



ANNUAL STATEMENT

For the Year Ended December 31, 2019

of the Condition and Affairs of the

GREAT AMERICAN LIFE INSURANCE COMPANY

NAIC Group Code.....0084, 0084	NAIC Company Code..... 63312	Employer's ID Number..... 13-1935920
(Current Period) (Prior Period)		
Organized under the Laws of OH	State of Domicile or Port of Entry OH	Country of Domicile US
Licensed as Business Type:	Life, Accident & Health	
Incorporated/Organized..... December 29, 1961	Commenced Business..... August 13, 1963	
Statutory Home Office	301 East Fourth Street .. Cincinnati .. OH .. US .. 45202	
	(Street and Number) (City or Town, State, Country and Zip Code)	
Main Administrative Office	301 East Fourth Street .. Cincinnati .. OH .. US .. 45202	513-357-3300
	(Street and Number) (City or Town, State, Country and Zip Code)	(Area Code) (Telephone Number)
Mail Address	Post Office Box 5420 .. Cincinnati .. OH .. US .. 45201	
	(Street and Number or P. O. Box) (City or Town, State, Country and Zip Code)	
Primary Location of Books and Records	301 East Fourth Street .. Cincinnati .. OH .. US .. 45202	513-357-3300
	(Street and Number) (City or Town, State, Country and Zip Code)	(Area Code) (Telephone Number)
Internet Web Site Address	www.gaig.com	
Statutory Statement Contact	Robert Mayhew Earle II	513-412-1735
	(Name)	(Area Code) (Telephone Number) (Extension)
	rearle@gaig.com	513-412-1673
	(E-Mail Address)	(Fax Number)

OFFICERS

Name	Title	Name	Title
1. Mark Francis Muething	President	2. John Paul Gruber	Secretary
3. Christopher Patrick Miliano	Treasurer	4. Richard Lee Sutton	Appointed Actuary
OTHER			
Adrienne Susan Baglier	Executive Vice President	Michael Harrison Haney	Vice President
Brian Patrick Sponaugle	Vice President		

DIRECTORS OR TRUSTEES

John Paul Gruber	Jeffrey Gene Hester	Christopher Patrick Miliano	Mark Francis Muething
Michael James Prager			

State of..... Ohio
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.

(Signature)	(Signature)	(Signature)
Mark Francis Muething	John Paul Gruber	Christopher Patrick Miliano
1. (Printed Name)	2. (Printed Name)	3. (Printed Name)
President	Secretary	Treasurer
(Title)	(Title)	(Title)
Subscribed and sworn to before me	a. Is this an original filing?	Yes [X] No []
This _____ day of February 2020	b. If no	1. State the amendment number
		2. Date filed
		3. Number of pages attached

Annual Statement for the year 2019 of the

GREAT AMERICAN LIFE INSURANCE COMPANY

ASSETS

	Current Year			Prior Year
	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
1. Bonds (Schedule D).....	32,304,478,534		32,304,478,534	30,555,287,396
2. Stocks (Schedule D):				
2.1 Preferred stocks.....	270,862,862		270,862,862	240,692,593
2.2 Common stocks.....	985,867,582		985,867,582	941,897,407
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens.....	1,370,236,028		1,370,236,028	1,012,500,837
3.2 Other than first liens.....			0	
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$.....0 encumbrances).....			0	
4.2 Properties held for the production of income (less \$.....0 encumbrances).....	97,704,800		97,704,800	96,793,633
4.3 Properties held for sale (less \$.....0 encumbrances).....			0	
5. Cash (\$.....(15,109,143), Schedule E-Part 1), cash equivalents (\$.....717,455,225, Schedule E-Part 2) and short-term investments (\$.....772,544,405, Schedule DA).....	1,474,890,487		1,474,890,487	774,723,379
6. Contract loans (including \$.....0 premium notes).....	87,043,668		87,043,668	94,901,577
7. Derivatives (Schedule DB).....	945,740,444		945,740,444	194,812,888
8. Other invested assets (Schedule BA).....	1,264,539,976	1,000	1,264,538,976	1,089,279,479
9. Receivables for securities.....	11,075,053		11,075,053	2,986,230
10. Securities lending reinvested collateral assets (Schedule DL).....			0	
11. Aggregate write-ins for invested assets.....	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11).....	38,812,439,434	1,000	38,812,438,434	35,003,875,419
13. Title plants less \$.....0 charged off (for Title insurers only).....			0	
14. Investment income due and accrued.....	313,673,975	386,967	313,287,008	301,891,587
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	1,628,541	19,060	1,609,481	1,470,741
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$.....0 earned but unbilled premiums).....	9,854,468	1,951,998	7,902,470	8,179,654
15.3 Accrued retrospective premiums (\$.....0) and contracts subject to redetermination (\$.....0).....			0	
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers.....	1,970,209	351,744	1,618,465	1,847,899
16.2 Funds held by or deposited with reinsured companies.....			0	
16.3 Other amounts receivable under reinsurance contracts.....	5,415,656		5,415,656	6,182,585
17. Amounts receivable relating to uninsured plans.....			0	
18.1 Current federal and foreign income tax recoverable and interest thereon.....			0	
18.2 Net deferred tax asset.....	47,594,929	12,393,338	35,201,591	8,576,671
19. Guaranty funds receivable or on deposit.....	2,163,472		2,163,472	2,320,707
20. Electronic data processing equipment and software.....	628,016		628,016	902,056
21. Furniture and equipment, including health care delivery assets (\$.....0).....			0	
22. Net adjustment in assets and liabilities due to foreign exchange rates.....			0	
23. Receivables from parent, subsidiaries and affiliates.....	86,518		86,518	61,427
24. Health care (\$.....0) and other amounts receivable.....			0	
25. Aggregate write-ins for other-than-invested assets.....	836,109,391	4,280,959	831,828,432	466,642,916
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	40,031,564,609	19,385,066	40,012,179,543	35,801,951,662
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....	6,615,972		6,615,972	413,973
28. TOTAL (Lines 26 and 27).....	40,038,180,581	19,385,066	40,018,795,515	35,802,365,635

DETAILS OF WRITE-INS				
1101.			0	
1102.			0	
1103.			0	
1198. Summary of remaining write-ins for Line 11 from overflow page.....	0	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above).....	0	0	0	0
2501. Funds held as collateral.....	576,712,169		576,712,169	103,287,866
2502. Company-owned life insurance.....	200,514,839		200,514,839	194,679,618
2503. Interest rate swap collateral receivable.....	19,501,603		19,501,603	134,895,575
2598. Summary of remaining write-ins for Line 25 from overflow page.....	39,380,780	4,280,959	35,099,821	33,779,857
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above).....	836,109,391	4,280,959	831,828,432	466,642,916

Annual Statement for the year 2019 of the

GREAT AMERICAN LIFE INSURANCE COMPANY

LIABILITIES, SURPLUS AND OTHER FUNDS

		1	2
		Current Year	Prior Year
1.	Aggregate reserve for life contracts \$.....34,217,810,260 (Exhibit 5, Line 9999999) less \$.....0 included in Line 6.3 (including \$.....644,502 Modco Reserve).....	34,217,810,260	30,673,859,566
2.	Aggregate reserve for accident and health contracts (including \$.....0 Modco Reserve).....	45,883,507	44,361,405
3.	Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$.....0 Modco Reserve).....	1,509,062,365	1,508,812,186
4.	Contract claims:		
4.1	Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11).....	179,392,805	150,075,315
4.2	Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11).....	443,710	445,445
5.	Policyholders' dividends/refunds to members \$.....0 and coupons \$.....0 due and unpaid (Exhibit 4, Line 10).....		
6.	Provision for policyholders' dividends, refunds to members and coupons payable in following calendar year - estimated amounts:		
6.1	Policyholders' dividends and refunds to members apportioned for payment (including \$.....0 Modco).....		
6.2	Policyholders' dividends and refunds to members not yet apportioned (including \$.....0 Modco).....		
6.3	Coupons and similar benefits (including \$.....0 Modco).....		
7.	Amount provisionally held for deferred dividend policies not included in Line 6.....		
8.	Premiums and annuity considerations for life and accident and health contracts received in advance less \$.....0 discount; including \$.....28,944 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of Lines 4 and 14).....	418,377	465,133
9.	Contract liabilities not included elsewhere:		
9.1	Surrender values on canceled contracts.....		
9.2	Provision for experience rating refunds, including the liability of \$.....0 accident and health experience rating refunds of which \$.....0 is for medical loss ratio rebate per the Public Health Service Act.....		
9.3	Other amounts payable on reinsurance, including \$.....520,785 assumed and \$.....1,111,756 ceded.....	1,632,541	3,346,812
9.4	Interest Maintenance Reserve (IMR, Line 6).....	35,643,397	32,134,066
10.	Commissions to agents due or accrued - life and annuity contracts \$.....3,921,026, accident and health \$.....0 and deposit-type contract funds \$.....0.....	3,921,026	6,681,865
11.	Commissions and expense allowances payable on reinsurance assumed.....		
12.	General expenses due or accrued (Exhibit 2, Line 12, Col. 7).....	24,357,358	26,202,228
13.	Transfers to Separate Accounts due or accrued (net) (including \$.....0 accrued for expense allowances recognized in reserves, net of reinsured allowances).....		
14.	Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 6).....	6,281,650	7,030,381
15.1	Current federal and foreign income taxes, including \$.....0 on realized capital gains (losses).....	16,799,918	22,182,944
15.2	Net deferred tax liability.....		
16.	Unearned investment income.....	388,709	414,008
17.	Amounts withheld or retained by reporting entity as agent or trustee.....	475,715	540,854
18.	Amounts held for agents' account, including \$.....1,382,565 agents' credit balances.....	1,382,565	1,150,928
19.	Remittances and items not allocated.....	45,603,914	42,209,526
20.	Net adjustment in assets and liabilities due to foreign exchange rates.....		
21.	Liability for benefits for employees and agents if not included above.....		
22.	Borrowed money \$.....0 and interest thereon \$.....0.....		
23.	Dividends to stockholders declared and unpaid.....		
24.	Miscellaneous liabilities:		
24.01	Asset valuation reserve (AVR Line 16, Col. 7).....	439,152,813	298,416,796
24.02	Reinsurance in unauthorized and certified (\$.....0) companies.....		
24.03	Funds held under reinsurance treaties with unauthorized and certified (\$.....0) reinsurers.....		
24.04	Payable to parent, subsidiaries and affiliates.....	1,933,911	1,845,774
24.05	Drafts outstanding.....		
24.06	Liability for amounts held under uninsured plans.....		
24.07	Funds held under coinsurance.....		
24.08	Derivatives.....	4,619,832	45,843,041
24.09	Payable for securities.....	10,323,310	109,346,861
24.10	Payable for securities lending.....		
24.11	Capital notes \$.....0 and interest thereon \$.....0.....		
25.	Aggregate write-ins for liabilities.....	598,538,609	125,194,057
26.	Total liabilities excluding Separate Accounts business (Lines 1 to 25).....	37,144,066,292	33,100,559,191
27.	From Separate Accounts Statement.....	6,615,972	413,973
28.	Total liabilities (Line 26 and 27).....	37,150,682,264	33,100,973,164
29.	Common capital stock.....	2,512,500	2,512,500
30.	Preferred capital stock.....		
31.	Aggregate write-ins for other-than-special surplus funds.....	0	0
32.	Surplus notes.....		
33.	Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1).....	812,369,688	811,558,512
34.	Aggregate write-ins for special surplus funds.....	0	0
35.	Unassigned funds (surplus).....	2,053,231,063	1,887,321,459
36.	Less treasury stock, at cost:		
36.1	.....0.000 shares common (value included in Line 29 \$.....0).....		
36.2	.....0.000 shares preferred (value included in Line 30 \$.....0).....		
37.	Surplus (Total Lines 31 + 32 + 33 + 34 + 35 - 36) (including \$.....0 in Separate Accounts Statement).....	2,865,600,751	2,698,879,971
38.	Totals of Lines 29, 30 and 37 (Page 4, Line 55).....	2,868,113,251	2,701,392,471
39.	Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3).....	40,018,795,515	35,802,365,635
DETAILS OF WRITE-INS			
2501.	Liability for funds held as collateral.....	577,429,149	103,656,912
2502.	Unclaimed property.....	14,157,581	14,541,434
2503.	Accounts payable.....	6,849,893	6,831,683
2598.	Summary of remaining write-ins for Line 25 from overflow page.....	101,986	164,028
2599.	Totals (Lines 2501 through 2503 plus 2598) (Line 25 above).....	598,538,609	125,194,057
3101.	.....	
3102.	.....	
3103.	.....	
3198.	Summary of remaining write-ins for Line 31 from overflow page.....	0	0
3199.	Totals (Lines 3101 through 3103 plus 3198) (Line 31 above).....	0	0
3401.	.....	
3402.	.....	
3403.	.....	
3498.	Summary of remaining write-ins for Line 34 from overflow page.....	0	0
3499.	Totals (Lines 3401 through 3403 plus 3498) (Line 34 above).....	0	0

Annual Statement for the year 2019 of the

GREAT AMERICAN LIFE INSURANCE COMPANY

SUMMARY OF OPERATIONS

	1 Current Year	2 Prior Year
1. Premiums and annuity considerations for life and accident and health contracts (Exhibit 1, Part 1, Line 20.4, Col. 1, less Col. 11)	4,704,441,570	5,216,367,413
2. Considerations for supplementary contracts with life contingencies		
3. Net investment income (Exhibit of Net Investment Income, Line 17)	1,760,782,500	1,861,257,433
4. Amortization of Interest Maintenance Reserve (IMR) (Line 5)	9,439,806	12,949,452
5. Separate Accounts net gain from operations excluding unrealized gains or losses		
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1)	514,414,336	(504,084,374)
7. Reserve adjustments on reinsurance ceded	(1,080,302)	(2,814,679)
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts		
8.2 Charges and fees for deposit-type contracts	6,388,391	7,031,563
8.3 Aggregate write-ins for miscellaneous income	138,195,265	70,736,480
9. Totals (Lines 1 to 8.3)	7,132,581,566	6,661,443,288
10. Death benefits	23,724,844	25,427,221
11. Matured endowments (excluding guaranteed annual pure endowments)	1,099,332	1,963,720
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8)	731,992,641	624,482,053
13. Disability benefits and benefits under accident and health contracts	3,627,493	3,109,809
14. Coupons, guaranteed annual pure endowments and similar benefits		
15. Surrender benefits and withdrawals for life contracts	2,160,125,151	1,856,541,373
16. Group conversions		
17. Interest and adjustments on contract or deposit-type contract funds	148,672,048	146,375,520
18. Payments on supplementary contracts with life contingencies	368	1,550
19. Increase in aggregate reserves for life and accident and health contracts	3,545,472,796	2,671,908,969
20. Totals (Lines 10 to 19)	6,614,714,673	5,329,810,215
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	236,730,461	283,256,152
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1)	1,013,979	577,242
23. General insurance expenses and fraternal expenses (Exhibit 2, Line 10, Columns 1, 2, 3, 4 and 6)	105,393,641	100,911,568
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3 + 5)	9,917,976	8,949,247
25. Increase in loading on deferred and uncollected premiums	(647,858)	(442,875)
26. Net transfers to or (from) Separate Accounts net of reinsurance	5,688,546	(383,192)
27. Aggregate write-ins for deductions	0	0
28. Totals (Lines 20 to 27)	6,972,811,418	5,722,678,357
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	159,770,148	938,764,931
30. Dividends to policyholders and refunds to members	11,141	10,190
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	159,759,007	938,754,741
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	130,457,771	122,094,350
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	29,301,236	816,660,391
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$.....11,893,605 (excluding taxes of \$.....3,442,175 transferred to the IMR)	(15,714,408)	(48,687,806)
35. Net income (Line 33 plus Line 34)	13,586,828	767,972,585
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	2,701,392,471	2,131,512,996
37. Net income (Line 35)	13,586,828	767,972,585
38. Change in net unrealized capital gains (losses) less capital gains tax of \$.....39,521,935	876,991,241	(645,939,356)
39. Change in net unrealized foreign exchange capital gain (loss)		
40. Change in net deferred income tax	78,540,193	(22,778,266)
41. Change in nonadmitted assets	(12,216,361)	(1,800,035)
42. Change in liability for reinsurance in unauthorized and certified companies		
43. Change in reserve on account of change in valuation basis (increase) or decrease		
44. Change in asset valuation reserve	(140,736,017)	(1,367,132)
45. Change in treasury stock, (Page 3, Lines 36.1 and 36.2 Col. 2 minus Col. 1)		
46. Surplus (contributed to) withdrawn from Separate Accounts during period		
47. Other changes in surplus in Separate Accounts Statement		
48. Change in surplus notes		
49. Cumulative effect of changes in accounting principles		
50. Capital changes:		
50.1 Paid in		
50.2 Transferred from surplus (Stock Dividend)		
50.3 Transferred to surplus		
51. Surplus adjustment:		
51.1 Paid in		
51.2 Transferred to capital (Stock Dividend)		
51.3 Transferred from capital		
51.4 Change in surplus as a result of reinsurance		(1,318,225)
52. Dividends to stockholders	(140,000,000)	(60,000,000)
53. Aggregate write-ins for gains and losses in surplus	(509,445,104)	535,109,904
54. Net change in capital and surplus for the year (Lines 37 through 53)	166,720,780	569,879,475
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	2,868,113,251	2,701,392,471
DETAILS OF WRITE-INS		
08.301. Contractual rider fee income	65,941,630	63,575,587
08.302. Interest on company-owned life insurance	5,835,221	5,677,179
08.303. Reinsurance experience refund	66,316,302	1,458,900
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	102,112	24,814
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	138,195,265	70,736,480
2701.		
2702.		
2703.		
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)	0	0
5301. Reinsurance agreement amortization	(510,256,280)	510,256,280
5302. Employee and agent stock option contribution	811,176	807,215
5303. Correction of reserve error		24,046,409
5398. Summary of remaining write-ins for Line 53 from overflow page	0	0
5399. Totals (Lines 5301 through 5303 plus 5398) (Line 53 above)	(509,445,104)	535,109,904

Annual Statement for the year 2019 of the

GREAT AMERICAN LIFE INSURANCE COMPANY

CASH FLOW

		1	2
		Current Year	Prior Year
CASH FROM OPERATIONS			
1.	Premiums collected net of reinsurance.....	4,807,000,140	5,216,709,048
2.	Net investment income.....	2,250,167,403	2,179,098,383
3.	Miscellaneous income.....	79,960,542	67,052,058
4.	Total (Lines 1 through 3).....	7,137,128,085	7,462,859,489
5.	Benefit and loss related payments.....	2,924,587,614	2,506,169,268
6.	Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts.....	5,688,546	(383,192)
7.	Commissions, expenses paid and aggregate write-ins for deductions.....	358,945,398	385,894,359
8.	Dividends paid to policyholders.....	11,141	10,190
9.	Federal and foreign income taxes paid (recovered) net of \$.....15,335,780 tax on capital gains (losses).....	151,176,577	96,798,718
10.	Total (Lines 5 through 9).....	3,440,409,276	2,988,489,343
11.	Net cash from operations (Line 4 minus Line 10).....	3,696,718,809	4,474,370,146
CASH FROM INVESTMENTS			
12.	Proceeds from investments sold, matured or repaid:		
12.1	Bonds.....	3,308,130,620	3,602,915,436
12.2	Stocks.....	211,410,758	132,529,717
12.3	Mortgage loans.....	201,934,121	225,591,498
12.4	Real estate.....	298,103	
12.5	Other invested assets.....	93,497,980	90,904,316
12.6	Net gains or (losses) on cash, cash equivalents and short-term investments.....	1,377	3
12.7	Miscellaneous proceeds.....		
12.8	Total investment proceeds (Lines 12.1 to 12.7).....	3,815,272,960	4,051,940,970
13.	Cost of investments acquired (long-term only):		
13.1	Bonds.....	5,020,442,723	6,981,411,529
13.2	Stocks.....	135,015,330	365,248,234
13.3	Mortgage loans.....	559,669,311	289,453,220
13.4	Real estate.....	5,715,847	11,908,177
13.5	Other invested assets.....	230,920,850	285,980,489
13.6	Miscellaneous applications.....	691,012,182	536,404,052
13.7	Total investments acquired (Lines 13.1 to 13.6).....	6,642,776,243	8,470,405,701
14.	Net increase (decrease) in contract loans and premium notes.....	(7,857,909)	(7,852,290)
15.	Net cash from investments (Line 12.8 minus Lines 13.7 minus Line 14).....	(2,819,645,374)	(4,410,612,441)
CASH FROM FINANCING AND MISCELLANEOUS SOURCES			
16.	Cash provided (applied):		
16.1	Surplus notes, capital notes.....		
16.2	Capital and paid in surplus, less treasury stock.....		
16.3	Borrowed funds.....		
16.4	Net deposits on deposit-type contracts and other insurance liabilities.....	(141,912,571)	94,086,248
16.5	Dividends to stockholders.....	140,000,000	60,000,000
16.6	Other cash provided (applied).....	105,006,245	(50,994,418)
17.	Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6).....	(176,906,327)	(16,908,170)
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS			
18.	Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17).....	700,167,108	46,849,535
19.	Cash, cash equivalents and short-term investments:		
19.1	Beginning of year.....	774,723,379	727,873,844
19.2	End of year (Line 18 plus Line 19.1).....	1,474,890,487	774,723,379

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

20.0001	Exchanges.....	994,252,731	208,515,548
20.0002	Transferred from other invested assets to equity.....	11,499,929	
20.0003	Capitalized interest.....	2,091,147	1,360,646
20.0004	Securities acquired from dividends/return of capital distribution.....	10,934	
20.0005	Transferred from mortgages to long term debt.....		24,257,924
20.0006	Transferred from debt to other invested assets.....		9,707,880

Annual Statement for the year 2019 of the **GREAT AMERICAN LIFE INSURANCE COMPANY**
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - SUMMARY

	1	2	3	4	5	6	7	8	9
	Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident and Health	Fraternal	Other Lines of Business	YRT Mortality Risk Only
1. Premiums and annuity considerations for life and accident and health contracts.....	4,704,441,570	16,318,897	56	4,417,893,721	266,761,478	3,467,418			
2. Considerations for supplementary contracts with life contingencies.....	0	XXX	XXX			XXX	XXX		XXX
3. Net investment income.....	1,760,782,500	8,992,626	66,702	1,693,842,823	55,395,412	2,484,937			
4. Amortization of Interest Maintenance Reserve (IMR).....	9,439,806			9,198,123	241,683				
5. Separate Accounts net gain from operations excluding unrealized gains or losses.....	0						XXX		
6. Commissions and expense allowances on reinsurance ceded.....	514,414,336	3,442,805		510,742,945		228,586	XXX		
7. Reserve adjustments on reinsurance ceded.....	(1,080,302)	(1,080,302)					XXX		
8. Miscellaneous Income:									
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts.....	0						XXX		
8.2 Charges and fees for deposit-type contracts.....	6,388,391			6,388,391		XXX	XXX		
8.3 Aggregate write-ins for miscellaneous income.....	138,195,265	1,664,555	0	136,494,105	36,605	0	0	0	0
9. Totals (Lines 1 to 8.3).....	7,132,581,566	29,338,581	66,758	6,774,560,108	322,435,178	6,180,941	0	0	0
10. Death benefits.....	23,724,844	23,563,519	161,325			XXX	XXX		
11. Matured endowments (excluding guaranteed annual pure endowments).....	1,099,332	1,093,643	5,689			XXX	XXX		
12. Annuity benefits.....	731,992,641	XXX	XXX	710,297,531	21,695,110	XXX	XXX		XXX
13. Disability benefits and benefits under accident and health contracts.....	3,627,493					3,627,493	XXX		
14. Coupons, guaranteed annual pure endowments and similar benefits.....	0						XXX		
15. Surrender benefits and withdrawals for life contracts.....	2,160,125,151	2,032,717	2,877	2,107,234,249	50,855,308	XXX	XXX		
16. Group conversions.....	0						XXX		
17. Interest and adjustments on contract or deposit-type contract funds.....	148,672,048			148,672,048			XXX		
18. Payments on supplementary contracts with life contingencies.....	368			368		XXX	XXX		
19. Increase in aggregate reserves for life and accident and health contracts.....	3,545,472,796	5,053,173	(94,222)	3,307,639,082	231,352,661	1,522,102	XXX		
20. Totals (Lines 10 to 19).....	6,614,714,673	31,743,052	75,669	6,273,843,278	303,903,079	5,149,595	XXX	0	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only).....	236,730,461	626,939		235,686,670	188,266	228,586			XXX
22. Commissions and expense allowances on reinsurance assumed.....	1,013,979	5,644		8,169		1,000,166	XXX		
23. General insurance expenses and fraternal expenses.....	105,393,641	2,781,841		98,757,614	3,854,186				
24. Insurance taxes, licenses and fees, excluding federal income taxes.....	9,917,976	1,831,333		7,782,902	303,741				
25. Increase in loading on deferred and uncollected premiums.....	(647,858)	(644,056)				(3,802)	XXX		
26. Net transfers to or (from) Separate Accounts net of reinsurance.....	5,688,546			5,688,546			XXX		
27. Aggregate write-ins for deductions.....	0	0	0	0	0	0	0	0	0
28. Totals (Lines 20 to 27).....	6,972,811,418	36,344,753	75,669	6,621,767,179	308,249,272	6,374,545	0	0	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28).....	159,770,148	(7,006,172)	(8,911)	152,792,929	14,185,906	(193,604)	0	0	0
30. Dividends to policyholders and refunds to members.....	11,141	11,141					XXX		
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30).....	159,759,007	(7,017,313)	(8,911)	152,792,929	14,185,906	(193,604)	0	0	0
32. Federal income taxes incurred (excluding tax on capital gains).....	130,457,771	(1,473,635)	(1,871)	128,994,894	2,979,040	(40,657)			
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32).....	29,301,236	(5,543,678)	(7,040)	23,798,035	11,206,866	(152,947)	0	0	0
34. Policies/certificates in force end of year.....	509,539	67,415	4,955	392,955	42,710	1,504	XXX		

DETAILS OF WRITE-INS

[illegible]

Annual Statement for the year 2019 of the

GREAT AMERICAN LIFE INSURANCE COMPANY

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - INDIVIDUAL LIFE INSURANCE (b)

	1	2	3	4	5	6	7	8	9	10	11	12
	Total	Industrial Life	Whole Life	Term Life	Indexed Life	Universal Life	Universal Life with Secondary Guarantees	Variable Life	Variable Universal Life	Credit Life (c)	Other Individual Life	YRT Mortality Risk Only
1. Premiums for life contracts (a).....	16,318,897		915,504	12,953,109		2,450,284						
2. Considerations for supplementary contracts with life contingencies.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income.....	8,992,626		2,151,706	4,887,230		1,953,690						
4. Amortization of Interest Maintenance Reserve (IMR).....	0											
5. Separate Accounts net gain from operations excluding unrealized gains or losses.....	0											
6. Commissions and expense allowances on reinsurance ceded.....	3,442,805		860,294	1,980,678		601,833						
7. Reserve adjustments on reinsurance ceded.....	(1,080,302)			(1,080,302)								
8. Miscellaneous Income:												
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts.....	0											
8.2 Charges and fees for deposit-type contracts.....	0											
8.3 Aggregate write-ins for miscellaneous income.....	1,664,555	0	191,654	441,250	0	1,031,651	0	0	0	0	0	0
9. Totals (Lines 1 to 8.3).....	29,338,581	0	4,119,158	19,181,965	0	6,037,458	0	0	0	0	0	0
10. Death benefits.....	23,563,519		6,220,567	14,160,455		3,182,497						
11. Matured endowments (excluding guaranteed annual pure endowments).....	1,093,643			1,093,643								
12. Annuity benefits.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts.....	0											
14. Coupons, guaranteed annual pure endowments and similar benefits.....	0											
15. Surrender benefits and withdrawals for life contracts.....	2,032,717		322,823	740,367		969,527						
16. Group conversions.....	0											
17. Interest and adjustments on contract or deposit-type contract funds.....	0											
18. Payments on supplementary contracts with life contingencies.....	0											
19. Increase in aggregate reserves for life and accident and health contracts.....	5,053,173		(1,206,189)	6,721,979		(462,617)						
20. Totals (Lines 10 to 19).....	31,743,052	0	5,337,201	22,716,444	0	3,689,407	0	0	0	0	0	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only).....	626,939		35,172	497,632		94,135						XXX
22. Commissions and expense allowances on reinsurance assumed.....	5,644			5,644								
23. General insurance expenses.....	2,781,841		660,723	1,521,200		599,918						
24. Insurance taxes, licenses and fees, excluding federal income taxes.....	1,831,333		434,965	1,001,432		394,936						
25. Increase in loading on deferred and uncollected premiums.....	(644,056)		(152,972)	(352,190)		(138,894)						
26. Net transfers to or (from) Separate Accounts net of reinsurance.....	0			0								
27. Aggregate write-ins for deductions.....	0	0	0	0	0		0	0	0	0	0	0
28. Totals (Lines 20 to 27).....	36,344,753	0	6,315,089	25,390,162	0	4,639,502	0	0	0	0	0	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28).....	(7,006,172)	0	(2,195,931)	(6,208,197)	0	1,397,956	0	0	0	0	0	0
30. Dividends to policyholders and refunds to members.....	11,141			11,141								
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30).....	(7,017,313)	0	(2,195,931)	(6,219,338)	0	1,397,956	0	0	0	0	0	0
32. Federal income taxes incurred (excluding tax on capital gains).....	(1,473,635)		(461,145)	(1,306,061)		293,571						
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32).....	(5,543,678)	0	(1,734,786)	(4,913,277)	0	1,104,385	0	0	0	0	0	0
34. Policies/certificates in force end of year.....	67,415		27,379	28,135		11,901						
DETAILS OF WRITE-INS												
08.301. Reinsurance experience refund.....	1,664,555		191,654	441,250		1,031,651						
08.302.	0											
08.303.	0											
08.398. Summary of remaining write-ins for Line 8.3 from overflow page.....	0	0	0	0	0	0	0	0	0	0	0	0
08.399. Total (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above).....	1,664,555	0	191,654	441,250	0	1,031,651	0	0	0	0	0	0
2701.	0											
2702.	0											
2703.	0											
2798. Summary of remaining write-ins for Line 27 from overflow page.....	0	0	0	0	0	0	0	0	0	0	0	0
2799. Total (Lines 2701 through 2703 plus 2798) (Line 27 above).....	0	0	0	0	0	0	0	0	0	0	0	0

(a) Include premium amounts for preneed plans included in Line 1.

(b) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

(c) Individual and Group Credit Life are combined and included on page. (indicate whether included with Individual or Group).

Annual Statement for the year 2019 of the

GREAT AMERICAN LIFE INSURANCE COMPANY

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - GROUP INSURANCE (c)

	1	2	3	4	5	6	7	8	9
	Total	Whole Life	Term Life	Universal Life	Variable Life	Variable Universal Life	Credit Life (d)	Other Group Life (a)	YRT Mortality Risk Only
1. Premiums for life contracts (b).....	56	56							
2. Considerations for supplementary contracts with life contingencies.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income.....	66,702	66,702							
4. Amortization of Interest Maintenance Reserve (IMR).....	0								
5. Separate Accounts net gain from operations excluding unrealized gains or losses.....	0								
6. Commissions and expense allowances on reinsurance ceded.....	0								
7. Reserve adjustments on reinsurance ceded.....	0								
8. Miscellaneous Income:									
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts.....	0								
8.2 Charges and fees for deposit-type contracts.....	0								
8.3 Aggregate write-ins for miscellaneous income.....	0	0	0	0	0	0	0	0	0
9. Totals (Lines 1 to 8.3).....	66,758	66,758	0	0	0	0	0	0	0
10. Death benefits.....	161,325	161,325							
11. Matured endowments (excluding guaranteed annual pure endowments).....	5,689	5,689							
12. Annuity benefits.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts.....	0								
14. Coupons, guaranteed annual pure endowments and similar benefits.....	0								
15. Surrender benefits and withdrawals for life contracts.....	2,877	2,877							
16. Group conversions.....	0								
17. Interest and adjustments on contract or deposit-type contract funds.....	0								
18. Payments on supplementary contracts with life contingencies.....	0								
19. Increase in aggregate reserves for life and accident and health contracts.....	(94,222)	(94,222)							
20. Totals (Lines 10 to 19).....	75,669	75,669	0	0	0	0	0	0	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only).....	0								XXX
22. Commissions and expense allowances on reinsurance assumed.....	0								
23. General insurance expenses.....	0								
24. Insurance taxes, licenses and fees, excluding federal income taxes.....	0								
25. Increase in loading on deferred and uncollected premiums.....	0								
26. Net transfers to or (from) Separate Accounts net of reinsurance.....	0								
27. Aggregate write-ins for deductions.....	0	0	0	0	0	0	0	0	0
28. Totals (Lines 20 to 27).....	75,669	75,669	0	0	0	0	0	0	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28).....	(8,911)	(8,911)	0	0	0	0	0	0	0
30. Dividends to policyholders and refunds to members.....	0								
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30).....	(8,911)	(8,911)	0	0	0	0	0	0	0
32. Federal income taxes incurred (excluding tax on capital gains).....	(1,871)	(1,871)							
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32).....	(7,040)	(7,040)	0	0	0	0	0	0	0
34. Policies/certificates in force end of year.....	4,955	4,955							

DETAILS OF WRITE-INS

08.301.	0								
08.302.	0								
08.303.	0								
08.398. Summary of remaining write-ins for Line 8.3 from overflow page.....	0	0	0	0	0	0	0	0	0
08.399. Total (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above).....	0	0	0	0	0	0	0	0	0
2701.	0								
2702.	0								
2703.	0								
2798. Summary of remaining write-ins for Line 27 from overflow page.....	0	0	0	0	0	0	0	0	0
2799. Total (Lines 2701 through 2703 plus 2798) (Line 27 above).....	0	0	0	0	0	0	0	0	0

(a) Includes the following amounts for FEGLI/SGLI: Line 1.....0 Line 10.....0 Line 16.....0 Line 23.....0 Line 24.....0.

(b) Include premium amounts for preneed plans included in Line 1.

