXX	XXX	15,844,617	XXX	67,450	XXX	477,462	XXX	560,603
SHORT - TERM BONDS												
18.		Exempt Obligations		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
19.	1	Highest Quality	36,317,598	XXX	XXX	36,317,598	0.0004	14,527	0.0023	83,530	0.0030	108,953
20.	2	High Quality	17,935,311	XXX	XXX	17,935,311	0.0019	34,077	0.0058	104,025	0.0090	161,418
21.	3	Medium Quality		XXX	XXX	0	0.0093	0	0.0230	0	0.0340	0
22.	4	Low Quality		XXX	XXX	0	0.0213	0	0.0530	0	0.0750	0
23.	5	Lower Quality		XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
24.	6	In or Near Default		XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
25.		Total Short - Term Bonds (Sum of Lines 18 through 24)	54,252,909	XXX	XXX	54,252,909	XXX	48,604	XXX	187,555	XXX	270,371
DERIVATIVE INSTRUMENTS												
26.		Exchange Traded		XXX	XXX	0	0.0004	0	0.0023	0	0.0030	0
27.	1	Highest Quality		XXX	XXX	0	0.0004	0	0.0023	0	0.0030	0
28.	2	High Quality		XXX	XXX	0	0.0019	0	0.0058	0	0.0090	0
29.	3	Medium Quality		XXX	XXX	0	0.0093	0	0.0230	0	0.0340	0
30.	4	Low Quality		XXX	XXX	0	0.0213	0	0.0530	0	0.0750	0
31.	5	Lower Quality		XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
32.	6	In or Near Default		XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
33.		Total Derivative Instruments	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
34.		Total (Lines 9 + 17 + 25 + 33)	3,007,548,981	XXX	XXX	3,007,548,981	XXX	3,741,061	XXX	13,901,344	XXX	19,820,528

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

Line Num- ber	NAIC Desig- nation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols.4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
		MORTGAGE LOANS										
		In Good Standing:										
35.		Farm Mortgages - CM1 - Highest Quality			XXX	0	0.0010	0	0.0050	0	0.0065	0
36.		Farm Mortgages - CM2 - High Quality			XXX	0	0.0035	0	0.0100	0	0.0130	0
37.		Farm Mortgages - CM3 - Medium Quality			XXX	0	0.0060	0	0.0175	0	0.0225	0
38.		Farm Mortgages - CM4 - Low Medium Quality			XXX	0	0.0105	0	0.0300	0	0.0375	0
39.		Farm Mortgages - CM5 - Low Quality			XXX	0	0.0160	0	0.0425	0	0.0550	0
40.		Residential Mortgages - Insured or Guaranteed			XXX	0	0.0003	0	0.0006	0	0.0010	0
41.		Residential Mortgages - All Other			XXX	0	0.0013	0	0.0030	0	0.0040	0
42.		Commercial Mortgages - Insured or Guaranteed			XXX	0	0.0003	0	0.0006	0	0.0010	0
43.		Commercial Mortgages - All Other - CM1 - Highest Quality	472, 111		XXX	472, 111	0.0010	472	0.0050	2, 361	0.0065	3, 069
44.		Commercial Mortgages - All Other - CM2 - High Quality	58, 588, 172		XXX	58, 588, 172	0.0035	205, 059	0.0100	585, 882	0.0130	761, 646
45.		Commercial Mortgages - All Other - CM3 - Medium Quality	86, 127		XXX	86, 127	0.0060	517	0.0175	1, 507	0.0225	1, 938
46.		Commercial Mortgages - All Other - CM4 - Low Medium Quality			XXX	0	0.0105	0	0.0300	0	0.0375	0
47.		Commercial Mortgages - All Other - CM5 - Low Quality			XXX	0	0.0160	0	0.0425	0	0.0550	0
		Overdue, Not in Process:										
48.		Farm Mortgages			XXX	0	0.0420	0	0.0760	0	0.1200	0
49.		Residential Mortgages - Insured or Guaranteed			XXX	0	0.0005	0	0.0012	0	0.0020	0
50.		Residential Mortgages - All Other			XXX	0	0.0025	0	0.0058	0	0.0090	0
51.		Commercial Mortgages - Insured or Guaranteed			XXX	0	0.0005	0	0.0012	0	0.0020	0
52.		Commercial Mortgages - All Other			XXX	0	0.0420	0	0.0760	0	0.1200	0
		In Process of Foreclosure:										
53.		Farm Mortgages			XXX	0	0.0000	0	0.1700	0	0.1700	0
54.		Residential Mortgages - Insured or Guaranteed			XXX	0	0.0000	0	0.0040	0	0.0040	0
55.		Residential Mortgages - All Other			XXX	0	0.0000	0	0.0130	0	0.0130	0
56.		Commercial Mortgages - Insured or Guaranteed			XXX	0	0.0000	0	0.0040	0	0.0040	0
57.		Commercial Mortgages - All Other			XXX	0	0.0000	0	0.1700	0	0.1700	0
58.		Total Schedule B Mortgages (Sum of Lines 35 through 57)	59, 146, 410	0	XXX	59, 146, 410	XXX	206, 047	XXX	589, 749	XXX	766, 653
59.		Schedule DA Mortgages			XXX	0	0.0030	0	0.0100	0	0.0130	0
60.		Total Mortgage Loans on Real Estate (Lines 58 + 59)	59, 146, 410	0	XXX	59, 146, 410	XXX	206, 047	XXX	589, 749	XXX	766, 653

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

Line Num- ber	NAIC Desig- nation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols.4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
COMMON STOCK												
1.		Unaffiliated - Public	697,127,761	XXX	XXX	697,127,761	0.0000	0	0.1405 (a)	97,946,450	0.1405 (a)	97,946,450
2.		Unaffiliated - Private	4,450,575	XXX	XXX	4,450,575	0.0000	0	0.1600	712,092	0.1600	712,092
3.		Federal Home Loan Bank		XXX	XXX	0	0.0000	0	0.0050	0	0.0080	0
4.		Affiliated - Life with AVR	3,193,137,739	XXX	XXX	3,193,137,739	0.0000	0	0.0000	0	0.0000	0
Affiliated - Investment Subsidiary:												
5.		Fixed Income - Exempt Obligations				0	XXX		XXX		XXX	
6.		Fixed Income - Highest Quality				0	XXX		XXX		XXX	
7.		Fixed Income - High Quality				0	XXX		XXX		XXX	
8.		Fixed Income - Medium Quality				0	XXX		XXX		XXX	
9.		Fixed Income - Low Quality				0	XXX		XXX		XXX	
10.		Fixed Income - Lower Quality				0	XXX		XXX		XXX	
11.		Fixed Income - In/Near Default				0	XXX		XXX		XXX	
12.		Unaffiliated Common Stock - Public				0	0.0000	0	0.1405 (a)	0	0.1405 (a)	0
13.		Unaffiliated Common Stock - Private				0	0.0000	0	0.1600	0	0.1600	0
14.		Real Estate				0	(b)	0	(b)	0	(b)	0
15.		Affiliated - Certain Other (See SVO Purposes and Procedures Manual)		XXX	XXX	0	0.0000	0	0.1300	0	0.1300	0
16.		Affiliated - All Other		XXX	XXX	0	0.0000	0	0.1600	0	0.1600	0
17.		Total Common Stock (Sum of Lines 1 through 16)	3,894,716,075	0	0	3,894,716,075	XXX	0	XXX	98,658,542	XXX	98,658,542
REAL ESTATE												
18.		Home Office Property (General Account only)	23,729,456			23,729,456	0.0000	0	0.0750	1,779,709	0.0750	1,779,709
19.		Investment Properties	3,193,033			3,193,033	0.0000	0	0.0750	239,477	0.0750	239,477
20.		Properties Acquired in Satisfaction of Debt				0	0.0000	0	0.1100	0	0.1100	0
21.		Total Real Estate (Sum of Lines 18 through 20)	26,922,489	0	0	26,922,489	XXX	0	XXX	2,019,187	XXX	2,019,187
OTHER INVESTED ASSETS												
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS												
22.		Exempt Obligations		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
23.	1	Highest Quality	4,369,355	XXX	XXX	4,369,355	0.0004	1,748	0.0023	10,050	0.0030	13,108
24.	2	High Quality		XXX	XXX	0	0.0019	0	0.0058	0	0.0090	0
25.	3	Medium Quality	254,339,817	XXX	XXX	254,339,817	0.0093	2,365,360	0.0230	5,849,816	0.0340	8,647,554
26.	4	Low Quality	8,494,259	XXX	XXX	8,494,259	0.0213	180,928	0.0530	450,196	0.0750	637,069
27.	5	Lower Quality		XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
28.	6	In or Near Default		XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
29.		Total with Bond Characteristics (Sum of Lines 22 through 28)	267,203,431	XXX	XXX	267,203,431	XXX	2,548,036	XXX	6,310,061	XXX	9,297,731

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

Line Num- ber	NAIC Desig- nation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols.4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF PREFERRED STOCKS										
30.	1	Highest Quality	33,974,234	XXX	XXX	33,974,234	0.0004	13,590	0.0023	78,141	0.0030	101,923
31.	2	High Quality		XXX	XXX	0	0.0019	0	0.0058	0	0.0090	0
32.	3	Medium Quality		XXX	XXX	0	0.0093	0	0.0230	0	0.0340	0
33.	4	Low Quality		XXX	XXX	0	0.0213	0	0.0530	0	0.0750	0
34.	5	Lower Quality		XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
35.	6	In or Near Default		XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
36.		Affiliated Life with AVR		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
37.		Total with Preferred Stock Characteristics (Sum of Lines 30 through 36)	33,974,234	XXX	XXX	33,974,234	XXX	13,590	XXX	78,141	XXX	101,923
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF MORTGAGE LOANS										
		In Good Standing Affiliated:										
38.		Mortgages - CM1 - Highest Quality			XXX	0	0.0010	0	0.0050	0	0.0065	0
39.		Mortgages - CM2 - High Quality			XXX	0	0.0035	0	0.0100	0	0.0130	0
40.		Mortgages - CM3 - Medium Quality			XXX	0	0.0060	0	0.0175	0	0.0225	0
41.		Mortgages - CM4 - Low Medium Quality			XXX	0	0.0105	0	0.0300	0	0.0375	0
42.		Mortgages - CM5 - Low Quality			XXX	0	0.0160	0	0.0425	0	0.0550	0
43.		Residential Mortgages - Insured or Guaranteed			XXX	0	0.0003	0	0.0006	0	0.0010	0
44.		Residential Mortgages - All Other		XXX	XXX	0	0.0013	0	0.0030	0	0.0040	0
45.		Commercial Mortgages - Insured or Guaranteed			XXX	0	0.0003	0	0.0006	0	0.0010	0
		Overdue, Not in Process Affiliated:										
46.		Farm Mortgages			XXX	0	0.0420	0	0.0760	0	0.1200	0
47.		Residential Mortgages - Insured or Guaranteed			XXX	0	0.0005	0	0.0012	0	0.0020	0
48.		Residential Mortgages - All Other			XXX	0	0.0025	0	0.0058	0	0.0090	0
49.		Commercial Mortgages - Insured or Guaranteed			XXX	0	0.0005	0	0.0012	0	0.0020	0
50.		Commercial Mortgages - All Other			XXX	0	0.0420	0	0.0760	0	0.1200	0
		In Process of Foreclosure Affiliated:										
51.		Farm Mortgages			XXX	0	0.0000	0	0.1700	0	0.1700	0
52.		Residential Mortgages - Insured or Guaranteed			XXX	0	0.0000	0	0.0040	0	0.0040	0
53.		Residential Mortgages - All Other			XXX	0	0.0000	0	0.0130	0	0.0130	0
54.		Commercial Mortgages - Insured or Guaranteed			XXX	0	0.0000	0	0.0040	0	0.0040	0
55.		Commercial Mortgages - All Other			XXX	0	0.0000	0	0.1700	0	0.1700	0
56.		Total Affiliated (Sum of Lines 38 through 55)	0	0	XXX	0	XXX	0	XXX	0	XXX	0
57.		Unaffiliated - In Good Standing With Covenants			XXX	0	(c)	0	(c)	0	(c)	0
58.		Unaffiliated - In Good Standing Defeased With Government Securities			XXX	0	0.0010	0	0.0050	0	0.0065	0
59.		Unaffiliated - In Good Standing Primarily Senior			XXX	0	0.0035	0	0.0010	0	0.0130	0
60.		Unaffiliated - In Good Standing All Other			XXX	0	0.0060	0	0.0175	0	0.0225	0
61.		Unaffiliated - Overdue, Not in Process			XXX	0	0.0420	0	0.0760	0	0.1200	0
62.		Unaffiliated - In Process of Foreclosure			XXX	0	0.0000	0	0.1700	0	0.1700	0
63.		Total Unaffiliated (Sum of Lines 57 through 62)	0	0	XXX	0	XXX	0	XXX	0	XXX	0
64.		Total with Mortgage Loan Characteristics (Lines 56 + 63)	0	0	XXX	0	XXX	0	XXX	0	XXX	0

