



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

The Western and Southern Life Insurance Company

NAIC Group Code 0836 NAIC Company Code 70483 Employer's ID Number 31-0487145
(Current) (Prior)

Organized under the Laws of Ohio, State of Domicile or Port of Entry OH

Country of Domicile United States of America

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

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

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

Main Administrative Office 400 Broadway, Cincinnati, OH, US 45202
(Street and Number) (City or Town, State, Country and Zip Code) 513-629-1800 (Area Code) (Telephone Number)

Mail Address 400 Broadway, Cincinnati, OH, US 45202
(Street and Number or P.O. Box) (City or Town, State, Country and Zip Code)

Primary Location of Books and Records 400 Broadway, Cincinnati, OH, US 45202
(Street and Number) (City or Town, State, Country and Zip Code) 513-629-1800 (Area Code) (Telephone Number)

Internet Website Address WWW.WesternSouthernLife.com

Statutory Statement Contact Wade Matthew Fugate, 513-629-1402
(Name) (Area Code) (Telephone Number)
CompAcctGrp@WesternSouthernLife.com, 513-629-1871
(E-mail Address) (FAX Number)

OFFICERS

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

OTHER

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

DIRECTORS OR TRUSTEES

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

State of Ohio SS: Hamilton
County of

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

John Finn Barrett
Chairman of Board, President & CEO

Donald Joseph Wuebbling
Secretary and Counsel

Wade Matthew Fugate
VP and Controller

Subscribed and sworn to before me this
21st day of February, 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 The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Alabama

NAIC Group Code 0836

DURING THE YEAR 2019

NAIC Company Code 70483

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	220,887		0	0	273	221,160
2. Annuity considerations			XXX		XXX	
3. Deposit-type contract funds						
4. Other considerations						
5. Totals (Sum of Lines 1 to 4)	220,887		0	0	273	221,160
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit	35,594		0	0	135	35,729
6.2 Applied to pay renewal premiums	3,063		0	0	0	3,063
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	52,827		0	0	12,653	65,480
6.4 Other						
6.5 Totals (Sum of Lines 6.1 to 6.4)	91,484		0	0	12,788	104,272
Annuites:						
7.1 Paid in cash or left on deposit						
7.2 Applied to provide paid-up annuities						
7.3 Other						
7.4 Totals (Sum of Lines 7.1 to 7.3)						
8. Grand Totals (Lines 6.5 plus 7.4)	91,484		0	0	12,788	104,272
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits	384,565		0	3,295	6,192	394,052
10. Matured endowments	608		0	0	0	608
11. Annuity benefits	0		0	88,124	0	88,124
12. Surrender values and withdrawals for life contracts	86,337		0	0	0	86,337
13. Aggregate write-ins for miscellaneous direct claims and benefits paid						
14. All other benefits, except accident and health	120,413		0	0	0	120,413
15. Totals	591,923		0	91,419	6,192	689,534
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year .....	.13	102,650	0	.0	0	0	7	14,542	.20	.117,192
17. Incurred during current year .....	.51	335,684			0	3,295	6	12,658	.57	.351,637
Settled during current year:										
18.1 By payment in full .....	.50	385,173				3,295	6	6,192	.56	.394,660
18.2 By payment on compromised claims										
18.3 Totals paid .....	.50	385,173	0	.0	0	3,295	6	6,192	.56	.394,660
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements .....	.50	385,173	0	.0	0	3,295	6	6,192	.56	.394,660
19. Unpaid Dec. 31, current year (16+17-18.6)	14	53,160	0	0	0	0	7	21,008	21	74,168
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	1,346	16,708,717	0	(a)	0	0	295	544,761	1,641	17,253,478
21. Issued during year	4	70,000							4	70,000
22. Other changes to in force (Net)	(43)	(1,016,686)					(17)	(3,430)	(60)	(1,020,116)
23. In force December 31 of current year	1,307	15,762,031	0	(a)	0	0	278	541,331	1,585	16,303,362

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

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

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancellable (b)					
25.2 Guaranteed renewable (b)	32,461	32,339	0	11,111	10,955
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	32,461	32,339	0	11,111	10,955
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	32,461	32,339	0	11,111	10,955

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



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Alaska

NAIC Group Code 0836

DURING THE YEAR 2019

NAIC Company Code 70483

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		90,682	0	0	(20)	90,662
2. Annuity considerations			XXX		XXX	
3. Deposit-type contract funds						
4. Other considerations						
5. Totals (Sum of Lines 1 to 4)		90,682	0	0	(20)	90,662
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit		6,371	0	0	123	6,494
6.2 Applied to pay renewal premiums		535	0	0	0	535
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period		9,416	0	0	2,717	12,133
6.4 Other						
6.5 Totals (Sum of Lines 6.1 to 6.4)		16,322	0	0	2,840	19,162
Annuites:						
7.1 Paid in cash or left on deposit						
7.2 Applied to provide paid-up annuities						
7.3 Other						
7.4 Totals (Sum of Lines 7.1 to 7.3)						
8. Grand Totals (Lines 6.5 plus 7.4)		16,322	0	0	2,840	19,162
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits		107,418	0	15,750	3,838	127,006
10. Matured endowments						
11. Annuity benefits		0	0	8,744	0	8,744
12. Surrender values and withdrawals for life contracts		13,841	0	0	0	13,841
13. Aggregate write-ins for miscellaneous direct claims and benefits paid						
14. All other benefits, except accident and health		22,333	0	0	0	22,333
15. Totals		143,592	0	24,494	3,838	171,924
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	4	24,870	0	0	0	0	4	5,794	8	30,664
17. Incurred during current year	1	83,644			0	15,750	(3)	1,441	(2)	100,835
Settled during current year:										
18.1 By payment in full	4	107,418				15,750	1	3,838	5	127,006
18.2 By payment on compromised claims										
18.3 Totals paid	4	107,418	0	0	0	15,750	1	3,838	5	127,006
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	4	107,418	0	0	0	15,750	1	3,838	5	127,006
19. Unpaid Dec. 31, current year (16+17-18.6)	1	1,096	0	0	0	0	0	3,397	1	4,493
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	266	6,917,405	0	(a)	0	0	55	103,325	321	7,020,730
21. Issued during year										
22. Other changes to in force (Net)	(19)	(568,458)					(3)	(1,867)	(22)	(570,325)
23. In force December 31 of current year	247	6,348,947	0	(a)	0	0	52	101,458	299	6,450,405

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

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

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

ACCIDENT AND HEALTH INSURANCE

		1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)						
24.1 Federal Employees Health Benefits Plan premium (b)						
24.2 Credit (Group and Individual)						
24.3 Collectively renewable policies/certificates (b)						
24.4 Medicare Title XVIII exempt from state taxes or fees						
Other Individual Policies:						
25.1 Non-cancellable (b)						
25.2 Guaranteed renewable (b)		3,349	3,336	0	0	0
25.3 Non-renewable for stated reasons only (b)						
25.4 Other accident only						
25.5 All other (b)						
25.6 Totals (sum of Lines 25.1 to 25.5)		3,349	3,336	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)		3,349	3,336	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Arizona

NAIC Group Code 0836

DURING THE YEAR 2019

NAIC Company Code 70483

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	938,164		0	0	742	938,906
2. Annuity considerations			XXX		XXX	
3. Deposit-type contract funds						
4. Other considerations						
5. Totals (Sum of Lines 1 to 4)	938,164		0	0	742	938,906
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit	117,965		0	0	1,412	119,377
6.2 Applied to pay renewal premiums	29,014		0	0	0	29,014
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	231,533		0	0	45,029	276,562
6.4 Other						
6.5 Totals (Sum of Lines 6.1 to 6.4)	378,512		0	0	46,441	424,953
Annuities:						
7.1 Paid in cash or left on deposit						
7.2 Applied to provide paid-up annuities						
7.3 Other						
7.4 Totals (Sum of Lines 7.1 to 7.3)						
8. Grand Totals (Lines 6.5 plus 7.4)	378,512		0	0	46,441	424,953
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits	760,403		0	152,052	33,668	946,123
10. Matured endowments	15,114		0	0	12,282	27,396
11. Annuity benefits	0		0	345,751	0	345,751
12. Surrender values and withdrawals for life contracts	490,671		0	0	13,807	504,478
13. Aggregate write-ins for miscellaneous direct claims and benefits paid						
14. All other benefits, except accident and health	197,043		0	0	0	197,043
15. Totals	1,463,231		0	497,803	59,757	2,020,791
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	24	100,282	0	0	0	6	20,730	30	121,012	
17. Incurred during current year	150	822,909		0	152,052	13	92,927	163	1,067,888	
Settled during current year:										
18.1 By payment in full	144	775,517			152,052	10	45,950	154	973,519	
18.2 By payment on compromised claims										
18.3 Totals paid	144	775,517	0	0	152,052	10	45,950	154	973,519	
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	144	775,517	0	0	152,052	10	45,950	154	973,519	
19. Unpaid Dec. 31, current year (16+17-18.6)	30	147,673	0	0	0	9	67,707	39	215,381	
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	5,087	68,362,185	0	(a)	0	735	1,676,301	5,822	70,038,486	
21. Issued during year	42	1,100,195						42	1,100,195	
22. Other changes to in force (Net)	(267)	(4,909,949)				(30)	(17,934)	(297)	(4,927,883)	
23. In force December 31 of current year	4,862	64,552,431	0	(a)	0	705	1,658,367	5,567	66,210,798	

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

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

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancellable (b)					
25.2 Guaranteed renewable (b)	62,714	62,478	0	3,161	3,117
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	62,714	62,478	0	3,161	3,117
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	62,714	62,478	0	3,161	3,117

