



LIFE, AND ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES - ASSOCIATION EDITION

ANNUAL STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2019
OF THE CONDITION AND AFFAIRS OF THE

Integrity Life Insurance Company

NAIC Group Code08360836NAIC Company Code74780Employer's ID Number86-0214103
(Current)(Prior)

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

Country of DomicileUnited States of America

Licensed as business type:Life, Accident and Health [X] Fraternal Benefit Societies []

Incorporated/Organized05/03/1966Commenced Business05/25/1966

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

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

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

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

Internet Website Addresswww.integritylife.com

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

OFFICERS

Chairman of the BoardJohn Finn BarrettSecretaryEdward Joseph Babbitt

President & CEOJill Tripp McGruder

OTHER

Mark Erdem Caner, Sr VP	Karen Ann Chamberlain, Sr VP, Chf Information Off	Daniel Joseph Downing, Sr VP
Lisa Beth Fangman, Sr VP	Wade Matthew Fugate, VP, Controller	Daniel Wayne Harris, Sr VP, Chief Actuary
David Todd Henderson, Sr VP, Chief Risk Officer	Kevin Louis Howard, Sr VP, General Counsel	Bradley Joseph Hunkler, Sr VP, Chief Financial Officer
Jay Vincent Johnson, VP, Assistant Treasurer	Phillip Earl King, Sr VP, Auditor	Paul Matthew Kruth, VP
Roger Michael Lanham, Sr VP, Co-Chief Inv Officer	Bruce William Maisel, VP, CCO	Denise Lynn Sparks, VP
Michael Shane Speas #, VP, Chief Info Security Officer	James Joseph Vance, Sr VP, Treasurer	Christopher Newton Watford #, VP, Tax
Terrie Ann Wiedenheft, VP	Brendan Matthew White, Sr VP, Co-Chief Inv Officer	Aaron Jason Wolf, VP, Chief Underwriter

DIRECTORS OR TRUSTEES

Edward Joseph Babbitt	John Finn Barrett	Jill Tripp McGruder
Jonathan David Niemeyer	Donald Joseph Wuebbling	

State ofOhioSS:

County ofHamilton

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

Jill Tripp McGruderPresident & CEO

Edward Joseph BabbittSecretary

Wade Matthew FugateVP and Controller

Subscribed and sworn to before me this21st day ofFebruary, 2020

a. Is this an original filing? Yes [X] No []

b. If no,
1. State the amendment number.....
2. Date filed
3. Number of pages attached.....

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Integrity 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)	5,348,152,829	0	5,348,152,829	5,321,133,125
2. Stocks (Schedule D):				
2.1 Preferred stocks	12,408,428	0	12,408,428	17,408,427
2.2 Common stocks	883,228,401	0	883,228,401	733,717,151
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	668,295,401	0	668,295,401	571,159,134
3.2 Other than first liens				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ encumbrances)				
4.2 Properties held for the production of income (less \$ encumbrances)				
4.3 Properties held for sale (less \$ encumbrances)				
5. Cash (\$2,805,558 , Schedule E - Part 1), cash equivalents (\$246,463,257 , Schedule E - Part 2) and short-term investments (\$5,061,867 , Schedule DA)	254,330,682	0	254,330,682	82,755,656
6. Contract loans (including \$ premium notes)	105,119,851	0	105,119,851	107,925,809
7. Derivatives (Schedule DB)	124,625,262	0	124,625,262	61,462,644
8. Other invested assets (Schedule BA)	282,276,523	888,526	281,387,997	203,200,188
9. Receivables for securities	3,875,634	0	3,875,634	4,393,968
10. Securities lending reinvested collateral assets (Schedule DL)	7,644,683	0	7,644,683	782,047
11. Aggregate write-ins for invested assets	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	7,689,957,694	888,526	7,689,069,168	7,103,938,149
13. Title plants less \$ charged off (for Title insurers only)				
14. Investment income due and accrued	50,381,054	0	50,381,054	50,749,258
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection				
15.2 Deferred premiums and agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)				
15.3 Accrued retrospective premiums (\$) and contracts subject to redetermination (\$)				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	208,969		208,969	0
16.2 Funds held by or deposited with reinsured companies				
16.3 Other amounts receivable under reinsurance contracts		0	0	52,550
17. Amounts receivable relating to uninsured plans				
18.1 Current federal and foreign income tax recoverable and interest thereon		0	0	6,675,238
18.2 Net deferred tax asset	12,898,185	0	12,898,185	8,331,866
19. Guaranty funds receivable or on deposit	20,077	0	20,077	20,077
20. Electronic data processing equipment and software				
21. Furniture and equipment, including health care delivery assets (\$)				
22. Net adjustment in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates	619,201	0	619,201	781,911
24. Health care (\$) and other amounts receivable	595,110	62,243	532,867	74,306
25. Aggregate write-ins for other than invested assets	2,104,604	37,730	2,066,874	2,065,251
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	7,756,784,894	988,499	7,755,796,395	7,172,688,606
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	2,158,563,224	0	2,158,563,224	2,242,401,209
28. Total (Lines 26 and 27)	9,915,348,118	988,499	9,914,359,619	9,415,089,815
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page				
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)				
2501. CSV Company Owned Life Insurance	2,066,874	0	2,066,874	2,065,251
2502. Prepaid Expense	37,730	37,730	0	0
2503.				
2598. Summary of remaining write-ins for Line 25 from overflow page				
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	2,104,604	37,730	2,066,874	2,065,251

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Integrity Life Insurance Company

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$ 4,943,728,574 (Exh. 5, Line 9999999) less \$ included in Line 6.3 (including \$ 989,349 Modco Reserve)	4,943,728,574	4,748,935,639
2. Aggregate reserve for accident and health contracts (including \$ Modco Reserve)		
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ Modco Reserve)	1,124,071,398	989,440,221
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11)	125,984	216,000
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11)		
5. Policyholders' dividends/refunds to members \$ and coupons \$ 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 \$ Modco)		
6.2 Policyholders' dividends and refunds to members not yet apportioned (including \$ Modco)		
6.3 Coupons and similar benefits (including \$ 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 \$ discount; including \$ accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14)		
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts		
9.2 Provision for experience rating refunds, including the liability of \$ accident and health experience rating refunds of which \$ is for medical loss ratio rebate per the Public Health Service Act		
9.3 Other amounts payable on reinsurance, including \$ 35,768 assumed and \$ ceded	35,768	78,526
9.4 Interest maintenance reserve (IMR, Line 6)	15,555,284	10,535,891
10. Commissions to agents due or accrued-life and annuity contracts \$ 612,911 accident and health \$ and deposit-type contract funds \$	612,911	655,306
11. Commissions and expense allowances payable on reinsurance assumed		
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 7)	236,921	195,541
13. Transfers to Separate Accounts due or accrued (net) (including \$ (28,260,669) accrued for expense allowances recognized in reserves, net of reinsured allowances)	(37,741,820)	(43,648,548)
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 6)	436,713	(1,295,098)
15.1 Current federal and foreign income taxes, including \$ (7,527,715) on realized capital gains (losses)	5,588,504	
15.2 Net deferred tax liability		
16. Unearned investment income	23,854	
17. Amounts withheld or retained by reporting entity as agent or trustee	2,003,942	2,137,304
18. Amounts held for agents' account, including \$ agents' credit balances		
19. Remittances and items not allocated	7,985,270	24,561,757
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 \$		
23. Dividends to stockholders declared and unpaid		
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve (AVR, Line 16, Col. 7)	158,349,856	100,073,429
24.02 Reinsurance in unauthorized and certified (\$) companies		
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$) reinsurers		
24.04 Payable to parent, subsidiaries and affiliates	2,717,852	3,939,625
24.05 Drafts outstanding		
24.06 Liability for amounts held under uninsured plans		
24.07 Funds held under coinsurance		
24.08 Derivatives	26,095,529	2,887,352
24.09 Payable for securities	436,963	2,723,830
24.10 Payable for securities lending	152,685,707	151,816,233
24.11 Capital notes \$ and interest thereon \$		
25. Aggregate write-ins for liabilities	81,503,472	48,168,894
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	6,484,452,682	6,041,421,902
27. From Separate Accounts Statement	2,158,563,224	2,242,401,209
28. Total liabilities (Lines 26 and 27)	8,643,015,906	8,283,823,111
29. Common capital stock	3,000,000	3,000,000
30. Preferred capital stock		
31. Aggregate write-ins for other than special surplus funds		
32. Surplus notes		
33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1)	908,163,872	908,163,872
34. Aggregate write-ins for special surplus funds		
35. Unassigned funds (surplus)	360,179,841	220,102,832
36. Less treasury stock, at cost:		
36.1 shares common (value included in Line 29 \$)		
36.2 shares preferred (value included in Line 30 \$)		
37. Surplus (Total Lines 31+32+33+34+35-36) (including \$ (4) in Separate Accounts Statement)	1,268,343,713	1,128,266,704
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55)	1,271,343,713	1,131,266,704
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	9,914,359,619	9,415,089,815
DETAILS OF WRITE-INS		
2501. Payable for Collateral on Derivatives	80,490,000	47,500,000
2502. Uncashed drafts and checks that are pending escheatment to the state	1,013,472	668,894
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page		
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	81,503,472	48,168,894
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page		
3199. Totals (Lines 3101 thru 3103 plus 3198)(Line 31 above)		
3401.		
3402.		
3403.		
3498. Summary of remaining write-ins for Line 34 from overflow page		
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)		

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)	477,243,423	660,977,532
2. Considerations for supplementary contracts with life contingencies	6,729,211	7,065,485
3. Net investment income (Exhibit of Net Investment Income, Line 17)	276,869,916	259,562,202
4. Amortization of Interest Maintenance Reserve (IMR, Line 5)	1,645,286	1,676,650
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0	
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1)	(2,656)	875,760
7. Reserve adjustments on reinsurance ceded	(110,882)	(737,869,309)
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	16,463,261	17,232,633
8.2 Charges and fees for deposit-type contracts		
8.3 Aggregate write-ins for miscellaneous income	2,642,271	698,485,553
9. Total (Lines 1 to 8.3)	781,479,830	908,006,506
10. Death benefits	16,080,591	10,414,561
11. Matured endowments (excluding guaranteed annual pure endowments)		
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8)	303,258,925	254,001,505
13. Disability benefits and benefits under accident and health contracts		
14. Coupons, guaranteed annual pure endowments and similar benefits		
15. Surrender benefits and withdrawals for life contracts	399,882,818	426,558,093
16. Group conversions		
17. Interest and adjustments on contract or deposit-type contract funds	25,209,691	26,230,687
18. Payments on supplementary contracts with life contingencies	7,174,112	8,137,098
19. Increase in aggregate reserves for life and accident and health contracts	195,015,000	293,222,562
20. Totals (Lines 10 to 19)	946,621,137	1,018,564,506
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	29,103,581	36,970,734
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1)	12,440	12,925
23. General insurance expenses and fraternal expenses (Exhibit 2, Line 10, Cols. 1, 2, 3, 4 and 6)	42,481,573	43,855,776
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3 + 5)	2,957,725	3,938,908
25. Increase in loading on deferred and uncollected premiums		
26. Net transfers to or (from) Separate Accounts net of reinsurance	(262,974,068)	(246,140,920)
27. Aggregate write-ins for deductions	5,296,122	6,729,767
28. Totals (Lines 20 to 27)	763,498,510	863,931,696
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	17,981,320	44,074,810
30. Dividends to policyholders and refunds to members		
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	17,981,320	44,074,810
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	9,363,522	11,369,124
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)	8,617,798	32,705,686
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$13,855,966 (excluding taxes of \$1,771,623 transferred to the IMR)	4,507,419	26,515,595
35. Net income (Line 33 plus Line 34)	13,125,217	59,221,281
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	1,131,266,704	875,758,653
37. Net income (Line 35)	13,125,217	59,221,281
38. Change in net unrealized capital gains (losses) less capital gains tax of \$22,496,703	159,062,654	(50,915,780)
39. Change in net unrealized foreign exchange capital gain (loss)		
40. Change in net deferred income tax	11,430,608	5,417,882
41. Change in nonadmitted assets	3,196,337	(14,081,619)
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	0	
44. Change in asset valuation reserve	(58,276,427)	5,867,685
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	(2,692)	(1,398)
48. Change in surplus notes		
49. Cumulative effect of changes in accounting principles	11,541,312	
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	0	250,000,000
51.2 Transferred to capital (Stock Dividend)		
51.3 Transferred from capital		
51.4 Change in surplus as a result of reinsurance		
52. Dividends to stockholders		
53. Aggregate write-ins for gains and losses in surplus		
54. Net change in capital and surplus for the year (Lines 37 through 53)	140,077,009	255,508,051
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	1,271,343,713	1,131,266,704
DETAILS OF WRITE-INS		
08.301. Administrative Service Fees	2,565,939	2,182,770
08.302. Other Fee Income	76,332	79,534
08.303. Termination of Reinsurance Agreement - LIC	0	694,579,056
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	1,644,193
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398)(Line 8.3 above)	2,642,271	698,485,553
2701. Securities Lending Interest Expense	4,111,259	5,478,776
2702. Pension Expense	1,169,094	1,320,584
2703. Experience Refund	17,157	18,701
2798. Summary of remaining write-ins for Line 27 from overflow page	(1,388)	(88,294)
2799. Totals (Lines 2701 thru 2703 plus 2798)(Line 27 above)	5,296,122	6,729,767
5301.		
5302.		
5303.		
5398. Summary of remaining write-ins for Line 53 from overflow page		
5399. Totals (Lines 5301 thru 5303 plus 5398)(Line 53 above)		

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Integrity Life Insurance Company

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	483,972,634	668,239,635
2. Net investment income	285,262,413	266,375,116
3. Miscellaneous income	19,153,803	24,140,752
4. Total (Lines 1 through 3)	788,388,850	958,755,503
5. Benefit and loss related payments	752,280,827	772,017,862
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	(268,878,104)	(207,052,549)
7. Commissions, expenses paid and aggregate write-ins for deductions	78,120,634	88,933,749
8. Dividends paid to policyholders	0	0
9. Federal and foreign income taxes paid (recovered) net of \$ 14,811,835 tax on capital gains (losses)	12,727,370	15,353,936
10. Total (Lines 5 through 9)	574,250,727	669,252,998
11. Net cash from operations (Line 4 minus Line 10)	214,138,123	289,502,505
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	912,995,760	1,057,941,846
12.2 Stocks	77,519,296	123,093,798
12.3 Mortgage loans	12,181,861	7,682,569
12.4 Real estate	0	0
12.5 Other invested assets	18,895,354	24,304,488
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	46,749	150,277
12.7 Miscellaneous proceeds	6,131,310	6,396,246
12.8 Total investment proceeds (Lines 12.1 to 12.7)	1,027,770,330	1,219,569,224
13. Cost of investments acquired (long-term only):		
13.1 Bonds	947,099,252	1,328,842,067
13.2 Stocks	90,771,693	47,152,582
13.3 Mortgage loans	109,318,128	123,036,986
13.4 Real estate	0	0
13.5 Other invested assets	78,307,573	17,972,469
13.6 Miscellaneous applications	9,149,503	8,269,179
13.7 Total investments acquired (Lines 13.1 to 13.6)	1,234,646,149	1,525,273,283
14. Net increase (decrease) in contract loans and premium notes	(2,805,958)	197,450
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(204,069,861)	(305,901,508)
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes	0	0
16.2 Capital and paid in surplus, less treasury stock	0	4,299,634
16.3 Borrowed funds	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities	134,631,177	39,428,983
16.5 Dividends to stockholders	0	0
16.6 Other cash provided (applied)	26,875,587	(53,138,529)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	161,506,764	(9,409,912)
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)	171,575,026	(25,808,915)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	82,755,656	108,564,571
19.2 End of year (Line 18 plus Line 19.1)	254,330,682	82,755,656

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

20.0001. Contribution from The Western and Southern Life Insurance Company in the form of Common Stock securities		245,700,366
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ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Integrity 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	477,243,423	358,316	0	476,885,107	0	0			0
2. Considerations for supplementary contracts with life contingencies	6,729,211	XXX	XXX	6,729,211		XXX	XXX		XXX
3. Net investment income	276,869,916	12,426,091	247,266	252,079,868	109,012	0		12,007,679	0
4. Amortization of Interest Maintenance Reserve (IMR)	1,645,286	73,651	1,469	1,334,870	648	0		234,648	0
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0	0	0				XXX		0
6. Commissions and expense allowances on reinsurance ceded	(2,656)	(4,650)	0	1,994	0	0	XXX	0	0
7. Reserve adjustments on reinsurance ceded	(110,882)	(110,882)	0	0	0	0	XXX		0
8. Miscellaneous Income:									
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	16,463,261	0	0	16,463,261	0	0	XXX		0
8.2 Charges and fees for deposit-type contracts	0	0	0			XXX	XXX		0
8.3 Aggregate write-ins for miscellaneous income	2,642,271	268,936	0	2,410,299	0	0	0	(36,964)	0
9. Totals (Lines 1 to 8.3)	781,479,830	13,011,462	248,735	755,904,610	109,660	0	0	12,205,363	0
10. Death benefits	16,080,591	16,080,591	0	0	0	XXX	XXX		0
11. Matured endowments (excluding guaranteed annual pure endowments)	0	0	0			XXX	XXX		0
12. Annuity benefits	303,258,925	XXX	XXX	303,258,925	0	XXX	XXX		XXX
13. Disability benefits and benefits under accident and health contracts	0	0	0				XXX		0
14. Coupons, guaranteed annual pure endowments and similar benefits	0	0	0				XXX		0
15. Surrender benefits and withdrawals for life contracts	399,882,818	2,058,152	1,046,510	396,778,156	0	XXX	XXX		0
16. Group conversions	0	0	0				XXX		0
17. Interest and adjustments on contract or deposit-type contract funds	25,209,691	0	0	25,209,691	0	0	XXX		0
18. Payments on supplementary contracts with life contingencies	7,174,112	0	0	7,174,112	0	XXX	XXX		0
19. Increase in aggregate reserves for life and accident and health contracts	195,015,000	(6,619,638)	(955,986)	202,698,114	(107,490)	0	XXX		0
20. Totals (Lines 10 to 19)	946,621,137	11,519,105	90,524	935,118,998	(107,490)	0	XXX	0	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	29,103,581	0	0	29,103,581	0	0	0	0	XXX
22. Commissions and expense allowances on reinsurance assumed	12,440	12,440	0	0	0	0	XXX	0	0
23. General insurance expenses and fraternal expenses	42,481,573	230,825	0	21,865,845	33,452	0		20,351,451	0
24. Insurance taxes, licenses and fees, excluding federal income taxes	2,957,725	17,197	0	2,888,728	965	0		50,835	0
25. Increase in loading on deferred and uncollected premiums	0	0	0				XXX		0
26. Net transfers to or (from) Separate Accounts net of reinsurance	(262,974,068)	(321,204)	0	(262,922,897)	0	0	XXX	270,033	0
27. Aggregate write-ins for deductions	5,296,122	10,010	0	609,516	1,100	0	0	4,675,496	0
28. Totals (Lines 20 to 27)	763,498,510	11,468,373	90,524	726,663,771	(71,973)	0	0	25,347,815	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	17,981,320	1,543,089	158,211	29,240,839	181,633	0	0	(13,142,452)	0
30. Dividends to policyholders and refunds to members	0	0	0				XXX		0
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	17,981,320	1,543,089	158,211	29,240,839	181,633	0	0	(13,142,452)	0
32. Federal income taxes incurred (excluding tax on capital gains)	9,363,522	324,049	33,224	6,140,577	38,143	0		2,827,529	0
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)	8,617,798	1,219,040	124,987	23,100,262	143,490	0	0	(15,969,981)	0
34. Policies/certificates in force end of year	71,746	3,635	31	68,017	63	0	XXX		0
DETAILS OF WRITE-INS									
08.301. Administrative Service Fees	2,568,339	414,761		2,190,542				(36,964)	
08.302. Other Fee Income	73,932	(145,825)		219,757					
08.303. Termination of Reinsurance Agreement - LIC	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. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	2,642,271	268,936	0	2,410,299	0	0	0	(36,964)	0
2701. Securities Lending Interest Expense	4,111,259							4,111,259	
2702. Pension Expense	1,169,094	7,303		609,516	1,100			551,175	
2703. Experience Refund	17,157	17,157							
2798. Summary of remaining write-ins for Line 27 from overflow page	(1,388)	(14,450)	0	0	0	0	0	13,062	0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	5,296,122	10,010	0	609,516	1,100	0	0	4,675,496	0

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Integrity 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)	358,316		104,514						253,802			
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	12,426,091		194,096			12,107,248			124,747			
4. Amortization of Interest Maintenance Reserve (IMR)	73,651		1,153			71,757			741			
5. Separate Accounts net gain from operations excluding unrealized gains or losses .....	.0											
6. Commissions and expense allowances on reinsurance ceded	(4,650)	0							(4,650)			
7. Reserve adjustments on reinsurance ceded	(110,882)								(110,882)			
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	268,936	0	0	0	0	0	0	0	268,936	0	0	0
9. Totals (Lines 1 to 8.3)	13,011,462	0	299,763	0	0	12,179,005	0	0	532,694	0	0	0
10. Death benefits	16,080,591		71,931			15,535,027			473,633			
11. Matured endowments (excluding guaranteed annual pure endowments) .....	.0											
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	2,058,152		39,280			1,704,089			314,783			
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	(6,619,638)		(50,468)			(6,551,315)			(17,855)			
20. Totals (Lines 10 to 19)	11,519,105	0	60,743	0	0	10,687,801	0	0	770,561	0	0	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) .....	.0	0										XXX
22. Commissions and expense allowances on reinsurance assumed	12,440	0							12,440			
23. General insurance expenses	230,825		23,135			108,819			98,871			
24. Insurance taxes, licenses and fees, excluding federal income taxes	17,197		3,475			3,348			10,374			
25. Increase in loading on deferred and uncollected premiums .....	.0											
26. Net transfers to or (from) Separate Accounts net of reinsurance	(321,204)								(321,204)			
27. Aggregate write-ins for deductions	10,010	0	644	0	0	20,788	0	0	(11,422)	0	0	0
28. Totals (Lines 20 to 27)	11,468,373	0	87,997	0	0	10,820,756	0	0	559,620	0	0	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	1,543,089	0	211,766	0	0	1,358,249	0	0	(26,926)	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)	1,543,089	0	211,766	0	0	1,358,249	0	0	(26,926)	0	0	0
32. Federal income taxes incurred (excluding tax on capital gains)	324,049		44,471			285,232			(5,654)			
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)	1,219,040	0	167,295	0	0	1,073,017	0	0	(21,272)	0	0	0
34. Policies/certificates in force end of year	3,635		581			2,801			253			
DETAILS OF WRITE-INS												
08.301. Administrative Service Fees	414,761								414,761			
08.302. Other Fee Income	(145,825)								(145,825)			
08.303. Termination of Reinsurance Agreement – LIC .....	.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. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	268,936	0	0	0	0	0	0	0	268,936	0	0	0
2701. Securities Lending Interest Expense .....	.0											
2702. Pension Expense	7,303		644			3,631			3,028			
2703. Experience Refund	17,157					17,157						
2798. Summary of remaining write-ins for Line 27 from overflow page	(14,450)	0	.0	0	0	.0	0	0	(14,450)	0	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	10,010	0	644	0	0	20,788	0	0	(11,422)	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. The Company has included an immaterial block of SPWL business within the UL column.