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

Line Num- ber	NAIC Desig- nation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols.4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF COMMON STOCK												
65.		Unaffiliated Public		XXX	XXX	.0	0.0000	.0	0.1405 (a)	.0	0.1405 (a)	.0
66.		Unaffiliated Private	186,123,481	XXX	XXX	186,123,481	0.0000	.0	0.1600	29,779,757	0.1600	29,779,757
67.		Affiliated Life with AVR		XXX	XXX	.0	0.0000	.0	0.0000	.0	0.0000	.0
68.		Affiliated Certain Other (See SVO Purposes & Procedures Manual)		XXX	XXX	.0	0.0000	.0	0.1300	.0	0.1300	.0
69.		Affiliated Other - All Other	194,038,985	XXX	XXX	194,038,985	0.0000	0	0.1600	31,046,238	0.1600	31,046,238
70.		Total with Common Stock Characteristics (Sum of Lines 65 through 69)	380,162,466	XXX	XXX	380,162,466	XXX	0	XXX	60,825,995	XXX	60,825,995
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF REAL ESTATE												
71.		Home Office Property (General Account only) .....				.0	0.0000	.0	0.0750	.0	0.0750	.0
72.		Investment Properties	848,070,600			848,070,600	0.0000	.0	0.0750	63,605,295	0.0750	63,605,295
73.		Properties Acquired in Satisfaction of Debt				0	0.0000	0	0.1100	0	0.1100	0
74.		Total with Real Estate Characteristics (Sum of Lines 71 through 73)	848,070,600	0	0	848,070,600	XXX	0	XXX	63,605,295	XXX	63,605,295
LOW INCOME HOUSING TAX CREDIT INVESTMENTS												
75.		Guaranteed Federal Low Income Housing Tax Credit .....	.0			.0	0.0003	.0	0.0006	.0	0.0010	.0
76.		Non-guaranteed Federal Low Income Housing Tax Credit	1,472,284			1,472,284	0.0063	9,275	0.0120	17,667	0.0190	27,973
77.		Guaranteed State Low Income Housing Tax Credit .....	.0			.0	0.0003	.0	0.0006	.0	0.0010	.0
78.		Non-guaranteed State Low Income Housing Tax Credit .....	.0			.0	0.0063	.0	0.0120	.0	0.0190	.0
79.		All Other Low Income Housing Tax Credit	0			0	0.0273	0	0.0600	0	0.0975	0
80.		Total LIHTC (Sum of Lines 75 through 79)	1,472,284	0	0	1,472,284	XXX	9,275	XXX	17,667	XXX	27,973
ALL OTHER INVESTMENTS												
81.		NAIC 1 Working Capital Finance Investments		XXX		.0	0.0000	.0	0.0037	.0	0.0037	.0
82.		NAIC 2 Working Capital Finance Investments		XXX		.0	0.0000	.0	0.0120	.0	0.0120	.0
83.		Other Invested Assets - Schedule BA	129,968,213	XXX		129,968,213	0.0000	.0	0.1300	16,895,868	0.1300	16,895,868
84.		Other Short-Term Invested Assets - Schedule DA		XXX		0	0.0000	0	0.1300	0	0.1300	0
85.		Total All Other (Sum of Lines 81, 82, 83 and 84)	129,968,213	XXX	0	129,968,213	XXX	0	XXX	16,895,868	XXX	16,895,868
86.		Total Other Invested Assets - Schedules BA & DA (Sum of Lines 29, 37, 64, 70, 74, 80 and 85)	1,660,851,228	0	0	1,660,851,228	XXX	2,570,901	XXX	147,733,026	XXX	150,754,785

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

SCHEDULE F

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

1	2	3	4	5	6	7	8
Contract Numbers	Claim Numbers	State of Residence of Claimant	Year of Claim for Death or Disability	Amount Claimed	Amount Paid During the Year	Amount Resisted Dec. 31 of Current Year	Why Compromised or Resisted
0080774438	2814896	CA	2018	15,000	1,820	0	No Contract
0080793731	2703537	FL	2018	10,000	1,824	0	No Contract
0080812989	2822107	FL	2018	3,000	372	0	No Contract
0080827042	2777828	FL	2018	2,500	187	0	No Contract
0080851726	2847952	FL	2018	10,000	613	0	No Contract
0080789001	2748351	GA	2018	10,000	715	0	No Contract
0049227291	2755569	IL	2018	30,000	1,741	0	No Contract
0049397324	2782806	IL	2018	10,000	208	0	No Contract
0080751811	2761130	IL	2018	5,000	752	0	No Contract
0080763650	2798118	IL	2018	5,000	1,049	0	No Contract
0080801847	2847320	IL	2018	7,000	1,000	0	No Contract
0080852853	2898399	IL	2018	5,000	334	0	No Contract
0080820827	2875262	IN	2018	10,000	1,327	0	No Contract
0080752748	2767544	KY	2018	2,500	634	0	No Contract
0080796330	2785173	KY	2018	10,000	1,429	0	No Contract
0080713523	2832216	LA	2018	15,000	1,113	0	No Contract
0080720489	2814695	LA	2018	25,000	718	0	No Contract
0080814334	2844949	LA	2018	15,000	732	0	No Contract
0080821685	2801152	LA	2018	25,000	144	0	No Contract
0080758330	2785048	MD	2018	10,000	613	0	No Contract
0080770414	2876739	MD	2018	20,000	298	0	No Contract
0080851937	2799559	MD	2018	10,000	36	0	No Contract
0080800408	2711482	MI	2018	10,000	178	0	No Contract
0080743634	2789482	NC	2018	4,000	1,139	0	No Contract
0080775477	2697118	NC	2018	5,000	1,010	0	No Contract
0080808819	2830861	NC	2018	5,000	235	0	No Contract
0080816600	2831657	NC	2018	25,000	1,946	0	No Contract
0080631820	2889681	OH	2018	5,000	970	0	No Contract
0080731829	2773873	OH	2018	10,000	1,636	0	No Contract
0080744430	2827058	OH	2018	10,000	528	0	No Contract
0080744842	2719682	OH	2018	10,000	838	0	No Contract
0080762784	2819657	OH	2018	7,500	2,166	0	No Contract
0080769217	2727727	OH	2018	8,000	60	0	No Contract
0080776576	2769119	OH	2018	5,000	583	0	No Contract
0080803529	2835994	OH	2018	4,000	28	0	No Contract
0080830155	2754449	OH	2018	15,000	517	0	No Contract
0080773157	2787090	PA	2018	12,000	2,168	0	No Contract
0080777073	2841263	PA	2018	5,000	364	0	No Contract
0080791410	2860148	PA	2018	5,000	927	0	No Contract
0049219273	2773891	WI	2018	10,000	457	0	No Contract
0080796147	2808459	WV	2018	2,500	343	0	No Contract
0199999. Death Claims - Ordinary				413,000	33,752	0	XXX
0599999. Death Claims - Disposed Of				413,000	33,752	0	XXX
0080807717	2703732	IN	2017	150,000	159	0	Unsound Health and Misrepresentation
0046154377	02765367	OH	2018	25,000	4	0	Unsound Health and Misrepresentation
0699999. Additional Accidental Death Benefits-Ordinary				175,000	163	0	XXX
1099999. Additional Accidental Death Benefits Claims - Disposed Of				175,000	163	0	XXX
0049186844	02748407	IL	2018	0	218	0	Unsound Health and Misrepresentation
0045328296	02801272	OH	2017	0	281	0	Unsound Health and Misrepresentation
1199999. Disability Benefits Claims - Ordinary				0	499	0	XXX
1599999. Disability Benefits Claims - Disposed Of				0	499	0	XXX
2099999. Matured Endowments Claims - Disposed Of							XXX
2599999. Annuities with Life Contingency Claims - Disposed Of							XXX
2699999. Claims Disposed of During Current Year				588,000	34,414	0	XXX
3199999. Death Claims - Resisted							XXX
3699999. Additional Accidental Death Benefits Claims - Resisted							XXX
4199999. Disability Benefits Claims - Resisted							XXX
4699999. Matured Endowments Claims - Resisted							XXX
5199999. Annuities with Life Contingencies Claims - Resisted							XXX
5299999. Claims Resisted During Current Year							XXX
5399999 - Totals				588,000	34,414	0	XXX

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE The Western and Southern Life Insurance Company

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT

	Total		Group Accident and Health		Credit Accident and Health (Group and Individual)		Collectively Renewable		Other Individual Contracts									
									Non-Cancelable		Guaranteed Renewable		Non-Renewable for Stated Reasons Only		Other Accident Only		All Other	
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	9 Amount	10 %	11 Amount	12 %	13 Amount	14 %	15 Amount	16 %	17 Amount	18 %
PART 1. - ANALYSIS OF UNDERWRITING OPERATIONS																		
1. Premiums written	20,638,148	XXX		XXX		XXX		XXX		XXX	20,638,148	XXX		XXX		XXX		XXX
2. Premiums earned	20,649,953	XXX		XXX		XXX		XXX		XXX	20,649,953	XXX		XXX		XXX		XXX
3. Incurred claims	17,066,794	82.6	0	0.0	0	0.0	0	0.0	0	0.0	17,066,794	82.6	0	0.0	0	0.0	0	0.0
4. Cost containment expenses	583,876	2.8		0.0		0.0		0.0		0.0	583,876	2.8		0.0		0.0		0.0
5. Incurred claims and cost containment expenses (Lines 3 and 4)	17,650,670	85.5	0	0.0	0	0.0	0	0.0	0	0.0	17,650,670	85.5	0	0.0	0	0.0	0	0.0
6. Increase in contract reserves	2,582,920	12.5	0	0.0	0	0.0	0	0.0	0	0.0	2,582,920	12.5	0	0.0	0	0.0	0	0.0
7. Commissions (a)	1,216,680	5.9		0.0		0.0		0.0		0.0	1,216,680	5.9		0.0		0.0		0.0
8. Other general insurance expenses	11,416,151	55.3		0.0		0.0		0.0		0.0	11,416,151	55.3		0.0		0.0		0.0
9. Taxes, licenses and fees	984,588	4.8		0.0		0.0		0.0		0.0	984,588	4.8		0.0		0.0		0.0
10. Total other expenses incurred	13,617,419	65.9	0	0.0	0	0.0	0	0.0	0	0.0	13,617,419	65.9	0	0.0	0	0.0	0	0.0
11. Aggregate write-ins for deductions	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
12. Gain from underwriting before dividends or refunds	(13,201,056)	(63.9)	0	0.0	0	0.0	0	0.0	0	0.0	(13,201,056)	(63.9)	0	0.0	0	0.0	0	0.0
13. Dividends or refunds	0	0.0		0.0		0.0		0.0		0.0	0	0.0		0.0		0.0		0.0
14. Gain from underwriting after dividends or refunds	(13,201,056)	(63.9)	0	0.0	0	0.0	0	0.0	0	0.0	(13,201,056)	(63.9)	0	0.0	0	0.0	0	0.0
DETAILS OF WRITE-INS																		
1101.																		
1102.																		
1103.																		
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

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

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE The Western and Southern Life Insurance Company

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (Continued)

	1	2	3	4	Other Individual Contracts				
					5	6	7	8	9
	Total	Group Accident and Health	Credit Accident and Health (Group and Individual)	Collectively Renewable	Non-Cancelable	Guaranteed Renewable	Non-Renewable for Stated Reasons Only	Other Accident Only	All Other
PART 2. - RESERVES AND LIABILITIES									
A. Premium Reserves:									
1. Unearned premiums	1,896,236					1,896,236			
2. Advance premiums	65,480					65,480			
3. Reserve for rate credits	0								
4. Total premium reserves, current year	1,961,716	0	0	0	0	1,961,716	0	0	0
5. Total premium reserves, prior year	2,013,989	0	0	0	0	2,013,989	0	0	0
6. Increase in total premium reserves	(52,273)	0	0	0	0	(52,273)	0	0	0
B. Contract Reserves:									
1. Additional reserves (a)	240,974,933					240,974,933			
2. Reserve for future contingent benefits	0								
3. Total contract reserves, current year	240,974,933	0	0	0	0	240,974,933	0	0	0
4. Total contract reserves, prior year	238,392,013	0	0	0	0	238,392,013	0	0	0
5. Increase in contract reserves	2,582,920	0	0	0	0	2,582,920	0	0	0
C. Claim Reserves and Liabilities:									
1. Total current year	22,906,661	0	0	0	0	22,906,661	0	0	0
2. Total prior year	21,059,642	0	0	0	0	21,059,642	0	0	0
3. Increase	1,847,019	0	0	0	0	1,847,019	0	0	0

PART 3. - TEST OF PRIOR YEAR'S CLAIM RESERVES AND LIABILITIES									
1. Claims paid during the year:									
1.1 On claims incurred prior to current year	6,244,763					6,244,763			
1.2 On claims incurred during current year	8,975,012					8,975,012			
2. Claim reserves and liabilities, December 31, current year:									
2.1 On claims incurred prior to current year	15,943,922					15,943,922			
2.2 On claims incurred during current year	6,962,739					6,962,739			
3. Test:									
3.1 Lines 1.1 and 2.1	22,188,685	0	0	0	0	22,188,685	0	0	0
3.2 Claim reserves and liabilities, December 31, prior year	21,059,642	0	0	0	0	21,059,642	0	0	0
3.3 Line 3.1 minus Line 3.2	1,129,043	0	0	0	0	1,129,043	0	0	0

PART 4. - REINSURANCE									
A. Reinsurance Assumed:									
1. Premiums written	0								
2. Premiums earned	0								
3. Incurred claims	0								
4. Commissions	0	0	0						
B. Reinsurance Ceded:									
1. Premiums written	4,938,458					4,938,458			
2. Premiums earned	4,938,458					4,938,458			
3. Incurred claims	2,646,886					2,646,886			
4. Commissions	981,498	0	0			981,498			

(a) Includes \$ premium deficiency reserve.

