



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 Code 0836 0836 NAIC Company Code 70483 Employer's ID Number 31-0487145

Organized under the Laws of (Current) (Prior) . State of Domicile or Port of Entry OH

Country of Domicile \_\_\_\_\_ United States of America

Incorporated/Organized 02/23/1888 Commenced Business 04/30/1888

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

(City or Town, State, County and Zip Code) (Area Code) (Telephone Number)

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

(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

## OFFICERS

Chairman of Board,  
President & CEO John Finn Barrett  
Secretary and Counsel Donald Joseph Ruebbling

#### OTHER

Scott Allha

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 Stanton, 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**

State of Ohio SS: \_\_\_\_\_  
County of Hamilton \_\_\_\_\_

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

John Finn Barrett  
Chairman of Board, President & CEO

Donald Joseph Wuebbling  
Secretary and Counsel

Wade Matthew Fugate  
VP and Controller

Subscribed and sworn to before me this  
15th day of February, 2019

- a. Is this an original filing? .....
- 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

DURING THE YEAR 2018

NAIC Group Code 0836

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**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 .....	219,910		0	0	328	220,238
2. Annuity considerations .....			XXX		XXX	
3. Deposit-type contract funds .....						
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	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 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 .....	.58	385,603		0	0	0	7	13,817	.65	.399,420
Settled during current year:										
18.1 By payment in full .....	.53	313,554		0	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	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	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

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	109,341		0	0	15	109,356
2. Annuity considerations .....			XXX		XXX	
3. Deposit-type contract funds .....						
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....	109,341		0	0	15	109,356
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
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
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
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
<b>DETAILS OF WRITE-INS</b>						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 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 .....	7	53,994			0	0	0	6,329	7	60,323
Settled during current year:										
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
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	293	7,475,886	0	(a)	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	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 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) .....	2,552	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

DURING THE YEAR 2018

NAIC Group Code 0836

**LIFE INSURANCE**

NAIC Company Code 70483

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 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
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
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
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
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
<b>DETAILS OF WRITE-INS</b>						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 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)	(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	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	78,235	12	37,993	164	.896,618	
19. Unpaid Dec. 31, current year (16+17-18.6) .....	24	100,282	0	0	0	6	20,730	30	121,012	
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	5,319	71,162,059	0	(a)	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	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 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) .....	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

DURING THE YEAR 2018

NAIC Group Code 0836

**LIFE INSURANCE**

NAIC Company Code 70483

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		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 .....			XXX		XXX	
3. Deposit-type contract funds .....						
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....		132,073	0	0	244	132,317
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
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
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
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
<b>DETAILS OF WRITE-INS</b>						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 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 .....	20	106,568		0	0	0	23	64,657	43	171,224
Settled during current year:										
18.1 By payment in full .....	25	114,374		0	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
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	957	11,896,507	0	(a)	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	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 .



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

DIRECT BUSINESS IN THE STATE OF California

NAIC Group Code 0836

DURING THE YEAR 2018

NAIC Company Code 70483

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		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
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
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
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
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
<b>DETAILS OF WRITE-INS</b>						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 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 .....	497	4,287,145			0	98,616	.75	227,056	572	4,612,817
Settled during current year:										
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		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		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	.95	198,168	184	826,344
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	27,051	682,705,291	0	(a)	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	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

NAIC Group Code 0836

DURING THE YEAR 2018

NAIC Company Code 70483

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	217,315		0	0	155	217,470
2. Annuity considerations .....			XXX		XXX	
3. Deposit-type contract funds .....						
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....	217,315		0	0	155	217,470
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
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
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
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
<b>DETAILS OF WRITE-INS</b>						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 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 .....	28	394,494		0	0	0	(2)	19,624	.26	.414,118
Settled during current year:										
18.1 By payment in full .....	.47	449,858		0	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
<b>POLICY EXHIBIT</b>					5 No. of Policies					
20. In force December 31, prior year .....	1,576	20,469,932	0	(a)	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	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 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) .....	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 Connecticut

DURING THE YEAR 2018

NAIC Group Code 0836

**LIFE INSURANCE**

NAIC Company Code 70483

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		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 .....			XXX		XXX	
3. Deposit-type contract funds .....						
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....		40,146	0	0	11	40,157
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
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
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
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
<b>DETAILS OF WRITE-INS</b>						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 Amount						
16. Unpaid December 31, prior year .....	0	0	0	0	0	0	3	5,772	3	5,772
17. Incurred during current year .....	10	18,213		0	0	0	(1)	16	9	18,229
Settled during current year:										
18.1 By payment in full .....	10	18,213		0	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
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	309	3,791,486	0	(a)		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	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

NAIC Company Code 70483

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		47,152	0	0	15	47,167
2. Annuity considerations .....			XXX		XXX	
3. Deposit-type contract funds .....						
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 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 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 .....	7	24,039		0	0	0	(2)	9,291	5	33,329
Settled during current year:										
18.1 By payment in full .....	12	32,737		0	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	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	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 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) .....	2,947	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

DURING THE YEAR 2018

NAIC Group Code 0836

NAIC Company Code 70483

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		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 .....			XXX		XXX	
3. Deposit-type contract funds .....						
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....	227,812		0	0	42	227,854
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
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
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
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
<b>DETAILS OF WRITE-INS</b>						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 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 .....	12	64,589		0	0	0	0	1,249	12	65,839
Settled during current year:										
18.1 By payment in full .....	11	56,418		0	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
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	909	12,268,148	0	(a)	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	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 .



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

DIRECT BUSINESS IN THE STATE OF Florida

NAIC Group Code 0836

DURING THE YEAR 2018

NAIC Company Code 70483

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	7,682,408		0	0	5,896	7,688,304
2. Annuity considerations .....			XXX		XXX	
3. Deposit-type contract funds .....						
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	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 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	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	0	422,104	271	400,704	1,221	7,662,927
18.2 By payment on compromised claims .....	4	2,996		0	0	422,104	271	400,704	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		0	0	422,104	271	400,704	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	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	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 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) .....	1,524,827	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

NAIC Group Code 0836

DURING THE YEAR 2018

NAIC Company Code 70483

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	1,301,300		0	0	1,381	1,302,681
2. Annuity considerations .....			XXX		XXX	
3. Deposit-type contract funds .....						
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	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 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 .....	148	922,097		0	0	0	(10)	15,264	.138	.937,361
Settled during current year:										
18.1 By payment in full .....	146	929,810		0	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	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	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 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) .....	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

DURING THE YEAR 2018

NAIC Company Code 70483

**LIFE INSURANCE**

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 .....			XXX		XXX	
3. Deposit-type contract funds .....						
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 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 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 .....	4	54,274			0	0	(1)	2,542	3	56,817
Settled during current year:										
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	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	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

DURING THE YEAR 2018

NAIC Group Code 0836

**LIFE INSURANCE**

NAIC Company Code 70483

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		56,372	0	0	61	56,433
2. Annuity considerations .....			XXX		XXX	
3. Deposit-type contract funds .....						
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....		56,372	0	0	61	56,433
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
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
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
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
<b>DETAILS OF WRITE-INS</b>						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 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	0	3	5	24,997
Settled during current year:										
18.1 By payment in full .....	5	30,891		0	0	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
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	214	2,989,896	0	(a)	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	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 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) .....	1,208	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

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 .....	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	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 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 .....	1,455	11,965,457			0	235,704	590	1,983,799	2,045	14,184,960
Settled during current year:										
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		0					6	5,084
18.3 Totals paid .....	1,468	11,802,978	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		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	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	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	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 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) .....	1,411,936	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

NAIC Group Code 0836

DURING THE YEAR 2018

NAIC Company Code 70483

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	13,723,779		0	0	8,750	13,732,529
2. Annuity considerations .....			XXX		XXX	
3. Deposit-type contract funds .....						
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	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 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 .....	1,683	11,519,610			0	409,877	541	2,018,256	2,224	13,947,743
Settled during current year:										
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		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		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	1,136	1,971,393	1,297	2,830,157
POLICY EXHIBIT					5 No. of Policies					
20. In force December 31, prior year .....	62,010	1,024,505,095	0	(a)	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	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 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) .....	2,764,299	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

NAIC Group Code 0836

DURING THE YEAR 2018

NAIC Company Code 70483

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		181,708	0	0	444	182,152
2. Annuity considerations .....			XXX		XXX	
3. Deposit-type contract funds .....						
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 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 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 .....	30	178,193			0	19,950	14	17,971	44	216,114
Settled during current year:										
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		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		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	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	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 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) .....	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

NAIC Group Code 0836

DURING THE YEAR 2018

NAIC Company Code 70483

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	717,142		0	0	1,289	718,431
2. Annuity considerations .....			XXX		XXX	
3. Deposit-type contract funds .....						
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 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 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 .....	.95	440,378			0	52,174	(159)	(130,836)	(64)	(361,715)
Settled during current year:										
18.1 By payment in full .....	157	438,388		0	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	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	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 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) .....	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

NAIC Company Code 70483

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 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	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 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 .....	582	3,838,125		0	0	455,402	154	440,497	736	4,734,024
Settled during current year:										
18.1 By payment in full .....	597	4,011,859		0	0	455,402	115	.356,373	712	4,823,634
18.2 By payment on compromised claims .....	2	2,063		0	0				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		0	0				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	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	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 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) .....	1,449,281	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

DURING THE YEAR 2018

NAIC Group Code 0836

**LIFE INSURANCE**

NAIC Company Code 70483

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		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 .....			XXX		XXX	
3. Deposit-type contract funds .....						
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....	6,571,338		0	0	7,700	6,579,038
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
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
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
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
<b>DETAILS OF WRITE-INS</b>						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 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 .....	503	3,443,260			0	.81,600	.72	.136,408	.575	.3,661,268
Settled during current year:										
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		.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		.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	134	.138,158	.232	.834,066
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	27,732	424,500,592	0	(a)	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	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 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) .....	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

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		11,506	0	0	.9	11,515
2. Annuity considerations .....			XXX		XXX	
3. Deposit-type contract funds .....						
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 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
16. Unpaid December 31, prior year .....	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year .....	2	6,266			0	0	0	0	2	6,266
Settled during current year:										
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 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) .....	2,381	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 Maryland