(c) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

(d) Individual and Group Credit Life are combined and included on page. (Indicate whether included with Individual or Group)

Annual Statement for the year 2019 of the

GREAT AMERICAN LIFE INSURANCE COMPANY

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - INDIVIDUAL ANNUITIES (a)

	Deferred						
	1	2	3	4	5	6	7
	Total	Fixed Annuities	Indexed Annuities	Variable Annuities with Guarantees	Variable Annuities without Guarantees	Life Contingent Payout (Immediate and Annuitizations)	Other Annuities
1. Premiums for individual annuity contracts.....	4,417,893,721	1,353,848,866	3,047,365,718			16,679,137	
2. Considerations for supplementary contracts with life contingencies.....	0	XXX	XXX	XXX	XXX		XXX
3. Net investment income.....	1,693,842,823	403,695,084	1,254,074,488			36,073,251	
4. Amortization of Interest Maintenance Reserve (IMR).....	9,198,123	2,008,114	6,988,972			201,037	
5. Separate Accounts net gain from operations excluding unrealized gains or losses.....	0						
6. Commissions and expense allowances on reinsurance ceded.....	510,742,945	4,820	510,738,125				
7. Reserve adjustments on reinsurance ceded.....	0						
8. Miscellaneous Income:							
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts.....	0						
8.2 Charges and fees for deposit-type contracts.....	6,388,391	6,388,391					
8.3 Aggregate write-ins for miscellaneous income.....	136,494,105	1,668,587	134,825,518	0	0	0	0
9. Totals (Lines 1 to 8.3).....	6,774,560,108	1,767,613,862	4,953,992,821	0	0	52,953,425	0
10. Death benefits.....	0						
11. Matured endowments (excluding guaranteed annual pure endowments).....	0						
12. Annuity benefits.....	710,297,531	241,569,453	438,443,861			30,284,217	
13. Disability benefits and benefits under accident and health contracts.....	0						
14. Coupons, guaranteed annual pure endowments and similar benefits.....	0						
15. Surrender benefits and withdrawals for life contracts.....	2,107,234,249	658,103,537	1,448,748,550			382,162	
16. Group conversions.....	0						
17. Interest and adjustments on contract or deposit-type contract funds.....	148,672,048	148,672,048					
18. Payments on supplementary contracts with life contingencies.....	368					368	
19. Increase in aggregate reserves for life and accident and health contracts.....	3,307,639,082	458,258,433	2,831,373,519			18,007,130	
20. Totals (Lines 10 to 19).....	6,273,843,278	1,506,603,471	4,718,565,930	0	0	48,673,877	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only).....	235,686,670	42,592,316	193,094,354				
22. Commissions and expense allowances on reinsurance assumed.....	8,169	8,169					
23. General insurance expenses.....	98,757,614	21,494,039	76,614,905			648,670	
24. Insurance taxes, licenses and fees, excluding federal income taxes.....	7,782,902	1,693,905	6,037,877			51,120	
25. Increase in loading on deferred and uncollected premiums.....	0						
26. Net transfers to or (from) Separate Accounts net of reinsurance.....	5,688,546		5,688,546				
27. Aggregate write-ins for deductions.....	0	0	0	0	0	0	0
28. Totals (Lines 20 to 27).....	6,621,767,179	1,572,391,900	5,000,001,612	0	0	49,373,667	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28).....	152,792,929	195,221,962	(46,008,791)	0	0	3,579,758	0
30. Dividends to policyholders and refunds to members.....	0						
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30).....	152,792,929	195,221,962	(46,008,791)	0	0	3,579,758	0
32. Federal income taxes incurred (excluding tax on capital gains).....	128,994,894	31,188,833	97,054,312			751,749	
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32).....	23,798,035	164,033,129	(143,063,103)	0	0	2,828,009	0
34. Policies/certificates in force end of year.....	392,955	122,052	255,628			15,275	
DETAILS OF WRITE-INS							
08.301. Contractual rider fee income.....	65,941,629	39,869	65,901,760				
08.302. Interest on company-owned life insurance.....	5,799,002	1,582,535	4,216,467				
08.303. Reinsurance experience refund.....	64,651,747		64,651,747				
08.398. Summary of remaining write-ins for Line 8.3 from overflow page.....	101,727	46,183	55,544	0	0	0	0
08.399. Total (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above).....	136,494,105	1,668,587	134,825,518	0	0	0	0
2701.	0						
2702.	0						
2703.	0						
2798. Summary of remaining write-ins for Line 27 from overflow page.....	0	0	0	0	0	0	0
2799. Total (Lines 2701 through 2703 plus 2798) (Line 27 above).....	0	0	0	0	0	0	0

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

Annual Statement for the year 2019 of the

GREAT AMERICAN LIFE INSURANCE COMPANY

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - GROUP ANNUITIES (a)

	Deferred						
	1	2	3	4	5	6	7
	Total	Fixed Annuities	Indexed Annuities	Variable Annuities with Guarantees	Variable Annuities without Guarantees	Life Contingent Payout (Immediate and Annuitizations)	Other
1. Premiums for group annuity contracts.....	266,761,478	9,383,367				257,378,111	
2. Considerations for supplementary contracts with life contingencies.....	0	XXX	XXX	XXX	XXX		XXX
3. Net investment income.....	55,395,412	44,598,170				10,797,242	
4. Amortization of Interest Maintenance Reserve (IMR).....	241,683	241,683					
5. Separate Accounts net gain from operations excluding unrealized gains or losses.....	0						
6. Commissions and expense allowances on reinsurance ceded.....	0						
7. Reserve adjustments on reinsurance ceded.....	0						
8. Miscellaneous Income:							
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts.....	0						
8.2 Charges and fees for deposit-type contracts.....	0						
8.3 Aggregate write-ins for miscellaneous income.....	36,605	0	0	0	0	36,605	0
9. Totals (Lines 1 to 8.3).....	322,435,178	54,223,220	0	0	0	268,211,958	0
10. Death benefits.....	0						
11. Matured endowments (excluding guaranteed annual pure endowments).....	0						
12. Annuity benefits.....	21,695,110	6,094,004				15,601,106	
13. Disability benefits and benefits under accident and health contracts.....	0						
14. Coupons, guaranteed annual pure endowments and similar benefits.....	0						
15. Surrender benefits and withdrawals for life contracts.....	50,855,308	50,775,925				79,383	
16. Group conversions.....	0						
17. Interest and adjustments on contract or deposit-type contract funds.....	0						
18. Payments on supplementary contracts with life contingencies.....	0						
19. Increase in aggregate reserves for life and accident and health contracts.....	231,352,661	(18,220,853)				249,573,514	
20. Totals (Lines 10 to 19).....	303,903,079	38,649,076	0	0	0	265,254,003	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only).....	188,266	188,266					
22. Commissions and expense allowances on reinsurance assumed.....	0						
23. General insurance expenses.....	3,854,186	2,640,811				1,213,375	
24. Insurance taxes, licenses and fees, excluding federal income taxes.....	303,741	208,117				95,624	
25. Increase in loading on deferred and uncollected premiums.....	0						
26. Net transfers to or (from) Separate Accounts net of reinsurance.....	0						
27. Aggregate write-ins for deductions.....	0	0	0	0	0	0	0
28. Totals (Lines 20 to 27).....	308,249,272	41,686,270	0	0	0	266,563,002	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28).....	14,185,906	12,536,950	0	0	0	1,648,956	0
30. Dividends to policyholders and refunds to members.....	0						
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30).....	14,185,906	12,536,950	0	0	0	1,648,956	0
32. Federal income taxes incurred (excluding tax on capital gains).....	2,979,040	2,632,759				346,281	
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32).....	11,206,866	9,904,191	0	0	0	1,302,675	0
34. Policies/certificates in force end of year.....	42,710	35,457				7,253	
DETAILS OF WRITE-INS							
08.301. Interest on company-owned life insurance.....	36,219					36,219	
08.302. Miscellaneous income.....	386					386	
08.303.	0						
08.398. Summary of remaining write-ins for Line 8.3 from overflow page.....	0	0	0	0	0	0	0
08.399. Total (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above).....	36,605	0	0	0	0	36,605	0
2701.	0						
2702.	0						
2703.	0						
2798. Summary of remaining write-ins for Line 27 from overflow page.....	0	0	0	0	0	0	0
2799. Total (Lines 2701 through 2703 plus 2798) (Line 27 above).....	0	0	0	0	0	0	0

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

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ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - ACCIDENT AND HEALTH (a)

	1	Comprehensive		4	5	6	7 Federal Employees Health Benefits Plan	8 Title XVIII Medicare	9 Title XIX Medicaid	10 Credit A&H	11 Disability Income	12 Long-Term Care	13 Other Health
		2	3										
	Total	Individual	Group	Medicare Supplement	Vision Only	Dental Only							
1. Premiums for accident and health contracts.....	3,467,418											3,467,418	
2. Considerations for supplementary contracts with life contingencies.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income.....	2,484,937											2,484,937	
4. Amortization of Interest Maintenance Reserve (IMR).....	0												
5. Separate Accounts net gain from operations excluding unrealized gains or losses.....	0												
6. Commissions and expense allowances on reinsurance ceded.....	228,586											228,586	
7. Reserve adjustments on reinsurance ceded.....	0												
8. Miscellaneous Income:													
8.1 Income from fees associated with investment management, administration and contract guarantees from Sep. Accts.....	0												
8.2 Charges and fees for deposit-type contracts.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
8.3 Aggregate write-ins for miscellaneous income.....	0	0	0	0	0	0	0	0	0	0	0	0	0
9. Totals (Lines 1 to 8.3).....	6,180,941	0	0	0	0	0	0	0	0	0	0	6,180,941	0
10. Death benefits.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. Matured endowments (excluding guaranteed annual pure endowments).....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
12. Annuity benefits.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts.....	3,627,493											3,627,493	
14. Coupons, guaranteed annual pure endowments and similar benefits.....	0												
15. Surrender benefits and withdrawals for life contracts.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
16. Group conversions.....	0												
17. Interest and adjustments on contract or deposit-type contract funds.....	0												
18. Payments on supplementary contracts with life contingencies.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
19. Increase in aggregate reserves for life and accident and health contracts.....	1,522,102											1,522,102	
20. Totals (Lines 10 to 19).....	5,149,595	0	0	0	0	0	0	0	0	0	0	5,149,595	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only).....	228,586											228,586	
22. Commissions and expense allowances on reinsurance assumed.....	1,000,166											1,000,166	
23. General insurance expenses.....	0												
24. Insurance taxes, licenses and fees, excluding federal income taxes.....	0												
25. Increase in loading on deferred and uncollected premiums.....	(3,802)											(3,802)	
26. Net transfers to or (from) Separate Accounts net of reinsurance.....	0												
27. Aggregate write-ins for deductions.....	0	0	0	0	0	0	0	0	0	0	0	0	0
28. Totals (Lines 20 to 27).....	6,374,545	0	0	0	0	0	0	0	0	0	0	6,374,545	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28).....	(193,604)	0	0	0	0	0	0	0	0	0	0	(193,604)	0
30. Dividends to policyholders and refunds to members.....	0												
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30).....	(193,604)	0	0	0	0	0	0	0	0	0	0	(193,604)	0
32. Federal income taxes incurred (excluding tax on capital gains).....	(40,657)											(40,657)	
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32).....	(152,947)	0	0	0	0	0	0	0	0	0	0	(152,947)	0
34. Policies/certificates in force end of year.....	1,504											1,504	

DETAILS OF WRITE-INS

08.301.	0												
08.302.	0												
08.303.	0												
08.398. Summary of remaining write-ins for Line 8.3 from overflow page.....	0	0	0	0	0	0	0	0	0	0	0	0	0
08.399. Total (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above).....	0	0	0	0	0	0	0	0	0	0	0	0	0
2701.	0												
2702.	0												
2703.	0												
2798. Summary of remaining write-ins for Line 27 from overflow page.....	0	0	0	0	0	0	0	0	0	0	0	0	0
2799. Total (Lines 2701 through 2703 plus 2798) (Line 27 above).....	0	0	0	0	0	0	0	0	0	0	0	0	0

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are :

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - INDIVIDUAL LIFE INSURANCE (a)

	1	2	3	4	5	6	7	8	9	10	11	12
	Total	Industrial Life	Whole Life	Term Life	Indexed Life	Universal Life	Universal Life with Secondary Guarantees	Variable Life	Variable Universal Life	Credit Life (b) (N/A Fraternal)	Other Individual Life	YRT Mortality Risk Only
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)												
1. Reserve December 31, prior year.....	170,999,466		43,020,940	89,549,264		38,429,262						
2. Tabular net premiums or considerations.....	25,654,357		4,132,469	19,132,926		2,388,962						
3. Present value of disability claims incurred.....	270		9	261								
4. Tabular interest.....	7,967,131		1,708,607	4,668,286		1,590,238						
5. Tabular less actual reserve released.....	45,036		(12,991)	58,028								
6. Increase in reserve on account of change in valuation basis.....	0											
6.1 Change in excess of VM-20 deterministic/stochastic reserve over net premium reserve.....	0	XXX								XXX		
7. Other increases (net).....	522,442		499,196			23,246						
8. Totals (Lines 1 to 7).....	205,188,703	0	49,348,230	113,408,765	0	42,431,708	0	0	0	0	0	0
9. Tabular cost.....	23,512,403		4,812,918	15,880,133		2,819,352						
10. Reserves released by death.....	2,144,023		1,444,603	60,161		639,259						
11. Reserves released by other terminations (net).....	3,445,151		1,274,749	1,163,949		1,006,453						
12. Annuity, supplementary contract, and disability payments involving life contingencies.....	34,490		1,209	33,281								
13. Net transfers to or (from) Separate Accounts.....	0											
14. Total deductions (Lines 9 to 13).....	29,136,067	0	7,533,479	17,137,524	0	4,465,064	0	0	0	0	0	0
15. Reserve December 31, current year.....	176,052,635	0	41,814,751	96,271,240	0	37,966,645	0	0	0	0	0	0
Cash Surrender Value and Policy Loans												
16. CSA ending balance December 31, current year.....	73,507,008		37,658,417			35,848,591						
17. Amount available for policy loans based upon Line 16 CSV.....	61,771,005		25,922,415			35,848,591						

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

(b) Individual and Group Credit Life are combined and included on page. (Indicate whether included with Individual or Group).

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ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - GROUP LIFE INSURANCE (a)

(N/A Fraternal)

	1	2	3	4	5	6	7	8	9
	Total	Whole Life	Term Life	Variable Life	Universal Life	Variable Universal Life	Credit Life (b)	Other Group Life	YRT Mortality Risk Only
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)									
1. Reserve December 31, prior year.....	1,390,462	1,390,462							
2. Tabular net premiums or considerations.....	33	33							
3. Present value of disability claims incurred.....	0								
4. Tabular interest.....	60,502	60,502							
5. Tabular less actual reserve released.....	0								
6. Increase in reserve on account of change in valuation basis.....	0								
7. Other increases (net).....	0								
8. Totals (Lines 1 to 7).....	1,450,997	1,450,997	0	0	0	0	0	0	0
9. Tabular cost.....	26,104	26,104							
10. Reserves released by death.....	123,068	123,068							
11. Reserves released by other terminations (net).....	5,585	5,585							
12. Annuity, supplementary contract, and disability payments involving life contingencies.....	0								
13. Net transfers to or (from) Separate Accounts.....	0								
14. Total deductions (Lines 9 to 13).....	154,757	154,757	0	0	0	0	0	0	0
15. Reserve December 31, current year.....	1,296,240	1,296,240	0	0	0	0	0	0	0
Cash Surrender Value and Policy Loans									
16. CSA ending balance December 31, current year.....	1,289,432	1,289,432							
17. Amount available for policy loans based upon Line 16 CSV.....	1,289,432	1,289,432							

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

(b) Individual and Group Credit Life are combined and included on page. (Indicate whether included with Individual or Group).

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - INDIVIDUAL ANNUITIES (a)

7.3

	1	Deferred				6	7
		2	3	4	5		
	Total	Fixed Annuities	Indexed Annuities	Variable Annuities with Guarantees	Variable Annuities without Guarantees	Life Contingent Payout (Immediate and Annuitizations)	Other Annuities
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)							
1. Reserve December 31, prior year.....	29,454,233,474	6,672,178,278	22,584,872,538			197,182,658	
2. Tabular net premiums or considerations.....	4,427,193,677	1,304,111,958	3,089,198,661			33,883,057	
3. Present value of disability claims incurred.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4. Tabular interest.....	926,561,160	187,541,841	729,243,923			9,775,397	
5. Tabular less actual reserve released.....	(186,271)					(186,271)	
6. Increase in reserve on account of change in valuation basis.....	0						
7. Other increases (net).....	870,005,456	(71,548,139)	940,267,558			1,286,036	
8. Totals (Lines 1 to 7).....	35,677,807,496	8,092,283,938	27,343,582,681	0	0	241,940,877	0
9. Tabular cost.....	0						
10. Reserves released by death.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. Reserves released by other terminations (net).....	2,884,233,962	961,820,531	1,922,031,269			382,162	
12. Annuity, supplementary contract, and disability payments involving life contingencies.....	26,395,623	26,696				26,368,927	
13. Net transfers to or (from) Separate Accounts.....	5,305,354		5,305,354				
14. Total deductions (Lines 9 to 13).....	2,915,934,939	961,847,227	1,927,336,623	0	0	26,751,089	0
15. Reserve December 31, current year.....	32,761,872,557	7,130,436,711	25,416,246,058	0	0	215,189,788	0
Cash Surrender Value and Policy Loans							
16. CSV ending balance, December 31, current year.....	31,987,046,171	6,867,566,044	25,119,480,127				
17. Amount available for policy loans based upon Line 16 CSV.....	31,940,494,995	6,823,861,035	25,116,633,959				

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

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ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - GROUP ANNUITIES (a)

(N/A Fraternal)

	1	Deferred				6	7
		2	3	4	5		
	Total	Fixed Annuities	Indexed Annuities	Variable Annuities with Guarantees	Variable Annuities without Guarantees	Life Contingent Payout (Immediate and Annuitizations)	Other Annuities
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)							
1. Reserve December 31, prior year.....	1,047,236,167	894,284,259				152,951,908	
2. Tabular net premiums or considerations.....	266,610,976	9,232,866				257,378,110	
3. Present value of disability claims incurred.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4. Tabular interest.....	40,401,050	30,634,946				9,766,104	
5. Tabular less actual reserve released.....	424,056					424,056	
6. Increase in reserve on account of change in valuation basis.....	0						
7. Other increases (net).....	(1,141,502)	(690,130)				(451,372)	
8. Totals (Lines 1 to 7).....	1,353,530,748	933,461,940	0	0	0	420,068,807	0
9. Tabular cost.....	0						
10. Reserves released by death.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. Reserves released by other terminations (net).....	57,386,279	57,386,279					
12. Annuity, supplementary contract, and disability payments involving life contingencies.....	17,555,641	12,256				17,543,385	
13. Net transfers to or (from) Separate Accounts.....	0						
14. Total deductions (Lines 9 to 13).....	74,941,920	57,398,535	0	0	0	17,543,385	0
15. Reserve December 31, current year.....	1,278,588,828	876,063,406	0	0	0	402,525,422	0
Cash Surrender Value and Policy Loans							
16. CSV ending balance, December 31, current year.....	863,052,539	863,052,539					
17. Amount available for policy loans based upon Line 16 CSV.....	827,073,881	827,073,881					

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

Annual Statement for the year 2019 of the

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EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. government bonds.....	(a).....2,425,632	.....2,506,907
1.1 Bonds exempt from U.S. tax.....	(a).....16,727,017	.....17,027,004
1.2 Other bonds (unaffiliated).....	(a).....1,419,638,118	.....1,424,661,457
1.3 Bonds of affiliates.....	(a).....	.....
2.1 Preferred stocks (unaffiliated).....	(b).....13,777,364	.....13,850,405
2.11 Preferred stocks of affiliates.....	(b).....	.....
2.2 Common stocks (unaffiliated).....	.....39,624,571	.....39,464,344
2.21 Common stocks of affiliates.....	.....	.....
3. Mortgage loans.....	(c).....53,259,041	.....54,642,316
4. Real estate.....	(d).....41,746,451	.....41,746,451
5. Contract loans.....	.....5,720,867	.....5,560,674
6. Cash, cash equivalents and short-term investments.....	(e).....42,369,872	.....44,856,042
7. Derivative instruments.....	(f).....71,842,873	.....91,686,441
8. Other invested assets.....	.....72,614,311	.....72,604,836
9. Aggregate write-ins for investment income.....	.....5,313,302	.....5,313,302
10. Total gross investment income.....	.....1,785,059,419	.....1,813,920,178
11. Investment expenses.....		(g).....46,344,262
12. Investment taxes, licenses and fees, excluding federal income taxes.....		(g).....1,002,438
13. Interest expense.....		(h).....
14. Depreciation on real estate and other invested assets.....		(i).....4,650,078
15. Aggregate write-ins for deductions from investment income.....		.....1,140,899
16. Total deductions (Lines 11 through 15).....		.....53,137,678
17. Net investment income (Line 10 minus Line 16).....		.....1,760,782,500

DETAILS OF WRITE-INS		
0901. Miscellaneous income.....	.....5,252,982	.....5,252,982
0902. Assumed investment income.....	.....12,476	.....12,476
0903. Interest on agent balance.....	.....47,844	.....47,844
0998. Summary of remaining write-ins for Line 9 from overflow page.....	.....0	.....0
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 9 above).....	.....5,313,302	.....5,313,302
1501. Ceded investment income.....		.....1,140,899
1502. ....		.....
1503. ....		.....
1598. Summary of remaining write-ins for Line 15 from overflow page.....		.....0
1599. Totals (Lines 1501 through 1503 plus 1598) (Line 15 above).....		.....1,140,899
(a) Includes \$.....80,862,157 accrual of discount less \$.....21,512,002 amortization of premium and less \$.....6,710,082 paid for accrued interest on purchases.		
(b) Includes \$.....(35,355) accrual of discount less \$.....766,036 amortization of premium and less \$.....245,739 paid for accrued dividends on purchases.		
(c) Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued interest on purchases.		
(d) Includes \$.....0 for company's occupancy of its own buildings; and excludes \$.....0 interest on encumbrances.		
(e) Includes \$.....631,747 accrual of discount less \$.....11,597 amortization of premium and less \$.....0 paid for accrued interest on purchases.		
(f) Includes \$.....0 accrual of discount less \$.....0 amortization of premium.		
(g) Includes \$.....0 investment expenses and \$.....0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.		
(h) Includes \$.....0 interest on surplus notes and \$.....0 interest on capital notes.		
(i) Includes \$.....4,650,078 depreciation on real estate and \$.....0 depreciation on other invested assets.		

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1 Realized Gain (Loss) on Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. government bonds.....	.....	.....	.....0	.....	.....
1.1 Bonds exempt from U.S. tax.....	.....	.....	.....0	.....	.....
1.2 Other bonds (unaffiliated).....	.....1,915,714	.....(21,200,466)	.....(19,284,752)	.....2,544,725	.....
1.3 Bonds of affiliates.....	.....	.....	.....0	.....	.....
2.1 Preferred stocks (unaffiliated).....	.....473,847	.....(511,417)	.....(37,570)	.....(242,183)	.....
2.11 Preferred stocks of affiliates.....	.....	.....	.....0	.....	.....
2.2 Common stocks (unaffiliated).....	.....54,648,165	.....(30,899,844)	.....23,748,321	.....72,382,718	.....
2.21 Common stocks of affiliates.....	.....	.....	.....0	.....37,102,919	.....
3. Mortgage loans.....	.....	.....	.....0	.....	.....
4. Real estate.....	.....143,501	.....	.....143,501	.....	.....
5. Contract loans.....	.....	.....	.....0	.....	.....
6. Cash, cash equivalents and short-term investments.....	.....1,377	.....	.....1,377	.....	.....
7. Derivative instruments.....	.....6,786,310	.....	.....6,786,310	.....766,222,735	.....
8. Other invested assets.....	.....1,213,321	.....	.....1,213,321	.....38,502,264	.....
9. Aggregate write-ins for capital gains (losses).....	.....0	.....0	.....0	.....0	.....0
10. Total capital gains (losses).....	.....65,182,235	.....(52,611,727)	.....12,570,508	.....916,513,178	.....0

DETAILS OF WRITE-INS					
0901. ....	.....	.....	.....0	.....	.....
0902. ....	.....	.....	.....0	.....	.....
0903. ....	.....	.....	.....0	.....	.....
0998. Summary of remaining write-ins for Line 9 from overflow page...	.....0	.....0	.....0	.....0	.....0
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 9 above).....	.....0	.....0	.....0	.....0	.....0

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

6

			Ordinary			Insurance Group		Accident and Health				

EXHIBIT 1 - PART 2 - POLICYHOLDERS' DIVIDENDS, REFUNDS TO MEMBERS AND COUPONS APPLIED, REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES AND COMMISSIONS INCURRED (Direct Business Only)

	1	Insurance										12
	Total	2 Industrial Life	Ordinary		5 Credit Life (Group and Individual)	Group		8 Group	Accident and Health		11 Aggregate of All Other Lines of Business	12 Fraternal (Fraternal Benefit Societies Only)
			3 Life Insurance	4 Individual Annuities		6 Life Insurance	7 Annuities		9 Credit (Group & Individual)	10 Other		
POLICYHOLDERS' DIVIDENDS, REFUNDS TO MEMBERS AND COUPONS APPLIED (included in Part 1)												
21. To pay renewal premiums.....	0											
22. All other.....	0											
REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED												
23. First year (other than single):												
23.1 Reinsurance ceded.....	1,440									1,440		
23.2 Reinsurance assumed.....	0											
23.3 Net ceded less assumed.....	1,440	0	0	0	0	0	0	0	0	1,440	0	0
24. Single:												
24.1 Reinsurance ceded.....	0											
24.2 Reinsurance assumed.....	0											
24.3 Net ceded less assumed.....	0	0	0	0	0	0	0	0	0	0	0	0
25. Renewal:												
25.1 Reinsurance ceded.....	514,412,896		3,442,805	510,742,945				9,591		217,555		
25.2 Reinsurance assumed.....	1,013,979		5,644	8,169				1,040		999,126		
25.3 Net ceded less assumed.....	513,398,917	0	3,437,161	510,734,776	0	0	0	8,551	0	(781,571)	0	0
26. Totals:												
26.1 Reinsurance ceded (Page 6, Line 6).....	514,414,336	0	3,442,805	510,742,945	0	0	0	9,591	0	218,995	0	0
26.2 Reinsurance assumed (Page 6, Line 22).....	1,013,979	0	5,644	8,169	0	0	0	1,040	0	999,126	0	0
26.3 Net ceded less assumed.....	513,400,357	0	3,437,161	510,734,776	0	0	0	8,551	0	(780,131)	0	0
COMMISSIONS INCURRED (direct business only)												
27. First year (other than single).....	1,440									1,440		
28. Single.....	234,737,899			234,737,275			624					
29. Renewal.....	1,741,136		626,939	699,407			187,643	9,591		217,555		
30. Deposit-type contract funds.....	249,987			249,987								
31. Totals (to agree with Page 6, Line 21).....	236,730,461	0	626,939	235,686,669	0	0	188,266	9,591	0	218,995	0	0

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EXHIBIT 2 - GENERAL EXPENSES

		Insurance				5	6	7
		1	Accident and Health		4 All Other Lines of Business			
			2	3				
		Life	Cost Containment	All Other		Investment	Fraternal	Total
1.	Rent.....	7,659,418						7,659,418
2.	Salaries and wages.....	52,831,112						52,831,112
3.11	Contributions for benefit plans for employees.....	7,687,369						7,687,369
3.12	Contributions for benefit plans for agents.....							0
3.21	Payments to employees under non-funded benefit plans.....							0
3.22	Payments to agents under non-funded benefit plans.....							0
3.31	Other employee welfare.....	4,537,464						4,537,464
3.32	Other agent welfare.....	589,551						589,551
4.1	Legal fees and expenses.....	885,243						885,243
4.2	Medical examination fees.....	3,097						3,097
4.3	Inspection report fees.....	2,235						2,235
4.4	Fees of public accountants and consulting actuaries.....	2,625,490						2,625,490
4.5	Expense of investigation and settlement of policy claims.....	26,291						26,291
5.1	Traveling expenses.....	2,193,785						2,193,785
5.2	Advertising.....	938,396						938,396
5.3	Postage, express, telegraph and telephone.....	1,984,042						1,984,042
5.4	Printing and stationery.....	960,190						960,190
5.5	Cost or depreciation of furniture and equipment.....							0
5.6	Rental of equipment.....							0
5.7	Cost or depreciation of EDP equipment and software.....	579,536						579,536
6.1	Books and periodicals.....	133,389						133,389
6.2	Bureau and association fees.....	3,906,820						3,906,820
6.3	Insurance, except on real estate.....	77,316						77,316
6.4	Miscellaneous losses.....	167,310						167,310
6.5	Collection and bank service charges.....	505,920						505,920
6.6	Sundry general expenses.....	4,557,612						4,557,612
6.7	Group service and administration fees.....	4,683,407						4,683,407
6.8	Reimbursements by uninsured plans.....							0
7.1	Agency expense allowance.....	1,102,506						1,102,506
7.2	Agents' balances charged off (less \$.....0 recovered).....	16,780						16,780
7.3	Agency conferences other than local meetings.....	811,167						811,167
8.1	Official publication (Fraternal Benefit Societies Only).....	XXX	XXX	XXX	XXX	XXX		0
8.2	Expenses of supreme lodge meetings (Fraternal Benefit Soc. Only).....	XXX	XXX	XXX	XXX	XXX		0
9.1	Real estate expenses.....					31,661,489		31,661,489
9.2	Investment expenses not included elsewhere.....					14,682,773		14,682,773
9.3	Aggregate write-ins for expenses.....	5,928,195	0	0	0	0	0	5,928,195
10.	General expenses Incurred.....	105,393,641	0	0	0	46,344,262	(b).....0	(a).....151,737,903
11.	General expenses unpaid December 31, prior year.....	26,202,228						26,202,228
12.	General expenses unpaid December 31, current year.....	24,357,358						24,357,358
13.	Amounts receivable relating to uninsured plans, prior year.....							0
14.	Amounts receivable relating to uninsured plans, current year.....							0
15.	General expenses paid during year (Lines 10+11-12-13+14).....	107,238,511	0	0	0	46,344,262	0	153,582,773

DETAILS OF WRITE-INS								
09.301.	PC & EDP Expenses.....	5,928,195						5,928,195
09.302.	.....							0
09.303.	.....							0
09.398.	Summary of remaining write-ins for Line 9.3 from overflow page.....	0	0	0	0	0	0	0
09.399.	Totals (Lines 09.301 through 09.303 plus 09.398)(Line 9.3 above).....	5,928,195	0	0	0	0	0	5,928,195
(a) Includes management fees of \$.....10,281,258 to affiliates and \$.....0 to non-affiliates.								
(b) Show the distribution of this amount in the following categories (Fraternal Benefit Societies Only):								
1. Charitable \$.....0; 2. Institutional \$.....0; 3. Recreational and Health \$.....0; 4. Educational \$.....0								
5. Religious \$.....0; 6. Membership \$.....0; 7. Other \$.....0; 8. Total \$.....0								

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

		Insurance			4	5	6
		1	2	3			
		Life	Accident and Health	All Other Lines of Business	Investment	Fraternal	Total
1.	Real estate taxes.....				1,002,438		1,002,438
2.	State insurance department licenses and fees.....	1,696,568					1,696,568
3.	State taxes on premiums.....	993,333					993,333
4.	Other state taxes, including \$.....0 for employee benefits.....	4,039,956					4,039,956
5.	U.S. Social Security taxes.....	3,149,883					3,149,883
6.	All other taxes.....	38,236					38,236
7.	Taxes, licenses and fees incurred.....	9,917,976	0	0	1,002,438	0	10,920,414
8.	Taxes, licenses and fees unpaid December 31, prior year.....	7,030,381					7,030,381
9.	Taxes, licenses and fees unpaid December 31, current year.....	6,281,650					6,281,650
10.	Taxes, licenses and fees paid during year (Lines 7 + 8 - 9).....	10,666,707	0	0	1,002,438	0	11,669,145

EXHIBIT 4 - DIVIDENDS OR REFUNDS

		1	2
		Life	Accident and Health
1.	Applied to pay renewal premiums.....		
2.	Applied to shorten the endowment or premium-paying period.....		
3.	Applied to provide paid-up additions.....		
4.	Applied to provide paid-up annuities.....		
5.	Total Lines 1 through 4.....	0	0
6.	Paid-in cash.....		
7.	Left on deposit.....	11,141	
8.	Aggregate write-ins for dividend or refund options.....	0	0
9.	Total Lines 5 through 8.....	11,141	0
10.	Amount due and unpaid.....		
11.	Provision for dividends or refunds payable in the following calendar year.....		
12.	Terminal dividends.....		
13.	Provision for deferred dividend contracts.....		
14.	Amount provisionally held for deferred dividend contracts not included in Line 13.....		
15.	Total Lines 10 through 14.....	0	0
16.	Total from prior year.....		
17.	Total dividends or refunds (Lines 9 + 15 - 16).....	11,141	0
DETAILS OF WRITE-INS			
0801.	.....	
0802.	.....	
0803.	.....	
0898.	Summary of remaining write-ins for Line 8 from overflow page.....	0	0
0899.	Totals (Line 0801 through 0803 plus 0898) (Line 8 above).....	0	0

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GREAT AMERICAN LIFE INSURANCE COMPANY

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total	Industrial	Ordinary	Credit (Group and Individual)	Group
Life Insurance:					
0100001. AM(5) 3.00% 1948-1952.....	8,010		8,010		
0100002. 41 CET - NL 3.00% 1952-1962.....	13,612		13,612		
0100003. 41 CSO - NL 2.50% 1952-1962.....	16,289		16,289		
0100004. 41 CSO - CRVM 2.50% 1952-1962.....	893		893		
0100005. 41 CSO - CRVM 2.75% 1952-1962.....	38,394		38,394		
0100006. 41 CSO - NL 3.00% 1952-1962.....	2,941,885		2,941,885		
0100007. 41 CSO - CRVM 3.00% 1952-1962.....	387,373		387,373		
0100008. 58 CSO - NL 2.00% 1963-1974.....	26,177		26,177		
0100009. 58 CSO - NL 2.50% 1961-1984.....	287,657		287,657		
0100010. 58 CSO - CRVM 2.50% 1963-1974.....	0				
0100011. 58 CSO - NL 3.00% 1961-1988.....	4,751,168		4,751,168		
0100012. 58 CSO - CRVM 3.00% 1961-1988.....	28,354,142		28,354,142		
0100013. 58 CET - NL 2.50% 1963-1983.....	101,721		101,721		
0100014. 58 CET - NL 3.00% 1962-2000.....	727,469		727,469		
0100015. 58 CSO - CRVM 3.50% 1963-1981.....	7,964,402		7,964,402		
0100016. 58 CSO - NL 3.50% 1963-1988.....	659,645		659,645		
0100017. 58 CET - NL 3.50% 1963-1988.....	1,917,597		1,917,597		
0100018. 58 CSO - CRVM to NL 3.50% to 3.00% 1969-1981.....	9,963		9,963		
0100019. 58 CSO - CRVM to NL 3.50% 1969-1988.....	1,650,404		1,650,404		
0100020. 58 CSO - NL 4.00% 1974-1988.....	95,274		95,274		
0100021. 58 CSO - NL 3.25% 1978-1988.....	85,075		2,251		82,824
0100022. 58 CSO - CRVM 4.00% 1975-1988.....	4,917,924		4,917,924		
0100023. 58 CET - NL 4.00% 1980-1988.....	30,664		30,664		
0100024. 58 CET - NL 4.50% 1980-1982.....	47,991		47,991		
0100025. 58 CSO - NL 4.50% 1980-1988.....	985,217		985,217		
0100026. 58 CSO - CRVM 4.50% 1980-1996.....	21,532,271		21,532,271		
0100027. 58 CSO - CRVM 4.50% to 3.50% 1980-1982.....	2,607,738		2,607,738		
0100028. 58 CSO - CRVM 5.00% 1983-1985.....	28,852		28,852		
0100029. 80 CSO - CRVM 5.00% 1987-1994.....	3,713,863		3,713,863		
0100030. 80 CSO - CRVM 5.25% 1988-1992.....	11,273,319		11,273,319		
0100031. 80 CSO - CRVM 5.50% 1988-1992.....	6,435,342		6,435,342		
0100032. 80 CSO - CRVM 6.00% 1983-1986.....	1,814,885		1,814,885		
0100033. 80 CSO - NL 6.00% 1983-1994.....	704,817		704,817		
0100034. 80 CSO - CRVM 3.00% 1989-1990.....	0				
0100035. 80 CSO - CRVM 3.50% 1983-1995.....	225,796		225,796		
0100036. 80 CSO - NL 4.50% 1989-90, 1995-98.....	199,595		199,595		
0100037. 80 CSO - NL 5.00% 1993-1994.....	557,605		557,605		
0100038. 80 CSO - NL 5.50% 1988-1989.....	222,795		222,795		
0100039. 80 CET - NL 5.00% 1993-1994.....	25,362		25,362		
0100040. 80 CET - NL 3.50% 1983-1985.....	3,390		3,390		
0100041. 80 CET - NL 5.50% 1988-1992.....	53,175		53,175		
0100042. 80 CET - NL 6.00% 1983-1986.....	10,545		10,545		
0100043. 80 CET - NL 4.50% 1987-2006.....	107,565		107,565		
0100044. EXTENDED DEATH BENEFIT - GROUP.....	62,591				62,591
0100045. IBNR - EXTENDED DEATH BENEFITS.....	0				
0100046. 80 CSO - NL 4.00% 1998-2004.....	52,816		52,816		
0100047. 80 CSO - CRVM 4.00% 1983-2008.....	101,106,084		101,106,084		
0100048. 80 CSO - CRVM 4.50% 1989-2005.....	201,647,890		201,647,890		
0100049. 01 CSO - CRVM 3.5%, 4% 2009-2015.....	1,259,776		1,259,776		
0100050. Annuity 2000 - NL 5.00% 2004.....	2,522,582		2,522,582		
0100051. Annuity 2000 - NL 5.50% 2003.....	13,308,342		13,308,342		
0100052. Annuity 2000 - NL 6.00% 2002.....	34,299,577		34,299,577		
0100053. 80 CSO - CRVM 4.50% 1996-2000.....	7,620,455		3,539,015		4,081,440
0100054. 80 CSO - NL 4.50% 1996-2000.....	15,192,373		7,833,650		7,358,723
0100055. 01 CSO - NL 4.00% 2006-2012.....	3,951,455		3,951,455		
0100056. 01 CSO - CRVM 4.50% 2006-2010.....	58,791		58,791		
0100057. 01 CSO - NL 4.50% 2006-2009.....	5,883		5,883		
0199997. Totals (Gross).....	486,624,476	0	475,038,898	0	11,585,578
0199998. Reinsurance ceded.....	315,065,913		304,769,766		10,296,147
0199999. Totals (Net).....	171,558,563	0	170,269,132	0	1,289,431

Annuitiess (excluding supplementary contracts with life contingencies):

0200001. 71 IAM 6.00% 1975-1982 (Imm).....	243,132	XXX.....	243,132	XXX.....	
0200002. 71 IAM 11.25% 1983-1984 (Imm).....	186,483	XXX.....	186,483	XXX.....	
0200003. 71 IAM 11.00% 1985 (Imm).....	4,921,979	XXX.....	148,589	XXX.....	4,773,390
0200004. 83 IAM 9.25% 1986 (Imm).....	9,554,378	XXX.....	392,720	XXX.....	9,161,658
0200005. 83 IAM 8.00% 1987 (Imm).....	473,616	XXX.....	473,616	XXX.....	
0200006. 83 IAM 8.75% 1988-1989 (Imm).....	1,062,490	XXX.....	1,062,490	XXX.....	
0200007. 83 IAM 8.25% 1990-1991 (Imm).....	2,130,608	XXX.....	2,130,608	XXX.....	
0200008. 83 IAM 7.75% 1992 (Imm).....	1,755,978	XXX.....	1,755,978	XXX.....	
0200009. 83 IAM 7.00% 1993 (Imm).....	1,757,601	XXX.....	1,757,601	XXX.....	
0200010. 83 IAM 6.50% 1994 (Imm).....	2,094,798	XXX.....	2,094,798	XXX.....	
0200011. 83 IAM 7.25% 1995 (Imm).....	2,008,786	XXX.....	2,008,786	XXX.....	