(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 Integrity Life Insurance Company
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - GROUP LIFE 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) .....	.0								
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	247,266								
4. Amortization of Interest Maintenance Reserve (IMR)	1,469								
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)	248,735	0	0	248,735	0	0	0	0	0
10. Death benefits .....	.0								
11. Matured endowments (excluding guaranteed annual pure endowments) .....	.0								
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	1,046,510			1,046,510					
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	(955,986)			(955,986)					
20. Totals (Lines 10 to 19)	90,524	0	0	90,524	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)	90,524	0	0	90,524	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)	158,211	0	0	158,211	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)	158,211	0	0	158,211	0	0	0	0	0
32. Federal income taxes incurred (excluding tax on capital gains)	33,224			33,224					
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)	124,987	0	0	124,987	0	0	0	0	0
34. Policies/certificates in force end of year	31			31					
DETAILS OF WRITE-INS									
08.301. Administrative Service Fees .....	.0								
08.302. Other Fee Income .....	.0								
08.303. Termination of Reinsurance Agreement - LIC .....	.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. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	0	0	0	0	0	0	0	0	0
2701. Securities Lending Interest Expense .....	.0								
2702. Pension Expense .....	.0								
2703. Experience Refund .....	.0								
2798. Summary of remaining write-ins for Line 27 from overflow page .....	.0	0	0	.0	0	0	0	0	0
2799. Totals (Lines 2701 thru 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 _____, Line 10 _____, Line 16 _____, Line 23 _____, Line 24 _____

(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 Integrity Life Insurance Company
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - INDIVIDUAL ANNUITIES (a)

	1 Total	Deferred				6 Life Contingent Payout (Immediate and Annuitizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities Without Guarantees		
1. Premiums for individual annuity contracts	476,885,107	46,811,266	221,645,363	54,031,829		154,396,649	
2. Considerations for supplementary contracts with life contingencies	6,729,211	XXX	XXX	XXX	XXX	6,729,211	XXX
3. Net investment income	252,079,868	26,866,838	71,941,332	186,432		114,899,928	38,185,338
4. Amortization of Interest Maintenance Reserve (IMR)	1,334,870	158,287	422,585	1,108		675,715	77,175
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0						
6. Commissions and expense allowances on reinsurance ceded	1,994	1,994					
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	16,463,261			16,463,261			
8.2 Charges and fees for deposit-type contracts	0						
8.3 Aggregate write-ins for miscellaneous income	2,410,299	219,757	0	2,168,042	0	22,500	0
9. Totals (Lines 1 to 8.3)	755,904,610	74,058,142	294,009,280	72,850,672	0	276,724,003	38,262,513
10. Death benefits	0						
11. Matured endowments (excluding guaranteed annual pure endowments)	0						
12. Annuity benefits	303,258,925	71,855,868	31,272,728	17,236,825		182,893,504	
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	396,778,156	231,615,114	70,303,183	92,831,037		2,028,822	
16. Group conversions	0						
17. Interest and adjustments on contract or deposit-type contract funds	25,209,691						25,209,691
18. Payments on supplementary contracts with life contingencies	7,174,112					7,174,112	
19. Increase in aggregate reserves for life and accident and health contracts	202,698,114	(49,840,565)	187,464,170	179,547		64,894,962	
20. Totals (Lines 10 to 19)	935,118,998	253,630,417	289,040,081	110,247,409	0	256,991,400	25,209,691
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	29,103,581	2,203,712	14,078,055	4,446,192		7,861,686	513,936
22. Commissions and expense allowances on reinsurance assumed	0						
23. General insurance expenses	21,865,845	4,259,199	6,742,664	3,222,719		1,910,316	5,730,947
24. Insurance taxes, licenses and fees, excluding federal income taxes	2,888,728	339,179	1,266,262	327,474		716,860	238,953
25. Increase in loading on deferred and uncollected premiums	0						
26. Net transfers to or (from) Separate Accounts net of reinsurance	(262,922,897)	(205,969,545)		(56,953,352)			
27. Aggregate write-ins for deductions	609,516	112,800	202,518	69,979	0	168,889	55,330
28. Totals (Lines 20 to 27)	726,663,771	54,575,762	311,329,580	61,360,421	0	267,649,151	31,748,857
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	29,240,839	19,482,380	(17,320,300)	11,490,251	0	9,074,852	6,513,656
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)	29,240,839	19,482,380	(17,320,300)	11,490,251	0	9,074,852	6,513,656
32. Federal income taxes incurred (excluding tax on capital gains)	6,140,577	4,091,300	(3,637,263)	2,412,953		1,905,719	1,367,868
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)	23,100,262	15,391,080	(13,683,037)	9,077,298	0	7,169,133	5,145,788
34. Policies/certificates in force end of year	68,017	26,449	18,130	8,698		14,740	
DETAILS OF WRITE-INS							
08.301. Administrative Service Fees	2,190,542			2,168,042		22,500	
08.302. Other Fee Income	219,757	219,757					
08.303. Termination of Reinsurance Agreement - LIC	0						
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0	0	0	0	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	2,410,299	219,757	0	2,168,042	0	22,500	0
2701. Securities Lending Interest Expense	0						
2702. Pension Expense	609,516	112,800	202,518	69,979		168,889	55,330
2703. Experience Refund	0						
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0	0	0	0	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	609,516	112,800	202,518	69,979	0	168,889	55,330

(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 which columns are affected.

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Integrity Life Insurance Company
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - GROUP ANNUITIES (a)

	1 Total	Deferred				6 Life Contingent Payout (Immediate and Annuitizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities Without Guarantees		
1. Premiums for group annuity contracts	0						
2. Considerations for supplementary contracts with life contingencies	0	XXX	XXX	XXX	XXX		XXX
3. Net investment income	109,012	109,012					
4. Amortization of Interest Maintenance Reserve (IMR)	648	648					
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
9. Totals (Lines 1 to 8.3)	109,660	109,660	0	0	0	0	0
10. Death benefits	0						
11. Matured endowments (excluding guaranteed annual pure endowments)	0						
12. Annuity benefits	0						
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	0						
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	(107,490)	(107,490)					
20. Totals (Lines 10 to 19)	(107,490)	(107,490)	0	0	0	0	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	0						
22. Commissions and expense allowances on reinsurance assumed	0						
23. General insurance expenses	33,452	33,452					
24. Insurance taxes, licenses and fees, excluding federal income taxes	965	965					
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	1,100	1,100	0	0	0	0	0
28. Totals (Lines 20 to 27)	(71,973)	(71,973)	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)	181,633	181,633	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)	181,633	181,633	0	0	0	0	0
32. Federal income taxes incurred (excluding tax on capital gains)	38,143	38,143					
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)	143,490	143,490	0	0	0	0	0
34. Policies/certificates in force end of year	63	63					
DETAILS OF WRITE-INS							
08.301. Administrative Service Fees	0						
08.302. Other Fee Income	0						
08.303. Termination of Reinsurance Agreement - LIC	0						
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0	0	0	0	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	0	0	0	0	0	0	0
2701. Securities Lending Interest Expense	0						
2702. Pension Expense	1,100	1,100					
2703. Experience Refund	0						
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0	0	0	0	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	1,100	1,100	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 Integrity Life Insurance Company

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - 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
1. Premiums for accident and health contracts													
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													
4. Amortization of Interest Maintenance Reserve (IMR)													
5. Separate Accounts net gain from operations excluding unrealized gains or losses													
6. Commissions and expense allowances on reinsurance ceded													
7. Reserve adjustments on reinsurance ceded													
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	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
8.3 Aggregate write-ins for miscellaneous income													
9. Totals (Lines 1 to 8.3)													
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													
14. Coupons, guaranteed annual pure endowments and similar benefits													
15. Surrender benefits and withdrawals for life contracts	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
16. Group conversions													
17. Interest and adjustments on contract or deposit-type contract funds													
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													
20. Totals (Lines 10 to 19)													
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)													
22. Commissions and expense allowances on reinsurance assumed													
23. General insurance expenses													
24. Insurance taxes, licenses and fees, excluding federal income taxes													
25. Increase in loading on deferred and uncollected premiums													
26. Net transfers to or (from) Separate Accounts net of reinsurance													
27. Aggregate write-ins for deductions													
28. Totals (Lines 20 to 27)													
29. Net gain from operations before dividends to policyholders, and refunds to members and federal income taxes (Line 9 minus Line 28)													
30. Dividends to policyholders and refunds to members													
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)													
32. Federal income taxes incurred (excluding tax on capital gains)													
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)													
34. Policies/certificates in force end of year													
DETAILS OF WRITE-INS													
08.301.													
08.302.													
08.303.													
08.398. Summary of remaining write-ins for Line 8.3 from overflow page													
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)													
2701.													
2702.													
2703.													
2798. Summary of remaining write-ins for Line 27 from overflow page													
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)													

(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 Integrity Life Insurance Company

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 of prior year	207,162,368	0	3,217,598			201,884,085			2,060,685			
2. Tabular net premiums or considerations	299,887		104,464			9			195,414			
3. Present value of disability claims incurred	0		0			0			0			
4. Tabular interest	13,435,613		140,916			11,634,527			1,660,170			
5. Tabular less actual reserve released	0		0			0			0			
6. Increase in reserve on account of change in valuation basis	0		0			0			0			
6.1 Change in excess of VM-20 deterministic/stochastic reserve over net premium reserve	0	XXX	0			0			0	XXX		
7. Other increases (net)	0		0			0			0			
8. Totals (Lines 1 to 7)	220,897,868	0	3,462,978	0	0	213,518,621	0	0	3,916,269	0	0	0
9. Tabular cost	2,674,468		205,485			1,957,083			511,900			
10. Reserves released by death	14,540,555		51,083			14,351,133			138,339			
11. Reserves released by other terminations (net)	2,299,921		39,280			1,877,635			383,006			
12. Annuity, supplementary contract and disability payments involving life contingencies	0		0			0			0			
13. Net transfers to or (from) Separate Accounts	840,193		0			0			840,193			
14. Total Deductions (Lines 9 to 13)	20,355,137	0	295,848	0	0	18,185,851	0	0	1,873,438	0	0	0
15. Reserve December 31 of current year	200,542,731	0	3,167,130	0	0	195,332,770	0	0	2,042,831	0	0	0
Cash Surrender Value and Policy Loans												
16. CSV Ending balance December 31, current year	198,701,731		3,167,130			193,491,772			2,042,829			
17. Amount Available for Policy Loans Based upon Line 16 CSV	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. The Company has included an immaterial block of SPWL business within the UL column.

(b) 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 Integrity Life Insurance Company

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 of prior year	4,544,873				4,544,873				
2. Tabular net premiums or considerations	0				0				
3. Present value of disability claims incurred	0				0				
4. Tabular interest	228,273				228,273				
5. Tabular less actual reserve released	0				0				
6. Increase in reserve on account of change in valuation basis	0				0				
7. Other increases (net)	0				0				
8. Totals (Lines 1 to 7)	4,773,146	0	0	0	4,773,146	0	0	0	0
9. Tabular cost	76,070				76,070				
10. Reserves released by death	0				0				
11. Reserves released by other terminations (net)	1,108,188				1,108,188				
12. Annuity, supplementary contract and disability payments involving life contingencies	0				0				
13. Net transfers to or (from) Separate Accounts	0				0				
14. Total Deductions (Lines 9 to 13)	1,184,258	0	0	0	1,184,258	0	0	0	0
15. Reserve December 31 of current year	3,588,888	0	0	0	3,588,888	0	0	0	0
Cash Surrender Value and Policy Loans									
16. CSV Ending balance December 31, current year	3,389,140				3,389,140				
17. Amount Available for Policy Loans Based upon Line 16 CSV	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) 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 Integrity Life Insurance Company

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

	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 of prior year	4,534,704,816	628,528,284	1,688,527,770	4,609,314		2,213,039,448	
2. Tabular net premiums or considerations	459,923,171	43,982,573	205,704,613	52,043,943		158,192,042	
3. Present value of disability claims incurred	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4. Tabular interest	351,366,588	52,055,524	58,751,500	137,511,551		103,048,013	
5. Tabular less actual reserve released	14,633,912	(1,630,677)	18,471,783	(7,075)		(2,200,119)	
6. Increase in reserve on account of change in valuation basis	0	0	0	0		0	
7. Other increases (net)	3,836,755	2,918,541	0	918,214		0	
8. Totals (Lines 1 to 7)	5,364,465,242	725,854,245	1,971,455,666	195,075,947	0	2,472,079,384	0
9. Tabular cost	0	0	0	0		0	
10. Reserves released by death	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. Reserves released by other terminations (net)	502,735,883	298,947,720	95,463,726	108,324,437		0	
12. Annuity, supplementary contract and disability payments involving life contingencies	194,144,972	0	0	0		194,144,972	
13. Net transfers to or (from) Separate Accounts	(69,596,478)	(151,559,367)	0	81,962,889		0	
14. Total Deductions (Lines 9 to 13)	627,284,377	147,388,353	95,463,726	190,287,326	0	194,144,972	0
15. Reserve December 31 of current year	4,737,180,865	578,465,892	1,875,991,940	4,788,621	0	2,277,934,412	0
Cash Surrender Value and Policy Loans							
16. CSV Ending balance December 31, current year	2,391,447,034	567,464,188	1,818,037,746	5,945,100		0	
17. Amount Available for Policy Loans Based upon Line 16 CSV	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 Integrity Life Insurance Company

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

(N/A Fraternal)

	1 Total	Deferred				6 Life Contingent Payout (Immediate and Annuitizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities without Guarantees		
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)							
1. Reserve December 31 of prior year	2,523,583	2,523,583					
2. Tabular net premiums or considerations	0	0					
3. Present value of disability claims incurred	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4. Tabular interest	63,830	63,830					
5. Tabular less actual reserve released	(7,517)	(7,517)					
6. Increase in reserve on account of change in valuation basis	0	0					
7. Other increases (net)	0	0					
8. Totals (Lines 1 to 7)	2,579,896	2,579,896	0	0	0	0	0
9. Tabular cost	0	0					
10. Reserves released by death	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. Reserves released by other terminations (net)	163,803	163,803					
12. Annuity, supplementary contract and disability payments involving life contingencies	0	0					
13. Net transfers to or (from) Separate Accounts	0	0					
14. Total Deductions (Lines 9 to 13)	163,803	163,803	0	0	0	0	0
15. Reserve December 31 of current year	2,416,093	2,416,093	0	0	0	0	0
Cash Surrender Value and Policy Loans							
16. CSV Ending balance December 31, current year	2,416,093	2,416,093					
17. Amount Available for Policy Loans Based upon Line 16 CSV	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 Integrity Life Insurance Company

EXHIBIT OF NET INVESTMENT INCOME

		1	2
		Collected During Year	Earned During Year
1.	U.S. Government bonds	(a) .....2,387,216	.....1,990,170
1.1	Bonds exempt from U.S. tax	(a) .....	.....
1.2	Other bonds (unaffiliated)	(a) .....224,181,736	.....224,739,888
1.3	Bonds of affiliates	(a) .....	.....
2.1	Preferred stocks (unaffiliated)	(b) .....880,900	.....861,251
2.11	Preferred stocks of affiliates	(b) .....	.....
2.2	Common stocks (unaffiliated) .....	.....13,047,356	.....13,067,982
2.21	Common stocks of affiliates .....	.....	.....
3.	Mortgage loans	(c) .....27,594,326	.....27,593,670
4.	Real estate	(d) .....	.....
5	Contract loans .....	.....7,498,874	.....6,735,387
6	Cash, cash equivalents and short-term investments	(e) .....1,567,331	.....1,751,164
7	Derivative instruments	(f) .....	.....
8.	Other invested assets .....	.....4,568,564	.....4,566,356
9.	Aggregate write-ins for investment income .....	.....458,155	.....458,155
10.	Total gross investment income	282,184,458	281,764,023
11.	Investment expenses		(g) .....4,879,459
12.	Investment taxes, licenses and fees, excluding federal income taxes		(g) .....14,647
13.	Interest expense		(h)
14.	Depreciation on real estate and other invested assets		(i)
15.	Aggregate write-ins for deductions from investment income .....		.....0
16.	Total deductions (Lines 11 through 15) .....		.....4,894,106
17.	Net investment income (Line 10 minus Line 16)		276,869,917
DETAILS OF WRITE-INS			
0901.	Securities lending fee income .....	.....918,895	.....918,895
0902.	Miscellaneous .....	.....(460,740)	.....(460,740)
0903.	.....	
0998.	Summary of remaining write-ins for Line 9 from overflow page .....	.....0	.....0
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	458,155	458,155
1501.	.....	
1502.	.....	
1503.	.....	
1598.	Summary of remaining write-ins for Line 15 from overflow page .....		.....0
1599.	Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above)		0

- (a) Includes \$7,721,369 accrual of discount less \$19,003,815 amortization of premium and less \$4,285,980 paid for accrued interest on purchases.
- (b) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued dividends on purchases.
- (c) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
- (d) Includes \$ for company's occupancy of its own buildings; and excludes \$ interest on encumbrances.
- (e) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
- (f) Includes \$ accrual of discount less \$ amortization of premium.
- (g) Includes \$ investment expenses and \$ investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ interest on surplus notes and \$ interest on capital notes.
- (i) Includes \$ depreciation on real estate and \$ depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

		1	2	3	4	5
		Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1.	U.S. Government bonds .....	.....3	.....0	.....3	.....0	.....0
1.1	Bonds exempt from U.S. tax .....	.....	.....	.....0	.....	.....
1.2	Other bonds (unaffiliated) .....	.....8,301,126	.....(4,102,463)	.....4,198,663	.....0	.....0
1.3	Bonds of affiliates .....	.....0	.....0	.....0	.....0	.....0
2.1	Preferred stocks (unaffiliated) .....	.....0	.....0	.....0	.....0	.....0
2.11	Preferred stocks of affiliates .....	.....0	.....0	.....0	.....0	.....0
2.2	Common stocks (unaffiliated) .....	.....9,693,039	.....(7,232,856)	.....2,460,183	.....90,664,901	.....0
2.21	Common stocks of affiliates .....	.....0	.....0	.....0	.....38,133,765	.....0
3.	Mortgage loans .....	.....0	.....0	.....0	.....0	.....0
4.	Real estate .....	.....	.....0	.....0	.....	.....0
5.	Contract loans .....	.....(10,348)	.....	.....(10,348)	.....	.....
6.	Cash, cash equivalents and short-term investments .....	.....57,097	.....	.....57,097	.....	.....
7.	Derivative instruments .....	.....20,176,924	.....0	.....20,176,924	.....36,295,738	.....
8.	Other invested assets .....	.....(23,125)	.....(59,719)	.....(82,844)	.....16,464,955	.....0
9.	Aggregate write-ins for capital gains (losses) .....	.....0	.....0	.....0	.....0	.....0
10.	Total capital gains (losses)	38,194,716	(11,395,038)	26,799,678	181,559,359	0
DETAILS OF WRITE-INS						
0901.	.....				
0902.	.....				
0903.	.....				
0998.	Summary of remaining write-ins for Line 9 from overflow page .....	.....0	.....0	.....0	.....0	.....0
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Integrity Life Insurance Company

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

		Insurance											
		1	2	Ordinary		5	Group		Accident and Health			11	12
				3	4		6	7	8	9	10		
		Total	Industrial Life	Life Insurance	Individual Annuities	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other	Aggregate of All Other Lines of Business	Fraternal (Fraternal Benefit Societies Only)
FIRST YEAR (other than single)													
1.	Uncollected	0											
2.	Deferred and accrued	0											
3.	Deferred , accrued and uncollected:												
3.1	Direct	0											
3.2	Reinsurance assumed	0											
3.3	Reinsurance ceded	0											
3.4	Net (Line 1 + Line 2)	0	0	0	0	0	0	0	0	0	0	0	0
4.	Advance	0											
5.	Line 3.4 - Line 4	0	0	0	0	0	0	0	0	0	0	0	0
6.	Collected during year:												
6.1	Direct	61,427,122			61,427,122								
6.2	Reinsurance assumed	0											
6.3	Reinsurance ceded	0											
6.4	Net	61,427,122	0	0	61,427,122	0	0	0	0	0	0	0	0
7.	Line 5 + Line 6.4	61,427,122	0	0	61,427,122	0	0	0	0	0	0	0	0
8.	Prior year (uncollected + deferred and accrued - advance)	0	0	0	0	0	0	0	0	0	0	0	0
9.	First year premiums and considerations:												
9.1	Direct	61,427,122			61,427,122								
9.2	Reinsurance assumed	0											
9.3	Reinsurance ceded	0											
9.4	Net (Line 7 - Line 8)	61,427,122	0	0	61,427,122	0	0	0	0	0	0	0	0
SINGLE													
10.	Single premiums and considerations:												
10.1	Direct	405,323,819			405,323,819								
10.2	Reinsurance assumed	0											
10.3	Reinsurance ceded	0											
10.4	Net	405,323,819	0	0	405,323,819	0	0	0	0	0	0	0	0
RENEWAL													
11.	Uncollected	0											
12.	Deferred and accrued	0											
13.	Deferred, accrued and uncollected:												
13.1	Direct	0											
13.2	Reinsurance assumed	0											
13.3	Reinsurance ceded	0											
13.4	Net (Line 11 + Line 12)	0	0	0	0	0	0	0	0	0	0	0	0
14.	Advance	0											
15.	Line 13.4 - Line 14	0	0	0	0	0	0	0	0	0	0	0	0
16.	Collected during year:												
16.1	Direct	10,575,466		441,300	10,134,166								
16.2	Reinsurance assumed	85,384		85,384									
16.3	Reinsurance ceded	168,368		168,368									
16.4	Net	10,492,482	0	358,316	10,134,166	0	0	0	0	0	0	0	0
17.	Line 15 + Line 16.4	10,492,482	0	358,316	10,134,166	0	0	0	0	0	0	0	0
18.	Prior year (uncollected + deferred and accrued - advance)	0	0	0	0	0	0	0	0	0	0	0	0
19.	Renewal premiums and considerations:												
19.1	Direct	10,575,466		441,300	10,134,166								
19.2	Reinsurance assumed	85,384		85,384									
19.3	Reinsurance ceded	168,368		168,368									
19.4	Net (Line 17 - Line 18)	10,492,482	0	358,316	10,134,166	0	0	0	0	0	0	0	0
TOTAL													
20.	Total premiums and annuity considerations:												
20.1	Direct	477,326,407	0	441,300	476,885,107	0	0	0	0	0	0	0	0
20.2	Reinsurance assumed	85,384	0	85,384	0	0	0	0	0	0	0	0	0
20.3	Reinsurance ceded	168,368	0	168,368	0	0	0	0	0	0	0	0	0
20.4	Net (Lines 9.4 + 10.4 + 19.4)	477,243,423	0	358,316	476,885,107	0	0	0	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Integrity Life Insurance Company

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

	Insurance											
	1	2	Ordinary		5	Group		Accident and Health			11	12
			3	4		6	7	8	9	10		
	Total	Industrial Life	Life Insurance	Individual Annuities	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other	Aggregate of All Other Lines of Business	Fraternal (Fraternal Benefit Societies Only)
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	0											
23.2 Reinsurance assumed	0											
23.3 Net ceded less assumed	0	0	0	0	0	0	0	0	0	0	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	(2,656)		(4,650)	1,994								
25.2 Reinsurance assumed	12,440		12,440									
25.3 Net ceded less assumed	(15,096)	0	(17,090)	1,994	0	0	0	0	0	0	0	0
26. Totals:												
26.1 Reinsurance ceded (Page 6, Line 6)	(2,656)	0	(4,650)	1,994	0	0	0	0	0	0	0	0
26.2 Reinsurance assumed (Page 6, Line 22)	12,440	0	12,440	0	0	0	0	0	0	0	0	0
26.3 Net ceded less assumed	(15,096)	0	(17,090)	1,994	0	0	0	0	0	0	0	0
COMMISSIONS INCURRED (direct business only)												
27. First year (other than single)	2,718,256			2,718,256								
28. Single	21,774,292			21,774,292								
29. Renewal	4,611,033			4,611,033								
30. Deposit-type contract funds	0											
31. Totals (to agree with Page 6, Line 21)	29,103,581	0	0	29,103,581	0	0	0	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Integrity Life Insurance Company

EXHIBIT 2 - GENERAL EXPENSES

		Insurance				5	6	7
		1	Accident and Health		4			
			2	3				
		Life	Cost Containment	All Other	All Other Lines of Business	Investment	Fraternal	Total
1.	Rent	767,995			1,415,686	139,808		2,323,489
2.	Salaries and wages	13,131,546			8,747,096	2,804,068		24,682,710
3.11	Contributions for benefit plans for employees	1,192,064			1,039,397	498,796		2,730,257
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	118,487			232,416	2,816		353,719
3.32	Other agent welfare	483						483
4.1	Legal fees and expenses	1,578			316,858	88		318,524
4.2	Medical examination fees							0
4.3	Inspection report fees							0
4.4	Fees of public accountants and consulting actuaries	172,715			69,636			242,351
4.5	Expense of investigation and settlement of policy claims	82,803			90,113			172,916
5.1	Traveling expenses	524,759			480,667	52,560		1,057,986
5.2	Advertising	950,236			1,461,280			2,411,516
5.3	Postage, express, telegraph and telephone	398,840			347,830	3,255		749,925
5.4	Printing and stationery	166,761			62,589	32		229,382
5.5	Cost or depreciation of furniture and equipment	40,944			78,251	1,253		120,448
5.6	Rental of equipment	19,412			95,477	71		114,960
5.7	Cost or depreciation of EDP equipment and software	843,753			474,106	753		1,318,612
6.1	Books and periodicals	8,013			53,139	75		61,227
6.2	Bureau and association fees	94,965			394,049	140		489,154
6.3	Insurance, except on real estate	125,656			151,876			277,532
6.4	Miscellaneous losses	4,071			119,303			123,374
6.5	Collection and bank service charges	125,286			67,460			192,746
6.6	Sundry general expenses	1,166,304			1,861,216	863,588		3,891,108
6.7	Group service and administration fees				33,053			33,053
6.8	Reimbursements by uninsured plans							0
7.1	Agency expense allowance							0
7.2	Agents' balances charged off (less \$ recovered)							0
7.3	Agency conferences other than local meetings	72,610						72,610
8.1	Official publication (Fraternal Benefit Societies Only)	XXX	XXX	XXX	XXX	XXX		0
8.2	Expense of supreme lodge meetings (Fraternal Benefit Societies Only)	XXX	XXX	XXX	XXX	XXX		0
9.1	Real estate expenses							0
9.2	Investment expenses not included elsewhere	14,077			2,263	48,857		65,197
9.3	Aggregate write-ins for expenses	2,106,763	0	0	2,757,691	463,299	0	5,327,753
10.	General expenses incurred	22,130,121	0	0	20,351,452	4,879,459	(b) 0	(a) 47,361,032
11.	General expenses unpaid Dec. 31, prior year	94,977			81,912	18,652		195,541
12.	General expenses unpaid Dec. 31, current year	108,556			104,430	23,935		236,921
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)	22,116,542	0	0	20,328,934	4,874,176	0	47,319,652
DETAILS OF WRITE-INS								
09.301.	Equipment and software maintenance	1,132,533			2,059,751	83,103		3,275,387
09.302.	Consulting	974,230			697,940	380,196		2,052,366
09.303.								
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 thru 09.303 plus 09.398) (Line 9.3 above)	2,106,763	0	0	2,757,691	463,299	0	5,327,753

(a) Includes management fees of \$ 44,197,912 to affiliates and \$ 111,935 to non-affiliates.