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



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Arkansas

NAIC Group Code 0836

DURING THE YEAR 2019

NAIC Company Code 70483

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	125,993		0	0	241	126,234
2. Annuity considerations			XXX		XXX	
3. Deposit-type contract funds						
4. Other considerations						
5. Totals (Sum of Lines 1 to 4)	125,993		0	0	241	126,234
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit	26,693		0	0	875	27,568
6.2 Applied to pay renewal premiums	1,465		0	0	0	1,465
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	33,374		0	0	13,839	47,213
6.4 Other						
6.5 Totals (Sum of Lines 6.1 to 6.4)	61,532		0	0	14,714	76,246
Annuities:						
7.1 Paid in cash or left on deposit						
7.2 Applied to provide paid-up annuities						
7.3 Other						
7.4 Totals (Sum of Lines 7.1 to 7.3)						
8. Grand Totals (Lines 6.5 plus 7.4)	61,532		0	0	14,714	76,246
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits	206,518		0	0	20,734	227,252
10. Matured endowments						
11. Annuity benefits	0		0	13,979	0	13,379
12. Surrender values and withdrawals for life contracts	107,251		0	0	8,647	115,898
13. Aggregate write-ins for miscellaneous direct claims and benefits paid						
14. All other benefits, except accident and health	76,267		0	0	0	76,267
15. Totals	390,036		0	13,379	29,381	432,796
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total		
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount	
16. Unpaid December 31, prior year	5	18,851	0	0	0	0	23	53,557	.28	72,408	
17. Incurred during current year	29	202,746		0	0	0	(3)	5,676	.26	208,422	
Settled during current year:											
18.1 By payment in full	26	206,518				0	10	20,734	.36	227,252	
18.2 By payment on compromised claims											
18.3 Totals paid	26	206,518	0	0	0	0	10	20,734	.36	227,252	
18.4 Reduction by compromise											
18.5 Amount rejected											
18.6 Total settlements	26	206,518	0	0	0	0	10	20,734	.36	227,252	
19. Unpaid Dec. 31, current year (16+17-18.6)	8	15,080	0	0	0	0	10	38,499	18	53,578	
POLICY EXHIBIT					No. of Policies						
20. In force December 31, prior year	935	11,099,377	0	(a)	0	0	268	547,149	1,203	11,646,526	
21. Issued during year	6	230,000							6	230,000	
22. Other changes to in force (Net)	(50)	(992,288)					(28)	(51,813)	(78)	(1,044,101)	
23. In force December 31 of current year	891	10,337,089	0	(a)	0	0	0	240	495,336	1,131	10,832,425

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

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

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

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancellable (b)					
25.2 Guaranteed renewable (b)	10,782	10,741	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	10,782	10,741	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	10,782	10,741	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF California

NAIC Group Code 0836

DURING THE YEAR 2019

NAIC Company Code 70483

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		10,528,105	0	0	2,378	10,530,483
2. Annuity considerations			XXX		XXX	
3. Deposit-type contract funds						
4. Other considerations						
5. Totals (Sum of Lines 1 to 4)		10,528,105	0	0	2,378	10,530,483
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit		368,260	0	0	6,719	374,979
6.2 Applied to pay renewal premiums		18,821	0	0	0	18,821
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period		778,404	0	0	184,711	963,115
6.4 Other						
6.5 Totals (Sum of Lines 6.1 to 6.4)		1,165,485	0	0	191,430	1,356,915
Annuites:						
7.1 Paid in cash or left on deposit						
7.2 Applied to provide paid-up annuities						
7.3 Other						
7.4 Totals (Sum of Lines 7.1 to 7.3)						
8. Grand Totals (Lines 6.5 plus 7.4)		1,165,485	0	0	191,430	1,356,915
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits		4,906,650	0	34,534	214,275	5,155,459
10. Matured endowments		74,598	0	0	24,240	98,838
11. Annuity benefits		0	0	847,668	0	847,668
12. Surrender values and withdrawals for life contracts		1,672,225	0	0	34,955	1,707,180
13. Aggregate write-ins for miscellaneous direct claims and benefits paid						
14. All other benefits, except accident and health		621,978	0	210	2,761	624,949
15. Totals		7,275,451	0	882,412	276,231	8,434,094
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	89	628,176	0	0	0	95	198,168	184	826,344	
17. Incurred during current year	518	4,918,950		0	0	51	342,564	569	5,296,049	
Settled during current year:										
18.1 By payment in full	516	4,981,248			34,534	76	238,515	592	5,254,297	
18.2 By payment on compromised claims										
18.3 Totals paid	516	4,981,248	0	0	34,534	76	238,515	592	5,254,297	
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	516	4,981,248	0	0	34,534	76	238,515	592	5,254,297	
19. Unpaid Dec. 31, current year (16+17-18.6)	91	565,879	0	0	0	70	302,217	161	868,096	
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	26,177	681,863,727	0	(a)	0	3,913	7,497,600	30,090	689,361,327	
21. Issued during year	916	43,397,236		0	0			916	43,397,236	
22. Other changes to in force (Net)	(1,836)	(45,366,796)				(237)	(264,109)	(2,073)	(45,630,905)	
23. In force December 31 of current year	25,257	679,894,167	0	(a)	0	3,676	7,233,491	28,933	687,127,658	

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

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

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancellable (b)					
25.2 Guaranteed renewable (b)	739,767	736,985	0	82,375	81,219
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	739,767	736,985	0	82,375	81,219
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	739,767	736,985	0	82,375	81,219

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



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Colorado

NAIC Group Code 0836

DURING THE YEAR 2019

NAIC Company Code 70483

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		223,660	0	0	125	223,785
2. Annuity considerations			XXX		XXX	
3. Deposit-type contract funds						
4. Other considerations						
5. Totals (Sum of Lines 1 to 4)		223,660	0	0	125	223,785
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit		37,783	0	0	297	38,080
6.2 Applied to pay renewal premiums		7,317	0	0	0	7,317
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period		64,792	0	0	15,870	80,662
6.4 Other						
6.5 Totals (Sum of Lines 6.1 to 6.4)		109,892	0	0	16,167	126,059
Annuities:						
7.1 Paid in cash or left on deposit						
7.2 Applied to provide paid-up annuities						
7.3 Other						
7.4 Totals (Sum of Lines 7.1 to 7.3)						
8. Grand Totals (Lines 6.5 plus 7.4)		109,892	0	0	16,167	126,059
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits		112,673	0	77,488	13,196	203,357
10. Matured endowments		2,196	0	0	8,530	10,726
11. Annuity benefits		0	0	75,908	0	75,908
12. Surrender values and withdrawals for life contracts		109,673	0	0	0	109,673
13. Aggregate write-ins for miscellaneous direct claims and benefits paid						
14. All other benefits, except accident and health		74,369	0	0	10	74,379
15. Totals		298,911	0	153,396	21,736	474,043
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	8	13,381	0	0	0	0	16	27,160	24	40,541
17. Incurred during current year	30	120,721			0	77,488	(5)	29,989	25	228,198
Settled during current year:										
18.1 By payment in full	32	114,869				77,488	6	21,726	38	214,083
18.2 By payment on compromised claims										
18.3 Totals paid	32	114,869	0	0	0	77,488	6	21,726	38	214,083
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	32	114,869	0	0	0	77,488	6	21,726	38	214,083
19. Unpaid Dec. 31, current year (16+17-18.6)	6	19,233	0	0	0	0	5	35,423	11	54,656
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	1,573	21,557,281	0	(a)	0	295	588,712	1,868	22,145,993	
21. Issued during year	9	277,487						9	277,487	
22. Other changes to in force (Net)	(35)	(766,218)				(16)	(14,644)	(51)	(780,862)	
23. In force December 31 of current year	1,547	21,068,550	0	(a)	0	0	279	574,068	1,826	21,642,618

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

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

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancellable (b)					
25.2 Guaranteed renewable (b)	14,896	14,840	0	2,772	2,733
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	14,896	14,840	0	2,772	2,733
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	14,896	14,840	0	2,772	2,733

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



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Connecticut

DURING THE YEAR 2019

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		41,403	0	0	8	41,411
2. Annuity considerations			XXX		XXX	
3. Deposit-type contract funds						
4. Other considerations						
5. Totals (Sum of Lines 1 to 4)		41,403	0	0	8	41,411
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit		4,961	0	0	32	4,993
6.2 Applied to pay renewal premiums		1,631	0	0	0	1,631
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period		15,442	0	0	4,987	20,429
6.4 Other						
6.5 Totals (Sum of Lines 6.1 to 6.4)		22,034	0	0	5,019	27,053
Annuites:						
7.1 Paid in cash or left on deposit						
7.2 Applied to provide paid-up annuities						
7.3 Other						
7.4 Totals (Sum of Lines 7.1 to 7.3)						
8. Grand Totals (Lines 6.5 plus 7.4)		22,034	0	0	5,019	27,053
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits		62,441	0	0	1,768	64,209
10. Matured endowments						
11. Annuity benefits .....		.0	0	62,104	0	62,104
12. Surrender values and withdrawals for life contracts		5,647	0	0	0	5,647
13. Aggregate write-ins for miscellaneous direct claims and benefits paid						
14. All other benefits, except accident and health		15,236	0	0	0	15,236
15. Totals		83,324	0	62,104	1,768	147,196
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	0	0	0	.0	0	0	2	5,220	2	5,221
17. Incurred during current year	7	62,441			0	0	(1)	1,768	6	64,209
Settled during current year:										
18.1 By payment in full	7	62,441				0	1	1,768	8	64,209
18.2 By payment on compromised claims										
18.3 Totals paid	7	62,441	0	.0	0	0	1	1,768	8	64,209
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	7	62,441	0	.0	0	0	1	1,768	8	64,209
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	5,220	0	5,221
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	281	3,426,661	0	(a)	0	0	82	176,643	363	3,603,304
21. Issued during year										
22. Other changes to in force (Net)	0	(41,562)					(1)	4,032	(1)	(37,530)
23. In force December 31 of current year	281	3,385,099	0	(a)	0	0	81	180,675	362	3,565,774

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

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

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancellable (b)					
25.2 Guaranteed renewable (b)	3,251	3,239	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	3,251	3,239	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	3,251	3,239	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Delaware

NAIC Group Code 0836

DURING THE YEAR 2019

NAIC Company Code 70483

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		51,430	0	0	15	51,445
2. Annuity considerations			XXX		XXX	
3. Deposit-type contract funds						
4. Other considerations						
5. Totals (Sum of Lines 1 to 4)		51,430	0	0	15	51,445
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit		5,335	0	0	0	5,335
6.2 Applied to pay renewal premiums		839	0	0	0	839
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period		14,678	0	0	2,076	16,754
6.4 Other						
6.5 Totals (Sum of Lines 6.1 to 6.4)		20,852	0	0	2,076	22,928
Annuites:						
7.1 Paid in cash or left on deposit						
7.2 Applied to provide paid-up annuities						
7.3 Other						
7.4 Totals (Sum of Lines 7.1 to 7.3)						
8. Grand Totals (Lines 6.5 plus 7.4)		20,852	0	0	2,076	22,928
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits		26,340	0	0	559	26,899
10. Matured endowments						
11. Annuity benefits		0	0	13,930	0	13,930
12. Surrender values and withdrawals for life contracts		27,430	0	0	0	27,430
13. Aggregate write-ins for miscellaneous direct claims and benefits paid						
14. All other benefits, except accident and health		5,363	0	0	0	5,363
15. Totals		59,133	0	13,930	559	73,622
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	1	1,000	0	0	0	0	2	4,226	3	5,227
17. Incurred during current year	8	28,756			0	0	(1)	309	7	29,065
Settled during current year:										
18.1 By payment in full	7	26,340				0	1	559	8	26,899
18.2 By payment on compromised claims										
18.3 Totals paid	7	26,340	0	0	0	0	1	559	8	26,899
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	7	26,340	0	0	0	0	1	559	8	26,899
19. Unpaid Dec. 31, current year (16+17-18.6)	2	3,417	0	0	0	0	0	3,976	2	7,393
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	314	4,129,407	0	(a)	0	0	52	87,919	366	4,217,326
21. Issued during year	7	80,539							7	80,539
22. Other changes to in force (Net)	(10)	1,606					(1)	1,927	(11)	3,533
23. In force December 31 of current year	311	4,211,552	0	(a)	0	0	51	89,846	362	4,301,398