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EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total	Industrial	Ordinary	Credit (Group and Individual)	Group
0200012. 83 IAM 6.75% 1996-1997 (Imm).....	5,376,648	XXX.....	5,376,648	XXX.....	
0200013. 83 IAM 6.25% 1998-1999 (Imm).....	3,207,892	XXX.....	3,207,892	XXX.....	
0200014. Annuity 2000 6.25% 1999 (Imm).....	3,452,819	XXX.....	3,452,819	XXX.....	
0200015. Annuity 2000 7.00% 2000 (Imm).....	2,936,741	XXX.....	2,936,741	XXX.....	
0200016. Annuity 2000 6.75% 2001 (Imm).....	3,518,955	XXX.....	3,518,955	XXX.....	
0200017. Annuity 2000 6.50% 2002 (Imm).....	5,350,636	XXX.....	5,350,636	XXX.....	
0200018. Annuity 2000 6.00% 2003 (Imm).....	3,185,286	XXX.....	3,185,286	XXX.....	
0200019. Annuity 2000 5.50% 2004 (Imm).....	3,238,375	XXX.....	3,238,375	XXX.....	
0200020. Annuity 2000 5.25% 2005 (Imm).....	6,236,271	XXX.....	6,236,271	XXX.....	
0200021. Annuity 2000 5.25% 2006 (Imm).....	6,718,511	XXX.....	6,718,511	XXX.....	
0200022. Annuity 2000 5.50% 2004-2009 (Imm).....	11,731,854	XXX.....	11,731,854	XXX.....	
0200023. Annuity 2000 5.25% 2009 (Imm).....	4,376,045	XXX.....	4,376,045	XXX.....	
0200024. Annuity 2000 5.25% 2010 (Imm).....	5,486,762	XXX.....	5,486,762	XXX.....	
0200025. Annuity 2000 5.00% 2011 (Imm).....	4,953,804	XXX.....	4,953,804	XXX.....	
0200026. Annuity 2000 4.25% 2012 (Imm).....	7,562,877	XXX.....	7,562,877	XXX.....	
0200027. Annuity 2000 4.00% 2013 (Imm).....	6,028,343	XXX.....	6,028,343	XXX.....	
0200028. Annuity 2000 4.50% 2014 (Imm).....	8,947,752	XXX.....	8,947,752	XXX.....	
0200029. Annuity 2000 4.00% 2015 (Imm).....	8,734,606	XXX.....	8,734,606	XXX.....	
0200030. 2012 IAR 4.00% 2016 (Imm).....	15,473,554	XXX.....	15,473,554	XXX.....	
0200031. 2012 IAR 3.75% 2017-2018 (Imm).....	34,743,937	XXX.....	34,743,937	XXX.....	
0200032. 2012 IAR 4.00% 2019 (Imm).....	19,087,141	XXX.....	19,087,141	XXX.....	
0200033. 2012 IAR VM22 Non Jumbo 2.25 - 2.74 2018 (Imm).....	807,979	XXX.....	807,979	XXX.....	
0200034. 2012 IAR VM22 Non Jumbo 2.75 - 3.24 2018 (Imm).....	7,437,563	XXX.....	7,437,563	XXX.....	
0200035. 2012 IAR VM22 Non Jumbo 3.25 - 3.74 2018 (Imm).....	8,436,399	XXX.....	8,436,399	XXX.....	
0200036. 2012 IAR VM22 Non Jumbo 3.75 - 4.24 2018 (Imm).....	3,514,863	XXX.....	3,514,863	XXX.....	
0200037. 2012 IAR VM22 Non Jumbo 2.25 - 2.74 2019 (Imm).....	839,582	XXX.....	839,582	XXX.....	
0200038. 2012 IAR VM22 Non Jumbo 2.75 - 3.24 2019 (Imm).....	3,966,104	XXX.....	3,966,104	XXX.....	
0200039. 2012 IAR VM22 Non Jumbo 3.25 - 3.74 2019 (Imm).....	1,693,355	XXX.....	1,693,355	XXX.....	
0200040. 2012 IAR VM22 Non Jumbo 3.75 - 4.24 2019 (Imm).....	8,957,330	XXX.....	8,957,330	XXX.....	
0200041. 94 GAR VM22 Non Jumbo 2.25 - 2.74 2018 (Imm).....	3,561	XXX.....		XXX.....	3,561
0200042. 94 GAR VM22 Non Jumbo 2.75 - 3.24 2018 (Imm).....	357,593	XXX.....		XXX.....	357,593
0200043. 94 GAR VM22 Non Jumbo 3.25 - 3.74 2018 (Imm).....	11,961,423	XXX.....		XXX.....	11,961,423
0200044. 94 GAR VM22 Non Jumbo 3.75 - 4.24 2018 (Imm).....	120,114,157	XXX.....		XXX.....	120,114,157
0200045. 94 GAR VM22 Non Jumbo 2.75 - 3.24 2019 (Imm).....	4,479,316	XXX.....		XXX.....	4,479,316
0200046. 94 GAR VM22 Non Jumbo 3.25 - 3.74 2019 (Imm).....	38,639,998	XXX.....		XXX.....	38,639,998
0200047. 94 GAR VM22 Non Jumbo 3.75 - 4.24 2019 (Imm).....	207,770,905	XXX.....		XXX.....	207,770,905
0200048. 94 GAR VM22 Non Jumbo 4.25 - 4.74 2019 (Imm).....	5,263,422	XXX.....		XXX.....	5,263,422
0200049. 71 IAM 4.00% 1971-1978 (Def).....	34,717,400	XXX.....	34,717,400	XXX.....	
0200050. 71 IAM 4.50% 1979-1982 (Def).....	215,900,084	XXX.....	211,614,906	XXX.....	4,285,178
0200051. 71 IAM 8.75% 1983 (Def).....	58,911,329	XXX.....	58,167,886	XXX.....	743,443
0200052. 71 IAM 8.50% 1984-1985 (Def).....	181,363,350	XXX.....	179,662,189	XXX.....	1,701,161
0200053. 83 IAM 7.25% 1986 (Def).....	144,269,499	XXX.....	142,965,015	XXX.....	1,304,484
0200054. 83 IAM 6.50% 1987 (Def).....	147,235,460	XXX.....	131,357,158	XXX.....	15,878,302
0200055. 83 IAM 7.00% 1988-1989 (Def).....	318,547,779	XXX.....	312,758,815	XXX.....	5,788,964
0200056. 83 IAM 6.50% 1990 (Def).....	205,752,214	XXX.....	192,786,793	XXX.....	12,965,421
0200057. 83 IAM 6.75% 1991 (Def).....	178,197,295	XXX.....	160,959,172	XXX.....	17,238,123
0200058. 83 IAM 6.25% 1992 (Def).....	133,980,179	XXX.....	106,359,694	XXX.....	27,620,485
0200059. 83 IAM 5.75% 1993 (Def).....	138,983,736	XXX.....	78,202,101	XXX.....	60,781,635
0200060. 83 IAM 5.50% 1994 (Def).....	124,106,719	XXX.....	61,458,793	XXX.....	62,647,926
0200061. 83 IAM 6.00% 1995 (Def).....	138,491,712	XXX.....	58,665,850	XXX.....	79,825,862
0200062. 83 IAM 5.50% 1996-1997 (Def).....	270,350,114	XXX.....	104,837,505	XXX.....	165,512,609
0200063. 83 IAM 5.25% 1998 (Def).....	109,490,156	XXX.....	46,483,214	XXX.....	63,006,942
0200064. Deferred 3.50% 1989-1998 (Def).....	46,998	XXX.....	46,998	XXX.....	
0200065. Deferred 4.50% 1989-1998 (Def).....	2,790,715	XXX.....	2,790,715	XXX.....	
0200066. Deferred 5.50% 1989-1998 (Def).....	716,280	XXX.....	716,280	XXX.....	
0200067. Annuity 2000, 1994 GAR 5.25% 1999 (Def).....	99,037,893	XXX.....	42,494,837	XXX.....	56,543,056
0200068. Annuity 2000, 1994 GAR 5.75% 2000 (Def).....	96,061,428	XXX.....	42,283,960	XXX.....	53,777,468
0200069. Annuity 2000, 1994 GAR 5.50% 2001-2002 (Def).....	333,559,154	XXX.....	181,788,729	XXX.....	151,770,425
0200070. Annuity 2000, 1994 GAR 5.00% 2003 (Def).....	121,871,965	XXX.....	76,117,769	XXX.....	45,754,196
0200071. Annuity 2000, 1994 GAR 4.75% 2004 (Def).....	83,484,030	XXX.....	66,672,552	XXX.....	16,811,478
0200072. Annuity 2000, 1994 GAR 4.50% 2005-2006 (Def).....	250,550,525	XXX.....	228,392,629	XXX.....	22,157,896
0200073. Annuity 2000, 1994 GAR 4.75% 2007-2008 (Def).....	699,105,980	XXX.....	690,819,049	XXX.....	8,286,931
0200074. Annuity 2000, 1994 GAR 5.00% 2009 (Def).....	292,530,486	XXX.....	290,189,041	XXX.....	2,341,445
0200075. Annuity 2000, 1994 GAR 4.50% 2010 (Def).....	652,448,551	XXX.....	652,448,551	XXX.....	
0200076. Annuity 2000, 1994 GAR 4.25% 2011 (Def).....	1,243,350,341	XXX.....	1,243,008,731	XXX.....	341,610
0200077. Annuity 2000, 1994 GAR 3.75% 2012-2013 (Def).....	4,412,890,169	XXX.....	4,412,387,809	XXX.....	502,360
0200078. Annuity 2000, 1994 GAR 4.00% 2014 (Def).....	2,963,188,682	XXX.....	2,963,188,320	XXX.....	362
0200079. Annuity 2000, 1994 GAR 3.75% 2015 (Def).....	3,523,557,096	XXX.....	3,523,267,252	XXX.....	289,844
0200080. 2012 IAR 3.75% 2016 (Def).....	3,868,474,864	XXX.....	3,868,474,864	XXX.....	
0200081. 2012 IAR 3.50% 2017-2018 (Def).....	8,535,071,331	XXX.....	8,535,071,331	XXX.....	
0200082. 2012 IAR 3.75% 2019 (Def).....	4,001,398,680	XXX.....	4,001,398,680	XXX.....	
0299997. Totals (Gross).....	34,201,214,402	XXX.....	32,920,811,373	XXX.....	1,280,403,029
0299998. Reinsurance ceded.....	161,484,054	XXX.....	159,669,855	XXX.....	1,814,199

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EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total	Industrial	Ordinary	Credit (Group and Individual)	Group
0299999. Totals (Net).....	34,039,730,348	.....XXX.....	32,761,141,518	.....XXX.....	...1,278,588,830
Supplementary Contracts with Life Contingencies:					
0300001. 71 IAM 6.00% 1971-1973 .....	.....255	.....	.....255	.....	.....
0300002. 71 IAM 11.25% 1983-1984 .....	.....0	.....	.....	.....	.....
0300003. 71 IAM 11.00% 1985 .....	.....0	.....	.....	.....	.....
0300004. 71 IAM 7.50% .....	.....0	.....	.....	.....	.....
0300005. 83 IAM 9.25% 1986 .....	.....8,304	.....	.....8,304	.....	.....
0300006. 83 IAM 8.00% 1987 .....	.....0	.....	.....	.....	.....
0300007. 83 IAM 5.25% 2005 .....	.....34,633	.....	.....34,633	.....	.....
0300008. 83 IAM 5.50% 1986-2008 .....	.....91,297	.....	.....91,297	.....	.....
0300009. 83 IAM 6.00% 1989-2009 .....	.....22,001	.....	.....22,001	.....	.....
0300010. 83 IAM 6.25% 1989-2008 .....	.....2,259	.....	.....2,259	.....	.....
0300011. 83 IAM 6.50% 1989-2008 .....	.....84,449	.....	.....84,449	.....	.....
0300012. 83 IAM 6.75% 1989-2008 .....	.....15,019	.....	.....15,019	.....	.....
0300013. 83 IAM 8.75% 1988-1989 .....	.....19,151	.....	.....19,151	.....	.....
0300014. 83 IAM 7.00% 1993 .....	.....16,778	.....	.....16,778	.....	.....
0300015. 83 IAM 7.25% 1995 .....	.....13,489	.....	.....13,489	.....	.....
0300016. 83 IAM 7.75% 1992 .....	.....22,063	.....	.....22,063	.....	.....
0300017. 83 IAM 8.00% 1987 .....	.....37,058	.....	.....37,058	.....	.....
0300018. 83 IAM 8.25% 1990-1991 .....	.....21,908	.....	.....21,908	.....	.....
0300019. 83 IAM 8.50% 1986-2008 .....	.....0	.....	.....	.....	.....
0300020. 83 IAM 8.75% 1988-1989 .....	.....4,582	.....	.....4,582	.....	.....
0300021. Annuity 2000 7.00% 2000 .....	.....12,569	.....	.....12,569	.....	.....
0300022. Annuity 2000 5.25% 2005, 2010 .....	.....60,206	.....	.....60,206	.....	.....
0300023. Annuity 2000 5.25% 2006 .....	.....149,242	.....	.....149,242	.....	.....
0300024. Annuity 2000 5.50% 2007 .....	.....0	.....	.....	.....	.....
0300025. Annuity 2000 4.25% 2012 .....	.....62,498	.....	.....62,498	.....	.....
0300026. Annuity 2000 4.50% 2015 .....	.....0	.....	.....	.....	.....
0300027. Annuity 2000 3.75% 2018 .....	.....53,276	.....	.....53,276	.....	.....
0399997. Totals (Gross).....	.....731,037	.....0	.....731,037	.....0	.....0
0399999. Totals (Net).....	.....731,037	.....0	.....731,037	.....0	.....0
Accidental Death Benefits:					
0400001. 59 ADB WITH 58 CSO 3.00% .....	.....67,298	.....	.....67,298	.....	.....
0400002. RESERVE FOR ADDITIONAL ADB.....	.....36	.....	.....36	.....	.....
0400003. 59 ADB WITH 80 CSO 4.00% .....	.....54,130	.....	.....54,130	.....	.....
0499997. Totals (Gross).....	.....121,464	.....0	.....121,464	.....0	.....0
0499998. Reinsurance ceded.....	.....58,077	.....	.....58,077	.....	.....
0499999. Totals (Net).....	.....63,387	.....0	.....63,387	.....0	.....0
Disability - Active Lives:					
0500001. 52 INTERCO DISA, PER 2 BEN 4 & 5 W/ 58 CSO 3.00% .....	.....18,424	.....	.....18,424	.....	.....
0500002. 52 INTERCO DISA, PER 2 BEN 4 & 5 W/ 80 CSO 4.00% .....	.....31,652	.....	.....31,652	.....	.....
0500003. UNEARNED PREMIUM PAYOR .....	.....2,100	.....	.....2,100	.....	.....
0500004. 85 CIDA 4.50% .....	.....70,219	.....	.....70,219	.....	.....
0599997. Totals (Gross).....	.....122,395	.....0	.....122,395	.....0	.....0
0599998. Reinsurance ceded.....	.....91,413	.....	.....91,413	.....	.....
0599999. Totals (Net).....	.....30,982	.....0	.....30,982	.....0	.....0
Disability - Disabled Lives:					
0600001. 52 INTERCO DISA, PER 2 BEN 4 & 5 3.00% .....	.....4,664,306	.....	.....4,664,306	.....	.....
0600002. 1964 CDT 3.00% .....	.....15,560	.....	.....15,560	.....	.....
0600003. 85 CDT 4.50% .....	.....1,350	.....	.....1,350	.....	.....
0600004. 70 GROUP DIS 3.50% .....	.....0	.....	.....	.....	.....
0600005. INCURRED BUT NOT REPORTED.....	.....60,000	.....	.....60,000	.....	.....
0699997. Totals (Gross).....	.....4,741,216	.....0	.....4,741,216	.....0	.....0
0699998. Reinsurance ceded.....	.....3,034,617	.....	.....3,034,617	.....	.....
0699999. Totals (Net).....	.....1,706,599	.....0	.....1,706,599	.....0	.....0
Miscellaneous Reserves:					
0700001. EXCESS OF NET PREMIUMS OVER GROSS.....	.....3,035,048	.....	.....3,035,048	.....	.....
0700002. NON DEDUCTION OF DEF. FRAC. PREMIUMS.....	.....837,585	.....	.....835,094	.....	.....2,491
0700003. GUARANTEED INSURABILITY RIDERS.....	.....53,362	.....	.....53,362	.....	.....
0700004. SUBSTANDARD POLICIES.....	.....129,984	.....	.....129,984	.....	.....
0700005. UNEARNED PREMIUMS - GROUP.....	.....4,106	.....	.....	.....	.....4,106
0700006. IMMEDIATE PAYMENT OF CLAIMS.....	.....2,089,157	.....	.....2,088,946	.....	.....211
0799997. Totals (Gross).....	.....6,149,242	.....0	.....6,142,434	.....0	.....6,808
0799998. Reinsurance ceded.....	.....2,159,898	.....	.....2,159,898	.....	.....
0799999. Totals (Net).....	.....3,989,344	.....0	.....3,982,536	.....0	.....6,808
9999999. Totals (Net) - Page 3, Line 1.....	34,217,810,260	.....0	32,937,925,191	.....0	...1,279,885,069

Annual Statement for the year 2019 of the **GREAT AMERICAN LIFE INSURANCE COMPANY**
EXHIBIT 5 - INTERROGATORIES

1.1

Has the reporting entity ever issued both participating and non-participating contracts?

1.2

If not, state which kind is issued

Non-participating

Yes []

No [X]

2.1

Does the reporting entity at present issue both participating and non-participating contracts?

2.2

If not, state which kind is issued

Non-participating

Yes []

No [X]

3.

Does the reporting entity at present issue or have in force contracts that contain non-guaranteed elements?

If so, attach a statement that contains the determination procedures, answers to the interrogatories and an actuarial opinion as described in the instructions.

Yes [X]

No []

4.

Has the reporting entity any assessment or stipulated premium contracts in force? If so, state:

4.1

Amount of insurance:

\$.....

4.2

Amount of reserve:

\$.....

4.3

Basis of reserve:

4.4

Basis of regular assessments:

4.5

Basis of special assessments:

4.6

Assessments collected during year:

\$.....

5.

If the contract loan interest rate guaranteed in any one or more of its currently issued contracts is less than 5%, not in advance, state the contract loan rate guarantees on any such contracts.

6.

Does the reporting entity hold reserves for any annuity contracts that are less than the reserves that would be held on a standard basis?

6.1

If so, state the amount of reserve on such contracts on the basis actually held:

\$.....

6.2

That would have been held (on an exact or approximate basis) using the actual ages of the annuitants; the interest rate(s) used in 6.1; and the same mortality basis used by the reporting entity for the valuation of comparable annuity benefits issued to standard lives. If the reporting entity has no comparable annuity benefits for standard lives to be valued, the mortality basis shall be the table most recently approved by the state of domicile for valuing individual annuity benefits:
Attach statement of methods employed in their valuation.

\$.....

7.

Does the reporting entity have any Synthetic GIC contracts or agreements in effect as of December 31 of the current year?

7.1

If yes, state the total dollar amount of assets covered by these contracts or agreements:

\$.....

7.2

Specify the basis (fair value, amortized cost, etc.) for determining the amount:

7.3

State the amount of reserves established for this business:

\$.....

7.4

Identify where the reserves are reported in the blank.

8.

Does the reporting entity have any Contingent Deferred Annuity contracts or agreements in effect as of December of the current year?

8.1

If yes, state the total dollar amount of account value covered by these contracts or agreements:

\$.....

8.2

State the amount of reserves established for this business:

\$.....

8.3

Identify where the reserves are reported in the blank:

9.

Does the reporting entity have any Guaranteed Lifetime Income Benefit contracts, agreements or riders in effect as of December 31 of the current year?

9.1

If yes, state the total dollar amount of any account value associated with these contracts, agreements or riders:

\$.....5,770,967,808

9.2

State the amount of reserves established for this business:

\$.....5,915,735,846

9.3

Identify where the reserves are reported in the blank:

Exhibit 5 Annuities, Ordinary

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

1 Description of Valuation Class	Valuation Basis		4 Increase in Actuarial Reserve Due To Change
	2 Changed From	3 Changed To	

NONE

EXHIBIT 6 - AGGREGATE RESERVES FOR ACCIDENT AND HEALTH CONTRACTS - ACCIDENT AND HEALTH (a)

	1	Comprehensive		4	5	6	7	8	9	10	11	12	13
		2	3										
	Total	Individual	Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Title XVIII Medicare	Title XIX Medicaid	Credit A&H	Disability Income	Long-Term Care	Other Health
ACTIVE LIFE RESERVE													
1. Unearned premium reserves.....	1,762,784			126,501							1,891	1,633,500	892
2. Additional contract reserves (b).....	74,194,316			939,304							3,823	73,224,811	26,378
3. Additional actuarial reserves - Asset/Liability analysis.....	0												
4. Reserve for future contingent benefits.....	0												
5. Reserve for rate credits.....	0												
6. Aggregate write-ins for reserves.....	0	0	0	0	0	0	0	0	0	0	0	0	0
7. Totals (Gross).....	75,957,100	0	0	1,065,805	0	0	0	0	0	0	5,714	74,858,311	27,270
8. Reinsurance ceded.....	40,840,459			1,065,805							5,714	39,741,670	27,270
9. Totals (Net).....	35,116,641	0	0	0	0	0	0	0	0	0	0	35,116,641	0
CLAIM RESERVE													
10. Present value of amounts not yet due on claims.....	15,810,566										43,927	15,766,639	
11. Additional actuarial reserves - Asset/Liability analysis.....	0												
12. Reserve for future contingent benefits.....	0												
13. Aggregate write-ins for reserves.....	0	0	0	0	0	0	0	0	0	0	0	0	0
14. Totals (Gross).....	15,810,566	0	0	0	0	0	0	0	0	0	43,927	15,766,639	0
15. Reinsurance ceded.....	5,043,699										43,927	4,999,772	
16. Totals (Net).....	10,766,867	0	0	0	0	0	0	0	0	0	0	10,766,867	0
17. TOTALS (Net).....	45,883,508	0	0	0	0	0	0	0	0	0	0	45,883,508	0
18. TABULAR FUND INTEREST.....	1,788,475											1,788,475	

DETAILS OF WRITE-INS

0601.	0												
0602.	0												
0603.	0												
0698. Summary of remaining write-ins for Line 6 from overflow page.....	0	0	0	0	0	0	0	0	0	0	0	0	0
0699. Totals (Lines 0601 through 0603 plus 0698) (Line 6 above).....	0	0	0	0	0	0	0	0	0	0	0	0	0
1301.	0												
1302.	0												
1303.	0												
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0	0	0	0	0	0	0	0	0
1399. Totals (Lines 1301 through 1303 + 1398) (Line 13 above).....	0	0	0	0	0	0	0	0	0	0	0	0	0

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

(b) Attach statement as to valuation standard used in calculating this reserve, specifying reserve bases, interest rates and methods.

EXHIBIT 7 - DEPOSIT-TYPE CONTRACTS

	1	2	3	4	5	6
	Total	Guaranteed Interest Contracts	Annuities Certain	Supplemental Contracts	Dividend Accumulations or Refunds	Premium and Other Deposit Funds
1. Balance at the beginning of the year before reinsurance.....	1,498,721,632		401,674,317			1,097,047,315
2. Deposits received during the year.....	12,576,482		12,576,482			
3. Investment earnings credited to the account.....	43,068,714		15,835,685			27,233,029
4. Other net change in reserves.....	105,471,124		105,467,098			4,026
5. Fees and other charges assessed.....	6,368,802		6,368,802			
6. Surrender charges.....	0					
7. Net surrender or withdrawal payments.....	153,941,242		126,396,595			27,544,647
8. Other net transfers to or (from) Separate Accounts.....	0					
9. Balance at the end of current year before reinsurance (Lines 1 + 2 + 3 + 4 - 5 - 6 - 7 - 8).....	1,499,527,908	0	402,788,185	0	0	1,096,739,723
10. Reinsurance balance at the beginning of the year.....	10,090,554		1,792,446	702,032	5,583,249	2,012,827
11. Net change in reinsurance assumed.....	(532,386)		(202,478)	(247,251)	(70,259)	(12,399)
12. Net change in reinsurance ceded.....	23,710		23,710			
13. Reinsurance balance at the end of the year (Lines 10 + 11 - 12).....	9,534,458	0	1,566,258	454,781	5,512,990	2,000,428
14. Net balance at the end of the current year after reinsurance (Lines 9 + 13).....	1,509,062,365	0	404,354,443	454,781	5,512,990	1,098,740,151

Annual Statement for the year 2019 of the **GREAT AMERICAN LIFE INSURANCE COMPANY**

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 1 - Liability End of Current Year

	1	2	Ordinary			6	Group		Accident and Health		
			3	4	5		7	8	9	10	11
	Total	Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other
1. Due and unpaid:											
1.1 Direct.....	0										
1.2 Reinsurance assumed.....	0										
1.3 Reinsurance ceded.....	0										
1.4 Net.....	0	0	0	0	0	0	0	0	0	0	0
2. In course of settlement:											
2.1 Resisted:											
2.11 Direct.....	0										
2.12 Reinsurance assumed.....	0										
2.13 Reinsurance ceded.....	0										
2.14 Net.....	0	0	(b).....0	(b).....0	0	(b).....0	(b).....0	0	0	0	0
2.2 Other:											
2.21 Direct.....	177,638,940		5,712,358	170,164,822			69,056	1,521,315			171,389
2.22 Reinsurance assumed.....	3,686,937		1,739,889	1,506,739			8,000				432,309
2.23 Reinsurance ceded.....	5,004,468		4,750,242	16,226			62,150	4,461			171,389
2.24 Net.....	176,321,408	0	(b).....2,702,005	(b).....171,655,335	0	(b).....0	(b).....14,906	1,516,854	(b).....0	(b).....0	(b).....432,309
3. Incurred but unreported:											
3.1 Direct.....	4,349,461		3,840,472	200,044			12,411	12	832		295,691
3.2 Reinsurance assumed.....	1,032,170		1,005,695				15,074		81		11,321
3.3 Reinsurance ceded.....	1,866,523		1,558,780	39			11,170	10	832		295,691
3.4 Net.....	3,515,108	0	(b).....3,287,386	(b).....200,004	0	(b).....0	(b).....16,315	1	(b).....81	(b).....0	(b).....11,321
4. Totals:											
4.1 Direct.....	181,988,401	0	9,552,829	170,364,866	0	0	81,467	1,521,327	832	0	467,080
4.2 Reinsurance assumed.....	4,719,106	0	2,745,584	1,506,739	0	0	23,074	0	81	0	443,629
4.3 Reinsurance ceded.....	6,870,991	0	6,309,022	16,265	0	0	73,320	4,471	832	0	467,080
4.4 Net.....	179,836,516	(a).....0	(a).....5,989,391	171,855,339	0	0	(a).....31,220	1,516,856	81	0	443,629

(a) Including matured endowments (but not guaranteed annual pure endowments) unpaid amounting to \$.....0 in Column 2, \$.....0 in Column 3 and \$.....0 in Column 7.

(b) Include only portion of disability and accident and health claim liabilities applicable to assumed "accrued" benefits. Reserves (including reinsurance assumed and net of reinsurance ceded) for unaccrued benefits for Ordinary Life Insurance \$.....0, Individual Annuities \$.....0, Credit Life (Group and Individual) \$.....0, and Group Life \$.....0, are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Group Accident and Health \$.....0, Credit (Group and Individual) Accident and Health \$.....0 and Other Accident and Health \$.....0 are included in Page 3, Line 2, (See Exhibit 6, Claim Reserve).

Annual Statement for the year 2019 of the GREAT AMERICAN LIFE INSURANCE COMPANY

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 2 - Incurred During the Year

	1	2	Ordinary			6	Group		Accident and Health		
			3	4	5		7	8	9	10	11
	Total	Industrial Life (a)	Life Insurance (b)	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance (c)	Annuities	Group	Credit (Group and Individual)	Other
1. Settlements during the year:											
1.1 Direct.....	756,931,696		53,460,707	675,144,152			1,467,747	22,238,534	2,549		4,618,007
1.2 Reinsurance assumed.....	17,730,108		8,424,809	5,676,070							3,629,228
1.3 Reinsurance ceded.....	43,410,938		37,010,489	373,318			1,300,733	105,843	2,549		4,618,007
1.4 Net.....	(d) 731,250,865	0	24,875,028	680,446,904	0	0	167,014	22,132,691	0	0	3,629,228
2. Liability December 31, current year from Part 1:											
2.1 Direct.....	181,988,401	0	9,552,829	170,364,866	0	0	81,467	1,521,327	832	0	467,080
2.2 Reinsurance assumed.....	4,719,106	0	2,745,584	1,506,739	0	0	23,074	0	81	0	443,629
2.3 Reinsurance ceded.....	6,870,991	0	6,309,022	16,265	0	0	73,320	4,471	832	0	467,080
2.4 Net.....	179,836,516	0	5,989,391	171,855,339	0	0	31,220	1,516,856	81	0	443,629
3. Amounts recoverable from reinsurers Dec. 31, current year.....	1,970,209		1,970,209								
4. Liability December 31, prior year:											
4.1 Direct.....	152,455,054		9,653,154	140,260,776			42,222	1,942,179	672		556,051
4.2 Reinsurance assumed.....	5,221,786		2,982,187	1,763,558			30,596		64		445,381
4.3 Reinsurance ceded.....	7,156,078		6,553,991	7,364			38,000		672		556,051
4.4 Net.....	150,520,762	0	6,081,350	142,016,970	0	0	34,818	1,942,179	64	0	445,381
5. Amounts recoverable from reinsurers Dec. 31, prior year.....	1,847,899		1,847,899								
6. Incurred benefits:											
6.1 Direct.....	786,465,042	0	53,360,383	705,248,242	0	0	1,506,992	21,817,681	2,709	0	4,529,036
6.2 Reinsurance assumed.....	17,227,428	0	8,188,207	5,419,251	0	0	(7,522)	0	17	0	3,627,476
6.3 Reinsurance ceded.....	43,248,161	0	36,887,830	382,220	0	0	1,336,053	110,314	2,709	0	4,529,036
6.4 Net.....	760,444,310	0	24,660,759	710,285,273	0	0	163,417	21,707,368	17	0	3,627,476

(a) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$.....0 in Line 1.1, \$.....0 in Line 1.4, \$.....0 in Line 6.1 and \$.....0 in Line 6.4.

(b) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$....1,113,249 in Line 1.1, \$.....1,093,643 in Line 1.4, \$....1,113,249 in Line 6.1 and \$....1,093,643 in Line 6.4.

(c) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$....32,825 in Line 1.1, \$....5,689 in Line 1.4, \$....32,825 in Line 6.1 and \$....5,689 in Line 6.4.

(d) Includes \$.....0 premiums waived under total and permanent disability benefits.