(b) Show the distribution of this amount in the following categories (Fraternal Benefit Societies Only):

1. Charitable \$; 2. Institutional \$; 3. Recreational and Health \$; 4. Educational \$;

5. Religious \$; 6. Membership \$; 7. Other \$; 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						0
2.	State insurance department licenses and fees	1,219,146					1,219,146
3.	State taxes on premiums	694,186					694,186
4.	Other state taxes, including \$ for employee benefits	266,029		2,155	630		268,814
5.	U.S. Social Security taxes	668,829		47,962	14,017		730,808
6.	All other taxes	59,418					59,418
7.	Taxes, licenses and fees incurred	2,907,608	0	50,117	14,647	0	2,972,372
8.	Taxes, licenses and fees unpaid Dec. 31, prior year	(1,315,175)					(1,315,175)
9.	Taxes, licenses and fees unpaid Dec. 31, current year	416,636					416,636
10.	Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	1,175,797	0	50,117	14,647	0	1,240,561

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		
6. Paid in cash		
7. Left on deposit		
8. Aggregate write-ins for dividend or refund options		
9. Total Lines 5 through 8		
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		
15. Total Lines 10 through 14		
16. Total from prior year		
17. Total dividends or refunds (Lines 9 + 15 - 16)		
DETAILS OF WRITE-INS		
0801.		
0802.		
0803.		
0898. Summary of remaining write-ins for Line 8 from overflow page		
0899. Totals (Lines 0801 thru 0803 plus 0898) (Line 8 above)		

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Integrity 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
0100001. 58 CSO/CET 3.5% CRVM 66-74	1,083,833		1,083,833		
0100002. 58 CSO/CET 4% CRVM 75-79	868,127		868,127		
0100003. 58 CSO/CET 4.5% CRVM 80-82	366,871		366,871		
0100004. 80 CSO/CET 6% CRVM 83-86	116,026,845		114,406,082		1,620,763
0100005. 80 CSO/CET 5.5% CRVM 87-92	83,329,262		81,361,138		1,968,124
0100006. 80 CSO/CET 5% CRVM 93-94	357,439		357,439		
0100007. 80 CSO/CET 4.5% CRVM 86-91, 95	2,099,213		2,099,213		
0199997. Totals (Gross)	204,131,590	0	200,542,703	0	3,588,887
0199998. Reinsurance ceded	0				
0199999. Life Insurance: Totals (Net)	204,131,590	0	200,542,703	0	3,588,887
0200001. 71IAM 5.50% 80-82	4,610,816	XXX	4,610,816	XXX	
0200002. 71IAM 4.00% 75-79	3,467,577	XXX	3,467,577	XXX	
0200003. 83a 8.75% CARVM, Deferred 83	1,225,156	XXX	1,225,156	XXX	
0200004. 83a 8.50% CARVM, Deferred 84-85	1,588,140	XXX	1,588,140	XXX	
0200005. 83a 7.25% CARVM, Deferred 86, 89	8,861,126	XXX	8,861,126	XXX	
0200006. 83a 7.00% CARVM, Deferred 88-89	20,130,600	XXX	19,852,987	XXX	277,613
0200007. 83a 6.75% CARVM, Deferred 87, 91	19,717,720	XXX	19,371,182	XXX	346,538
0200008. 83a 6.50% CARVM, Deferred 87, 90	19,725,467	XXX	19,077,511	XXX	647,956
0200009. 83a 6.25% CARVM, Deferred 92	9,893,006	XXX	9,586,544	XXX	306,462
0200010. 83a 6.00% CARVM, Deferred 95, 00	3,410,685	XXX	3,380,916	XXX	29,769
0200011. 83a 5.75% CARVM, Deferred 93-94, 96-97, 00-02					
	11,008,745	XXX	10,611,667	XXX	397,078
0200012. 83a 5.50% CARVM, Deferred 94, 96-98, 01-02	8,969,715	XXX	8,813,703	XXX	156,012
0200013. 83a 5.25% CARVM, Deferred 99, 03, 09	34,439,549	XXX	34,439,549	XXX	
0200014. 83a 5.00% CARVM, Deferred 03, 04, 08	1,553,738	XXX	1,553,738	XXX	
0200015. 83a 4.75% CARVM, Deferred 04-07, 10	2,574,950	XXX	2,574,950	XXX	
0200016. 83a 4.50% CARVM, Deferred 05, 11	2,867,032	XXX	2,867,032	XXX	
0200017. 83a 4.00% CARVM, Deferred 12,14	315,824	XXX	315,824	XXX	
0200018. 83a 3.75% CARVM, Deferred 13	2,258,261	XXX	2,255,576	XXX	2,685
0200019. a2000 5.75% CARVM, Deferred 02	74,295	XXX	74,295	XXX	
0200020. a2000 5.25% CARVM, Deferred 03, 09	98,521	XXX	98,521	XXX	
0200021. a2000 5.00% CARVM, Deferred 04, 07-09	84,636,991	XXX	84,636,991	XXX	
0200022. a2000 4.75% CARVM, Deferred 05-08, 10	183,660,764	XXX	183,660,764	XXX	
0200023. a2000 4.50% CARVM, Deferred 06, 10-11	20,117,795	XXX	20,117,795	XXX	
0200024. a2000 4.25% CARVM, Deferred 11	8,659,023	XXX	8,659,023	XXX	
0200025. a2000 4.00% CARVM, Deferred 12,14	63,281,777	XXX	63,281,777	XXX	
0200026. a2000 3.75% CARVM, Deferred 12-13	26,028,827	XXX	26,028,827	XXX	
0200027. 2012 IAR 4.00%, Deferred 15-16	12,256,891	XXX	12,256,891	XXX	
0200028. 2012 IAR 3.75%, Deferred 15-19	1,931,974,206	XXX	1,931,722,226	XXX	251,980
0200029. AG 43	(1,156,478)	XXX	(1,156,478)	XXX	
0200030. 83a 8.50% Immediate 86, 88-89	96,479	XXX	96,479	XXX	
0200031. 83a 8.25% Immediate 90-91	202,410	XXX	202,410	XXX	
0200032. 83a 8.00% Immediate 87	275,615	XXX	275,615	XXX	
0200033. 83a 7.50% Immediate 85-94	447,095,253	XXX	447,095,253	XXX	
0200034. 83a 7.00% Immediate 93-94	17,386,810	XXX	17,386,810	XXX	
0200035. 83a 6.50% Immediate 86, 94	2,668,154	XXX	2,668,154	XXX	
0200036. a2000 6.50% Immediate 02	154,501	XXX	154,501	XXX	
0200037. a2000 6.00% Immediate 03	903,803	XXX	903,803	XXX	
0200038. a2000 5.50% Immediate 07-08	58,402,009	XXX	58,402,009	XXX	
0200039. a2000 5.25% Immediate 06	19,814,912	XXX	19,814,912	XXX	
0200040. a2000 5.05% Immediate 04	6,410,467	XXX	6,410,467	XXX	
0200041. a2000 5.00% Immediate 09	53,165,786	XXX	53,165,786	XXX	
0200042. a2000 4.95% Immediate 05	11,362,682	XXX	11,362,682	XXX	
0200043. a2000 4.25% Immediate 10	84,207,729	XXX	84,207,729	XXX	
0200044. a2000 3.95% Immediate 11	59,924,159	XXX	59,924,159	XXX	
0200045. a2000 3.70% Immediate 14	85,981,197	XXX	85,981,197	XXX	
0200046. a2000 3.55% Immediate 12	2,314,658	XXX	2,314,658	XXX	
0200047. a2000 3.50% Immediate 12	60,895,188	XXX	60,895,188	XXX	
0200048. a2000 3.40% Immediate 13	33,436,379	XXX	33,436,379	XXX	
0200049. 2012 IAR 4.00% Immediate 15-16	559,820,576	XXX	559,820,576	XXX	
0200050. 2012 IAR 3.75% Immediate 17	305,971,803	XXX	305,971,803	XXX	
0200051. 2012 IAR VM-22 Non-Jumbo (4.00%, 4.50%) 18-19					
	110,936,374	XXX	110,936,374	XXX	
0200052. 2012 IAR VM-22 Non-Jumbo (3.50%, 4.00%) 18-19					
	130,824,993	XXX	130,824,993	XXX	
0200053. 2012 IAR VM-22 Non-Jumbo (3.00%, 3.50%) 18-19					
	120,229,647	XXX	120,229,647	XXX	
0200054. 2012 IAR VM-22 Non-Jumbo (2.50%, 3.00%) 18-19					
	19,909,198	XXX	19,909,198	XXX	
0299997. Totals (Gross)	4,678,641,501	XXX	4,676,225,408	XXX	2,416,093
0299998. Reinsurance ceded	671,100	XXX	671,100	XXX	
0299999. Annuities: Totals (Net)	4,677,970,401	XXX	4,675,554,308	XXX	2,416,093
0300001. 83a 8.50% Immediate 88-89	365,849		365,849		
0300002. 83a 8.25% Immediate 90-91	114,648		114,648		
0300003. 83a 8.00% Immediate 87	236,842		236,842		
0300004. 83a 7.75% Immediate 92	109,970		109,970		
0300005. 83a 7.25% Immediate 95	190,195		190,195		
0300006. 83a 7.00% Immediate 93	37,104		37,104		
0300007. 83a 6.75% Immediate 96-97	1,119,473		1,119,473		
0300008. 83a 6.50% Immediate 94	44,526		44,526		
0300009. a2000 7.00% Immediate 00	177,895		177,895		
0300010. a2000 6.75% Immediate 01	80,859		80,859		
0300011. a2000 6.50% Immediate 02	164,189		164,189		
0300012. a2000 6.25% Immediate 98-99	156,886		156,886		
0300013. a2000 6.00% Immediate 03	480,069		480,069		
0300014. a2000 4.80% Immediate 07	875,127		875,127		
0300015. a2000 4.70% Immediate 08	348,591		348,591		
0300016. a2000 4.60% Immediate 06	278,697		278,697		
0300017. a2000 4.50% Immediate 09	870,148		870,148		
0300018. a2000 4.20% Immediate 10	3,660,340		3,660,340		
0300019. a2000 4.00% Immediate 04-05	793,663		793,663		
0300020. a2000 3.50% Immediate 14	4,872,267		4,872,267		

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Integrity 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
0300021. a2000 3.25% Immediate 11, 13	6,420,154		6,420,154		
0300022. a2000 2.95% Immediate 12, 14	3,577,087		3,577,087		
0300023. 2012 IAR 4.00% Immediate 15-16	12,417,661		12,417,661		
0300024. 2012 IAR 3.75% Immediate 17	5,604,698		5,604,698		
0300025. 2012 IAR VM-22 Non-Jumbo (4.00%, 4.50%) 18-19	7,321,696		7,321,696		
0300026. 2012 IAR VM-22 Non-Jumbo (3.50%, 4.00%) 18-19	5,340,707		5,340,707		
0300027. 2012 IAR VM-22 Non-Jumbo (3.00%, 3.50%) 18-19	4,719,365		4,719,365		
0300028. 2012 IAR VM-22 Non-Jumbo (2.50%, 3.00%) 18-19	1,247,851		1,247,851		
0399997. Totals (Gross)	61,626,557	0	61,626,557	0	0
0399998. Reinsurance ceded	0				
0399999. SCWLC: Totals (Net)	61,626,557	0	61,626,557	0	0
0400001. UNEARNED PREMIUM	10		10		
0499997. Totals (Gross)	10	0	10	0	0
0499998. Reinsurance ceded	0				
0499999. Accidental Death Benefits: Totals (Net)	10	0	10	0	0
0500001. 58 CS0 52 DB 3%	16		16		
0599997. Totals (Gross)	16	0	16	0	0
0599998. Reinsurance ceded	0				
0599999. Disability-Active Lives: Totals (Net)	16	0	16	0	0
0699998. Reinsurance ceded	0				
0699999. Disability-Disabled Lives: Totals (Net)	0	0	0	0	0
0799998. Reinsurance ceded	0				
0799999. Miscellaneous Reserves: Totals (Net)	0	0	0	0	0
9999999. Totals (Net) - Page 3, Line 1	4,943,728,574	0	4,937,723,594	0	6,004,980

EXHIBIT 5 - INTERROGATORIES

1.1

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

Yes [☐] No [☒]

1.2

If not, state which kind is issued.
Non-participating

2.1

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

Yes [☐] No [☒]

2.2

If not, state which kind is issued.
Non-participating

3.

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

Yes [☒] No [☐]

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

4.

Has the reporting entity any assessment or stipulated premium contracts in force?.....

Yes [☐] No [☒]

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 the 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?

Yes [☒] No [☐]

6.1

If so, state the amount of reserve on such contracts on the basis actually held:.....\$168,438,522

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:\$199,725,267

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?

Yes [☐] No [☒]

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 31 of the current year?

Yes [☐] No [☒]

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?

Yes [☒] No [☐]

9.1

If yes, state the total dollar amount of any account value associated with these contracts, agreements or riders:\$779,321,214

9.2

State the amount of reserves established for this business:\$12,074,770

9.3

Identify where the reserves are reported in the blank:

Exhibit 5 - Annuities

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

1	Valuation Basis		4
	2	3	
Description of Valuation Class	Changed From	Changed To	Increase in Actuarial Reserve Due to Change
9999999 - Total (Column 4, only)			

Exhibit 6 - Aggregate Reserves for Accident and Health Contracts

N O N E

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	989,440,221	679,318,016	233,022,712	75,646,485	0	1,453,008
2. Deposits received during the year	4,964,890,475	4,905,705,000	48,445,728	9,832,656		907,091
3. Investment earnings credited to the account	22,095,044	10,114,064	9,961,709	2,011,928		7,343
4. Other net change in reserves	0					
5. Fees and other charges assessed	69					69
6. Surrender charges	0					
7. Net surrender or withdrawal payments	4,852,354,272	4,787,941,708	45,895,058	17,815,770		701,736
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)	1,124,071,399	807,195,372	245,535,091	69,675,299	0	1,665,637
10. Reinsurance balance at the beginning of the year	0	0	0	0	0	0
11. Net change in reinsurance assumed	0					
12. Net change in reinsurance ceded	0					
13. Reinsurance balance at the end of the year (Lines 10+11-12)	0	0	0	0	0	0
14. Net balance at the end of current year after reinsurance (Lines 9 + 13)	1,124,071,399	807,195,372	245,535,091	69,675,299	0	1,665,637

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Integrity 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	984			984							
	1.2 Reinsurance assumed	0										
	1.3 Reinsurance ceded	0										
	1.4 Net	984	0	0	984	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	0										
	2.22 Reinsurance assumed	0										
	2.23 Reinsurance ceded	0										
	2.24 Net	0	0	(b) 0	(b) 0	0	(b) 0	(b) 0	0	(b) 0	(b) 0	(b) 0
3.	Incurred but unreported:											
	3.1 Direct	125,000		125,000								
	3.2 Reinsurance assumed	0										
	3.3 Reinsurance ceded	0										
	3.4 Net	125,000	0	(b) 125,000	(b) 0	0	(b) 0	(b) 0	0	(b) 0	(b) 0	(b) 0
4.	TOTALS											
	4.1 Direct	125,984	0	125,000	984	0	0	0	0	0	0	0
	4.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
	4.3 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0
	4.4 Net	125,984	(a) 0	(a) 125,000	984	0	0	(a) 0	0	0	0	0

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

Individual Annuities \$ _____, Credit Life (Group and Individual) \$ _____, and Group Life \$ _____, are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Group Accident and Health \$ _____

Credit (Group and Individual) Accident and Health \$ _____, and Other Accident and Health \$ _____ are included in Page 3, Line 2 (See Exhibit 6, Claim Reserve).

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Integrity Life Insurance Company

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 2 - Incurred During the Year

	1 Total	2 Industrial Life (a)	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance (b)	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance (c)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Settlements During the Year:											
1.1 Direct	327,019,839		15,628,025	303,171,192	7,174,112		1,046,510				
1.2 Reinsurance assumed	183,975			183,975							
1.3 Reinsurance ceded	600,170		579,944	20,226							
1.4 Net	(d) 326,603,644	0	15,048,081	303,334,941	7,174,112	0	1,046,510	0	0	0	0
2. Liability December 31, current year from Part 1:											
2.1 Direct	125,984	0	125,000	984	0	0	0	0	0	0	0
2.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
2.3 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0
2.4 Net	125,984	0	125,000	984	0	0	0	0	0	0	0
3. Amounts recoverable from reinsurers December 31, current year	0		0	0							
4. Liability December 31, prior year:											
4.1 Direct	216,000	0	139,000	77,000	0	0	0	0	0	0	0
4.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
4.3 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0
4.4 Net	216,000	0	139,000	77,000	0	0	0	0	0	0	0
5. Amounts recoverable from reinsurers December 31, prior year	0		0	0				0			
6. Incurred Benefits											
6.1 Direct	326,929,823	0	15,614,025	303,095,176	7,174,112	0	1,046,510	0	0	0	0
6.2 Reinsurance assumed	183,975	0	0	183,975	0	0	0	0	0	0	0
6.3 Reinsurance ceded	600,170	0	579,944	20,226	0	0	0	0	0	0	0
6.4 Net	326,513,628	0	15,034,081	303,258,925	7,174,112	0	1,046,510	0	0	0	0

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

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

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

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

EXHIBIT OF NON-ADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)	0		0
2. Stocks (Schedule D):			
2.1 Preferred stocks	0		0
2.2 Common stocks	0		0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens	0		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		0
6. Contract loans	0		0
7. Derivatives (Schedule DB)	0		0
8. Other invested assets (Schedule BA)	888,526		(888,526)
9. Receivables for securities	0		0
10. Securities lending reinvested collateral assets (Schedule DL)	0		0
11. Aggregate write-ins for invested assets	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	888,526	0	(888,526)
13. Title plants (for Title insurers only)			0
14. Investment income due and accrued	0		0
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection			0
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due ..			0
15.3 Accrued retrospective premiums and contracts subject to redetermination			0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers			0
16.2 Funds held by or deposited with reinsured companies			0
16.3 Other amounts receivable under reinsurance contracts	0		0
17. Amounts receivable relating to uninsured plans			0
18.1 Current federal and foreign income tax recoverable and interest thereon	0		0
18.2 Net deferred tax asset	0	15,632,412	15,632,412
19. Guaranty funds receivable or on deposit	0		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		0
24. Health care and other amounts receivable	62,243	93,735	31,492
25. Aggregate write-ins for other than invested assets	37,730	0	(37,730)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	988,499	15,726,147	14,737,648
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0		0
28. Total (Lines 26 and 27)	988,499	15,726,147	14,737,648
DETAILS OF WRITE-INS			
1101.		0	0
1102.		0	0
1103.		0	0
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	0	0	0
2501. Prepaid Expense	37,730	0	(37,730)
2502.		0	0
2503.		0	0
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	37,730	0	(37,730)

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies and Going Concern

A. Accounting Practices

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

The Department 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. The National Association of Insurance Commissioners' (NAIC) Accounting Practices and Procedures manual (NAIC SAP) has been adopted as a component of prescribed or permitted practices by the state of Ohio. The Department has the right to permit other specific practices that deviate from prescribed practices. There are no differences between the Company's net income and capital and surplus following NAIC SAP or practices prescribed and permitted by the state of Ohio.