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

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

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

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancellable (b)					
25.2 Guaranteed renewable (b)	4,064	4,049	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	4,064	4,049	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	4,064	4,049	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF District of Columbia

DURING THE YEAR 2019

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	227,436		0	0	23	227,459
2. Annuity considerations			XXX		XXX	
3. Deposit-type contract funds						
4. Other considerations						
5. Totals (Sum of Lines 1 to 4)	227,436		0	0	23	227,459
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit	8,459		0	0	79	8,538
6.2 Applied to pay renewal premiums	137		0	0	0	137
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	19,035		0	0	2,147	21,182
6.4 Other						
6.5 Totals (Sum of Lines 6.1 to 6.4)	27,631		0	0	2,226	29,857
Annuites:						
7.1 Paid in cash or left on deposit						
7.2 Applied to provide paid-up annuities						
7.3 Other						
7.4 Totals (Sum of Lines 7.1 to 7.3)						
8. Grand Totals (Lines 6.5 plus 7.4)	27,631		0	0	2,226	29,857
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits	104,658		0	0	721	105,379
10. Matured endowments	0		0	0	2,991	2,991
11. Annuity benefits						
12. Surrender values and withdrawals for life contracts	56,628		0	0	(79)	56,549
13. Aggregate write-ins for miscellaneous direct claims and benefits paid						
14. All other benefits, except accident and health	8,672		0	0	0	8,672
15. Totals	169,958		0	0	3,633	173,591
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total		
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount	
16. Unpaid December 31, prior year	2	11,302	0	0	0	0	3	3,687	5	14,989	
17. Incurred during current year	13	93,357		0	0	0	(2)	25	11	93,382	
Settled during current year:											
18.1 By payment in full	15	104,658			0	0	1	3,712	16	108,370	
18.2 By payment on compromised claims											
18.3 Totals paid	15	104,658	0	0	0	0	1	3,712	16	108,370	
18.4 Reduction by compromise											
18.5 Amount rejected											
18.6 Total settlements	15	104,658	0	0	0	0	1	3,712	16	108,370	
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0	
POLICY EXHIBIT					No. of Policies						
20. In force December 31, prior year	916	12,711,209	0	(a)	0	0	119	146,727	1,035	12,857,936	
21. Issued during year	30	697,581		0	0				30	697,581	
22. Other changes to in force (Net)	(90)	(1,757,704)					(2)	594	(92)	(1,757,110)	
23. In force December 31 of current year	856	11,651,086	0	(a)	0	0	0	117	147,321	973	11,798,407

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

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

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

ACCIDENT AND HEALTH INSURANCE

		1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)						
24.1 Federal Employees Health Benefits Plan premium (b)						
24.2 Credit (Group and Individual)						
24.3 Collectively renewable policies/certificates (b)						
24.4 Medicare Title XVIII exempt from state taxes or fees						
Other Individual Policies:						
25.1 Non-cancellable (b)						
25.2 Guaranteed renewable (b)		12,575	12,528	0	0	0
25.3 Non-renewable for stated reasons only (b)						
25.4 Other accident only						
25.5 All other (b)						
25.6 Totals (sum of Lines 25.1 to 25.5)		12,575	12,528	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)		12,575	12,528	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Florida

NAIC Group Code 0836

DURING THE YEAR 2019

NAIC Company Code 70483

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	7,504,378		0	0	4,255	7,508,633
2. Annuity considerations			XXX		XXX	
3. Deposit-type contract funds						
4. Other considerations						
5. Totals (Sum of Lines 1 to 4)	7,504,378		0	0	4,255	7,508,633
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit	695,691		0	0	17,929	.713,620
6.2 Applied to pay renewal premiums	117,989		0	0	0	.117,989
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	1,361,531		0	0	242,843	1,604,374
6.4 Other	114		0	0	0	114
6.5 Totals (Sum of Lines 6.1 to 6.4)	2,175,325		0	0	260,772	2,436,097
Annuities:						
7.1 Paid in cash or left on deposit						
7.2 Applied to provide paid-up annuities						
7.3 Other						
7.4 Totals (Sum of Lines 7.1 to 7.3)						
8. Grand Totals (Lines 6.5 plus 7.4)	2,175,325		0	0	260,772	2,436,097
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits	6,268,333		0	502,293	733,159	7,503,785
10. Matured endowments	59,170		0	0	48,766	.107,936
11. Annuity benefits	0		0	3,105,574	0	3,105,574
12. Surrender values and withdrawals for life contracts	2,682,943		0	0	59,328	2,742,271
13. Aggregate write-ins for miscellaneous direct claims and benefits paid						
14. All other benefits, except accident and health	1,075,735		0	56,375	178	1,132,288
15. Totals	10,086,181		0	3,664,242	841,431	14,591,854
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total		
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount	
16. Unpaid December 31, prior year	197	875,746	0	.0	0	0	807	.689,239	1,004	1,564,985	
17. Incurred during current year	927	6,554,840			0	502,293	486	.1,108,909	1,413	8,166,042	
Settled during current year:											
18.1 By payment in full	927	6,327,503				502,293	530	.781,925	1,457	7,611,721	
18.2 By payment on compromised claims											
18.3 Totals paid	927	6,327,503	0	.0	0	502,293	530	.781,925	1,457	7,611,721	
18.4 Reduction by compromise											
18.5 Amount rejected											
18.6 Total settlements	927	6,327,503	0	.0	0	502,293	530	.781,925	1,457	7,611,721	
19. Unpaid Dec. 31, current year (16+17-18.6)	197	1,103,083	0		0	0	763	1,016,223	960	2,119,306	
POLICY EXHIBIT					No. of Policies						
20. In force December 31, prior year	29,882	.564,376,406	0	(a)	0	0	12,257	13,024,832	42,139	.577,401,238	
21. Issued during year	639	27,492,706							639	.27,492,706	
22. Other changes to in force (Net)	(1,958)	(35,853,403)					(1,202)	(997,383)	(3,160)	(36,850,786)	
23. In force December 31 of current year	28,563	556,015,709	0	(a)	0	0	0	11,055	12,027,449	39,618	.568,043,158

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

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

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancellable (b)					
25.2 Guaranteed renewable (b)	1,496,521	1,490,894	0	1,411,418	1,391,617
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	1,496,521	1,490,894	0	1,411,418	1,391,617
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,496,521	1,490,894	0	1,411,418	1,391,617

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



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Georgia

NAIC Group Code 0836

DURING THE YEAR 2019

NAIC Company Code 70483

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		1,300,447	0	0	1,288	1,301,735
2. Annuity considerations			XXX		XXX	
3. Deposit-type contract funds						
4. Other considerations						
5. Totals (Sum of Lines 1 to 4)		1,300,447	0	0	1,288	1,301,735
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit		96,073	0	0	1,866	97,939
6.2 Applied to pay renewal premiums		8,834	0	0	0	8,834
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period		161,729	0	0	20,517	182,246
6.4 Other						
6.5 Totals (Sum of Lines 6.1 to 6.4)		266,636	0	0	22,383	289,019
Annuites:						
7.1 Paid in cash or left on deposit						
7.2 Applied to provide paid-up annuities						
7.3 Other						
7.4 Totals (Sum of Lines 7.1 to 7.3)						
8. Grand Totals (Lines 6.5 plus 7.4)		266,636	0	0	22,383	289,019
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits		1,171,380	0	70,865	.48,971	1,291,216
10. Matured endowments		9,144	0	0	0	9,144
11. Annuity benefits		0	0	146,171	0	146,171
12. Surrender values and withdrawals for life contracts		374,460	0	0	7,856	382,316
13. Aggregate write-ins for miscellaneous direct claims and benefits paid						
14. All other benefits, except accident and health		208,805	0	0	.51,259	260,064
15. Totals		1,763,789	0	217,036	108,086	2,088,911
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total		
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount	
16. Unpaid December 31, prior year .....	.31	229,869	0	.0	0	0	21	42,914	.52	.272,783
17. Incurred during current year	118	1,078,151			0	70,865	24	61,313	142	1,210,329	
Settled during current year:											
18.1 By payment in full	134	1,180,524				70,865	24	48,971	158	1,300,360	
18.2 By payment on compromised claims											
18.3 Totals paid	134	1,180,524	0	.0	0	70,865	24	48,971	158	1,300,360	
18.4 Reduction by compromise											
18.5 Amount rejected											
18.6 Total settlements	134	1,180,524	0	.0	0	70,865	24	48,971	158	1,300,360	
19. Unpaid Dec. 31, current year (16+17-18.6)	15	127,496	0	.0	0	0	21	55,256	36	182,752	
POLICY EXHIBIT					No. of Policies						
20. In force December 31, prior year	5,062	91,648,737	0	(a)	0	0	610	992,661	5,672	.92,641,398	
21. Issued during year	144	7,110,766							144	7,110,766	
22. Other changes to in force (Net)	(180)	(4,260,929)					(50)	(58,282)	(230)	(4,319,211)	
23. In force December 31 of current year	5,026	94,498,574	0	(a)	0	0	0	560	934,379	5,586	95,432,953

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

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

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

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancellable (b)					
25.2 Guaranteed renewable (b)	119,172	118,724	0	102,081	100,649
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	119,172	118,724	0	102,081	100,649
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	119,172	118,724	0	102,081	100,649

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



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Hawaii

NAIC Group Code 0836

DURING THE YEAR 2019

NAIC Company Code 70483

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		26,055	0	0	21	26,076
2. Annuity considerations			XXX		XXX	
3. Deposit-type contract funds						
4. Other considerations						
5. Totals (Sum of Lines 1 to 4)		26,055	0	0	21	26,076
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit		6,749	0	0	0	6,749
6.2 Applied to pay renewal premiums .....		.983	0	0	0	.983
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period		9,561	0	0	2,623	12,184
6.4 Other						
6.5 Totals (Sum of Lines 6.1 to 6.4)		17,293	0	0	2,623	19,916
Annuites:						
7.1 Paid in cash or left on deposit						
7.2 Applied to provide paid-up annuities						
7.3 Other						
7.4 Totals (Sum of Lines 7.1 to 7.3)						
8. Grand Totals (Lines 6.5 plus 7.4)		17,293	0	0	2,623	19,916
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits		32,727	0	0	0	32,727
10. Matured endowments		1,000	0	0	0	1,000
11. Annuity benefits						
12. Surrender values and withdrawals for life contracts		3,300	0	0	0	3,300
13. Aggregate write-ins for miscellaneous direct claims and benefits paid						
14. All other benefits, except accident and health		9,908	0	0	0	9,908
15. Totals		46,935	0	0	0	46,935
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	2	4,413	0	.0	0	0	0	0	2	4,413
17. Incurred during current year	6	33,727			0	0	1	3,573	7	37,300
Settled during current year:										
18.1 By payment in full	6	33,727				0		0	6	33,727
18.2 By payment on compromised claims										
18.3 Totals paid	6	33,727	0	.0	0	0	0	0	6	33,727
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	6	33,727	0	.0	0	0	0	0	6	33,727
19. Unpaid Dec. 31, current year (16+17-18.6)	2	4,413	0	0	0	0	1	3,573	3	7,986
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	245	2,964,982	0	(a)	0	56	109,880	301		3,074,862
21. Issued during year										
22. Other changes to in force (Net)	(13)	(94,161)				(3)	(2,162)	(16)		(96,323)
23. In force December 31 of current year	232	2,870,821	0	(a)	0	53	107,718	285		2,978,539