Annual Statement for the year 2019 of the

GREAT AMERICAN LIFE INSURANCE COMPANY

EXHIBIT OF NONADMITTED ASSETS

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D).....			0
2. Stocks (Schedule D):			
2.1 Preferred stocks.....			0
2.2 Common stocks.....			0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens.....			0
3.2 Other than first liens.....			0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company.....			0
4.2 Properties held for the production of income.....			0
4.3 Properties held for sale.....			0
5. Cash (Schedule E-Part 1), cash equivalents (Schedule E-Part 2) and short-term investments (Schedule DA).....			0
6. Contract loans.....			0
7. Derivatives (Schedule DB).....			0
8. Other invested assets (Schedule BA).....	1,000	1,000	0
9. Receivables for securities.....			0
10. Securities lending reinvested collateral assets (Schedule DL).....			0
11. Aggregate write-ins for invested assets.....	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11).....	1,000	1,000	0
13. Title plants (for Title insurers only).....			0
14. Investment income due and accrued.....	386,967	929,087	542,120
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection.....	19,060	7,482	(11,578)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due.....	1,951,998	1,844,782	(107,216)
15.3 Accrued retrospective premiums and contracts subject to redetermination.....			0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers.....	351,744		(351,744)
16.2 Funds held by or deposited with reinsured companies.....			0
16.3 Other amounts receivable under reinsurance contracts.....			0
17. Amounts receivable relating to uninsured plans.....			0
18.1 Current federal and foreign income tax recoverable and interest thereon.....			0
18.2 Net deferred tax asset.....	12,393,338		(12,393,338)
19. Guaranty funds receivable or on deposit.....			0
20. Electronic data processing equipment and software.....			0
21. Furniture and equipment, including health care delivery assets.....			0
22. Net adjustment in assets and liabilities due to foreign exchange rates.....			0
23. Receivables from parent, subsidiaries and affiliates.....			0
24. Health care and other amounts receivable.....			0
25. Aggregate write-ins for other-than-invested assets.....	4,280,959	4,386,354	105,395
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 through 25).....	19,385,066	7,168,705	(12,216,361)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			0
28. TOTALS (Lines 26 and 27).....	19,385,066	7,168,705	(12,216,361)

DETAILS OF WRITE-INS			
1101.			0
1102.			0
1103.			0
1198. Summary of remaining write-ins for Line 11 from overflow page.....	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above).....	0	0	0
2501. Inventory and prepaid assets on real estate holdings.....	3,934,559	4,066,473	131,914
2502. Accounts receivable.....	346,400	319,881	(26,519)
2503.			0
2598. Summary of remaining write-ins for Line 25 from overflow page.....	0	0	0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above).....	4,280,959	4,386,354	105,395

NOTES TO FINANCIAL STATEMENTS

Note 1 - Summary of Significant Accounting Policies

A. Accounting Practices

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

The Ohio Department of Insurance recognizes only statutory accounting practices prescribed or permitted by the State of Ohio for determining and reporting the financial condition and results of operations of an insurance company, for determining its solvency under the Ohio Insurance Law. The National Association of Insurance Commissioners' ("NAIC") *Accounting Practices and Procedures Manual* has been adopted as a component of prescribed or permitted practices by the State of Ohio. The Company has no prescribed or permitted practices that would result in differences between NAIC Statutory Accounting Principles ("NAIC SAP") and the State of Ohio basis, as shown below:

Net Income	2019	2018
(1) State basis	\$ 13,586,828	\$ 767,972,585
(2) State prescribed practices that increase/(decrease) NAIC SAP	-	-
(3) State permitted practices that increase/(decrease) NAIC SAP	-	-
(4) NAIC SAP	<u>\$ 13,586,828</u>	<u>\$ 767,972,585</u>
Surplus		
(5) Statutory surplus state basis	\$ 2,868,113,251	\$ 2,701,392,471
(6) State prescribed practices that increase/(decrease) NAIC SAP	-	-
(7) State permitted practices that increase/(decrease) NAIC SAP	-	-
(8) NAIC SAP	<u>\$ 2,868,113,251</u>	<u>\$ 2,701,392,471</u>

B. Use of Estimates in Preparation of the Financial Statements

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

C. Accounting Policy

Life premiums are recognized as revenues over the premium paying period of the related policies. Annuity considerations are recognized as revenue when received. Health premiums are earned ratably over the terms of the related insurance and reinsurance contracts or policies. Expenses incurred in connection with acquiring new insurance business, including acquisition costs such as sales commissions, are charged to operations as incurred.

In addition, the Company uses the following accounting policies:

- (1) Short-term investments are stated at cost.
- (2) Bonds with an NAIC rating of 1 through 5 are stated at amortized cost using the interest method; all others are stated at the lower of amortized cost or fair value. Mandatory convertible bonds are stated at the lower of book value or fair value, regardless of the NAIC designation. The Company does not own any SVO Identified Exchange Traded Funds.
- (3) Common stocks are stated at fair value, except investments in stocks of wholly-owned subsidiaries which are carried on the equity basis, in accordance with Statement of Statutory Accounting Principle ("SSAP") No. 97.
- (4) Redeemable preferred stocks rated 1 through 3 and perpetual preferred stocks rated 1 through 3 are stated at book value; all others are stated at the lower of book value or fair value.
- (5) Mortgage loans and real estate are stated at the aggregate carrying value less accrued interest.
- (6) For residential mortgage-backed securities (RMBS), commercial mortgage-backed securities (CMBS) and loan-backed and structured securities (LBASS), the NAIC has retained a third-party investment management firm to assist in the determination of the appropriate NAIC designations and Book Adjusted Carrying Values based on not only the profitability of loss, but also the severity of loss. Those RMBS, CMBS and LBASS securities that are not modeled but receive a current year NAIC Credit Rating Provider (CRP) rating equal to NAIC 1 and 2 are stated at amortized cost and NAIC 3-6 are stated at lower of amortized cost or fair value. Mandatory convertible bonds are stated at the lower of book value or fair value, regardless of NAIC designation.
- (7) The Company carries several affiliated insurance companies and non-insurance companies at statutory and GAAP equity, respectively, in accordance with SSAP No. 97. The goodwill balances have been fully amortized.
- (8) Other invested assets are stated at the lower of cost or fair value, except investments in limited partnerships and limited liability companies. Investments in limited partnerships and limited liability companies are stated at the underlying audited GAAP equity.
- (9) Derivatives to hedge the Company's indexed annuities are valued at fair value consistent with the hedged items. Derivatives to hedge the risk of a significant increase in interest rates on the Company's investment portfolio are valued at fair value. The impact of the change in the fair value is recognized as an unrealized gain or loss to surplus.
- (10) The Company has no premium deficiency reserves.
- (11) Liabilities for losses and loss/claim adjustment expenses for accident and health contracts are estimated by the Company's valuation actuary using statistical claim development models to develop best estimates of liabilities for medical expense business and using tabular reserves employing mortality/morbidity tables and discount rates specified by regulatory authorities for disability income business.
- (12) The Company has not modified its capitalization policy from the prior period.
- (13) The Company has no pharmaceutical rebate receivables.

D. Going Concern

After review of the Company's financial condition, management has no doubts about the Company's ability to continue as a going concern.

NOTES TO FINANCIAL STATEMENTS

Note 2 - Accounting Changes and Corrections of Errors

The Company recorded an adjustment to surplus in the Summary of Operations (Page 4, Line 53) at December 31, 2018 in the amount of \$24,046,409 for a correction of the fixed-indexed annuity reserves at December 31, 2017. The adjustment is the result of correcting the death benefit rider statutory reserve CARVM stream projections in the December 31, 2017 fixed-indexed annuity reserve calculation.

Note 3 - Business Combinations and Goodwill

- A. The Company has no business combinations accounted for under the statutory purchase method.
- B. The Company was not involved in any statutory mergers.
- C. The Company did not recognize any goodwill resulting from assumption reinsurance transactions.
- D. The Company did not recognize any impairment losses related to business combinations or goodwill.

Note 4 - Discontinued Operations

The Company has no discontinued operations.

Note 5 - Investments

- A. Mortgage Loans, including Mezzanine Real Estate Loans
 - (1) The minimum and maximum lending rates for commercial mortgage loans were 3.65% and 6.40%, respectively. The minimum and maximum lending rates for residential mortgage loans were 3.26% and 7.18%, respectively.
 - (2) The maximum percentage of any one loan to the value of security at the time of the loan, exclusive of insured, guaranteed or purchase money mortgages, was 79%.
 - (3) The Company had no taxes, assessments or any amounts advanced and not included in the mortgage loan total.
 - (4) Age Analysis of Mortgage Loans and Identification of Mortgage Loans in which the Insurer is a Participant or Co-Lender in a Mortgage Loan Agreement:

	Residential			Commercial			
	Farm	Insured	All Other	Insured	All Other	Mezzanine	Total
a. Current Year							
1. Recorded Investment (All)							
a. Current	\$ -	\$ -	\$ 121,185	\$ -	\$ 1,071,549,051	\$ 298,103,006	\$1,369,773,242
b. 30-59 Days Past Due	-	-	-	-	-	-	-
c. 60-89 Days Past Due	-	-	22,433	-	-	-	22,433
d. 90-179 Days Past Due	-	-	440,353	-	-	-	440,353
e. 180+ Days Past Due	-	-	-	-	-	-	-
2. Accruing Interest 90-179 Days Past Due							
a. Recorded Investment	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
b. Interest Accrued	-	-	-	-	-	-	-
3. Accruing Interest 180+ Days Past Due							
a. Recorded Investment	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
b. Interest Accrued	-	-	-	-	-	-	-
4. Interest Reduced							
a. Recorded Investment	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
b. Number of Loans	-	-	-	-	-	-	-
c. Percent Reduced	0%	0%	0%	0%	0%	0%	0%
5. Participant or Co-Lender in a Mortgage Loan Agreement							
a. Recorded Investment	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
b. Prior Year							
1. Recorded Investment (All)							
a. Current	\$ -	\$ -	\$ 164,088	\$ -	\$ 757,353,673	\$ 254,493,837	\$1,012,011,598
b. 30-59 Days Past Due	-	-	-	-	-	-	-
c. 60-89 Days Past Due	-	-	3,075	-	-	-	3,075
d. 90-179 Days Past Due	-	-	486,164	-	-	-	486,164
e. 180+ Days Past Due	-	-	-	-	-	-	-
2. Accruing Interest 90-179 Days Past Due							
a. Recorded Investment	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
b. Interest Accrued	-	-	-	-	-	-	-
3. Accruing Interest 180+ Days Past Due							
a. Recorded Investment	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
b. Interest Accrued	-	-	-	-	-	-	-
4. Interest Reduced							
a. Recorded Investment	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
b. Number of Loans	-	-	-	-	-	-	-
c. Percent Reduced	0%	0%	0%	0%	0%	0%	0%
5. Participant or Co-Lender in a Mortgage Loan Agreement							
a. Recorded Investment	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

NOTES TO FINANCIAL STATEMENTS

- (5) The Company had no investment in impaired loans with or without allowance for credit losses.
- (6) The Company had no investment in impaired loans.
- (7) The Company had no allowance for credit losses.
- (8) The Company had no mortgage loans derecognized as a result of foreclosure.
- (9) The Company recognizes interest income on its impaired loans upon receipt.
- B. The Company has no restructured debt.
- C. The Company has no investment in reverse mortgages.
- D. Loan-Backed Securities
- (1) The Company uses dealer-modeled prepayment assumptions for mortgage-backed and asset-backed securities at the date of purchase to determine the effective yields; significant changes in estimated cash flows from the original purchase assumptions are accounted for on a prospective basis.
- (2) The Company does not currently hold any aggregate loan-backed securities with a recognized other-than-temporary impairment ("OTTI") in which the Company has the intent to sell or the inability or lack of intent to retain the investment in the security for a period of time to recover the amortized cost basis.
- (3) The following table shows each security with a credit-related OTTI charge recognized during the period:

CUSIP	Amortized Cost Before OTTI	Present Value of Projected Cash Flow s	OTTI Charge Recognized in Income Statement	Amortized Cost After OTTI	Fair Value at Time of OTTI	Date Reported
00703QAD4	\$ 6,532,091	\$ 6,207,612	\$ 114,990	\$ 6,417,101	\$ 6,417,101	3/31/2019
86358RDX2	3,175,041	2,995,483	51,959	3,123,081	3,123,081	3/31/2019
78473TAJ9	1,017,714	892,266	59,078	958,636	958,636	3/31/2019
50188NAA6	15,689,787	13,718,797	1,971,990	13,718,797	13,774,019	3/31/2019
36157NFL3	115,188	97,470	17,718	97,470	95,284	6/30/2019
00703QAD4	5,755,349	5,397,090	109,065	5,646,283	5,646,283	12/31/2019
12640WAC4	2,235,086	2,102,256	33,432	2,201,654	2,201,654	12/31/2019
12667GAA1	9,322,389	8,375,255	132,330	9,190,059	9,190,059	12/31/2019
362341XC8	1,534,632	1,421,878	36,964	1,497,668	1,497,668	12/31/2019
855541AC2	2,238,989	2,080,340	50,469	2,188,520	2,188,520	12/31/2019
92917TAG0	24,199,327	22,694,250	963,834	23,235,494	22,714,515	9/30/2019
675923AG1	24,723,105	23,936,057	297,936	24,425,169	23,536,535	9/30/2019
05616MAG1	25,411,987	23,508,141	2,659,092	22,752,894	22,241,753	9/30/2019
36319WAJ8	15,875,063	13,681,313	1,172,324	14,702,739	14,621,342	9/30/2019
44931BAE7	24,763,439	24,046,609	915,955	23,847,484	23,181,874	9/30/2019
50188NAA6	13,718,797	13,718,797	91,379	13,627,419	13,580,502	9/30/2019
01749PAN8	24,778,351	21,511,684	2,734,503	22,043,848	22,099,294	9/30/2019
67389YAF2	16,234,001	15,875,558	360,752	15,873,249	15,546,680	9/30/2019
75620RAC6	2,303,935	2,080,545	223,390	2,080,545	1,626,188	12/31/2019
01749PAN8	21,935,658	20,380,102	269,588	21,666,069	20,833,607	12/31/2019
36319WAJ8	14,713,388	14,188,388	267,338	14,446,050	14,005,538	12/31/2019
50188NAA6	13,639,312	13,124,812	388,452	13,250,860	13,102,583	12/31/2019
Total			\$ 12,922,538			

- (4) The following table shows all loan-backed securities with an unrealized loss:
- a. The aggregate amount of unrealized losses:

1. Less than 12 Months\$ 21,804,146

2. 12 Months or Longer31,597,276
- b. The aggregate related fair value of securities w ith unrealized losses:

1. Less than 12 Months\$2,004,657,126

2. 12 Months or Longer1,583,355,316
- (5) Based on cash flow projections received from independent sources (which reflect loan to collateral values, subordination, vintage and geographic concentration), implied cash flows inherent in security ratings and analysis of historical payment data, management believes that the Company will recover its cost basis in all securities with unrealized losses. The Company has the intent to hold securities in an unrealized loss position until they recover in value or mature.
- E. Dollar Repurchase Agreements and/or Securities Lending Transactions – Not applicable.
- F. Repurchase Agreements Transactions Accounted for as Secured Borrowing – Not applicable.
- G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing – Not applicable.
- H. Repurchase Agreements Transactions Accounted for as a Sale – Not applicable.
- I. Reverse Repurchase Agreements Transactions Accounted for as a Sale – Not applicable.

NOTES TO FINANCIAL STATEMENTS

J. Real Estate

- (1) The Company did not recognize an impairment loss on real estate.
- (2) The Company had one real estate sale in 2019 with a total realized gain of \$143,501 which is included in line 34 of the Summary of Operations. Details on the sale are included in Schedule A Part 3.
- (3) The Company did not experience changes to a plan of sale for an investment in real estate.
- (4) The Company does not engage in retail land sales operations.
- (5) The Company does not hold real estate investments with participating mortgage loans.

K. Low Income Housing Tax Credits – Not applicable.

L. Restricted Assets

- (1) Restricted Assets (Including Pledged):

Restricted Asset Category	Gross (Admitted & Nonadmitted) Restricted									Percentage	
	Current Year					6	7	Current Year			
	1	2	3	4	5			8	9	10	11
	Total General Account (G/A)	G/A Supporting Separate Account (S/A) Activity (a)	Total S/A Restricted Assets	S/A Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)	Total Nonadmitted Restricted	Total Admitted Restricted (5 minus 8)	Gross Restricted to Total Assets (c)	Admitted Restricted to Total Admitted Assets (d)
a. Subject to contractual obligation for which liability is not shown	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0%	0%
b. Collateral held under security lending agreements	-	-	-	-	-	-	-	-	-	0%	0%
c. Subject to repurchase agreements	-	-	-	-	-	-	-	-	-	0%	0%
d. Subject to reverse repurchase agreements	-	-	-	-	-	-	-	-	-	0%	0%
e. Subject to dollar repurchase agreements	-	-	-	-	-	-	-	-	-	0%	0%
f. Subject to dollar reverse repurchase agreements	-	-	-	-	-	-	-	-	-	0%	0%
g. Placed under option contracts	-	-	-	-	-	-	-	-	-	0%	0%
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock	1,299,301,661	-	-	-	1,299,301,661	1,111,421,384	187,880,277	-	1,299,301,661	3.2%	3.2%
i. FHLB capital stock	51,920,000	-	-	-	51,920,000	46,920,000	5,000,000	-	51,920,000	0.1%	0.1%
j. On deposit with states	7,566,042	-	-	-	7,566,042	7,305,622	260,420	-	7,566,042	0.0%	0.0%
k. On deposit with other regulatory bodies	-	-	-	-	-	-	-	-	-	0.0%	0.0%
l. Pledged as collateral to FHLB (including assets backing funding agreements)	1,220,489,251	-	-	-	1,220,489,251	1,267,996,828	(47,507,577)	-	1,220,489,251	3.0%	3.0%
m. Pledged as collateral not captured in other categories	-	-	-	-	-	-	-	-	-	0.0%	0.0%
n. Other restricted assets	-	-	-	-	-	-	-	-	-	0.0%	0.0%
o. Total restricted assets	\$2,579,276,954	\$ -	\$ -	\$ -	\$2,579,276,954	\$2,433,643,834	\$145,633,120	\$ -	\$2,579,276,954	6.4%	6.4%

(a) Subset of column 1
(b) Subset of column 3
(c) Column 5 divided by Asset Page, Column 1, Line 28
(d) Column 9 divided by Asset Page, Column 3, Line 28

- (2) Details of Assets Pledged as Collateral Not Captured in Other Categories – Not applicable.
- (3) Detail of Other Restricted Assets – Not applicable.
- (4) Collateral Received and Reflected as assets Within the Reporting Entity's Financial Statements

	1	2	3	4
Collateral Assets	Book/Adjusted Carrying Value (BACV)	Fair Value	% of BACV to Total Assets (Admitted and Nonadmitted) *	% of BACV to Total Admitted Assets **
General Account:				
a. Cash, Cash Equivalents and Short-Term Investments	\$ 576,712,169	\$576,712,169	1.4%	1.4%
b. Schedule D, Part 1	-	-	0.0%	0.0%
c. Schedule D, Part 2, Section 1	-	-	0.0%	0.0%
d. Schedule D, Part 2, Section 2	-	-	0.0%	0.0%
e. Schedule B	-	-	0.0%	0.0%
f. Schedule A	-	-	0.0%	0.0%
g. Schedule BA, Part 1	-	-	0.0%	0.0%
h. Schedule DL, Part 1	-	-	0.0%	0.0%
i. Other	19,501,603	19,501,603	0.0%	0.0%
Total Collateral Assets j. (a+b+c+d+e+f+g+h+i)	\$ 596,213,772	\$596,213,772	1.5%	1.5%

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

	1	2
	Amount	% of Liability to Total Liabilities *
k. Recognized Obligation to Return Collateral Asset	\$ 576,712,169	1.6%
* Column 1 divided by Liability Page, Line 26 (Column 1)		

M. Working Capital Finance Investments – Not applicable.

N. Offsetting and Netting of Assets and Liabilities – Not applicable.

NOTES TO FINANCIAL STATEMENTS

O. 5GI Securities

Investment	Number of 5GI Securities		Aggregate BACV		Aggregate Fair Value	
	Current Year	Prior Year	Current Year	Prior Year	Current Year	Prior Year
(1) Bonds - AC	7	5	\$ 5,894,793	\$ 2,149,698	\$ 9,320,520	\$ 2,887,813
(2) LB&SS - AC	13	13	23,076,613	25,248,947	21,693,544	24,043,400
(3) Preferred Stock - AC	15	12	22,836,540	9,507,738	24,431,236	11,057,331
(4) Preferred Stock - FV	5	-	7,965,319	-	7,965,319	-
(5) Total (1+2+3+4)	40	30	\$ 59,773,265	\$ 36,906,383	\$ 63,410,619	\$ 37,988,544

AC - Amortized Cost FV - Fair Value

P. Short Sales – Not applicable.

Q. Prepayment Penalties and Acceleration Fees

	General Account	Separate Account
(1) Number of CUSIPS	72	0
(2) Aggregate amount of investment income	\$ 12,568,170	\$ -

Note 6 - Joint Ventures, Partnerships and Limited Liability Companies

- A. The Company has no investments in joint ventures, partnerships or limited liability companies that exceed 10% of its admitted assets.
- B. The Company did not recognize any impairments on joint ventures, partnerships and limited liability companies during the period.

Note 7 - Investment Income

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

All investment income due and accrued with amounts that are over 90 days past due with the exception of mortgage loans in default.
- B. The amount of investment income due and accrued that is excluded from surplus is \$386,967.

Note 8 - Derivative Instruments

The Company uses equity options purchased in either the over-the-counter market or on the Chicago Board Options Exchange as economic hedging transactions for financial accounting, regulatory and tax purposes for the associated liabilities of its indexed annuity products. Under the indexed annuity products, the crediting rate is linked to changes in the equity indices or Exchanged Traded Funds (ETF) for specified periods and participation rates. The prices of the options purchased are calculated with reference to the underlying index or ETF, participation rates, caps, floors, durations and notional amounts of the underlying contracts. The Company pays cash at the beginning of the contract and may pay or receive cash at expiration of the option as calculated in the option contract. The credit exposure of the options is represented by the fair value (market value) of contracts at the reporting date. The Company recognized an unrealized gain of \$691,210,567 during the period.

The Company has entered into thirteen interest rate swaps as of December 31, 2019. These swaps are intended to partially hedge the risk of a significant increase in interest rates on the fair value of the Company's investment portfolio. The credit exposure is represented by the fair value of the contracts at the reporting date. The Company recognized an unrealized gain of \$75,012,168 during the period on these swaps. The Company unwound two interest rate swaps and recognized realized gains of \$6,786,310 during the period.

Counterparties to financial instruments expose the Company to credit-related losses in the event of nonperformance. With most counterparties, the Company holds collateral to secure the performance by the counterparty. The Company does not expect any counterparties to fail to meet their obligations.

The Company has no derivative instruments with financing premiums.

NOTES TO FINANCIAL STATEMENTS

Note 9 - Income Taxes

A. Deferred Tax Assets and Deferred Tax Liabilities

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

	2019			2018			Change		
	Ordinary	Capital	Total	Ordinary	Capital	Total	Ordinary	Capital	Total
a. Gross deferred tax assets	\$ 200,851,965	\$ 210	\$ 200,852,175	\$ 124,324,988	\$ 210	\$ 124,325,198	\$ 76,526,977	\$ -	\$ 76,526,977
b. Statutory valuation allowance adjustment	-	-	-	-	-	-	-	-	-
c. Adjusted gross deferred tax assets	200,851,965	210	200,852,175	124,324,988	210	124,325,198	76,526,977	-	76,526,977
d. Deferred tax assets nonadmitted	82,089,820	(69,696,482)	12,393,338	-	-	-	82,089,820	(69,696,482)	12,393,338
e. Subtotal net admitted deferred tax asset	118,762,145	69,696,692	188,458,837	124,324,988	210	124,325,198	(5,562,843)	69,696,482	64,133,639
f. Deferred tax liabilities	83,560,764	69,696,482	153,257,246	96,800,304	18,948,223	115,748,527	(13,239,540)	50,748,259	37,508,719
g. Net admitted deferred tax assets/(net deferred tax liability)	\$ 35,201,381	\$ 210	\$ 35,201,591	\$ 27,524,684	\$ (18,948,013)	\$ 8,576,671	\$ 7,676,697	\$ 18,948,223	\$ 26,624,920

2. Admission calculation components, SSAP No. 101:

	2019			2018			Change		
	Ordinary	Capital	Total	Ordinary	Capital	Total	Ordinary	Capital	Total
a. Federal income taxes paid in prior years recoverable through loss carrybacks	\$ -	\$ 210	\$ 210	\$ -	\$ 210	\$ 210	\$ -	\$ -	\$ -
b. Adjusted gross deferred tax assets expected to be realized (excluding the amount of deferred tax assets from 2(a) above) after application of the threshold limitation. (The lesser of 2(b)1 and 2(b)2 below)	35,201,381	-	35,201,381	30,339,623	-	30,339,623	4,861,758	-	4,861,758
1. Adjusted gross deferred tax assets expected to be realized follow ing the balance sheet date	35,201,381	-	35,201,381	30,339,623	-	30,339,623	4,861,758	-	4,861,758
2. Adjusted gross deferred tax assets allowed per limitation threshold	XXX	XXX	418,795,128	XXX	XXX	344,942,546	XXX	XXX	73,852,582
c. Adjusted gross deferred tax assets (excluding the amount of deferred tax assets from 2(a) and 2(b) above) offset by gross deferred tax liabilities	83,560,764	69,696,482	153,257,246	93,985,365	-	93,985,365	(10,424,601)	69,696,482	59,271,881
d. Deferred tax assets admitted as the result of application of SSAPNo. 101	\$ 118,762,145	\$ 69,696,692	\$ 188,458,837	\$ 124,324,988	\$ 210	\$ 124,325,198	\$ (5,562,843)	\$ 69,696,482	\$ 64,133,639

3. Other admissibility criteria:

	2019	2018
a. Ratio percentage used to determine recovery period and threshold limitation amount	755%	785%
b. Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in 2(b)2 above	\$ 2,791,967,518	\$ 2,299,616,971

4. Impact of tax planning strategies:

	2019		2018		Change	
	Ordinary	Capital	Ordinary	Capital	Ordinary	Capital
a. Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage						
1. Adjusted gross DTAs amount from Note 9A1(c)	\$ 200,851,965	\$ 210	\$ 124,324,988	\$ 210	\$ 76,526,977	\$ -
2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	0%	0%	0%	0%	0%	0%
3. Net admitted adjusted gross DTAs amount from Note 9A1(e)	118,762,145	69,696,692	124,324,988	210	(5,562,843)	69,696,482
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies	0%	0%	0%	0%	0%	0%
b. Does the company's tax planning strategies include the use of reinsurance? Yes [] No [X]						

B. The Company has recognized all of its deferred tax liabilities.

NOTES TO FINANCIAL STATEMENTS

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

(1) Current income tax expense (benefit):			
	2019	2018	Change
a. Federal	\$130,450,377	\$122,093,104	\$ 8,357,273
b. Foreign	7,394	1,246	6,148
c. Subtotal	130,457,771	122,094,350	8,363,421
d. Federal income tax (benefit) expense on net capital gains	15,335,780	9,393,614	5,942,166
e. Utilization of capital loss carry-forwards	-	-	-
f. Other	-	-	-
g. Federal and foreign income taxes incurred	<u>\$145,793,551</u>	<u>\$131,487,964</u>	<u>\$ 14,305,587</u>
(2) Deferred tax assets:			
	2019	2018	Change
a. Ordinary			
1 Discounting of unpaid losses	\$ -	\$ -	\$ -
2 Unearned premium reserve	-	-	-
3 Policyholder reserve	142,380,700	70,298,583	72,082,117
4 Investments	-	-	-
5 Deferred acquisition costs	50,552,967	46,232,278	4,320,689
6 Policyholder dividends accrual	-	-	-
7 Fixed assets	-	-	-
8 Compensation and benefits accrual	28,047	28,047	-
9 Pension accrual	709,359	581,442	127,917
10 Receivables - nonadmitted	1,468,053	1,505,218	(37,165)
11 Net operating loss carry-forward	-	-	-
12 Tax credit carry-forward	-	-	-
13 Other	1,596,344	1,562,528	33,816
14 Accruals	4,116,495	4,116,892	(397)
15 Amortization of intangibles	-	-	-
16 Underwriting expenses	-	-	-
99 Subtotal	<u>\$200,851,965</u>	<u>\$124,324,988</u>	<u>\$ 76,526,977</u>
b. Statutory valuation allowance adjustment	-	-	-
c. Nonadmitted	<u>82,089,820</u>	<u>-</u>	<u>82,089,820</u>
d. Admitted ordinary deferred tax assets	<u>\$118,762,145</u>	<u>\$124,324,988</u>	<u>\$ (5,562,843)</u>
e. Capital			
1 Investments	\$ -	\$ -	\$ -
2 Net capital loss carry-forward	-	-	-
3 Real estate	-	-	-
4 Other	-	-	-
5 Non-insurance subsidiaries	210	210	-
99 Subtotal	<u>\$ 210</u>	<u>\$ 210</u>	<u>\$ -</u>
f. Statutory valuation allowance adjustment	-	-	-
g. Nonadmitted	<u>(69,696,482)</u>	<u>-</u>	<u>(69,696,482)</u>
h. Admitted capital deferred tax assets	<u>\$ 69,696,692</u>	<u>\$ 210</u>	<u>\$ 69,696,482</u>
i. Admitted deferred tax assets	<u>\$188,458,837</u>	<u>\$124,325,198</u>	<u>\$ 64,133,639</u>
(3) Deferred tax liabilities:			
	2019	2018	Change
a. Ordinary			
1 Investments	\$ 1,532,021	\$ 1,424,974	\$ 107,047
2 Fixed assets	3,800,196	3,758,528	41,668
3 Deferred and uncollected premium	2,004,069	2,030,052	(25,983)
4 Policyholder reserves	8,859,947	11,152,126	(2,292,179)
5 Other	822,967	837,845	(14,878)
6 Policy loans	393,397	423,917	(30,520)
7 Other - Reserve transition adjustment	66,148,167	77,172,862	(11,024,695)
99 Subtotal	<u>\$ 83,560,764</u>	<u>\$ 96,800,304</u>	<u>\$ (13,239,540)</u>
b. Capital			
1 Investments	\$ 69,696,482	\$ 18,948,223	\$ 50,748,259
2 Real estate	-	-	-
3 Other	-	-	-
99 Subtotal	<u>\$ 69,696,482</u>	<u>\$ 18,948,223</u>	<u>\$ 50,748,259</u>
c. Deferred tax liabilities	<u>\$153,257,246</u>	<u>\$115,748,527</u>	<u>\$ 37,508,719</u>
(4) Net deferred tax assets/(liabilities)	<u>\$ 35,201,591</u>	<u>\$ 8,576,671</u>	<u>\$ 26,624,920</u>

NOTES TO FINANCIAL STATEMENTS

D. The provision for federal income taxes incurred on operations is different from that which would be obtained by applying the statutory federal income tax rate to income before income taxes. The significant items causing this difference are as follows:

	2019	2018
Provision computed at statutory rate (operations and realized gains/losses)	\$ 34,206,839	\$ 184,672,275
Permanent differences:		
Dividend exclusion	(628,459)	(543,145)
Stock options	(321,007)	(274,941)
Company-owned life insurance	(1,225,396)	(1,192,208)
Tax exempt interest	(2,329,149)	(1,806,184)
Provision to return adjustments	(74,008)	(340,512)
Subsidiary contribution	-	(20,154)
Ceding commission	(107,153,819)	106,876,992
Other	343,195	193,695
Total permanent differences	(111,388,643)	102,893,543
Timing adjustments:		
Investment differences	(9,773,077)	507,947
Reserves	85,398,991	(17,608,324)
DAC tax adjustment	4,321,524	5,197,310
Legal services	(46,979)	(354,850)
Deferred and uncollected premiums	25,984	(62,225)
Accounts payable	69,429	54,707
Provision to return (primarily investment-related items)	(2,205,295)	(9,572,680)
Fixed assets	(85,617)	(551,038)
Bonus expense	(86,566)	134,144
Other	102,683	89,329
Total timing adjustments	77,721,077	(22,165,680)
Other adjustments		
Unrealized on options	145,154,219	(133,740,793)
Tax credits	(565,091)	(433,446)
Other	665,150	262,065
Total other adjustments	145,254,278	(133,912,174)
Federal income tax expense on operations and realized gains/losses	<u>\$ 145,793,551</u>	<u>\$ 131,487,964</u>
Gross change in deferred tax asset:		
Timing adjustments	(77,721,077)	22,165,680
Impact of non-admitted assets	37,165	(378,217)
Unrealized gains/losses	39,521,935	(6,757,575)
Software development	(125,363)	(97,927)
Correction of reserve error	-	5,049,746
Adjustment to prior year taxes	-	(3,829,072)
Other	(730,918)	(131,944)
Total change in deferred tax asset recorded directly to surplus	(39,018,258)	16,020,691
Total statutory income tax expense	<u>\$ 106,775,293</u>	<u>\$ 147,508,655</u>

E. (1) The Company does not have any operating loss carry-forwards or capital loss carry-forwards available to offset future net income subject to federal income taxes.

(2) The following are income taxes on operations and realized gains incurred in the current and prior years that will be available for recoupment in the event of future net losses:

Period	Ordinary	Capital	Total
2019	\$ -	\$11,096,143	\$ 11,096,143
2018	\$ -	\$11,887,535	\$ 11,887,535
2017	\$ -	\$ -	\$ -

(3) The Company had no deposits to disclose under Section 6603 of the Internal Revenue Service Code.

NOTES TO FINANCIAL STATEMENTS

F. The Company's federal income tax return is consolidated.

(1) The Company's federal income tax return is consolidated with the following entities:

AAG Insurance Agency, Inc.	Great American Life Insurance Company
ABA Insurance Services, Inc.	Great American Lloyd's, Inc.
American Empire Insurance Company	Great American Management Services, Inc.
American Empire Surplus Lines Insurance Company	Great American Protection Insurance Company
American Empire Underwriters, Inc.	Great American Re Inc.
American Financial Enterprises, Inc.	Great American Security Insurance Company
American Financial Group, Inc.	Great American Spirit Insurance Company
American Highways Insurance Agency, Inc.	Great American Underwriters Insurance Company
American Money Management Corporation	Hangar Acquisition Corp.
American Premier Underwriters, Inc.	Hudson Indemnity, Ltd.
American Signature Underwriters, Inc.	Key Largo Group, Inc.
Annuity Investors Life Insurance Company	Lehigh Valley Railroad Company
APU Holding Company	Magnolia Alabama Holdings, Inc.
Bridgefield Casualty Insurance Company	Manhattan National Holding Corporation
Bridgefield Employers Insurance Company	Manhattan National Life Insurance Company
Brothers Pennsylvanian Corporation	Mid-Continent Assurance Company
Brothers Property Corporation	Mid-Continent Casualty Company
Brothers Property Management Corporation	Mid-Continent Excess and Surplus Insurance Company
Ceres Group, Inc.	Mid-Continent Specialty Insurance Services, Inc.
Continental General Corporation	National Interstate Corporation
Crop Managers Insurance Agency, Inc.	National Interstate Insurance Agency, Inc.
Dempsey & Siders Agency, Inc.	National Interstate Insurance Company
Dixie Terminal Corporation	National Interstate Insurance Company of Hawaii, Inc.
Eden Park Insurance Brokers, Inc.	Oklahoma Surety Company
Explorer RV Insurance Agency, Inc.	One East Fourth, Inc.
Farmers Crop Insurance Alliance, Inc.	Owasco River Railway, Inc. (The)
FCIA Management Company, Inc.	PCC Technical Industries, Inc.
GAI Insurance Company, Ltd.	Penn Towers, Inc.
GAI Mexico Holdings, LLC	Pioneer Carpet Mills, Inc.
GAI Warranty Company	Premier Lease & Loan Services Insurance Agency, Inc.
GAI Warranty Company of Florida	Premier Lease & Loan Services of Canada, Inc.
GALIC Brothers, Inc.	Professional Risk Brokers, Inc.
Global Premier Finance Company	QQAgency of Texas, Inc.
Great American Advisors, Inc.	Republic Indemnity Company of America
Great American Agency of Texas, Inc.	Republic Indemnity Company of California
Great American Alliance Insurance Company	Risico Management Corporation
Great American Assurance Company	Safety Claims & Litigation Services, LLC
Great American Casualty Insurance Company	Safety, Claims and Litigation Services, LLC
Great American Contemporary Insurance Company	Skipjack Marina Corp.
Great American E & S Insurance Company	Summit Consulting, LLC
Great American Fidelity Insurance Company	Summit Holding Southeast, Inc.
Great American Financial Resources, Inc.	TEJ Holdings, Inc.
Great American Holding, Inc.	Three East Fourth, Inc.
Great American Insurance Agency, Inc.	TransProtection Service Company
Great American Insurance Company	Triumpher Casualty Company
Great American Insurance Company of New York	Vanliner Insurance Company

(2) Pursuant to the tax allocation agreement, the Company's tax expense will be determined based upon its inclusion in the consolidated tax return of American Financial Group, Inc. and its includable subsidiaries. Estimated payments are to be made quarterly during the year. Following year-end, additional settlements will be made on the original due date of the return and, when extended, at the time the return is filed. The method of allocation among the companies under the agreement is based upon separate return calculations with current credit for net losses to the extent the losses provide a benefit in the consolidated tax return.