NAIC Group Code 0836

DURING THE YEAR 2018

NAIC Company Code 70483

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		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
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
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
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
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
<b>DETAILS OF WRITE-INS</b>						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount	
			3 No. of Ind.Pols. & Gr. Certifs.	4 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 .....	200	1,229,868			0	0	(12)	75,175	188	1,305,043	
Settled during current year:											
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	
<b>POLICY EXHIBIT</b>					No. of Policies						
20. In force December 31, prior year .....	9,294	140,938,978	0	(a)	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 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) .....	.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

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		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 .....			XXX		XXX	
3. Deposit-type contract funds .....						
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....		51,068	0	0	11	51,079
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
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) .....		28,404	0	0	3,935	32,339
8. Grand Totals (Lines 6.5 plus 7.4) .....						
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
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
<b>DETAILS OF WRITE-INS</b>						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
16. Unpaid December 31, prior year .....	4	23,714	0	0	0	0	0	0	4	23,713
17. Incurred during current year .....	15	57,762		0	0	46,881	2	4,505	17	109,148
Settled during current year:										
18.1 By payment in full .....	19	81,476		0	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
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	382	4,964,494	0	(a)	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	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 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) .....	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

DURING THE YEAR 2018

NAIC Company Code 70483

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 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	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 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					5 No. of Policies					
20. In force December 31, prior year .....	33,560	452,067,834	0	(a)	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	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 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) .....	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

NAIC Group Code 0836

DURING THE YEAR 2018

NAIC Company Code 70483

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 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 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 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 .....	29	485,201		0	0	0	3	15,730	32	.500,931
Settled during current year:										
18.1 By payment in full .....	.38	529,464		0	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	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	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 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) .....	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

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 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
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
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
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
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
<b>DETAILS OF WRITE-INS</b>						
1301. .....						
1302. .....						
1303. .....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 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	0	40,900	0	27,912	20	222,620
Settled during current year:										
18.1 By payment in full .....	28	178,850		0	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
<b>POLICY EXHIBIT</b>					5 No. of Policies					
20. In force December 31, prior year .....	821	11,222,862	0	(a)	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	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 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) .....	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

NAIC Company Code 70483

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 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 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 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 .....	662	3,885,255			0	325,007	238	514,097	900	4,724,359
Settled during current year:										
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	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	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 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) .....	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 .



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

DIRECT BUSINESS IN THE STATE OF Montana

DURING THE YEAR 2018

NAIC Group Code 0836

NAIC Company Code 70483

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		12,053	0	0	.3	12,056
2. Annuity considerations .....			XXX		XXX	
3. Deposit-type contract funds .....						
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 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
16. Unpaid December 31, prior year .....	2	3,824	0	0	0	0	2	489	4	4,313
17. Incurred during current year .....	6	20,575			0	0	(1)	3,234	5	23,809
Settled during current year:										
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	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	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 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) .....	1,137	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

DURING THE YEAR 2018

NAIC Group Code 0836

NAIC Company Code 70483

**LIFE INSURANCE**

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 .....			XXX		XXX	
3. Deposit-type contract funds .....						
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 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
16. Unpaid December 31, prior year .....	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year .....	15	62,934			0	84,583	3	6,554	18	154,071
Settled during current year:										
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	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	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

NAIC Group Code 0836

DURING THE YEAR 2018

NAIC Company Code 70483

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	.309,150		0	0	167	.309,317
2. Annuity considerations .....			XXX		XXX	
3. Deposit-type contract funds .....						
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....	.309,150		0	0	167	.309,317
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
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
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
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
<b>DETAILS OF WRITE-INS</b>						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 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 .....	.36	.236,902		0	.50,740	6	20,056	.42	.307,698	
Settled during current year:										
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	.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	.50,740	6	.19,916	.43	.309,211	
19. Unpaid Dec. 31, current year (16+17-18.6) .....	6	.16,647	0	0	0	4	.6,459	10	.23,106	
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	1,253	.20,037,301	0	(a)	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	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 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) .....	.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 .



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

DIRECT BUSINESS IN THE STATE OF New Hampshire

DURING THE YEAR 2018

NAIC Group Code 0836

**LIFE INSURANCE**

NAIC Company Code 70483

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		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 .....			XXX		XXX	
3. Deposit-type contract funds .....						
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....		8,621	0	0	15	8,636
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
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
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
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
<b>DETAILS OF WRITE-INS</b>						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
16. Unpaid December 31, prior year .....	2	39,706	0	0	0	0	0	.0	2	39,706
17. Incurred during current year .....	5	3,151			0	6,650	0	.0	5	9,801
Settled during current year:										
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
<b>POLICY EXHIBIT</b>					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

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	188,581		0	0	105	188,686
2. Annuity considerations .....			XXX		XXX	
3. Deposit-type contract funds .....						
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....	188,581		0	0	105	188,686
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
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
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
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
<b>DETAILS OF WRITE-INS</b>						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 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 .....	27	167,439		0	0	600	3	11,025	30	179,063
Settled during current year:										
18.1 By payment in full .....	26	164,749		0	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
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	952	15,509,566	0	(a)	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	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 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) .....	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 .



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

DIRECT BUSINESS IN THE STATE OF New Mexico

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 .....		29,241	0	0	63	29,304
2. Annuity considerations .....			XXX		XXX	
3. Deposit-type contract funds .....						
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 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 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	0	(3)	1,836	10	68,576
Settled during current year:										
18.1 By payment in full .....	12	63,049		0	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	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	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 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) .....	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

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		169,215	0	0	46	169,261
2. Annuity considerations .....			XXX		XXX	
3. Deposit-type contract funds .....						
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....		169,215	0	0	46	169,261
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
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
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
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
<b>DETAILS OF WRITE-INS</b>						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 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 .....	.42	226,329			0	19,825	3	19,049	.45	265,203
Settled during current year:										
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		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		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
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	1,400	16,328,827	0	(a)	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	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 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) .....	20,690	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 .



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

DIRECT BUSINESS IN THE STATE OF North Carolina

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 .....	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	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 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 .....	1,535	11,046,014			0	207,992	495	.793,933	2,030	12,047,939
Settled during current year:										
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		0				4	4,330	
18.3 Totals paid .....	1,546	11,037,497	0	0		207,992	390	.643,472	1,936	11,888,961
18.4 Reduction by compromise .....	4	.34,670		0				4	34,670	
18.5 Amount rejected .....										
18.6 Total settlements .....	1,550	11,072,167	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	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	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	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 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) .....	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 .



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

DIRECT BUSINESS IN THE STATE OF North Dakota

DURING THE YEAR 2018

NAIC Group Code 0836

**LIFE INSURANCE**

NAIC Company Code 70483

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		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 .....			XXX		XXX	
3. Deposit-type contract funds .....						
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....		6,471	0	0	0	6,471
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
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
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
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
<b>DETAILS OF WRITE-INS</b>						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 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 .....	2	6,441		0	0	0	(1)	(1,059)	1	5,382
Settled during current year:										
18.1 By payment in full .....	5	17,436		0	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
<b>POLICY EXHIBIT</b>					5 No. of Policies					
20. In force December 31, prior year .....	.54	772,363	0	(a)	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	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

7 0 4 8 3 2 0 1 8 4 3 0 3 6 1 0 0

**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	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 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 .....	7,191	41,832,122			132	1,193,468	1,674	6,029,338	8,997	49,054,928
Settled during current year:										
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	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	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 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) .....	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

DURING THE YEAR 2018

NAIC Company Code 70483

**LIFE INSURANCE**

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 .....			XXX		XXX	
3. Deposit-type contract funds .....						
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 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 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 .....	.40	299,772			0	0	.20	60,489	.60	360,261
Settled during current year:										
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	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	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

NAIC Group Code 0836

DURING THE YEAR 2018

NAIC Company Code 70483

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		113,268	0	0	132	113,400
2. Annuity considerations .....			XXX		XXX	
3. Deposit-type contract funds .....						
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	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 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 .....	15	93,996		0	0	0	3	6,584	18	100,580
Settled during current year:										
18.1 By payment in full .....	12	69,488		0	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					5 No. of Policies					
20. In force December 31, prior year .....	629	9,209,136	0	(a)	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	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 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) .....	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

NAIC Company Code 70483

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 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	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 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 .....	1,192	6,994,612			0	169,869	405	1,328,036	1,597	8,492,517
Settled during current year:										
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		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		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	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	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	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 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) .....	1,076,617	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 .



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

DIRECT BUSINESS IN THE STATE OF Rhode Island

DURING THE YEAR 2018

NAIC Group Code 0836

**LIFE INSURANCE**

NAIC Company Code 70483

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		6,061	0	0	58	6,119
2. Annuity considerations .....			XXX		XXX	
3. Deposit-type contract funds .....						
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....		6,061	0	0	58	6,119
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
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
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
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
<b>DETAILS OF WRITE-INS</b>						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1	2	Credit Life (Group and Individual)		5	6	7	8	9	10
	No.	Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 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 .....	1	3,882		0	0	0	(2)	(753)	(1)	3,129
Settled during current year:										
18.1 By payment in full .....	2	5,049		0	0	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
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	.93	887,697	0	(a)	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	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 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) .....	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 .



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

DIRECT BUSINESS IN THE STATE OF South Carolina

DURING THE YEAR 2018

NAIC Group Code 0836

**LIFE INSURANCE**

NAIC Company Code 70483

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		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 .....			XXX		XXX	
3. Deposit-type contract funds .....						
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....		1,804,440	0	0	858	1,805,298
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
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
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
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
<b>DETAILS OF WRITE-INS</b>						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 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 .....	130	1,407,439			0	77,330	(2)	(6,135)	128	1,478,634
Settled during current year:										
18.1 By payment in full .....	140	1,354,963				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
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	6,119	116,192,641	0	(a)	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	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 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) .....	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 .....			XXX		XXX	
3. Deposit-type contract funds .....						
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 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
16. Unpaid December 31, prior year .....	0	0	0	0	0	0	1	302	1	302
17. Incurred during current year .....	2	10,922			0	0	(1)	1	1	10,922
Settled during current year:										
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	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	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

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	1,501,687		0	0	1,713	1,503,400
2. Annuity considerations .....			XXX		XXX	
3. Deposit-type contract funds .....						
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 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 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 .....	230	1,484,980			0	73,606	(32)	(24,412)	198	1,534,174
Settled during current year:										
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	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	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 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) .....	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 .