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

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

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

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancellable (b)					
25.2 Guaranteed renewable (b)	3,224	3,212	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	3,224	3,212	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	3,224	3,212	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Idaho

NAIC Group Code 0836

DURING THE YEAR 2019

NAIC Company Code 70483

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		58,469	0	0	57	58,526
2. Annuity considerations			XXX		XXX	
3. Deposit-type contract funds						
4. Other considerations						
5. Totals (Sum of Lines 1 to 4)		58,469	0	0	57	58,526
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit		6,414	0	0	123	6,537
6.2 Applied to pay renewal premiums		2,231	0	0	0	2,231
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period		10,468	0	0	1,264	11,732
6.4 Other						
6.5 Totals (Sum of Lines 6.1 to 6.4)		19,113	0	0	1,387	20,500
Annuites:						
7.1 Paid in cash or left on deposit						
7.2 Applied to provide paid-up annuities						
7.3 Other						
7.4 Totals (Sum of Lines 7.1 to 7.3)						
8. Grand Totals (Lines 6.5 plus 7.4)		19,113	0	0	1,387	20,500
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits		44,654	0	0	4,517	49,171
10. Matured endowments						
11. Annuity benefits						
12. Surrender values and withdrawals for life contracts		20,759	0	0	0	20,759
13. Aggregate write-ins for miscellaneous direct claims and benefits paid						
14. All other benefits, except accident and health		28,327	0	0	0	28,327
15. Totals		93,740	0	0	4,517	98,257
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	1	5,510	0	0	0	0	1	1,150	2	6,661
17. Incurred during current year	9	39,143			0	0	2	4,517	11	43,660
Settled during current year:										
18.1 By payment in full	10	44,654				0	3	4,517	13	49,171
18.2 By payment on compromised claims										
18.3 Totals paid	10	44,654	0	0	0	0	3	4,517	13	49,171
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	10	44,654	0	0	0	0	3	4,517	13	49,171
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	1,150	0	1,150
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	209	3,037,335	0	(a)	0	0	30	56,934	239	3,094,269
21. Issued during year										
22. Other changes to in force (Net)	2	21,539					(4)	(6,500)	(2)	15,039
23. In force December 31 of current year	211	3,058,874	0	(a)	0	0	26	50,434	237	3,109,308

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

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

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancellable (b)					
25.2 Guaranteed renewable (b)	1,274	1,269	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	1,274	1,269	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,274	1,269	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Illinois

NAIC Group Code 0836

DURING THE YEAR 2019

NAIC Company Code 70483

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		22,420,021	0	0	3,788	22,423,809
2. Annuity considerations		250	0	0	0	250
3. Deposit-type contract funds			XXX		XXX	
4. Other considerations						
5. Totals (Sum of Lines 1 to 4)		22,420,271	0	0	3,788	22,424,059
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit		1,024,017	0	0	60,207	1,084,224
6.2 Applied to pay renewal premiums		488,456	0	0	0	488,456
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period		3,272,864	0	0	937,495	4,210,359
6.4 Other						
6.5 Totals (Sum of Lines 6.1 to 6.4)		4,785,337	0	0	997,702	5,783,039
Annuities:						
7.1 Paid in cash or left on deposit						
7.2 Applied to provide paid-up annuities						
7.3 Other						
7.4 Totals (Sum of Lines 7.1 to 7.3)						
8. Grand Totals (Lines 6.5 plus 7.4)		4,785,337	0	0	997,702	5,783,039
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits		10,020,166	0	208,254	2,133,855	12,362,275
10. Matured endowments		116,875	0	0	266,750	383,625
11. Annuity benefits		57,765	0	1,997,491	0	2,055,256
12. Surrender values and withdrawals for life contracts		6,169,971	0	0	230,808	6,400,779
13. Aggregate write-ins for miscellaneous direct claims and benefits paid						
14. All other benefits, except accident and health		1,695,611	0	32,433	0	1,728,044
15. Totals		18,060,388	0	2,238,178	2,631,413	22,929,979
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	235	1,613,783	0	0	0	699	1,636,733	934	3,250,516	
17. Incurred during current year	1,402	10,506,161		0	208,254	745	3,116,366	2,147	13,830,781	
Settled during current year:										
18.1 By payment in full	1,407	10,137,041			208,254	860	2,400,605	2,267	12,745,900	
18.2 By payment on compromised claims	1	756						1	756	
18.3 Totals paid	1,408	10,137,797	0	0	208,254	860	2,400,605	2,268	12,746,656	
18.4 Reduction by compromise	1	9,244						1	9,244	
18.5 Amount rejected										
18.6 Total settlements	1,409	10,147,041	0	0	208,254	860	2,400,605	2,269	12,755,900	
19. Unpaid Dec. 31, current year (16+17-18.6)	228	1,972,903	0	0	0	584	2,352,493	812	4,325,396	
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	58,651	1,585,464,777	0	(a)	0	14,403	35,375,852	73,054	1,620,840,629	
21. Issued during year	1,405	79,522,629		0				1,405	79,522,629	
22. Other changes to in force (Net)	(3,894)	(92,202,511)				(1,502)	(2,758,919)	(5,396)	(94,961,430)	
23. In force December 31 of current year	56,162	1,572,784,895	0	(a)	0	12,901	32,616,933	69,063	1,605,401,828	

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

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

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

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancellable (b)					
25.2 Guaranteed renewable (b)	1,407,821	1,402,527	0	658,549	649,310
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	1,407,821	1,402,527	0	658,549	649,310
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,407,821	1,402,527	0	658,549	649,310

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



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Indiana

NAIC Group Code 0836

DURING THE YEAR 2019

NAIC Company Code 70483

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		13,332,782	0	0	7,557	13,340,339
2. Annuity considerations			XXX		XXX	
3. Deposit-type contract funds						
4. Other considerations						
5. Totals (Sum of Lines 1 to 4)		13,332,782	0	0	7,557	13,340,339
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit		1,042,857	0	0	43,455	1,086,312
6.2 Applied to pay renewal premiums		206,716	0	0	0	206,716
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period		2,703,892	0	0	1,335,041	4,038,933
6.4 Other		85	0	0	0	85
6.5 Totals (Sum of Lines 6.1 to 6.4)		3,953,550	0	0	1,378,496	5,332,046
Annuities:						
7.1 Paid in cash or left on deposit						
7.2 Applied to provide paid-up annuities						
7.3 Other						
7.4 Totals (Sum of Lines 7.1 to 7.3)						
8. Grand Totals (Lines 6.5 plus 7.4)		3,953,550	0	0	1,378,496	5,332,046
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits		10,384,761	0	384,147	1,405,153	12,174,061
10. Matured endowments		139,475	0	0	313,727	453,202
11. Annuity benefits		1,023	0	4,972,125	0	4,973,148
12. Surrender values and withdrawals for life contracts		4,614,793	0	0	387,587	5,002,380
13. Aggregate write-ins for miscellaneous direct claims and benefits paid						
14. All other benefits, except accident and health		1,607,301	0	52,915	21,261	1,681,477
15. Totals		16,747,353	0	5,409,187	2,127,728	24,284,268
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	161	858,764	0	0	0	1,136	1,971,393	1,297	2,830,157	
17. Incurred during current year	1,639	11,020,224		0	384,147	(346)	2,023,330	1,293	13,427,701	
Settled during current year:										
18.1 By payment in full	1,588	10,524,236			384,147	529	1,718,880	2,117	12,627,263	
18.2 By payment on compromised claims										
18.3 Totals paid	1,588	10,524,236	0	0	384,147	529	1,718,880	2,117	12,627,263	
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1,588	10,524,236	0	0	384,147	529	1,718,880	2,117	12,627,263	
19. Unpaid Dec. 31, current year (16+17-18.6)	212	1,354,753	0	0	0	261	2,275,843	473	3,630,596	
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	58,941	990,992,793	0	(a)	0	19,357	47,083,502	78,298	1,038,076,295	
21. Issued during year	793	57,167,197						793	57,167,197	
22. Other changes to in force (Net)	(3,697)	(74,498,671)				(1,103)	(1,043,870)	(4,800)	(75,542,541)	
23. In force December 31 of current year	56,037	973,661,319	0	(a)	0	18,254	46,039,632	74,291	1,019,700,951	

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

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

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

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4		5 Direct Losses Incurred
				4	5	
24. Group Policies (b)						
24.1 Federal Employees Health Benefits Plan premium (b)						
24.2 Credit (Group and Individual)						
24.3 Collectively renewable policies/certificates (b)						
24.4 Medicare Title XVIII exempt from state taxes or fees						
Other Individual Policies:						
25.1 Non-cancellable (b)						
25.2 Guaranteed renewable (b)	2,679,588	2,669,512	0	2,254,974	2,223,338	
25.3 Non-renewable for stated reasons only (b)						
25.4 Other accident only						
25.5 All other (b)						
25.6 Totals (sum of Lines 25.1 to 25.5)	2,679,588	2,669,512	0	2,254,974	2,223,338	
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	2,679,588	2,669,512	0	2,254,974	2,223,338	