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE The Western and Southern Life Insurance Company

SCHEDULE H - PART 5 - HEALTH CLAIMS

	1 Medical	2 Dental	3 Other	4 Total
A. Direct:				
1. Incurred Claims			19,713,681	19,713,681
2. Beginning Claim Reserves and Liabilities			23,247,183	23,247,183
3. Ending Claim Reserves and Liabilities			25,097,126	25,097,126
4. Claims Paid	0	0	17,863,738	17,863,738
B. Assumed Reinsurance:				
5. Incurred Claims.....				0
6. Beginning Claim Reserves and Liabilities			0	0
7. Ending Claim Reserves and Liabilities				0
8. Claims Paid	0	0	0	0
C. Ceded Reinsurance:				
9. Incurred Claims.....			2,646,886	2,646,886
10. Beginning Claim Reserves and Liabilities			2,279,508	2,279,508
11. Ending Claim Reserves and Liabilities			2,321,733	2,321,733
12. Claims Paid	0	0	2,604,661	2,604,661
D. Net:				
13. Incurred Claims.....	0	0	17,066,795	17,066,795
14. Beginning Claim Reserves and Liabilities	0	0	20,967,675	20,967,675
15. Ending Claim Reserves and Liabilities	0	0	22,775,393	22,775,393
16. Claims Paid	0	0	15,259,077	15,259,077
E. Net Incurred Claims and Cost Containment Expenses:				
17. Incurred Claims and Cost Containment Expenses			17,650,670	17,650,670
18. Beginning Reserves and Liabilities			20,967,675	20,967,675
19. Ending Reserves and Liabilities			22,775,392	22,775,392
20. Paid Claims and Cost Containment Expenses	0	0	15,842,953	15,842,953

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE The Western and Southern Life Insurance Company

SCHEDULE S - PART 1 - SECTION 1

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Reinsured	5 Domiciliary Jurisdiction	6 Type of Reinsurance Assumed	7 Type of Business Assumed	8 Amount of In Force at End of Year	9 Reserve	10 Premiums	11 Reinsurance Payable on Paid and Unpaid Losses	12 Modified Coinsurance Reserve	13 Funds Withheld Under Coinsurance
65242	35-0457540	01/01/2006	Lafayette Life Insurance Company	OH	YRT/I	OL	102,434,851	1,033,506	1,611,136	0	0	0
74780	86-0214103	12/31/2002	Integrity Life Insurance Co.	OH	MCO/I	FA	0	0	564,721	0	0	0
0299999. General Account - U.S. Affiliates - Other							102,434,851	1,033,506	2,175,857	0	0	0
0399999. Total General Account - U.S. Affiliates							102,434,851	1,033,506	2,175,857	0	0	0
0699999. Total General Account - Non-U.S. Affiliates							0	0	0	0	0	0
0799999. Total General Account - Affiliates							102,434,851	1,033,506	2,175,857	0	0	0
1099999. Total General Account - Non-Affiliates							0	0	0	0	0	0
1199999. Total General Account							102,434,851	1,033,506	2,175,857	0	0	0
1499999. Total Separate Accounts - U.S. Affiliates							0	0	0	0	0	0
1799999. Total Separate Accounts - Non-U.S. Affiliates							0	0	0	0	0	0
1899999. Total Separate Accounts - Affiliates							0	0	0	0	0	0
2199999. Total Separate Accounts - Non-Affiliates							0	0	0	0	0	0
2299999. Total Separate Accounts							0	0	0	0	0	0
2399999. Total U.S. (Sum of 0399999, 0899999, 1499999 and 1999999)							102,434,851	1,033,506	2,175,857	0	0	0
2499999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999 and 2099999)							0	0	0	0	0	0
9999999 - Totals							102,434,851	1,033,506	2,175,857	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE The Western and Southern Life Insurance Company

SCHEDULE S - PART 1 - SECTION 2

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

[illegible]

SCHEDULE S - PART 2

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE The Western and Southern Life Insurance Company

SCHEDULE S - PART 3 - SECTION 1

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Amount in Force at End of Year	Reserve Credit Taken		11 Premiums	Outstanding Surplus Relief		14 Modified Coinsurance Reserve	15 Funds Withheld Under Coinsurance
								9	10		12	13		
								Current Year	Prior Year		Current Year	Prior Year		
..99937 .....	..31-1191427 .....	..07/01/1996	Columbus Life Ins Co	OH .....	..OTH/I .....	..OL	1,333,411,716	513,439,870	532,044,887	0	0	0	0	0
02999999. General Account - Authorized U.S. Affiliates - Other							1,333,411,716	513,439,870	532,044,887	0	0	0	0	0
03999999. Total General Account - Authorized U.S. Affiliates							1,333,411,716	513,439,870	532,044,887	0	0	0	0	0
06999999. Total General Account - Authorized Non-U.S. Affiliates							0	0	0	0	0	0	0	0
07999999. Total General Account - Authorized Affiliates							1,333,411,716	513,439,870	532,044,887	0	0	0	0	0
..80659 .....	..38-0397420 .....	..08/01/2008	Canada Life Assurance Co. USB	MI .....	..YRT/I .....	..OL	122,947,406	94,076	78,186	104,382	0	0	0	0
..86258 .....	..13-2572994 .....	..08/01/1997	General Re Life Corporation	CT .....	..YRT/I .....	..OL	3,336,578	24,576	29,010	17,416	0	0	0	0
..88340 .....	..59-2859797 .....	..12/01/1999	Hannover Life Reinsurance Co.	FL .....	..YRT/I .....	..OL	19,441,032	58,370	56,527	85,497	0	0	0	0
..66346 .....	..58-0828824 .....	..01/01/1986	Munich American Reassurance Co.	GA .....	..YRT/I .....	..OL	8,569,268	10,097	7,159	12,743	0	0	0	0
..93572 .....	..43-1235868 .....	..01/01/1982	RGA Reinsurance Co.	MO .....	..YRT/I .....	..OL	233,241,064	568,636	654,092	733,051	0	0	0	0
..82627 .....	..06-0839705 .....	..01/01/1960	Swiss Re Life & Health America	MO .....	..CO/I .....	..OL	566,246	504,726	518,694	6,970	0	0	0	0
..82627 .....	..06-0839705 .....	..08/01/2003	Swiss Re Life & Health America	MO .....	..YRT/I .....	..OL	147,301,825	150,438	128,012	183,834	0	0	0	0
..65676 .....	..35-0472300 .....	..01/01/1969	The Lincoln National Life Insurance Co.	IN .....	..CO/I .....	..OL	1,066,242	1,028,594	1,104,322	14,708	0	0	0	0
..65676 .....	..35-0472300 .....	..07/01/1980	The Lincoln National Life Insurance Co.	IN .....	..YRT/I .....	..OL	18,475,671	188,149	219,153	245,863	0	0	0	0
08999999. General Account - Authorized U.S. Non-Affiliates							554,945,332	2,627,662	2,795,155	1,404,464	0	0	0	0
10999999. Total General Account - Authorized Non-Affiliates							554,945,332	2,627,662	2,795,155	1,404,464	0	0	0	0
11999999. Total General Account Authorized							1,888,357,048	516,067,532	534,840,042	1,404,464	0	0	0	0
14999999. Total General Account - Unauthorized U.S. Affiliates							0	0	0	0	0	0	0	0
17999999. Total General Account - Unauthorized Non-U.S. Affiliates							0	0	0	0	0	0	0	0
18999999. Total General Account - Unauthorized Affiliates							0	0	0	0	0	0	0	0
..00000 .....	..AA-1580095 .....	..08/01/2008	TOA Reinsurance Company	JPN .....	..YRT/I .....	..OL	101,939,060	71,950	59,737	78,255	0	0	0	0
20999999. General Account - Unauthorized Non-U.S. Non-Affiliates							101,939,060	71,950	59,737	78,255	0	0	0	0
21999999. Total General Account - Unauthorized Non-Affiliates							101,939,060	71,950	59,737	78,255	0	0	0	0
22999999. Total General Account Unauthorized							101,939,060	71,950	59,737	78,255	0	0	0	0
25999999. Total General Account - Certified U.S. Affiliates							0	0	0	0	0	0	0	0
28999999. Total General Account - Certified Non-U.S. Affiliates							0	0	0	0	0	0	0	0
29999999. Total General Account - Certified Affiliates							0	0	0	0	0	0	0	0
32999999. Total General Account - Certified Non-Affiliates							0	0	0	0	0	0	0	0
33999999. Total General Account Certified							0	0	0	0	0	0	0	0
34999999. Total General Account Authorized, Unauthorized and Certified							1,990,296,108	516,139,482	534,899,779	1,482,719	0	0	0	0
37999999. Total Separate Accounts - Authorized U.S. Affiliates							0	0	0	0	0	0	0	0
40999999. Total Separate Accounts - Authorized Non-U.S. Affiliates							0	0	0	0	0	0	0	0
41999999. Total Separate Accounts - Authorized Affiliates							0	0	0	0	0	0	0	0
44999999. Total Separate Accounts - Authorized Non-Affiliates							0	0	0	0	0	0	0	0
45999999. Total Separate Accounts Authorized							0	0	0	0	0	0	0	0
48999999. Total Separate Accounts - Unauthorized U.S. Affiliates							0	0	0	0	0	0	0	0
51999999. Total Separate Accounts - Unauthorized Non-U.S. Affiliates							0	0	0	0	0	0	0	0
52999999. Total Separate Accounts - Unauthorized Affiliates							0	0	0	0	0	0	0	0
55999999. Total Separate Accounts - Unauthorized Non-Affiliates							0	0	0	0	0	0	0	0
56999999. Total Separate Accounts Unauthorized							0	0	0	0	0	0	0	0
59999999. Total Separate Accounts - Certified U.S. Affiliates							0	0	0	0	0	0	0	0
62999999. Total Separate Accounts - Certified Non-U.S. Affiliates							0	0	0	0	0	0	0	0
63999999. Total Separate Accounts - Certified Affiliates							0	0	0	0	0	0	0	0
66999999. Total Separate Accounts - Certified Non-Affiliates							0	0	0	0	0	0	0	0
67999999. Total Separate Accounts Certified							0	0	0	0	0	0	0	0
68999999. Total Separate Accounts Authorized, Unauthorized and Certified							0	0	0	0	0	0	0	0
69999999. Total U.S. (Sum of 03999999, 08999999, 14999999, 19999999, 25999999, 30999999, 37999999, 42999999, 48999999, 53999999, 59999999 and 64999999)							1,888,357,048	516,067,532	534,840,042	1,404,464	0	0	0	0
70999999. Total Non-U.S. (Sum of 06999999, 09999999, 17999999, 20999999, 28999999, 31999999, 40999999, 43999999, 51999999, 54999999, 62999999 and 65999999)							101,939,060	71,950	59,737	78,255	0	0	0	0
99999999 - Totals							1,990,296,108	516,139,482	534,899,779	1,482,719	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE The Western and Southern Life Insurance Company