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

DIRECT BUSINESS IN THE STATE OF Texas

DURING THE YEAR 2018

NAIC Group Code 0836

NAIC Company Code 70483

**LIFE INSURANCE**

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 .....			XXX		XXX	
3. Deposit-type contract funds .....						
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 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 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 .....	510	2,794,431			0	163,228	277	.636,636	787	3,594,295	
Settled during current year:											
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	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 .



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

DIRECT BUSINESS IN THE STATE OF Utah

NAIC Group Code 0836

DURING THE YEAR 2018

NAIC Company Code 70483

**LIFE INSURANCE**

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 .....			XXX		XXX	
3. Deposit-type contract funds .....						
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 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
16. Unpaid December 31, prior year .....	2	.7,032	0	.0	0	.0	0	.0	2	.7,032
17. Incurred during current year .....	3	.6,771			0	.9,570	1	1,897	4	18,238
Settled during current year:										
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	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	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 .



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

DIRECT BUSINESS IN THE STATE OF Vermont

NAIC Group Code 0836

DURING THE YEAR 2018

NAIC Company Code 70483

**LIFE INSURANCE**

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 .....			XXX		XXX	
3. Deposit-type contract funds .....						
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....		3,639	0	0	0	3,639
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
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
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
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
<b>DETAILS OF WRITE-INS</b>						
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 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
16. Unpaid December 31, prior year .....	0	0	0	0	0	0	1	704	1	704
17. Incurred during current year .....	1	.995		0	0	0	0	2	1	997
Settled during current year:										
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
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	.58	394,002	0	(a)		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	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 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) .....	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 .



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

DIRECT BUSINESS IN THE STATE OF Virginia

NAIC Group Code 0836

DURING THE YEAR 2018

NAIC Company Code 70483

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		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 .....			XXX		XXX	
3. Deposit-type contract funds .....						
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....		722,150	0	0	1,263	723,413
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
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
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
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
<b>DETAILS OF WRITE-INS</b>						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 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 .....	114	874,380		0	0	10,000	11	21,010	125	905,390
Settled during current year:										
18.1 By payment in full .....	126	920,387		0	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
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	4,031	58,497,818	0	(a)	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	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 Washington

DURING THE YEAR 2018

NAIC Group Code 0836

NAIC Company Code 70483

**LIFE INSURANCE**

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 .....			XXX		XXX	
3. Deposit-type contract funds .....						
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 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 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 .....	22	107,384			0	0	(108)	(244,134)	(86)	(136,750)
Settled during current year:										
18.1 By payment in full .....	21	106,489		0	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	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	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 .



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

DIRECT BUSINESS IN THE STATE OF West Virginia

DURING THE YEAR 2018

NAIC Group Code 0836

NAIC Company Code 70483

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	3,752,252		0	0	2,289	3,754,541
2. Annuity considerations .....			XXX		XXX	
3. Deposit-type contract funds .....						
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	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 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		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		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	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	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	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 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) .....	1,101,648	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 Wisconsin

NAIC Group Code 0836

DURING THE YEAR 2018

NAIC Company Code 70483

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		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 .....			XXX		XXX	
3. Deposit-type contract funds .....						
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....		1,666,903	0	0	283	1,667,186
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
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
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
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
<b>DETAILS OF WRITE-INS</b>						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 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 .....	135	1,121,187			0	0	28	85,025	163	1,206,212
Settled during current year:										
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
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	6,563	109,844,650	0	(a)	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	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 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) .....	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

DURING THE YEAR 2018

NAIC Company Code 70483

**LIFE INSURANCE**

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 .....			XXX		XXX	
3. Deposit-type contract funds .....						
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 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 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 .....	2	17,607			0	0	(1)	(4,497)	1	13,110
Settled during current year:										
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	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	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

NAIC Group Code 0836

DURING THE YEAR 2018

NAIC Company Code 70483

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>	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) .....					
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
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) .....					
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
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 .....					
<b>DETAILS OF WRITE-INS</b>					
1301. .....					
1302. .....					
1303. .....					
1398. Summary of Line 13 from overflow page .....					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....					

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 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) .....										
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....										
21. Issued during year .....										
22. Other changes to in force (Net) .....										
23. In force December 31 of current year .....										

(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

NAIC Company Code 70483

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		349	0	0	0	349
2. Annuity considerations .....			XXX		XXX	
3. Deposit-type contract funds .....						
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	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	Industrial	Total	
			3 No. of Ind.Pols. & Gr. Certifs.	4 Amount					9 No.	10 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	1	1,397	5	30,526
21. Issued during year .....										
22. Other changes to in force (Net) .....	5	213,136				0	0	.51	5	.213,187
23. In force December 31 of current year .....	9	242,265	0	(a) 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 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 Puerto Rico

DURING THE YEAR 2018

NAIC Group Code 0836

**LIFE INSURANCE**

NAIC Company Code 70483

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		13,138	0	0	38	13,176
2. Annuity considerations .....			XXX		XXX	
3. Deposit-type contract funds .....						
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....		13,138	0	0	38	13,176
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
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
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
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
<b>DETAILS OF WRITE-INS</b>						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 Amount						
16. Unpaid December 31, prior year .....	1	2,342	0	0	0	0	0	0	1	2,342
17. Incurred during current year .....	0	.728			0	.5,000	0	0	0	.5,728
Settled during current year:										
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
<b>POLICY EXHIBIT</b>					5 No. of Policies					
20. In force December 31, prior year .....	.74	763,035	0	(a)	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	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 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) .....	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 .



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

DIRECT BUSINESS IN THE STATE OF U.S. Virgin Islands

DURING THE YEAR 2018

NAIC Group Code 0836

**LIFE INSURANCE**

NAIC Company Code 70483

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		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 .....			XXX		XXX	
3. Deposit-type contract funds .....						
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....		1,189	0	0	0	1,189
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
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
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
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
<b>DETAILS OF WRITE-INS</b>						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount	
			3 No. of Ind.Pols. & Gr. Certifs.	4 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) .....											
<b>POLICY EXHIBIT</b>					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 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 Northern Mariana Islands

NAIC Group Code 0836

DURING THE YEAR 2018

NAIC Company Code 70483

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>	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) .....					
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
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) .....					
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
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 .....					
<b>DETAILS OF WRITE-INS</b>					
1301. .....					
1302. .....					
1303. .....					
1398. Summary of Line 13 from overflow page .....					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....					

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 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) .....										
<b>POLICY EXHIBIT</b>					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 Canada

NAIC Group Code 0836

DURING THE YEAR 2018

NAIC Company Code 70483

**LIFE INSURANCE**

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 .....			XXX		XXX	
3. Deposit-type contract funds .....						
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....		14	0	0	0	14
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
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
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
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
<b>DETAILS OF WRITE-INS</b>						
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 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
16. Unpaid December 31, prior year .....	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year .....	0	194		0	0	0	0	0	0	194
Settled during current year:										
18.1 By payment in full .....		194		0		0		0		194
18.2 By payment on compromised claims .....				0		0		0		
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
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	.58	212,696	0 (a)	0		0	0	0	.58	212,696
21. Issued during year .....										
22. Other changes to in force (Net) .....	0	4,238				0	0	0	0	4,238
23. In force December 31 of current year .....	58	216,934	0 (a)	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 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 Other Aliens

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 .....		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	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 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	.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	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
					Direct Premiums
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 .



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

DIRECT BUSINESS IN THE STATE OF Grand Total

DURING THE YEAR 2018

NAIC Group Code 0836

**LIFE INSURANCE**

NAIC Company Code 70483

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		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	0
5. Totals (Sum of Lines 1 to 4) .....	174,781,184	0	0	0	101,008	174,882,192
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
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	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	0	10,395,834	52,582,441
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
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
<b>DETAILS OF WRITE-INS</b>						
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

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 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 .....	19,881	128,619,240	0	0	132	4,448,339	5,662	16,963,986	25,675	150,031,565
Settled during current year:										
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
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	706,364	12,379,139,771	0	(a)	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	(a)	0	0	0	0	14,845	553,857,872
22. Other changes to in force (Net) .....	(46,584)	(912,723,561)	0	(a)	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	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 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) .....	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 .....	64,775,749
4. Balance before reduction for amount transferred to Summary of Operations (Line 1 + Line 2 + Line 3) .....	5,727,946
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4) .....	59,047,803
6. Reserve as of December 31, current year (Line 4 minus Line 5)	

**AMORTIZATION**

Year of Amortization	1 Reserve as of December 31, Prior Year	2 Current Year's Realized Capital Gains/(Losses) Transferred into the Reserve Net of Taxes	3 Adjustment for Current Year's Liability Gains/(Losses) Released From the Reserve	4 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 Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
LONG-TERM BONDS												
1.	1	Exempt Obligations	39,910,585	XXX	XXX	39,910,585	0.0000	0	0.0000	0	0.0000	0
2.		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.		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.		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.		Low Quality	6,768,934	XXX	XXX	6,768,934	0.0213	144,178	0.0530	358,754	0.0750	507,670
6.		Lower Quality	2,077,121	XXX	XXX	2,077,121	0.0432	89,732	0.1100	228,483	0.1700	353,111
7.		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.		High Quality	6,450,500	XXX	XXX	6,450,500	0.0019	12,256	0.0058	37,413	0.0090	58,055
12.		Medium Quality	3,203,217	XXX	XXX	3,203,217	0.0093	29,790	0.0230	73,674	0.0340	108,909
13.		Low Quality	1,125,595	XXX	XXX	1,125,595	0.0213	23,975	0.0530	59,657	0.0750	84,420
14.		Lower Quality		XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
15.		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	15,844,617	XXX	67,450	XXX	477,462	XXX	560,603
SHORT - TERM BONDS												
18.	1	Exempt Obligations		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
19.		Highest Quality	36,317,598	XXX	XXX	36,317,598	0.0004	14,527	0.0023	83,530	0.0030	108,953
20.		High Quality	17,935,311	XXX	XXX	17,935,311	0.0019	34,077	0.0058	104,025	0.0090	161,418
21.		Medium Quality		XXX	XXX	0	0.0093	0	0.0230	0	0.0340	0
22.		Low Quality		XXX	XXX	0	0.0213	0	0.0530	0	0.0750	0
23.		Lower Quality		XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
24.		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	54,252,909	XXX	48,604	XXX	187,555	XXX	270,371
DERIVATIVE INSTRUMENTS												
26.	1	Exchange Traded		XXX	XXX	0	0.0004	0	0.0023	0	0.0030	0
27.		Highest Quality		XXX	XXX	0	0.0004	0	0.0023	0	0.0030	0
28.		High Quality		XXX	XXX	0	0.0019	0	0.0058	0	0.0090	0
29.		Medium Quality		XXX	XXX	0	0.0093	0	0.0230	0	0.0340	0
30.		Low Quality		XXX	XXX	0	0.0213	0	0.0530	0	0.0750	0
31.		Lower Quality		XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
32.		In or Near Default		XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
33.			Total Derivative Instruments	0	XXX	0	XXX	0	XXX	0	XXX	0
34.			Total (Lines 9 + 17 + 25 + 33)	3,007,548,981	XXX	3,007,548,981	XXX	3,741,061	XXX	13,901,344	XXX	19,820,528