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



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Iowa

NAIC Group Code 0836

DURING THE YEAR 2019

NAIC Company Code 70483

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		176,191	0	0	326	176,517
2. Annuity considerations			XXX		XXX	
3. Deposit-type contract funds						
4. Other considerations						
5. Totals (Sum of Lines 1 to 4)		176,191	0	0	326	176,517
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit		22,034	0	0	1,298	23,332
6.2 Applied to pay renewal premiums		3,824	0	0	0	3,824
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period		42,340	0	0	21,750	64,090
6.4 Other						
6.5 Totals (Sum of Lines 6.1 to 6.4)		68,198	0	0	23,048	91,246
Annuities:						
7.1 Paid in cash or left on deposit						
7.2 Applied to provide paid-up annuities						
7.3 Other						
7.4 Totals (Sum of Lines 7.1 to 7.3)						
8. Grand Totals (Lines 6.5 plus 7.4)		68,198	0	0	23,048	91,246
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits		148,332	0	0	52,966	201,298
10. Matured endowments		2,000	0	0	0	2,000
11. Annuity benefits		0	0	8,282	0	8,282
12. Surrender values and withdrawals for life contracts		54,510	0	0	571	55,081
13. Aggregate write-ins for miscellaneous direct claims and benefits paid						
14. All other benefits, except accident and health		39,177	0	0	0	39,177
15. Totals		244,019	0	8,282	53,537	305,838
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	3	3,648	0	0	0	0	12	10,350	15	13,999
17. Incurred during current year .....	.41	165,851		0	0	0	23	68,345	.64	234,196
Settled during current year:										
18.1 By payment in full .....	.35	150,332				0	30	52,966	.65	203,298
18.2 By payment on compromised claims										
18.3 Totals paid .....	.35	150,332	0	0	0	0	30	52,966	.65	203,298
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements .....	.35	150,332	0	0	0	0	30	52,966	.65	203,298
19. Unpaid Dec. 31, current year (16+17-18.6)	9	19,168	0	0	0	0	5	25,729	14	44,897
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	1,160	14,703,042	0	(a)	0	0	508	989,263	1,668	15,692,305
21. Issued during year	2	5,781							2	5,781
22. Other changes to in force (Net)	(72)	(1,053,076)					(40)	(54,209)	(112)	(1,107,285)
23. In force December 31 of current year	1,090	13,655,747	0	(a)	0	0	468	935,054	1,558	14,590,801

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

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

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

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancellable (b)					
25.2 Guaranteed renewable (b)	10,855	10,814	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	10,855	10,814	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	10,855	10,814	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Kansas

NAIC Group Code 0836

DURING THE YEAR 2019

NAIC Company Code 70483

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	694,175		0	0	1,386	695,561
2. Annuity considerations			XXX		XXX	
3. Deposit-type contract funds						
4. Other considerations						
5. Totals (Sum of Lines 1 to 4)	694,175		0	0	1,386	695,561
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit	85,860		0	0	1,831	87,691
6.2 Applied to pay renewal premiums	3,336		0	0	0	3,336
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	105,983		0	0	54,709	160,692
6.4 Other						
6.5 Totals (Sum of Lines 6.1 to 6.4)	195,179		0	0	56,540	251,719
Annuites:						
7.1 Paid in cash or left on deposit						
7.2 Applied to provide paid-up annuities						
7.3 Other						
7.4 Totals (Sum of Lines 7.1 to 7.3)						
8. Grand Totals (Lines 6.5 plus 7.4)	195,179		0	0	56,540	251,719
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits	670,231		0	2,788	51,755	724,774
10. Matured endowments	11,336		0	0	11,435	22,771
11. Annuity benefits	0		0	123,869	0	123,869
12. Surrender values and withdrawals for life contracts	247,908		0	0	20,076	267,984
13. Aggregate write-ins for miscellaneous direct claims and benefits paid						
14. All other benefits, except accident and health	93,853		0	0	346	94,199
15. Totals	1,023,328		0	126,657	83,612	1,233,597
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	24	139,580	0	0	0	0	208	66,766	232	206,346
17. Incurred during current year .....	.88	599,943			0	2,788	(155)	82,235	(67)	.684,966
Settled during current year:										
18.1 By payment in full	102	681,567				2,788	32	63,190	134	.747,545
18.2 By payment on compromised claims										
18.3 Totals paid	102	681,567	0	0	2,788	32	63,190	134	.747,545	
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	102	681,567	0	0	2,788	32	63,190	134	.747,545	
19. Unpaid Dec. 31, current year (16+17-18.6)	10	57,957	0	0	0	0	21	85,811	31	143,768
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	3,717	50,278,974	0	(a)	0	0	2,239	2,879,876	5,956	53,158,850
21. Issued during year	24	1,323,030							24	1,323,030
22. Other changes to in force (Net)	(231)	(1,948,284)					(141)	(79,929)	(372)	(2,028,213)
23. In force December 31 of current year	3,510	49,653,720	0	(a)	0	0	0	2,799,947	5,608	52,453,667

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

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

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancellable (b)					
25.2 Guaranteed renewable (b)	183,603	182,913	0	.77,885	.76,792
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	183,603	182,913	0	.77,885	.76,792
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	183,603	182,913	0	.77,885	.76,792

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



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Kentucky

NAIC Group Code 0836

DURING THE YEAR 2019

NAIC Company Code 70483

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	5,109,170		0	0	2,456	5,111,626
2. Annuity considerations			XXX		XXX	
3. Deposit-type contract funds						
4. Other considerations						
5. Totals (Sum of Lines 1 to 4)	5,109,170		0	0	2,456	5,111,626
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit	355,963		0	0	9,348	365,311
6.2 Applied to pay renewal premiums	57,089		0	0	0	57,089
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	1,059,652		0	0	282,094	1,341,746
6.4 Other						
6.5 Totals (Sum of Lines 6.1 to 6.4)	1,472,704		0	0	291,442	1,764,146
Annuities:						
7.1 Paid in cash or left on deposit						
7.2 Applied to provide paid-up annuities						
7.3 Other						
7.4 Totals (Sum of Lines 7.1 to 7.3)						
8. Grand Totals (Lines 6.5 plus 7.4)	1,472,704		0	0	291,442	1,764,146
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits	3,943,149		0	902,780	300,976	5,146,906
10. Matured endowments	33,728		0	0	28,029	61,757
11. Annuity benefits	2,233		0	8,518,088	0	8,520,321
12. Surrender values and withdrawals for life contracts	1,408,535		0	0	92,630	1,501,165
13. Aggregate write-ins for miscellaneous direct claims and benefits paid						
14. All other benefits, except accident and health	671,655		0	397,425	11	1,069,091
15. Totals	6,059,300		0	9,818,293	421,646	16,299,240
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year .....	.67	299,775	0	.0	0	0	188	.330,120	255	.629,894
17. Incurred during current year	572	4,313,833			0	902,780	39	.561,958	611	5,778,571
Settled during current year:										
18.1 By payment in full	541	3,976,877				902,780	118	.329,005	659	5,208,663
18.2 By payment on compromised claims	1	253							1	253
18.3 Totals paid	542	3,977,130	0	.0	0	902,780	118	.329,005	660	5,208,916
18.4 Reduction by compromise	1	4,747							1	4,747
18.5 Amount rejected										
18.6 Total settlements	543	3,981,877	0	.0	0	902,780	118	.329,005	661	5,213,663
19. Unpaid Dec. 31, current year (16+17-18.6)	96	631,730	0		0	0	109	.563,073	205	1,194,803
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	22,625	394,614,973	0	(a)	0	0	4,343	10,140,237	26,968	404,755,210
21. Issued during year	348	10,898,371							348	10,898,371
22. Other changes to in force (Net)	(1,386)	(30,176,736)					(317)	(375,667)	(1,703)	(30,552,403)
23. In force December 31 of current year	21,587	375,336,608	0	(a)	0	0	4,026	9,764,570	25,613	385,101,178

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

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

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancellable (b)					
25.2 Guaranteed renewable (b)	1,377,268	1,372,089	0	1,135,834	1,119,899
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	1,377,268	1,372,089	0	1,135,834	1,119,899
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,377,268	1,372,089	0	1,135,834	1,119,899

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



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Louisiana

NAIC Group Code 0836

DURING THE YEAR 2019

NAIC Company Code 70483

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	6,509,507		0	0	6,710	6,516,217
2. Annuity considerations			XXX		XXX	
3. Deposit-type contract funds						
4. Other considerations						
5. Totals (Sum of Lines 1 to 4)	6,509,507		0	0	6,710	6,516,217
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit	272,198		0	0	3,998	276,196
6.2 Applied to pay renewal premiums	5,475		0	0	0	5,475
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	483,603		0	0	85,573	569,176
6.4 Other						
6.5 Totals (Sum of Lines 6.1 to 6.4)	761,276		0	0	89,571	850,847
Annuites:						
7.1 Paid in cash or left on deposit						
7.2 Applied to provide paid-up annuities						
7.3 Other						
7.4 Totals (Sum of Lines 7.1 to 7.3)						
8. Grand Totals (Lines 6.5 plus 7.4)	761,276		0	0	89,571	850,847
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits	3,604,833		0	54,550	128,361	3,787,744
10. Matured endowments	11,483		0	0	16,545	28,028
11. Annuity benefits	0		0	894,162	0	894,162
12. Surrender values and withdrawals for life contracts	992,093		0	0	28,572	1,020,665
13. Aggregate write-ins for miscellaneous direct claims and benefits paid						
14. All other benefits, except accident and health	412,840		0	396	255	.413,491
15. Totals	5,021,249		0	949,108	173,733	6,144,090
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year .....	.98	695,908	0	.0	0	0	134	138,158	232	.834,066
17. Incurred during current year	522	3,496,188			0	54,550	12	148,195	534	3,698,933
Settled during current year:										
18.1 By payment in full	520	3,616,316				54,550	92	144,906	612	3,815,772
18.2 By payment on compromised claims	2	296							2	296
18.3 Totals paid	522	3,616,612	0	.0	0	54,550	92	144,906	614	3,816,068
18.4 Reduction by compromise	2	26,704							2	26,704
18.5 Amount rejected										
18.6 Total settlements	524	3,643,316	0	.0	0	54,550	92	144,906	616	3,842,772
19. Unpaid Dec. 31, current year (16+17-18.6)	96	548,779	0	0	0	0	54	141,447	150	690,226
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	26,899	416,749,182	0	(a)	0	0	.9,019	8,540,528	35,918	425,289,710
21. Issued during year	847	25,110,896							847	25,110,896
22. Other changes to in force (Net)	(1,793)	(29,372,148)					(327)	(207,369)	(2,120)	(29,579,517)
23. In force December 31 of current year	25,953	412,487,930	0	(a)	0	0	8,692	8,333,159	34,645	420,821,089

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

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

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancellable (b)					
25.2 Guaranteed renewable (b)	262,779	261,791	0	47,704	47,034
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	262,779	261,791	0	47,704	47,034
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	262,779	261,791	0	47,704	47,034