SCHEDULE S - PART 3 - SECTION 2

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Premiums	9 Unearned Premiums (Estimated)	10 Reserve Credit Taken Other than for Unearned Premiums	Outstanding Surplus Relief		13 Modified Coinsurance Reserve	14 Funds Withheld Under Coinsurance
										11 Current Year	12 Prior Year		
99937	31-1191427	07/01/1986	Columbus Life Insurance Co.	OH	OTH/I	LTDI	0	1,814	728,154	0	0	0	0
0299999. General Account - Authorized U.S. Affiliates - Other							0	1,814	728,154	0	0	0	0
0399999. Total General Account - Authorized U.S. Affiliates							0	1,814	728,154	0	0	0	0
0699999. Total General Account - Authorized Non-U.S. Affiliates							0	0	0	0	0	0	0
0799999. Total General Account - Authorized Affiliates							0	1,814	728,154	0	0	0	0
71412	47-0246511	07/01/2001	Mutual of Omaha Insurance Co.	NE	QA/I	SD	2,005,255		14,941,054	0	0	0	0
86258	13-2572994	10/01/2009	Gen Re Life Corporation	CT	QA/I	SD	2,930,928		5,382,122	0	0	0	0
0899999. General Account - Authorized U.S. Non-Affiliates							4,936,183	0	20,323,176	0	0	0	0
1099999. Total General Account - Authorized Non-Affiliates							4,936,183	0	20,323,176	0	0	0	0
1199999. Total General Account Authorized							4,936,183	1,814	21,051,330	0	0	0	0
1499999. Total General Account - Unauthorized U.S. Affiliates							0	0	0	0	0	0	0
1799999. Total General Account - Unauthorized Non-U.S. Affiliates							0	0	0	0	0	0	0
1899999. Total General Account - Unauthorized Affiliates							0	0	0	0	0	0	0
2199999. Total General Account - Unauthorized Non-Affiliates							0	0	0	0	0	0	0
2299999. Total General Account Unauthorized							0	0	0	0	0	0	0
2599999. Total General Account - Certified U.S. Affiliates							0	0	0	0	0	0	0
2899999. Total General Account - Certified Non-U.S. Affiliates							0	0	0	0	0	0	0
2999999. Total General Account - Certified Affiliates							0	0	0	0	0	0	0
3299999. Total General Account - Certified Non-Affiliates							0	0	0	0	0	0	0
3399999. Total General Account Certified							0	0	0	0	0	0	0
3499999. Total General Account Authorized, Unauthorized and Certified							4,936,183	1,814	21,051,330	0	0	0	0
3799999. Total Separate Accounts - Authorized U.S. Affiliates							0	0	0	0	0	0	0
4099999. Total Separate Accounts - Authorized Non-U.S. Affiliates							0	0	0	0	0	0	0
4199999. Total Separate Accounts - Authorized Affiliates							0	0	0	0	0	0	0
4499999. Total Separate Accounts - Authorized Non-Affiliates							0	0	0	0	0	0	0
4599999. Total Separate Accounts Authorized							0	0	0	0	0	0	0
4899999. Total Separate Accounts - Unauthorized U.S. Affiliates							0	0	0	0	0	0	0
5199999. Total Separate Accounts - Unauthorized Non-U.S. Affiliates							0	0	0	0	0	0	0
5299999. Total Separate Accounts - Unauthorized Affiliates							0	0	0	0	0	0	0
5599999. Total Separate Accounts - Unauthorized Non-Affiliates							0	0	0	0	0	0	0
5699999. Total Separate Accounts Unauthorized							0	0	0	0	0	0	0
5999999. Total Separate Accounts - Certified U.S. Affiliates							0	0	0	0	0	0	0
6299999. Total Separate Accounts - Certified Non-U.S. Affiliates							0	0	0	0	0	0	0
6399999. Total Separate Accounts - Certified Affiliates							0	0	0	0	0	0	0
6699999. Total Separate Accounts - Certified Non-Affiliates							0	0	0	0	0	0	0
6799999. Total Separate Accounts Certified							0	0	0	0	0	0	0
6899999. Total Separate Accounts Authorized, Unauthorized and Certified							0	0	0	0	0	0	0
6999999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3799999, 4299999, 4899999, 5399999, 5999999 and 6499999)							4,936,183	1,814	21,051,330	0	0	0	0
7099999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 4099999, 4399999, 5199999, 5499999, 6299999 and 6599999)							0	0	0	0	0	0	0
9999999 - Totals							4,936,183	1,814	21,051,330	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE The Western and Southern Life Insurance Company

SCHEDULE S - PART 4

Reinsurance Ceded to Unauthorized Companies

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
NAIC Company Code	ID Number	Effective Date	Name of Reinsurer	Reserve Credit Taken	Paid and Unpaid Losses Recoverable (Debit)	Other Debits	Total (Cols.5+6+7)	Letters of Credit	Issuing or Confirming Bank Reference Number (a)	Trust Agreements	Funds Deposited by and Withheld from Reinsurers	Other	Miscellaneous Balances (Credit)	Sum of Cols. 9+11+12+13 +14 but not in Excess of Col. 8
0399999. Total General Account - Life and Annuity U.S. Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
0699999. Total General Account - Life and Annuity Non-U.S. Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
0799999. Total General Account - Life and Annuity Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
...00000 ...	AA-1580095 ...	08/01/2008 ...	TOA Reinsurance Company ...	71,950	6,956		78,906	162,500	0001					78,906
0999999. General Account - Life and Annuity Non-U.S. Non-Affiliates				71,950	6,956	0	78,906	162,500	XXX	0	0	0	0	78,906
1099999. Total General Account - Life and Annuity Non-Affiliates				71,950	6,956	0	78,906	162,500	XXX	0	0	0	0	78,906
1199999. Total General Account Life and Annuity				71,950	6,956	0	78,906	162,500	XXX	0	0	0	0	78,906
1499999. Total General Account - Accident and Health U.S. Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
1799999. Total General Account - Accident and Health Non-U.S. Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
1899999. Total General Account - Accident and Health Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
2199999. Total General Account - Accident and Health Non-Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
2299999. Total General Account Accident and Health				0	0	0	0	0	XXX	0	0	0	0	0
2399999. Total General Account				71,950	6,956	0	78,906	162,500	XXX	0	0	0	0	78,906
2699999. Total Separate Accounts - U.S. Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
2999999. Total Separate Accounts - Non-U.S. Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
3099999. Total Separate Accounts - Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
3399999. Total Separate Accounts - Non-Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
3499999. Total Separate Accounts				0	0	0	0	0	XXX	0	0	0	0	0
3599999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2699999 and 3199999)				0	0	0	0	0	XXX	0	0	0	0	0
3699999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2999999 and 3299999)				71,950	6,956	0	78,906	162,500	XXX	0	0	0	0	78,906
9999999 - Totals				71,950	6,956	0	78,906	162,500	XXX	0	0	0	0	78,906

(a)	Issuing or Confirming Bank Reference Number	Letters of Credit Code	American Bankers Association (ABA) Routing Number	Issuing or Confirming Bank Name	Letters of Credit Amount
	0001	1.....	026009674	Sumitomo Mitsui Banking Corporation .....	.....162,500

Schedule S - Part 5

N O N E

Schedule S - Part 5 - Bank Footnote

N O N E

SCHEDULE S - PART 6

Five Year Exhibit of Reinsurance Ceded Business
(\$000 Omitted)

	1 2018	2 2017	3 2016	4 2015	5 2014
A. OPERATIONS ITEMS					
1. Premiums and annuity considerations for life and accident and health contracts	6,419	6,403	6,497	6,149	5,598
2. Commissions and reinsurance expense allowances	981	932	888	855	228
3. Contract claims	4,225	3,420	3,519	3,355	3,598
4. Surrender benefits and withdrawals for life contracts					
5. Dividends to policyholders					
6. Reserve adjustments on reinsurance ceded	0	0	0	0	0
7. Increase in aggregate reserve for life and accident and health contracts	(16,701)	(16,784)	(47,217)	(26,659)	(15,067)
B. BALANCE SHEET ITEMS					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected	442	444	489	428	435
9. Aggregate reserves for life and accident and health contracts	511,288	527,989	544,773	591,990	618,649
10. Liability for deposit-type contracts	25,904	26,765	27,406	27,956	28,809
11. Contract claims unpaid	1,869	1,684	1,566	1,520	1,540
12. Amounts recoverable on reinsurance	382	199	511	89	184
13. Experience rating refunds due or unpaid					
14. Policyholders' dividends (not included in Line 10)					
15. Commissions and reinsurance expense allowances due					
16. Unauthorized reinsurance offset	0	0	0	0	0
17. Offset for reinsurance with Certified Reinsurers	0		0	0	0
C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)					
18. Funds deposited by and withheld from (F)	0	0	0	0	0
19. Letters of credit (L)	163	100	55	10	10
20. Trust agreements (T)	0	0	0	0	0
21. Other (O)	0	0	0	0	0
D. REINSURANCE WITH CERTIFIED REINSURERS (DEPOSITS BY AND FUNDS WITHHELD FROM)					
22. Multiple Beneficiary Trust	0		0	0	0
23. Funds deposited by and withheld from (F)	0		0	0	0
24. Letters of credit (L)	0		0	0	0
25. Trust agreements (T)	0		0	0	0
26. Other (O)	0		0	0	0

SCHEDULE S - PART 7

Restatement of Balance Sheet to Identify Net Credit for Ceded Reinsurance

	1 As Reported (net of ceded)	2 Restatement Adjustments	3 Restated (gross of ceded)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 12)	8,882,991,649		8,882,991,649
2. Reinsurance (Line 16)	381,799	(381,799)	0
3. Premiums and considerations (Line 15)	50,247,281	442,089	50,689,370
4. Net credit for ceded reinsurance	XXX	539,001,341	539,001,341
5. All other admitted assets (balance)	217,877,116		217,877,116
6. Total assets excluding Separate Accounts (Line 26)	9,151,497,845	539,061,631	9,690,559,476
7. Separate Account assets (Line 27)	961,136,183		961,136,183
8. Total assets (Line 28)	10,112,634,028	539,061,631	10,651,695,659
LIABILITIES, CAPITAL AND SURPLUS (Page 3)			
9. Contract reserves (Lines 1 and 2)	2,963,374,082	511,288,354	3,474,662,436
10. Liability for deposit-type contracts (Line 3)	213,579,101	25,904,272	239,483,373
11. Claim reserves (Line 4)	39,862,711	1,869,005	41,731,716
12. Policyholder dividends/reserves (Lines 5 through 7)	38,195,742		38,195,742
13. Premium & annuity considerations received in advance (Line 8)	3,511,652		3,511,652
14. Other contract liabilities (Line 9)	59,489,892		59,489,892
15. Reinsurance in unauthorized companies (Line 24.02 minus inset amount)	0	0	0
16. Funds held under reinsurance treaties with unauthorized reinsurers (Line 24.03 minus inset amount)	0		0
17. Reinsurance with Certified Reinsurers (Line 24.02 inset amount)	0		0
18. Funds held under reinsurance treaties with Certified Reinsurers (Line 24.03 inset amount)			0
19. All other liabilities (balance)	896,428,489		896,428,489
20. Total liabilities excluding Separate Accounts (Line 26)	4,214,441,669	539,061,631	4,753,503,300
21. Separate Account liabilities (Line 27)	961,136,183		961,136,183
22. Total liabilities (Line 28)	5,175,577,852	539,061,631	5,714,639,483
23. Capital & surplus (Line 38)	4,937,056,176	XXX	4,937,056,176
24. Total liabilities, capital & surplus (Line 39)	10,112,634,028	539,061,631	10,651,695,659
NET CREDIT FOR CEDED REINSURANCE			
25. Contract reserves	511,288,354		
26. Claim reserves	1,869,005		
27. Policyholder dividends/reserves	0		
28. Premium & annuity considerations received in advance	0		
29. Liability for deposit-type contracts	25,904,272		
30. Other contract liabilities	0		
31. Reinsurance ceded assets	381,799		
32. Other ceded reinsurance recoverables	0		
33. Total ceded reinsurance recoverables	539,443,430		
34. Premiums and considerations	442,089		
35. Reinsurance in unauthorized companies	0		
36. Funds held under reinsurance treaties with unauthorized reinsurers	0		
37. Reinsurance with Certified Reinsurers	0		
38. Funds held under reinsurance treaties with Certified Reinsurers	0		
39. Other ceded reinsurance payables/offsets	0		
40. Total ceded reinsurance payable/offsets	442,089		
41. Total net credit for ceded reinsurance	539,001,341		

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

Allocated by States and Territories

			Direct Business Only					
			1	2	3	4	5	6
States, Etc.			Life (Group and Individual)	Annuities (Group and Individual)	Disability Income (Group and Individual)	Long-Term Care (Group and Individual)	Deposit-Type Contracts	Totals
1.	Alabama	AL	220,238	0	33,305		0	253,543
2.	Alaska	AK	109,356	0	2,552		0	111,908
3.	Arizona	AZ	976,017	0	55,444		0	1,031,461
4.	Arkansas	AR	132,317	0	11,163		0	143,480
5.	California	CA	10,477,464	0	624,120		0	11,101,584
6.	Colorado	CO	217,470	0	13,110		0	230,580
7.	Connecticut	CT	40,157	0	3,239		0	43,396
8.	Delaware	DE	47,167	0	2,947		0	50,114
9.	District of Columbia	DC	227,854	0	14,238		0	242,092
10.	Florida	FL	7,688,304	0	1,524,827		0	9,213,131
11.	Georgia	GA	1,302,681	0	118,473		0	1,421,154
12.	Hawaii	HI	31,030	0	3,471		0	34,501
13.	Idaho	ID	56,433	0	1,208		0	57,641
14.	Illinois	IL	22,637,321	2,000	1,411,936		0	24,051,257
15.	Indiana	IN	13,732,529	0	2,764,299		0	16,496,828
16.	Iowa	IA	182,152	0	8,128		0	190,280
17.	Kansas	KS	718,431	0	192,604		0	911,035
18.	Kentucky	KY	5,359,176	500	1,449,281		0	6,808,957
19.	Louisiana	LA	6,579,038	0	277,994		0	6,857,032
20.	Maine	ME	11,515	0	2,381		0	13,896
21.	Maryland	MD	2,549,904	0	76,403		0	2,626,307
22.	Massachusetts	MA	51,079	0	7,061		0	58,140
23.	Michigan	MI	6,026,077	5,686	766,776		0	6,798,539
24.	Minnesota	MN	1,554,876	0	51,245		0	1,606,121
25.	Mississippi	MS	145,775	0	12,275		0	158,050
26.	Missouri	MO	4,114,036	240	552,500		0	4,666,776
27.	Montana	MT	12,056	0	1,137		0	13,193
28.	Nebraska	NE	23,888	0	1,094		0	24,982
29.	Nevada	NV	309,317	0	24,290		0	333,607
30.	New Hampshire	NH	8,636	0	795		0	9,431
31.	New Jersey	NJ	188,686	0	10,048		0	198,734
32.	New Mexico	NM	29,304	0	5,556		0	34,860
33.	New York	NY	169,261	0	20,690		0	189,951
34.	North Carolina	NC	16,158,264	0	4,051,340		0	20,209,604
35.	North Dakota	ND	6,471	0	270		0	6,741
36.	Ohio	OH	47,322,589	5,383	7,489,275		0	54,817,247
37.	Oklahoma	OK	158,408	0	20,831		0	179,239
38.	Oregon	OR	113,400	0	4,738		0	118,138
39.	Pennsylvania	PA	9,527,932	1,992	1,076,617		0	10,606,541
40.	Rhode Island	RI	6,119	0	288		0	6,407
41.	South Carolina	SC	1,805,298	0	287,708		0	2,093,006
42.	South Dakota	SD	13,603	0	2,425		0	16,028
43.	Tennessee	TN	1,503,400	0	566,921		0	2,070,321
44.	Texas	TX	5,886,387	0	745,295		0	6,631,682
45.	Utah	UT	42,848	0	1,578		0	44,426
46.	Vermont	VT	3,639	0	682		0	4,321
47.	Virginia	VA	723,413	0	116,668		0	840,081
48.	Washington	WA	171,229	0	11,084		0	182,313
49.	West Virginia	WV	3,754,541	0	1,101,648		0	4,856,189
50.	Wisconsin	WI	1,667,186	0	49,050		0	1,716,236
51.	Wyoming	WY	8,946	0	304		0	9,250
52.	American Samoa	AS	0	0			0	0
53.	Guam	GU	349	0			0	349
54.	Puerto Rico	PR	13,176	0	94		0	13,270
55.	U.S. Virgin Islands	VI	1,189	0			0	1,189
56.	Northern Mariana Islands	MP	0	0			0	0
57.	Canada	CAN	14	0			0	14
58.	Aggregate Other Alien	OT	48,445	0	2,630		0	51,075
59.	Total		174,866,391	15,801	25,574,036	0	0	200,456,228