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

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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
31		MORTGAGE LOANS										
		In Good Standing:										
35.		Farm Mortgages - CM1 - Highest Quality .....				XXX	0	0.0010	0	0.0050	0	0.0065
36.		Farm Mortgages - CM2 - High Quality .....				XXX	0	0.0035	0	0.0100	0	0.0130
37.		Farm Mortgages - CM3 - Medium Quality .....				XXX	0	0.0060	0	0.0175	0	0.0225
38.		Farm Mortgages - CM4 - Low Medium Quality .....				XXX	0	0.0105	0	0.0300	0	0.0375
39.		Farm Mortgages - CM5 - Low Quality .....				XXX	0	0.0160	0	0.0425	0	0.0550
40.		Residential Mortgages - Insured or Guaranteed .....				XXX	0	0.0003	0	0.0006	0	0.0010
41.		Residential Mortgages - All Other .....				XXX	0	0.0013	0	0.0030	0	0.0040
42.		Commercial Mortgages - Insured or Guaranteed .....				XXX	0	0.0003	0	0.0006	0	0.0010
43.		Commercial Mortgages - All Other - CM1 - Highest Quality .....	472,111			XXX	472,111	0.0010	472	0.0050	2,361	0.0065
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
45.		Commercial Mortgages - All Other - CM3 - Medium Quality .....	86,127			XXX	86,127	0.0060	517	0.0175	1,507	0.0225
46.		Commercial Mortgages - All Other - CM4 - Low Medium Quality .....				XXX	0	0.0105	0	0.0300	0	0.0375
47.		Commercial Mortgages - All Other - CM5 - Low Quality .....				XXX	0	0.0160	0	0.0425	0	0.0550
Overdue, Not in Process:												
48.		Farm Mortgages .....				XXX	0	0.0420	0	0.0760	0	0.1200
49.		Residential Mortgages - Insured or Guaranteed .....				XXX	0	0.0005	0	0.0012	0	0.0020
50.		Residential Mortgages - All Other .....				XXX	0	0.0025	0	0.0058	0	0.0090
51.		Commercial Mortgages - Insured or Guaranteed .....				XXX	0	0.0005	0	0.0012	0	0.0020
52.		Commercial Mortgages - All Other .....				XXX	0	0.0420	0	0.0760	0	0.1200
In Process of Foreclosure:												
53.		Farm Mortgages .....				XXX	0	0.0000	0	0.1700	0	0.1700
54.		Residential Mortgages - Insured or Guaranteed .....				XXX	0	0.0000	0	0.0040	0	0.0040
55.		Residential Mortgages - All Other .....				XXX	0	0.0000	0	0.0130	0	0.0130
56.		Commercial Mortgages - Insured or Guaranteed .....				XXX	0	0.0000	0	0.0040	0	0.0040
57.		Commercial Mortgages - All Other .....				XXX	0	0.0000	0	0.1700	0	0.1700
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 Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
1.		COMMON STOCK	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 - Public	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
18.		REAL ESTATE										
19.		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
20.		Investment Properties	3,193,033			3,193,033	0.0000	0	0.0750	239,477	0.0750	239,477
21.		Properties Acquired in Satisfaction of Debt				0	0.0000	0	0.1100	0	0.1100	0
		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
22.	1	OTHER INVESTED ASSETS										
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS										
		Exempt Obligations		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
		Highest Quality	4,369,355	XXX	XXX	4,369,355	0.0004	1,748	0.0023	10,050	0.0030	13,108
		High Quality		XXX	XXX	0	0.0019	0	0.0058	0	0.0090	0
		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
		Low Quality	8,494,259	XXX	XXX	8,494,259	0.0213	180,928	0.0530	450,196	0.0750	637,069
		Lower Quality		XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
		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 Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve				
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)			
30.	1	INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF PREFERRED STOCKS	33,974,234	XXX	XXX	33,974,234	0.0004	13,590	0.0023	78,141	0.0030	101,923			
		Highest Quality .....					0.0004	13,590	0.0023	78,141	0.0030	101,923			
		High Quality .....					0.0019	0	0.0058	0	0.0090	0			
		Medium Quality .....					0.0093	0	0.0230	0	0.0340	0			
		Low Quality .....					0.0213	0	0.0530	0	0.0750	0			
		Lower Quality .....					0.0432	0	0.1100	0	0.1700	0			
		In or Near Default .....					0.0000	0	0.2000	0	0.2000	0			
35.	6	Affiliated Life with AVR .....	33,974,234	XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0			
		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			
38.		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF MORTGAGE LOANS													
		In Good Standing Affiliated:													
		Mortgages - CM1 - Highest Quality .....					0.0010	0	0.0050	0	0.0065	0			
		Mortgages - CM2 - High Quality .....					0.0035	0	0.0100	0	0.0130	0			
		Mortgages - CM3 - Medium Quality .....					0.0060	0	0.0175	0	0.0225	0			
		Mortgages - CM4 - Low Medium Quality .....					0.0105	0	0.0300	0	0.0375	0			
		Mortgages - CM5 - Low Quality .....					0.0160	0	0.0425	0	0.0550	0			
42.		Residential Mortgages - Insured or Guaranteed .....		XXX	XXX	0	0.0003	0	0.0006	0	0.0010	0			
		Residential Mortgages - All Other .....					0.0013	0	0.0030	0	0.0040	0			
		Commercial Mortgages - Insured or Guaranteed .....					0.0003	0	0.0006	0	0.0010	0			
		Overdue, Not in Process Affiliated:													
		Farm Mortgages .....					0.0420	0	0.0760	0	0.1200	0			
		Residential Mortgages - Insured or Guaranteed .....					0.0005	0	0.0012	0	0.0020	0			
		Residential Mortgages - All Other .....					0.0025	0	0.0058	0	0.0090	0			
50.		Commercial Mortgages - Insured or Guaranteed .....		XXX	XXX	0	0.0005	0	0.0012	0	0.0020	0			
		Commercial Mortgages - All Other .....					0.0420	0	0.0760	0	0.1200	0			
		In Process of Foreclosure Affiliated:													
		Farm Mortgages .....					0.0000	0	0.1700	0	0.1700	0			
		Residential Mortgages - Insured or Guaranteed .....					0.0000	0	0.0040	0	0.0040	0			
		Residential Mortgages - All Other .....					0.0000	0	0.0130	0	0.0130	0			
		Commercial Mortgages - Insured or Guaranteed .....					0.0000	0	0.0040	0	0.0040	0			
56.		Commercial Mortgages - All Other .....	0	0	XXX	0	XXX	0	XXX	0	XXX	0			
		Total Affiliated (Sum of Lines 38 through 55) .....													
		Unaffiliated - In Good Standing With Covenants .....					(c)		(c)		(c)				
		Unaffiliated - In Good Standing Defeased With Government Securities .....													
		Unaffiliated - In Good Standing Primarily Senior .....													
		Unaffiliated - In Good Standing All Other .....													
		Unaffiliated - Overdue, Not in Process .....													
63.		Unaffiliated - In Process of Foreclosure .....	0	0	XXX	0	XXX	0	XXX	0	XXX	0			
		Total Unaffiliated (Sum of Lines 57 through 62) .....													
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 Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
65.		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF COMMON STOCK										
66.		Unaffiliated Public .....		XXX	XXX	0	0.0000	0	0.1405 (a)	0	0.1405 (a) .....	
67.		Unaffiliated Private .....	186,123,481	XXX	XXX	186,123,481	0.0000	0	0.1600	29,779,757	0.1600 .....	
68.		Affiliated Life with AVR .....		XXX	XXX	0	0.0000	0	0.0000	0	0.0000 .....	
69.		Affiliated Certain Other (See SVO Purposes & Procedures Manual) .....		XXX	XXX	0	0.0000	0	0.1300	0	0.1300 .....	
70.		Affiliated Other - All Other .....	194,038,985	XXX	XXX	194,038,985	0.0000	0	0.1600	31,046,238	0.1600 .....	
		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 .....	
71.		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF REAL ESTATE										
72.		Home Office Property (General Account only) .....				0	0.0000	0	0.0750	0	0.0750 .....	
73.		Investment Properties .....	848,070,600			848,070,600	0.0000	0	0.0750	63,605,295	0.0750 .....	
74.		Properties Acquired in Satisfaction of Debt .....				0	0.0000	0	0.1100	0	0.1100 .....	
		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 .....	
75.		LOW INCOME HOUSING TAX CREDIT INVESTMENTS										
76.		Guaranteed Federal Low Income Housing Tax Credit .....	0			0	0.0003	0	0.0006	0	0.0010 .....	
77.		Non-guaranteed Federal Low Income Housing Tax Credit .....	1,472,284			1,472,284	0.0063	9,275	0.0120	17,667	0.0190 .....	
78.		Guaranteed State Low Income Housing Tax Credit .....	0			0	0.0003	0	0.0006	0	0.0010 .....	
79.		Non-guaranteed State Low Income Housing Tax Credit .....	0			0	0.0063	0	0.0120	0	0.0190 .....	
80.		All Other Low Income Housing Tax Credit .....	0			0	0.0273	0	0.0600	0	0.0975 .....	
		Total LIHTC (Sum of Lines 75 through 79)	1,472,284	0	0	1,472,284	XXX	9,275	XXX	17,667	XXX .....	
81.		ALL OTHER INVESTMENTS										
82.		NAIC 1 Working Capital Finance Investments .....		XXX		0	0.0000	0	0.0037	0	0.0037 .....	
83.		NAIC 2 Working Capital Finance Investments .....		XXX		0	0.0000	0	0.0120	0	0.0120 .....	
84.		Other Invested Assets - Schedule BA .....	129,968,213	XXX		129,968,213	0.0000	0	0.1300	16,895,868	0.1300 .....	
85.		Other Short-Term Invested Assets - Schedule DA .....		XXX		0	0.0000	0	0.1300	0	0.1300 .....	
		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 .....	
		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 .....	