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



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Maine

DURING THE YEAR 2019

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		8,518	0	0	.9	8,527
2. Annuity considerations			XXX		XXX	
3. Deposit-type contract funds						
4. Other considerations						
5. Totals (Sum of Lines 1 to 4)		8,518	0	0	.9	8,527
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit		2,779	0	0	60	2,839
6.2 Applied to pay renewal premiums		542	0	0	.0	542
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period		4,145	0	0	1,279	5,424
6.4 Other						
6.5 Totals (Sum of Lines 6.1 to 6.4)		7,466	0	0	1,339	8,805
Annuites:						
7.1 Paid in cash or left on deposit						
7.2 Applied to provide paid-up annuities						
7.3 Other						
7.4 Totals (Sum of Lines 7.1 to 7.3)						
8. Grand Totals (Lines 6.5 plus 7.4)		7,466	0	0	1,339	8,805
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits		2,173	0	0	.0	2,173
10. Matured endowments						
11. Annuity benefits						
12. Surrender values and withdrawals for life contracts		7,691	0	0	2,817	10,508
13. Aggregate write-ins for miscellaneous direct claims and benefits paid						
14. All other benefits, except accident and health		11,267	0	0	.0	11,267
15. Totals		21,131	0	0	2,817	23,948
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	1	1,120	0	.0	0	0	0	.0	1	1,120
17. Incurred during current year	3	5,820			0	0	2	445	5	6,265
Settled during current year:										
18.1 By payment in full	2	2,173				0		0	2	2,173
18.2 By payment on compromised claims										
18.3 Totals paid	2	2,173	0	.0	0	0	0	.0	2	2,173
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	2	2,173	0	.0	0	0	0	.0	2	2,173
19. Unpaid Dec. 31, current year (16+17-18.6)	2	4,767	0	0	0	0	2	445	4	5,212
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	120	968,616	0	(a)	0	0	18	42,444	138	1,011,060
21. Issued during year										
22. Other changes to in force (Net)	(4)	(90,649)					(1)	(1,511)	(5)	(92,160)
23. In force December 31 of current year	116	877,967	0	(a)	0	0	17	40,933	133	918,900

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

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

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

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancellable (b)					
25.2 Guaranteed renewable (b)	2,394	2,385	0	.0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	2,394	2,385	0	.0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	2,394	2,385	0	.0	0

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



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Maryland

NAIC Group Code 0836

DURING THE YEAR 2019

NAIC Company Code 70483

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	2,496,514		0	0	901	2,497,415
2. Annuity considerations			XXX		XXX	
3. Deposit-type contract funds						
4. Other considerations						
5. Totals (Sum of Lines 1 to 4)	2,496,514		0	0	901	2,497,415
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit	131,788		0	0	1,741	133,529
6.2 Applied to pay renewal premiums	5,951		0	0	0	5,951
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	237,510		0	0	37,461	274,971
6.4 Other						
6.5 Totals (Sum of Lines 6.1 to 6.4)	375,249		0	0	39,202	414,451
Annuities:						
7.1 Paid in cash or left on deposit						
7.2 Applied to provide paid-up annuities						
7.3 Other						
7.4 Totals (Sum of Lines 7.1 to 7.3)						
8. Grand Totals (Lines 6.5 plus 7.4)	375,249		0	0	39,202	414,451
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits	1,423,871		0	9,758	54,207	1,487,836
10. Matured endowments	12,211		0	0	5,552	17,763
11. Annuity benefits	0		0	160,880	0	160,880
12. Surrender values and withdrawals for life contracts	643,775		0	0	12,346	656,121
13. Aggregate write-ins for miscellaneous direct claims and benefits paid						
14. All other benefits, except accident and health	138,949		0	2,409	65	141,423
15. Totals	2,218,806		0	173,047	72,170	2,464,023
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year .....	.37	182,168	0	.0	0	0	.73	65,392	110	.247,560
17. Incurred during current year	219	1,516,022			0	9,758	19	85,542	238	1,611,322
Settled during current year:										
18.1 By payment in full	216	1,436,082				9,758	.36	59,759	252	1,505,599
18.2 By payment on compromised claims	1	543							1	543
18.3 Totals paid	217	1,436,625	0	.0	0	9,758	.36	59,759	253	1,506,142
18.4 Reduction by compromise	1	4,457							1	4,457
18.5 Amount rejected										
18.6 Total settlements	218	1,441,082	0	.0	0	9,758	.36	59,759	254	1,510,599
19. Unpaid Dec. 31, current year (16+17-18.6)	38	257,108	0	0	0	0	.56	91,175	94	348,283
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	9,041	139,728,488	0	(a)	0	0	3,692	3,479,015	12,733	143,207,503
21. Issued during year	224	6,077,604							224	6,077,604
22. Other changes to in force (Net)	(671)	(12,441,777)					(160)	(105,550)	(831)	(12,547,327)
23. In force December 31 of current year	8,594	133,364,315	0	(a)	0	0	3,532	3,373,465	12,126	136,737,780

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

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

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

ACCIDENT AND HEALTH INSURANCE

		1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)						
24.1 Federal Employees Health Benefits Plan premium (b)						
24.2 Credit (Group and Individual)						
24.3 Collectively renewable policies/certificates (b)						
24.4 Medicare Title XVIII exempt from state taxes or fees						
Other Individual Policies:						
25.1 Non-cancellable (b)						
25.2 Guaranteed renewable (b)		95,025	94,668	0	57,440	56,634
25.3 Non-renewable for stated reasons only (b)						
25.4 Other accident only						
25.5 All other (b)						
25.6 Totals (sum of Lines 25.1 to 25.5)		95,025	94,668	0	57,440	56,634
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)		95,025	94,668	0	57,440	56,634

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



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Massachusetts

DURING THE YEAR 2019

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		48,327	0	0	11	48,338
2. Annuity considerations			XXX		XXX	
3. Deposit-type contract funds						
4. Other considerations						
5. Totals (Sum of Lines 1 to 4)		48,327	0	0	11	48,338
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit		8,018	0	0	0	8,018
6.2 Applied to pay renewal premiums		1,044	0	0	0	1,044
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period		17,033	0	0	3,820	20,853
6.4 Other						
6.5 Totals (Sum of Lines 6.1 to 6.4)		26,095	0	0	3,820	29,915
Annuites:						
7.1 Paid in cash or left on deposit						
7.2 Applied to provide paid-up annuities						
7.3 Other						
7.4 Totals (Sum of Lines 7.1 to 7.3)						
8. Grand Totals (Lines 6.5 plus 7.4)		26,095	0	0	3,820	29,915
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits		16,083	0	0	0	16,083
10. Matured endowments						
11. Annuity benefits		0	0	57,437	0	57,437
12. Surrender values and withdrawals for life contracts		13,591	0	0	0	13,591
13. Aggregate write-ins for miscellaneous direct claims and benefits paid						
14. All other benefits, except accident and health		37,637	0	0	0	37,637
15. Totals		67,311	0	57,437	0	124,748
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	8	78,770			0	0	0	4,100	8	82,870
Settled during current year:										
18.1 By payment in full	5	16,083				0		0	5	16,083
18.2 By payment on compromised claims										
18.3 Totals paid	5	16,083	0	0	0	0	0	0	5	16,083
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	5	16,083	0	0	0	0	0	0	5	16,083
19. Unpaid Dec. 31, current year (16+17-18.6)	3	62,687	0	0	0	0	4,100	3	66,786	
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	368	4,822,620	0	(a)	0	62	137,252	430	4,959,872	
21. Issued during year										
22. Other changes to in force (Net)	(11)	99,987				(4)	(3,185)	(15)	96,802	
23. In force December 31 of current year	357	4,922,607	0	(a)	0	58	134,067	415	5,056,674	

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

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

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

ACCIDENT AND HEALTH INSURANCE

		1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)						
24.1 Federal Employees Health Benefits Plan premium (b)						
24.2 Credit (Group and Individual)						
24.3 Collectively renewable policies/certificates (b)						
24.4 Medicare Title XVIII exempt from state taxes or fees						
Other Individual Policies:						
25.1 Non-cancellable (b)						
25.2 Guaranteed renewable (b)		7,373	7,345	0	0	0
25.3 Non-renewable for stated reasons only (b)						
25.4 Other accident only						
25.5 All other (b)						
25.6 Totals (sum of Lines 25.1 to 25.5)		7,373	7,345	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)		7,373	7,345	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Michigan

NAIC Group Code 0836

DURING THE YEAR 2019

NAIC Company Code 70483

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	5,832,896		0	0	2,669	5,835,565
2. Annuity considerations	6,886		0	0	0	6,886
3. Deposit-type contract funds		XXX			XXX	
4. Other considerations						
5. Totals (Sum of Lines 1 to 4)	5,839,782		0	0	2,669	5,842,451
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit	604,756		0	0	34,183	.638,939
6.2 Applied to pay renewal premiums	84,352		0	0	0	84,352
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	1,239,029		0	0	825,233	2,064,262
6.4 Other						
6.5 Totals (Sum of Lines 6.1 to 6.4)	1,928,137		0	0	859,416	2,787,553
Annuites:						
7.1 Paid in cash or left on deposit						
7.2 Applied to provide paid-up annuities						
7.3 Other						
7.4 Totals (Sum of Lines 7.1 to 7.3)						
8. Grand Totals (Lines 6.5 plus 7.4)	1,928,137		0	0	859,416	2,787,553
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits	5,289,274		0	39,100	1,074,131	6,402,505
10. Matured endowments	54,712		0	0	240,360	295,072
11. Annuity benefits	0		0	1,185,945	0	1,185,945
12. Surrender values and withdrawals for life contracts	2,392,952		0	0	277,549	2,670,501
13. Aggregate write-ins for miscellaneous direct claims and benefits paid						
14. All other benefits, except accident and health	1,313,737		0	5,359	505	1,319,601
15. Totals	9,050,675		0	1,230,404	1,592,545	11,873,624
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total		
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount	
16. Unpaid December 31, prior year	151	659,943	0	0	0	0	512	1,039,521	663	1,699,464	
17. Incurred during current year	985	5,263,874		0	0	39,100	14	1,625,126	999	6,928,100	
Settled during current year:											
18.1 By payment in full	1,007	5,343,986			39,100	371	1,314,491	1,378	6,697,577		
18.2 By payment on compromised claims	2	511							2	511	
18.3 Totals paid	1,009	5,344,497	0	0	39,100	371	1,314,491	1,380	6,698,088		
18.4 Reduction by compromise	2	14,489							2	14,489	
18.5 Amount rejected											
18.6 Total settlements	1,011	5,358,986	0	0	39,100	371	1,314,491	1,382	6,712,577		
19. Unpaid Dec. 31, current year (16+17-18.6)	125	564,831	0	0	0	0	155	1,350,156	280	1,914,987	
POLICY EXHIBIT					No. of Policies						
20. In force December 31, prior year	31,719	431,179,567	0	(a)	0	0	12,364	29,718,528	44,083	460,898,095	
21. Issued during year	406	19,430,969							406	19,430,969	
22. Other changes to in force (Net)	(2,081)	(28,536,883)					(824)	(1,101,131)	(2,905)	(29,638,014)	
23. In force December 31 of current year	30,044	422,073,653	0	(a)	0	0	0	11,540	28,617,397	41,584	450,691,050

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

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

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

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4	5
				Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancellable (b)					
25.2 Guaranteed renewable (b)	727,159	724,425	0	687,978	678,326
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	727,159	724,425	0	687,978	678,326
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	727,159	724,425	0	687,978	678,326