A reconciliation of the Company's net income and capital and surplus between NAIC SAP and practices prescribed and permitted by the State of Ohio is shown below:

	<u>SSAP #</u>	<u>F/S</u> <u>Page</u>	<u>F/S</u> <u>Line #</u>	<u>2019</u>	<u>2018</u>
NET INCOME					
(1) State basis (Page 4, Line 35, Columns 1 & 2)	xxx	xxx	xxx	13,125,217	59,221,281
(2) State Prescribed Practices that are an increase/(decrease) from NAIC SAP				—	—
(3) State Permitted Practices that are an increase/(decrease) from NAIC SAP				—	—
(4) NAIC SAP (1-2-3=4)	xxx	xxx	xxx	13,125,217	59,221,281
SURPLUS					
(5) State basis (Page 3, Line 38, Columns 1 & 2)	xxx	xxx	xxx	1,271,343,713	1,131,266,704
(6) State Prescribed Practices that are an increase/(decrease) from NAIC SAP				—	—
(7) State Permitted Practices that are an increase/(decrease) from NAIC SAP				—	—
(8) NAIC SAP (5-6-7=8)	xxx	xxx	xxx	1,271,343,713	1,131,266,704

B. Use of Estimates in the Preparation of the Financial Statements

The preparation of financial statements in conformity with statutory accounting practices 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 income over the premium-paying period of the related policies. Annuity considerations are recognized as revenue when received. Amounts received on deposit-type contracts are entered directly as a liability when received. 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 amortized cost.
- (2) Bonds not backed by other loans are stated at either amortized cost using the interest method or the lower of amortized cost or fair market value.
- (3) Unaffiliated common stocks are stated at fair market value, except for Federal Home Loan Bank (FHLB) stock, which is carried at cost, adjusted for stock dividends, and is restricted. Common stocks of non-life subsidiaries and non-life affiliates in which the Company has an interest of 10% or more are carried on the GAAP equity basis.
- (4) Preferred stocks are stated at either cost or the lower of cost or fair market value.
- (5) Mortgage loans on real estate are stated at the aggregate unpaid principal balance plus unamortized premium less unaccrued discount.
- (6) Loan-backed and structured securities are stated at amortized cost, except those with an initial NAIC designation of 6, which are stated at the lower of amortized cost or fair value. Loan-backed and structured securities with an initial NAIC designation of 6 could have a final designation of 1 through 5 as determined by the SVO financial modeling process. The retrospective adjustment method is used to determine amortized cost for all loan-backed and structured securities, except for those which an other-than-temporary impairment has been recognized, which use the prospective adjustment method to determine amortized cost.
- (7) The Company owns 100% of the capital stock of National Integrity, which is stated at statutory equity.

- (8) The Company has investments in joint ventures organized as limited partnerships or limited liability companies. The Company carries these interests based on the underlying GAAP equity of the investee. Undistributed earnings allocated to the Company are reported in the change in net unrealized capital gains or losses. Distributions from earnings of the entity are reported as net investment income when received. Because of the indirect nature of these investments, there is an inherent reduction in transparency and liquidity and increased complexity in valuing the underlying investments. As a result, these investments are actively managed by Company management via detailed evaluation of the investment performance relative to risk.
- (9) The Company utilizes customized call options to hedge the S&P 500 and Goldman Sachs Multi-Asset Class index exposure embedded in equity indexed annuities. The Company purchases and writes call options to correlate with changes in the annuity features due to movements in the S&P 500 and the Goldman Sachs Multi-Asset Class index. At the beginning of these contracts, a premium is either paid or received for transferring the related risk. The Company retains basis risk and risk associated with actual versus expected assumptions for mortality and lapse rates. The call options are not designated as a hedge for accounting purposes and are carried at fair value on the balance sheet with changes in fair value recorded in surplus. The related gains and losses from terminations or expirations are recorded in realized capital gains and losses.
- (10) Anticipated investment income is not a factor in calculating deficiency reserves.
- (11) The Company had no accident and health contracts on its books during the statement periods.
- (12) The Company does not own capitalizable assets. Therefore, the Company does not have a capitalization policy.
- (13) The Company has no pharmaceutical rebate receivables on its books during the statement periods.
- (14) The Company monitors investments to determine if there has been an other-than-temporary decline in fair value. Factors management considers for each identified security include the following:

– the length of time and the extent to which the fair value is below the book/adjusted carry value;

– the financial condition and near term prospects of the issuer, including specific events that may affect its operations;

– for equity securities and debt securities with credit related declines in fair value, the Company’s intent and ability to hold the security long enough for it to recover its value to book/adjusted carry value;

– for debt securities with interest related declines in fair value, the Company’s intent to sell the security before recovery of its book/adjusted carry value;

– for loan-backed securities, the Company’s intent and ability to hold the security long enough for it to recover its value to book/adjusted carry value;

– for loan-backed securities, the Company’s intent to sell the security before recovery of its book/adjusted carry value.

If the decline is judged to be other-than-temporary, an impairment charge is recorded as a net realized capital loss in the period the determination is made.

D. Going Concern. Management has not raised any doubts about the entity's ability to continue as a going concern.

2. Accounting Changes and Correction of Errors

Effective January 1, 2019, the Company changed its deferred tax assets admission calculation related to clarification updates to Statement of Statutory Accounting Principles 101 - Income Taxes, Exhibit A - Implementation Question and Answers, in the Accounting Practices & Procedures Manual. The Company has recorded an \$11.5 million increase to surplus as a result of the change in application of the admission criteria through the Cumulative Effect of Changes in Accounting Principles on the Summary of Operations.

The Company did not have any accounting changes in 2018.

3. Business Combinations and Goodwill. None.

4. Discontinued Operations. None.

5. Investments

A. Mortgage Loans, including Mezzanine Real Estate Loans

- (1) The minimum and maximum lending rates for mortgage loans issued during 2019 were:

Farm Loans	None
City Loans	3.80% and 5.25%
Purchase money mortgages	None
Mezzanine Loans	None

- (2) The maximum percentage of any one loan to the value of security at the time of the loan, exclusive of insured or guaranteed or purchase money mortgages was: 80%

	Current Year	Prior Year
(3) Taxes, assessments and any amounts advanced and not included in the mortgage loan total:	—	—

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Integrity Life Insurance Company

(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:

	Farm	Residential		Commercial		Mezzanine	Total
		Insured	All Other	Insured	All Other		
a. Current Year							
1. Recorded Investment (All)							
(a) Current	—	—	—	—	668,295,400	—	668,295,400
(b) 30 - 59 Days Past Due	—	—	—	—	—	—	—
(c) 60 - 89 Days Past Due	—	—	—	—	—	—	—
(d) 90 - 179 Days Past Due	—	—	—	—	—	—	—
(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	—	—	—	—	—	—	—
5. Participant or Co-lender in a Mortgage Loan Agreement							
(a) Recorded Investment	—	—	—	—	—	—	—
b. Prior Year							
1. Recorded Investment							
(a) Current	—	—	—	—	568,410,138	2,748,996	571,159,134
(b) 30 - 59 Days Past Due	—	—	—	—	—	—	—
(c) 60 - 89 Days Past Due	—	—	—	—	—	—	—
(d) 90 - 179 Days Past Due	—	—	—	—	—	—	—
(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	—	—	—	—	—	—	—
5. Participant or Co-lender in a Mortgage Loan Agreement							
(a) Recorded Investment	—	—	—	—	—	—	—

(5) Investment in Impaired Loans With or Without Allowance for Credit Losses and Impaired Loans Subject to a Participant or Co-lender Mortgage Loan Agreement for Which the Reporting Entity is Restricted from Unilaterally Foreclosing on the Mortgage Loan:

	Farm	Residential		Commercial		Mezzanine	Total
		Insured	All Other	Insured	All Other		
a. Current Year							
1. With Allowance for Credit Losses	—	—	—	—	—	—	—
2. No Allowance for Credit Losses	—	—	—	—	—	—	—
3. Total (1+2)	—	—	—	—	—	—	—
4. Subject to a participant or co-lender mortgage loan agreement for which the reporting entity is restricted from unilaterally foreclosing on a mortgage loan	—	—	—	—	—	—	—
b. Prior Year							
1. With Allowance for Credit Losses	—	—	—	—	—	—	—
2. No Allowance for Credit Losses	—	—	—	—	—	—	—
3. Total (1+2)	—	—	—	—	—	—	—
4. Subject to a participant or co-lender mortgage loan agreement for which the reporting entity is restricted from unilaterally foreclosing on a mortgage loan	—	—	—	—	—	—	—

(6) Investment in Impaired Loans – Average Recorded Investment, Interest Income Recognized, Recorded Investment on Nonaccrual Status and Amount of Interest Income Recognized Using a Cash-Basis Method of Accounting:

	Farm	Residential		Commercial		Mezzanine	Total
		Insured	All Other	Insured	All Other		
a. Current Year							
1. Average Recorded Investment	—	—	—	—	—	—	—
2. Interest Income Recognized	—	—	—	—	—	—	—
3. Recorded Investments on Nonaccrual Status	—	—	—	—	—	—	—
4. Amount of Interest Income Recognized Using a Cash-Basis Method of Accounting	—	—	—	—	—	—	—
b. Prior Year							
1. Average Recorded Investment	—	—	—	—	—	—	—
2. Interest Income Recognized	—	—	—	—	—	—	—
3. Recorded Investments on Nonaccrual Status	—	—	—	—	—	—	—
4. Amount of Interest Income Recognized Using a Cash-Basis Method of Accounting	—	—	—	—	—	—	—

(7) Allowance for Credit Losses:

	Current Year	Prior Year
a) Balance at beginning of period	—	—
b) Additions charged to operations	—	—
c) Direct write-downs charged against the allowances	—	—
d) Recoveries of amounts previously charged off	—	—
e) Balance at end of period	—	—

(8) Mortgage Loans Derecognized as a Result of Foreclosure. None

(9) The Company recognizes interest income on its impaired loans upon receipt.

B. Debt Restructuring. None.

C. Reverse Mortgages. None.

D. Loan-Backed Securities

- (1) Prepayment assumptions are derived from Bloomberg and broker dealer prepayment models or from empirical data.
- (2) The Company had no other-than-temporary impairments on loan-backed and structured securities for the year ended December 31, 2019, due to the intent to sell the security or the inability or lack of intent to retain the investment in the security for a period of time sufficient to recover the amortized cost basis of the security.
- (3) The following is a list of each loan-backed and structured security with a recognized other-than-temporary impairment, for the year ended December 31, 2019, as the present value of future cash flows expected to be collected is less than the amortized cost basis of the securities:

1	2	3	4	5	6	7
CUSIP	Book/Adjusted Carrying Value Amortized Cost Before Current Period OTTI	Present Value of Projected Cash Flows	Recognized Other-Than-Temporary Impairment	Amortized Cost After Other-Than-Temporary Impairment	Fair Value at time of OTTI	Date of Financial Statement Where Reported
48249Y-AA-3	1,930,724	1,325,043	605,681	1,325,043	1,325,043	09/30/2019
Total	XXX	XXX	605,681	XXX	XXX	XXX

- (4) The following is an aggregate total of all impaired loan-backed securities (fair value is less than cost or amortized cost) for which an other-than-temporary impairment has not been recognized in earnings as a realized loss, including securities with a recognized other-than-temporary impairment for non-interest related declines when a non-recognized interest related impairment remains as of December 31, 2019:
- a. The aggregate amount of unrealized losses:
- | | | |
|------------------------|----|-----------|
| 1. Less than 12 Months | \$ | 1,254,648 |
| 2. 12 Months or Longer | \$ | 1,408,168 |
- b. The aggregate related fair value of securities with unrealized losses:
- | | | |
|------------------------|----|-------------|
| 1. Less than 12 Months | \$ | 244,589,267 |
| 2. 12 Months or Longer | \$ | 130,038,851 |
- (5) See Note 1C (14) for the factors management considers when evaluating for an other-than-temporary decline in fair value.

E. Dollar Repurchase Agreements and/or Securities Lending Transactions

At December 31, 2019, the Company has loaned \$149.4 million and \$24.3 million (fair value) in the general and separate account, respectively, of various debt securities, preferred stocks and common stocks as part of a securities lending program administered by Deutsche Bank. At December 31, 2018, the Company had loaned \$147.8 million and \$33.1 million (fair value) in the general and separate account, respectively, of various debt securities, preferred stocks and common stocks as part of a securities lending program administered by Deutsche Bank. The Company maintains effective control over all loaned securities and, therefore, continues to report such securities as invested assets in the balance sheets. There is no difference in the policy and procedures for the separate account.

Collateral for separate account securities lent is held in the general account with a corresponding payable and receivable between the general and separate accounts. The corresponding payable and receivable is included in the due to/from general account/separate account line on the balance sheets and was \$24.8 million and \$33.9 million at December 31, 2019 and 2018, respectively.

- (1) The Company requires at the initial transaction that the fair value of the cash collateral received must be equal to 102% of the fair value of the loaned securities. The Company monitors the ratio of the fair value of the collateral to loaned securities to ensure it does not fall below 100%. If the fair value of the collateral falls below 100% of the fair value of the securities loaned, the Company non-admits that portion of the loaned security. At December 31, 2019 and 2018, the Company did not non-admit any portion of the loaned securities.
- (2) Not Applicable.
- (3) Collateral Received
 - a. Aggregate Amount Collateral Received

	(1) Fair Value
1. Securities Lending	
(a) Open	177,001,269
(b) 30 Days or Less	—
(c) 31 to 60 Days	—
(d) 61 to 90 Days	—
(e) Greater Than 90 Days	—
(f) Subtotal	177,001,269
(g) Securities Received	—
(h) Total Collateral Received	177,001,269
2. Dollar Repurchase Agreement	
(a) Open	—
(b) 30 Days or Less	—
(c) 31 to 60 Days	—
(d) 61 to 90 Days	—
(e) Greater Than 90 Days	—
(f) Subtotal	—
(g) Securities Received	—
(h) Total Collateral Received	—

- b. The fair value of that collateral and of the portion of that collateral that it has sold or repledged is \$177.0 million.
- c. The Company receives cash collateral in an amount in excess of the fair value of the securities lent. The Company reinvests the cash collateral primarily in investment-grade debt securities and cash equivalents.
- (4) The Company reports all collateral on the balance sheet with an offsetting liability recognized for the obligation to return the collateral. Collateral for the securities lending program is either managed by an affiliated agent of the Company or is managed by Deutsche Bank, an unaffiliated agent. Collateral managed by an affiliated agent is invested primarily in investment-grade debt securities and cash equivalents and is included in the applicable amount on the balance sheet because the funds are available for the general use of the Company. Collateral managed by an unaffiliated agent is invested in cash equivalents and is included in securities lending reinvested collateral assets on the balance sheet at December 31, 2019 and 2018.

(5) Collateral Reinvestment

a. Aggregate Amount Collateral Reinvested

	(1) Amortized Cost	(2) Fair Value
1. Securities Lending		
(a) Open	—	—
(b) 30 Days or Less	59,798,005	59,890,818
(c) 31 to 60 Days	—	—
(d) 61 to 90 Days	13,079,448	13,098,993
(e) 91 to 120 Days	2,300,000	2,299,924
(f) 121 to 180 Days	5,820,630	5,824,487
(g) 181 to 365 Days	33,411,839	33,423,375
(h) 1 to 2 years	14,787,486	14,808,432
(i) 2 to 3 years	2,149,680	2,149,680
(j) Greater than 3 years	45,505,560	45,505,560
(k) Subtotal	176,852,648	177,001,269
(l) Securities Received	—	—
(m) Total Collateral Reinvested	176,852,648	177,001,269
2. Dollar Repurchase Agreement		
(a) Open	—	—
(b) 30 Days or Less	—	—
(c) 31 to 60 Days	—	—
(d) 61 to 90 Days	—	—
(e) 91 to 120 Days	—	—
(f) 121 to 180 Days	—	—
(g) 181 to 365 Days	—	—
(h) 1 to 2 years	—	—
(i) 2 to 3 years	—	—
(j) Greater than 3 years	—	—
(k) Subtotal	—	—
(l) Securities Received	—	—
(m) Total Collateral Reinvested	—	—

b. At December 31, 2019, all of the collateral held for the securities lending program was invested in tradable securities that could be sold and used to pay for the \$177.4 million in collateral calls that could come due under a worst-case scenario.

(6) The Company does not accept collateral that is not permitted by contract or custom to sell or repledge.

(7) The Company does not have any transactions that extend beyond one year from the reporting date.

F. Repurchase Agreements Transactions Accounted for as Secured Borrowing. None.

G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing. None.

H. Repurchase Agreements Transactions Accounted for as a Sale. None.

I. Reverse Repurchase Agreements Transactions Accounted for as a Sale. None.

J. Real Estate None.

K. Low Income Housing Tax Credit Property Investments.

- (1) There are 8 years of unexpired tax credits remaining. The required holding period is 18 years.
- (2) The Company recognized \$1.7 million and \$2.0 million in LIHTC and other tax benefits, in 2019 and 2018, respectively.
- (3) The Company has investment balances of \$4.9 million and \$6.2 million in LIHTC partnerships, in 2019 and 2018, respectively.
- (4) The reviews are annual regulatory reviews which are in place to ensure each property qualifies for the tax credits.
- (5) The Company’s investments in low income housing tax credit properties do not exceed 10% of admitted assets.
- (6) The Company did not recognize any impairment during the statement periods.
- (7) There were no write-downs or reclassifications made during the year due to the forfeiture or ineligibility of tax credits, etc.

L. Restricted Assets

(1) Restricted Assets (Including Pledged)

Restricted Asset Category	Gross (Admitted & Nonadmitted) Restricted							Current Year			
	Current Year					6	7	8	9	Percentage	
	1	2	3	4	5					10	11
	Total General Account (G/A)	G/A Supporting Protected Cell Account Activity (a)	Total Protected Cell Account Restricted Assets	Protected Cell Account Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)	Total Non-admitted Restricted	Total Admitted Restricted (5 minus 8)	Gross (Admitted & Non-admitted) Restricted to Total Assets (c)	Admitted Restricted to Total Admitted Assets (d)
a. Subject to contractual obligation for which liability is not shown	—	—	—	—	—	—	—	—	—	0.000 %	0.000 %
b. Collateral held under security lending agreements	176,852,648	24,759,567	—	—	176,852,648	185,027,613	(8,174,965)	—	176,852,648	1.784 %	1.784 %
c. Subject to repurchase agreements	—	—	—	—	—	—	—	—	—	0.000 %	0.000 %
d. Subject to reverse repurchase agreements	—	—	—	—	—	—	—	—	—	0.000 %	0.000 %
e. Subject to dollar repurchase agreements	—	—	—	—	—	—	—	—	—	0.000 %	0.000 %
f. Subject to dollar reverse repurchase agreements	—	—	—	—	—	—	—	—	—	0.000 %	0.000 %
g. Placed under option contracts	—	—	—	—	—	—	—	—	—	0.000 %	0.000 %
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock	—	—	—	—	—	—	—	—	—	0.000 %	0.000 %
i. FHLB capital stock	31,394,500	—	—	—	31,394,500	26,272,600	5,121,900	—	31,394,500	0.317 %	0.317 %
j. On deposit with states	5,708,360	—	—	—	5,708,360	5,688,550	19,810	—	5,708,360	0.058 %	0.058 %
k. On deposit with other regulatory bodies	—	—	—	—	—	—	—	—	—	0.000 %	0.000 %
l. Pledged collateral to FHLB (including assets backing funding agreements)	928,641,716	—	—	—	928,641,716	883,098,266	45,543,450	—	928,641,716	9.366 %	9.367 %
m. Pledged as collateral not captured in other categories	—	—	—	—	—	—	—	—	—	0.000 %	0.000 %
n. Other restricted assets	—	—	—	—	—	—	—	—	—	0.000 %	0.000 %
o. Total Restricted Assets	1,142,597,224	24,759,567	—	—	1,142,597,224	1,100,087,029	42,510,195	—	1,142,597,224	11.524 %	11.525 %

- (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) Detail of Assets Pledged as Collateral Not Captured in Other Categories (Contracts That Share Similar Characteristics, Such as Reinsurance and Derivatives, Are Reported in the Aggregate)

Description of Assets	Gross Restricted							8	Percentage	
	Current Year					6	7		9	10
	1	2	3	4	5					
	Total General Account (G/A)	G/A Supporting Protected Cell Account Activity (a)	Total Protected Cell Account Restricted Assets	Protected Cell Account Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)	Total Current Year Admitted Restricted	Gross (Admitted & Nonadmitted) Restricted to Total Assets	Admitted Restricted to Total Admitted Assets
	—	—	—	—	—	—	—	—	0.000 %	0.000 %
Total	—	—	—	—	—	—	—	—	0.000 %	0.000 %

- (a) Subset of column 1
- (b) Subset of column 3
- (c) Total Line for Columns 1 through 7 should equal 5L(1)m Columns 1 through 7 respectively and Total Line for Columns 8 through 10 should equal 5L(1)m Columns 9 through 11 respectively.

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Integrity Life Insurance Company

(3) Detail of Other Restricted Assets (Contracts That Share Similar Characteristics, Such as Reinsurance and Derivatives, Are Reported in the Aggregate)

Description of Assets	Gross Restricted							8	Percentage	
	Current Year					6	7		9	10
	1	2	3	4	5					
	Total General Account (G/A)	G/A Supporting Protected Cell Account Activity (a)	Total Protected Cell Account Restricted Assets	Protected Cell Account Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)	Total Current Year Admitted Restricted	Gross (Admitted & Nonadmitted) Restricted to Total Assets	Admitted Restricted to Total Admitted Assets
	—	—	—	—	—	—	—	—	— %	— %
Total	—	—	—	—	—	—	—	—	0.000 %	0.000 %

- (a) Subset of column 1
- (b) Subset of column 3
- (c) Total Line for Columns 1 through 7 should equal 5L(1)n Columns 1 through 7 respectively and Total Line for Columns 8 through 10 should equal 5L(1)n Columns 9 through 11 respectively.

(4) Collateral Received and Reflected as Assets Within the Reporting Entity's Financial Statements

	1	2	3	4
Collateral Assets	Book/Adjusted Carrying Value	Fair Value	% of BACV to Total Assets (Admitted and Nonadmitted)*	% of BACV to Total Admitted Assets **
General Account:				
a. Cash	61,593,621	61,706,095	0.794 %	0.794 %
b. Schedule D, Part 1	107,614,344	107,650,491	1.387 %	1.388 %
c. Schedule D, Part 2, Section 1	—	—	0.000 %	0.000 %
d. Schedule D, Part 2, Section 2	—	—	0.000 %	0.000 %
e. Schedule B	—	—	0.000 %	0.000 %
f. Schedule A	—	—	0.000 %	0.000 %
g. Schedule BA, Part 1	—	—	0.000 %	0.000 %
h. Schedule DL, Part 1	7,644,683	7,644,683	0.099 %	0.099 %
i. Other	—	—	0.000 %	0.000 %
j. Total Collateral Assets (a+b+c+d+e+f+g+h+i)	176,852,648	177,001,269	2.280 %	2.280 %
Separate Account:				
k. Cash	—	—	0.000 %	0.000 %
l. Schedule D, Part 1	—	—	0.000 %	0.000 %
m. Schedule D, Part 2, Section 1	—	—	0.000 %	0.000 %
n. Schedule D, Part 2, Section 2	—	—	0.000 %	0.000 %
o. Schedule B	—	—	0.000 %	0.000 %
p. Schedule A	—	—	0.000 %	0.000 %
q. Schedule BA, Part 1	—	—	0.000 %	0.000 %
r. Schedule DL, Part 1	—	—	0.000 %	0.000 %
s. Other	—	—	0.000 %	0.000 %
t. Total Collateral Assets (k+l+m+n+o+p+q+r+s)	0	0	0.000 %	0.000 %

- * j = Column 1 divided by Asset Page, Line 26 (Column 1)
- t = Column 1 divided by Asset Page, Line 27 (Column 1)
- ** j = Column 1 divided by Asset Page, Line 26 (Column 3)
- t = Column 1 divided by Asset Page, Line 27 (Column 3)

This table represents only collateral received and therefore amounts for FHLB funding agreements and on deposit with states were not included since they are collateral pledged.