(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.

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

## ASSET VALUATION RESERVE (Continued)

## BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS REPLICATIONS (SYNTHETIC) ASSETS

**NONE**

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

**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 Contract Numbers	2 Claim Numbers	3 State of Residence of Claimant	4 Year of Claim for Death or Disability	5 Amount Claimed	6 Amount Paid During the Year	7 Amount Resisted Dec. 31 of Current Year	8 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									
	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 %
<b>PART 1. - ANALYSIS OF UNDERWRITING OPERATIONS</b>																		
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
<b>DETAILS OF WRITE-INS</b>																		
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 Total	2 Group Accident and Health	3 Credit Accident and Health (Group and Individual)	4 Collectively Renewable	Other Individual Contracts				
					5 Non-Cancelable	6 Guaranteed Renewable	7 Non-Renewable for Stated Reasons Only	8 Other Accident Only	9 All Other
<b>PART 2. - RESERVES AND LIABILITIES</b>									
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
5. Total premium reserves, prior year .....	2,013,989	0	0	0	0		2,013,989	0	0
6. Increase in total premium reserves .....	(52,273)	0	0	0	0		(52,273)	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
4. Total contract reserves, prior year .....	238,392,013	0	0	0	0		238,392,013	0	0
5. Increase in contract reserves .....	2,582,920	0	0	0	0		2,582,920	0	0
C. Claim Reserves and Liabilities:									
1. Total current year .....	22,906,661	0	0	0	0		22,906,661	0	0
2. Total prior year .....	21,059,642	0	0	0	0		21,059,642	0	0
3. Increase .....	1,847,019	0	0	0	0		1,847,019	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
3.2 Claim reserves and liabilities, December 31, prior year .....	21,059,642	0	0	0	0		21,059,642	0	0
3.3 Line 3.1 minus Line 3.2 .....	1,129,043	0	0	0	0		1,129,043	0	0

PART 4. - REINSURANCE									
A. Reinsurance Assumed:									
1. Premiums written .....	0								
2. Premiums earned .....	0								
3. Incurred claims .....	0		0	0					
4. Commissions .....	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		0	0			2,646,886		
4. Commissions .....	981,498						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
<b>A. Direct:</b>				
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>B. Assumed Reinsurance:</b>				
5. Incurred Claims.....			0	0
6. Beginning Claim Reserves and Liabilities .....			0	0
7. Ending Claim Reserves and Liabilities .....			0	0
8. Claims Paid	0	0	0	0
<b>C. Ceded Reinsurance:</b>				
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
<b>D. Net:</b>				
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
<b>E. Net Incurred Claims and Cost Containment Expenses:</b>				
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**

# NONE

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

**SCHEDULE S - PART 2**

Reinsurance Recoverable on Paid and Unpaid Losses 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 Domiciliary Jurisdiction	6 Paid Losses	7 Unpaid Losses
99937	31-1191427	07/01/1996	Columbus Life Insurance Co.	OH	0	0
0299999. Life and Annuity - U.S. Affiliates - Other					0	0
0399999. Total Life and Annuity - U.S. Affiliates					0	0
0699999. Total Life and Annuity - Non-U.S. Affiliates					0	0
0799999. Total Life and Annuity - Affiliates					0	0
80659	38-0397420	08/01/2008	Canada Life Assurance Co. USB	MI	0	9,095
86258	13-2572994	08/01/1997	General Re Life Corporation	CT	0	2,376
88340	59-2859797	12/01/1999	Hannover Life Reinsurance Co.	FL	0	5,643
66346	58-0828824	01/01/1986	Munich American Reassurance Co.	GA	0	976
93572	43-1235868	01/01/1982	RGA Reinsurance Co.	MO	250,530	154,977
82627	06-0839705	01/01/1960	Swiss Re Life & Health America	MO	0	48,797
82627	06-0839705	08/01/2003	Swiss Re Life & Health America	MO	0	14,544
65676	35-0472300	01/01/1963	The Lincoln National Life Insurance Co.	IN	0	99,446
65676	35-0472300	07/01/1980	The Lincoln National Life Insurance Co.	IN	0	18,190
0899999. Life and Annuity - U.S. Non-Affiliates					250,530	354,044
00000	AA-1580095	07/27/2008	TOA Reinsurance Company	JPN	0	6,956
0999999. Life and Annuity - Non-U.S. Non-Affiliates					0	6,956
1099999. Total Life and Annuity - Non-Affiliates					250,530	361,000
1199999. Total Life and Annuity					250,530	361,000
99937	31-1191427	07/01/1986	Columbus Life Insurance Co.	OH	0	0
1399999. Accident and Health - U.S. Affiliates - Other					0	0
1499999. Total Accident and Health - U.S. Affiliates					0	0
1799999. Total Accident and Health - Non-U.S. Affiliates					0	0
1899999. Total Accident and Health - Affiliates					0	0
71412	47-0246511	07/01/2001	Mutual of Omaha Insurance Co.	NE	69,394	865,391
86258	13-2572994	10/01/2009	Gen Re Life Corporation	CT	61,875	642,614
1999999. Accident and Health - U.S. Non-Affiliates					131,269	1,508,005
2199999. Total Accident and Health - Non-Affiliates					131,269	1,508,005
2299999. Total Accident and Health					131,269	1,508,005
2399999. Total U.S. (Sum of 0399999, 0899999, 1499999 and 1999999)					381,799	1,862,049
2499999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999 and 2099999)					0	6,956
9999999 Totals - Life, Annuity and Accident and Health					381,799	1,869,005

## 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 Current Year	10 Prior Year		12 Current Year	13 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
0299999. General Account - Authorized U.S. Affiliates - Other							1,333,411,716	513,439,870	532,044,887	0	0	0	0	0
0399999. Total General Account - Authorized U.S. Affiliates							1,333,411,716	513,439,870	532,044,887	0	0	0	0	0
0699999. Total General Account - Authorized Non-U.S. Affiliates							0	0	0	0	0	0	0	0
0799999. 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
0899999. General Account - Authorized U.S. Non-Affiliates							554,945,332	2,627,662	2,795,155	1,404,464	0	0	0	0
1099999. Total General Account - Authorized Non-Affiliates							554,945,332	2,627,662	2,795,155	1,404,464	0	0	0	0
1199999. Total General Account Authorized							1,888,357,048	516,067,532	534,840,042	1,404,464	0	0	0	0
1499999. Total General Account - Unauthorized U.S. Affiliates							0	0	0	0	0	0	0	0
1799999. Total General Account - Unauthorized Non-U.S. Affiliates							0	0	0	0	0	0	0	0
1899999. Total General Account - Unauthorized Affiliates							0	0	0	0	0	0	0	0
00000	1-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
2099999. General Account - Unauthorized Non-U.S. Non-Affiliates							101,939,060	71,950	59,737	78,255	0	0	0	0
2199999. Total General Account - Unauthorized Non-Affiliates							101,939,060	71,950	59,737	78,255	0	0	0	0
2299999. Total General Account Unauthorized							101,939,060	71,950	59,737	78,255	0	0	0	0
2599999. Total General Account - Certified U.S. Affiliates							0	0	0	0	0	0	0	0
2899999. Total General Account - Certified Non-U.S. Affiliates							0	0	0	0	0	0	0	0
2999999. Total General Account - Certified Affiliates							0	0	0	0	0	0	0	0
3299999. Total General Account - Certified Non-Affiliates							0	0	0	0	0	0	0	0
3399999. Total General Account Certified							0	0	0	0	0	0	0	0
3499999. Total General Account Authorized, Unauthorized and Certified							1,990,296,108	516,139,482	534,899,779	1,482,719	0	0	0	0
3799999. Total Separate Accounts - Authorized U.S. Affiliates							0	0	0	0	0	0	0	0
4099999. Total Separate Accounts - Authorized Non-U.S. Affiliates							0	0	0	0	0	0	0	0
4199999. Total Separate Accounts - Authorized Affiliates							0	0	0	0	0	0	0	0
4499999. Total Separate Accounts - Authorized Non-Affiliates							0	0	0	0	0	0	0	0
4599999. Total Separate Accounts Authorized							0	0	0	0	0	0	0	0
4899999. Total Separate Accounts - Unauthorized U.S. Affiliates							0	0	0	0	0	0	0	0
5199999. Total Separate Accounts - Unauthorized Non-U.S. Affiliates							0	0	0	0	0	0	0	0
5299999. Total Separate Accounts - Unauthorized Affiliates							0	0	0	0	0	0	0	0
5599999. Total Separate Accounts - Unauthorized Non-Affiliates							0	0	0	0	0	0	0	0
5699999. Total Separate Accounts Unauthorized							0	0	0	0	0	0	0	0
5999999. Total Separate Accounts - Certified U.S. Affiliates							0	0	0	0	0	0	0	0
6299999. Total Separate Accounts - Certified Non-U.S. Affiliates							0	0	0	0	0	0	0	0
6399999. Total Separate Accounts - Certified Affiliates							0	0	0	0	0	0	0	0
6699999. Total Separate Accounts - Certified Non-Affiliates							0	0	0	0	0	0	0	0
6799999. Total Separate Accounts Certified							0	0	0	0	0	0	0	0
6899999. Total Separate Accounts Authorized, Unauthorized and Certified							0	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)							1,888,357,048	516,067,532	534,840,042	1,404,464	0	0	0	0
7099999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 4099999, 4399999, 5199999, 5499999, 6299999 and 6599999)							101,939,060	71,950	59,737	78,255	0	0	0	0
9999999 - 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 Ccoinsurance Reserve	14 Funds Withheld Under Ccoinsurance
										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 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Reinsurer	5 Reserve Credit Taken	6 Paid and Unpaid Losses Recoverable (Debit)	7 Other Debits	8 Total (Cols.5+6+7)	9 Letters of Credit	10 Issuing or Confirming Bank Reference Number (a)	11 Trust Agreements	12 Funds Deposited by and Withheld from Reinsurers	13 Other	14 Miscellaneous Balances (Credit)	15 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
.....0000 .....	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