G. Federal or Foreign Income Tax Loss Contingencies

The Company does not have any tax loss contingencies.

H. Repatriation Transition Tax (RTT) – Not applicable.

I. Alternative Minimum Tax (AMT) Credit – Not applicable.

NOTES TO FINANCIAL STATEMENTS

Note 10 - Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties

A., B. & C.

The Company is a wholly-owned subsidiary of GAFRI which is a subsidiary of American Financial Group, Inc. ("AFG"); 100% of the Company's outstanding common stock is directly owned by GAFRI. See Schedule Y, Part 1, Organizational Chart.

During 2019 the Company paid (received) federal income tax payments in cash to (from) GAFRI:

1/10/2019	\$ 762,982
4/11/2019	\$ 22,682,930
4/11/2019	\$ 35,356,000
6/12/2019	\$ 2,614,000
9/11/2019	\$ 46,249,000
10/11/2019	\$ (2,696,728)
12/11/2019	\$ 46,201,000

The Company paid ordinary dividends to its parent of \$35,000,000 on March 29, 2019, \$25,000,000 on June 27, 2019, \$55,000,000 on September 16, 2019 and \$25,000,000 on December 23, 2019. The Company paid an ordinary dividend to its parent of \$60,000,000 on April 19, 2018.

The Company did not receive capital contributions in 2018 or 2019.

- D. The Company reported \$86,518 due from and \$1,933,911 due to the parent and affiliated companies. The terms of the agreement require that these amounts are settled within 90 days.
- E. The Company has no material guarantees or undertakings for the benefit of an affiliate.
- F. Management or service contracts and all cost sharing arrangements involving the Company:
- (1) The Company has an agreement with GAFRI, subject to the direction of the Finance Committee of the Company, whereby GAFRI, along with services provided by American Money Management Corporation (an affiliate), provides for money management and accounting services related to the investment portfolio.
- (2) Certain administrative, management, underwriting, claims, accounting, data processing, collection, and investment services are provided under agreements between the Company and affiliates at charges not unfavorable to the Company or the affiliate.
- G. The Company's outstanding shares are 100% owned by GAFRI, a subsidiary of AFG.
- H. The Company does not own shares of any upstream intermediate entity or its ultimate parent.
- I. The Company has no investment in a subsidiary that exceeds 10% of admitted assets.
- J. The Company has owned 80% of GALIC Brothers, Inc., a real estate management entity, since 1993. Under SSAP No. 97, a reporting entity discontinues applying an equity method when the investment is reduced to zero. Due to losses by this subsidiary, the Company's statutory admitted investment in GALIC Brothers, Inc., has been zero since 2004. In 2017, the Company purchased the remaining 20% of this subsidiary. With the purchase of the outstanding 20% and the impending dissolution of this subsidiary, the Company settled certain outstanding liabilities of GALIC Brothers, Inc., resulting in the recognition by the Company of an impairment to its investment in this subsidiary of \$10,027,130 in 2017 and \$(61,569) in 2018.
- K. The Company has no investment in a foreign insurance subsidiary.
- L. The Company owns 100% of the outstanding stock of Manhattan National Holding Corporation ("MNHC"), a wholly-owned non-insurance subsidiary. MNHC owns 100% of the stock of Manhattan National Life Insurance Company ("MNLIC"), a stock life insurance company domiciled in Ohio. The Company utilizes the look-through approach for the valuation of MNHC instead of obtaining audited financial statements for MNHC. The Company's carrying value in MNHC is \$9,860,317, and represents the carrying value of MNLIC, which is presented on the basis of accounting practices prescribed or permitted by the Ohio Department of Insurance.
- M. All SCA Investments
- (1) Balance Sheet (Admitted and Nonadmitted) All SCAs (Except 8bi Entities)

SCA Entity	Percentage of SCA Ownership	Gross Amount	Admitted Amount	Nonadmitted amount
a. SSAP No. 97 8a Entities				
Total SSAP No. 97 8a Entities	XXX	\$ -	\$ -	\$ -
b. SSAP No. 97 8b(ii) Entities				
Manhattan National Holding Corp	100%	\$ 9,860,317	\$ 9,860,317	\$ -
Total SSAP No. 97 8b(ii) Entities	XXX	\$ 9,860,317	\$ 9,860,317	\$ -
c. SSAP No. 97 8b(iii) entities				
GALIC Brothers, Inc	100%	\$ -	\$ -	\$ -
Skipjack Marina Corporation	100%	-	-	-
Total SSAP No. 97 8b(iii) Entities	XXX	\$ -	\$ -	\$ -
d. SSAP No. 97 8b(iv) Entities				
Total SSAP No. 97 8b(iv) Entities	XXX	\$ -	\$ -	\$ -
e. Total SSAP No. 97 8b Entities (except 8bi entities) (b+c+d)	XXX	\$ 9,860,317	\$ 9,860,317	\$ -
f. Aggregate Total (a+e)	XXX	\$ 9,860,317	\$ 9,860,317	\$ -

NOTES TO FINANCIAL STATEMENTS

(2) NAIC Filing Response Information

SCA Entity	Type of NAIC Filing *	Date of Filing to the NAIC	NAIC Valuation Amount	NAIC Response Received Y/N	NAIC Disallow ed Entities Valuation Method, Resubmission Required Y/N	Code **
a. SSAP No. 97 8a Entities						
Total SSAP No. 97 8a Entities	XXX	XXX	-	XXX	XXX	XXX
b. SSAP No. 97 8b(ii) Entities						
Manhattan National Holding Corp	S2	8/15/2019	\$ 8,927,682	Y	N	I
Total SSAP No. 97 8b(ii) Entities	XXX	XXX	\$ 8,927,682	XXX	XXX	XXX
c. SSAP No. 97 8b(iii) entities						
Total SSAP No. 97 8b(iii) Entities	XXX	XXX	\$ -	XXX	XXX	XXX
d. SSAP No. 97 8b(iv) Entities						
Total SSAP No. 97 8b(iv) Entities	XXX	XXX	\$ -	XXX	XXX	XXX
e. Total SSAP No. 97 8b Entities (except 8bi entities) (b+c+d)	XXX	XXX	\$ 8,927,682	XXX	XXX	XXX
f. Aggregate Total (a+e)	XXX	XXX	\$ 8,927,682	XXX	XXX	XXX

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

** I - Immaterial or M - Material

N. Investment in Insurance SCAs

All U.S insurance subsidiaries owned by the Company prepare their statutory financial statement in compliance with NAIC statutory accounting practices and procedures.

O. SCA and SSAP No. 48 Entity Loss Tracking – Not applicable.

Note 11 - Debt

A. The Company has no outstanding debt instruments.

B. Federal Home Loan Bank Agreements

(1) The Company became a member of the Federal Home Loan Bank (“FHLB”) on August 14, 2009. Through its association with the FHLB and by purchasing a set amount of FHLB stock, the Company can enter into deposit contracts. The Company owned \$51,920,000 of FHLB stock at December 31, 2019 and \$49,920,000 at December 31, 2018. The Company has accessed a total of \$1,096,000,000 as part of the funding agreement with the FHLB as of December 31, 2019. Per the funding agreement, the Company has been required to purchase 219,200 shares (\$21,920,000) of the FHLB stock throughout its association with the FHLB. The Company also posted collateral to the FHLB of assets with a fair value of \$1,271,632,196 as of December 31, 2019. The Company’s FHLB borrowing capacity is based on the Company’s estimate of collateral eligible to be pledged with the FHLB. The deposit contract liabilities and related assets are accounted for in the Company’s general account.

(2) FHLB Capital Stock

- a. The Company held 300,000 shares and 250,000 shares of Class B membership stock at December 31, 2019 and 2018, respectively. The Company held 219,200 shares of activity stock at December 31, 2019 and 2018, respectively.
- b. The Company has no membership stock eligible for redemption.

(3) Collateral Pledged to FHLB

- a. The amount of collateral pledged to the FHLB at December 31, 2019 was \$1,271,632,196 (fair value) and \$1,220,489,251 (carrying value). The total aggregate borrowing from the FHLB at December 31, 2019 was \$1,096,000,000.
- b. The maximum amount of collateral pledged to the FHLB during the period was \$1,308,197,132 (fair value) and \$1,247,892,657 (carrying amount) at June 30, 2019. The amount borrowed from the FHLB at the time of maximum collateral was \$1,096,000,000.

(4) Borrowing from FHLB

- a. The Company has accessed a total of \$1,096,000,000 as part of the funding agreement with the FHLB.
- b. The maximum amount of borrowings from the FHLB during the period was \$1,096,000,000.
- c. The current borrowings are not subject to prepayment penalties.

NOTES TO FINANCIAL STATEMENTS

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

A., B., C. & D.

The Company does not participate in a defined benefit plan.

E. Defined Contribution Plan – See item G below.

F. The Company does not participate in multiemployer plans.

G. Consolidated/Holding Company Plans:

(1) Employees' Retirement Plan

AFG has established the American Financial Group, Inc. 401(k) Retirement and Savings Plan (the "Plan") for the benefit of employees of AFG and its participating subsidiaries. Substantially all employees meeting minimum requirements regarding service are eligible to participate in this Plan. The Plan is a defined contribution plan in which participating employees are entitled to share in contributions made by the Company on their behalf. The Plan has three types of contributions, including (1) Retirement Contributions made by the Company, (2) 401(k) Contributions made by participating employees, and (3) Matching Contributions made by the Company. The benefits for the Retirement Contributions are based on eligible compensation as defined by the Plan for each year of participation. Funding is determined annually. Each company contributes an amount for the Retirement Contributions based upon the relationship of its total eligible compensation to total eligible compensation under the Plan for all participating subsidiaries. In addition, participating employees are permitted to make 401(k) Contributions to the Plan. Matching Contributions may be made by the Company based on the amount of 401(k) Contributions made by the participating employees. Plan costs are funded as they accrue and vested benefits are fully funded. Both Retirement Contributions and Matching Contributions to the Plan are subject to the discretion of the Board of Directors of AFG, and the Company has no liability for future contributions to the Plan. At December 31, 2019, the fair market value of the Plan's Retirement Contributions assets was \$471,118,765 and the fair market value of the Plan's Matching Contributions assets was \$323,507,248. GAFRI's share of the expense for the Plan during 2019 was \$3,574,350.

(2) Deferred Compensation Plans

Effective October 1, 1994, GAFRI offered to its officers and selected employees the opportunity to defer receipt of a specific percentage of the employee's compensation. Amounts deferred were credited either with a fixed rate of interest or a rate based on the performance of GAFRI's common stock, based on the participant's election. Effective November 1, 2007, this plan was merged into a similar plan maintained by AFG and existing balances were transferred to that plan. The AFG plan offers additional options into which participants may elect to invest their balances.

(3) Postretirement Benefits

GAFRI provides postretirement health care and life insurance benefits to employees meeting age and service requirements through plans sponsored by AFG. The retiree medical care plan is a contributory plan covering all eligible employees hired prior to 1993; employees hired after 1992 pay the full cost of retiree medical coverage. GAFRI has established a cap on the total amount of health care costs that are subsidized for the majority of current retirees. All eligible future retirees receive a flat dollar amount contributed to a Retiree Health Reimbursement Arrangement Account. GAFRI currently pays the full cost of life insurance coverage for past retirees, but no coverage is provided for new retirees after 2005. The medical plan is funded by monthly payments to a trust. Life insurance benefits are provided by insurance contracts. AFG has the right to modify or terminate either of these plans in the future. GAFRI has the right to terminate its participation at any time in the future.

GAFRI accrues its postretirement benefits over the period the employees qualify for such benefits. At December 31, 2019, GAFRI's accumulated postretirement benefit obligation was \$571,667 using a discount rate of 2.50% of which all is currently accrued. Net postretirement benefits costs for the year ended December 31, 2019, was a \$6,542 credit which includes service cost, interest cost, and amortization of the transition obligation.

The weighted average annual assumed rate of increase in the health care cost trend rate is 6.25% for 2020 and is assumed to decrease gradually to 4.50% over 8 years and to remain at that level thereafter. The effect of a 1% increase in the assumed health care cost trend rate for each year would have an immaterial impact on the postretirement benefit obligation at December 31, 2019.

H. Postemployment Benefits and Compensated Absences

The Company accrues obligations for postemployment benefits and compensated absences in accordance with SSAP No. 11.

I. The Medicare Modernization Act:

(1) In December 2003, the Medicare Prescription Drug, Improvement and Modernization Act of 2003 (the "Act") became law. Under the Act, starting in 2006, retirees will have the ability to obtain prescription drug benefits through a new Medicare Part D program and companies that continue to provide postretirement prescription drug benefits to their retirees may be eligible to receive a new federal subsidy.

(2) & (3) The Medicare Modernization Act had no impact on the Company's postretirement benefits.

Note 13 - Capital And Surplus, Shareholders' Dividend Restrictions and Quasi-Reorganizations

(1) The Company's capital is common stock. There are 1,200,000 shares authorized and 201,000 shares issued and outstanding, with a per share par value of \$12.50. There are no other classes of capital stock.

(2) The Company has no preferred stock outstanding.

(3) The maximum amount of dividends which can be paid to stockholders by life insurance companies domiciled in the State of Ohio without prior approval of the Insurance Commissioner is the greater of 10% of surplus as regards policyholders or net income as of the preceding December 31, but only to the extent of earned surplus as of the preceding December 31. The maximum amount of dividends payable in 2020 without prior approval is \$286,560,075 based on 10% of surplus as regards to policyholders as of the preceding December 31. At December 31, 2019, surplus as regards policyholders was \$2,865,600,751, earned surplus was \$2,053,231,063, and net income was \$13,586,828.

(4) The Company paid ordinary dividends to its parent of \$35,000,000 on March 29, 2019, \$25,000,000 on June 27, 2019, \$55,000,000 on September 16, 2019 and \$25,000,000 on December 23, 2019. The Company paid an ordinary dividend to its parent of \$60,000,000 on April 19, 2018.

NOTES TO FINANCIAL STATEMENTS

- (5) Within the limitations of (3) above, there are no restrictions placed on the portion of Company profits that may be paid as ordinary dividends to stockholders.
- (6) The Company has placed no restrictions on unassigned surplus funds.
- (7) The total amount of advances to surplus not repaid is \$0. The Company is not organized as a mutual insurer or similar entity.
- (8) The amounts of stock held by the Company, including stock of affiliated companies, for special purposes are:
- a. For conversion of preferred stock: 0 shares
 - b. For employee stock options: 0 shares
 - c. For stock purchase warrants: 0 shares
- (9) The Company has no special surplus funds.
- (10) The portion of unassigned funds (surplus) represented or reduced by each item below is as follows:
- a. Unrealized gains and losses (excluding subsidiaries): \$ 569,441,095
 - b. Nonadmitted asset values: \$ (19,385,066)
 - c. Separate account business: \$ -
 - d. Asset valuation reserves: \$ (439,152,813)
 - e. Provision for reinsurance: \$ -
- (11) The Company has not issued any surplus debentures or similar obligations.
- (12) & (13) There has been no restatement of surplus due to quasi-reorganization.

Note 14 - Contingencies

- A. Contingent Commitments
- (1) Loan and Capital Commitments
- At December 31, 2019, the Company has the following outstanding loan and capital commitments:
- | | <u>Funded Balance</u> | <u>Outstanding
Commitment</u> |
|-------------------------|------------------------|-----------------------------------|
| Private placement loans | \$ 898,286,778 | \$ 147,800,893 |
| Partnerships/LLCs | 719,591,771 | 313,871,804 |
| Total | <u>\$1,617,878,549</u> | <u>\$ 461,672,697</u> |
- (2) The Company has no guarantees to report.
- (3) The Company has no guarantee obligations to report.
- B. The Company holds a guaranty fund assessment liability for future assessments of \$697,248. The Company also holds a premium tax offset asset related to guaranty fund assessments paid or accrued.
- C. The Company has no gain contingencies to report.
- D. The Company is not aware of any claims related to extra contractual obligations and bad faith losses stemming from lawsuits.
- E. The Company has no joint and several liabilities.
- F. The Company is not aware of any other material loss contingencies as of the Balance Sheet date, or any date subsequent up to the filing of this statement.

Note 15 - Leases

Not applicable.

Note 16 - Information About Financial Instruments with Off-Balance Sheet Risk and Financial Instruments with Concentrations of Credit Risk

The Company does not have financial instruments with off-balance sheet risk or financial instruments with concentrations of credit risk, except as described in Note 8 – Derivative Instruments.

Note 17 - Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities

- A. Transfers of Receivables Reported as Sales - Not applicable.
- B. Transfer and Servicing of Financial Assets - Not applicable.
- C. Wash Sales – The Company had no reportable transactions during the period.

Note 18 - Gain or Loss to the Reporting Entity from Uninsured Plans and the Uninsured Portion of Partially Insured Plans

Not applicable.

Note 19 - Direct Premium Written/Produced by Managing General Agents/Third Party Administrators

Not applicable.

NOTES TO FINANCIAL STATEMENTS

Note 20 - Fair Value Measurements

A.

(1) Fair Value Measurements at Reporting Date

The Company has categorized its assets and liabilities measured at fair value or net asset value (“NAV”) into the three-level fair value hierarchy as reflected in the following table. See item (4) below for a discussion of each of these three levels.

	Level 1	Level 2	Level 3	Net Asset Value (NAV)	Total
Assets at fair value					
Bonds:					
U.S. Government and government agencies	\$ -	\$ -	\$ -	\$ -	\$ -
States, municipalities and political subdivisions	-	-	-	-	-
Foreign government	-	-	-	-	-
Residential MBS	-	743,935	174,704	-	918,639
Commerical MBS	-	-	-	-	-
Asset backed securities	-	-	-	-	-
All other bonds	-	-	-	-	-
Total bonds	-	743,935	174,704	-	918,639
Non-affiliated preferred stock	-	-	2,960,503	-	2,960,503
Non-affiliated common stock	393,631,844	11,737,821	221,325,672	-	626,695,337
Equity index call options	-	896,219,009	-	-	896,219,009
Interest rate sw aps	-	49,521,435	-	-	49,521,435
Total assets at fair value	\$ 393,631,844	\$ 958,222,200	\$ 224,460,879	\$ -	\$ 1,576,314,923
Liabilities at fair value					
Interest rate sw aps	\$ -	\$ 4,619,832	\$ -	\$ -	\$ 4,619,832
Total liabilities at fair value	-	4,619,832	-	-	4,619,832

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

	Beginning Balance at 12/31/2018	Transfers into Level 3	Transfers out of Level 3	Total Gains and (losses) included in Net Income	Total Gains and (losses) included in Surplus	Purchases	Sales	Ending Balance at 12/31/2019
U.S Government and government agencies	\$ 7,629,493	\$ -	\$ (15,063,359)	\$ -	\$ 7,433,866	\$ -	\$ -	\$ -
Residential MBS	22,350	174,704	(21,749)	(102,352)	133,904	-	(32,153)	174,704
Asset backed securities	-	-	-	-	-	-	-	-
All other bonds	-	-	-	-	-	-	-	-
Non-affiliated preferred stock	1,458,072	4,640,794	(3,170,218)	-	31,855	-	-	2,960,503
Non-affiliated common stock	221,754,437	19,858,763	(8,671,037)	(2,651,274)	(18,080,431)	9,115,214	-	221,325,672
Total	\$ 230,864,352	\$ 24,674,261	\$ (26,926,363)	\$ (2,753,626)	\$ (10,480,806)	\$ 9,115,214	\$ (32,153)	\$ 224,460,879

(3) Fair Value Recognition of Transfers Between Levels

The Company recognizes and records the transfer of securities into and out of Level 3 due to changes in availability of market observable inputs. All transfers are reflected in the table above at fair value as of the end of the reporting period.

(4) Inputs and Techniques Used in Estimating Fair Value

Level 1 - Quoted prices for identical assets or liabilities in active markets (markets in which transactions occur with sufficient frequency and volume to provide pricing information on an ongoing basis). The Company's Level 1 financial instruments consist primarily of publicly traded equity securities for which quoted market prices in active markets are available.

Level 2 - Quoted prices for similar instruments in active markets; quoted prices for identical or similar assets or liabilities in inactive markets (markets in which there are few transactions, the prices are not current, price quotations vary substantially over time or among market makers, or in which little information is released publicly); and valuations based on other significant inputs that are observable in active markets. Level 2 inputs include benchmark yields, reported trades, corroborated broker/dealer quotes, issuer spreads and benchmark securities. When non-binding broker quotes can be corroborated by comparison to similar securities priced using observable inputs, they are classified as Level 2.

Level 3 - Valuations derived from market valuation techniques generally consistent with those used to estimate the fair value of Level 2 financial instruments in which one or more significant inputs are unobservable or when the market for a security exhibits significantly less liquidity relative to markets supporting Level 2 fair value measurements. The unobservable inputs may include management's own assumptions about the assumptions market participants would use based on the best information available in the circumstances. The Company's Level 3 is comprised of financial instruments whose fair value is estimated based on non-binding broker quotes or internally developed using significant inputs not based on, or corroborated by, observable market information.

The Company's investment manager, American Money Management Corporation (“AMMC”), an affiliate, is responsible for the valuation process and uses data from outside sources (including nationally recognized pricing services and broker/dealers) in establishing fair value. Valuation techniques utilized by pricing services and prices obtained from external sources are reviewed by AMMC's internal investment professionals who are familiar with the securities being priced and the markets in which they trade to ensure the fair value determination is representative of an exit price. To validate the appropriateness of the prices obtained, the investment manager considers widely published indices (as benchmarks), recent trades, changes in interest rates, general economic conditions and the credit quality of the specific issuers. In addition, AMMC communicates directly with the pricing service regarding the methods and assumptions used in pricing, including verifying, on a test basis, the inputs used by the service to value specific securities.

(5) Derivative Assets and Liabilities

- a. The Company's derivative assets/liabilities are reported on a gross basis (see 20-A-(1)).
- b. The Company has no gross or net derivative assets/liabilities measured at fair value in the Level 3 category.

B. The Company has no additional fair value disclosures.

NOTES TO FINANCIAL STATEMENTS

C. The Company has categorized all the financial assets in the financial statements into the three-level fair value hierarchy as reflected in the following table. See item (4) above for a discussion of each of these three levels.

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	Level 1	Level 2	Level 3	Net Asset Value (NAV)	Not Practicable (Carrying Value)
Bonds:							
U.S. Government and government agencies	\$ 36,314,362	\$ 29,872,680	\$ -	\$ 21,251,003	\$ 15,063,359	\$ -	\$ -
States, municipalities and political subdivisions	3,969,424,445	3,723,636,870	-	3,904,344,789	65,079,656	-	-
Foreign government	29,587,858	26,913,037	-	29,587,858	-	-	-
Residential MBS	1,954,551,916	1,758,456,430	-	1,869,938,074	84,613,842	-	-
Commercial MBS	764,379,541	737,506,946	-	735,426,478	28,953,063	-	-
Asset backed securities	4,394,213,433	4,280,291,410	4,030,000	3,872,010,560	518,172,873	-	-
Collateralized loan obligations	3,190,729,633	3,212,200,196	-	3,176,612,548	14,117,085	-	-
All other bonds	19,581,241,889	18,535,600,965	4,880,657	18,103,661,285	1,472,699,947	-	-
Total bonds	\$ 33,920,443,077	\$ 32,304,478,534	\$ 8,910,657	\$ 31,712,832,595	\$ 2,198,699,825	\$ -	\$ -
Non affiliated preferred stock	282,659,920	270,862,862	94,787,987	41,322,214	146,549,719	-	-
Non affiliated common stock	626,695,337	626,695,337	393,631,844	11,737,821	221,325,672	-	-
Other investments	248,452,045	225,165,340	-	248,452,045	-	-	-
Mortgage loans	1,368,257,400	1,370,236,028	-	-	1,368,257,400	-	-
Equity index call options	896,219,009	896,219,009	-	896,219,009	-	-	-
Interest rate sw aps - assets	49,521,435	49,521,435	-	49,521,435	-	-	-
Interest rate sw aps - liabilities	(4,619,832)	(4,619,832)	-	(4,619,832)	-	-	-
Variable annuity assets (separate accounts)	6,615,972	6,615,972	-	6,615,972	-	-	-
Cash, cash equivalents and short-term investments	1,474,890,487	1,474,890,487	1,474,890,487	-	-	-	-
Policy loans	87,043,668	87,043,668	-	-	87,043,668	-	-
Total financial instruments	\$ 38,956,178,518	\$ 37,307,108,840	\$ 1,972,220,975	\$ 32,962,081,259	\$ 4,021,876,284	\$ -	\$ -

D. Not Practicable to Estimate Fair Value – The Company has no financial instruments that fall under this classification.

E. NAV Practical Expedient Investments – The Company has no financial investments that fall under this classification.

Note 21 - Other Items

- A. The Company entered into a quota share indemnity reinsurance agreement on fixed-indexed annuity (“FIA”) policies with Hannover Life Reassurance Company of America (“HLR”) effective December 31, 2018. Under this treaty the Company ceded approximately \$646 million and \$157 million of annuity reserves at December 31, 2018 and 2019, respectively.
- B. The Company had no troubled debt restructuring.
- C. Other Disclosures:

The table below shows the impact of certain non-recurring items on net income and surplus in the current and prior reporting period, primarily due to a new reinsurance agreement and the impact of volatility in the stock market on FIA results.

Per SSAP No. 86, changes in unrealized gains/losses for derivatives (derivative mark-to-market) that hedge against FIA reserves are recorded through surplus (Page 4, Line 38), while the mark-to-market for the corresponding reserves is recorded through net operating earnings (Page 4, Line 19). While options and reserves move up and down based on stock market performance, the impacts do not precisely offset each other; therefore there is volatility in surplus within each period reported.

	Current Year		
	Net Income	Other Changes in Surplus	Total Surplus Impact
Recurring items	\$ 414,767,146	\$ 37,848,637	\$ 452,615,783
Change in net deferred income tax	(78,540,193)	78,540,193	-
Reinsurance recapture	(11,402,860)	-	(11,402,860)
HLR reserve impact	(389,721,978)	-	(389,721,978)
HLR reinsurance amortization	510,256,280	(510,256,280)	-
FIA mark-to-market	(431,771,567)	687,001,402	255,229,835
Dividends to parent	-	(140,000,000)	(140,000,000)
As reported	\$ 13,586,828	\$ 153,133,952	\$ 166,720,780

	Prior Year		
	Net Income	Other Changes in Surplus	Total Surplus Impact
Recurring items	\$ 375,158,361	\$ 10,423,688	\$ 385,582,049
Change in net deferred income tax	22,778,266	(22,778,266)	-
HLR reinsurance	-	510,256,280	510,256,280
FIA mark-to-market	370,035,958	(635,994,812)	(265,958,854)
Dividends to parent	-	(60,000,000)	(60,000,000)
As reported	\$ 767,972,585	\$ (198,093,110)	\$ 569,879,475

D. The Company has no business interruption insurance recoveries.

E. The Company has no state transferable or non-transferable tax credits.

NOTES TO FINANCIAL STATEMENTS

F. Subprime Mortgage Related Risk Exposure

(1) Included in determining the Company's exposure to subprime mortgage loans are the debt and equity securities of companies whose principal business includes the origination, securitization, providing of mortgage insurance on, investment in or management of subprime mortgage loans. Also included in such determination are those residential MBS and collateral debt obligations in which the ultimate collateral supporting anticipated cash flows are subprime mortgage loans. In general, we limit the Company's purchases of subprime residential MBS to those securities with AAA ratings and whose underlying collateral is fixed-rate (as opposed to adjustable rate).

(2) Direct exposure through investments in subprime mortgage loans:

	Book/Adjusted Carrying Value (excluding interest)	Fair Value	Value of Land and Buildings	Other Than Temporary Impairment Losses Recognized	Default Rate
a. Mortgages in the process of foreclosure	\$ -	\$ -	\$ -	\$ -	0%
b. Mortgages in good standing	583,972	1,363,916	-	-	0%
c. Mortgages with restructure terms	-	-	-	-	0%
d. Total	<u>\$ 583,972</u>	<u>\$ 1,363,916</u>	<u>\$ -</u>	<u>\$ -</u>	0%

(3) Direct exposure through other investments:

	Actual Cost	Book/Adjusted Carrying Value (excluding interest)	Fair Value	Other Than Temporary Impairment Losses Recognized
a. Residential MBS	\$ 151,054,335	\$ 155,349,904	\$ 174,022,444	\$ 8,121,407
b. Commercial MBS	-	-	-	-
c. Collateralized debt obligations	-	-	-	-
d. Structured securities	-	-	-	-
e. Equity investments in SCAs	-	-	-	-
f. Other assets	21,158,450	24,403,020	24,457,020	1,592,629
g. Total	<u>\$ 172,212,785</u>	<u>\$ 179,752,924</u>	<u>\$ 198,479,464</u>	<u>\$ 9,714,036</u>

(4) The Company has no net underwriting exposure to subprime mortgage risk through Mortgage Guaranty or Financial Guaranty coverage.

G. The Company does not have retained asset accounts.

H. The Company is not an issuer, ceding issuer, or counterparty of insurance-linked securities.

I. The Amount That Could Be Realized on Life Insurance Where the Reporting Entity is Owner and Beneficiary or Has Otherwise Obtained Rights to Control the Policy

The following table shows the amount of the aggregate cash surrender value that is within investment vehicles and percentage by the following investment category:

(1) Amount of admitted balance that could be realized from an investment vehicle	\$ 200,514,839
(2) Percentage Bonds	67.0%
(3) Percentage Stocks	2.1%
(4) Percentage Mortgage Loans	15.2%
(5) Percentage Real Estate	0.8%
(6) Percentage Cash and Short-Term Investments	1.2%
(7) Percentage Derivatives	0.0%
(8) Percentage Other Invested Assets	13.7%

Note 22 - Events Subsequent

Management has evaluated the financial statements for subsequent events through February 21, 2020, the date the financial statements were available to be issued. There have been no subsequent events that have a material financial effect on the Company.

Note 23 - Reinsurance

A. Ceded Reinsurance Report

Section 1 – General Interrogatories

- (1) Are any of the reinsurers, listed in Schedule S as non-affiliated, owned in excess of 10% or controlled, either directly or indirectly, by the Company or by any representative, officer, trustee, or director of the Company?
Yes () No (x) If yes, give full details
- (2) Have any policies issued by the Company been reinsured with a company chartered in a country other than the United States (excluding U.S. Branches of such companies) that is owned in excess of 10% or controlled directly or indirectly by an insured, a beneficiary, a creditor or any other person not primarily engaged in the insurance business?
Yes () No (x) If yes, give full details

Section 2 – Ceded Reinsurance Report – Part A

- (1) Does the Company have any reinsurance agreements in effect under which the reinsurer may unilaterally cancel any reinsurance for reasons other than for nonpayment of premium or other similar credits?
Yes () No (x)
- a. If yes, what is the estimated amount of the aggregate reduction in surplus of a unilateral cancellation by the reinsurer as of the date of this statement, for those agreements in which cancellation results in a net obligation of the Company to the reinsurer, and for which such obligation is not presently accrued? Where necessary, the Company may consider the current or anticipated experience of the business reinsured in making this estimate. \$0

NOTES TO FINANCIAL STATEMENTS

- b. What is the total amount of reinsurance credits taken, whether as an asset or as a reduction of liability, for these agreements in this statement? \$0
- (2) Does the Company have any reinsurance agreements in effect such that the amount of losses paid or accrued through the statement date may result in a payment to the reinsurer of amounts that, in aggregate and allowing for offset of mutual credits from other reinsurance agreements with the same reinsurer, exceed the total direct premium collected under the reinsured policies?
Yes () No (x) If yes, give full details

Section 3 – Ceded Reinsurance Report – Part B

- (1) What is the estimated amount of the aggregate reduction in surplus (for agreements other than those under which the reinsurer may unilaterally cancel for reasons other than for nonpayment of premium or other similar credits that are reflected in Section 2 above) of termination of ALL reinsurance agreements, by either party, as of the date of this statement? Where necessary, the Company may consider the current or anticipated experience of the business reinsured in making this estimate. \$0
- (2) Have any new agreements been executed, or existing agreements amended, since January 1 of the year of this statement, to include policies or contracts that were in force or which had existing reserves established by the Company as of the effective date of the agreement?
Yes () No (x)
- If yes, what is the amount of reinsurance credits, whether an asset or a reduction of liability, taken for such new agreements or amendments? \$0

B. Uncollectible Reinsurance

The Company did not write off any uncollectible reinsurance.

C. Commutation of Ceded Reinsurance

The Company was not involved in any commutation of ceded reinsurance.

D. Certified Reinsurer Rating Downgraded or Status Subject to Revocation

The Company had no reinsurance contracts with certified reinsurers.

E., F. & G.

The Company has no captive reinsurance agreements.

Note 24 - Retrospectively Rated Contracts & Contracts Subject to Redetermination

Not applicable.

Note 25 - Change in Incurred Losses and Loss Adjustment Expenses

Reserves on accident and health contracts for incurred and loss adjustment expenses attributable to insured events of prior years developed as anticipated during the period. See Schedule H and Five Year Historical Data. Original estimates are increased or decreased as additional information becomes known regarding individual claims. However, no significant trends or unanticipated events were noted. None of the Company's accident and health contracts are subject to retrospective rating or experience refunds.

Note 26 - Intercompany Pooling Arrangements

Not applicable.

Note 27 - Structured Settlements

Not applicable.

Note 28 - Health Care Receivables

Not applicable.