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE The Western and Southern Life Insurance Company

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Owner-ship Provide Percen-tage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Y/N)	*
.0836	Western-Southern Group	.00000	81-3013986				309 Holdings, LLC	.OH	NIA	The Western and Southern Life Ins Co	Ownership	1.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	81-3013986				309 Holdings, LLC	.OH	NIA	W&S Real Estate Holdings LLC	Ownership	48.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	82-1665321				W Apt. Investor Holdings, LLC	.NC	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	47-3228849				1373 Lex Road Investor Holdings, LLC	.KY	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000					2014 San Antonio Trust Agreement	.OH	NIA	The Western and Southern Life Ins Co	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000					2017 Houston Trust Agreement	.OH	NIA	The Western and Southern Life Ins Co	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	45-5458388				2758 South Main SPE, LLC	.NC	NIA	W&S Real Estate Holdings LLC	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	27-1594103				506 Phelps Holdings, LLC	.OH	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	47-1046102				Apex Housing Investor Holdings, LLC	.KY	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	82-1476704				Aravada Kipling Housing Holdings, LLC	.CO	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	45-5439068				Belle Housing Investor Holdings, Inc.	.NC	NIA	W&S Real Estate Holdings, Inc.	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	82-0887717				BP Summerville Investor Holdings, LLC	.SC	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	45-5458332				BY Apartment Investor Holding, LLC	.MD	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	35-2431972				Canal Senate Apartments LLC	.IN	NIA	W&S Real Estate Holdings LLC	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	82-0894869				Cape Barnstable Investor Holdings, LLC	.MA	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	20-8819502				Carmel Holdings, LLC	.IN	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	20-5862349				Carmel Hotel, LLC	.IN	NIA	Carmel Holdings, LLC	Ownership	36.260	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	31-1449186				Carthage Senior Housing Ltd	.OH	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	82-4579654				Cedar Park Senior Inv. Holdings, LLC	.TX	NIA	WSLR Holdings LLC	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	83-2482456				Cenizo Apts Inv. Holdings, LLC	.TX	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	75-2808126				Centreport Partners LP	.TX	NIA	The Western and Southern Life Ins Co	Ownership	25.250	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	82-1650525				Chattanooga Southside Housing Investor Holdings, LLC	.TN	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	81-2810787				Chestnut Healthcare Partners, LP	.TN	NIA	The Western and Southern Life Ins Co	Ownership	21.350	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	23-1691523				Cincinnati Analyst Inc	.OH	.DS	Columbus Life Insurance Co	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	83-3238622				Cincinnati CBD Holdings, LLC	.OH	NIA	W&S Real Estate Holdings LLC	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	61-1454115				Cincinnati New Markets Fund LLC	.OH	NIA	The Western and Southern Life Ins Co	Ownership	14.660	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	20-0434449				Cleveland East Hotel LLC	.OH	NIA	WS CEH LLC	Ownership	37.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.99937	31-1191427				Columbus Life Insurance Co	.OH	.DS	The Western and Southern Life Ins Co	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	81-3364944				Cove Housing Investor Holdings, LLC	.OR	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	46-5593932				Crabtree Common Apt. Invesotr Holdings, LLC	.NC	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	45-2524597				Cranberry NP Hotel Company LLC	.PA	NIA	NP Cranberry Hotel Holdings, LLC	Ownership	72.520	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	47-3929236				Crossings Apt. Holdings	.UT	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	46-3421289				Dallas City Investor Holdings, LLC	.TX	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	20-2681473				Day Hill Road Land LLC	.CT	NIA	W&S Real Estate Holdings LLC	Ownership	74.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	31-1498142				Dublin Hotel LLC	.OH	NIA	The Western and Southern Life Ins Co	Ownership	25.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	47-3945554				Dunvale Investor Holdings, LLC	.TX	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	81-1290497				Eagle Realty Capital Partners, LLC	.OH	NIA	Eagle Realty Group, LLC	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	31-1779165				Eagle Realty Group, LLC	.OH	.DS	Western & Southern Investment Holdings LLC	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	31-1779151				Eagle Realty Investments, Inc	.OH	.DS	Eagle Realty Group, LLC	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	82-1940957				Eagle Rose Apt. Holdings, LLC	.NY	NIA	The Western and Southern Life Ins Co	Ownership	2.500	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	47-1596551				East Denver Investor Holdings, LLC	.CO	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	46-1383159				Emerging Markets LLC	.OH	NIA	Integrity Life Insurance Co	Ownership	33.350	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	46-1383159				Emerging Markets LLC	.OH	NIA	Lafayette Life Insurance Company	Ownership	26.210	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	46-1383159				Emerging Markets LLC	.OH	NIA	National Integrity Life Insurance Co	Ownership	16.880	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	46-1383159				Emerging Markets LLC	.OH	NIA	Western-Southern Life Assurance Co	Ownership	22.980	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	45-5350091				Flat Apts. Investor Holdings, LLC	.IN	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	82-3668056				Flats Springhurst Inv Holdings, LLC	.KY	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	82-1492952				Forsythe Halcyon AA Inv. Holdings, LLC	.MA	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	52-2206041				Fort Washington PE Invest II LP	.OH	NIA	Fort Washington Capital Partners, LLC	Ownership	0.500	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	52-2206041				Fort Washington PE Invest II LP	.OH	NIA	The Western and Southern Life Ins Co	Ownership	99.500	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	16-1648796				Fort Washington PE Invest IV LP	.OH	NIA	Fort Washington Capital Partners, LLC	Ownership	0.500	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	16-1648796				Fort Washington PE Invest IV LP	.OH	NIA	The Western and Southern Life Ins Co	Ownership	38.320	WS Mutual Holding Co	.N	

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE The Western and Southern Life Insurance Company

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Owner-ship Provide Percen-tage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Y/N)	*
.0836	Western-Southern Group	.00000	20-4568842				Fort Washington PE Invest V LP	.OH	NIA	FIWPEI V GP, LLC	Ownership	0.500	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	20-4568842				Fort Washington PE Invest V LP	.OH	NIA	The Western and Southern Life Ins Co	Ownership	45.790	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	27-1321348				Fort Washington PE Invest VII LP	.OH	NIA	FIWPEI VII GP, LLC	Ownership	0.500	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	27-1321348				Fort Washington PE Invest VII LP	.OH	NIA	The Western and Southern Life Ins Co	Ownership	30.990	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	45-0571051				Fort Washington Active Fixed Fund	.OH	NIA	The Western and Southern Life Ins Co	Ownership	47.770	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	52-2206044				Fort Washington Capital Partners, LLC	.OH	NIA	Fort Washington Investment Advisors, Inc.	Ownership	100.000	WS Mutual Holding Co	.N	
							Fort Washington Global Alpha Domestic Fund LP								
.0836	Western-Southern Group	.00000	47-3243974					.OH	NIA	Western & Southern Financial Group, Inc	Ownership	99.990	WS Mutual Holding Co	.N	
										Fort Washington Global Alpha Domestic Fund LP					
.0836	Western-Southern Group	.00000	98-1227949				Fort Washington Global Alpha Master Fund LP	.OH	NIA		Ownership	99.470	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	31-1702203				Fort Washington High Yield Invt LLC	.OH	NIA	Columbus Life Insurance Co	Ownership	32.520	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	31-1702203				Fort Washington High Yield Invt LLC	.OH	NIA	Integrity Life Insurance Co	Ownership	6.170	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	31-1702203				Fort Washington High Yield Invt LLC	.OH	NIA	National Integrity Life Insurance Co	Ownership	6.180	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	31-1702203				Fort Washington High Yield Invt LLC	.OH	NIA	The Western and Southern Life Ins Co	Ownership	4.520	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	31-1702203				Fort Washington High Yield Invt LLC	.OH	NIA	Western-Southern Life Assurance Co	Ownership	41.790	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	27-0116330				Fort Washington High Yield Invt LLC II	.OH	NIA	The Western and Southern Life Ins Co	Ownership	27.190	WS Mutual Holding Co	.N	
										Western & Southern Investment Holdings LLC					
.0836	Western-Southern Group	.00000	31-1301863				Fort Washington Investment Advisors, Inc.	.OH	DS		Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	31-1727947				Fort Washington PE Invest III LP	.OH	NIA	Fort Washington Capital Partners, LLC	Ownership	0.500	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	31-1727947				Fort Washington PE Invest III LP	.OH	NIA	The Western and Southern Life Ins Co	Ownership	99.500	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	81-1710716				Fort Washington PE Invest IX	.OH	NIA	FIWPEI IX GP, LLC	Ownership	0.500	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	81-1710716				Fort Washington PE Invest IX	.OH	NIA	The Western and Southern Life Ins Co	Ownership	9.180	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	81-1722824				Fort Washington PE Invest IX-B	.OH	NIA	FIWPEI IX GP, LLC	Ownership	0.500	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	81-1722824				Fort Washington PE Invest IX-B	.OH	NIA	The Western and Southern Life Ins Co	Ownership	99.500	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	81-1997777				Fort Washington PE Invest IX-K	.OH	NIA	FIWPEI IX GP, LLC	Ownership	0.500	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	26-1073680				Fort Washington PE Invest VI LP	.OH	NIA	FIWPEI VI GP, LLC	Ownership	0.500	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	26-1073680				Fort Washington PE Invest VI LP	.OH	NIA	The Western and Southern Life Ins Co	Ownership	35.470	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	35-2485044				Fort Washington PE Invest VIII	.OH	NIA	FIWPEI VIII GP, LLC	Ownership	0.500	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	35-2485044				Fort Washington PE Invest VIII	.OH	NIA	The Western and Southern Life Ins Co	Ownership	4.150	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	32-0418436				Fort Washington PE Invest VIII-B	.OH	NIA	FIWPEI VIII GP, LLC	Ownership	0.500	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	32-0418436				Fort Washington PE Invest VIII-B	.OH	NIA	The Western and Southern Life Ins Co	Ownership	99.500	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	83-1005851				Fort Washington PE Invest X	.OH	NIA	FIWPEI X GP, LLC	Ownership	0.500	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	83-1023433				Fort Washington PE Invest X-B	.OH	NIA	FIWPEI X GP, LLC	Ownership	0.500	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	83-1023433				Fort Washington PE Invest X-B	.OH	NIA	The Western and Southern Life Ins Co	Ownership	99.500	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	83-1036934				Fort Washington PE Invest X-S	.OH	NIA	FIWPEI X GP, LLC	Ownership	0.500	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	20-5398098				Fort Washington PE Investors V-B, L.P.	.OH	NIA	Fort Washington PE Invest V LP	Ownership	87.620	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	20-5398098				Fort Washington PE Investors V-B, L.P.	.OH	NIA	FIWPEI V GP, LLC	Ownership	0.500	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	20-5398156				Fort Washington PE Investors V-VC, L.P.	.OH	NIA	Fort Washington PE Invest V LP	Ownership	89.590	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	20-5398156				Fort Washington PE Investors V-VC, L.P.	.OH	NIA	FIWPEI V GP, LLC	Ownership	0.500	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	26-3806629				Fort Washington PE Opp Fund II, L.P.	.OH	NIA	Fort Washington PE Invest V LP	Ownership	6.700	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	26-3806629				Fort Washington PE Opp Fund II, L.P.	.OH	NIA	Fort Washington PE Invest VII LP	Ownership	5.410	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	26-3806629				Fort Washington PE Opp Fund II, L.P.	.OH	NIA	Fort Washington PE Invest VI LP	Ownership	9.840	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	26-3806629				Fort Washington PE Opp Fund II, L.P.	.OH	NIA	FIWPEO II GP, LLC	Ownership	0.500	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	26-3806629				Fort Washington PE Opp Fund II, L.P.	.OH	NIA	The Western and Southern Life Ins Co	Ownership	15.170	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	90-0989164				Fort Washington PE Opp Fund III, L.P.	.OH	NIA	Fort Washington PE Invest VII LP	Ownership	3.750	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	90-0989164				Fort Washington PE Opp Fund III, L.P.	.OH	NIA	Fort Washington PE Invest VIII LP	Ownership	3.180	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	90-0989164				Fort Washington PE Opp Fund III, L.P.	.OH	NIA	FIWPEO III GP, LLC	Ownership	0.500	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	90-0989164				Fort Washington PE Opp Fund III, L.P.	.OH	NIA	The Western and Southern Life Ins Co	Ownership	6.390	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	37-1736757				Fort Washington PE Opp Fund III-B, L.P.	.OH	NIA	FIWPEO III GP, LLC	Ownership	0.500	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	37-1736757				Fort Washington PE Opp Fund III-B, L.P.	.OH	NIA	The Western and Southern Life Ins Co	Ownership	99.500	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	47-1922641				Frontage Lodge Investor Holdings, LLC	.CO	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	81-1698272				FIWPEI IX GP, LLC	.OH	NIA	Fort Washington Investment Advisors, Inc.	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	20-4844372				FIWPEI V GP, LLC	.OH	NIA	Fort Washington Investment Advisors, Inc.	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	26-1073669				FIWPEI VI GP, LLC	.OH	NIA	Fort Washington Investment Advisors, Inc.	Ownership	100.000	WS Mutual Holding Co	.N	