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(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
<b>A. OPERATIONS ITEMS</b>					
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>B. BALANCE SHEET ITEMS</b>					
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	0
<b>C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)</b>					
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
<b>D. REINSURANCE WITH CERTIFIED REINSURERS (DEPOSITS BY AND FUNDS WITHHELD FROM)</b>					
22. Multiple Beneficiary Trust .....	0	0	0	0	0
23. Funds deposited by and withheld from (F) .....	0	0	0	0	0
24. Letters of credit (L) .....	0	0	0	0	0
25. Trust agreements (T) .....	0	0	0	0	0
26. Other (O) .....	0	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)
<b>ASSETS (Page 2, Col. 3)</b>			
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
<b>LIABILITIES, CAPITAL AND SURPLUS (Page 3)</b>			
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
<b>NET CREDIT FOR CEDED REINSURANCE</b>			
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

States, Etc.	1 Life (Group and Individual)	2 Annuities (Group and Individual)	Direct Business Only			6 Totals
			3 Disability Income (Group and Individual)	4 Long-Term Care (Group and Individual)	5 Deposit-Type Contracts	
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	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 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(es)/Person(s)	Is an SCA Filing Re-quired? (Y/N)	*
.0836	Western-Southern Group	.00000	81-3013986				309 Holdings, LLC	.OH.	.N/A.	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.	.N/A.	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.	.N/A.	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.	.N/A.	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.	.N/A.	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.	.N/A.	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.	.N/A.	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.	.N/A.	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.	.N/A.	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.	.N/A.	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.	.N/A.	W&S Real Estate Holdings LLC	Ownership.	98.000	WS Mutual Holding Co.	N.	
.0836	Western-Southern Group	.00000	82-0887717				BP Summerville Investor Holdings, LLC	.SC.	.N/A.	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.	.N/A.	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.	.N/A.	W&S Real Estate Holdings LLC	Ownership.	100.000	WS Mutual Holding Co.	N.	
.0836	Western-Southern Group	.00000	82-0894669				Cape Barnstable Investor Holdings, LLC	.MA.	.N/A.	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.	.N/A.	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.	.N/A.	Carmel Holdings, LLC	Ownership.	36.260	WS Mutual Holding Co.	N.	
.0836	Western-Southern Group	.00000	31-1449186				Carthage Senior Housing Ltd	.OH.	.N/A.	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.	.N/A.	WSLR Holdings LLC	Ownership.	100.000	WS Mutual Holding Co.	N.	
.0836	Western-Southern Group	.00000	83-2482456				Cenizo Apts Inv. Holdings, LLC	.TX.	.N/A.	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.	.N/A.	The Western and Southern Life Ins Co	Ownership.	25.250	WS Mutual Holding Co.	N.	
							Chattanooga Southside Housing Investor Holdings, LLC	.TN.	.N/A.	W&S Real Estate Holdings LLC	Ownership.	98.000	WS Mutual Holding Co.	N.	
.0836	Western-Southern Group	.00000	82-1650525				Chestnut Healthcare Partners, LP	.TN.	.N/A.	The Western and Southern Life Ins Co	Ownership.	21.350	WS Mutual Holding Co.	N.	
.0836	Western-Southern Group	.00000	81-2810787				23-1691523			Columbus Life Insurance Co	Ownership.	100.000	WS Mutual Holding Co.	N.	
.0836	Western-Southern Group	.00000					Cincinnati Analyst Inc	.OH.	.DS.	Cincinnati CBD Holdings, LLC	Ownership.	100.000	WS Mutual Holding Co.	N.	
.0836	Western-Southern Group	.00000	83-3238622				61-1454115			Cincinnati New Markets Fund LLC	Ownership.	14.660	WS Mutual Holding Co.	N.	
.0836	Western-Southern Group	.00000	20-0434449				20-0434449			Cleveland East Hotel LLC	Ownership.	37.000	WS Mutual Holding Co.	N.	
.0836	Western-Southern Group	.99937	31-1191427				31-1191427			Columbus Life Insurance Co	Ownership.	100.000	WS Mutual Holding Co.	N.	
.0836	Western-Southern Group	.00000	81-3364944				Cove Housing Investor Holdings, LLC	.OH.	.DS.	The Western and Southern Life Ins Co	Ownership.	98.000	WS Mutual Holding Co.	N.	
.0836	Western-Southern Group	.00000	46-5593932				46-5593932			W&S Real Estate Holdings LLC	Ownership.	98.000	WS Mutual Holding Co.	N.	
.0836	Western-Southern Group	.00000	45-2524597				Crabtree Common Apt. Investor Holdings, LLC	.NC.	.N/A.	W&S Real Estate Holdings LLC	Ownership.	98.000	WS Mutual Holding Co.	N.	
.0836	Western-Southern Group	.00000	47-3929236				Cranberry NP Hotel Company LLC	.PA.	.N/A.	NP Cranberry Hotel Holdings, LLC	Ownership.	72.520	WS Mutual Holding Co.	N.	
.0836	Western-Southern Group	.00000	46-3421289				Crossings Apt. Holdings	.UT.	.N/A.	W&S Real Estate Holdings LLC	Ownership.	98.000	WS Mutual Holding Co.	N.	
.0836	Western-Southern Group	.00000	20-2681473				Dallas City Investor Holdings, LLC	.TX.	.N/A.	W&S Real Estate Holdings LLC	Ownership.	98.000	WS Mutual Holding Co.	N.	
.0836	Western-Southern Group	.00000	31-1498142				Day Hill Road Land LLC	.CT.	.N/A.	W&S Real Estate Holdings LLC	Ownership.	74.000	WS Mutual Holding Co.	N.	
.0836	Western-Southern Group	.00000	47-3945554				Dublin Hotel LLC	.OH.	.N/A.	The Western and Southern Life Ins Co	Ownership.	25.000	WS Mutual Holding Co.	N.	
.0836	Western-Southern Group	.00000	81-1290497				Dunvale Investor Holdings, LLC	.TX.	.N/A.	W&S Real Estate Holdings LLC	Ownership.	98.000	WS Mutual Holding Co.	N.	
.0836	Western-Southern Group	.00000					Eagle Realty Capital Partners, LLC	.OH.	.N/A.	Eagle Realty Group, LLC	Ownership.	100.000	WS Mutual Holding Co.	N.	
										Western & Southern Investment Holdings LLC	Ownership.				
.0836	Western-Southern Group	.00000	31-1779165				Eagle Realty Group, LLC	.OH.	.DS.	Eagle Realty Group, LLC	Ownership.	100.000	WS Mutual Holding Co.	N.	
.0836	Western-Southern Group	.00000	31-1779151				Eagle Rose Apt. Holdings, LLC	.NY.	.N/A.	The Western and Southern Life Ins Co	Ownership.	2.500	WS Mutual Holding Co.	N.	
.0836	Western-Southern Group	.00000	82-1940957				47-1596551			East Denver Investor Holdings, LLC	Ownership.	98.000	WS Mutual Holding Co.	N.	
.0836	Western-Southern Group	.00000	46-1383159				46-1383159			Emerging Markets LLC	Ownership.	33.350	WS Mutual Holding Co.	N.	
.0836	Western-Southern Group	.00000	46-1383159				46-1383159			Emerging Markets LLC	Ownership.	26.210	WS Mutual Holding Co.	N.	
.0836	Western-Southern Group	.00000	46-1383159				46-1383159			Emerging Markets LLC	Ownership.	16.880	WS Mutual Holding Co.	N.	
.0836	Western-Southern Group	.00000	46-1383159				46-1383159			Flat Apts. Investor Holdings, LLC	Ownership.	22.980	WS Mutual Holding Co.	N.	
.0836	Western-Southern Group	.00000	45-5350091				45-5350091			W&S Real Estate Holdings LLC	Ownership.	98.000	WS Mutual Holding Co.	N.	
.0836	Western-Southern Group	.00000	82-3668056				82-3668056			Flats Springhurst Inv. Holdings, LLC	Ownership.	98.000	WS Mutual Holding Co.	N.	
.0836	Western-Southern Group	.00000	82-1492952				82-1492952			Forsythe Halcyon AA Inv. Holdings, LLC	Ownership.	98.000	WS Mutual Holding Co.	N.	
.0836	Western-Southern Group	.00000	52-2206041				52-2206041			Fort Washington PE Invest II LP	Ownership.	0.500	WS Mutual Holding Co.	N.	
.0836	Western-Southern Group	.00000	52-2206041				52-2206041			Fort Washington PE Invest II LP	Ownership.	99.500	WS Mutual Holding Co.	N.	
.0836	Western-Southern Group	.00000	16-1648796				16-1648796			Fort Washington PE Invest IV LP	Ownership.	0.500	WS Mutual Holding Co.	N.	
.0836	Western-Southern Group	.00000	16-1648796				16-1648796			Fort Washington PE Invest IV LP	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**