	1	2
	Amount	% of Liability to Total Liabilities *
u. Recognized Obligation to Return Collateral Asset (General Account)	152,685,707	2.355 %
v. Recognized Obligation to Return Collateral Asset (Separate Account)	24,759,567	1.147 %

- * u = Column 1 divided by Liability Page, Line 26 (Column 1)
- v = Column 1 divided by Liability Page, Line 27 (Column 1)

M. Working Capital Finance Investments. None.

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Integrity Life Insurance Company

N. Offsetting and Netting of Assets and Liabilities

Information related to the Company’s derivative instruments and the effects of offsetting on the balance sheet are as follows:

	Gross Amount Recognized	Amount Offset*	Net Amount Presented on Financial Statements
(1) Assets			
Derivative Instrument	124,625,262	—	124,625,262

* For derivative assets and derivative liabilities, the amount offset shall agree to Schedule DB, Part D, Section 1

	Gross Amount Recognized	Amount Offset*	Net Amount Presented on Financial Statements
(2) Liabilities			
Derivative Instrument	(26,095,529)	—	(26,095,529)

* For derivative assets and derivative liabilities, the amount offset shall agree to Schedule DB, Part D, Section 1

O. 5GI Securities. Information related to the Company's 5GI securities:

	Number of 5GI Securities: Current Year	Number of 5* Securities: Prior Year	Aggregate BACV: Current Year	Aggregate BACV: Prior Year	Aggregate Fair Value: Current Year	Aggregate Fair Value: Prior Year
(1) Bonds - AC	1	1	277,513	285,796	281,648	286,112
(2) LB&SS - AC	—	—	—	—	—	—
(3) Preferred Stock - AC	—	—	—	—	—	—
(4) Preferred Stock - FV	—	—	—	—	—	—
(5) Total (1+2+3+4)	1	1	277,513	285,796	281,648	286,112

AC - Amortized Cost, FV - Fair Value

P. Short Sales. None.

Q. Prepayment Penalty and Acceleration Fees

	General Account	Separate Account
Number of CUSIP's	25	18
Aggregate Amount of Investment Income	2,190,007	725,409

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 recognized the following impairment/write down for its investments in joint ventures, partnerships and limited liability companies during the statement periods:

Description	Amount of Impairment
ALINDA FUND I LP INFRASTRUCTURE FUND	\$45,815
PATTERSON @ FIRST INV. HOLDINGS, LLC	13,904
Total	\$59,719

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.

Due and accrued income is excluded from investment income on mortgage loans which are in foreclosure, delinquent more than one year or where collection of interest is uncertain.

- B. The total amount excluded was \$0 for bond and \$0 for mortgage loans.

8. Derivative Instruments

The Company has entered into call options to hedge the S&P 500 and Goldman Sachs Multi-Asset Class index. The discussion of the accounting policies, risks, and objectives are in Note 1C. The net gain recognized in unrealized gains and losses during the reporting period related to the call options was \$37,307,192. The net gain recognized in net income within realized gains and losses during the reporting period related to the call options was \$26,112,014. The Company has entered into a collateral agreement with the counterparty whereby under certain conditions the counterparty is required to post assets on the Company’s behalf. The posted amount is equal to the difference between the net positive fair value of the option and the agreed upon thresholds that are based on the credit rating of the counterparty. Inversely, if the net fair value of the option is negative, then the Company may be required to post assets instead using similar thresholds. At December 31, 2019, \$80,490,000 cash collateral has been posted to the Company.

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Integrity Life Insurance Company

9. Income Taxes

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

1.

		As of End of Current Period			12/31/2018			Change		
		(1)	(2)	(3) (Col. 1 + 2)	(4)	(5)	(6)	(7)	(8)	(9)
		Ordinary	Capital	Total	Ordinary	Capital	(Col. 4 + 5) Total	(Col. 1 - 4) Ordinary	(Col. 2 - 5) Capital	(Col. 7 + 8) Total
(a)	Gross Deferred Tax Assets	58,132,703	9,882,352	68,015,055	55,678,956	12,317,785	67,996,741	2,453,747	(2,435,433)	18,314
(b)	Statutory Valuation Allowance Adjustment	—	—	—	—	—	—	—	—	—
(c)	Adjusted Gross Deferred Tax Assets (1a - 1b)	58,132,703	9,882,352	68,015,055	55,678,956	12,317,785	67,996,741	2,453,747	(2,435,433)	18,314
(d)	Deferred Tax Assets Nonadmitted	—	—	—	15,632,413	—	15,632,413	(15,632,413)	—	(15,632,413)
(e)	Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	58,132,703	9,882,352	68,015,055	40,046,543	12,317,785	52,364,328	18,086,160	(2,435,433)	15,650,727
(f)	Deferred Tax Liabilities	29,659,868	25,457,002	55,116,870	33,187,300	10,845,161	44,032,461	(3,527,432)	14,611,841	11,084,409
(g)	Net Admitted Deferred Tax Asset/ (Net Deferred Tax Liability) (1e - 1f)	28,472,835	(15,574,650)	12,898,185	6,859,243	1,472,624	8,331,867	21,613,592	(17,047,274)	4,566,318

2.

		As of End of Current Period			12/31/2018			Change		
		(1)	(2)	(3) (Col. 1 + 2)	(4)	(5)	(6)	(7)	(8)	(9)
		Ordinary	Capital	Total	Ordinary	Capital	(Col. 4 + 5) Total	(Col. 1 - 4) Ordinary	(Col. 2 - 5) Capital	(Col. 7 + 8) Total
Admission Calculation Components SSAP No. 101										
(a)	Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks.	—	1,040,853	1,040,853	—	8,735,211	8,735,211	—	(7,694,358)	(7,694,358)
(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)	11,857,332	—	11,857,332	11,137,969	—	11,137,969	719,363	—	719,363
	1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date.	11,857,332	—	11,857,332	11,137,969	—	11,137,969	719,363	—	719,363
	2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	XXX	XXX	177,653,822	XXX	XXX	168,440,226	XXX	XXX	9,213,596
(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.	46,275,371	8,841,499	55,116,870	28,908,574	3,582,574	32,491,148	17,366,797	5,258,925	22,625,722
(d)	Deferred Tax Assets Admitted as the result of application of SSAP No. 101. Total 2(a) + 2(b) + 2(c)	58,132,703	9,882,352	68,015,055	40,046,543	12,317,785	52,364,328	18,086,160	(2,435,433)	15,650,727

3.

	2019	2018
a. Ratio Percentage Used To Determine Recovery Period And Threshold Limitation Amount.	992.597	910.054
b. Amount Of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation In 2(b)2 Above.	1,422,648,856	131,196,631

The amount disclosed for 2018 in item 3(b) reflects required capital instead of adjusted capital and surplus. Adjusted capital and surplus used to determine the recovery period and threshold limitation was \$1,193,960,612. There was no impact on the 2018 recovery period and threshold limitation in 2(b)2 above.

4.

		As of End of Current Period		12/31/2018		Change	
		(1) Ordinary	(2) Capital	(3) Ordinary	(4) Capital	(5) (Col. 1 - 3) Ordinary	(6) (Col. 2 - 4) Capital
Impact of Tax Planning Strategies:							
(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)	58,132,703	9,882,352	55,678,956	12,317,785	2,453,747	(2,435,433)
	2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	0.00 %	1.53 %	0.00 %	12.85 %	0.00 %	(11.32)%
	3. Net Admitted Adjusted Gross DTAs amount from Note 9A1(e)	58,132,703	9,882,352	40,046,543	12,317,785	18,086,160	(2,435,433)
	4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies	0.00 %	1.53 %	0.00 %	16.68 %	0.00 %	(15.15)%

b. Do the Company’s tax-planning strategies include the use of reinsurance? Yes [] No [X]

B. Deferred tax liabilities are not recognized for the following amounts: None

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

	(1) As of End of Current Period	(2) 12/31/2018	(3) (Col. 1 - 2) Change
1. Current Income Tax			
(a) Federal	9,331,012	11,356,113	(2,025,101)
(b) Foreign	32,510	13,011	19,499
(c) Subtotal	9,363,522	11,369,124	(2,005,602)
(d) Federal income tax on net capital gains	15,627,589	(2,880,928)	18,508,517
(e) Utilization of capital loss carry-forwards	—	—	—
(f) Other	—	—	—
(g) Federal and foreign income taxes incurred	24,991,111	8,488,196	16,502,915
2. Deferred Tax Assets:			
(a) Ordinary:			
(1) Discounting of unpaid losses	—	—	—
(2) Unearned premium reserve	—	—	—
(3) Policyholder reserves	49,615,305	47,137,673	2,477,632
(4) Investments	807,121	1,130,622	(323,501)
(5) Deferred acquisition costs	7,123,241	7,015,364	107,877
(6) Policyholder dividends accrual	—	—	—
(7) Fixed Assets	—	—	—
(8) Compensation and benefits accrual	31,472	32,621	(1,149)
(9) Pension accrual	—	—	—
(10) Receivables - nonadmitted	207,584	19,684	187,900
(11) Net operating loss carry-forward	—	—	—
(12) Tax credit carry-forward	—	—	—
(13) Other (including items <5% of total ordinary tax assets)	347,980	342,992	4,988
(99) Subtotal	58,132,703	55,678,956	2,453,747
(b) Statutory valuation allowance adjustment	—	—	—
(c) Nonadmitted	—	15,632,413	(15,632,413)
(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	58,132,703	40,046,543	18,086,160
(e) Capital:			
(1) Investments	9,882,352	12,317,785	(2,435,433)
(2) Net capital loss carry-forward	—	—	—
(3) Real estate	—	—	—
(4) Other (including items <5% of total ordinary tax assets)	—	—	—
(99) Subtotal	9,882,352	12,317,785	(2,435,433)
(f) Statutory valuation allowance adjustment	—	—	—
(g) Nonadmitted	—	—	—
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)	9,882,352	12,317,785	(2,435,433)
(i) Admitted deferred tax assets (2d + 2h)	68,015,055	52,364,328	15,650,727
3. Deferred Tax Liabilities:			
(a) Ordinary:			
(1) Investments	3,701,826	3,195,882	505,944
(2) Fixed assets	—	—	—
(3) Deferred and uncollected premium	—	—	—
(4) Policyholder reserves	25,846,228	29,827,350	(3,981,122)
(5) Other (including items <5% of total ordinary tax liabilities)	111,814	164,068	(52,254)
(99) Subtotal	29,659,868	33,187,300	(3,527,432)
(b) Capital:			—
(1) Investments	25,457,002	10,845,161	14,611,841
(2) Real estate	—	—	—
(3) Other (including items <5% of total capital tax liabilities)	—	—	—
(99) Subtotal	25,457,002	10,845,161	14,611,841
(c) Deferred tax liabilities (3a99 + 3b99)	55,116,870	44,032,461	11,084,409
4. Net deferred tax assets/liabilities (2i - 3c)	12,898,185	8,331,867	4,566,318

D. Among the more significant book to tax adjustments were the following:

	12/31/2019	Effective Tax Rate
Provision computed at statutory rate	\$ 9,404,009	21.00 %
Dividends received deduction	(1,247,476)	(2.79)%
Derivative adjustment	7,622,105	17.03 %
Tax credits	(1,744,847)	(3.90)%
Other invested assets and nonadmitted change	(282,593)	(0.63)%
Other	(190,695)	(0.43)%
Total statutory income taxes	\$ 13,560,503	30.28 %
Federal and foreign income taxes incurred	\$ 24,991,111	55.81 %
Change in net deferred income taxes	(11,430,608)	(25.53)%
Total statutory income taxes	\$ 13,560,503	30.28 %

	12/31/2018	Effective Tax Rate
Provision computed at statutory rate	\$ 14,169,730	21.00 %
Dividends received deduction	(1,269,816)	(1.88)%
Derivative adjustment	(11,555,958)	(17.13)%
Tax credits	(1,944,906)	(2.88)%
Change in federal tax rate	1,425,424	2.11 %
Other	193,055	0.29 %
Other invested assets, nonadmitted change and stock transfer	2,052,784	3.04 %
Total statutory income taxes	\$ 3,070,313	4.55 %
Federal taxes incurred	\$ 8,488,196	12.58 %
Change in net deferred income taxes	(5,417,883)	(8.03)%
Total statutory income taxes	\$ 3,070,313	4.55 %

E. At December 31, 2019, the Company had \$0 of net operating loss carryforwards, net capital loss carryforwards and tax credit carryforwards.

The following are income taxes incurred in the current and prior years that will be available for recoupment in the event of future capital losses:

2019	\$ 9,384,241
2018	\$ 6,288,073
2017	\$ 5,705,628

F. The Company’s federal income tax return is consolidated with the following entities:

The Western and Southern Life Insurance Company
Western & Southern Mutual Holding Company
Western & Southern Financial Group, Inc.
Western-Southern Life Assurance Company and Subsidiaries
Columbus Life Insurance Company
Integrity Life Insurance Company and Subsidiary
The Lafayette Life Insurance Company and Subsidiary
Western-Southern Agency, Inc.
Eagle Realty Investments, Inc.
Fort Washington Investment Advisors, Inc.

The Western and Southern Life Insurance Company (Western and Southern), parent of the Company, files a consolidated income tax return with its eligible subsidiaries, including the Company. The provision for federal income taxes is allocated to the Company using a separate return method based upon a written tax sharing agreement. Under the agreement, the benefits from losses of subsidiaries are retained by the subsidiary companies. The Western and Southern Life Insurance Company pays all federal income taxes due for all members in the consolidated return. The Western and Southern Life Insurance Company then immediately charges or reimburses, as the case may be, these members an amount consistent with the method described in the tax sharing agreement. At December 31, 2019, the Company has a receivable/(payable) of (\$5,588,504).

G. SSAP No. 5R, Liabilities, Contingencies and Impairments of Assets. As of December 31, 2019, the Company had a liability for federal tax loss contingencies of \$799,455. An estimate of the amount of any increase in the Company's liability related to any federal tax loss contingencies during the twelve month period ending December 31, 2019 cannot be made.

H. Repatriation Transition Tax (RTT) - Not Applicable

I. Alternative Minimum Tax (AMT) Credit - Not Applicable

J. On December 22, 2017, the Tax Cuts and Jobs Act (the Tax Act) was enacted, significantly changing the US income tax law. Among the provisions of the Tax Act were the establishment of a flat corporate income tax rate of 21%, a general repeal of net operating loss carrybacks and a reduction in the maximum deduction for net operating loss carryforwards arising in tax years beginning after 2017, and the elimination or reduction of certain deductions, exclusions and credits. At December 31, 2018, the Company completed its accounting for all of the enactment-date income tax effects of the Tax Act.

10. Information Concerning Parent, Subsidiaries and Affiliates

A, B & C.

In the fourth quarter of 2018, the Company purchased \$87.0 million of bonds in exchange for cash from The Western and Southern Life Insurance Company.

The Company received a capital contribution of \$250.0 million from The Western and Southern Life Insurance Company in June 2018. The contribution was in the form of \$245.7 million in common stocks and \$4.3 million in cash.

- D. The Company had \$0.6 million and \$0.8 million receivable from parent, subsidiaries and affiliates as of December 31, 2019 and 2018, respectively. The Company had \$2.7 million and \$3.9 million payable to parent, subsidiaries and affiliates as of December 31, 2019 and 2018, respectively. The terms of the settlement generally require that these amounts be settled in cash within 30 days.
- E. The Company has not guaranteed any obligation of its affiliates as of December 31, 2019.
- F. The Western and Southern Life Insurance Company performs certain administrative and special services, as well as provides facilities and equipment to the Company to assist with their business operations. These services, facilities and equipment include but are not limited to the following: accounting, actuarial, audit, tax and legal services, administrative support services such as payroll and personnel functions, policyholder services, underwriting and electronic data processing equipment. There are also a number of other service arrangements with affiliates where the provider renders specified services for a stated fee, including agreements for certain investment advisory services as well as marketing and product development. The charges for services, facilities and equipment are considered reasonable and in accordance with the requirements of applicable insurance law and regulations.
- G. All outstanding shares of the Company are owned by The Western and Southern Life Insurance Company, a life insurance company domiciled in the state of Ohio.
- H. The Company does not own any shares of an upstream affiliate either directly or through its subsidiaries.
- I. The Company does not have an investment in an SCA entity that exceeds 10% of the admitted assets of the insurer.
- J. The Company recognized a \$13,904 impairment write down in 2019 for its investments in subsidiary, controlled and affiliated joint venture interests. The impairment was based on the determination that the Company will be unable to recover the carrying amount of the investment. Fair value is based on GAAP equity.
- K. Not applicable.
- L. Not applicable.
- M. All SCA Investments

1. Balance Sheet Value (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:				
Total SSAP No. 97 8b(ii) Entities	xxx	—	—	—
c. SSAP No. 97 8b(iii) Entities:				
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	—	—	—
f. Aggregate Total (a+e)	xxx	—	—	—

2. NAIC Filing Response Information

SCA Entity (should be same entities as shown in M(1) above.)	Type of NAIC Filing *	Date of Filing to the NAIC	NAIC Valuation Amount	NAIC Response Received Y/N	NAIC Disallowed 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:						
Total SSAP No. 97 8b(ii) Entities	xxx	xxx	—	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	—	xxx	xxx	xxx
f. Aggregate Total (a+e)	xxx	xxx	—	xxx	xxx	xxx

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

** I - Immaterial or M - Material

N. Not applicable.

O. Not applicable.

11. Debt

A. The Company has no capital notes outstanding. The Company does not hold any dollar reverse repurchase agreements.

B. FHLB (Federal Home Loan Bank) Agreements.

1. The Company is a member of the Federal Home Loan Bank (FHLB) of Cincinnati. Through its membership, the Company has conducted business activity (borrowings) with the FHLB. It is part of the Company’s strategy to utilize these funds to increase profitability. The Company has determined the actual/estimated maximum borrowing capacity as \$890.0 million. The Company calculated this amount after a review of its pledgeable assets (both pledged and unpledged) and after applying the respective FHLB borrowing haircuts.

2. FHLB Capital Stock

a. Aggregate Totals

	1 Total 2+3	2 General Account	3 Separate Accounts
1. Current Year			
(a) Membership Stock - Class A	15,064,144	15,064,144	—
(b) Membership Stock - Class B	—	—	—
(c) Activity Stock	16,330,356	16,330,356	—
(d) Excess Stock	—	—	—
(e) Aggregate Total (a+b+c+d)	31,394,500	31,394,500	—
(f) Actual or estimated Borrowing Capacity as Determined by the Insurer	890,000,000	XXX	XXX
2. Prior Year-end			
(a) Membership Stock - Class A	11,052,254	11,052,254	—
(b) Membership Stock - Class B	—	—	—
(c) Activity Stock	15,220,346	15,220,346	—
(d) Excess Stock	—	—	—
(e) Aggregate Total (a+b+c+d)	26,272,600	26,272,600	—
(f) Actual or estimated Borrowing Capacity as Determined by the Insurer	805,000,000	XXX	XXX

11B(2)a1(f) should be equal to or greater than 11B(4)a1(d)

11B(2)a2(f) should be equal to or greater than 11B(4)a2(d)

	1 Current Year Total (2+3+4+5+6)	2 Not Eligible for Redemption	Eligible for Redemption			
			3 Less Than 6 Months	4 6 Months to Less Than 1 Year	5 1 to Less Than 3 Years	6 3 to 5 Years
Membership Stock						
1. Class A	15,064,144	15,064,144	—	—	—	—
2. Class B	—	—	—	—	—	—

11B(2)b1 Current Year Total (Column 1) should equal 11B(2)a1(a) Total (Column 1)

11B(2)b2 Current Year Total (Column 1) should equal 11B(2)a1(b) Total (Column 1)

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3. Collateral Pledged to FHLB

a. Amount Pledged as of Reporting Date

	1 Fair Value	2 Carrying Value	3 Aggregate Total Borrowing
1. Current Year Total General and Separate Accounts Total Collateral Pledged (Lines 2+3)	967,571,953	928,641,716	814,516,687
2. Current Year General Account Total Collateral Pledged	967,571,953	928,641,716	814,516,687
3. Current Year Separate Accounts Total Collateral Pledged	—	—	—
4. Prior Year-end Total General and Separate Accounts Total Collateral Pledged	881,616,881	883,098,266	686,067,163
11B(3)a1 (Columns 1, 2 and 3) should be equal to or less than 11B(3)b1 (Columns 1, 2 and 3 respectively)			
11B(3)a2 (Columns 1, 2 and 3) should be equal to or less than 11B(3)b2 (Columns 1, 2 and 3 respectively)			
11B(3)a3 (Columns 1, 2 and 3) should be equal to or less than 11B(3)b3 (Columns 1, 2 and 3 respectively)			
11B(3)a4 (Columns 1, 2 and 3) should be equal to or less than 11B(3)b4 (Columns 1, 2 and 3 respectively)			

b. Maximum Amount Pledged During Reporting Period

	1 Fair Value	2 Carrying Value	3 Amount Borrowed at Time of Maximum Collateral
1. Current Year Total General and Separate Accounts Maximum Collateral Pledged (Lines 2+3)	967,571,953	928,641,716	814,516,687
2. Current Year General Account Maximum Collateral Pledged	967,571,953	928,641,716	814,516,687
3. Current Year Separate Accounts Maximum Collateral Pledged	—	—	—
4. Prior Year-end Total General and Separate Accounts Maximum Collateral Pledged	901,780,892	905,690,277	759,314,666

4. Borrowing from FHLB

a. Amount as of Reporting Date

	1 Total 2+3	2 General Account	3 Separate Accounts	4 Funding Agreements Reserves Established
1. Current Year				
(a) Debt	—	—	—	XXX
(b) Funding Agreements	814,516,687	814,516,687	—	807,195,372
(c) Other	—	—	—	XXX
(d) Aggregate Total (a+b+c)	814,516,687	814,516,687	—	807,195,372
2. Prior Year-end				
(a) Debt	—	—	—	XXX
(b) Funding Agreements	686,067,163	686,067,163	—	679,318,016
(c) Other	—	—	—	XXX
(d) Aggregate Total (a+b+c)	686,067,163	686,067,163	—	679,318,016

a. Maximum Amount During Reporting Period (Current Year)

	1 Total 2+3	2 General Account	3 Separate Accounts
1. Debt	—	—	—
2. Funding Agreements	814,516,687	814,516,687	—
3. Other	—	—	—
4. Aggregate Total (1+2+3)	814,516,687	814,516,687	—
11B(4)b4 (Columns 1, 2 and 3) should be equal to or greater than 11B(4)a1(d) (Columns 1, 2 and 3 respectively)			

b. FHLB - Prepayment Obligations

	Does the company have prepayment obligations under the following arrangements (YES/NO?)
1. Debt	No
2. Funding Agreements	No
3. Other	No

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

A. Defined Benefit Plan

The Company has no employee retirement plan. However, it contributes its share toward the retirement plans of Western and Southern.

B. Not applicable.

C. Not applicable.

D. Not applicable.

E. Defined Contribution Plan

The Company maintains Supplemental Executive Retirement Plans (“SERP”) for former executives. The SERP liability as of December 31, 2019 and 2018 was \$149,868 and \$155,341, respectively.

F. Multi-employer Plans. None.

G. Consolidated/Holding Company Plans.

The Company participates in a qualified, noncontributory defined benefit pension plan sponsored by Western and Southern, the parent company. The Company has no legal obligation for benefits under this plan. The parent company allocates amounts to the Company based on a rational allocation methodology. The Company’s share of net expense for the qualified pension plan was \$1.2 million and \$1.3 million for 2019 and 2018.

H. Postemployment Benefits and Compensated Absences. Not applicable.

I. Impact of Medicare Modernization Act on Postretirement Benefits (INT 04-17). Not applicable.

13. Capital and Surplus, Shareholders’ Dividend Restrictions and Quasi-Reorganizations

(1) The Company has one class of common stock with a par value of \$2 per share. At December 31, 2019, the Company had 1,500,000 shares authorized, 1,500,000 shares issued and 1,500,000 shares outstanding.

(2) The Company has no preferred stock outstanding.

(3) The ability of the Company to pay dividends is limited by state insurance laws. Under Ohio insurance laws, the Company may pay dividends, without the approval of the Ohio Director of Insurance, only from earned surplus and those dividends may not exceed (when added to other dividends paid in the preceding 12 months) the greater of (i) 10% of the Company’s surplus as of the prior December 31, or (ii) the Company’s net income for the twelve month period ending the prior December 31. Dividends are noncumulative.

(4) Not applicable.

(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) There were no restrictions placed on the Company’s surplus.

(7) There were no advances to surplus that had not been repaid.

(8) There was no stock held by the Company, including stock of affiliated companies, for special purposes.

(9) The Company does not hold any special surplus funds.

(10) The portion of unassigned funds (surplus) represented or reduced by cumulative unrealized gains and losses: \$329,104,068.