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE The Western and Southern Life Insurance Company

SCHEDULE Y
PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Owner-ship Provide Percen-tage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Y/N)	*
.0836	Western-Southern Group	.00000	27-1321253				FWPEI VII GP, LLC	.OH	NIA	Fort Washington Investment Advisors, Inc.	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	46-3584733				FWPEI VIII GP, LLC	.OH	NIA	Fort Washington Investment Advisors, Inc.	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	83-0980611				FWPEI X GP, LLC	.OH	NIA	Fort Washington Investment Advisors, Inc.	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	26-3806561				FWPEO II GP, LLC	.OH	NIA	Fort Washington Investment Advisors, Inc.	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	46-2895522				FWPEO III GP, LLC	.OH	NIA	Fort Washington Investment Advisors, Inc.	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	47-4083280				Gallatin Investor Holdings,LLC	.TN	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	45-3507078				Galleria Investor Holdings, LLC	.TX	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	26-1553878				Galveston Summerbrooke Apts LLC	.TX	NIA	Summerbrooke Holdings LLC	Ownership	52.920	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.70939	13-2611847				Gerber Life Insurance Company	.NY	.DS	The Western and Southern Life Ins Co	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	81-2646906				Golf Countryside Investor Holdings, LLC	.FL	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	81-1670352				Golf Sabal Inv. Holdings, LLC	.FL	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	82-2495007				Grand Dunes Senior Holdings, LLC	.NC	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	45-3457194				GS Multifamily Galleria LLC	.TX	NIA	Galleria Investor Holdings, LLC	Ownership	57.820	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	26-3525111				GS Yorktown Apt LP	.TX	NIA	YT Crossing Holdings, LLC	Ownership	57.820	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	26-3108420				Hearthview Prairie Lake Apts LLC	.IN	NIA	Prairie Lakes Holdings, LLC	Ownership	62.720	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	31-1328371				IFS Financial Services, Inc	.OH	.DS	Western-Southern Life Assurance Co	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	43-2081325				Insurance Profiliment Solutions, LLC	.OH	.DS	The Western and Southern Life Ins Co	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.74780	86-0214103				Integrity Life Insurance Co	.OH	.DS	The Western and Southern Life Ins Co	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	34-1826874				IR Mall Associates LTD	.FL	NIA	The Western and Southern Life Ins Co	Ownership	49.500	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	81-2358660				Jacksonville Salisbury Apt Holdings,LLC	.FL	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	83-1797000				Keller Hicks Inv. Holdings, LLC	.TX	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	47-4171986				Kissimmee Investor Holdings, LLC	.FL	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	46-4737222				LaCenterra Apts. Investor Holdings, LLC	.TX	NIA	The Western and Southern Life Ins Co	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.65242	35-0457540				Lafayette Life Insurance Company	.OH	.IA	Western & Southern Financial Group, Inc	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	31-1705445				LaFrontera Holdings, LLC	.TX	NIA	W&S Real Estate Holdings LLC	Ownership	74.250	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	27-2330466				Leroy Glen Investment LLC	.OH	NIA	The Western and Southern Life Ins Co	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	47-3380015				Linthicum Investor Holdings, LLC	.MD	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	35-2123483				LLIA Inc	.OH	NIA	Lafayette Life Insurance Company	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	82-3826695				Lorraine Senior Inv. Holdings, LLC	.FL	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	47-2577517				Lytle Park Inn, LLC	.OH	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	47-3966673				Main Hospitality Holdings	.OH	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	81-0732275				MC Investor Holdings, LLC	.AZ	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	82-1905557				Mercer Crossing Inv. Holdings, LLC	.TX	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	81-0743431				Midtown Park Inv. Holdings, LC	.TX	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	45-5439036				Miller Creek Investor Holdings, LLC	.TN	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	83-1815218				Monterosso Housing Inv. Holdings, LLC	.FL	NIA	WSLR Holdings LLC	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.75264	16-0958252				National Integrity Life Insurance Co	.NY	.DS	Integrity Life Insurance Co	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	46-5030427				NE Emerson Edgewood, LLC	.IN	NIA	Lafayette Life Insurance Company	Ownership	60.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	27-1024113				Northern Braeswood Meritage Holdings LLC	.OH	NIA	Western-Southern Life Assurance Co	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	02-0593144				North Pittsburg Hotel LLC	.PA	NIA	WSALD NPH LLC	Ownership	37.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	31-1427318				Northeast Cincinnati Hotel LLC	.OH	NIA	The Western and Southern Life Ins Co	Ownership	25.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	45-2914674				NP Cranberry Hotel Holdings, LLC	.PA	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	46-5765100				Olathe Apt. Investor Holdings, LLC	.KS	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	47-1122741				One Kennedy Housing Investor Holdings, LLC	.CT	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	31-1338187				OTR Housing Associates LP	.OH	NIA	The Western and Southern Life Ins Co	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	46-1553387				Overland Apartments Investor Holdings, LLC	.KS	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	81-2515872				Patterson at First Investor Holdings, LLC	.OH	NIA	Integrity Life Insurance Co	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	20-4322006				PCE LP	.GA	NIA	The Western and Southern Life Ins Co	Ownership	41.900	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	20-4322006				PCE LP	.GA	NIA	Western-Southern Life Assurance Co	Ownership	22.340	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	47-3394236				Perimeter TC Investor Holdings	.GA	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	81-1659568				Pleasanton Hotel Investor Holdings,LLC	.CA	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	26-3167828				Prairie Lakes Holdings, LLC	.IN	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	41-3147951				Pretium Residential Real Estate Fund II, LP	.NY	NIA	The Western and Southern Life Ins Co	Ownership	2.500	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	82-1507720				Price Willis Lodging Holdings, LLC	.SC	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE The Western and Southern Life Insurance Company

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Owner-ship Provide Percen-tage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Y/N)	*
.0836	Western-Southern Group	.00000	34-1998937				Queen City Square LLC	.OH	NIA	The Western and Southern Life Ins Co	Ownership	99.750	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	52-2096076				Race Street Dev Ltd	.OH	NIA	W&S Real Estate Holdings LLC	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	46-4725907				Railroad Parkside Investor Holdings, LLC	.AL	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	27-4266774				Randolph Tower Affordable Inv Fund LLC	.IL	NIA	The Western and Southern Life Ins Co	Ownership	99.990	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	82-2188516				Revel Investor Holdings, LLC	.CO	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	80-0246040				Ridgegate Commonwealth Apts LLC	.CO	NIA	Ridgegate Holdings, LLC	Ownership	52.920	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	26-3526448				Ridgegate Holdings, LLC	.CO	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	83-0812652				River Hollow Investor Holdings, LLC	.TX	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	81-1286981				Russell Bay Investor Holdings, LLC	.NV	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	81-2260159				San Tan Investor Holdings, LLC	.AZ	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	47-1617717				Settlers Ridge Robinson Investor Holdings, LLC	.PA	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	27-3564950				Seventh & Culvert Garage LLC	.OH	NIA	W&S Real Estate Holdings LLC	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	26-1554676				Shelbourne Campus Properties LLC	.KY	NIA	Shelbourne Holdings, LLC	Ownership	52.920	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	26-1944856				Shelbourne Holdings, LLC	.KY	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	45-4354663				Siena Investor Holding, LLC	.TX	NIA	W&S Real Estate Holdings LLC	Ownership	69.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	83-2295656				Sixth and Saratoga NW, LLC	.KY	NIA	W&S Real Estate Holdings LLC	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	46-2930953				Skye Apts Investor Holdings, LLC	.MN	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	61-1328558				Skyport Hotel LLC	.KY	NIA	The Western and Southern Life Ins Co	Ownership	25.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	47-1553152				Sonterra Legacy Investor Holding, LLC	.OH	NIA	2014 San Antonio Trust Agreement	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	47-2306231				Southside Tunnel Apts. Investor Holdings, LLC	.PA	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	46-2922655				SP Charlotte Apts. Investor Holdings, LLC	.NC	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	81-1827381				Stony Investor Holdings, LLC	.VA	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	81-3538359				Stout Metro Housing Holdings LLC	.IN	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	26-2348581				Summerbrooke Holdings LLC	.TX	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	26-4291356				Sundance Lafrontera Holdings LLC	.TX	NIA	The Western and Southern Life Ins Co	Ownership	62.720	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.70483	31-0487145				The Western and Southern Life Ins Co	.OH	.RE	Western & Southern Financial Group, Inc	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	83-2399724				Three Choopt AA Inv. Holdings, LLC	.VA	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	31-1394672				Touchstone Advisors Inc	.OH	.DS	IFS Financial Services, Inc	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	47-6046379				Touchstone Securities, Inc	.NE	.DS	IFS Financial Services, Inc	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	47-5098714				Trevi Apartment Holdings, LLC	.AZ	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	20-5542652				Tri-State Fund II Growth LP	.OH	NIA	The Western and Southern Life Ins Co	Ownership	29.840	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	20-5542652				Tri-State Fund II Growth LP	.OH	NIA	Tri-State Ventures II, LLC	Ownership	0.500	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	31-1788429				Tri-State Growth Capitial Fund LP	.OH	NIA	The Western and Southern Life Ins Co	Ownership	12.500	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	31-1788429				Tri-State Growth Capitial Fund LP	.OH	NIA	Tri-State Ventures, LLC	Ownership	0.630	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	20-5542563				Tri-State Ventures II, LLC	.OH	NIA	Fort Washington Investment Advisors, Inc.	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	31-1788428				Tri-State Ventures, LLC	.OH	NIA	Fort Washington Investment Advisors, Inc.	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	31-1653922				Union Centre Hotel LLC	.OH	NIA	The Western and Southern Life Ins Co	Ownership	25.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	81-4132070				Vernazza Housing Investor Holdings, LLC	.FL	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	82-2226959				View High Apts Investor Holdings, LLC	.MO	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	36-4107014				Vinings Trace	.OH	NIA	W&S Real Estate Holdings LLC	Ownership	99.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	72-1388989				Vulcan Hotel LLC	.AL	NIA	The Western and Southern Life Ins Co	Ownership	25.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	31-0846576				W&S Brokerage Services, Inc	.OH	.DS	Western-Southern Life Assurance Co	Ownership	100.000	WS Mutual Holding Co	.Y	
.0836	Western-Southern Group	.00000	31-1334221				W&S Financial Group Distributors Inc	.OH	.DS	Western-Southern Life Assurance Co	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	06-1804432				W&S Real Estate Holdings LLC	.OH	.DS	The Western and Southern Life Ins Co	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	83-1744878				Warm Springs Apt. Holdings, LLC	.NV	NIA	WSLR Holdings LLC	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	31-1732404				Western & Southern Financial Group, Inc	.OH	.UDP	Western-Southern Mutual Holding Company	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	06-1804434				Western & Southern Investment Holdings LLC	.OH	.DS	The Western and Southern Life Ins Co	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	31-1413821				Western-Southern Agency	.OH	.DS	The Western and Southern Life Ins Co	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.92622	31-1000236				Western-Southern Life Assurance Co	.OH	.DS	The Western and Southern Life Ins Co	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	31-1732405				Western-Southern Mutual Holding Company	.OH	.UIP	Western-Southern Mutual Holding Company	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	31-1732344				Windsor Hotel LLC	.CT	NIA	The Western and Southern Life Ins Co	Ownership	25.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	81-4930979				WL Apartments Holdings, LLC	.OH	NIA	2017 Houston Trust Agreement	Ownership	100.000	WS Mutual Holding Co	.N	