Note 29 - Participating Policies

- A. Participating policies represent less than 1% of the Company's total life insurance in force.
- B. Policyholder dividends are recognized on the policy anniversary.
- C. Dividends to policyholders in 2019 were \$11,141.
- D. There are no other amounts of additional income allocated to participating policyholders.

Note 30 - Premium Deficiency Reserves

Not applicable.

NOTES TO FINANCIAL STATEMENTS

Note 31 - Reserves for Life Contracts and Annuity Contracts

- (1) The Company waives deduction of deferred fractional premiums upon death of insured and returns any portion of the final premium beyond the date of death. Surrender values are not promised in excess of the legally computed reserves.
- (2) Reserves for substandard policies are equal to the standard reserve for the particular plan, age and duration plus 50% of the extra premium charged for the year.
- (3) The Company had \$67,468,098 of insurance in force for which the gross premiums are less than the net premiums according to the required valuation standard. Reserves to cover the above insurance are reported in Exhibit 5, Miscellaneous Reserves.
- (4) The tabular interest has been determined by the formula as described in the instructions. The tabular less actual reserve released has been determined by the formula as described in the instructions. The tabular cost has been determined by the formula as described in the instructions.
- (5) Tabular interest on funds not involving life contingencies is calculated as the product of such valuation rate of interest times the mean of the amount of funds subject to such valuation rate of interest held at the beginning and end of the year of valuation.
- (6) The Company has no reserve changes not captured elsewhere.

NOTES TO FINANCIAL STATEMENTS

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

Withdrawal Characteristics of Annuity Actuarial Reserves and Deposit – Type Contract Funds and Other Liabilities Without Life or Disability Contingencies

A. INDIVIDUAL ANNUITIES:

	General Account	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	% of Total
1. Subject to discretionary w ithdraw al:					
a. With market value adjustment	\$ 6,214,668,325	\$ -	\$ -	\$ 6,214,668,325	18.9%
b. At book value less current surrender charge of 5% or more	15,172,544,152	-	-	15,172,544,152	46.1%
c. At fair value	-	-	5,305,354	5,305,354	0.0%
d. Total w ith market value adjustment or at fair value (total of a through c)	21,387,212,477	-	5,305,354	21,392,517,831	65.0%
e. At book value w ithout adjustment (minimal or no charge or adjustment)	10,247,364,374	-	-	10,247,364,374	31.1%
2. Not subject to discretionary w ithdraw al	1,286,965,562	-	-	1,286,965,562	3.9%
3. Total (gross: direct + assumed)	32,921,542,413	-	5,305,354	32,926,847,767	100.0%
4. Reinsurance ceded	159,669,857	-	-	159,669,857	
5. Total (net) (3) - (4)	\$ 32,761,872,556	\$ -	\$ 5,305,354	\$ 32,767,177,910	
6. Amount included in A(1)b above that w ill move to A(1)e in the year after the statement date	\$ 3,550,490,309	\$ -	\$ -	\$ -	

B. GROUP ANNUITIES:

	General Account	Separate Account w ith Guarantees	Separate Account Nonguaranteed	Total	% of Total
1. Subject to discretionary w ithdraw al:					
a. With market value adjustment	\$ -	\$ -	\$ -	\$ -	0.0%
b. At book value less current surrender charge of 5% or more	126,288,180	-	-	126,288,180	9.9%
c. At fair value	-	-	-	-	0.0%
d. Total w ith market value adjustment or at fair value (total of a through c)	126,288,180	-	-	126,288,180	9.9%
e. At book value w ithout adjustment (minimal or no charge or adjustment)	751,589,426	-	-	751,589,426	58.7%
2. Not subject to discretionary w ithdraw al	402,525,422	-	-	402,525,422	31.4%
3. Total (gross: direct + assumed)	1,280,403,028	-	-	1,280,403,028	100.0%
4. Reinsurance ceded	1,814,199	-	-	1,814,199	
5. Total (net) (3) - (4)	\$ 1,278,588,829	\$ -	\$ -	\$ 1,278,588,829	
6. Amount included in A(1)b above that w ill move to A(1)e in the year after the statement date	\$ 3,195,866	\$ -	\$ -	\$ -	

C. DEPOSIT-TYPE CONTRACTS
(no life contingencies):

	General Account	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	% of Total
1. Subject to discretionary w ithdraw al:					
a. With market value adjustment	\$ -	\$ -	\$ -	\$ -	0.0%
b. At book value less current surrender charge of 5% or more	-	-	-	-	0.0%
c. At fair value	-	-	-	-	0.0%
d. Total w ith market value adjustment or at fair value (total of a through c)	-	-	-	-	0.0%
e. At book value w ithout adjustment (minimal or no charge or adjustment)	-	-	-	-	0.0%
2. Not subject to discretionary w ithdraw al	1,509,062,365	-	-	1,509,062,365	100.0%
3. Total (gross: direct + assumed)	1,509,062,365	-	-	1,509,062,365	100.0%
4. Reinsurance ceded	-	-	-	-	
5. Total (net) (3) - (4)	\$ 1,509,062,365	\$ -	\$ -	\$ 1,509,062,365	
6. Amount included in A(1)b above that w ill move to A(1)e in the year after the statement date	\$ -	\$ -	\$ -	\$ -	

D.

	Amount
Life & Accident & Health Annual Statement:	
1. Exhibit 5, Annuities Section, Total (net)	\$ 34,039,730,348
2. Exhibit 5, Supplementary Contracts w ith Life Contingencies Section, Total (net)	731,037
3. Exhibit 7, Deposit-Type Contracts, Line 14, Column 1	1,509,062,365
4. Subtotal	35,549,523,750
Separate Accounts Annual Statement:	
5. Exhibit 3, Line 0299999, Column 2	5,305,354
6. Exhibit 3, Line 0399999, Column 2	-
7. Policyholder dividend and coupon accumulations	-
8. Policyholder premiums	-
9. Guaranteed interest contracts	-
10. Other contract deposit funds	-
11. Subtotal	5,305,354
12. Combined Total	\$ 35,554,829,104

NOTES TO FINANCIAL STATEMENTS

Note 33 - Analysis of Life Actuarial Reserves by Withdrawal Characteristics

Account value, cash value and reserves for the breakouts of life insurance by withdrawal characteristics, separately for General Account products and Separate Account Nonguaranteed products are as follows:

		General Account		
		Account	Cash	
		Value	Value	Reserve
A.	Subject to discretionary withdrawal, surrender values, or policy loans:			
(1)	Term Policies with Cash Value	-	-	-
(2)	Universal Life	112,463,950	112,282,352	113,607,587
(3)	Universal Life with Secondary Guarantees	-	-	-
(4)	Indexed Universal Life	-	-	-
(5)	Indexed Universal Life with Secondary Guarantees	-	-	-
(6)	Indexed Life	-	-	-
(7)	Other Permanent Cash Value Life Insurance	-	55,681,141	58,614,422
(8)	Variable Life	-	-	-
(9)	Variable Universal Life	-	-	-
(10)	Miscellaneous Reserves	-	-	-
B.	Not subject to discretionary withdrawal or no cash values			
(1)	Term Policies without Cash Value	XXX	XXX	314,911,469
(2)	Accidental Death Benefits	XXX	XXX	120,315
(3)	Disability - Active Lives	XXX	XXX	120,156
(4)	Disability - Disabled Lives	XXX	XXX	4,515,449
(5)	Miscellaneous Reserves	XXX	XXX	5,869,394
C.	Total (gross: direct + assumed)	112,463,950	167,963,493	497,758,792
D.	Reinsurance ceded	70,539,474	103,544,185	320,409,917
E.	Total (net) (C) - (D)	41,924,476	64,419,308	177,348,875
F.				Amount
	Life & Accident & Health Annual Statement:			
(1)	Exhibit 5, Life Insurance Section, Total (net)			\$ 171,558,563
(2)	Exhibit 5, Accidental Death Benefits Section, Total (net)			63,387
(3)	Exhibit 5, Disability - Active Lives Section, Total (net)			30,982
(4)	Exhibit 5, Disability - Disabled Lives Section, Total (net)			1,706,599
(5)	Exhibit 5, Miscellaneous Reserves Section, Total (net)			3,989,344
(6)	Total			\$ 177,348,875

Note 34 - Premium and Annuity Considerations Deferred and Uncollected

A. Deferred and uncollected life insurance premiums and annuity considerations as of December 31, 2019, were as follows:

Type	Gross	Net of Loading
(1) Industrial	\$ -	\$ -
(2) Ordinary New Business	40,978	11,541
(3) Ordinary Renewal	11,094,610	9,468,611
(4) Credit Life	-	-
(5) Group Life	-	-
(6) Group Annuity	-	-
(7) Total	\$ 11,135,588	\$ 9,480,152

Note 35 - Separate Accounts

A. Separate Account Activity

- (1) The Company utilizes a separate account to record and account for assets and liabilities for individual variable-indexed annuities. GALIC maintains the separate account pursuant to the laws of Ohio for the purpose of supporting the obligation to adjust the indexed strategy values based on the daily value calculation or rise and fall of the index. The assets of the separate account are held in GALIC's name on behalf of the separate account and legally belong to GALIC. The assets in the separate account are not chargeable with liabilities arising out of any other business the Company conducts. GALIC may invest these assets in hedging instruments, including derivative contracts as well as other assets permitted under state law (ORC 3907.15). To support the Company's obligations to adjust the index strategy values, the Company may move funds between the separate account and the general account. GALIC is not obligated to invest the assets of the separate account according to any particular plan except as the Company may be required to by state insurance laws (GALIC does have a derivative use plan).
- (2) In accordance with the products and transactions recorded within the separate accounts, all assets are considered legally insulated from the general account and are not chargeable with liabilities incurred in any other business operation of the Company. As of December 31, 2019 and 2018, the Company's separate account statement included legally insulated variable-indexed annuity assets of \$6,615,972 and \$413,973, respectively.
- (3) With regard to the products/transactions recorded within the separate account, variable-indexed annuity products have guarantees backed by the general account. The separate account does not remit any risk charges to the general account for guaranteed benefits for the variable-indexed annuity products. The general account has not paid any guarantees for variable-indexed annuity products through December 31, 2019.
- (4) The Company does not engage in securities lending transactions with the separate account.

NOTES TO FINANCIAL STATEMENTS

B. General Nature and Characteristics of Separate Accounts Business

The separate account held by the Company relates to individual variable-indexed annuities of a nonguaranteed return nature. Indexed strategies are linked to the performance of an external index. The performance of those strategies is credited to the policyholder and can be positive up to a maximum gain or negative up to a maximum loss. A minimum guaranteed death benefit is also provided, which is the greater of the account value or the return of premium amount (purchase payments reduced proportionally for all withdrawals, not including early withdrawal charges). The assets and liabilities of these accounts are carried at fair value.

Information regarding the separate account of the Company is as follows:

	Index	Nonindexed Guarantee Less than/equal to 4%	Nonindexed Guarantee More than 4%	Nonguaranteed Separate Accounts	Total
(1) Premiums, considerations or deposits for year ended 12/31/2018	\$ -	\$ -	\$ -	\$ -	\$ -
Reserves at 12/31/2019					
(2) For accounts with assets at:					
a. Fair value	\$ -	\$ -	\$ -	\$ 5,305,354	\$ 5,305,354
b. Amortized cost	-	-	-	-	-
c. Total reserves	\$ -	\$ -	\$ -	\$ 5,305,354	\$ 5,305,354
(3) By withdrawal characteristics:					
a. Subject to discretionary withdrawal	\$ -	\$ -	\$ -	\$ -	\$ -
b. With fair value adjustment	-	-	-	-	-
c. At book value without fair value adjustment and with current surrender charge of 5% or more	-	-	-	-	-
d. At fair value	-	-	-	5,305,354	5,305,354
e. At book value without fair value adjustment and with current surrender charge less than 5%	-	-	-	-	-
f. Subtotal	-	-	-	5,305,354	5,305,354
g. Not subject to discretionary withdrawal	-	-	-	-	-
h. Total	\$ -	\$ -	\$ -	\$ 5,305,354	\$ 5,305,354
(4) Reserves for asset default risk in lieu of AVR	\$ -	\$ -	\$ -	\$ -	\$ -

C. The following is a reconciliation of the net transfer to (from) the Separate Account:

(1) Transfers as reported in the Summary of Operations of the Separate Accounts Statement:	
a. Transfers to Separate Accounts (Page 4, Line 1.4)	\$ 5,688,546
b. Transfers from Separate Accounts (Page 4, Line 10)	-
c. Net transfers to or (from) Separate Accounts (a) - (b)	\$ 5,688,546
(2) Reconciling Adjustments	\$ -
(3) Transfers as reported in the Summary of Operations of the Life, Accident & Health Annual Statement (1c) + (2) = (Page 4, Line 26)	\$ 5,688,546

Note 36 - Loss/Claim Adjustment Expenses

Reserves for loss/claim adjustment expenses are contained within the claim liability reserve for incurred but not reported claims. For December 31, 2019 and 2018 the loss/claim adjustment expense reserves were \$416,643 and \$271,505, respectively.

Annual Statement for the year 2019 of the **GREAT AMERICAN LIFE INSURANCE COMPANY**

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

1.1

Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer?
If yes, complete Schedule Y, Parts 1, 1A and 2.

Yes [X] No []

1.2

If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations?

Yes [X] No [] N/A []

1.3

State regulating? Ohio

1.4

Is the reporting entity publicly traded or a member of publicly traded group?

Yes [X] No []

1.5

If the response to 1.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group.

0001042046

2.1

Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity?

Yes [] No [X]

2.2

If yes, date of change:

3.1

State as of what date the latest financial examination of the reporting entity was made or is being made.

12/31/2016

3.2

State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity.
This date should be the date of the examined balance sheet and not the date the report was completed or released.

12/31/2016

3.3

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

01/11/2018

3.4

By what department or departments?
State of Ohio, Department of Insurance

3.5

Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with departments?

Yes [] No [] N/A [X]

3.6

Have all of the recommendations within the latest financial examination report been complied with?

Yes [] No [] N/A [X]

4.1

During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity) receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:

4.11

sales of new business?

Yes [] No [X]

4.12

renewals?

Yes [] No [X]

4.2

During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:

4.21

sales of new business?

Yes [] No [X]

4.22

renewals?

Yes [] No [X]

5.1

Has the reporting entity been a party to a merger or consolidation during the period covered by this statement?
If the answer is YES, complete and file the merger history data file with the NAIC.

Yes [] No [X]

5.2

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

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

6.1

Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period?

Yes [] No [X]

6.2

If yes, give full information:

7.1

Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity?

Yes [] No [X]

7.2

If yes,

7.21

State the percentage of foreign control

%

7.22

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

1 Nationality	2 Type of Entity

8.1

Is the company a subsidiary of a bank holding company regulated with the Federal Reserve Board?

Yes [] No [X]

8.2

If response to 8.1 is yes, please identify the name of the bank holding company.

8.3

Is the company affiliated with one or more banks, thrifts or securities firms?

Yes [X] No []

8.4

If the response to 8.3 is yes, please provide below the names and locations (city and state of the main office) of any affiliates regulated by a federal financial regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC
Great American Advisors	Cincinnati, OH	NO	NO	NO	YES
American Money Management Corporation	Cincinnati, OH	NO	NO	NO	YES

9.

What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
Ernst & Young LLP, 221 East 4th Street Suite 2900, Cincinnati, OH, 45202

10.1

Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation?

Yes [] No [X]

10.2

If the response to 10.1 is yes, provide information related to this exemption:

10.3

Has the insurer been granted any exemptions related to other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation?

Yes [] No [X]

10.4

If the response to 10.3 is yes, provide information related to this exemption:

Annual Statement for the year 2019 of the **GREAT AMERICAN LIFE INSURANCE COMPANY**

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

10.5

Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws?

Yes [☐] No [☒] N/A [☐]

10.6

If the response to 10.5 is no or n/a, please explain:
The Audit Committee of American Financial Group, Inc., the Company's SOX compliant parent, will be deemed to serve as the Company's Audit Committee for the purposes of compliance with Ohio insurance law.

11.

What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
Richard Lee Sutton, 301 East Fourth Street, Cincinnati, OH 45202, Officer

12.1

Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly?

Yes [☒] No [☐]

12.11

Name of real estate holding company

The detail can be found on Schedule BA, Part 1, Line 1799999.

12.12

Number of parcels involved

161

12.13

Total book/adjusted carrying value

\$

391,421,573

12.2

If yes, provide explanation
The Company has partial ownership in these real estate holding companies ranging from 2% to 62%. The detail can be found on Schedule BA, Part 1.

13.

FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:

13.1

What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?
Not Applicable.

13.2

Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located?

Yes [☐] No [☒]

13.3

Have there been any changes made to any of the trust indentures during the year?

Yes [☐] No [☒]

13.4

If answer to (13.3) is yes, has the domiciliary or entry state approved the changes?

Yes [☐] No [☐] N/A [☒]

14.1

Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards?

Yes [☒] No [☐]

(a)

Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;

(b)

Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;

(c)

Compliance with applicable governmental laws, rules and regulations;

(d)

The prompt internal reporting of violations to an appropriate person or persons identified in the code; and

(e)

Accountability for adherence to the code.

14.11

If the response to 14.1 is no, please explain:

14.2

Has the code of ethics for senior managers been amended?

Yes [☐] No [☒]

14.21

If the response to 14.2 is yes, provide information related to amendment(s).

14.3

Have any provisions of the code of ethics been waived for any of the specified officers?

Yes [☐] No [☒]

14.31

If the response to 14.3 is yes, provide the nature of any waiver(s).

15.1

Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List?

Yes [☐] No [☒]

15.2

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

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

BOARD OF DIRECTORS

16.

Is the purchase or sale of all investments of the reporting entity passed upon either by the Board of Directors or a subordinator committee thereof?

Yes [☒] No [☐]

17.

Does the reporting entity keep a complete permanent record of the proceedings of its Board of Directors and all subordinate committees thereof?

Yes [☒] No [☐]

18.

Has the reporting entity an established procedure for disclosure to its Board of Directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict or is likely to conflict with the official duties of such person?

Yes [☒] No [☐]

FINANCIAL

19.

Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)?

Yes [☐] No [☒]

20.1

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

20.11

To directors or other officers

\$

0

20.12

To stockholders not officers

\$

0

20.13

Trustees, supreme or grand (Fraternal only)

\$

0

20.2

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

20.21

To directors or other officers

\$

0

20.22

To stockholders not officers

0

20.23

Trustees, supreme or grand (Fraternal only)

0

21.1

Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reporting in the statement?

Yes [☐] No [☒]

21.2

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

21.21

Rented from others

\$

0

21.22

Borrowed from others

\$

0

21.23

Leased from others

\$

0

21.24

Other

\$

0

22.1

Does this statement include payments for assessments as described in the *Annual Statement Instructions* other than guaranty fund or guaranty association assessments?

Yes [☒] No [☐]

22.2

If answer is yes:

22.21

Amount paid as losses or risk adjustment

\$

0

22.22

Amount paid as expenses

\$

0

22.23

Other amounts paid

\$

0

20.1

Annual Statement for the year 2019 of the **GREAT AMERICAN LIFE INSURANCE COMPANY**

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

23.1	Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement?	Yes [X]	No []
23.2	If yes, indicate any amounts receivable from parent included in the Page 2 amount:	\$	0

INVESTMENT

24.01	Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date (other than securities lending programs addressed in 24.03)?	Yes [X]	No []																																																																																	
24.02	If no, give full and complete information, relating thereto:																																																																																			
24.03	For security lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet (an alternative is to reference Note 17 where this information is also provided). <u>The Company does not engage in securities lending.</u>																																																																																			
24.04	Does the company's security lending program meet the requirements for a conforming program as outlined in the <i>Risk-Based Capital Instructions</i> ?	Yes []	No [] N/A [X]																																																																																	
24.05	If answer to 24.04 is yes, report amount of collateral for conforming programs.	\$	0																																																																																	
24.06	If answer to 24.04 is no, report amount of collateral for other programs	\$	0																																																																																	
24.07	Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract?	Yes []	No [] N/A [X]																																																																																	
24.08	Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%?	Yes []	No [] N/A [X]																																																																																	
24.09	Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities Lending Agreement (MSLA) to conduct securities lending?	Yes []	No [] N/A [X]																																																																																	
24.10	For the reporting entity's security lending program, state the amount of the following as of December 31 of the current year:																																																																																			
24.101	Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2:	\$	0																																																																																	
24.102	Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2:	\$	0																																																																																	
24.103	Total payable for securities lending reported on the liability page:	\$	0																																																																																	
25.1	Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity or has the reporting entity sold or transferred any assets subject to a put option contract that is current in force? (Exclude securities subject to Interrogatory 21.1 and 24.03.)	Yes [X]	No []																																																																																	
25.2	If yes, state the amount thereof at December 31 of the current year:																																																																																			
25.21	Subject to repurchase agreements	\$	0																																																																																	
25.22	Subject to reverse repurchase agreements	\$	0																																																																																	
25.23	Subject to dollar repurchase agreements	\$	0																																																																																	
25.24	Subject to reverse dollar repurchase agreements	\$	0																																																																																	
25.25	Placed under option agreements	\$	0																																																																																	
25.26	Letter stock or securities restricted as sale – excluding FHLB Capital Stock	\$	1,299,301,661																																																																																	
25.27	FHLB Capital Stock	\$	51,920,000																																																																																	
25.28	On deposit with states	\$	7,566,042																																																																																	
25.29	On deposit with other regulatory bodies	\$	0																																																																																	
25.30	Pledged as collateral – excluding collateral pledged to an FHLB	\$	0																																																																																	
25.31	Pledged as collateral to FHLB – including assets backing funding agreements	\$	1,220,489,251																																																																																	
25.32	Other	\$	0																																																																																	
25.3	For category (25.26) provide the following:																																																																																			
	<table><tr><th>1 Nature of Restriction</th><th>2 Description</th><th>3 Amount</th></tr><tr><td>Partnership limitation</td><td>A&M CAPITAL EUROPE, SCSP LP</td><td>\$ 775,931</td></tr><tr><td>Partnership limitation</td><td>A&M CAPITAL OPPORTUNITIES FUND, LP</td><td>\$ 4,259,396</td></tr><tr><td>Partnership limitation</td><td>A&M CAPITAL PARTNERS II, LP</td><td>\$ 1,499,131</td></tr><tr><td>Partnership limitation</td><td>A&M CAPITAL PARTNERS, LP</td><td>\$ 4,960,468</td></tr><tr><td>Not registered with SEC</td><td>AIRWAY THERAPEUTICS</td><td>\$ 3,579,320</td></tr><tr><td>Partnership limitation</td><td>ALLOS III-Q L.P.</td><td>\$ 379,062</td></tr><tr><td>Membership limitation</td><td>ALTENERGY STORAGE BRIDGE, LLC</td><td>\$ 369,390</td></tr><tr><td>Membership limitation</td><td>ALTENERGY STORAGE, LLC</td><td>\$ 1,941,723</td></tr><tr><td>Not registered with SEC</td><td>AMMC 11 SN</td><td>\$ 6,122,346</td></tr><tr><td>Not registered with SEC</td><td>AMMC 12 SN</td><td>\$ 3,223,214</td></tr><tr><td>Not registered with SEC</td><td>AMMC 13 SN</td><td>\$ 3,165,582</td></tr><tr><td>Not registered with SEC</td><td>AMMC 14 SN</td><td>\$ 3,241,700</td></tr><tr><td>Not registered with SEC</td><td>AMMC 15 SN</td><td>\$ 3,008,950</td></tr><tr><td>Not registered with SEC</td><td>AMMC 16 SN</td><td>\$ 4,345,572</td></tr><tr><td>Not registered with SEC</td><td>AMMC 18 SUB</td><td>\$ 10,645,065</td></tr><tr><td>Not registered with SEC</td><td>AMMC 19 SN</td><td>\$ 10,076,966</td></tr><tr><td>Not registered with SEC</td><td>AMMC 20 SN</td><td>\$ 10,001,880</td></tr><tr><td>Not registered with SEC</td><td>AMMC 21 SN</td><td>\$ 2,755,125</td></tr><tr><td>Not registered with SEC</td><td>AMMC 22 SUB</td><td>\$ 14,616,376</td></tr><tr><td>Not registered with SEC</td><td>AMMC CLO VII, LIMITED VAR 12-19-19</td><td>\$</td></tr><tr><td>Partnership limitation</td><td>ARCLIGHT ENERGY PARTNERS FUND VI, LP</td><td>\$ 12,863,555</td></tr><tr><td>Not registered with SEC</td><td>BENCHMARK ACQUISITION CO</td><td>\$</td></tr><tr><td>Not registered with SEC</td><td>BEXION PHARMACEUTICALS</td><td>\$ 139,994</td></tr><tr><td>Not registered with SEC</td><td>BEXION PHARMACEUTICALS</td><td>\$ 199,997</td></tr><tr><td>Not registered with SEC</td><td>BEXION PHARMACEUTICALS LLC</td><td>\$ 319,134</td></tr><tr><td>Membership limitation</td><td>BGP FS HOLDCO, LLC</td><td>\$ 7,463,505</td></tr></table>	1 Nature of Restriction	2 Description	3 Amount	Partnership limitation	A&M CAPITAL EUROPE, SCSP LP	\$ 775,931	Partnership limitation	A&M CAPITAL OPPORTUNITIES FUND, LP	\$ 4,259,396	Partnership limitation	A&M CAPITAL PARTNERS II, LP	\$ 1,499,131	Partnership limitation	A&M CAPITAL PARTNERS, LP	\$ 4,960,468	Not registered with SEC	AIRWAY THERAPEUTICS	\$ 3,579,320	Partnership limitation	ALLOS III-Q L.P.	\$ 379,062	Membership limitation	ALTENERGY STORAGE BRIDGE, LLC	\$ 369,390	Membership limitation	ALTENERGY STORAGE, LLC	\$ 1,941,723	Not registered with SEC	AMMC 11 SN	\$ 6,122,346	Not registered with SEC	AMMC 12 SN	\$ 3,223,214	Not registered with SEC	AMMC 13 SN	\$ 3,165,582	Not registered with SEC	AMMC 14 SN	\$ 3,241,700	Not registered with SEC	AMMC 15 SN	\$ 3,008,950	Not registered with SEC	AMMC 16 SN	\$ 4,345,572	Not registered with SEC	AMMC 18 SUB	\$ 10,645,065	Not registered with SEC	AMMC 19 SN	\$ 10,076,966	Not registered with SEC	AMMC 20 SN	\$ 10,001,880	Not registered with SEC	AMMC 21 SN	\$ 2,755,125	Not registered with SEC	AMMC 22 SUB	\$ 14,616,376	Not registered with SEC	AMMC CLO VII, LIMITED VAR 12-19-19	\$	Partnership limitation	ARCLIGHT ENERGY PARTNERS FUND VI, LP	\$ 12,863,555	Not registered with SEC	BENCHMARK ACQUISITION CO	\$	Not registered with SEC	BEXION PHARMACEUTICALS	\$ 139,994	Not registered with SEC	BEXION PHARMACEUTICALS	\$ 199,997	Not registered with SEC	BEXION PHARMACEUTICALS LLC	\$ 319,134	Membership limitation	BGP FS HOLDCO, LLC	\$ 7,463,505		
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Annual Statement for the year 2019 of the

GREAT AMERICAN LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

Not registered with SEC	BIDTELLECT	\$124,207
Not registered with SEC	BIDTELLECT \$6.78 6/29/2025	\$
Not registered with SEC	BIDTELLECT WARRANT \$0.01 6/26/2027	\$80,541
Not registered with SEC	BIDTELLECT, INC.	\$
Not registered with SEC	BIOWISH TECHNOLOGIES SERIES B	\$811,671
Not registered with SEC	BIOWISH TECHNOLOGIES SERIES C	\$2,873,365
Not registered with SEC	BIOWISH TECHNOLOGIES SERIES E	\$2,634,000
Membership limitation	BLACKSTONE DIVERSIFIED ALTERNATIVES ISSUER LLC.	\$4,963,105
Partnership limitation	BLACKSTONE TACTICAL OPPORTUNITIES III, LP	\$1,078,049
Partnership limitation	BLUE CHIP VI LLC EXTENSION FUND	\$
Partnership limitation	BLUE CHIP VI LLC EXTENSION FUND II	\$409,058
Membership limitation	BRIDGE GROWTH PARTNERS- AGGREGATOR, LLC	\$10,488,827
Partnership limitation	BRIDGE GROWTH PARTNERS L.P.	\$20,483,125
Partnership limitation	BRIDGE GROWTH PARTNERS L.P.-ACCEDIAN HOLDINGS	\$10,731,418
Partnership limitation	BRIDGE GROWTH PARTNERS L.P.-ACCEDIAN HOLDINGS II	\$8,848,084
Not registered with SEC	BRIGHTHOUSE HOLDINGS, LLC	\$18,623,711
Membership limitation	BROTHERS MANAGEMENT LLC	\$1,000
Membership limitation	CALTUS PARTNERS III, L.P.	\$48,203
Partnership limitation	CCA LIFE SETTLEMENTS FUND II, LP	\$4,250,000
Not registered with SEC	CGL HOLDINGS II CORPORATION	\$30,731,400
Membership limitation	CHANNEL 51, LLC	\$3,114,612
Membership limitation	CINCINNATI CORNERSTONE INVESTORS BWV I, LLC	\$500,000
Membership limitation	CINCINNATI CORNERSTONE INVESTORS EL III, LLC	\$2,329,431
Membership limitation	CINCINNATI CORNERSTONE INVESTORS EL IV LLC	\$1,041,730
Membership limitation	CINCY TECH FUND IV, LLC	\$2,045,320
Membership limitation	CINCY TECH FUND V, LLC	\$300,000
Membership limitation	CINTRIFUSE SYNDICATE FUND I, LLC	\$1,568,551
Membership limitation	CINTRIFUSE SYNDICATE FUND II, LLC	\$336,088
Membership limitation	CORNERSTONE OFFICE PARTNERS, LLC	\$6,924,455
Partnership limitation	CORSAIR ASSIST INVESTORS, LP	\$8,455,903
Partnership limitation	CORSAIR BLADE INVESTORS, L.P.	\$5,000,000
Partnership limitation	CORSAIR BOOMER INVESTORS L.P	\$15,063,837
Partnership limitation	CORSAIR V FINANCIAL SERVICES CAPITAL PARTNERS LP	\$5,321,766
Membership limitation	COWBOY PARENT, LLC	\$4,487,889
Not registered with SEC	CRANEMERE UK HOLDINGS I LIMITED	\$8,361,500
Partnership limitation	CYPRUM PARALLEL INVESTORS V, LP	\$799,273
Partnership limitation	DECOPAC, INC	\$8,943,348
Membership limitation	DESRI VI, LLC	\$2,466,101
Not registered with SEC	ECCRINE SYS SER B	\$3,381,074
Membership limitation	ELECTRIC GUARD DOG, LLC	\$5,315,882
Not registered with SEC	ENABLE INJECTIONS SERIES B	\$2,443,030
Partnership limitation	ENERGY IMPACT FUND LP	\$6,204,552
Not registered with SEC	ENVEN ENERGY CL A ORD	\$11,610,000
Not registered with SEC	ENVEN ENERGY CORPORATION	\$8,291,046
Not registered with SEC	ENVEN ENERGY SRS A EQ WARRANT 144A	\$107,173
Not registered with SEC	ENVEN ENERGY SRS B EQ WARRANT 144A	\$36,051
Not registered with SEC	EOS ENERGY STORAGE LLC	\$2,000,001
Partnership limitation	EXWORKS CAPITAL FUND I, LP	\$7,263,054
Partnership limitation	EXWORKS CAPITAL FUND II PARALLEL VEHICLE, LP	\$52,400,380
Partnership limitation	FINANCIAL EDGE FUND, L.P.	\$9,761,046
Partnership limitation	FORESITE CAPITAL FUND IV, LP	\$4,700,817
Not registered with SEC	GENTESIS A-2	\$2,169,999
Not registered with SEC	GLOBAL COOLING INC SERIES B	\$749,934
Partnership limitation	GOLDNER HAWN FUND VII L.P	\$447,768
Partnership limitation	GREAT AMERICAN CAPITAL PARTNERS FUND II, LP	\$5,074,599
Partnership limitation	GREENSPRING GLOBAL PARTNERS IX-B, LP	\$904,224
Partnership limitation	GREENSPRING GLOBAL PARTNERS VIII, L.P.	\$2,435,171
Partnership limitation	GREENSPRING OPPORTUNITIES IV, LP	\$3,934,547
Partnership limitation	GREENSPRING OPPORTUNITIES V, LP	\$3,128,901
Partnership limitation	GRYPHON MEZZANINE PARTNERS II FEEDER FUND, LP	\$2,596,156
Partnership limitation	GRYPHON MEZZANINE PARTNERS, LP	\$5,920,004
Partnership limitation	GRYPHON PARTNERS IV, L.P.	\$6,141,705
Partnership limitation	GRYPHON PARTNERS V, L.P.	\$4,224,934
Partnership limitation	HARVEST INTRESON ENTERPRISE FUND I, LP.	\$726,742