(11) There were no surplus debentures or similar item outstanding during the statement periods.

(12) There have been no restatements of surplus due to quasi-reorganizations.

(13) Not applicable.

14. Liabilities, Contingencies, and Assessments

A. Contingent Commitments

The Company has future commitments to joint ventures, limited partnerships and limited liability companies, excluding those related to Low Income Housing Tax Credits, in the amount of \$37,270,116.

The Company has future commitments to joint ventures, limited partnerships and limited liability companies investing in Low Income Housing Tax Credit properties in the amount of \$0.

B. Assessments

The Company is not aware of any material assessments.

C. Gain Contingencies

The Company is not aware of any gain contingencies.

D. Claims related extra contractual obligation and bad faith losses stemming from lawsuits

The Company does not have any material extra contractual obligations or bad faith losses stemming from lawsuits.

E. Joint and Several Liabilities. None.

F. All Other Contingencies. None.

15. Leases

A. The Company did not have any material lease obligations at December 31, 2019.

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B. The Company is not involved in any material lessor leasing arrangements.

16. Information About Financial Instruments With Off-Balance Sheet Risk and Financial Instruments With Concentrations of Credit Risk. No change.

17. Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities

A. Transfers of Receivables as Sales. None.

- B. (1) See Note 5E for information regarding securities lending.
(2) Not applicable.
(3) Not applicable.
(4) Not applicable.
(5) Not applicable.
(6) Not applicable.
(7) Not applicable.

C. The Company did not have any wash sales for securities with a NAIC designation of 3 or below, or unrated.

18. Gain or Loss to the Reporting Entity from Uninsured A&H Plans and the Uninsured Portion of Partially Insured Plans. None.

19. Direct Premium Written/Produced by Managing General Agents/Third Party Administrators. None.

20. Fair Value Measurements

A.

(1) Fair Value Measurements at December 31, 2019

Description for each class of asset or liability	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Total
a. Assets at fair value					
Common stock: Unaffiliated	465,701,397	—	—	8,700,000	474,401,397
Common stock: Mutual funds	293,925	—	—	—	293,925
Derivative assets: Options, purchased	—	33,076,651	89,737,138	—	122,813,789
Derivative assets: Stock warrants	—	81,657	—	—	81,657
Derivative assets: Futures	1,729,816	—	—	—	1,729,816
Separate account assets*	839,285,003	32,858	—	—	839,317,861
Total assets at fair value	1,307,010,141	33,191,166	89,737,138	8,700,000	1,438,638,445

Description for each class of asset or liability	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Total
b. Liabilities at fair value					
Derivative liabilities: Options, written	—	(26,095,526)	—	—	(26,095,526)
Total liabilities at fair value	—	(26,095,526)	—	—	(26,095,526)

*Separate account assets measured at fair value in this table do not include assets backing market value adjusted annuities, which are held at amortized cost, with the exception of securities rated NAIC 6 where the security’s fair value is below amortized cost.

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

Year Ended at 12/31/2019

Description	Beginning Balance at 01/01/2019	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	Issuances	Sales	Settlements	Ending Balance at 12/31/2019
a. Assets										
Derivative assets: Options, purchased	53,302,079	—	—	24,966,370	32,669,936	28,228,809	—	—	(49,430,056)	89,737,138
Total Assets	53,302,079	—	—	24,966,370	32,669,936	28,228,809	—	—	(49,430,056)	89,737,138

(3) The Company’s policy is to recognize transfers in and transfers out of levels at the beginning of each quarterly reporting period.

(4) The derivatives in Level 3 consist of options on the Goldman Sachs Multi-Asset Class index and are valued using a valuation model and inputs from outside sources. The models include the Black-Scholes-Merton model for point to point options, spreads and average (SPAV) algorithm model for monthly average options and a Monte Carlo model monthly cap (cliquet) options. The SPAV model is provided by Financial Engineering Associates of Berkley, California.

The assumptions used to determine the fair value of derivatives in Level 3 are derived from outside sources. Bloomberg Investment Services supplies the S&P Index level, the dividend yield and the London Interbank Offering (interest) Rates (LIBOR). Investment banks supply estimates of the implied volatility surface. Other than interpolation of the interest rates and implied volatility rates all inputs are provided by the outside sources.

Derivative instruments included in Level 2 consist of stock warrants and options. The fair values of these instruments have been determined through the use of third-party pricing services utilizing market observable inputs.

Assets held in Level 2 of the separate accounts carried at fair value primarily include stock warrants. The fair values of these assets have been determined using the same aforementioned methodologies in the general account for stock warrants.

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B. Not applicable.

C. The carrying amounts and fair values of the Company’s significant financial instruments were as follows:

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Not Practicable (Carrying Value)
Bonds	5,689,069,452	5,348,152,828	6,021,982	5,674,281,830	8,765,640	—	—
Common stock: Unaffiliated**	505,795,897	505,795,897	497,095,897	—	—	8,700,000	—
Common stock: Mutual funds	293,925	293,925	293,925	—	—	—	—
Preferred stock	13,628,847	12,408,428	—	13,628,847	—	—	—
Mortgage loans	696,229,027	668,295,401	—	—	696,229,027	—	—
Cash, cash equivalents, & short-term investments	254,544,276	254,330,682	254,544,276	—	—	—	—
Other invested assets: Surplus notes	21,131,292	16,025,395	—	21,131,292	—	—	—
Securities lending reinvested collateral assets	7,644,683	7,644,683	7,644,683	—	—	—	—
Derivative assets	124,625,262	124,625,262	1,729,816	33,158,308	89,737,138	—	—
Separate account assets	2,207,297,141	2,141,173,627	838,331,435	1,312,790,357	56,175,349	—	—
Life and annuity reserves for investment-type contracts and deposit fund liabilities	(1,743,269,994)	(1,708,856,297)	—	—	(1,743,269,994)	—	—
Fixed-indexed annuity contracts	(1,906,169,581)	(1,875,991,940)	—	—	(1,906,169,581)	—	—
Derivative liabilities	(26,095,526)	(26,095,526)	—	(26,095,526)	—	—	—
Cash collateral payable	(80,490,000)	(80,490,000)	—	(80,490,000)	—	—	—
Separate account liabilities*	(1,349,190,964)	(1,275,978,401)	—	—	(1,349,190,964)	—	—
Securities lending liability	(152,685,707)	(152,685,707)	—	(152,685,707)	—	—	—

*Variable annuity contracts are considered insurance contracts and therefore, are not included in separate account liabilities for purposes of this disclosure.

**Includes FHLB common stock which is held at cost.

The following discussion describes the valuation methodologies utilized by the Company for assets and liabilities measured or disclosed at fair value. Fair value estimates are made at a specific point in time, based on available market information and judgments about the financial instrument, including discount rates, estimates of timing, amount of expected future cash flows and the credit standing of the issuer. Such estimates do not consider the tax impact of the realization of unrealized gains or losses. For Level 3 investments, the fair value estimates cannot be substantiated by comparison to independent markets. In addition, the disclosed fair value may not be realized in the immediate settlement of the financial instrument. As described below, certain fair values are determined through the use of third-party pricing services. Management does not adjust prices received from third-parties; however, we do analyze the third-party pricing services’ valuation methodologies and related inputs and perform additional evaluation to determine the appropriate level within the fair value hierarchy. Care should be exercised in deriving conclusions about the Company’s business, its value or financial position based on the fair value information of financial instruments presented below.

Debt Securities, Surplus Notes, and Equity Securities

The fair values of actively traded debt securities, asset/mortgage-backed securities, and surplus notes have been determined through the use of third-party pricing services utilizing market observable inputs. Less liquid private placement securities trading in less liquid or illiquid markets with limited or no pricing information are valued using either broker quotes or by discounting the expected cash flows using current market-consistent rates applicable to the yield, credit quality and maturity of each security.

The fair values of actively traded equity securities and exchange traded funds (including exchange traded funds with debt like characteristics) have been determined utilizing publicly quoted prices obtained from third-party pricing services. The fair values of certain equity securities for which no publicly quoted prices are available have been determined through the use of third-party pricing services utilizing market observable inputs. Actively traded mutual funds are valued using the net asset values of the funds. The fair value of preferred stock included in Level 3 has been determined by discounting the expected cash flows using current market-consistent rates applicable to the yield. For investments utilizing NAV, see Note 20E for a description.

Mortgage Loans

The fair values for mortgage loans, consisting principally of commercial real estate loans, are estimated using discounted cash flow analyses, using interest rates currently being offered for similar loans collateralized by properties with similar investment risk. The fair values for mortgage loans in default are established at the lower of the fair value of the underlying collateral less costs to sell or the carrying amount of the loan.

Cash, Cash Equivalents and Short-Term Investments

The fair values of cash, cash equivalents and short-term investments are based on quoted market prices.

Derivative Instruments

The fair values of free-standing derivative instruments, primarily call options, are determined through the use of third-party pricing services utilizing market observable inputs or valuation models incorporating significant unobservable inputs, including projected discounted cash flows, applicable swap curves and implied volatilities. The fair value of the stock warrants have been determined through the use of third-party pricing services utilizing market observable inputs. Derivatives included in Level 1 represent the cash deposits with brokers relating to futures. The fair value is based upon the stated amount.

Securities Lending Reinvested Collateral Assets

The fair value of securities lending reinvested collateral assets are from third-party sources utilizing publicly quoted prices.

Assets Held in Separate Accounts

Assets held in separate accounts include debt securities, equity securities, mutual funds, mortgage loans, and stock warrants. The fair values of these assets have been determined using the same methodologies as similar assets held in the general account.

Life and Annuity Reserves for Investment-type Contracts and Deposit Fund Liabilities and Fixed-Indexed Annuity Contracts

The fair value of liabilities for investment-type contracts is based on the present value of estimated liability cash flows. Present values reflect the Company’s margin for uncertainty of the timing of liability cash flows. Key assumptions to the cash flow model include the timing of policyholder withdrawals and the level of interest credited to contract balances.

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Fair values for insurance reserves are not required to be disclosed. However, the estimated fair values of all insurance reserves and investment contracts are taken into consideration in the Company’s overall management of interest rate risk.

The fair value of liabilities for fixed indexed annuities is based on embedded derivatives that have been bifurcated from the host contract. The fair value of embedded derivatives is calculated based on actuarial and capital market assumptions reflecting the projected cash flows over the life of the contract and incorporating expected policyholder behavior. The host is adjusted for acquisition costs with revised accretion rates.

Cash Collateral Payable

The payable represents the obligation to return cash collateral the Company has received relating to derivative instruments. The fair value is based upon the stated amount.

Securities Lending Liability

The liability represents the Company’s obligation to return collateral related to securities lending transactions. The liability is short-term in nature and therefore, the fair value of the obligation approximates the carrying amount.

Separate Account Liabilities

Certain separate account liabilities are classified as investment contracts and are carried at an amount equal to the related separate account assets. Carrying value is a reasonable estimate of the fair value as it represents the exit value as evidenced by withdrawal transactions between contract holders and the Company.

- D. Not applicable.
- E. Assets that use a net asset value (NAV) as a practical expedient consists of an investment in a business development corporation as defined by the Investment Company Act of 1940. The investment can be sold or transferred with prior consent from the corporation. The NAV for this investment is \$15.00. The Company does not intend to sell any investments utilizing NAV.

21. Other Items

- A. Extraordinary Items. None.
- B. Troubled Debt Restructuring. None.
- C. Other Disclosures and Unusual Items. None.
- D. Business Interruption Insurance Recoveries. None.
- E. State Transferable Tax Credits. None.
- F. Subprime Mortgage Related Risk Exposure

The Company does not have any direct investments in subprime mortgage loans. The Company does not have any equity investments in subsidiary, controlled or affiliated entities with significant subprime mortgage related risk exposure. This disclosure does not include an evaluation of mortgage-backed debt securities commonly referred to as Alt A because these debt securities do not generally share all characteristics of subprime mortgage related risk.

The Company invests directly in certain debt securities which are considered to have subprime mortgage related risk. The Company considers the following general characteristics typical of its debt securities with subprime mortgage exposure:

- Underlying borrowers with low credit ratings (FICO score generally lower than 670);
- Underlying loans with interest rates above rates available to prime borrowers;
- Underlying loans with generally higher initial loan-to-value ratios;
- Underlying loans with generally higher concentration of second liens;
- Underlying loans with generally higher concentration of manufactured housing;
- Securities with generally higher spread between collateral interest received and interest payments to investors;
- Securities with generally higher level of overcollateralization.

Investments in debt securities with subprime mortgage exposure, similar to other types of investments, can subject an investor to unrealized losses due to changing interest rates or general credit spread widening. Similarly, an investor is exposed to realized losses if actual cash flow of the underlying mortgages is worse than expected due to higher defaults which can result in principal loss for the investor.

In order to manage subprime mortgage related risk the Company uses proprietary risk models to project probability of default and recoveries of underlying collateral, proprietary surveillance systems to monitor credit performance, exposure analysis by risk category and maintenance of a watchlist for higher risk investments.

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The following table shows our investments in debt securities with subprime mortgage exposure based on the definition above:

(3) Direct exposure through other investments.

Integrity General				
	(1)	(2)	(3)	(4)
	Actual Cost	Book/Adjusted Carrying Value (excluding interest)	Fair Value	Other-Than-Temporary Impairment Losses Recognized
a. Residential mortgage backed securities	6,816,750	5,557,648	11,784,520	—
b. Commercial mortgage backed securities	—	—	—	—
c. Collateralized debt obligations	—	—	—	—
d. Structured securities	—	—	—	—
e. Equity investment in SCAs	—	—	—	—
f. Other assets	—	—	—	—
g. Total	6,816,750	5,557,648	11,784,520	—

The percentage of book value of these debt securities that have underlying loans with primarily variable interest rates is 43.94%

Integrity Separate				
	(1)	(2)	(3)	(4)
	Actual Cost	Book/Adjusted Carrying Value (excluding interest)	Fair Value	Other-Than-Temporary Impairment Losses Recognized
a. Residential mortgage backed securities	4,349,632	3,648,891	4,070,795	—
b. Commercial mortgage backed securities	—	—	—	—
c. Collateralized debt obligations	—	—	—	—
d. Structured securities	—	—	—	—
e. Equity investment in SCAs	—	—	—	—
f. Other assets	—	—	—	—
g. Total	4,349,632	3,648,891	4,070,795	—

The percentage of book value of these debt securities that have underlying loans with primarily variable interest rates is 52.67%

G. Retained Assets

- (1) The company does not use retained asset accounts as an option form of settlement for life insurance policy proceeds.
- (2) Not applicable.
- (3) Not applicable.

H. Insurance Linked Securities (ILS) Contracts. None

I. The Amount The Could Be Realized on Life Insurance Where the Reporting Entity is Owner and Beneficiary or Has Otherwise Obtained Rights to Control the Policy. None.

22. Events Subsequent

The Company recognizes in the financial statements the effects of all subsequent events that provide additional evidence about conditions that existed at the Balance Sheet date. For non-recognized subsequent events that must be disclosed to keep the financial statements from being misleading, the Company is required to disclose the nature of the event as well as an estimate of its financial effect, or a statement that such an estimate cannot be made. Management has evaluated subsequent events through the issuance of these financial statements on February 27, 2020.

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)
- (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 an insured or any other person not primarily engaged in the insurance business? Yes () No (X)

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 reporting entity to the reinsurer, and for which such obligation is not presently accrued? Where necessary, the reporting entity may consider the current or anticipated experience of the business reinsured in making this estimate.

- 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?
- (2) Does the reporting entity 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)

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 of 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)
- (3) If yes, what is the amount of reinsurance credits, whether an asset or a reduction of liability, taken for such new agreements or amendments?

B. The Company had no uncollectible reinsurance balances written off through income or expense during the year.

C. Commutation of Reinsurance Reflected in Income and Expenses

In the fourth quarter of 2018, a reinsurance agreement with the Company's parent, Western & Southern Life Insurance Company (WSLIC), was recaptured with no impact to net income or surplus. The Company had entered into a modified coinsurance agreement ceding certain life and annuity risks to WSLIC on December 31, 2002. As of the date of recapture, the statutory modco reserves totaled \$694.6 million; in accordance with SSAP 61R, the results of the recapture are presented in the Summary of Operations in line 7, Reserve adjustments on reinsurance ceded, as well as in line 8.3, Aggregate write-ins for miscellaneous income, within a line titled *Termination of reinsurance agreement - LIC*.

The preceding recapture did not impact the categories outlined in the table below.

The company has reported in its operations in the current year as a result of commutation of reinsurance with the companies listed below, amounts that are reflected as:		
(1) Claims incurred		—
(2) Claims adjustment expenses incurred		—
(3) Premiums earned		—
(4) Other		—
(5)	Company	Amount
		—

- D. Certified reinsurer rating downgraded or status subject to revocation. None.
- E. Reinsurance of variable annuity contracts with an affiliated captive reinsurer. None.
- F. Reinsurance agreement with an affiliated captive reinsurer. None.
- G. Ceding entities that utilize captive reinsurers to assume reserves subject to the XXX/AXXX captive framework. None.

24. Retrospectively Rated Contracts and Contracts Subject to Redetermination.

- A. Method used to estimate accrued retrospective premium adjustments. None.
- B. None.
- C. Amount of net premiums written that are subject to retrospective rating features. None.
- D. Medical loss ratio rebates required pursuant to the Public Health Service Act. None.
- E. Risk Sharing Provisions of the Affordable Care Act.

(1) Did the reporting entity write accident and health insurance premium which is subject to the Affordable Care Act risk sharing provisions (YES/NO)? Yes [] No [X]

(2) Impact of Risk Sharing Provisions of the Affordable Care Act on Admitted Assets, Liabilities and Revenue for the Current Year

	AMOUNT
a. Permanent ACA Risk Adjustment Program	
Assets	
1. Premium adjustments receivable due to ACA Risk Adjustment	—
Liabilities	
2. Risk adjustment user fees payable for ACA Risk Adjustment	—
3. Premium adjustments payable due to ACA Risk Adjustment	—
Operations (Revenue & Expense)	
4. Reported as revenue in premium for accident and health contracts (written/collected) due to ACA Risk Adjustment	—
5. Reported in expenses as ACA risk adjustment user fees (incurred/paid)	—
b. Transitional ACA Reinsurance Program	
Assets	
1. Amounts recoverable for claims paid due to ACA Reinsurance	—
2. Amounts recoverable for claims unpaid due to ACA Reinsurance (Contra Liability)	—
3. Amounts receivable relating to uninsured plans for contributions for ACA Reinsurance	—
Liabilities	
4. Liabilities for contributions payable due to ACA Reinsurance - not reported as ceded premium	—
5. Ceded reinsurance premiums payable due to ACA Reinsurance	—
6. Liabilities for amounts held under uninsured plans contributions for ACA Reinsurance	—
Operations (Revenue & Expense)	
7. Ceded reinsurance premiums due to ACA Reinsurance	—
8. Reinsurance recoveries (income statement) due to ACA Reinsurance payments or expected payments	—
9. ACA Reinsurance contributions - not reported as ceded premium	—
c. Temporary ACA Risk Corridors Program	
Assets	
1. Accrued retrospective premium due to ACA Risk Corridors	—
Liabilities	
2. Reserve for rate credits or policy experience rating refunds due to ACA Risk Corridors	—
Operations (Revenue & Expense)	
3. Effect of ACA Risk Corridors on net premium income (paid/received)	—
4. Effect of ACA Risk Corridors on change in reserves for rate credits	—

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Integrity Life Insurance Company

(3) Roll forward of prior year ACA risk sharing provisions for the following asset (gross of any nonadmission) and liability balances along with the reasons for adjustments to prior year balance.

	Accrued During the Prior Year on Business Written Before December 31 of the Prior Year		Received or Paid as of the Current Year on Business Written Before December 31 of the Prior Year		Differences		Adjustments			Unsettled Balances as of the Reporting Date	
					Prior Year Accrued Less Payments (Col 1 - 3)	Prior Year Accrued Less Payments (Col 2 - 4)	To Prior Year Balances	To Prior Year Balances		Cumulative Balance from Prior Years (Col 1 - 3 + 7)	Cumulative Balance from Prior Years (Col 2 - 4 + 8)
	1	2	3	4	5	6	7	8		9	10
	Receivable	(Payable)	Receivable	(Payable)	Receivable	(Payable)	Receivable	(Payable)	Ref	Receivable	(Payable)
a. Permanent ACA Risk Adjustment Program											
1. Premium adjustments receivable					—	—			A	—	—
2. Premium adjustments (payable)					—	—			B	—	—
3. Subtotal ACA Permanent Risk Adjustment Program	—	—	—	—	—	—	—	—		—	—
b. Transitional ACA Reinsurance Program											
1. Amounts recoverable for claims paid					—	—			C	—	—
2. Amounts recoverable for claims unpaid (contra liability)					—	—			D	—	—
3. Amounts receivable relating to uninsured plans					—	—			E	—	—
4. Liabilities for contributions payable due to ACA Reinsurance - not reported as ceded premium					—	—			F	—	—
5. Ceded reinsurance premiums payable					—	—			G	—	—
6. Liability for amounts held under uninsured plans					—	—			H	—	—
7. Subtotal ACA Transitional Reinsurance Program	—	—	—	—	—	—	—	—		—	—
c. Temporary ACA Risk Corridors Program											
1. Accrued retrospective premium					—	—			I	—	—
2. Reserve for rate credits or policy experience rating refunds					—	—			J	—	—
3. Subtotal ACA Risk Corridors Program	—	—	—	—	—	—	—	—		—	—
d. Total for ACA Risk Sharing Provisions	—	—	—	—	—	—	—	—		—	—

25. Change in Incurred Losses and Loss Adjustment Expenses. None.
26. Intercompany Pooling Arrangements. None.
27. Structured Settlements. None.
28. Health Care Receivables. None.
29. Participating Policies. None.
30. Premium Deficiency Reserves. None.
31. Reserves for Life Contracts and Annuity Contracts
1. The Company waives deduction of deferred fractional premiums upon death of the insured and does not return any portion of the final premium beyond the date of death. Surrender values are not promised in excess of the legally computed reserves.

2. Policies issued to substandard lives are charged an extra premium plus the regular gross premium for the true age. Mean reserves are based on appropriate multiples of standard rates of mortality.

3. As of December 31, 2019, the Company had no insurance in force for which the gross premiums are less than the net premiums.

4. The tabular interest, the tabular less actual reserve released, and the tabular cost have been determined by formula as described in the instructions.

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Integrity Life Insurance Company

5. The determination of tabular interest on funds not involving life has been determined by formula as described in the instructions.
6. The details for other changes: None.