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Loca-tion	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Owner-ship Provide Percen-tage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Y/N)	*
0836	Western-Southern Group	00000	31-1317879				Wright Exec Hotel LTD Partners	OH	NIA	The Western and Southern Life Ins Co	Ownership	60.490	WS Mutual Holding Co	N	
0836	Western-Southern Group	00000	61-1182451				WS Airport Exchange GP LLC	KY	NIA	W&S Real Estate Holdings LLC	Ownership	74.000	WS Mutual Holding Co	N	
0836	Western-Southern Group	00000	20-2820067				WS CEH LLC	OH	NIA	W&S Real Estate Holdings LLC	Ownership	50.000	WS Mutual Holding Co	N	
0836	Western-Southern Group	00000	31-1303229				WS Country Place GP LLC	GA	NIA	W&S Real Estate Holdings LLC	Ownership	90.000	WS Mutual Holding Co	N	
0836	Western-Southern Group	00000	61-0998084				WS Lookout JV LLC	KY	NIA	The Western and Southern Life Ins Co	Ownership	50.000	WS Mutual Holding Co	N	
0836	Western-Southern Group	00000	20-1515960				WSA Commons LLC	GA	NIA	The Western and Southern Life Ins Co	Ownership	50.000	WS Mutual Holding Co	N	
0836	Western-Southern Group	00000	33-1058916				WSALD NPH LLC	PA	NIA	W&S Real Estate Holdings LLC	Ownership	50.000	WS Mutual Holding Co	N	
0836	Western-Southern Group	00000	20-0360272				WSL Partners LP	OH	NIA	Fort Washington Capital Partners, LLC	Ownership	0.500	WS Mutual Holding Co	N	
0836	Western-Southern Group	00000	20-0360272				WSL Partners LP	OH	NIA	The Western and Southern Life Ins Co	Ownership	67.730	WS Mutual Holding Co	N	
0836	Western-Southern Group	00000	20-8843748				WSLR Birmingham	AL	NIA	WSLR Holdings LLC	Ownership	100.000	WS Mutual Holding Co	N	
0836	Western-Southern Group	00000	20-8843635				WSLR Cinti LLC	OH	NIA	WSLR Holdings LLC	Ownership	100.000	WS Mutual Holding Co	N	
0836	Western-Southern Group	00000	20-8843645				WSLR Columbus LLC	OH	NIA	WSLR Holdings LLC	Ownership	100.000	WS Mutual Holding Co	N	
0836	Western-Southern Group	00000	20-8843653				WSLR Dallas LLC	TX	NIA	WSLR Holdings LLC	Ownership	100.000	WS Mutual Holding Co	N	
0836	Western-Southern Group	00000	20-8843767				WSLR Hartford LLC	CT	NIA	WSLR Holdings LLC	Ownership	100.000	WS Mutual Holding Co	N	
0836	Western-Southern Group	00000	20-8843577				WSLR Holdings LLC	OH	DS	The Western and Southern Life Ins Co	Ownership	24.490	WS Mutual Holding Co	N	
0836	Western-Southern Group	00000	20-8843962				WSLR Skyport LLC	KY	NIA	WSLR Holdings LLC	Ownership	100.000	WS Mutual Holding Co	N	
0836	Western-Southern Group	00000	20-8843814				WSLR Union LLC	OH	NIA	WSLR Holdings LLC	Ownership	100.000	WS Mutual Holding Co	N	
0836	Western-Southern Group	00000	26-3526711				YT Crossing Holdings, LLC	TX	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	N	

Asterisk	Explanation

SCHEDULE Y

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

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
00000	31-1732405	Western & Southern Mutual Holding Company					203,199				203,199	
00000	31-1732404	Western & Southern Financial Group, Inc.		(289,247,383)			(3,738,128)				(292,985,511)	
65242	35-0457540	The Lafayette Life Insurance Company		29,247,383			(31,132,507)				(1,885,124)	1,033,506
00000	35-2123483	LLIA, Inc.					(41,639)				(41,639)	
70483	31-0487145	The Western & Southern Life Insurance Company	7,375,000	(25,000,000)	428,788,399		365,554,094				776,717,493	513,136,332
92622	31-1000236	Western-Southern Life Assurance Company	12,000,000	(1,200,000)	(442,631,529)		(153,480,239)				(585,311,768)	
99937	31-1191427	Columbus Life Insurance Company		35,000,000	(85,915,536)		(34,335,464)				(85,251,000)	(514,169,838)
74780	86-0214103	Integrity Life Insurance Company		250,000,000	(86,953,826)		(56,030,085)				107,016,089	
75264	16-0958252	National Integrity Life Insurance Company			(47,572,508)		(29,475,769)				(77,048,277)	
00000	47-6046379	Touchstone Securities, Inc.					(3,596,715)				(3,596,715)	
00000	31-1328371	IFS Financial Services, Inc.					(2,217)				(2,217)	
00000	31-0846576	W&S Brokerage Services, Inc.		1,200,000			(2,439,342)				(1,239,342)	
00000	31-1394672	Touchstone Advisors, Inc.	(12,000,000)				(14,212,106)				(26,212,106)	
00000	43-2081325	Insurance Profillment Solutions, LLC					(1,359,896)				(1,359,896)	
00000	31-1018957	Eagle Realty Group, LLC					(11,422,835)				(11,422,835)	
00000	31-1301863	Fort Washington Investment Advisors, Inc.					(24,488,821)				(24,488,821)	
00000	31-1334221	W&S Financial Group Distributors, Inc.					(1,530)				(1,530)	
00000	06-1804434	Western & Southern Investment Holdings, LLC	(7,375,000)								(7,375,000)	
00000	34-1998937	Queen City Square LLC			234,285,000						234,285,000	
9999999	Control Totals		0	0	0	0	0	0	XXX	0	0	0

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE The Western and Southern Life Insurance Company

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

27.	Will the Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities be filed with the state of domicile and electronically with the NAIC by March 1?	NO
28.	Will the actuarial opinion required by the Modified Guaranteed Annuity Model Regulation be filed with the state of domicile and electronically with the NAIC by March 1?	NO
29.	Will the Actuarial Certifications Related to Hedging required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?	NO
30.	Will the Financial Officer Certification Related to Clearly Defined Hedging Strategy required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?	NO
31.	Will the Management Certification That the Valuation Reflects Management's Intent required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?	NO
32.	Will the Actuarial Certification Related to the Reserves required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?	NO
33.	Will the Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities be filed with the state of domicile and electronically with the NAIC by March 1?	NO
34.	Will the Worker's Compensation Carve-Out Supplement be filed by March 1?	NO
35.	Will Supplemental Schedule O be filed with the state of domicile and the NAIC by March 1?	YES
36.	Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1?	NO
37.	Will an approval from the reporting entity's state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1?	NO
38.	Will an approval from the reporting entity's state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1?	NO
39.	Will an approval from the reporting entity's state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1?	NO
40.	Will the VM-20 Reserves Supplement be filed with the state of domicile and the NAIC by March 1?	YES
APRIL FILING		
41.	Will the confidential Regulatory Asset Adequacy Issues Summary (RAAIS) required by the Valuation Manual be filed with the state of domicile by April 1?	YES
42.	Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1?	NO
43.	Will the Interest-Sensitive Life Insurance Products Report Forms be filed with the state of domicile and the NAIC by April 1?	NO
44.	Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1?	NO
45.	Will the Accident and Health Policy Experience Exhibit be filed by April 1?	YES
46.	Will the Analysis of Annuity Operations by Lines of Business be filed with the state of domicile and the NAIC by April 1?	YES
47.	Will the Analysis of Increase in Annuity Reserves During the Year be filed with the state of domicile and the NAIC by April 1?	YES
48.	Will the Supplemental Health Care Exhibit (Parts 1, 2 and 3) be filed with the state of domicile and the NAIC by April 1?	NO
49.	Will the regulator only (non-public) Supplemental Health Care Exhibit's Expense Allocation Report be filed with the state of domicile and the NAIC by April 1?	NO
50.	Will the confidential Actuarial Memorandum required by Actuarial Guideline XXXVIII 8D be filed with the state of domicile by April 30?	NO
51.	Will the Supplemental Term and Universal Life Insurance Reinsurance Exhibit be filed with the state of domicile and the NAIC by April 1?	YES
52.	Will the Variable Annuities Supplement be filed with the state of domicile and the NAIC by April 1?	NO

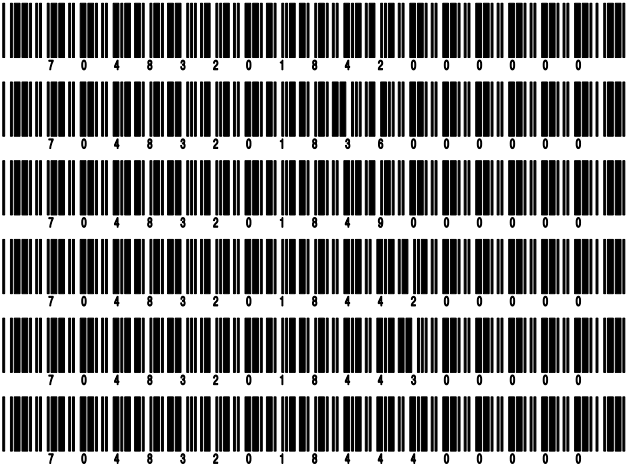
AUGUST FILING

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

Explanations:


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



ANNUAL STATEMENT FOR THE YEAR 2018 OF THE The Western and Southern Life Insurance Company

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

20.	Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 445]	 <div>704832018445000000</div>
21.	Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 446]	 <div>704832018446000000</div>
22.	Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI [Document Identifier 447]	 <div>704832018447000000</div>
23.	Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI [Document Identifier 448]	 <div>704832018448000000</div>
24.	Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) [Document Identifier 449]	 <div>704832018449000000</div>
26.	C-3 RBC Certifications Required Under C-3 Phase II [Document Identifier 451]	 <div>704832018451000000</div>
27.	Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities [Document Identifier 452]	 <div>704832018452000000</div>
28.	Modified Guaranteed Annuity Model Regulation [Document Identifier 453]	 <div>704832018453000000</div>
29.	Actuarial Certifications Related to Hedging required by Actuarial Guideline XLIII [Document Identifier 436]	 <div>704832018436000000</div>
30.	Financial Officer Certification Related to Clearly Defined Hedging Strategy required by Actuarial Guideline XLIII [Document Identifier 437]	 <div>704832018437000000</div>
31.	Management Certification That the Valuation Reflects Management's Intent required by Actuarial Guideline XLIII [Document Identifier 438]	 <div>704832018438000000</div>
32.	Actuarial Certification Related to the Reserves required by Actuarial Guideline XLIII [Document Identifier 439]	 <div>704832018439000000</div>
33.	Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities [Document Identifier 454]	 <div>704832018454000000</div>
34.	Workers' Compensation Carve-Out Supplement [Document Identifier 495]	 <div>704832018495000000</div>
36.	Medicare Part D Coverage Supplement [Document Identifier 365]	 <div>704832018495000000</div>
37.	Relief from the five-year rotation requirement for lead audit partner [Document Identifier 224]	 <div>704832018365000000</div>
38.	Relief from the one-year cooling off period for independent CPA [Document Identifier 225]	 <div>704832018224000000</div>
39.	Relief from the Requirements for Audit Committees [Document Identifier 226]	 <div>704832018225000000</div>
42.	Long-Term Care Experience Reporting Forms [Document Identifier 306]	 <div>704832018226000000</div>
43.	Interest-Sensitive Life Insurance Products Report Forms [Document Identifier 280]	 <div>704832018280000000</div>
44.	Credit Insurance Experience Exhibit [Document Identifier 230]	 <div>704832018230000000</div>
48.	Supplemental Health Care Exhibit (Parts 1, 2 and 3) [Document Identifier 216]	 <div>704832018216000000</div>
49.	Supplemental Health Care Exhibit's Expense Allocation Report [Document Identifier 217]	 <div>704832018217000000</div>
50.	Actuarial Memorandum Required by Actuarial Guideline XXXVIII 8D [Document Identifier 435]	 <div>704832018435000000</div>
52.	Variable Annuities Supplement [Document Identifier 286]	 <div>704832018286000000</div>

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE The Western and Southern Life Insurance Company

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Summary of Operations Line 27

		1	2
		Current Year	Prior Year
2704.	Miscellaneous Expense	(1,154,551)	1,331,803
2705.	Reserve adjustment on reinsurance assumed - Integrity	(43,319,525)	(71,937,241)
2706.	Termination of reinsurance agreement - Integrity	(694,579,056)	
2797.	Summary of remaining write-ins for Line 27 from overflow page	(739,053,132)	(70,605,438)

Additional Write-ins for Summary of Operations Line 53

		1	2
		Current Year	Prior Year
5304.	Traditional Life Reserve Correction	0	(612,913)
5305.	Trademark License Agreement Adjustment	(198,000,000)	0
5397.	Summary of remaining write-ins for Line 53 from overflow page	(198,000,000)	(612,913)

Additional Write-ins for Exhibit 2 Line 9.3

	Insurance				5	6
	1	Accident and Health		4		
	Life	2 Cost Containment	3 All Other	All Other Lines of Business		Total
09.304.	Donations and Charitable Events			1,919,311		1,919,311
09.397.	Summary of remaining write-ins for Line 9.3 from overflow page	0	0	1,919,311	0	1,919,311

ANNUAL STATEMENT FOR THE YEAR 2018 OF THE The Western and Southern Life Insurance Company