Annual Statement for the year 2019 of the

GREAT AMERICAN LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

Not registered with SEC	HC2 BROADCASTING 8/7/2023	\$461,315
Not registered with SEC	HC2 BROADCASTING HOLDINGS INC	\$1,836,750
Not registered with SEC	HC2 HOLDINGS, INC.	\$20,000
Not registered with SEC	IDEAL IMPLANTS 5.50 10/16/2023	\$440,541
Not registered with SEC	IDEAL IMPLANTS SERIES B	\$3,144,036
Not registered with SEC	IPI ACQUISITION LLC WARRANTS	\$
Not registered with SEC	IRACORE INTERNATIONAL, INC.	\$423,360
Not registered with SEC	JOBSON MEDICAL LLC	\$
Membership limitation	KALEB GROVE INVESTORS, LLC	\$14,396,525
Membership limitation	KELLY CO, INVESTORS, LLC	\$5,735,359
Partnership limitation	L-A BATTERY QOF FUND, LP	\$5,000,000
Partnership limitation	L-A DELRAY QOF FUND, LP	\$3,125,000
Partnership limitation	L-A LAMAR URBAN NEIGHBORHOOD, FUND LP.	\$10,421,961
Partnership limitation	L-A SATURN ACQUISITION, L.P.	\$12,154,313
Partnership limitation	LCN NA FUND III-D, LP	\$369,826
Partnership limitation	LLR EQUITY PARTNERS IV, L.P.	\$5,781,274
Partnership limitation	LLR EQUITY PARTNERS V, L.P.	\$3,910,346
Not registered with SEC	LOSANT LOT INC SERIES A	\$700,000
Not registered with SEC	LOSANT LOT, INC B	\$1,000,000
Partnership limitation	LUBERT-ADLER REAL ESTATE FUND VII, LP	\$41,236,011
Partnership limitation	LUBERT-ADLER REAL ESTATE FUND VII-B, LP	\$12,371,816
Partnership limitation	LUBERT-ADLER WORKFORCE HOUSING FUND, L.P.	\$(147,140)
Partnership limitation	MANCHESTERSTORY VENTURE FUND, L.P.	\$596,446
Membership limitation	MCC SENIOR LOAN STRATEGY JV I LLC	\$9,730,209
Membership limitation	MCOF GP, LLC	\$1,337
Membership limitation	MCOF MANAGEMENT, LLC	\$3,737
Membership limitation	MEDLEY (ASPECT) GP, LLC	\$
Membership limitation	MEDLEY ASPECT MANAGEMENT, LLC	\$3,584
Partnership limitation	MEDLEY CREDIT OPPORTUNITY DELAWARE FUND, L.P.	\$10,590,016
Membership limitation	MEDLEY REAL D (ANNUITY) LLC	\$4,460,555
Membership limitation	MEDLEY TACTICAL OPPORTUNITIES, LLC	\$394,128
Not registered with SEC	MOD PIZZA	\$3,499,929
Partnership limitation	MONARCH CAPITAL PARTNERS III, L.P.	\$10,472,780
Partnership limitation	MONARCH CAPITAL PARTNERS IV, L.P.	\$9,085,039
Membership limitation	MONZA ENERGY, LLC	\$5,263,375
Not registered with SEC	MORGAN JOSEPH TRIARTISAN GRP D 5%	\$24,622
Partnership limitation	NB DYAL IV US INVESTORS, LP	\$403,157
Partnership limitation	NB PRIVATE EQUITY CREDIT OPPORTUNITIES FUND LP	\$2,242,984
Partnership limitation	NB REAL ESTATE SECONDARY OPPORTUNITIES FUND LP	\$1,912,342
Partnership limitation	NB SECONDARY OPPORTUNITIES FUND III L.P.	\$7,836,374
Partnership limitation	NB SECONDARY OPPORTUNITIES FUND IV L.P.	\$4,305,698
Partnership limitation	NB STRATEGIC CO INVESTMENT PARTNERS II L.P.	\$3,697,414
Partnership limitation	NB STRATEGIC CO-INVESTMENT PARTNERS III L.P.	\$9,793,932
Partnership limitation	NORTHCREEK MEZZANINE FUND II, L.P.	\$1,682,734
Partnership limitation	NORTHCREEK MEZZANINE FUND III, L.P.	\$140,000
Partnership limitation	NUTRACEUTICAL INVESTCO, LP	\$2,513,041
Partnership limitation	OBC INVESTMENT PARTNERS, L.P. (BOCK & CLARK)	\$305,170
Membership limitation	OBIP, LP (BOLT TOPCO, LLC)	\$7,332,835
Partnership limitation	OLG INVESTMENT PARTNERS, L.P. (LUCAS GROUP)	\$2,618,817
Partnership limitation	ORCHARD TOSCA INVESTMENT PARTNERS, L.P.	\$6,000,031
Not registered with SEC	ORGANOVO HOLDINGS ORD	\$56,912
Membership limitation	OSPREY POINTE SANDESTIN, LLC	\$5,467,100
Membership limitation	OTAIP, LP (TREW HOLDINGS, LLC)	\$6,836,432
Partnership limitation	OVIP, L.P	\$5,193,093
Membership limitation	PARK MEADOWS CO INVESTORS, LLC	\$15,485,521
Partnership limitation	PATRIOT FINANCIAL PARTNERS III, L.P.	\$5,613,804
Partnership limitation	PATRIOT FINANCIAL PARTNERSII, L.P.	\$8,982,536
Not registered with SEC	PAYLESS HOLDINGS LLC	\$
Not registered with SEC	PERMIAN HOLDINGS INC.	\$70,125
Not registered with SEC	PERMIAN HOLDINGS INC.	\$70,125
Not registered with SEC	PHILADELPHIA ENERGY - CLASS A	\$10,338
Not registered with SEC	PINE BROOK	\$53,107,223
Membership limitation	PINEAPPLE SQUARE PROP CLASS A 10.00%	\$
Partnership limitation	PINEBRIDGE PRIVATE CREDIT FEEDER, LP	\$2,999,818

Annual Statement for the year 2019 of the

GREAT AMERICAN LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

Partnership limitation	PRCP – UNIVERSITY VILLAGE, LP	\$ 6,521,907
Partnership limitation	PRCP-ABACOA, LP	\$ 7,227,795
Partnership limitation	PRCP-ARCADIA PARTNERS, LP	\$ 5,812,461
Partnership limitation	PRCP-ATLANTA CANOPY PARTNERS, LP	\$ 518,779
Partnership limitation	PRCP-AURORA PARTNERS, LP	\$ 9,608,701
Partnership limitation	PRCP-AVONDALE PARTNERS, LP	\$ 19,075,596
Partnership limitation	PRCP-BOCA RATON PARTNERS, LP	\$ 9,504,150
Partnership limitation	PRCP-BUCKS PARTNERS, LP	\$ 7,901,288
Partnership limitation	PRCP-CO DEER CREST PARTNERS, LP	\$ 7,708,644
Partnership limitation	PRCP-CO GOVERNOR'S PARK, LP	\$ 1,025,509
Partnership limitation	PRCP-CO LAKEWOOD, LP	\$ 10,052,184
Partnership limitation	PRCP-CO SPYGLASS CREEK, LP	\$ 10,447,111
Partnership limitation	PRCP-CS PARTNERS II, LP	\$ 5,591,460
Partnership limitation	PRCP-DALLAS FOUR PARTNERS, LP	\$ 13,067,203
Partnership limitation	PRCP-DEL CORONADO PARTNERS, LP	\$ 8,242,419
Partnership limitation	PRCP-EVERETT PARTNERS, L.P.	\$ 3,756,384
Partnership limitation	PRCP-KEY WEST PARTNERS I, LP	\$ 6,779,807
Partnership limitation	PRCP-MD GERMANTOWN, LP	\$ 6,572,206
Partnership limitation	PRCP–MISSOURI PARTNERS, L.P.	\$ 9,464,326
Partnership limitation	PRCP-MURIETTA PARTNERS, LP	\$ 5,150,680
Partnership limitation	PRCP-NC WILMINGTON PARTNERS II, LP	\$ 1,773,826
Partnership limitation	PRCP–OHIO PARTNERS II, L.P.	\$ 4,726,364
Partnership limitation	PRCP–OREGON PARTNERS I, LP	\$ 3,670,219
Partnership limitation	PRCP-ORLANDO SANFORD LANDING PARTNERS, LP	\$ 711,824
Partnership limitation	PRCP-ORLANDO UCF PARTNERS, LP	\$ 5,084,004
Partnership limitation	PRCP-ORLANDO WHISPER LAKE PARTNERS, LP	\$ 552,632
Partnership limitation	PRCP-PHOENIX III PARTNERS, LP	\$ 12,245,430
Partnership limitation	PRCP-RALEIGH I PARTNERS LP	\$ 2,790,356
Partnership limitation	PRCP-ST. JOHN'S FOREST PARTNERS, LP	\$ 506,426
Partnership limitation	PRCP-STUART PARTNERS, L.P.	\$ 8,506,144
Partnership limitation	PRCP-SUNRISE WATER'S EDGE PARTNERS, LP	\$ 8,844,125
Partnership limitation	PRCP-TAMPA ARBOR PARTNERS, LP	\$ 4,993,232
Partnership limitation	PRCP-TEMPE/MESA PARTNERS, L.P	\$ 9,005,483
Partnership limitation	PRCP-TX KINGWOOD, LP	\$ 4,322,620
Partnership limitation	PRCP-UNION HEIGHTS, L.P.	\$ 4,917,867
Partnership limitation	PRCP-WOODLAND HILLS, LP	\$ 3,415,225
Partnership limitation	PRETIUM MORTGAGE CREDIT PARTNERS I, L.P.	\$ 6,356,614
Partnership limitation	PRIVATE EQUITY SOLUTIONS SCSP LP	\$ 801,632
Partnership limitation	PROJECT SENATOR HOLDINGS, L.P.	\$ 6,559,379
Partnership limitation	PWP GROWTH EQUITY FUND I LLP	\$ 8,481,676
Partnership limitation	PWP GROWTH EQUITY FUND II LLP	\$ 4,059,477
Membership limitation	QUIBI HOLDINGS, LLC	\$ 7,631,250
Membership limitation	QUICK MED HOLDINGS LLC	\$ 3,607,463
Membership limitation	RCCF IFBYPHONE, LLC	\$ 1,483,553
Partnership limitation	REFINERY VENTURE FUND I, LP	\$ 1,461,990
Membership limitation	RESIDENCES ORC, LLC	\$ 5,000,000
Partnership limitation	REVELSTOKE SINGLE ASSET FUND I, LP	\$ 2,165,489
Partnership limitation	RIGHETTI RANCH, L.P.	\$ 14,224,084
Partnership limitation	RIVER CITIES CAPITAL FUND III, LP	\$ 346,314
Partnership limitation	RIVER CITIES CAPITAL FUND IV, LP	\$ 1,411,806
Partnership limitation	RIVER CITIES CAPITAL FUND V L.P.	\$ 3,018,927
Partnership limitation	RIVER CITIES CAPITAL FUND VI, LP	\$ 2,109,643
Partnership limitation	RIVERCREST CAPITAL PARTNERS, LP	\$ 4,709,276
Partnership limitation	ROARK CAPITAL PARTNERS FUND V, LP	\$ 860,315
Not registered with SEC	ROUNDPOINT MTG SERV A 8.00	\$ 5,000,000
Partnership limitation	SAAS CAPITAL FUND III, LP	\$ 1,070,498
Partnership limitation	SAGARD CREDIT PARTNERS, LP	\$ 2,967,539
Membership limitation	SIERRA SENIOR LOAN STRATEGY JV I LLC	\$ 10,378,296
Not registered with SEC	SILAC LLC	\$ 11,379,863
Partnership limitation	SNOW PHIPPS III, L.P.	\$ 6,355,629
Partnership limitation	SNOW, PHIPPS, & GUGGENHEIM II, L.P.	\$ 6,220,656
Partnership limitation	SNOW, PHIPPS, & GUGGENHEIM, L.P.	\$ 4,785,446
Partnership limitation	SOLAMERE CAPITAL FUND II, L.P.	\$ 7,133,657
Partnership limitation	SOLAMERE CAPITAL FUND II-A, L.P.	\$ 3,468,578

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GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

Partnership limitation	SOLAMERE CAPITAL FUND III, LP	\$	1,438,119
Membership limitation	SOLAMERE PORTFOLIO COMPANY INVESTMENTS II, LLC	\$	2,495,935
Membership limitation	SOLAMERE PORTFOLIO COMPANY INVESTMENTS, LLC	\$	1,116,548
Partnership limitation	STEFAC, LP	\$	13,802,078
Not registered with SEC	TBOLT 18A G	\$	4,779,920
Partnership limitation	THE CRANEMERE GROUP LIMITED	\$	26,734,026
Not registered with SEC	THIRD POLE SERIES B TRANCHE 1	\$	1,458,072
Not registered with SEC	THIRD POLE, INC.	\$	1,973,965
Membership limitation	THORLEY INDUSTRIES LLC	\$	1,805,230
Membership limitation	THREE OCEAN PARTNERS LLC	\$	1
Partnership limitation	TRG SOUTHGATE II, L.P.	\$	3,825,203
Partnership limitation	TRG SOUTHGATE, L.P.	\$	1
Membership limitation	TRIARTISAN ORLANDO PARTNERS, LLC	\$	3,483,170
Membership limitation	TRIARTISAN PFC PARTNERS, LLC	\$	4,993,666
Partnership limitation	TRILANTIC CAPITAL PARTNERS VI, LP	\$	1,613,672
Membership limitation	TRITIUM PARTNERS II, LLC	\$	644,431
Membership limitation	TRITIUM PARTNERS LLC	\$	7,881,338
Membership limitation	TS OPCO HOLDINGS, LLC	\$	5,000,000
Partnership limitation	TTGA C-1 MMF, LP	\$	14,085,580
Partnership limitation	VIDA INSURANCE CREDIT OPPORTUNITY FUND II, LP	\$	17,018,003
Partnership limitation	VIDA LONGEVITY FUND LP	\$	10,930,808
Partnership limitation	VIVO CAPITAL FUND IX, LP	\$	905,590
Partnership limitation	WATER STREET O'CONNOR LP	\$	15,979,125
Partnership limitation	YUKON CAPITAL PARTNERS II L.P.	\$	3,544,370
Partnership limitation	YUKON CAPITAL PARTNERS III L.P.	\$	3,303,030

- 26.1

Does the reporting entity have any hedging transactions reported on Schedule DB?

Yes [X] No []
- 26.2

If yes, has a comprehensive description of the hedging program been made available to the domiciliary state?
If no, attach a description with this statement.

Yes [X] No [] N/A []

Lines 26.3 through 26.5: FOR LIFE/FRATERNAL REPORTING ENTITIES ONLY:

- 26.3

Does the reporting entity utilize derivatives to hedge variable annuity guarantees subject to fluctuations as a results of interest rate sensitivity?

Yes [] No [X]
- 26.4

If the response to 26.3 is yes, does the reporting entity utilize:

26.41

Special accounting provision of SSAP No. 108

Yes [] No []

26.42

Permitted accounting practice

Yes [] No []

26.43

Other accounting guidance

Yes [] No []
- 26.5

By responding yes to 26.41 regarding utilizing the special accounting provisions of SSAP No. 108, the reporting entity attests to the following:

Yes [] No []

•

The reporting entity has obtained explicit approval from the domiciliary state.

•

Hedging strategy subject to the special accounting provisions is consistent with the requirements of VM-21.

•

Actuarial certification has been obtained which indicates that the hedging strategy is incorporated within the establishment of VM-21 reserves and provides the impact of the hedging strategy within the Actuarial Guidance Conditional Tail Expectation Amount.

•

Financial Officer Certification has been obtained which indicates that the hedging strategy meets the definition of a Clearly Defined Hedging Strategy within VM-21 and the Clearly Defined Hedging Strategy is the hedging strategy being used by the company in its actual day-to-day risk mitigation efforts.
- 27.1

Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity?

Yes [] No [X]
- 27.2

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

\$ 0
28.

Excluding items in Schedule E-Part 3-Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC *Financial Condition Examiners Handbook*?

Yes [X] No []

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

1 Name of Custodian(s)	2 Custodian's Address
The Bank of New York Mellon	One Wall Street, New York, NY 10286

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

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

- 28.03

Have there been any changes, including name changes, in the custodian(s) identified in 28.01 during the current year?

Yes [] No [X]

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

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

- 28.05

Investment management – Identify all investment advisors, investment managers, broker/dealers, including individuals that have the authority to make investment decisions on behalf of the reporting entity. For assets that are managed internally by employees of the reporting entity, note as such. ["...that have access to the investment accounts", "... handle securities"].
- | 1
Name of Firm or Individual | 2
Affiliation |
|---------------------------------------|------------------|
| American Money Management Corporation | A |

Annual Statement for the year 2019 of the **GREAT AMERICAN LIFE INSURANCE COMPANY**

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

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

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

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

1	2	3	4	5
Central Registration Depository Number	Name of Firm or Individual	Legal Entity Identifier (LEI)	Registered With	Investment Management Agreement (IMA) Filed
161853	American Money Management Corporation	54930048Y5YTQDRCSM84	SEC	NO
131619	Ares Capital Management LLC.	549300R4YHRZ8JUZU385	SEC	NO

29.1 Does the reporting entity have any diversified mutual funds reported in Schedule D-Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5 (b) (1)])? Yes [☒] No [☐]

29.2 If yes, complete the following schedule:

1 CUSIP	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
89147L 10 0	TORTOISE ENERGY INFRASTRUCTURE	\$ 10,219,455
89148B 10 1	TORTOISE MLP FUND INC.	\$ 1,000,440
486606 10 6	KAYNE ANDERSON MLP INVESTMENT	\$ 6,854,897
29.2999 TOTAL		\$ 18,074,792

29.3 For each mutual fund listed in the table above, complete the following schedule:

1 Name of Mutual Fund (from above table)	2 Name of Significant Holding of the Mutual Fund	3 Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	4 Date of Valuation
TORTOISE ENERGY INFRASTRUCTURE	Energy Transfer Partners, L.P.	\$ 960,629	12/31/2019
TORTOISE ENERGY INFRASTRUCTURE	Enterprise Products Partners L.P.	\$ 848,215	12/31/2019
TORTOISE ENERGY INFRASTRUCTURE	Magellan Midstream Partners, L.P.	\$ 746,020	12/31/2019
TORTOISE ENERGY INFRASTRUCTURE	MPLX L.P.	\$ 746,020	12/31/2019
TORTOISE ENERGY INFRASTRUCTURE	Plains All American Pipeline, L.P.	\$ 470,095	12/31/2019
TORTOISE MLP FUND INC.	Energy Transfer Partners, L.P.	\$ 96,042	12/31/2019
TORTOISE MLP FUND INC.	Enterprise Products Partners L.P.	\$ 83,037	12/31/2019
TORTOISE MLP FUND INC.	MPLX L.P.	\$ 77,034	12/31/2019
TORTOISE MLP FUND INC.	Magellan Midstream Partners, L.P.	\$ 47,021	12/31/2019
TORTOISE MLP FUND INC.	Plains All American Pipeline, L.P.	\$ 44,019	12/31/2019
KAYNE ANDERSON MLP INVESTMENT	Enterprise Products Partners L.P.	\$ 980,250	12/31/2019
KAYNE ANDERSON MLP INVESTMENT	Energy Transfer Partners, L.P.	\$ 692,345	12/31/2019
KAYNE ANDERSON MLP INVESTMENT	The Williams Companies, Inc.	\$ 568,956	12/31/2019
KAYNE ANDERSON MLP INVESTMENT	ONEOK Partners, L.P.	\$ 568,956	12/31/2019
KAYNE ANDERSON MLP INVESTMENT	MPLX L.P.	\$ 534,682	12/31/2019

30. Provide the following information for all short-term and long-term bonds and all preferred stocks. Do not substitute amortized value or statement value for fair value.

		1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1	Bonds	\$ 33,143,056,272	\$ 34,759,722,516	\$ 1,616,666,244
30.2	Preferred Stocks	\$ 270,862,862	\$ 282,659,920	\$ 11,797,058
30.3	Totals	\$ 33,413,919,134	\$ 35,042,382,436	\$ 1,628,463,302

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

Fair values for Bonds and Preferred stocks are determined by internal investment professionals at American Money Management Corporation (the manager of the Company's investment portfolio) using data from nationally recognized pricing services, broker quotes and available trade information. When data from these sources is not available, (typically less than 1% of the portfolio), prices are developed internally by the investment professionals using widely published indices (as benchmarks), interest rates, issuer spreads, credit quality of the specific issuer and general economic conditions.

31.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D? Yes [☒] No [☐]

31.2 If the answer to 31.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source? Yes [☐] No [☒]

31.3 If the answer to 31.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:
For the securities that were priced using broker prices, the Company obtains data from brokers that are familiar with the securities being priced and the markets in which they trade.

32.1 Have all the filing requirements of the *Purposes and Procedures Manual of the NAIC Investment Analysis Office* been followed? Yes [☐] No [☒]

32.2 If no, list exceptions:
00981@AA9 AKRON CHILDREN'S HOSPITAL CTL 3.965 08/15/2050: 001011ZZ1 ACUTUS MEDICAL INC : 009522ZA4 AIRWAY THERAPEUTICS: 096444ZZ0 SUCCESSOR AGENCY TO THE BLYTHE REDEVELOPMENT AGENC: 360444ZA4 FWR HOLDING CORPORATION/DELAYED DRAW TERM LOAN-4 0: 499188ZZ6 KNOPP BIOSCIENCES LLC: 606336ZZ8 MOD PIZZA: 609300ZZ4 MONELION SERIES C: 794000@AA6 SALDON HOLDINGS, INC/ FIRST AMENDMENT TERM LOAN 08

Annual Statement for the year 2019 of the **GREAT AMERICAN LIFE INSURANCE COMPANY**

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

33.

By self-designating 5GI securities, the reporting entity is certifying the following elements for each self-designation 5GI security:
a. Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.
b. Issuer or obligor is current on all contracted interest and principal payments.
c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.
Has the reporting entity self-designated 5GI securities?

Yes [X] No []
34.

By self-designating PLGI securities, the reporting entity is certifying the following elements of each self-designated PLGI security:
a. The security was purchased prior to January 1, 2018.
b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
c. The NAIC Designation was derived from the credit rating assigned by an NAIC CRP in its legal capacity as an NRSRO which is shown on a current private letter rating held by the insurer and available for examination by state insurance regulators.
d. The reporting entity is not permitted to share this credit rating of the PL security with the SVO.
Has the reporting entity self-designated PLGI securities?

Yes [] No [X]
35.

By assigning FE to a Schedule BA non-registered private fund, the reporting entity is certifying the following elements of each self-designated FE fund:
a. The shares were purchased prior to January 1, 2019.
b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
c. The security had a public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO prior to January 1, 2019.
d. The fund only or predominantly holds bonds in its portfolio.
e. The current reported NAIC Designation was derived from the public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO.
f. The public credit rating(s) with annual surveillance assigned by an NAIC CRP has not lapsed.
Has the reporting entity assigned FE to Schedule BA non-registered private funds that complied with the above criteria?

Yes [] No [X]

OTHER

- 36.1

Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any?

\$ 5,952,384
- 36.2

List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade associations, service organizations and statistical or rating bureaus during the period covered by this statement.

1 Name	2 Amount Paid
S&P, DOW JONES INDICES	\$ 5,402,929
- 37.1

Amount of payments for legal expenses, if any?

\$ 1,087,566
- 37.2

List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1 Name	2 Amount Paid
	\$
- 38.1

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

\$ 81,364
- 38.2

List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers or departments of government during the period covered by this statement.

1 Name	2 Amount Paid
ACLI	\$ 44,681
Bricker & Eckler	\$ 24,750

Annual Statement for the year 2019 of the **GREAT AMERICAN LIFE INSURANCE COMPANY**

GENERAL INTERROGATORIES

PART 2 – LIFE, ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES INTERROGATORIES

Life, Accident and Health Companies/Fraternal Benefit Societies:

1.1	Does the reporting entity have any direct Medicare Supplement Insurance in force?		Yes [X]	No []
1.2	If yes, indicate premium earned on U.S. business only.	\$	3,310,086	
1.3	What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit?	\$	0	
1.3	Reason for excluding:			
1.4	Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above.	\$	0	
1.5	Indicate total incurred claims on all Medicare Supplement insurance.	\$	2,650,685	
1.6	Individual policies:			
	Most current three years:			
1.61	Total premium earned	\$	0	
1.62	Total incurred claims	\$	0	
1.63	Number of covered lives	\$	0	
	All years prior to most current three years:			
1.64	Total premium earned	\$	3,310,086	
1.65	Total incurred claims	\$	2,650,685	
1.66	Number of covered lives	\$	800	
1.7	Group policies:			
	Most current three years:			
1.71	Total premium earned	\$	0	
1.72	Total incurred claims	\$	0	
1.73	Number of covered lives	\$	0	
	All years prior to most current three years:			
1.74	Total premium earned	\$	0	
1.75	Total incurred claims	\$	0	
1.76	Number of covered lives	\$	0	
2.	Health Test:			
		1 Current Year	2 Prior Year	
2.1	Premium Numerator	\$ 0	\$ 0	
2.2	Premium Denominator	\$ 4,704,441,570	\$ 5,216,367,413	
2.3	Premium Ratio (2.1/2.2)	0.0%	0.0%	
2.4	Reserve Numerator	\$ 2,206,494	\$ 2,122,415	
2.5	Reserve Denominator	\$ 34,439,540,938	\$ 30,864,144,210	
2.6	Reserve Ratio (2.4/2.5)	0.0%	0.0%	
3.1	Does the reporting entity have Separate Accounts?		Yes [X]	No []
3.2	If yes, has a Separate Accounts statement been filed with this Department		Yes [X]	No [] N/A []
3.3	What portion of capital and surplus funds of the reporting entity covered by assets in the Separate Accounts statement, is not currently distributable from the Separate Accounts to the general account for use by the general account?	\$	0	
3.4	State the authority under which Separate Accounts are maintained: State of Ohio, Department of Insurance			
3.5	Was any of the reporting entity's Separate Accounts business reinsured as of December 31?		Yes []	No [X]
3.6	Has the reporting entity assumed by reinsurance any Separate Accounts business as of December 31?		Yes []	No [X]
3.7	If the reporting entity has assumed Separate Accounts business, how much, if any, reinsurance assumed receivable for reinsurance of Separate Accounts reserve expense allowances is included as a negative amount in the liability for "Transfers to Separate Accounts due or accrued (net)?"	\$	0	
4.	For reporting entities having sold annuities to another insurer where the insurer purchasing the annuities has obtained a release of liability from the claimant (payee) as the result of the purchase of an annuity from the reporting entity only:			
4.1	Amount of loss reserves established by these annuities during the current year:	\$	0	
4.2	List the name and location of the insurance company purchasing the annuities and the statement value on the purchase date of the annuities.			
		1 P&C Insurance Company and Location	2 Statement Value on Purchase Date of Annuities (i.e., Present Value)	
5.1	Do you act as a custodian for health savings accounts?		Yes []	No [X]
5.2	If yes, please provide the amount of custodial funds held as of the reporting date.	\$	0	
5.3	Do you act as an administrator for health savings accounts?		Yes []	No [X]
5.4	If yes, please provide the balance of the funds administered as of the reporting date.	\$	0	
6.1	Are any of the captive affiliates reported on Schedule S, Part 3, authorized reinsurers?		Yes []	No [] N/A [X]

Annual Statement for the year 2019 of the **GREAT AMERICAN LIFE INSURANCE COMPANY**

GENERAL INTERROGATORIES

PART 2 – LIFE, ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES INTERROGATORIES

6.2 If the answer to 6.1 is yes, please provide the following:

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

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

7.1	Direct premiums written	\$	31,139,397
7.2	Total incurred claims	\$	53,360,383
7.3	Number of covered lives		42,746

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

8. Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states? Yes [X] No []

8.1 If no, does the reporting entity assume reinsurance business that covers risks residing in at least one state other than the state of domicile of the reporting entity? Yes [] No []

Life, Accident and Health Companies Only:

9.1 Are personnel or facilities of this reporting entity used by another entity or entities or are personnel or facilities of another entity or entities used by this reporting entity (except for activities such as administration of jointly underwritten group contracts and joint mortality or morbidity studies)? Yes [X] No []

9.2 Net reimbursement of such expenses between reporting entities:

9.21	Paid	\$	43,825,022
9.22	Received	\$	11,571,587

10.1 Does the reporting entity write any guaranteed interest contracts? Yes [] No [X]

10.2 If yes, what amount pertaining to these items is included in:

10.21	Page 3, Line 1	\$	0
10.22	Page 4, Line 1	\$	0

11. For stock reporting entities only:

11.1 Total amount paid in by stockholders as surplus funds since organization of the reporting entity: \$ 812,369,688

12. Total dividends paid stockholders since organization of the reporting entity:

12.11	Cash	\$	1,871,667,601
12.12	Stock	\$	0

13.1 Does the reporting entity reinsure any Workers' Compensation Carve-Out business defined as: Yes [] No [X]

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

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

13.3 If 13.1 is yes, the amounts of earned premiums and claims incurred in this statement are:

	1 Reinsurance Assumed	2 Reinsurance Ceded	3 Net Retained
13.31 Earned premium	\$ 0	\$ 0	\$ 0
13.32 Paid claims	\$ 0	\$ 0	\$ 0
13.33 Claim liability and reserve (beginning of year)	\$ 0	\$ 0	\$ 0
13.34 Claim liability and reserve (end of year)	\$ 0	\$ 0	\$ 0
13.35 Incurred claims	\$ 0	\$ 0	\$ 0

13.4 If reinsurance assumed included amounts with attachment points below \$1,000,000, the distribution of the amounts reported in Lines 13.31 and 13.34 for Column (1) are:

	Attachment Point	1 Earned Premium	2 Claim Liability and Reserve
13.41	<\$25,000	\$ 0	\$ 0
13.42	\$25,000 — 99,999	\$ 0	\$ 0
13.43	\$100,000 — 249,999	\$ 0	\$ 0
13.44	\$250,000 — 999,999	\$ 0	\$ 0
13.45	\$1,000,000 or more	\$ 0	\$ 0

13.5 What portion of earned premium reported in 13.31, Column 1 was assumed from pools? \$ 0

Fraternal Benefit Societies Only:

14. Is the reporting entity organized and conducted on the lodge system, with ritualistic form of work and representative form of government? Yes [] No []

15. How often are meetings of the subordinate branches required to be held?

16. How are the subordinate branches represented in the supreme or governing body?

17. What is the basis of representation in the governing body?

Annual Statement for the year 2019 of the **GREAT AMERICAN LIFE INSURANCE COMPANY**

GENERAL INTERROGATORIES

PART 2 – LIFE, ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES INTERROGATORIES

18.1

How often are regular meetings of the governing body held?

18.2

When was the last regular meeting of the governing body held?

18.3

When and where will the next regular or special meeting of the governing body be held?

18.4

How many members of the governing body attended the last regular meeting?

18.5

How many of the same were delegates of the subordinate branches?

19.

How are the expenses of the governing body defrayed?

20.

When and by whom are the officers and directors elected?

21.

What are the qualifications for membership?

22.

What are the limiting ages for admission?

23.

What is the minimum and maximum insurance that may be issued on any one life?

24.

Is a medical examination required before issuing a benefit certificate to applicants?

Yes [☐]

No [☐]

25.

Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation?

Yes [☐]

No [☐]

26.1

Are notices of the payments required sent to the members?

Yes [☐]

No [☐]

N/A [☐]

26.2

If yes, do the notices state the purpose for which the money is to be used?

Yes [☐]

No [☐]

27.

What proportion of first and subsequent year's payments may be used for management expenses?

27.11

First Year

27.12

Subsequent Years

28.1

Is any part of the mortuary, disability, emergency or reserve fund, or the accretions from or payments for the same, used for expenses?

Yes [☐]

No [☐]

28.2

If so, what amount and for what purpose?

\$

29.1

Does the reporting entity pay an old age disability benefit?

Yes [☐]

No [☐]

29.2

If yes, at what age does the benefit commence?

30.1

Has the constitution or have the laws of the reporting entity been amended during the year?

Yes [☐]

No [☐]

30.2

If yes, when?

31.

Have you filed with this Department all forms of benefit certificates issued, a copy of the constitution and all of the laws, rules and regulations in force at the present time?

Yes [☐]

No [☐]

32.1

State whether all or a portion of the regular insurance contributions were waived during the current year under premium-paying certificates on account of meeting attained age or membership requirements?

Yes [☐]

No [☐]

32.2

If so, was an additional reserve included in Exhibit 5?

Yes [☐]

No [☐]

N/A [☐]

32.3

If yes, explain

33.1

Has the reporting entity reinsured, amalgamated with, or absorbed any company, order, society, or association during the year?

Yes [☐]

No [☐]

33.2

If yes, was there any contract agreement, or understanding, written or oral, expressed or implied, by means of which any officer, director, trustee, or any other person, or firm, corporation, society or association, received or is to receive any fee, commission, emolument, or compensation of any nature whatsoever in connection with, on an account of such reinsurance, amalgamation, absorption, or transfer of membership or funds?

Yes [☐]

No [☐]

N/A [☐]

34.

Has any present or former officer, director, trustee, incorporator, or any other persons, or any firm, corporation, society or association, any claims of any nature whatsoever against this reporting entity, which is not included in the liabilities on Page 3 of this statement?

Yes [☐]

No [☐]

35.1

Does the reporting entity have outstanding assessments in the form of liens against policy benefits that have increased surplus?

Yes [☐]

No [☐]

35.2

If yes, what is the date of the original lien and the total outstanding balance of liens that remain in surplus?