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

A. Individual Annuities

	(1) General Account	(2) Separate Account with Guarantees	(3) Separate Account Nonguaranteed	(4) Total	(5) % of Total
(1) Subject to discretionary withdrawal:					
a. With market value adjustment	(1,156,478)	734,905,048		733,748,570	10.7
b. At book value less current surrender charge of 5% or more	1,961,722,452	541,073,353		2,502,795,805	36.6
c. At fair value			818,950,813	818,950,813	12.0
d. Total with market value adjustment or at fair value (total of 1 through 3)	1,960,565,974	1,275,978,401	818,950,813	4,055,495,188	59.4
e. At book value without adjustment (minimal or no charge or adjustment)	499,351,580	—	—	499,351,580	7.3
(2) Not subject to discretionary withdrawal	2,277,934,410	—	—	2,277,934,410	33.3
(3) Total (gross: direct + assumed)	4,737,851,964	1,275,978,401	818,950,813	6,832,781,178	100.0
(4) Reinsurance ceded	671,100	—	—	671,100	
(5) Total (net)* (3) - (4)	4,737,180,864	1,275,978,401	818,950,813	6,832,110,078	
(6) Amount included in A(01)b above that will move to A(01)e in the year after the settlement date	13,486,465	—	—	13,486,465	

B. Group Annuities

	(1) General Account	(2) Separate Account with Guarantees	(3) Separate Account Nonguaranteed	(4) Total	(5) % of Total
(1) Subject to discretionary withdrawal:					
a. With market value adjustment	—	—	—	—	—
b. At book value less current surrender charge of 5% or more	—	—	—	—	—
c. At fair value	—	—	—	—	—
d. Total with market value adjustment or at fair value (total of 1 through 3)	—	—	—	—	—
e. At book value without adjustment (minimal or no charge or adjustment)	2,416,093	—	—	2,416,093	100.0
(2) Not subject to discretionary withdrawal	—	—	—	—	—
(3) Total (gross: direct + assumed)	2,416,093	—	—	2,416,093	100.0
(4) Reinsurance ceded	—	—	—	—	
(5) Total (net)* (3) - (4)	2,416,093	—	—	2,416,093	
(6) Amount included in A(01)b above that will move to A(01)e in the year after the settlement date	—	—	—	—	

C. Deposit-type contracts (no life contingencies)

	(1) General Account	(2) Separate Account with Guarantees	(3) Separate Account Nonguaranteed	(4) Total	(5) % of Total
(1) Subject to discretionary withdrawal:					
a. With market value adjustment	—	—	—	—	—
b. At book value less current surrender charge of 5% or more	—	—	—	—	—
c. At fair value	—	—	—	—	—
d. Total with market value adjustment or at fair value (total of 1 through 3)	—	—	—	—	—
e. At book value without adjustment (minimal or no charge or adjustment)	1,665,637	—	—	1,665,637	0.1
(2) Not subject to discretionary withdrawal	1,122,405,761	—	—	1,122,405,761	99.9
(3) Total (gross: direct + assumed)	1,124,071,398	—	—	1,124,071,398	100.0
(4) Reinsurance ceded	—	—	—	—	
(5) Total (net)* (3) - (4)	1,124,071,398	—	—	1,124,071,398	
(6) Amount included in A(01)b above that will move to A(01)e in the year after the settlement date	—	—	—	—	

* Reconciliation of total annuity actuarial reserves and deposit fund liabilities.

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Integrity Life Insurance Company

D. Life & Accident & Health Annual Statement:	Amount
1. Exhibit 5, Annuities Section, Total (net)	4,677,970,401
2. Exhibit 5, Supplementary Contracts with Life Contingencies Section, Total (net)	61,626,557
3. Exhibit 7, Deposit-Type Contracts, Line 14, Column 1	1,124,071,399
4. Subtotal	5,863,668,357
Separate Accounts Annual Statement:	
5. Exhibit 3, Line 0299999, Column 2	2,094,929,214
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	2,094,929,214
12. Combined Total	7,958,597,571

33. Analysis of Life Actuarial Reserves by Withdrawal Characteristics

General Account			Separate Account - Guaranteed and Nonguaranteed		
Account Value	Cash Value	Reserve	Account Value	Cash Value	Reserve
Subject to discretionary withdrawal, surrender values, or policy loans:					
A. (1) Term Policies with Cash Value	—	—	—	—	—
(2) Universal Life	192,234,812	196,880,912	198,921,656	—	—
(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		3,167,130	3,167,114	—	—
(8) Variable Life	—	—	—	—	—
(9) Variable Universal Life	2,042,829	2,042,829	2,042,819	7,050,610	7,050,610
(10) Miscellaneous Reserves	—	—	—	—	—
Not subject to discretionary withdrawal or no cash values:					
B. (1) Term Policies without Cash Value	XXX	XXX	—	XXX	XXX
(2) Accidental Death Benefits	XXX	XXX	10	XXX	XXX
(3) Disability - Active Lives	XXX	XXX	16	XXX	XXX
(4) Disability - Disabled Lives	XXX	XXX	—	XXX	XXX
(5) Miscellaneous Reserves	XXX	XXX	—	XXX	XXX
C. Total (gross: direct + assumed)	194,277,641	202,090,871	204,131,615	7,050,610	7,050,610
D. Reinsurance ceded	—	—	—	—	—
E. Total (net) (C) - (D)	194,277,641	202,090,871	204,131,615	7,050,610	7,050,610

F. Life & Accident & Health Annual Statement:	Amount
(1) Exhibit 5, Life Insurance Section, Total (net)	204,131,590
(2) Exhibit 5, Accidental Death Benefits Section, Total (net)	10
(3) Exhibit 5, Disability - Active Lives Section, Total (net)	16
(4) Exhibit 5, Disability - Disabled Lives Section, Total (net)	—
(5) Exhibit 5, Miscellaneous reserves Section, Total (net)	—
(6) Subtotal	204,131,616
Separate Accounts Statement	
(7) Exhibit 3, Line 0199999, column 2	7,050,610
(8) Exhibit 3, Line 0499999, column 2	—
(9) Exhibit 3, Line 0599999, column 2	—
(10) Subtotal (Lines (7) through (9))	7,050,610
(11) Combined Total (6) and (10))	211,182,226

34. Premiums and Annuity Consideration Deferred and Uncollected. None.

35. Separate Accounts

A. Separate Account Activity

- (1) The Company utilizes separate accounts to record and account for assets and liabilities for particular lines of business and/or transactions. For the current reporting period, the Company reported assets and liabilities from the following product lines/transactions into separate accounts:
- Variable Universal Life Insurance
 - Variable Annuities
 - Fixed Annuities with Market Value Adjustments

In accordance with the Ohio Department of Insurance procedures for approving items within the separate accounts, the separate account classification of variable universal life insurance policies, variable annuity contracts and fixed annuity contracts with market value adjustments are supported by Ohio Revised Code §3907.15.

- (2) All separate account assets are legally insulated from the general account. The legal insulation of the separate account assets prevents such assets from being generally available to satisfy claims resulting from the general account.

As of December 31, 2019 and 2018, the Company’s separate account statement included legally insulated assets of \$2,158,563,224 and \$2,242,401,209, respectively. The assets legally insulated from the general accounts as of December 31, 2019 are attributed to the following products:

(1) Product/Transaction	(1) Legally Insulated Assets	(2) Separate Account Assets (Not Legally Insulated)
Variable Universal Life Insurance	7,050,610	—
Variable Annuities	832,234,393	—
Market Value Adjusted Annuities	1,319,278,221	—
Total	2,158,563,224	—

- (3) Some liabilities under the separate account products are guaranteed by the general account. In accordance with the guarantees provided, if the investment proceeds of the separate account assets are insufficient to cover the guaranteed for the product, the policyholder proceeds will be remitted by the general account.

To compensate the general account for the risk taken, the separate accounts have paid risk charges as follows for the past five years:

a. 2019	3,764,549
b. 2018	4,151,772
c. 2017	3,240,456
d. 2016	2,364,829
e. 2015	2,245,090

The Company's general account has paid the following amounts towards separate account guarantees for the past five years:

a. 2019	158,106
b. 2018	173,434
c. 2017	108,390
d. 2016	206,156
e. 2015	234,848

- (4) The Company engages in securities lending transactions within the separate account. The Company has loaned \$22,915,411 (book/adjusted carrying value) of various debt and equity securities within the separate account as part of the securities lending program administered by Deutsche Bank. The loaned securities are attributable to the Market Value Adjusted Annuity contracts. In accordance with such transactions conducted from the separate account, the Company follows the same policies and procedures as the general account.

B. General Nature and Characteristics of Separate Account Business

The Company’s guaranteed separate account consists of non-indexed, guaranteed rate options that include market value adjustments and systematic transfer options. The guaranteed rate options are sold in fixed annuity products and as investment options within the Company’s variable annuity products. The guaranteed rate options and systematic transfer options carry a minimum interest guarantee based on the guarantee period selected by the policyholder. The fixed annuity products offered provide a death benefit equal to the account value, with one product offering an optional death benefit ranging from 25% to 40% of the gain in the contract. The fixed investment options offered within the Company’s variable annuity products provide the death benefits listed below for variable annuities.

The Company’s nonguaranteed separate accounts consist of subaccounts available through variable annuities and variable universal life insurance. The net investment experience of each subaccount is credited directly to the policyholder and can be positive or negative. The variable annuities include guaranteed minimum death benefits that vary by product and include optional death benefits available on some products. The death benefits offered by the Company include the following: account value, return of premium paid, a death benefit that is adjusted after seven years to the current account value, a death benefit that is adjusted annually to the current account value, and an additional death benefit ranging from 25% to 40% of the gain in the contract. Some variable annuities also provide living benefits, which include guaranteed accumulation amounts on a date certain, guaranteed minimum withdrawal amounts and guaranteed minimum lifetime withdrawal amounts. The death benefit under the variable universal life insurance policies may vary with the investment performance of the underlying investments in the separate accounts. The minimum guaranteed death benefit reserve is held in Exhibit 5, Life Insurance Section, of the Company’s general account and annual statement.

The Company’s nonguaranteed separate accounts also include a small amount of Flexible Premium Variable Life Insurance (FPVLI). The net investment experience of FPVLI sub accounts is credited directly to the policyholder and can be positive or negative.

Assets held in the separate account supporting variable annuities and variable universal life insurance are carried at fair value. Assets held in the separate account supporting market value adjusted annuities are carried at the general account basis.

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Information regarding the separate accounts of the Company as of and for the year ended December 31, 2019 is as follows:

	(1)	(2)	(3)	(4)	(5)
	Indexed	Nonindexed Guarantee Less than/equal to 4%	Nonindexed Guarantee More than 4%	Nonguaranteed Separate Accounts	Total
(1) Premiums, considerations, or deposits as of the end of current period	—	23,482,937	1,078,733	44,288,387	68,850,057
Reserves as of the end of the current period					
(2) For accounts with assets at:					
a. Fair Value	—	—	—	826,001,423	826,001,423
b. Amortized cost	—	1,274,887,442	1,090,960	—	1,275,978,402
c. Total reserves*	—	1,274,887,442	1,090,960	826,001,423	2,101,979,825
(3) By withdrawal characteristics:					
a. Subject to discretionary withdrawal:					
1. With market value adjustment	—	734,276,705	628,343	—	734,905,048
2. At book value without market value adjustment and with current surrender charge of 5% or more	—	540,610,736	462,617	—	541,073,353
3. At fair value	—	—	—	826,001,423	826,001,423
4. At book value without market value adjustment and with current surrender charge less than 5%	—	—	—	—	—
5. Subtotal	—	1,274,887,441	1,090,960	826,001,423	2,101,979,824
b. Not subject to discretionary withdrawal	—	—	—	—	—
c. Total	—	1,274,887,441	1,090,960	826,001,423	2,101,979,824

*Line 2(c) should equal Line 3(c).

(4) Reserves for Asset Default Risk in Lieu of AVR	—	—	—	—	—
--	---	---	---	---	---

C. Reconciliation of Net Transfers To (From) Separate Accounts

(1) Transfers as reported in the Summary of Operations of the Separate Accounts Statement:	
a. Transfers to Separate Accounts (Page 4, Line 1.4)	68,850,056
b. Transfers from Separate Accounts (Page 4, Line 10)	332,752,597
c. Net transfers to or (from) Separate Accounts (a) - (b)	(263,902,541)
(2) Reconciling Adjustments:	
Policy deductions and other expenses (Page 4, Line 9.302)	578,135
Bonus account value (included in Page 4, Line 1.1)	—
Other changes in surplus in Separate Account Statement	(2,692)
Other account adjustments	353,030
(3) Transfers as Reported in the Summary of Operations of the Life, Accident & Health Annual Statement (1c) + (2) = (Page 4, Line 26)	(262,974,068)

36. Loss/Claim Adjustment Expenses. None.

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 a publicly traded group?

Yes [] No [X]

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.

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.

12/31/2017

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.

12/31/2017

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).

05/30/2019

3.4

By what department or departments?
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?
4.12 renewals?

Yes [] No [X]
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?
4.22 renewals?

Yes [X] No []
Yes [X] No []

5.1

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

Yes [] No [X]

5.2

If yes, provide the name of the 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 Name of Entity	2 NAIC Company Code	3 State of Domicile

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 or government, manager or attorney in fact).

1 Nationality	2 Type of Entity

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Integrity Life Insurance Company

GENERAL INTERROGATORIES

- 8.1

Is the company a subsidiary of a bank holding company regulated by 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 [] No [X]
- 8.4

If response to 8.3 is yes, please provide below the names and location (city and state of the main office) of any affiliates regulated by a federal 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	2	3	4	5	6
Affiliate Name	Location (City, State)	FRB	OCC	FDIC	SEC

9.

What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?

Ernst & Young
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 the 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:
- 10.5

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

Yes [X] No [] N/A []
- 10.6

If the response to 10.5 is no or n/a, please explain
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?

Daniel Harris
400 Broadway
Cincinnati, OH 45202
Officer of the Company
- 12.1

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

Yes [X] No []
- 12.11

Name of real estate holding company

Various
- 12.12

Number of parcels involved

6
- 12.13

Total book/adjusted carrying value

\$ 24,640,087
- 12.2

If, yes provide explanation:

The Company has investments on Schedule BA that are classified as Real Estate and LIHTCs. In addition, the Company has investments in Real Estate Investment Trusts on Schedule D, Part 2, Section 2.
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?
- 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 [X] 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 [X] No []
- 14.21

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

Minor changes and improvements
- 14.3

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

Yes [] No [X]
- 14.31

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

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Integrity Life Insurance Company

GENERAL INTERROGATORIES

- 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?
- 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.
- Yes [] No [X]

1 American Bankers Association (ABA) Routing Number	2 Issuing or Confirming Bank Name	3 Circumstances That Can Trigger the Letter of Credit	4 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 subordinate committee thereof?
17. Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof?
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 with the official duties of such person?
- Yes [X] No []
- Yes [X] No []
- Yes [X] No []

FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)?
- 20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.11 To directors or other officers
- 20.12 To stockholders not officers
- 20.13 Trustees, supreme or grand (Fraternal Only)
- 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
- 20.22 To stockholders not officers
- 20.23 Trustees, supreme or grand (Fraternal Only)
- 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 reported in the statement?
- 21.2 If yes, state the amount thereof at December 31 of the current year:
- 21.21 Rented from others
- 21.22 Borrowed from others
- 21.23 Leased from others
- 21.24 Other
- 22.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments?
- 22.2 If answer is yes:
- 22.21 Amount paid as losses or risk adjustment
- 22.22 Amount paid as expenses
- 22.23 Other amounts paid
- 23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement?
- 23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount:
- Yes [] No [X]
- \$
- \$
- \$
- \$
- \$
- \$
- \$
- \$
- \$
- \$
- \$
- \$
- Yes [] No [X]
- \$
- \$
- \$
- \$
- Yes [X] No []
- \$

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)
- 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) DESCRIPTION OF PROGRAM IS PROVIDED IN NOTE 5E
- 24.04 Does the Company's security lending program meet the requirements for a conforming program as outlined in the Risk-Based Capital Instructions?
- 24.05 If answer to 24.04 is yes, report amount of collateral for conforming programs.
- 24.06 If answer to 24.04 is no, report amount of collateral for other programs.
- 24.07 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract?
- 24.08 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%?
- 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 [X] No []
- No []
- N/A []
- Yes [] No [X] N/A []
- \$
- \$177,001,269
- Yes [X] No [] N/A []
- Yes [X] No [] N/A []
- Yes [X] No [] N/A []

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Integrity Life Insurance Company

GENERAL INTERROGATORIES

24.10 For the reporting entity's security lending program state the amount of the following as December 31 of the current year:

24.101	Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2.	\$	177,001,269
24.102	Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2.	\$	176,852,648
24.103	Total payable for securities lending reported on the liability page.	\$	152,685,707

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 currently 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	\$	
		25.22 Subject to reverse repurchase agreements	\$	
		25.23 Subject to dollar repurchase agreements	\$	
		25.24 Subject to reverse dollar repurchase agreements	\$	
		25.25 Placed under option agreements	\$	
		25.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock	\$	
		25.27 FHLB Capital Stock	\$	31,394,500
		25.28 On deposit with states	\$	5,708,360
		25.29 On deposit with other regulatory bodies	\$	
		25.30 Pledged as collateral - excluding collateral pledged to an FHLB	\$	
		25.31 Pledged as collateral to FHLB - including assets backing funding agreements	\$	928,641,716
		25.32 Other	\$	

25.3 For category (25.26) provide the following:

1	2	3
Nature of Restriction	Description	Amount

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?

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

If no, attach a description with this statement.

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 result 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 Guideline 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 that 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.

\$

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	2
Name of Custodian(s)	Custodian's Address
BANK OF NEW YORK MELLON	ONE WALL STREET NY NY 10286
FEDERAL HOME LOAN BANK	CINCINNATI OH 45202

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Integrity Life Insurance Company

GENERAL INTERROGATORIES

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
FT WASHINGTON INVESTMENT ADVISORS	A.....
MILLIMAN	U.....

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 [X]

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 [X]

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 Central Registration Depository Number	2 Name of Firm or Individual	3 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed
107126	FT WASHINGTON INVESTMENT ADVISORS	KSRXYW3EHSEF8KM62609	Securities Exchange Commission	DS.....
112245	MILLIMAN	54930042K59JQCZK6Q39	Securities Exchange Commission	DS.....

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 [X]

29.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
29.2999 - Total		0

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

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Integrity Life Insurance Company

GENERAL INTERROGATORIES

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	2	3
	Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1 Bonds	5,493,420,348	5,834,550,564	341,130,216
30.2 Preferred stocks	12,408,428	13,628,847	1,220,419
30.3 Totals	5,505,828,776	5,848,179,411	342,350,635

30.4 Describe the sources or methods utilized in determining the fair values:
Fair values are generally obtained from ICE, Bloomberg, Markit, Princeton Financial Spread Pricing Module and/or Internal Pricing Committee/Internal Pricing Models

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 [X] 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 [X]

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:
Rates used to calculate fair value determined by broker or custodian are reviewed by an internal pricing committee based upon asset class expertise to determine if rates are reasonable given current market conditions

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

32.2 If no, list exceptions:
.....

33. By self-designating 5GI securities, the reporting entity is certifying the following elements of each self-designated 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 a 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 [X] No []

OTHER

36.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any?\$392,067

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	2
Name	Amount Paid
American Council of Life Insurance	201,907
.....	

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Integrity Life Insurance Company

GENERAL INTERROGATORIES

37.1 Amount of payments for legal expenses, if any?\$91,092

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
Morgan, Lewis & Bockius LLP	81,383
.....

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

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
.....
.....

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 ☐ No ☒

1.2 If yes, indicate premium earned on U.S. business only \$

1.3 What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit? \$

1.31 Reason for excluding:

1.4 Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above. \$

1.5 Indicate total incurred claims on all Medicare Supplement insurance. \$ 0

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 \$ 0

1.65 Total incurred claims \$ 0

1.66 Number of covered lives 0

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		
2.2 Premium Denominator	477,243,423	660,977,532
2.3 Premium Ratio (2.1/2.2)	0.000	0.000
2.4 Reserve Numerator	0	0
2.5 Reserve Denominator	4,943,854,558	4,749,151,639
2.6 Reserve Ratio (2.4/2.5)	0.000	0.000

3.1 Does this reporting entity have Separate Accounts? Yes ☒ No ☐

3.2 If yes, has a Separate Accounts Statement been filed with this Department? Yes ☒ 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? \$ 28,260,669

3.4 State the authority under which Separate Accounts are maintained:
3905.15 Ohio Revised Code

3.5 Was any of the reporting entity's Separate Accounts business reinsured as of December 31? Yes ☒ No ☐

3.6 Has the reporting entity assumed by reinsurance any Separate Accounts business as of December 31? Yes ☐ No ☒

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)"? \$

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: \$

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	2 Statement Value on Purchase Date of Annuities (i.e., Present Value)
P&C Insurance Company And Location	

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Integrity Life Insurance Company

GENERAL INTERROGATORIES

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

- 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.\$
- 5.3 Do you act as an administrator for health savings accounts? Yes [] No [X]
- 5.4 If yes, please provide the balance of funds administered as of the reporting date.\$
- 6.1 Are any of the captive affiliates reported on Schedule S, Part 3, authorized reinsurers? Yes [] No [] N/A [X]
- 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 Premium Written\$440,992
- 7.2 Total Incurred Claims\$15,174,549
- 7.3 Number of Covered Lives3,298

*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 guranteee)
Universal Life (with or without secondary guranteee)
Variable Universal Life (with or without secondary guranteee)

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\$44,197,912

9.22 Received\$
- 10.1 Does the reporting entity write any guaranteed interest contracts? Yes [] No [X]
- 10.2 If yes, what amount pertaining to these lines is included in:

10.21 Page 3, Line 1\$

10.22 Page 4, Line 1\$
11. For stock reporting entities only:
- 11.1 Total amount paid in by stockholders as surplus funds since organization of the reporting entity:\$908,163,872
12. Total dividends paid stockholders since organization of the reporting entity:

12.11 Cash\$178,550,000

12.12 Stock\$
- 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 [X]
- 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 premium0
13.32 Paid claims0
13.33 Claim liability and reserve (beginning of year)0
13.34 Claim liability and reserve (end of year)0
13.35 Incurred claims .....	.....0	.....0	.....0

GENERAL INTERROGATORIES

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

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	.....	.....
13.42	\$25,000 - 99,999	.....	.....
13.43	\$100,000 - 249,999	.....	.....
13.44	\$250,000 - 999,999	.....	.....
13.45	\$1,000,000 or more	.....	.....

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

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?

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?
.....

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?

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

26.1 Are notices of the payments required sent to the members?

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

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?

28.2 If so, what amount and for what purpose?\$

29.1 Does the reporting entity pay an old age disability benefit?

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?

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?

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?

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

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?

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?

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?

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

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
.....