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Analysis of Operations Line 27

	1	2	Ordinary			6	Group		Accident and Health			12
			3	4	5		7	8	9	10	11	
	Total	Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance (a)	Annuities	Group	Credit (Group and Individual)	Other	Aggregate of All Other Lines of Business
2704. Miscellaneous Expense	(1,154,551)											(1,154,551)
2705. Reserve adjustment on reinsurance assumed – Integrity	(43,319,525)		(5,975,769)	(36,355,694)			(730,875)	(257,187)				
2706. Termination of Reinsurance agreement – Integrity	(694,579,056)		(101,782,839)	(588,655,816)			(2,797,030)	(1,343,371)				
2797. Summary of remaining write-ins for Line 27 from overflow page	(739,053,132)	0	(107,758,608)	(625,011,510)	0	0	(3,527,905)	(1,600,558)	0	0	0	(1,154,551)



SUPPLEMENT FOR THE YEAR 2018 OF THE The Western and Southern Life Insurance Company

VM-20 RESERVES SUPPLEMENT – PART 1

Life Insurance Reserves Valued According to VM-20 by Product Type
For The Year Ended December 31, 2018
(To Be Filed by March 1)
(\$000 Omitted Except for Number of Policies)

NAIC Group Code

NAIC Company Code

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

VM-20 RESERVES SUPPLEMENT – PART 2

Reserves for Policies Not Based on VM-20 as a Result of the Three-Year Transition Period
For The Year Ended December 31, 2018
(To Be Filed by March 1)
(\$000 Omitted Except for Number of Policies)

Three-Year Transition Period						
	Prior Year		Current Year			
	1	2	3	4	5	6
	Gross Reserve	Net Reserve	Gross Reserve	Net Reserve	Number of Policies	Face Amount
1. Life Insurance Reserves						
1.1. Term Life	31	31	24	24	760	30,070
1.2. Universal Life With Secondary Guarantee						
1.3. Non-Participating Whole Life	3,327	3,327	3,748	3,711	6,554	199,124
1.4. Participating Whole Life	3,197	3,145	2,892	2,873	5,711	272,281
1.5. Universal Life Without Secondary Guarantee						
1.6. Variable Universal Life						
1.7. Variable Life						
1.8. Indexed Life						
1.9. Aggregate Write-Ins for Other Products	0	0	0	0	0	0
2. Total Post-Reinsurance-Ceded Reserve (Sum of Lines 1.1 through 1.9)	6,555	6,503	6,664	6,608	13,025	501,475
DETAILS OF WRITE-INS						
1.901.						
1.902.						
1.903.						
1.998. Summary of remaining write-ins for Line 1.9 from overflow page	0	0	0	0	0	0
1.999. Totals (Lines 1.901 thru 1.903 plus 1.998) (Line 1.9 above)	0	0	0	0	0	0

VM-20 RESERVES SUPPLEMENT – PART 3

Life PBR Exemption
For The Year Ended December 31, 2018
(To Be Filed by March 1)

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

SUPPLEMENT FOR THE YEAR 2018 OF THE The Western and Southern Life Insurance Company

VM-20 RESERVES SUPPLEMENT – PART 4

Other Exclusions from Life PBR
For The Year Ended December 31, 2018
(To Be Filed by March 1)

- 1A.

Has the company filed and been granted a Single State Exemption from the reserve requirements of VM-20 of the Valuation Manual by their state of domicile?

Yes [] No [X]
- 1B.

If the answer to question 1A is “Yes” please discuss any business not covered under the Single State Exemption.

.....
- 2A.

If the answer to question 1A is "Yes", does the company have risks for policies issued outside its state of domicile?

Yes [] No []
- 2B.

If the answer to question 2A is “Yes” please discuss the risks for policies issued outside the state of domicile, how those risks came to be a responsibility of the company, and why the company would still be considered a Single State Company with such risks.

.....
3.

Is all of the company's individual ordinary life insurance business excluded from the requirements of VM-20 pursuant to Section II.B of the Valuation Manual?

Yes [] No [X]



SUPPLEMENT FOR THE YEAR 2018 OF THE The Western and Southern Life Insurance Company

SCHEDULE O SUPPLEMENT

For The Year Ended December 31, 2018
(To Be Filed by March 1)

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

SUPPLEMENTAL SCHEDULE O - PART 1

Development of Incurred Losses
(\$000 Omitted)

Section A - Group Accident and Health

Years in Which Losses Were Incurred		Cumulative Net Amounts Paid Policyholders				
		1 2014	2 2015	3 2016	4 2017	5 2018(a)
1.	Prior	0	0	0	0	
2.	2014					
3.	2015	XXX				
4.	2016	XXX	XXX			
5.	2017	XXX	XXX	XXX		
6.	2018	XXX	XXX	XXX	XXX	

Section B - Other Accident and Health

1.	Prior	(5,496,813)	(14,273,984)	(14,245,302)	(14,251,131)	22,007
2.	2014	3,776,653	3,210	11,159	12,045	4,615
3.	2015	XXX	3,709	9,390	9,911	10,169
4.	2016	XXX	XXX	7,349	9,935	10,704
5.	2017	XXX	XXX	XXX	7,581	9,552
6.	2018	XXX	XXX	XXX	XXX	8,873

Section C - Credit Accident and Health

1.	Prior	0	0	0	0	
2.	2014					
3.	2015	XXX				
4.	2016	XXX	XXX			
5.	2017	XXX	XXX	XXX		
6.	2018	XXX	XXX	XXX	XXX	

Section D -

1.	Prior	0	0	0	0	
2.	2014					
3.	2015	XXX				
4.	2016	XXX	XXX			
5.	2017	XXX	XXX	XXX		
6.	2018	XXX	XXX	XXX	XXX	

Section E -

1.	Prior	0	0	0	0	
2.	2014					
3.	2015	XXX				
4.	2016	XXX	XXX			
5.	2017	XXX	XXX	XXX		
6.	2018	XXX	XXX	XXX	XXX	

Section F -

1.	Prior	0	0	0	0	
2.	2014					
3.	2015	XXX				
4.	2016	XXX	XXX			
5.	2017	XXX	XXX	XXX		
6.	2018	XXX	XXX	XXX	XXX	

Section G -

1.	Prior	0	0	0	0	
2.	2014					
3.	2015	XXX				
4.	2016	XXX	XXX			
5.	2017	XXX	XXX	XXX		
6.	2018	XXX	XXX	XXX	XXX	

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

SUPPLEMENT FOR THE YEAR 2018 OF THE The Western and Southern Life Insurance Company

SCHEDULE O SUPPLEMENT

SUPPLEMENTAL SCHEDULE O - PART 2

Development of Incurred Losses
(\$000 Omitted)

Section A - Group Accident and Health

Years in Which Losses Were Incurred		Net Amounts Paid for Cost Containment Expenses				
		1 2014	2 2015	3 2016	4 2017	5 2018
1.	Prior	0	0	0	0	
2.	2014					
3.	2015	XXX				
4.	2016	XXX	XXX			
5.	2017	XXX	XXX	XXX		
6.	2018	XXX	XXX	XXX	XXX	

Section B - Other Accident and Health

1.	Prior	0	0	0	0	
2.	2014					
3.	2015	XXX				
4.	2016	XXX	XXX			
5.	2017	XXX	XXX	XXX		
6.	2018	XXX	XXX	XXX	XXX	

Section C - Credit Accident and Health

1.	Prior	0	0	0	0	
2.	2014					
3.	2015	XXX				
4.	2016	XXX	XXX			
5.	2017	XXX	XXX	XXX		
6.	2018	XXX	XXX	XXX	XXX	

Section D -

1.	Prior	0	0	0	0	
2.	2014					
3.	2015	XXX				
4.	2016	XXX	XXX			
5.	2017	XXX	XXX	XXX		
6.	2018	XXX	XXX	XXX	XXX	

Section E -

1.	Prior	0	0	0	0	
2.	2014					
3.	2015	XXX				
4.	2016	XXX	XXX			
5.	2017	XXX	XXX	XXX		
6.	2018	XXX	XXX	XXX	XXX	

Section F -

1.	Prior	0	0	0	0	
2.	2014					
3.	2015	XXX				
4.	2016	XXX	XXX			
5.	2017	XXX	XXX	XXX		
6.	2018	XXX	XXX	XXX	XXX	

Section G -

1.	Prior	0	0	0	0	
2.	2014					
3.	2015	XXX				
4.	2016	XXX	XXX			
5.	2017	XXX	XXX	XXX		
6.	2018	XXX	XXX	XXX	XXX	

SUPPLEMENT FOR THE YEAR 2018 OF THE The Western and Southern Life Insurance Company

SCHEDULE O SUPPLEMENT

SUPPLEMENTAL SCHEDULE O - PART 3

Development of Incurred Losses
(\$000 Omitted)

Section A - Group Accident and Health

Years in Which Losses Were Incurred	Sum of Net Cumulative Amount Paid Policyholders and Claim Liability and Reserve Outstanding at End of Year				
	1 2014	2 2015	3 2016	4 2017	5 2018
1. 2014				XXX	XXX
2. 2015	XXX				XXX
3. 2016	XXX	XXX			
4. 2017	XXX	XXX	XXX		
5. 2018	XXX	XXX	XXX	XXX	

Section B - Other Accident and Health

1. 2014	13,391,855	13,416	20,632	XXX	XXX
2. 2015	XXX	12,539	17,088	19,530	XXX
3. 2016	XXX	XXX	10,500	15,443	17,361
4. 2017	XXX	XXX	XXX	11,062	15,660
5. 2018	XXX	XXX	XXX	XXX	15,836

Section C - Credit Accident and Health

1. 2014				XXX	XXX
2. 2015	XXX				XXX
3. 2016	XXX	XXX			
4. 2017	XXX	XXX	XXX		
5. 2018	XXX	XXX	XXX	XXX	

Section D -

1. 2014				XXX	XXX
2. 2015	XXX				XXX
3. 2016	XXX	XXX			
4. 2017	XXX	XXX	XXX		
5. 2018	XXX	XXX	XXX	XXX	

Section E -

1. 2014				XXX	XXX
2. 2015	XXX				XXX
3. 2016	XXX	XXX			
4. 2017	XXX	XXX	XXX		
5. 2018	XXX	XXX	XXX	XXX	

Section F -

1. 2014				XXX	XXX
2. 2015	XXX				XXX
3. 2016	XXX	XXX			
4. 2017	XXX	XXX	XXX		
5. 2018	XXX	XXX	XXX	XXX	

Section G -

1. 2014				XXX	XXX
2. 2015	XXX				XXX
3. 2016	XXX	XXX			
4. 2017	XXX	XXX	XXX		
5. 2018	XXX	XXX	XXX	XXX	

SUPPLEMENT FOR THE YEAR 2018 OF THE The Western and Southern Life Insurance Company

SCHEDULE O SUPPLEMENT

SUPPLEMENTAL SCHEDULE O - PART 4

Development of Incurred Losses
(\$000 Omitted)

Section A - Group Accident and Health

Years in Which Losses Were Incurred	Sum of Net Cumulative Amount Paid Policyholders, Cost Containment Expenses, and Claim and Cost Containment Liability and Reserve Outstanding at End of Year				
	1 2014	2 2015	3 2016	4 2017	5 2018
1. 2014					
2. 2015	XXX				
3. 2016	XXX	XXX			
4. 2017	XXX	XXX	XXX		
5. 2018	XXX	XXX	XXX	XXX	

Section B - Other Accident and Health

1. 2014	13,391,855	13,416	20,632		
2. 2015	XXX	12,539	17,088	19,530	
3. 2016	XXX	XXX	10,500	15,443	17,361
4. 2017	XXX	XXX	XXX	11,062	15,660
5. 2018	XXX	XXX	XXX	XXX	15,836

Section C - Credit Accident and Health

1. 2014					
2. 2015	XXX				
3. 2016	XXX	XXX			
4. 2017	XXX	XXX	XXX		
5. 2018	XXX	XXX	XXX	XXX	

Section D -

1. 2014					
2. 2015	XXX				
3. 2016	XXX	XXX			
4. 2017	XXX	XXX	XXX		
5. 2018	XXX	XXX	XXX	XXX	

Section E -

1. 2014					
2. 2015	XXX				
3. 2016	XXX	XXX			
4. 2017	XXX	XXX	XXX		
5. 2018	XXX	XXX	XXX	XXX	

Section F -

1. 2014					
2. 2015	XXX				
3. 2016	XXX	XXX			
4. 2017	XXX	XXX	XXX		
5. 2018	XXX	XXX	XXX	XXX	

Section G -

1. 2014					
2. 2015	XXX				
3. 2016	XXX	XXX			
4. 2017	XXX	XXX	XXX		
5. 2018	XXX	XXX	XXX	XXX	

SUPPLEMENTAL SCHEDULE O - PART 5

(\$000 OMITTED)

Reserve and Liability Methodology - Exhibits 6 and 8

Line of Business		1 Methodology	2 Amount
1. Industrial Life	Other		13,402
2. Ordinary Life	Other		22,096
3. Individual Annuity			
4. Supplementary Contracts			
5. Credit Life			
6. Group Life	Other		590
7. Group Annuities			
8. Group Accident and Health			
9. Credit Accident and Health			
10. Other Accident and Health	Development		22,907
11. Total			58,995

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