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(es)/Person(s)	Is an SCA Filing Re-quired? (Y/N)	*
0836	Western-Southern Group	00000	20-4568842			Fort Washington PE Invest V LP		OH	N/A	WPEI 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	N/A	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	N/A	WPEI 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	N/A	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	N/A	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	N/A	Fort Washington Investment Advisors, Inc.	Ownership	100.000	WS Mutual Holding Co	N	
0836	Western-Southern Group	00000	47-3243974			Fort Washington Global Alpha Domestic Fund LP		OH	N/A	Western & Southern Financial Group, Inc	Ownership	99.990	WS Mutual Holding Co	N	
0836	Western-Southern Group	00000	98-1227949			Fort Washington Global Alpha Master Fund LP		OH	N/A	Fort Washington Global Alpha Domestic Fund LP	Ownership	99.470	WS Mutual Holding Co	N	
0836	Western-Southern Group	00000	31-1702203			Fort Washington High Yield Inv LLC		OH	N/A	Columbus Life Insurance Co	Ownership	32.520	WS Mutual Holding Co	N	
0836	Western-Southern Group	00000	31-1702203			Fort Washington High Yield Inv LLC		OH	N/A	Integrity Life Insurance Co	Ownership	6.170	WS Mutual Holding Co	N	
0836	Western-Southern Group	00000	31-1702203			Fort Washington High Yield Inv LLC		OH	N/A	National Integrity Life Insurance Co	Ownership	6.180	WS Mutual Holding Co	N	
0836	Western-Southern Group	00000	31-1702203			Fort Washington High Yield Inv LLC		OH	N/A	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 Inv LLC		OH	N/A	Western-Southern Life Assurance Co	Ownership	41.790	WS Mutual Holding Co	N	
0836	Western-Southern Group	00000	27-0116330			Fort Washington High Yield Inv LLC II		OH	N/A	The Western and Southern Life Ins Co	Ownership	27.190	WS Mutual Holding Co	N	
0836	Western-Southern Group	00000	31-1301863			Fort Washington Investment Advisors, Inc.		OH	DS	Western & Southern Investment Holdings LLC	Ownership	100.000	WS Mutual Holding Co	N	
0836	Western-Southern Group	00000	31-1727947			Fort Washington PE Invest III LP		OH	N/A	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	N/A	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	N/A	WPEI IX GP, LLC	Ownership	0.500	WS Mutual Holding Co	N	
0836	Western-Southern Group	00000	81-1710716			Fort Washington PE Invest IX		OH	N/A	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	N/A	WPEI 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	N/A	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	N/A	WPEI 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	N/A	WPEI 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	N/A	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	N/A	WPEI VIII GP, LLC	Ownership	0.500	WS Mutual Holding Co	N	
0836	Western-Southern Group	00000	35-2485044			Fort Washington PE Invest VIII		OH	N/A	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	N/A	WPEI VIII GP, LLC	Ownership	0.500	WS Mutual Holding Co	N	
0836	Western-Southern Group	00000	83-1005851			Fort Washington PE Invest VIII-B		OH	N/A	The Western and Southern Life Ins Co	Ownership	99.500	WS Mutual Holding Co	N	
0836	Western-Southern Group	00000	83-1023433			Fort Washington PE Invest X		OH	N/A	WPEI 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	N/A	WPEI X GP, LLC	Ownership	0.500	WS Mutual Holding Co	N	
0836	Western-Southern Group	00000	83-1036934			Fort Washington PE Invest X-B		OH	N/A	The Western and Southern Life Ins Co	Ownership	99.500	WS Mutual Holding Co	N	
0836	Western-Southern Group	00000	20-5398098			Fort Washington PE Investors V-B, L.P.		OH	N/A	WPEI 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	N/A	WPEI 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	N/A	WPEI V GP, LLC	Ownership	89.590	WS Mutual Holding Co	N	
0836	Western-Southern Group	00000	20-5398156			Fort Washington PE Investors V-VC, L.P.		OH	N/A	WPEI 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	N/A	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	N/A	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	N/A	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	N/A	WPEI 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	N/A	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	N/A	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	N/A	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	N/A	WPEI 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	N/A	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	N/A	WPEI III GP, LLC	Ownership	0.500	WS Mutual Holding Co	N	
0836	Western-Southern Group	00000	37-1736757			Frontage Lodge Investor Holdings, LLC		CO	N/A	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	N/A	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	N	
0836	Western-Southern Group	00000	81-1698272			WPEI IX GP, LLC		OH	N/A	Fort Washington Investment Advisors, Inc.	Ownership	100.000	WS Mutual Holding Co	N	
0836	Western-Southern Group	00000	20-4844372			WPEI VI GP, LLC		OH	N/A	Fort Washington Investment Advisors, Inc.	Ownership	100.000	WS Mutual Holding Co	N	
0836	Western-Southern Group	00000	26-1073669			WPEI VI GP, LLC		OH	N/A	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**

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(es)/Person(s)	Is an SCA Filing Re-quired? (Y/N)	*
0836	Western-Southern Group	00000	27-1321253			FWPEI VII GP, LLC		OH	N/A	Fort Washington Investment Advisors, Inc.	Ownership	100.00	WS Mutual Holding Co.	N	
0836	Western-Southern Group	00000	46-3584733			FWPEI VIII GP, LLC		OH	N/A	Fort Washington Investment Advisors, Inc.	Ownership	100.00	WS Mutual Holding Co.	N	
0836	Western-Southern Group	00000	83-0980611			FWPEI X GP, LLC		OH	N/A	Fort Washington Investment Advisors, Inc.	Ownership	100.00	WS Mutual Holding Co.	N	
0836	Western-Southern Group	00000	26-3806561			FWPEO II GP, LLC		OH	N/A	Fort Washington Investment Advisors, Inc.	Ownership	100.00	WS Mutual Holding Co.	N	
0836	Western-Southern Group	00000	46-2895522			FWPEO III GP, LLC		OH	N/A	Fort Washington Investment Advisors, Inc.	Ownership	100.00	WS Mutual Holding Co.	N	
0836	Western-Southern Group	00000	47-4083280			Gallatin Investor Holdings, LLC		TN	N/A	W&S Real Estate Holdings LLC	Ownership	98.00	WS Mutual Holding Co.	N	
0836	Western-Southern Group	00000	45-3507078			Galleria Investor Holdings, LLC		TX	N/A	W&S Real Estate Holdings LLC	Ownership	98.00	WS Mutual Holding Co.	N	
0836	Western-Southern Group	00000	26-1553878			Galveston Summerbrooke Apts LLC		TX	N/A	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	100.00	WS Mutual Holding Co.	N	
0836	Western-Southern Group	00000	81-2646906			Golf Countryside Investor Holdings, LLC		FL	N/A	W&S Real Estate Holdings LLC	Ownership	98.00	WS Mutual Holding Co.	N	
0836	Western-Southern Group	00000	81-1670352			Golf Sabal Inv. Holdings, LLC		FL	N/A	W&S Real Estate Holdings LLC	Ownership	98.00	WS Mutual Holding Co.	N	
0836	Western-Southern Group	00000	82-2495007			Grand Dunes Senior Holdings, LLC		NC	N/A	W&S Real Estate Holdings LLC	Ownership	98.00	WS Mutual Holding Co.	N	
0836	Western-Southern Group	00000	45-3457194			GS Multifamily Galleria LLC		TX	N/A	Galleria Investor Holdings, LLC	Ownership	57.820	WS Mutual Holding Co.	N	
0836	Western-Southern Group	00000	26-3525111			GS Yorktown Apt LP		TX	N/A	YT Crossing Holdings, LLC	Ownership	57.820	WS Mutual Holding Co.	N	
0836	Western-Southern Group	00000	26-3108420			Hearthview Praire Lake Apts LLC		IN	N/A	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	100.00	WS Mutual Holding Co.	N	
0836	Western-Southern Group	00000	43-2081325			Insurance Profillment Solutions, LLC		OH	DS	The Western and Southern Life Ins Co	Ownership	100.00	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	100.00	WS Mutual Holding Co.	N	
0836	Western-Southern Group	00000	34-1826874			IR Mail Associates LTD		FL	N/A	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	N/A	W&S Real Estate Holdings LLC	Ownership	98.00	WS Mutual Holding Co.	N	
0836	Western-Southern Group	00000	83-1797000			Keller Hicks Inv. Holdings, LLC		TX	N/A	W&S Real Estate Holdings LLC	Ownership	98.00	WS Mutual Holding Co.	N	
0836	Western-Southern Group	00000	47-4171986			Kissimmee Investor Holdings, LLC		FL	N/A	W&S Real Estate Holdings LLC	Ownership	98.00	WS Mutual Holding Co.	N	
0836	Western-Southern Group	00000	46-4737222			LaCenterra Apts. Investor Holdings, LLC		TX	N/A	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	100.00	WS Mutual Holding Co.	N	
0836	Western-Southern Group	00000	31-1705445			LaFrontera Holdings, LLC		TX	N/A	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	N/A	The Western and Southern Life Ins Co	Ownership	100.00	WS Mutual Holding Co.	N	
0836	Western-Southern Group	00000	47-3380015			Linthicum Investor Holdings, LLC		MD	N/A	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co.	N	
0836	Western-Southern Group	00000	35-2123483			LLIA Inc		OH	N/A	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	N/A	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	N/A	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co.	N	
0836	Western-Southern Group	00000	47-3966673			Main Lifeholdings		OH	N/A	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	N/A	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	N/A	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	N/A	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	N/A	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co.	N	
0836	Western-Southern Group	00000	83-1815218			Monteressa Housing Inv. Holdings, LLC		FL	N/A	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	100.00	WS Mutual Holding Co.	N	
0836	Western-Southern Group	00000	46-5030427			NE Emerson Edgewood, LLC		IN	N/A	Lafayette Life Insurance Company	Ownership	60.000	WS Mutual Holding Co.	N	
0836	Western-Southern Group	00000	27-1024113			North Braeswood Meritage Holdings LLC		OH	N/A	Western-Southern Life Assurance Co.	Ownership	100.00	WS Mutual Holding Co.	N	
0836	Western-Southern Group	00000	02-0593144			North Pittsburg Hotel LLC		PA	N/A	WSALD NPH LLC	Ownership	37.000	WS Mutual Holding Co.	N	
0836	Western-Southern Group	00000	31-1427318			Northeast Cincinnati Hotel LLC		OH	N/A	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	N/A	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	N/A	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	N/A	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	N/A	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	N/A	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	N/A	Integrity Life Insurance Co.	Ownership	100.00	WS Mutual Holding Co.	N	
0836	Western-Southern Group	00000	20-4322006			PCE LP		GA	N/A	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	N/A	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	N/A	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	N/A	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	N/A	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co.	N	
0836	Western-Southern Group	00000	41-3147951			Premium Residential Real Estate Fund II, LP		NY	N/A	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	N/A	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 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(es)/Person(s)	Is an SCA Filing Re-quired? (Y/N)	*
.0836	Western-Southern Group	.00000	34-19988937			Queen City Square LLC		.OH.	.N/A.	The Western and Southern Life Ins Co	Ownership	99.750	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	52-2056076			Race Street Dev Ltd		.OH.	.N/A.	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.	.N/A.	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.	.N/A.	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.	.N/A.	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.	.N/A.	Ridgegate Holdings, LLC	Ownership	52.920	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	26-3526448			Ridgegate Holdings, LLC		.CO.	.N/A.	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.	.N/A.	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.	.N/A.	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.	.N/A.	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.	.N/A.	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.	.N/A.	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.	.N/A.	Shelbourne Holdings, LLC	Ownership	52.920	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	26-1944856			Shelbourne Holdings, LLC		.KY.	.N/A.	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.	.N/A.	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.	.N/A.	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.	.N/A.	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.	.N/A.	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.	.N/A.	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.	.N/A.	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.	.N/A.	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.	.N/A.	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.	.N/A.	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.	.N/A.	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.	.N/A.	The Western and Southern Life Ins Co	Ownership	62.720	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	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.	.N/A.	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.	.N/A.	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.	.N/A.	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.	.N/A.	Tri-State Ventures II, LLC	Ownership	0.500	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	31-1788429			Tri-State Growth Capital Fund LP		.OH.	.N/A.	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 Capital Fund LP		.OH.	.N/A.	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.	.N/A.	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.	.N/A.	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.	.N/A.	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.	.N/A.	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.	.N/A.	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	36-4107014			Vinings Trace		.OH.	.N/A.	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.	.N/A.	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.	.N/A.	WSLR Holdings LLC	Ownership	100.000	WS Mutual Holding Co		
.0836	Western-Southern Group	.00000	31-1732404			Western & Southern Financial Group, Inc		.OH.	.LDP.	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	.00000	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.	.N/A.	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.	.N/A.	2017 Houston Trust Agreement	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**