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



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Minnesota

NAIC Group Code 0836

DURING THE YEAR 2019

NAIC Company Code 70483

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	1,584,147		0	0	63	1,584,210
2. Annuity considerations			XXX		XXX	
3. Deposit-type contract funds						
4. Other considerations						
5. Totals (Sum of Lines 1 to 4)	1,584,147		0	0	63	1,584,210
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit	11,849		0	0	69	11,918
6.2 Applied to pay renewal premiums	2,529		0	0	0	2,529
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	66,009		0	0	8,728	74,737
6.4 Other						
6.5 Totals (Sum of Lines 6.1 to 6.4)	80,387		0	0	8,797	89,184
Annuites:						
7.1 Paid in cash or left on deposit						
7.2 Applied to provide paid-up annuities						
7.3 Other						
7.4 Totals (Sum of Lines 7.1 to 7.3)						
8. Grand Totals (Lines 6.5 plus 7.4)	80,387		0	0	8,797	89,184
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits	872,298		0	449	0	872,747
10. Matured endowments	4,000		0	0	0	4,000
11. Annuity benefits	0		0	47,625	0	47,625
12. Surrender values and withdrawals for life contracts	113,272		0	0	1,675	114,947
13. Aggregate write-ins for miscellaneous direct claims and benefits paid						
14. All other benefits, except accident and health	32,084		0	3,625	2,017	37,726
15. Totals	1,021,654		0	51,699	3,692	1,077,045
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	3	3,683	0	0	0	0	6	5,025	9	8,708
17. Incurred during current year .....	.39	961,937			0	449	(3)	(1,003)	.36	961,383
Settled during current year:										
18.1 By payment in full .....	.35	876,298				449		0	.35	876,747
18.2 By payment on compromised claims										
18.3 Totals paid .....	.35	876,298	0	0	0	449	0	0	.35	876,747
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements .....	.35	876,298	0	0	0	449	0	0	.35	876,747
19. Unpaid Dec. 31, current year (16+17-18.6)	7	89,322	0	0	0	0	3	4,022	10	93,345
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	2,337	122,693,142	0	(a)	0	0	135	303,359	2,472	122,996,501
21. Issued during year	114	9,488,474							114	9,488,474
22. Other changes to in force (Net)	(88)	(5,413,330)					(5)	3,883	(93)	(5,409,447)
23. In force December 31 of current year	2,363	126,768,286	0	(a)	0	0	130	307,242	2,493	127,075,528

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

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

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancellable (b)					
25.2 Guaranteed renewable (b)	50,326	50,137	0	100,000	98,597
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	50,326	50,137	0	100,000	98,597
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	50,326	50,137	0	100,000	98,597

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



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Mississippi

DURING THE YEAR 2019

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	140,356		0	0	94	140,450
2. Annuity considerations			XXX		XXX	
3. Deposit-type contract funds						
4. Other considerations						
5. Totals (Sum of Lines 1 to 4)	140,356		0	0	94	140,450
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit	13,898		0	0	60	13,958
6.2 Applied to pay renewal premiums	695		0	0	0	695
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	23,293		0	0	5,385	28,678
6.4 Other						
6.5 Totals (Sum of Lines 6.1 to 6.4)	37,886		0	0	5,445	43,331
Annuities:						
7.1 Paid in cash or left on deposit						
7.2 Applied to provide paid-up annuities						
7.3 Other						
7.4 Totals (Sum of Lines 7.1 to 7.3)						
8. Grand Totals (Lines 6.5 plus 7.4)	37,886		0	0	5,445	43,331
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits	78,673		0	0	3,739	82,412
10. Matured endowments	1,000		0	0	2,177	3,177
11. Annuity benefits	0		0	16,311	0	16,311
12. Surrender values and withdrawals for life contracts	18,135		0	0	0	18,135
13. Aggregate write-ins for miscellaneous direct claims and benefits paid						
14. All other benefits, except accident and health	7,219		0	0	0	7,219
15. Totals	105,027		0	16,311	5,916	127,254
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	4	11,753	0	0	0	0	5	10,694	9	22,447
17. Incurred during current year	15	113,387		0	0	0	(3)	3,630	12	117,017
Settled during current year:										
18.1 By payment in full	16	79,673			0	0	2	5,916	18	85,589
18.2 By payment on compromised claims										
18.3 Totals paid	16	79,673	0	0	0	0	2	5,916	18	85,589
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	16	79,673	0	0	0	0	2	5,916	18	85,589
19. Unpaid Dec. 31, current year (16+17-18.6)	3	45,467	0	0	0	0	0	8,408	3	53,875
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	761	9,797,993	0	(a)	0	0	104	198,632	865	9,996,625
21. Issued during year	4	55,000		0	0				4	55,000
22. Other changes to in force (Net)	(12)	86,507					(4)	1,280	(16)	87,787
23. In force December 31 of current year	753	9,939,500	0	(a)	0	0	0	199,912	853	10,139,412

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

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

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

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancellable (b)					
25.2 Guaranteed renewable (b)	13,850	13,798	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	13,850	13,798	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	13,850	13,798	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Missouri

NAIC Group Code 0836

DURING THE YEAR 2019

NAIC Company Code 70483

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		3,933,824	0	0	3,616	3,937,440
2. Annuity considerations		240	0	0	0	240
3. Deposit-type contract funds			XXX		XXX	
4. Other considerations						
5. Totals (Sum of Lines 1 to 4)		3,934,064	0	0	3,616	3,937,680
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit		417,014	0	0	16,946	433,960
6.2 Applied to pay renewal premiums		66,894	0	0	0	66,894
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period		742,549	0	0	252,560	995,109
6.4 Other						
6.5 Totals (Sum of Lines 6.1 to 6.4)		1,226,457	0	0	269,506	1,495,963
Annuites:						
7.1 Paid in cash or left on deposit						
7.2 Applied to provide paid-up annuities						
7.3 Other						
7.4 Totals (Sum of Lines 7.1 to 7.3)						
8. Grand Totals (Lines 6.5 plus 7.4)		1,226,457	0	0	269,506	1,495,963
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits		3,883,278	0	99,100	605,998	4,588,376
10. Matured endowments		24,522	0	0	53,716	78,238
11. Annuity benefits		106,810	0	825,024	0	931,834
12. Surrender values and withdrawals for life contracts		1,110,943	0	0	80,157	1,191,100
13. Aggregate write-ins for miscellaneous direct claims and benefits paid						
14. All other benefits, except accident and health		765,070	0	54,353	1,086	820,509
15. Totals		5,890,623	0	978,477	740,957	7,610,057
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	127	656,941	0	0	0	0	387	594,598	514	1,251,539
17. Incurred during current year	685	3,721,807			0	99,100	204	856,568	889	4,677,475
Settled during current year:										
18.1 By payment in full	678	3,907,800				99,100	335	659,714	1,013	4,666,614
18.2 By payment on compromised claims										
18.3 Totals paid	678	3,907,800	0	0	0	99,100	335	659,714	1,013	4,666,614
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	678	3,907,800	0	0	0	99,100	335	659,714	1,013	4,666,614
19. Unpaid Dec. 31, current year (16+17-18.6)	134	470,948	0	0	0	0	256	791,452	390	1,262,399
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	22,427	275,603,565	0	(a)	0	0	6,905	11,846,736	29,332	287,450,301
21. Issued during year	256	12,071,508							256	12,071,508
22. Other changes to in force (Net)	(1,475)	(20,185,645)					(629)	(782,537)	(2,104)	(20,968,182)
23. In force December 31 of current year	21,208	267,489,428	0	(a)	0	0	6,276	11,064,199	27,484	278,553,627

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

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

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

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4	5
				Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancellable (b)					
25.2 Guaranteed renewable (b)	528,402	526,415	0	142,693	140,691
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	528,402	526,415	0	142,693	140,691
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	528,402	526,415	0	142,693	140,691

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



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Montana

NAIC Group Code 0836

DURING THE YEAR 2019

NAIC Company Code 70483

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		12,165	0	0	0	12,165
2. Annuity considerations			XXX		XXX	
3. Deposit-type contract funds						
4. Other considerations						
5. Totals (Sum of Lines 1 to 4)		12,165	0	0	0	12,165
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit		2,756	0	0	0	2,756
6.2 Applied to pay renewal premiums		541	0	0	0	541
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period		5,839	0	0	1,053	6,892
6.4 Other						
6.5 Totals (Sum of Lines 6.1 to 6.4)		9,136	0	0	1,053	10,189
Annuites:						
7.1 Paid in cash or left on deposit						
7.2 Applied to provide paid-up annuities						
7.3 Other						
7.4 Totals (Sum of Lines 7.1 to 7.3)						
8. Grand Totals (Lines 6.5 plus 7.4)		9,136	0	0	1,053	10,189
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits		184	0	0	0	184
10. Matured endowments		1,000	0	0	0	1,000
11. Annuity benefits		0	0	608	0	608
12. Surrender values and withdrawals for life contracts		24,400	0	0	0	24,400
13. Aggregate write-ins for miscellaneous direct claims and benefits paid						
14. All other benefits, except accident and health		2,744	0	0	0	2,744
15. Totals		28,328	0	608	0	28,936
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	2	3,664	0	0	0	0	0	0	2	3,664
17. Incurred during current year	2	1,184			(18)	(590,454)	0	0	(16)	(589,270)
Settled during current year:										
18.1 By payment in full	2	1,184				0		0	2	1,184
18.2 By payment on compromised claims										
18.3 Totals paid	2	1,184	0	0	0	0	0	0	2	1,184
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	2	1,184	0	0	0	0	0	0	2	1,184
19. Unpaid Dec. 31, current year (16+17-18.6)	2	3,664	0	0	(18)	(590,454)	0	0	(16)	(586,790)
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	131	1,319,942	0	(a)	0	0	21	38,079	152	1,358,021
21. Issued during year										
22. Other changes to in force (Net)	(1)	20,544				0	1,187	(1)	21,731	
23. In force December 31 of current year	130	1,340,486	0	(a)	0	0	21	39,266	151	1,379,752

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

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

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

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancellable (b)					
25.2 Guaranteed renewable (b)	1,149	1,145	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	1,149	1,145	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,149	1,145	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Nebraska