Date	Outstanding Lien Amount
	\$

Annual Statement for the year 2019 of the

GREAT AMERICAN LIFE INSURANCE COMPANY

FIVE-YEAR HISTORICAL DATA

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

\$000 omitted for amounts of life insurance

	1 2019	2 2018	3 2017	4 2016	5 2015
Life Insurance in Force (Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4).....	1,333,952	1,406,874	1,492,755	1,572,424	1,651,124
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4).....	7,076,389	8,115,818	8,929,512	9,662,504	10,359,205
3. Credit life (Line 21, Col. 6).....					
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4).....	20,350	21,920	23,626	25,477	28,146
5. Industrial (Line 21, Col. 2).....					
6. FEGLI/SGLI (Lines 43 & 44, Col. 4).....					
7. Total (Line 21, Col. 10).....	8,430,691	9,544,612	10,445,893	11,260,404	12,038,475
7.1 Total in force for which VM-20 deterministic/stochastic reserves are calculated.....				XXX	XXX
New Business Issued (Exhibit of Life Insurance)					
8. Ordinary - whole life and endowment (Line 34, Col. 2).....	1,955	1,571	1,383	1,413	1,387
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2).....	3	(7)	35	35	380
10. Credit life (Line 2, Col. 6).....					
11. Group (Line 2, Col. 9).....					
12. Industrial (Line 2, Col. 2).....					
13. Total (Line 2, Col. 10).....	1,958	1,564	1,418	1,448	1,767
Premium Income - Lines of Business (Exhibit 1-Part 1)					
14. Industrial life (Line 20.4, Col. 2).....					
15.1 Ordinary life insurance (Line 20.4, Col.. 3).....	16,318,898	15,606,357	16,320,119	15,969,264	18,696,673
15.2 Ordinary individual annuities (Line 20.4, Col. 4).....	4,417,893,719	5,055,272,738	4,098,156,931	4,209,255,960	3,895,933,870
16. Credit life (group and individual) (Line 20.4, Col. 5).....					
17.1 Group life insurance (Line 20.4, Col. 6).....	56	(1,257)		(2,643)	(506)
17.2 Group annuities (Line 20.4, Col. 7).....	266,761,478	142,232,752	17,347,368	13,450,690	14,854,894
18.1 A&H - group (Line 20.4, Col. 8).....	11,160	9,359	7,916	8,209	116,856
18.2 A&H - credit (group and individual) (Line 20.4, Col. 9).....					
18.3 A&H - other (Line 20.4, Col. 10).....	3,456,258	3,247,464	3,083,482	3,158,325	33,461,416
19. Aggregate of all other lines of business (Line 20.4, Col. 11).....					
20. Total.....	4,704,441,570	5,216,367,413	4,134,915,815	4,241,839,805	3,963,063,203
Balance Sheet (Pages 2 and 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)....	40,012,179,543	35,801,951,662	32,576,634,113	29,301,505,746	25,935,988,066
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26).....	37,144,066,292	33,100,559,191	30,445,121,117	27,325,096,976	24,214,649,342
23. Aggregate life reserves (Page 3, Line 1).....	34,217,810,260	30,673,859,566	28,031,503,714	24,977,541,700	22,180,765,902
23.1 Excess VM-20 deterministic/stochastic reserve over NPR related to Line 7.1.....				XXX	XXX
24. Aggregate A&H reserves (Page 3, Line 2).....	45,883,507	44,361,405	38,854,698	36,491,647	33,430,787
25. Deposit-type contract funds (Page 3, Line 3).....	1,509,062,365	1,508,812,186	1,276,130,691	1,341,690,862	1,181,149,860
26. Asset valuation reserve (Page 3, Line 24.01).....	439,152,813	298,416,796	297,049,664	245,189,537	185,688,106
27. Capital (Page 3, Lines 29 & 30).....	2,512,500	2,512,500	2,512,500	2,512,500	2,512,500
28. Surplus (Page 3, Line 37).....	2,865,600,751	2,698,879,971	2,129,000,496	1,973,896,270	1,718,826,224
Cash Flow (Page 5)					
29. Net cash from operations (Line 11).....	3,696,718,809	4,474,370,146	3,689,219,299	3,253,885,467	3,352,530,573
Risk-Based Capital Analysis					
30. Total adjusted capital.....	3,324,381,212	3,014,635,906	2,442,405,505	2,234,217,704	1,917,766,796
31. Authorized control level risk-based capital.....	435,772,738	382,800,971	322,972,204	281,398,355	246,303,946
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line No. /Page 2, Line 12, Col. 3) x 100.0					
32. Bonds (Line 1).....	83.2	87.3	85.9	87.9	89.6
33. Stocks (Lines 2.1 and 2.2).....	3.2	3.4	3.2	3.2	3.4
34. Mortgage loans on real estate (Lines 3.1 and 3.2).....	3.5	2.9	3.1	3.1	3.5
35. Real estate (Line 4.1, 4.2 and 4.3).....	0.3	0.3	0.3	0.3	0.3
36. Cash, cash equivalents and short-term investments (Line 5).....	3.8	2.2	2.3	1.5	0.8
37. Contract loans (Line 6).....	0.2	0.3	0.3	0.4	0.5
38. Derivatives (Line 7).....	2.4	0.6	2.2	1.7	0.9
39. Other invested assets (Line 8).....	3.3	3.1	2.7	1.8	1.0
40. Receivables for securities (Line 9).....	0.0	0.0	0.0	0.0	0.0
41. Securities lending reinvested collateral assets (Line 10).....					
42. Aggregate write-ins for invested assets (Line 11).....					
43. Cash, cash equivalents and invested assets (Line 12).....	100.0	100.0	100.0	100.0	100.0

Annual Statement for the year 2019 of the

GREAT AMERICAN LIFE INSURANCE COMPANY

FIVE-YEAR HISTORICAL DATA

(continued)

	1 2019	2 2018	3 2017	4 2016	5 2015
Investments in Parent, Subsidiaries and Affiliates					
44. Affiliated bonds (Sch. D Summary, Line 12, Col. 1).....					
45. Affiliated preferred stocks (Sch. D Summary, Line 18, Col. 1).....					
46. Affiliated common stocks (Sch. D Summary, Line 24, Col. 1).....	359,172,246	321,569,327	305,226,410	281,015,440	257,542,569
47. Affiliated short-term investments (subtotal included in Sch. DA, Verif., Col. 5, Line 10).....					
48. Affiliated mortgage loans on real estate					
49. All other affiliated.....			1,000	13,683,250	17,238,173
50. Total of above Lines 44 to 49.....	359,172,246	321,569,327	305,227,410	294,698,690	274,780,742
51. Total investment in parent included in Lines 44 to 49 above.....					
Total Nonadmitted and Admitted Assets					
52. Total nonadmitted assets (Page 2, Line 28, Col. 2).....	19,385,066	7,168,705	5,368,671	19,547,789	49,178,767
53. Total admitted assets (Page 2, Line 28, Col. 3).....	40,018,795,515	35,802,365,635	32,576,634,113	29,301,505,746	25,935,988,066
Investment Data					
54. Net investment income (Exhibit of Net Investment Income).....	1,760,782,500	1,861,257,433	1,727,427,759	1,185,149,008	1,218,743,699
55. Realized capital gains (losses) (Page 4, Line 34, Column 1).....	(15,714,408)	(48,687,806)	(45,974,870)	(34,649,367)	(45,205,725)
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1).....	876,991,241	(645,939,356)	200,863,834	245,476,256	(177,084,720)
57. Total of above Lines 54, 55 and 56.....	2,622,059,333	1,166,630,271	1,882,316,723	1,395,975,897	996,453,254
Benefits and Reserve Increase (Page 6)					
58. Total contract/certificate benefits - life (Lines 10, 11, 12, 13, 14 and 15, Col. 1 minus Lines 10, 11, 12, 13, 14 and 15, Cols. 6, 7 & 8).....	2,916,941,968	2,508,414,367	1,941,721,674	1,892,781,480	1,636,111,331
59. Total contract/certificate benefits - A&H (Lines 13 & 14, Col. 6).....	3,627,493	3,109,809	2,320,544	2,127,619	372,083
60. Increase in life reserves - other than group and annuities (Line 19, Col. 2).....	5,053,173	(5,449,279)	(2,145,159)	130,637	3,383,188
61. Increase in A&H reserves (Line 19, Col. 6).....	1,522,102	5,506,708	2,363,051	3,060,860	33,430,787
62. Dividends to policyholders and refunds to members (Line 30, Col 1).....	11,141	10,190	12,013	16,661	27,822
Operating Percentages					
63. Insurance expense percent (Page 6, Col. 1, Lines 21, 22, & 23 less Line (6) / (Page 6, Col. 1, Line 1 plus Exhibit 7, Col. 2, Line 2) x 100.00.....	(3.6)	17.0	7.9	7.4	7.2
64. Lapse percent (ordinary only) [(Exhibit of Life Insurance, Col. 4, Lines 14 & 15) / 1/2 (Exhibit of Life Insurance, Col. 4, Lines 1 & 21)] x 100.00.....	11.6	8.3	7.0	6.1	7.2
65. A&H loss percent (Schedule H, Part 1, Lines 5 & 6, Col. 2).....	149.6	267.0	151.4	163.5	100.7
66. A&H cost containment percent (Schedule H, Part 1, Line 4, Col. 2).....					
67. A&H expense percent excluding cost containment expenses (Schedule H, Part 1, Line 10, Col. 2).....	29.5	16.4	18.5	21.1	0.3
A&H Claim Reserve Adequacy					
68. Incurred losses on prior years' claims - group health (Sch. H, Part 3, Line 3.1, Col. 2).....	115	35	50	56	119
69. Prior years' claim liability and reserve - group health (Sch. H, Part 3, Line 3.2, Col. 2).....	1,286	904	1,012	1,354	
70. Incurred losses on prior years' claims - health other than group (Sch. H, Part 3, Line 3.1, Col. 1 less Col. 2).....	10,887,548	7,625,444	6,222,948	5,819,191	3,002,322
71. Prior years' claim liability and reserve - health other than group (Sch. H, Part 3, Line 3.2, Col. 1 less Col. 2).....	10,879,880	6,597,445	6,009,870	5,066,543	
Net Gains From Operations After Dividends to Policyholders/Members' Refunds and Federal Income Taxes by Lines of Business (Page 6.x, Line 33)					
72. Industrial life (Page 6.1, Col. 2).....					
73. Ordinary - life (Page 6.1, Col. 1 less Cols. 2, 10 and 12).....	(5,543,678)	2,177,997	3,504,316	1,519,677	1,861,253
74. Ordinary - individual annuities (Page 6, Col. 4).....	23,798,035	801,580,711	293,086,146	177,478,421	409,728,319
75. Ordinary - supplementary contracts.....	XXX	(78,358)	152,884	104,877	5,812
76. Credit life (Page 6.1, Col. 10 plus Page 6.2, Col. 7).....					
77. Group life (Page 6.2, Col. 1 less Col. 7 less Col. 9).....	(7,040)	51,701	24,689	56,779	100,687
78. Group annuities (Page 6, Col. 5).....	11,206,866	15,988,998	12,256,102	3,745,987	8,738,950
79. A&H - group (Page 6.5, Col. 3).....		992	6,458	(2,741)	(591)
80. A&H - credit (Page 6.5, Col. 10).....					
81. A&H - other (Page 6.5, Col. 1 less Cols. 3 and 10).....	(152,947)	(3,061,650)	174,596	(309,756)	104,624
82. Aggregate of all other lines of business (Page 6, Col. 8).....					
83. Fraternal (Page 6, Col. 7).....					
84. Total (Page 6, Col. 1).....	29,301,236	816,660,391	309,205,192	182,593,245	420,539,054

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

Yes [] No [X]

If no, please explain:

The Company was not party to a merger.

EXHIBIT OF LIFE INSURANCE

(\$000 Omitted for Amounts of Life Insurance)

	Industrial		Ordinary		Credit Life (Group and Individual)		Group			10 Total Amount of Insurance
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance	5 Number of Individual Policies and Group Certificates	6 Amount of Insurance	Number of		9 Amount of Insurance	
							7 Policies	8 Certificates		
1. In force end of prior year.....			74,234	9,522,692			59	5,216	21,920	9,544,612
2. Issued during year.....			39	1,958						1,958
3. Reinsurance assumed.....										0
4. Revived during year.....			11	3,009				1		3,009
5. Increased during year (net).....				282					184	466
6. Subtotals, Lines 2 to 5.....	0	0	50	5,248	0	0	0	1	184	5,432
7. Additions by dividends during year.....	XXX		XXX		XXX		XXX	XXX		0
8. Aggregate write-ins for increases.....	0	0	0	0	0	0	0	0	0	0
9. Totals (Lines 1 and 6 to 8).....	0	0	74,284	9,527,940	0	0	59	5,217	22,104	9,550,044
Deductions during year:										
10. Death.....			2,121	59,016			XXX	229	1,415	60,431
11. Maturity.....			44	189			XXX	8	50	239
12. Disability.....							XXX			0
13. Expiry.....			250	5,697						5,697
14. Surrender.....			431	46,173			1	2	8	46,181
15. Lapse.....			4,117	995,051				23	281	995,332
16. Conversion.....			10	1,932			XXX	XXX	XXX	1,932
17. Decreased (net).....			(104)	9,540						9,540
18. Reinsurance.....										0
19. Aggregate write-ins for decreases.....	0	0	0	0	0	0	0	0	0	0
20. Totals (Lines 10 to 19).....	0	0	6,869	1,117,598	0	0	1	262	1,754	1,119,352
21. In force end of year (b) (Line 9 minus Line 20).....	0	0	67,415	8,410,342	0	0	58	4,955	20,350	8,430,691
22. Reinsurance ceded end of year.....	XXX		XXX	5,614,965	XXX		XXX	XXX	13,763	5,628,728
23. Line 21 minus Line 22.....	XXX	0	XXX	2,795,376	XXX	(a) 0	XXX	XXX	6,587	2,801,963

DETAILS OF WRITE-INS

0801.										0
0802.										0
0803.										0
0898. Summary of remaining write-ins for Line 8 from overflow page.....	0	0	0	0	0	0	0	0	0	0
0899. Totals (Lines 0801 through 0803 plus 0898) (Line 8 above).....	0	0	0	0	0	0	0	0	0	0
1901.										0
1902.										0
1903.										0
1998. Summary of remaining write-ins for Line 19 from overflow page.....	0	0	0	0	0	0	0	0	0	0
1999. Totals (Lines 1901 through 1903 plus 1998) (Line 19 above).....	0	0	0	0	0	0	0	0	0	0

Life Accident and Health Companies Only:

(a) Group \$.....0; Individual \$.....0.

Fraternal Benefit Societies Only:

(b) Paid-up insurance included in the final totals of Line 21 (including additions to certificates) number of certificates.....0 , amount, \$.....0.

Additional accidental death benefits included in life certificates were in amount \$.....0. Does the society collect any contributions from members for general expenses of the society under fully paid-up certificates? Yes [] No []

If not, how are such expenses met?.....

Annual Statement for the year 2019 of the

GREAT AMERICAN LIFE INSURANCE COMPANY

EXHIBIT OF LIFE INSURANCE

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

ADDITIONAL INFORMATION ON INSURANCE IN FORCE END OF YEAR

	Industrial		Ordinary	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
24. Additions by dividends.....	XXX.....		XXX.....	
25. Other paid-up insurance.....			8,630	43,692
26. Debit ordinary insurance.....	XXX.....	XXX.....		

ADDITIONAL INFORMATION ON ORDINARY INSURANCE

Term Insurance Excluding Extended Term Insurance	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
27. Term policies-decreasing.....			196	1,860
28. Term policies-other.....		(4)	26,029	6,409,008
29. Other term insurance-decreasing.....	XXX.....		XXX.....	53
30. Other term insurance.....	XXX.....	6	XXX.....	655,811
31. Totals (Lines 27 to 30).....	0	3	26,225	7,066,732
Reconciliation to Lines 2 and 21:				
32. Term additions.....	XXX.....		XXX.....	
33. Totals, extended term insurance.....	XXX.....	XXX.....	1,910	9,657
34. Totals, whole life and endowment.....	39	1,955	39,280	1,333,952
35. Totals (Lines 31 to 34).....	39	1,958	67,415	8,410,342

CLASSIFICATION OF AMOUNT OF INSURANCE BY PARTICIPATING STATUS

	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Non-Participating	2 Participating	3 Non-Participating	4 Participating
36. Industrial.....				
37. Ordinary.....	1,958		8,394,873	15,469
38. Credit Life (Group and Individual).....				
39. Group.....			20,350	
40. Totals (Lines 36 to 39).....	1,958	0	8,415,222	15,469

ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE

	Credit Life		Group	
	1 Number of Individual Policies and Group Certificates	2 Amount of Insurance	3 Number of Certificates	4 Amount of Insurance
41. Amount of insurance included in Line 2 ceded to other companies.....	XXX.....		XXX.....	
42. Number in force end of year if the number under shared groups is counted on a pro-rata basis.....		XXX.....	1,860	XXX.....
43. Federal Employees' Group Life Insurance included in Line 21.....				
44. Servicemen's Group Life Insurance included in Line 21.....				
45. Group Permanent Insurance included in Line 21.....			2,993	15,447

ADDITIONAL ACCIDENTAL DEATH BENEFITS

46. Amount of additional accidental death benefits in force end of year under ordinary policies.....	77,299
--	--------

BASIS OF CALCULATION OF ORDINARY TERM INSURANCE

47. State basis of calculation of (47.1) decreasing term insurance contained in Family Income, Mortgage Protection, etc., policies and riders and of (47.2) term insurance on wife and children under Family, Parent and Children, etc., policies and riders included above.
47.1 none
47.2 actual for spouse, \$1,000 per unit for children

POLICIES WITH DISABILITY PROVISIONS

Disability Provision	Industrial		Ordinary		Credit		Group	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance	5 Number of Policies	6 Amount of Insurance	7 Number of Certificates	8 Amount of Insurance\
48. Waiver of Premium.....			2,690	231,367				
49. Disability Income.....			122	15,620			47	789
50. Extended Benefits.....			XXX.....	XXX.....				
51. Other.....								
52. Total.....	0	(a).....0	2,812	(a).....246,988	0	(a).....0	47	(a).....789

(a) See the Annual Audited Financial Reports section of the Annual Statement Instructions.

Annual Statement for the year 2019 of the **GREAT AMERICAN LIFE INSURANCE COMPANY**

EXHIBIT OF NUMBER OF POLICIES, CONTRACTS, CERTIFICATES, INCOME PAYABLE
AND ACCOUNT VALUES IN FORCE FOR SUPPLEMENTARY CONTRACTS,
ANNUITIES, ACCIDENT & HEALTH AND OTHER POLICIES

SUPPLEMENTARY CONTRACTS

	Ordinary		Group	
	1 Involving Life Contingencies	2 Not Involving Life Contingencies	3 Involving Life Contingencies	4 Not Involving Life Contingencies
1. In force end of prior year.....	73	39		
2. Issued during year.....				
3. Reinsurance assumed.....	1			
4. Increased during year (net).....				
5. Total (Lines 1 to 4).....	74	39	0	0
Deductions during year:				
6. Decreased (net).....	14	5		
7. Reinsurance ceded.....				
8. Totals (Lines 6 and 7).....	14	5	0	0
9. In force end of year.....	60	34	0	0
10. Amount on deposit.....	92,146	(a) 38,865		(a)
11. Income now payable.....	35	25		
12. Amount of income payable.....	(a) 108,943	(a) 116,390	(a)	(a)

ANNUITIES

	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year.....	15,575	367,117	61	40,792
2. Issued during year.....	2,129	39,695	61	7,253
3. Reinsurance assumed.....				
4. Increased during year (net).....				
5. Total (Lines 1 to 4).....	17,704	406,812	122	48,045
Deductions during year:				
6. Decreased (net).....	2,429	29,226		5,335
7. Reinsurance ceded.....				
8. Totals (Lines 6 and 7).....	2,429	29,226	0	5,335
9. In force end of year.....	15,275	377,586	122	42,710
Income now payable:				
10. Amount of income payable.....	(a) 182,990,575	XXX	XXX	(a) 10,351,996
Deferred fully paid:				
11. Account balance.....	XXX	(a) 22,822,723,729	XXX	(a) 124,860,931
Deferred not fully paid:				
12. Account balance.....	XXX	(a) 10,765,031,459	XXX	(a) 756,418,577

ACCIDENT AND HEALTH INSURANCE

	Group		Credit		Other	
	1 Certificates	2 Premiums in force	3 Policies	4 Premiums in force	5 Policies	6 Premiums in force
1. In force end of prior year.....	11	10,650			1,536	3,360,875
2. Issued during year.....						
3. Reinsurance assumed.....						
4. Increased during year (net).....		XXX		XXX		XXX
5. Total (Lines 1 to 4).....	11	XXX	0	XXX	1,536	XXX
Deductions during year:						
6. Conversions.....		XXX	XXX	XXX	XXX	XXX
7. Decreased (net).....		XXX		XXX	43	XXX
8. Reinsurance ceded.....		XXX		XXX		XXX
9. Totals (Lines 6 to 8).....	0	XXX	0	XXX	43	XXX
10. In force end of year.....	11	(a) 12,728	0	(a)	1,493	(a) 3,565,355

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS

	1 Deposit Funds	2 Dividend Accumulations
	Contracts	Contracts
1. In force end of prior year.....	1,894	3,164
2. Issued during year.....		
3. Reinsurance assumed.....	2	
4. Increased during year (net).....		
5. Total (Lines 1 to 4).....	1,896	3,164
Deductions during year:		
6. Decreased (net).....		
7. Reinsurance ceded.....		
8. Totals (Lines 6 and 7).....	0	0
9. In force end of year.....	1,896	3,164
10. Amount of account balance.....	(a) 2,000,428	(a) 5,512,664

(a) See the Annual Audited Financial Reports section of the Annual Statement Instructions.

Annual Statement for the year 2019 of the

GREAT AMERICAN LIFE INSURANCE COMPANY

SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS (b)

Allocated by States and Territories

States, Etc.		1	Direct Business Only					
			Life Contracts		4	5	6	7
			2	3				
		Active Status (a)	Life Insurance Premiums	Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations	Total Columns 2 through 5	Deposit-Type Contracts
1.	Alabama.....	AL	294,298	136,689,216	88,824		137,072,337	
2.	Alaska.....	AK	10,210	868,443			878,653	
3.	Arizona.....	AZ	681,765	94,668,549	12,159		95,362,473	80,573
4.	Arkansas.....	AR	197,897	19,668,796	5,327		19,872,020	657,479
5.	California.....	CA	6,401,971	404,259,630	5,399		410,667,000	324,505
6.	Colorado.....	CO	368,317	50,472,814	93,510		50,934,641	
7.	Connecticut.....	CT	503,158	72,557,799	(1,189)		73,059,768	40,287
8.	Delaware.....	DE	69,612	18,293,656			18,363,268	
9.	District of Columbia.....	DC	35,718	5,369,779			5,405,498	
10.	Florida.....	FL	2,440,092	434,898,024	367,413		437,705,529	331,277
11.	Georgia.....	GA	1,110,438	144,385,830	105,812		145,602,079	
12.	Hawaii.....	HI	304,697	38,882,168			39,186,865	86,224
13.	Idaho.....	ID	127,658	11,888,680	8,137		12,024,475	26,186
14.	Illinois.....	IL	1,172,835	149,271,637	155,729		150,600,201	90,645
15.	Indiana.....	IN	284,906	160,801,602	193,975		161,280,483	222,584
16.	Iowa.....	IA	168,611	33,554,032	183,562		33,906,205	157,710
17.	Kansas.....	KS	207,135	17,687,484	202,500		18,097,119	92,836
18.	Kentucky.....	KY	249,843	64,282,132	329,773		64,861,748	34,314
19.	Louisiana.....	LA	310,895	125,858,042	5,621		126,174,558	
20.	Maine.....	ME	115,976	15,123,410	8,821		15,248,207	203,118
21.	Maryland.....	MD	821,389	75,363,982	2,027		76,187,398	99,900
22.	Massachusetts.....	MA	653,572	80,380,240	1,239		81,035,051	2,228,262
23.	Michigan.....	MI	370,206	188,574,050	12,902		188,957,159	142,560
24.	Minnesota.....	MN	470,782	86,799,729	3,918		87,274,429	263,698
25.	Mississippi.....	MS	193,337	36,809,382	7,803		37,010,522	
26.	Missouri.....	MO	466,960	235,671,951	206,422		236,345,334	
27.	Montana.....	MT	16,562	3,126,932	6,987		3,150,480	
28.	Nebraska.....	NE	208,068	16,519,664	91,527		16,819,258	
29.	Nevada.....	NV	418,663	36,101,889	10,109		36,530,662	
30.	New Hampshire.....	NH	89,944	21,150,996	61,519		21,302,459	667,916
31.	New Jersey.....	NJ	981,643	217,319,772	12,589		218,314,003	
32.	New Mexico.....	NM	258,509	13,697,493			13,956,002	3,383,809
33.	New York.....	NY	176,398	14,783,071	7,433		14,966,902	
34.	North Carolina.....	NC	1,272,982	257,263,315	1,574,276		260,110,572	350,494
35.	North Dakota.....	ND	65,968	7,017,161			7,083,129	
36.	Ohio.....	OH	771,017	269,367,233	56,674		270,194,924	1,108,595
37.	Oklahoma.....	OK	651,622	11,605,581	148,480		12,405,683	80,228
38.	Oregon.....	OR	157,104	52,979,049	85,320		53,221,473	
39.	Pennsylvania.....	PA	1,444,383	249,064,685	25,977		250,535,046	433,721
40.	Rhode Island.....	RI	73,151	25,846,933	7,620		25,927,704	
41.	South Carolina.....	SC	525,142	138,651,212	417,029		139,593,383	456,264
42.	South Dakota.....	SD	53,114	8,524,744	25		8,577,883	
43.	Tennessee.....	TN	567,528	165,164,950	301,308		166,033,786	107,607
44.	Texas.....	TX	3,213,769	212,043,109	231,723		215,488,601	321,323
45.	Utah.....	UT	150,382	47,064,455	58,122		47,272,959	32,108
46.	Vermont.....	VT	40,838	6,034,931	18,900		6,094,670	
47.	Virginia.....	VA	1,229,641	79,871,505	230,382		81,331,529	
48.	Washington.....	WA	534,029	93,185,649	184,484		93,904,162	420,290
49.	West Virginia.....	WV	125,403	38,488,283	9,269		38,622,955	
50.	Wisconsin.....	WI	320,807	93,484,917	361,171		94,166,895	131,969
51.	Wyoming.....	WY	31,669	4,611,645			4,643,313	
52.	American Samoa.....	AS	N				0	
53.	Guam.....	GU	107,671				107,671	
54.	Puerto Rico.....	PR	1,130				1,130	
55.	US Virgin Islands.....	VI	4,070				4,070	
56.	Northern Mariana Islands.....	MP	N				0	
57.	Canada.....	CAN	1,894				1,894	
58.	Aggregate Other Alien.....	OT	73,441	346,195	0	0	419,636	0
59.	Subtotal.....	XXX	31,598,820	4,786,396,427	5,900,607	0	4,823,895,854	12,576,482
90.	Reporting entity contributions for employee benefit plans.....	XXX				0	0	0
91.	Dividends or refunds applied to purchase paid-up additions and annuities.....	XXX					0	
92.	Dividends or refunds applied to shorten endowment or premium paying period.....	XXX					0	
93.	Premium or annuity considerations waived under disability or other contract provisions.....	XXX	149,978		195,061		345,039	
94.	Aggregate other amounts not allocable by State.....	XXX	0	0	0	0	0	0
95.	Totals (Direct Business).....	XXX	31,748,798	4,786,396,427	6,095,668	0	4,824,240,893	12,576,482
96.	Plus reinsurance assumed.....	XXX	4,250,316	124,640	3,466,369		7,841,325	
97.	Totals (All Business).....	XXX	35,999,114	4,786,521,067	9,562,037	0	4,832,082,218	12,576,482
98.	Less reinsurance ceded.....	XXX	18,954,278	101,865,869	6,095,668		126,915,815	80,529
99.	Totals (All Business) less reinsurance ceded.....	XXX	17,044,836	4,684,655,198	(c) 3,466,369	0	4,705,166,403	12,495,953

DETAILS OF WRITE-INS								
58001.	Other Alien	XXX	73,441	346,195			419,636	
58002.	.....	XXX					0	
58003.	.....	XXX					0	
58998.	Summ. of remaining write-ins for line 58 from overflow page.....	XXX	0	0	0	0	0	0
58999.	Total (Lines 58001 thru 58003 plus 58998) (Line 58 above).....	XXX	73,441	346,195	0	0	419,636	0
9401.	.....	XXX					0	
9402.	.....	XXX					0	
9403.	.....	XXX					0	
9498.	Summ. of remaining write-ins for line 94 from overflow page.....	XXX	0	0	0	0	0	0
9499.	Total (Lines 9401 thru 9403 plus 9498) (Line 94 above).....	XXX	0	0	0	0	0	0

(a) Active Status Counts:								
L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG.....			51		R - Registered - Non-domiciled RRGs.....		0	
E - Eligible - Reporting entities eligible or approved to write surplus lines in the state			0		Q - Qualified - Qualified or accredited reinsurer.....		0	
					N - None of the above - Not allowed to write business in the state.....		6	

(b) Explanation of basis of allocation by states, etc., of premiums and annuity considerations.
Annuity considerations from group policies covering fewer than 500 members are allocated based on the situs of the contract.
All other premiums and annuity considerations are allocated based on the residence of policyholders.

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

Schedule Y - Information Concerning Activities of Insurer Members of a Holding Company Group

Part 1 - Organizational Chart

	Domiciliary Location	FEIN	NAIC Co. Code
American Financial Group, Inc.	OH	31-1544320	
American Financial Enterprises, Inc.	CT	31-0996797	
American Money Management Corporation	OH	31-0828578	
American Real Estate Capital Company, LLC	OH	27-1577326	
Mid-Market Capital Partners, LLC	DE	27-2829629	
APU Holding Company	OH	41-2112001	
American Premier Underwriters, Inc.	PA	23-6000765	
Lehigh Valley Railroad Company	PA	13-6400464	
Pennsylvania Lehigh Oil & Gas Holdings LLC	PA	46-1665396	
Magnolia Alabama Holdings, Inc.	DE	20-1548213	
Magnolia Alabama Holdings LLC	AL	20-1574094	
Michigan Oil & Gas Holdings, LLC	MI	46-1852532	
Ohio Oil & Gas Holdings, LLC	OH	46-1480078	
The Owasco River Railway, Inc.	NY	13-6021353	
PCC Technical Industries, Inc.	DE	76-0080537	
Pennsylvania Oil & Gas Holdings, LLC	PA	46-3246684	
Pennsylvania-Reading Seashore Lines (66.67%)	NJ	23-6000766	
GAI Insurance Company, Ltd. *	BMU	98-1073776	
Hangar Acquisition Corp.	OH	31-1446308	
Premier Lease & Loan Services Insurance Agency, Inc.	WA	91-1242743	
Premier Lease & Loan Services of Canada, Inc.	WA	91-1508644	
Dixie Terminal Corporation	OH	31-0823725	
GAI Holding Bermuda Ltd. (77%) ^	BMU	98-0606803	
GAI Indemnity, Ltd. #	GBR	98-0556144	
Neon Capital Limited	GBR		
NCM Holdings (U.K.) Limited	GBR		
Neon Capital Managers	GBR		
Neon Holdings (U.K.) Limited	GBR		
Lavenham Underwriting Limited #	GBR	98-0412245	
Neon Italy S.R.L. (60%)	ITA		
Neon Management Services Limited	GBR		
Neon Sapphire Underwriting Limited	GGY		
Neon Service Company (U.K.) Limited	GBR		
Studio Marketform SRL	ITA		
Neon Underwriting Bermuda Limited	BMU		
Neon Underwriting Limited	GBR		
Orca Insurance Agency A/S (89.425%)	DNK		
Sampford Underwriting Limited #	GBR	98-0431601	
Xenon Agency Limited	GBR		
Helium Holdings Limited	BMU		
Neon Employee Ownership LLC (23.35%)	DE		
GAI Australia Pty Ltd	AUS		

* Denotes insurer
@ Company affiliated but not owned
Participant in Lloyd's Syndicate 2468
Subsidiaries 100% owned by respective parent unless otherwise stated
^ Total percentage owned by respective parent and other affiliated companies.

Schedule Y - Information Concerning Activities of Insurer Members of a Holding Company Group

Part 1 - Organizational Chart

	Domiciliary Location	FEIN	NAIC Co. Code
American Financial Group, Inc.	OH	31-1544320	
Great American Financial Resources, Inc. ^	DE	06-1356481	
AAG Insurance Agency, Inc.	KY	31-1422717	
Ceres Group, Inc.	DE	34-1017531	
Continental General Corporation	NE	47-0717079	
QQAAgency of Texas, Inc.	TX	34-1947042	
Great American Advisors, Inc.	OH	31-1395344	
Great American Life Insurance Company *	OH	13-1935920	63312
Annuity Investors Life Insurance Company *	OH	31-1021738	93661
Bay Bridge Marina Hemingway's Restaurant, LLC (85%)	MD	27-4078277	
Bay Bridge Marina Management, LLC (85%)	MD	27-0513333	
Brothers Management, LLC	FL	20-1246122	
Charleston Harbor Fishing, LLC	SC	81-3737639	
GALIC - Bay Bridge Marina, LLC	MD	20-4604276	
GALIC Brothers, Inc.	OH	31-1391777	
Manhattan National Holding Corporation	OH	26-3260520	
Manhattan National Life Insurance Company *	OH	45-0252531	67083
Skipjack Holding Company, LLC	MD	84-2654660	
Skipjack Marina Corp.	MD	52-2179330	
Great American Holding, Inc.	OH	42-1575938	
ABA Insurance Services, Inc.	OH	80-0333563	
Agricultural Services, LLC	OH	27-3062314	
Great American Holding (Europe) Limited	GBR		
Great American Europe Limited	GBR		
Great American International Insurance (EU) Designated Activity Company *	IRL		
Great American International Insurance (UK) Limited* (f/k/a Insurance (GB) Limited)	GBR		
Great American Specialty & Affinity Limited	GBR		
Mid-Continent Casualty Company *	OH	73-0556513	23418
Mid-Continent Assurance Company *	OH	73-1406844	15380
Mid-Continent Excess and Surplus Insurance Company *	DE	38-3803661	13794
Mid-Continent Specialty Insurance Services, Inc.	OK	30-0571535	
Oklahoma Surety Company *	OH	73-0773259	23426
National Interstate Corporation	OH	34-1607394	
American Highways Insurance Agency, Inc.	OH	34-1899058	
Explorer RV Insurance Agency, Inc.	OH	31-1548235	
Hudson Indemnity, Ltd. *	CYM	98-0191335	
Hudson Management Group, Ltd.	VIR	66-0660039	
National Interstate Insurance Agency, Inc.	OH	34-1607396	
Commercial For Hire Transportation Purchasing Group @	SC	36-4670968	
National Interstate Insurance Company *	OH	34-1607395	32620
National Interstate Insurance Company of Hawaii, Inc. *	OH	99-0345306	11051
TransProtection Service Company	MO	43-1254631	
Triumphe Casualty Company *	OH	95-3623282	41106
Vanliner Insurance Company *	MO	86-0114294	21172
Safety Claims & Litigation Services, LLC	MT	20-5546054	
Safety, Claims and Litigation Services, LLC	OH	46-4570914	
Republic Indemnity Company of America *	CA	95-2801326	22179
Republic Indemnity Company of California *	CA	31-1054123	43753
Summit Consulting, LLC	FL	59-1683711	
Heritage Summit Healthcare, LLC	FL	59-3385208	
Summit Real Estate Holdings, LLC	FL	82-2462705	
Summit Holding Southeast, Inc.	FL	59-3409855	
Bridgefield Employers Insurance Company*	FL	59-1835212	10701
Bridgefield Casualty Insurance Company*	FL	59-3269531	10335

* Denotes insurer
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Participant in Lloyd's Syndicate 2468
Subsidiaries 100% owned by respective parent unless otherwise stated
^ Total percentage owned by respective parent and other affiliated companies.

Schedule Y - Information Concerning Activities of Insurer Members of a Holding Company Group

Part 1 - Organizational Chart

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American Financial Group, Inc.	OH	31-1544320	
Great American Insurance Company *	OH	31-0501234	16691
American Empire Insurance Company *	OH	31-0973761	37990
American Empire Underwriters, Inc.	TX	59-1671722	
American Empire Surplus Lines Insurance Company *	DE	31-0912199	35351
American Signature Underwriters, Inc.	OH	31-1463075	
Brothers Property Corporation	OH	59-2840291	
Brothers Pennsylvanian Corporation	PA	25-1754638	
Brothers Property Management Corporation	OH	59-2840294	
Crop Managers Insurance Agency, Inc.	KS	31-1277904	
CropSurance Agency, LLC	OH	83-1767590	
Dempsey & Siders Agency, Inc.	OH	31-0589001	
Human and Social Services Risk Purchasing Group, LLC	OH	84-2358400	
Eden Park Insurance Brokers, Inc.	CA	31-1341668	
El Aguila, Compañía de Seguros, S.A. de C.V. *	MEX		
Farmers Crop Insurance Alliance, Inc.	KS	39-1404033	
FCIA Management Company, Inc.	NY	13-3628555	
Foreign Credit Insurance Association @	NY		
GAI Mexico Holdings, LLC	DE	81-0814136	
GAI Warranty Company	OH	31-1753938	
GAI Warranty Company of Florida	FL	31-1765544	
Global Premier Finance Company	OH	61-1329718	
Great American Agency of Texas, Inc.	TX	74-2693636	
Great American Alliance Insurance Company *	OH	95-1542353	26832
Great American Assurance Company *	OH	15-6020948	26344
Great American Casualty Insurance Company *	OH	61-0983091	39896
Great American Contemporary Insurance Company *	OH	36-4079497	10646
Great American E & S Insurance Company *	DE	31-0954439	37532
Great American Fidelity Insurance Company *	DE	31-1036473	41858
Great American Insurance Agency, Inc.	OH	31-1652643	
Great American Insurance Company of New York *	NY	13-5539046	22136
Great American Lloyd's, Inc.	TX	31-1073664	
Great American Management Services, Inc.	OH	31-0856644	
Great American Protection Insurance Company *	OH	31-1288778	38580
Great American Re Inc.	DE	31-0918893	
Great American Security Insurance Company *	OH	31-1209419	31135
Great American Spirit Insurance Company *	OH	31-1237970	33723
Great American Underwriters Insurance Company *	OH	83-1694393	16618
Key Largo Group, Inc.	FL	59-1263251	
PLLS Canada Insurance Brokers Inc.	CAN	871850814	
Professional Risk Brokers, Inc.	IL	31-1293064	
One East Fourth, Inc.	OH	31-0686194	
Pioneer Carpet Mills, Inc.	OH	31-0883227	
TEJ Holdings, Inc.	OH	31-1119320	
Three East Fourth, Inc.	OH	31-0728327	

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Subsidiaries 100% owned by respective parent unless otherwise stated
^ Total percentage owned by respective parent and other affiliated companies.

2019 ALPHABETICAL INDEX

LIFE ANNUAL STATEMENT BLANK

Analysis of Increase in Reserves During The Year	7	Schedule D – Part 2 – Section 2	E12
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