1 Group Code	2 Group Name	3 NAIC Company Code	4 ID Number	5 Federal RSSD	6 CIK	7 Name of Securities Exchange if Publicly Traded (U.S. or International)	8 Names of Parent, Subsidiaries Or Affiliates	9 Domi- ciliary Loca- tion	10 Relation- ship to Reporting Entity	11 Directly Controlled by (Name of Entity/Person)	12 Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	13 If Control is Owner- ship Provide Per- centage	14 Ultimate Controlling Entity(ies)/Person(s)	15 Is an SCA Filing Re- quired? (Y/N)	16 *
.0836	Western-Southern Group	.00000	31-1317879			Wright Exec Hotel LTD Partners	.OH.	.N/A.	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.	.N/A.	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.	.N/A.	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.	.N/A.	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.	.N/A.	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.	.N/A.	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.	.N/A.	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.	.N/A.	Fort Washington Capital Partners, LLC	Ownership	0.500	WS Mutual Holding Co		N	
.0836	Western-Southern Group	.00000	20-0360272			WSL Partners LP	.OH.	.N/A.	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.	.N/A.	WSLR Holdings LLC	Ownership	100.000	WS Mutual Holding Co		N	
.0836	Western-Southern Group	.00000	20-8843635			WSLR Cinti LLC	.OH.	.N/A.	WSLR Holdings LLC	Ownership	100.000	WS Mutual Holding Co		N	
.0836	Western-Southern Group	.00000	20-8843645			WSLR Columbus LLC	.OH.	.N/A.	WSLR Holdings LLC	Ownership	100.000	WS Mutual Holding Co		N	
.0836	Western-Southern Group	.00000	20-8843653			WSLR Dallas LLC	.TX.	.N/A.	WSLR Holdings LLC	Ownership	100.000	WS Mutual Holding Co		N	
.0836	Western-Southern Group	.00000	20-8843767			WSLR Hartford LLC	.CT.	.N/A.	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 Skypoint LLC	.KY.	.N/A.	WSLR Holdings LLC	Ownership	100.000	WS Mutual Holding Co		N	
.0836	Western-Southern Group	.00000	20-8843814			WSLR Union LLC	.OH.	.N/A.	WSLR Holdings LLC	Ownership	100.000	WS Mutual Holding Co		N	
.0836	Western-Southern Group	.00000	26-3526711			YT Crossing Holdings, LLC	.TX.	.N/A.	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co		N	

52.4

Asterisk	Explanation

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

**SCHEDULE Y**  
**PART 2 - SUMMARY OF INSURER'S TRANSACTIONS WITH ANY AFFILIATES**

1 NAIC Company Code	2 ID Number	3 Names of Insurers and Parent, Subsidiaries or Affiliates	4 Shareholder Dividends	5 Capital Contributions	6 Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	7 Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	8 Management Agreements and Service Contracts	9 Income/ (Disbursements) Incurred Under Reinsurance Agreements	10 *	11 Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	12	13 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)
..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
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)
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)		234,285,000							(7,375,000)
..00000	34-1998937	Queen City Square LLC										234,285,000
9999999 Control Totals			0	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 &amp; 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 &amp; 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. Trusteed Surplus Statement [Document Identifier 490]

17. Actuarial Opinion on X-Factors [Document Identifier 442]

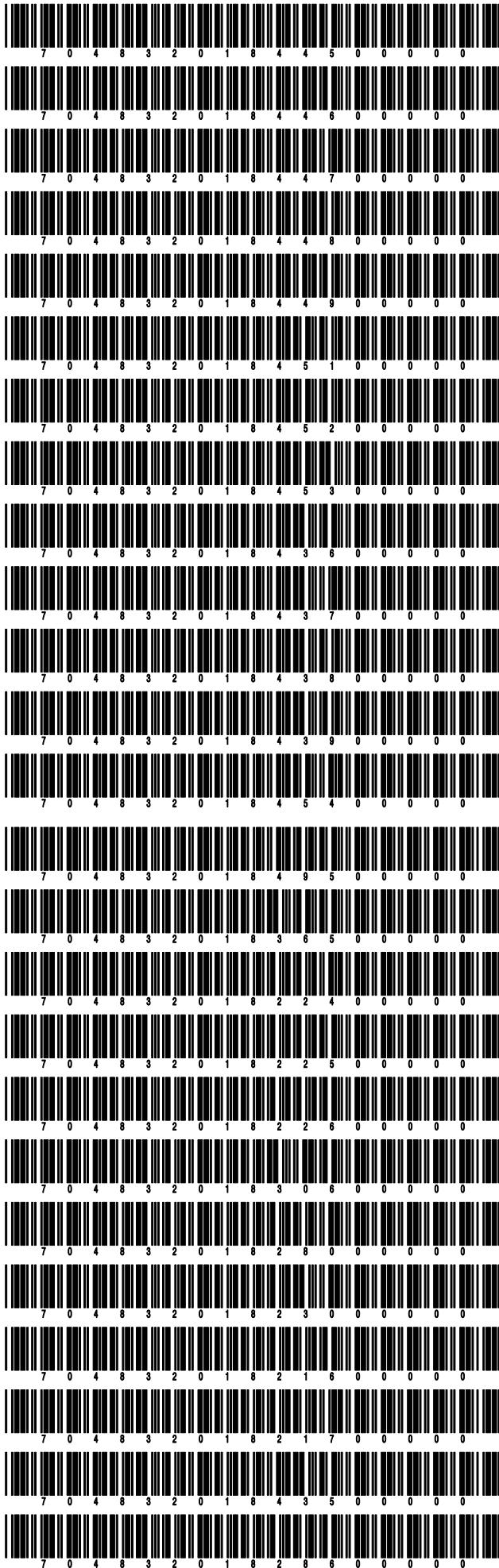
18. Actuarial Opinion on Separate Accounts Funding Guaranteed Minimum Benefit [Document Identifier 443]

19. Actuarial Opinion on Synthetic Guaranteed Investment Contracts [Document Identifier 444]



## **SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES**

20. Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 445]
21. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 446]
22. Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI [Document Identifier 447]
23. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI [Document Identifier 448]
24. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) [Document Identifier 449]
26. C-3 RBC Certifications Required Under C-3 Phase II [Document Identifier 451]
27. Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities [Document Identifier 452]
28. Modified Guaranteed Annuity Model Regulation [Document Identifier 453]
29. Actuarial Certifications Related to Hedging required by Actuarial Guideline XLIII [Document Identifier 436]
30. Financial Officer Certification Related to Clearly Defined Hedging Strategy required by Actuarial Guideline XLIII [Document Identifier 437]
31. Management Certification That the Valuation Reflects Management's Intent required by Actuarial Guideline XLIII [Document Identifier 438]
32. Actuarial Certification Related to the Reserves required by Actuarial Guideline XLIII [Document Identifier 439]
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]
34. Workers' Compensation Carve-Out Supplement [Document Identifier 495]
36. Medicare Part D Coverage Supplement [Document Identifier 365]
37. Relief from the five-year rotation requirement for lead audit partner [Document Identifier 224]
38. Relief from the one-year cooling off period for independent CPA [Document Identifier 225]
39. Relief from the Requirements for Audit Committees [Document Identifier 226]
42. Long-Term Care Experience Reporting Forms [Document Identifier 306]
43. Interest-Sensitive Life Insurance Products Report Forms [Document Identifier 280]
44. Credit Insurance Experience Exhibit [Document Identifier 230]
48. Supplemental Health Care Exhibit (Parts 1, 2 and 3) [Document Identifier 216]
49. Supplemental Health Care Exhibit's Expense Allocation Report [Document Identifier 217]
50. Actuarial Memorandum Required by Actuarial Guideline XXXVIII 8D [Document Identifier 435]
52. Variable Annuities Supplement [Document Identifier 286]



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 Current Year	2 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 Current Year	2 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 Investment	6 Total		
	1 Life	Accident and Health		4 All Other Lines of Business				
		2 Cost Containment	3 All Other					
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	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 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health			12 Aggregate of All Other Lines of Business
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance (a)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other	
2704. Miscellaneous Expense .....	(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 \_\_\_\_\_

**NON**

456-1

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

**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 Gross Reserve	2 Net Reserve	3 Gross Reserve	4 Net Reserve	5 Number of Policies	6 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
<b>DETAILS OF WRITE-INS</b>						
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)**

- 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
- 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)
  - NAIC Adopted VM
  - State Statute (SVL)  Complete items "a" and "b" as appropriate.
    - Is the criteria in the State Statute (SVL) different from the NAIC adopted VM? Yes  No
    - 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):  
.....
  - State Regulation  Complete items "a" and "b" as appropriate.
    - Is the criteria in the State Regulation different from the NAIC adopted VM? Yes  No
    - 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):  
.....

**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	.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	.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 .....	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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