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)	318,114	334,138	351,039	370,146	375,909
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4)	3,863	4,098	4,349	4,826	5,274
3. Credit life (Line 21, Col. 6)	0	0	0	0	0
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4)	5,936	7,695	11,803	13,609	16,558
5. Industrial (Line 21, Col. 2)	0	0	0	0	0
6. FEGLI/SGLI (Lines 43 & 44, Col. 4)	0	0	0	0	0
7. Total (Line 21, Col. 10)	327,913	345,931	367,191	388,581	397,741
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)					
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2)	0	0	0	0	0
10. Credit life (Line 2, Col. 6)	0	0	0	0	0
11. Group (Line 2, Col. 9)	0	0	0	0	0
12. Industrial (Line 2, Col. 2)	0	0	0	0	0
13. Total (Line 2, Col. 10)	0	0	0	0	0
Premium Income - Lines of Business (Exhibit 1 - Part 1)					
14. Industrial life (Line 20.4, Col. 2)	0	0	0	0	0
15.1 Ordinary-life insurance (Line 20.4, Col. 3)	358,316	355,716	356,914	318,040	390,167
15.2 Ordinary-individual annuities (Line 20.4, Col. 4)	476,885,107	660,621,816	845,299,952	1,201,215,328	1,100,560,421
16. Credit life (group and individual) (Line 20.4, Col. 5)	0	0	0	0	0
17.1 Group life insurance (Line 20.4, Col. 6)	0	0	0	0	0
17.2 Group annuities (Line 20.4, Col. 7)	0	0	36,529	283,035	277,265
18.1 A & H-group (Line 20.4, Col. 8)	0	0	0	0	0
18.2 A & H-credit (group and individual) (Line 20.4, Col. 9)	0	0	0	0	0
18.3 A & H-other (Line 20.4, Col. 10)	0	0	0	0	0
19. Aggregate of all other lines of business (Line 20.4,Col. 11)	0	0	0	0	0
20. Total	477,243,423	660,977,532	845,693,395	1,201,816,403	1,101,227,853
Balance Sheet (Pages 2 & 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)	7,755,796,395	7,172,688,606	6,733,706,764	5,559,059,669	4,364,056,862
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26)	6,484,452,682	6,041,421,902	5,857,948,111	4,750,741,481	3,685,494,442
23. Aggregate life reserves (Page 3, Line 1)	4,943,728,574	4,748,935,639	4,456,632,053	3,938,774,666	3,138,248,636
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)	0	0	0	0	0
25. Deposit-type contract funds (Page 3, Line 3)	1,124,071,398	989,440,221	950,011,238	520,770,437	307,841,446
26. Asset valuation reserve (Page 3, Line 24.01)	158,349,856	100,073,429	105,941,114	89,000,319	79,506,770
27. Capital (Page 3, Lines 29 and 30)	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000
28. Surplus (Page 3, Line 37)	1,268,343,713	1,128,266,704	872,758,653	805,318,188	675,562,420
Cash Flow (Page 5)					
29. Net Cash from Operations (Line 11)	214,138,123	289,502,505	542,659,043	899,975,432	803,687,377
Risk-Based Capital Analysis					
30. Total adjusted capital	1,435,547,041	1,202,292,478	995,264,146	906,195,012	777,896,051
31. Authorized control level risk - based capital	143,325,995	131,196,631	112,018,528	105,176,260	95,548,881
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)	69.6	74.9	76.0	75.8	74.0
33. Stocks (Lines 2.1 and 2.2)	11.6	10.6	8.8	10.3	12.7
34. Mortgage loans on real estate(Lines 3.1 and 3.2)	8.7	8.0	6.9	4.8	4.4
35. Real estate (Lines 4.1, 4.2 and 4.3)	0.0	0.0	0.0	0.0	0.0
36. Cash, cash equivalents and short-term investments (Line 5)	3.3	1.2	1.6	2.5	2.6
37. Contract loans (Line 6)	1.4	1.5	1.6	2.0	2.6
38. Derivatives (Page 2, Line 7)	1.6	0.9	1.8	0.9	0.4
39. Other invested assets (Line 8)	3.7	2.9	3.1	3.6	3.0
40. Receivables for securities (Line 9)	0.1	0.1	0.1	0.1	0.1
41. Securities lending reinvested collateral assets (Line 10)	0.1	0.0	0.1	0.0	0.2
42. Aggregate write-ins for invested assets (Line 11)	0.0	0.0	0.0	0.0	0.0
43. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2019	2 2018	3 2017	4 2016	5 2015
Investments in Parent, Subsidiaries and Affiliates					
44. Affiliated bonds (Schedule D Summary, Line 12, Col. 1)				0	0
45. Affiliated preferred stocks (Schedule D Summary, Line 18, Col. 1)	0				
46. Affiliated common stocks (Schedule D Summary Line 24, Col. 1),	377,138,579	339,004,814	315,929,165	359,262,095	356,641,920
47. Affiliated short-term investments (subtotal included in Schedule DA Verification, Col. 5, Line 10)	0	0	0	0	0
48. Affiliated mortgage loans on real estate					
49. All other affiliated	170,757,305	95,111,090	98,940,315	89,426,465	31,699,041
50. Total of above Lines 44 to 49	547,895,884	434,115,904	414,869,480	448,688,560	388,340,961
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)	988,499	15,726,147	1,644,528	29,941,510	23,643,620
53. Total admitted assets (Page 2, Line 28, Col. 3)	9,914,359,619	9,415,089,815	9,210,212,750	7,999,573,399	6,844,346,105
Investment Data					
54. Net investment income (Exhibit of Net Investment Income)	276,869,917	259,562,204	263,386,115	232,325,877	198,655,740
55. Realized capital gains (losses) (Page 4, Line 34, Column 1)	4,507,419	26,515,595	(23,876,015)	25,581,115	(8,180,467)
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1)	159,062,654	(50,915,780)	50,641,617	(12,444,970)	(27,385,566)
57. Total of above Lines 54, 55 and 56	440,439,990	235,162,019	290,151,717	245,462,022	163,089,707
Benefits and Reserve Increases (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 and 8)	719,222,334	690,974,159	551,412,802	519,685,460	472,556,282
59. Total contract/certificate benefits - A & H (Lines 13 & 14, Col. 6)	0	0	0	0	0
60. Increase in life reserves - other than group and annuities (Line 19, Col. 2)	(6,619,638)	(5,112,060)	(7,788,321)	1,894,073	(13,942,710)
61. Increase in A & H reserves (Line 19, Col. 6)		0	0	0	0
62. Dividends to policyholders and refunds to members (Line 30, Col. 1)	0	0	0	0	0
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 100.0	1.3	1.6	3.3	6.9	8.4
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 100.0	1.8	2.2	2.3	2.0	2.6
65. A & H loss percent (Schedule H, Part 1, Lines 5 and 6, Col. 2)	0.0	0.0	0.0	0.0	0.0
66. A & H cost containment percent (Schedule H, Pt. 1, Line 4, Col. 2)	0.0	0.0	0.0	0.0	0.0
67. A & H expense percent excluding cost containment expenses (Schedule H, Pt. 1, Line 10, Col. 2)	0.0	0.0	0.0	0.0	0.0
A & H Claim Reserve Adequacy					
68. Incurred losses on prior years' claims - group health (Schedule H, Part 3, Line 3.1 Col. 2)					
69. Prior years' claim liability and reserve - group health (Schedule H, Part 3, Line 3.2 Col. 2)					
70. Incurred losses on prior years' claims-health other than group (Schedule H, Part 3, Line 3.1 Col. 1 less Col. 2)	0	0	0	0	0
71. Prior years' claim liability and reserve-health other than group (Schedule H, Part 3, Line 3.2 Col. 1 less Col. 2)	0	0	0	0	0
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)	0	0	0	0	0
73. Ordinary - life (Page 6.1, Col. 1 less Cols. 2, 10 and 12)	1,219,040	1,413,915	1,634,828	494,350	1,100,074
74. Ordinary - individual annuities (Page 6, Col. 4)	23,100,262	39,564,632	14,902,794	51,942,041	29,658,842
75. Ordinary-supplementary contracts	XXX	336,024	2,665,772	2,841,214	1,927,100
76. Credit life (Page 6.1, Col. 10 plus Page 6.2, Col. 7)	0	0	0	0	0
77. Group life (Page 6.2, Col. 1 Less Cols. 7 and 9)	124,987	78,124	125,587	1,110,120	160,668
78. Group annuities (Page 6, Col. 5)	143,490	(515,571)	(430,076)	249,919	39,071
79. A & H-group (Page 6.5, Col. 3)		0	0	0	0
80. A & H-credit (Page 6.5, Col. 10)	0	0	0	0	0
81. A & H-other (Page 6.5, Col. 1 less Cols. 3 and 10)	0	0	0	0	0
82. Aggregate of all other lines of business (Page 6, Col. 8)	(15,969,981)	(8,171,438)	26,095,539	33,688,065	42,513,135
83. Fraternal (Page 6, Col. 7)	0				
84. Total (Page 6, Col. 1)	8,617,798	32,705,686	44,994,444	90,325,709	75,398,890

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 []

If no, please explain:

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Integrity Life Insurance Company

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	2	3	4	5	6	Number of		9	
	Number of Policies	Amount of Insurance	Number of Policies	Amount of Insurance	Number of Individual Policies and Group Certificates	Amount of Insurance	7 Policies	8 Certificates	Amount of Insurance	
1. In force end of prior year	0	0	3,841	338,236	0	0	17	41	7,695	345,931
2. Issued during year		0	0	0		0			0	0
3. Reinsurance assumed										0
4. Revived during year										0
5. Increased during year (net)				6,773					14	6,787
6. Subtotals, Lines 2 to 5	0	0	0	6,773	0	0	0	0	14	6,787
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	3,841	345,009	0	0	17	41	7,709	352,718
Deductions during year:										
10. Death			71	15,941			XXX			15,941
11. Maturity							XXX			0
12. Disability							XXX			0
13. Expiry				1,229						1,229
14. Surrender			98	4,963				10	1,773	6,736
15. Lapse			16	899						899
16. Conversion							XXX	XXX	XXX	0
17. Decreased (net)			21	0						0
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	206	23,032	0	0	0	10	1,773	24,805
21. In force end of year (b) (Line 9 minus Line 20)	0	0	3,635	321,977	0	0	17	31	5,936	327,913
22. Reinsurance ceded end of year	XXX		XXX	16,494	XXX		XXX	XXX		16,494
23. Line 21 minus Line 22	XXX	0	XXX	305,483	XXX	(a) 0	XXX	XXX	5,936	311,419
DETAILS OF WRITE-INS										
0801.										
0802.										
0803.										
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 thru 0803 plus 0898) (Line 8 above)	0	0	0	0	0	0	0	0	0	0
1901.										
1902.										
1903.										
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 thru 1903 plus 1998) (Line 19 above)	0	0	0	0	0	0	0	0	0	0

Life, Accident and Health Companies Only:

(a) Group \$; Individual \$

Fraternal Benefit Societies Only:

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

Additional accidental death benefits included in life certificates were in amount \$, 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 Integrity 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			2,596	266,077
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				
28. Term policies - other			52	3,853
29. Other term insurance - decreasing	XXX		XXX	
30. Other term insurance	XXX		XXX	
31. Totals (Lines 27 to 30)	0	0	52	3,853
Reconciliation to Lines 2 and 21:				
32. Term additions	XXX		XXX	
33. Totals, extended term insurance	XXX	XXX	1	10
34. Totals, whole life and endowment			3,582	318,114
35. Totals (Lines 31 to 34)	0	0	3,635	321,977

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			321,977	
38. Credit Life (Group and Individual)			0	
39. Group			5,936	
40. Totals (Lines 36 to 39)	0	0	327,913	0

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	31	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			31	5,936

ADDITIONAL ACCIDENTAL DEATH BENEFITS

46. Amount of additional accidental death benefits in force end of year under ordinary policies	175
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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
47.2

POLICIES WITH DISABILITY PROVISIONS

Disability Provisions	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 Certi- ficates	8 Amount of Ins urance
48. Waiver of Premium			337	592				
49. Disability Income			178	291				
50. Extended Benefits			XXX	XXX				
51. Other								
52. Total	0	(a) 0	515	(a) 883	0	(a) 0	0	(a) 0

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

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Integrity 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	1,436	3,688	0	0
2. Issued during year	133	305		
3. Reinsurance assumed				
4. Increased during year (net)				
5. Total (Lines 1 to 4)	1,569	3,993	0	0
Deductions during year:				
6. Decreased (net)	52	377		
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	52	377	0	0
9. In force end of year	1,517	3,616	0	0
10. Amount on deposit		(a)		(a)
11. Income now payable	1,517	3,616		
12. Amount of income payable	(a) 6,489,485	(a) 16,138,875	(a)	(a)

ANNUITIES				
	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year	15,372	55,619	4	68
2. Issued during year	1,019	2,533		1
3. Reinsurance assumed				
4. Increased during year (net)				
5. Totals (Lines 1 to 4)	16,391	58,152	4	69
Deductions during year:				
6. Decreased (net)	610	4,875		6
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	610	4,875	0	6
9. In force end of year	15,781	53,277	4	63
Income now payable:				
10. Amount of income payable	(a) 218,013,542	XXX	XXX	(a)
Deferred fully paid:				
11. Account balance	XXX	(a) 4,660,013,967	XXX	(a) 2,416,093
Deferred not fully paid:				
12. Account balance	XXX	(a) 0	XXX	(a)

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	0		0		0	
2. Issued during year						
3. Reinsurance assumed						
4. Increased during year (net)		XXX		XXX		XXX
5. Totals (Lines 1 to 4)	0	XXX	0	XXX	0	XXX
Deductions during year:						
6. Conversions		XXX	XXX	XXX	XXX	XXX
7. Decreased (net)		XXX		XXX		XXX
8. Reinsurance ceded		XXX		XXX		XXX
9. Totals (Lines 6 to 8)	0	XXX	0	XXX	0	XXX
10. In force end of year	0	(a)	0	(a)	0	(a)

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS		
	1	2
	Deposit Funds Contracts	Dividend Accumulations Contracts
1. In force end of prior year	49	0
2. Issued during year	16	
3. Reinsurance assumed		
4. Increased during year (net)		
5. Totals (Lines 1 to 4)	65	0
Deductions During Year:		
6. Decreased (net)	18	
7. Reinsurance ceded		
8. Totals (Lines 6 and 7)	18	0
9. In force end of year	47	0
10. Amount of account balance	(a) 1,665,637	(a)

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

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Integrity Life Insurance Company
SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS (b)

Allocated by States and Territories

States, Etc.		1	Life Contracts		Direct Business Only			
			2	3	4	5	6	7
			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	L	.11,731	5,062,822		5,074,553	459,856
2.	Alaska	AK	L				0	
3.	Arizona	AZ	L	2,390	9,376,971		9,379,361	1,757,431
4.	Arkansas	AR	L	90	4,344,687		4,344,777	70,000
5.	California	CA	L	14,203	32,836,158		32,850,361	2,315,385
6.	Colorado	CO	L	6,255	6,405,303		6,411,558	60,000
7.	Connecticut	CT	L	103	8,317,019		8,317,122	1,132,795
8.	Delaware	DE	L	2,450	1,288,721		1,291,171	
9.	District of Columbia	DC	L		479,893		479,893	
10.	Florida	FL	L	33,278	45,214,778		45,248,056	5,149,563
11.	Georgia	GA	L	15,325	6,206,027		6,221,352	380,412
12.	Hawaii	HI	L	2,517	2,411,535		2,414,052	1,040,843
13.	Idaho	ID	L	157	229,952		230,109	
14.	Illinois	IL	L	41,347	18,279,400		18,320,747	1,361,802
15.	Indiana	IN	L	5,164	9,792,638		9,797,802	965,372
16.	Iowa	IA	L	35,179	5,528,262		5,563,441	171,947
17.	Kansas	KS	L	11,417	2,123,533		2,134,950	
18.	Kentucky	KY	L	1,925	11,765,178		11,767,103	611,628
19.	Louisiana	LA	L		6,789,288		6,789,288	483,359
20.	Maine	ME	L		104,714		104,714	
21.	Maryland	MD	L	9,815	6,465,566		6,475,381	45,579
22.	Massachusetts	MA	L	157	13,665,611		13,665,768	634,376
23.	Michigan	MI	L	709	19,448,201		19,448,910	13,809,110
24.	Minnesota	MN	L	35,112	3,818,574		3,853,686	362,263
25.	Mississippi	MS	L	1,164	1,161,761		1,162,925	
26.	Missouri	MO	L	10,182	4,991,319		5,001,501	2,224,280
27.	Montana	MT	L	263	605,751		606,014	
28.	Nebraska	NE	L	4,867	2,762,384		2,767,251	
29.	Nevada	NV	L	132	3,020,887		3,021,019	472,798
30.	New Hampshire	NH	L		2,182,060		2,182,060	382,514
31.	New Jersey	NJ	L		24,558,439		24,558,439	1,230,278
32.	New Mexico	NM	L	2,739	1,218,214		1,220,953	467,523
33.	New York	NY	N	902	2,845,835		2,846,737	
34.	North Carolina	NC	L	327	15,657,221		15,657,548	711,999
35.	North Dakota	ND	L		103,784		103,784	
36.	Ohio	OH	L	97,651	67,198,284		67,295,935	4,908,969,342
37.	Oklahoma	OK	L	16,899	3,645,501		3,662,400	799,662
38.	Oregon	OR	L	1,756	5,654,010		5,655,766	823,104
39.	Pennsylvania	PA	L	29,225	52,483,730		52,512,955	4,830,008
40.	Rhode Island	RI	L		3,188,300		3,188,300	217,444
41.	South Carolina	SC	L	10,670	5,871,158		5,881,828	2,113,112
42.	South Dakota	SD	L	3,531	578,125		581,656	
43.	Tennessee	TN	L	7,153	4,794,263		4,801,416	
44.	Texas	TX	L	6,616	29,947,466		29,954,082	1,374,265
45.	Utah	UT	L		1,782,759		1,782,759	463,216
46.	Vermont	VT	L		749,597		749,597	
47.	Virginia	VA	L	259	8,710,168		8,710,427	813,560
48.	Washington	WA	L	4,876	6,108,978		6,113,854	
49.	West Virginia	WV	L	9,976	3,704,231		3,714,207	37,075
50.	Wisconsin	WI	L	2,480	3,169,651		3,172,131	534,609
51.	Wyoming	WY	L		211,035		211,035	
52.	American Samoa	AS	N				0	
53.	Guam	GU	N				0	
54.	Puerto Rico	PR	N				0	
55.	U.S. Virgin Islands	VI	N				0	
56.	Northern Mariana Islands	MP	N				0	
57.	Canada	CAN	N				0	
58.	Aggregate Other Alien	OT	XXX	0	25,675	0	25,675	0
59.	Subtotal	XXX		440,992	476,885,417	0	477,326,409	4,957,276,510
90.	Reporting entity contributions for employee benefits plans.	XXX					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					0	
94.	Aggregate or other amounts not allocable by State.	XXX		0	0	0	0	0
95.	Totals (Direct Business)	XXX		440,992	476,885,417	0	477,326,409	4,957,276,510
96.	Plus reinsurance assumed.	XXX		85,384			85,384	
97.	Totals (All Business).	XXX		526,376	476,885,417	0	477,411,793	4,957,276,510
98.	Less reinsurance ceded.	XXX		168,367			168,367	
99.	Totals (All Business) less Reinsurance Ceded	XXX		358,009	476,885,417	(c) 0	477,243,426	4,957,276,510
DETAILS OF WRITE-INS								
58001.	ZZZ Other Alien	XXX		25,675			25,675	
58002.		XXX						
58003.		XXX						
58998.	Summary of remaining write-ins for Line 58 from overflow page	XXX		0	0	0	0	0
58999.	Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX		0	25,675	0	25,675	0
9401.		XXX						
9402.		XXX						
9403.		XXX						
9498.	Summary of remaining write-ins for Line 94 from overflow page	XXX		0	0	0	0	0
9499.	Totals (Lines 9401 through 9403 plus 9498)(Line 94 above)	XXX		0	0	0	0	0

(a) Active Status Counts:
L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG.....50 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.....7

(b) Explanation of basis of allocation by states, etc., of premiums and annuity considerations

By state of residence of the policyholder

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

SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART

	<u>NAIC#</u>	<u>TIN#</u>
PARENT - WESTERN & SOUTHERN MUTUAL HOLDING COMPANY, OH (NON-INSURER)		31-1732405
SUBSIDIARY - WESTERN & SOUTHERN FINANCIAL GROUP, INC., OH (NON-INSURER)		31-1732404
SUBSIDIARY - WESTAD LEASING LLC (NON-INSURER)		84-3195821
SUBSIDIARY - THE LAFAYETTE LIFE INSURANCE COMPANY, OH (INSURER)	65242	35-0457540
SUBSIDIARY - LLIA, INC., OH (NON-INSURER)		35-2123483
SUBSIDIARY - THE WESTERN & SOUTHERN LIFE INSURANCE COMPANY, OH (INSURER)	70483	31-0487145
SUBSIDIARY - WESTERN-SOUTHERN LIFE ASSURANCE COMPANY, OH (INSURER)	92622	31-1000236
SUBSIDIARY - IFS FINANCIAL SERVICES, INC., OH (NON-INSURER)		31-1328371
SUBSIDIARY - W&S BROKERAGE SERVICES, INC., OH (NON-INSURER)		31-0846576
SUBSIDIARY - W&S FINANCIAL GROUP DISTRIBUTORS, INC., OH (NON-INSURER)		31-1334221
SUBSIDIARY - COLUMBUS LIFE INSURANCE COMPANY, OH (INSURER)	99937	31-1191427
SUBSIDIARY - INTEGRITY LIFE INSURANCE COMPANY, OH (INSURER)	74780	86-0214103
SUBSIDIARY - NATIONAL INTEGRITY LIFE INSURANCE COMPANY, NY (INSURER)	75264	16-0958252
SUBSIDIARY - GERBER LIFE INSURANCE COMPANY, NY (INSURER)	70939	13-2611847
SUBSIDIARY - INSURANCE PROFILLMENT SOLUTIONS, LLC, OH (NON-INSURER)		43-2081325
SUBSIDIARY - WESTERN & SOUTHERN INVESTMENT HOLDINGS, LLC, OH (NON-INSURER)		06-1804434
SUBSIDIARY - EAGLE REALTY GROUP, LLC, OH (NON-INSURER)		31-1018957
SUBSIDIARY - FORT WASHINGTON INVESTMENT ADVISORS, INC., OH (NON-INSURER)		31-1301863

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Integrity Life Insurance Company

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Summary of Operations Line 8.3

	1	2
	Current Year	Prior Year
08.304. Miscellaneous Income	0	1,644,193
08.397. Summary of remaining write-ins for Line 8.3 from overflow page	0	1,644,193

Additional Write-ins for Summary of Operations Line 27

	1	2
	Current Year	Prior Year
2704. Miscellaneous Expense	13,062	557
2705. Reserve Adjustment	(14,450)	(88,851)
2797. Summary of remaining write-ins for Line 27 from overflow page	(1,388)	(88,294)

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Integrity Life Insurance Company

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Analysis of Operations - Summary Line 8.3

	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
08.304. Miscellaneous Income	0								
08.397. Summary of remaining write-ins for Line 8.3 from overflow page	0	0	0	0	0	0	0	0	0

Additional Write-ins for Analysis of Operations - Summary Line 27

	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
2704. Miscellaneous Expense	13,062							13,062	
2705. Reserve Adjustment	(14,450)	(14,450)							
2797. Summary of remaining write-ins for Line 27 from overflow page	(1,388)	(14,450)	0	0	0	0	0	13,062	0

Additional Write-ins for Analysis of Operations - Individual Life Insurance Line 8.3

	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
08.304. Miscellaneous Income	0											
08.397. Summary of remaining write-ins for Line 8.3 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0

Additional Write-ins for Analysis of Operations - Individual Life Insurance Line 27

	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
2704. Miscellaneous Expense	0											
2705. Reserve Adjustment	(14,450)								(14,450)			
2797. Summary of remaining write-ins for Line 27 from overflow page	(14,450)	0	0	0	0	0	0	0	(14,450)	0	0	0

Additional Write-ins for Analysis of Operations - Group Life Insurance Line 8.3

	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
08.304. Miscellaneous Income	0								
08.397. Summary of remaining write-ins for Line 8.3 from overflow page	0	0	0	0	0	0	0	0	0

Additional Write-ins for Analysis of Operations - Group Life Insurance Line 27

	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
2704. Miscellaneous Expense	0								
2705. Reserve Adjustment	0								
2797. Summary of remaining write-ins for Line 27 from overflow page	0	0	0	0	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Integrity Life Insurance Company

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Analysis of Operations - Individual Annuities Line 8.3

	1	Deferred				6 Life Contingent Payout (Immediate and Annuitizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities Without Guarantees		
08.304. Miscellaneous Income	0						
08.397. Summary of remaining write-ins for Line 8.3 from overflow page	0	0	0	0	0	0	0

Additional Write-ins for Analysis of Operations - Individual Annuities Line 27

	1	Deferred				6 Life Contingent Payout (Immediate and Annuitizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities Without Guarantees		
2704. Miscellaneous Expense	0						
2705. Reserve Adjustment	0						
2797. Summary of remaining write-ins for Line 27 from overflow page	0	0	0	0	0	0	0

Additional Write-ins for Analysis of Operations - Group Annuities Line 8.3

	1	Deferred				6 Life Contingent Payout (Immediate and Annuitizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities Without Guarantees		
08.304. Miscellaneous Income	0						
08.397. Summary of remaining write-ins for Line 8.3 from overflow page	0	0	0	0	0	0	0

Additional Write-ins for Analysis of Operations - Group Annuities Line 27

	1	Deferred				6 Life Contingent Payout (Immediate and Annuitizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities Without Guarantees		
2704. Miscellaneous Expense	0						
2705. Reserve Adjustment	0						
2797. Summary of remaining write-ins for Line 27 from overflow page	0	0	0	0	0	0	0

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