NAIC Group Code 0836

DURING THE YEAR 2019

NAIC Company Code 70483

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		21,155	0	0	24	21,179
2. Annuity considerations			XXX		XXX	
3. Deposit-type contract funds						
4. Other considerations						
5. Totals (Sum of Lines 1 to 4)		21,155	0	0	24	21,179
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit		7,825	0	0	232	8,057
6.2 Applied to pay renewal premiums		481	0	0	0	481
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period		9,291	0	0	2,235	11,526
6.4 Other						
6.5 Totals (Sum of Lines 6.1 to 6.4)		17,597	0	0	2,467	20,064
Annuites:						
7.1 Paid in cash or left on deposit						
7.2 Applied to provide paid-up annuities						
7.3 Other						
7.4 Totals (Sum of Lines 7.1 to 7.3)						
8. Grand Totals (Lines 6.5 plus 7.4)		17,597	0	0	2,467	20,064
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits		52,433	0	0	5,500	57,933
10. Matured endowments						
11. Annuity benefits		0	0	63,996	0	63,996
12. Surrender values and withdrawals for life contracts		28,519	0	0	2,746	31,265
13. Aggregate write-ins for miscellaneous direct claims and benefits paid						
14. All other benefits, except accident and health		10,487	0	0	20	10,507
15. Totals		91,439	0	63,996	8,266	163,701
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	2	5,301	0	0	0	0	2	1,561	4	6,862
17. Incurred during current year	6	60,453			0	0	2	8,130	8	68,583
Settled during current year:										
18.1 By payment in full	4	52,433				0	3	5,500	7	57,933
18.2 By payment on compromised claims										
18.3 Totals paid	4	52,433	0	0	0	0	3	5,500	7	57,933
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	4	52,433	0	0	0	0	3	5,500	7	57,933
19. Unpaid Dec. 31, current year (16+17-18.6)	4	13,321	0	0	0	0	1	4,191	5	17,512
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	208	1,859,141	0	(a)	0	0	60	104,066	268	1,963,207
21. Issued during year										
22. Other changes to in force (Net)	(8)	60,832					(7)	(12,182)	(15)	48,650
23. In force December 31 of current year	200	1,919,973	0	(a)	0	0	53	91,884	253	2,011,857

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

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

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

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancellable (b)					
25.2 Guaranteed renewable (b)	780	777	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	780	777	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	780	777	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Nevada

NAIC Group Code 0836

DURING THE YEAR 2019

NAIC Company Code 70483

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	415,709		0	0	160	.415,869
2. Annuity considerations			XXX		XXX	
3. Deposit-type contract funds						
4. Other considerations						
5. Totals (Sum of Lines 1 to 4)	415,709		0	0	160	.415,869
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit	26,432		0	0	.0	.26,432
6.2 Applied to pay renewal premiums	3,547		0	0	.0	.3,547
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	42,363		0	0	6,523	.48,886
6.4 Other						
6.5 Totals (Sum of Lines 6.1 to 6.4)	72,342		0	0	6,523	.78,865
Annuites:						
7.1 Paid in cash or left on deposit						
7.2 Applied to provide paid-up annuities						
7.3 Other						
7.4 Totals (Sum of Lines 7.1 to 7.3)						
8. Grand Totals (Lines 6.5 plus 7.4)	72,342		0	0	6,523	.78,865
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits	303,765		0	0	.0	.303,765
10. Matured endowments						
11. Annuity benefits .....	.0		0	.79,593	.0	.79,593
12. Surrender values and withdrawals for life contracts	89,058		0	0	.0	.89,058
13. Aggregate write-ins for miscellaneous direct claims and benefits paid						
14. All other benefits, except accident and health	38,863		0	855	.0	.39,718
15. Totals	431,686		0	80,448	0	.512,134
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total		
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount	
16. Unpaid December 31, prior year	6	16,647	0	.0	0	0	4	6,459	10	.23,106	
17. Incurred during current year .....	.33	372,022			0	0	(2)	2,507	.31	.374,529
Settled during current year:											
18.1 By payment in full .....	.32	303,765				0		0	.32	.303,765
18.2 By payment on compromised claims											
18.3 Totals paid .....	.32	303,765	0	.0	0	0	0	0	.32	.303,765
18.4 Reduction by compromise											
18.5 Amount rejected											
18.6 Total settlements .....	.32	303,765	0	.0	0	0	0	0	.32	.303,765
19. Unpaid Dec. 31, current year (16+17-18.6)	7	84,904	0	0	0	0	2	8,966	9	.93,871	
POLICY EXHIBIT					No. of Policies						
20. In force December 31, prior year	1,282	21,831,161	0	(a)	0	0	120	245,661	1,402	.22,076,822	
21. Issued during year	138	2,812,121							138	.2,812,121	
22. Other changes to in force (Net)	(66)	(3,292,872)					(3)	2,637	(69)	(3,290,235)	
23. In force December 31 of current year	1,354	21,350,410	0	(a)	0	0	0	117	248,298	1,471	.21,598,708

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

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

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

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b) .....	.50,720	50,529	0	.16,925	.16,688
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5) .....	.50,720	50,529	0	.16,925	.16,688
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....	.50,720	50,529	0	.16,925	.16,688

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



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF New Hampshire

DURING THE YEAR 2019

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		9,820	0	0	15	9,835
2. Annuity considerations			XXX		XXX	
3. Deposit-type contract funds						
4. Other considerations						
5. Totals (Sum of Lines 1 to 4)		9,820	0	0	15	9,835
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit		3,233	0	0	0	3,233
6.2 Applied to pay renewal premiums .....		.960	0	0	0	.960
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period		7,875	0	0	853	8,728
6.4 Other						
6.5 Totals (Sum of Lines 6.1 to 6.4)		12,068	0	0	853	12,921
Annuites:						
7.1 Paid in cash or left on deposit						
7.2 Applied to provide paid-up annuities						
7.3 Other						
7.4 Totals (Sum of Lines 7.1 to 7.3)						
8. Grand Totals (Lines 6.5 plus 7.4)		12,068	0	0	853	12,921
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits		4,892	0	0	0	4,892
10. Matured endowments						
11. Annuity benefits						
12. Surrender values and withdrawals for life contracts						
13. Aggregate write-ins for miscellaneous direct claims and benefits paid						
14. All other benefits, except accident and health		31	0	0	0	31
15. Totals		4,923	0	0	0	4,923
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	0	0	0	.0	0	0	0	0	0	0
17. Incurred during current year	3	8,478			0	0	0	0	3	8,478
Settled during current year:										
18.1 By payment in full	2	4,892				0		0	2	4,892
18.2 By payment on compromised claims										
18.3 Totals paid	2	4,892	0	.0	0	0	0	0	2	4,892
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	2	4,892	0	.0	0	0	0	0	2	4,892
19. Unpaid Dec. 31, current year (16+17-18.6)	1	3,586	0	0	0	0	0	0	1	3,586
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	138	1,154,274	0	(a)	0	17	33,115	155	1,187,389	
21. Issued during year										
22. Other changes to in force (Net)	6	57,857				0	1,032	6	58,889	
23. In force December 31 of current year	144	1,212,131	0	(a)	0	17	34,147	161	1,246,278	

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

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

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

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancellable (b)					
25.2 Guaranteed renewable (b)	522	520	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	522	520	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	522	520	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF New Jersey

DURING THE YEAR 2019

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	196,188		0	0	136	196,324
2. Annuity considerations			XXX		XXX	
3. Deposit-type contract funds						
4. Other considerations						
5. Totals (Sum of Lines 1 to 4)	196,188		0	0	136	196,324
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit	19,585		0	0	225	19,810
6.2 Applied to pay renewal premiums	2,044		0	0	0	2,044
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	31,665		0	0	8,229	39,894
6.4 Other						
6.5 Totals (Sum of Lines 6.1 to 6.4)	53,294		0	0	8,454	61,748
Annuites:						
7.1 Paid in cash or left on deposit						
7.2 Applied to provide paid-up annuities						
7.3 Other						
7.4 Totals (Sum of Lines 7.1 to 7.3)						
8. Grand Totals (Lines 6.5 plus 7.4)	53,294		0	0	8,454	61,748
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits	224,839		0	600	7,127	232,566
10. Matured endowments	1,690		0	0	3,030	4,720
11. Annuity benefits	0		0	57,716	0	57,716
12. Surrender values and withdrawals for life contracts	49,204		0	0	0	49,204
13. Aggregate write-ins for miscellaneous direct claims and benefits paid						
14. All other benefits, except accident and health	38,687		0	600	0	39,287
15. Totals	314,420		0	58,916	10,157	383,493
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	5	11,184	0	0	0	0	6	8,571	11	19,754
17. Incurred during current year	24	223,359		0	0	600	6	22,220	30	246,179
Settled during current year:										
18.1 By payment in full	25	226,529				600	3	10,157	28	237,286
18.2 By payment on compromised claims										
18.3 Totals paid	25	226,529	0	0	0	600	3	10,157	28	237,286
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	25	226,529	0	0	0	600	3	10,157	28	237,286
19. Unpaid Dec. 31, current year (16+17-18.6)	4	8,014	0	0	0	0	9	20,634	13	28,647
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	881	13,588,269	0	(a)	0	0	182	318,277	1,063	13,906,546
21. Issued during year	16	820,000							16	820,000
22. Other changes to in force (Net)	(22)	32,757					(16)	(8,901)	(38)	23,856
23. In force December 31 of current year	875	14,441,026	0	(a)	0	0	166	309,376	1,041	14,750,402

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

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

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancellable (b)					
25.2 Guaranteed renewable (b)	11,302	11,260	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	11,302	11,260	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	11,302	11,260	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF New Mexico

DURING THE YEAR 2019

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		32,294	0	0	79	32,373
2. Annuity considerations			XXX		XXX	
3. Deposit-type contract funds						
4. Other considerations						
5. Totals (Sum of Lines 1 to 4)		32,294	0	0	79	32,373
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit		7,728	0	0	229	7,957
6.2 Applied to pay renewal premiums		1,554	0	0	0	1,554
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period		13,577	0	0	11,879	25,456
6.4 Other						
6.5 Totals (Sum of Lines 6.1 to 6.4)		22,859	0	0	12,108	34,967
Annuites:						
7.1 Paid in cash or left on deposit						
7.2 Applied to provide paid-up annuities						
7.3 Other						
7.4 Totals (Sum of Lines 7.1 to 7.3)						
8. Grand Totals (Lines 6.5 plus 7.4)		22,859	0	0	12,108	34,967
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits		59,207	0	0	7,922	67,129
10. Matured endowments		1,367	0	0	1,008	2,375
11. Annuity benefits		0	0	1,222	0	1,222
12. Surrender values and withdrawals for life contracts		27,440	0	0	0	27,440
13. Aggregate write-ins for miscellaneous direct claims and benefits paid						
14. All other benefits, except accident and health		30,413	0	0	0	30,413
15. Totals		118,427	0	1,222	8,930	128,579
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	7	41,195	0	0	0	0	8	13,791	15	54,986
17. Incurred during current year	7	36,807		0	0	0	(3)	2,368	4	39,175
Settled during current year:										
18.1 By payment in full	10	60,574			0	0	4	8,930	14	69,504
18.2 By payment on compromised claims										
18.3 Totals paid	10	60,574	0	0	0	0	4	8,930	14	69,504
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	10	60,574	0	0	0	0	4	8,930	14	69,504
19. Unpaid Dec. 31, current year (16+17-18.6)	4	17,427	0	0	0	0	1	7,229	5	24,657
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	413	3,152,942	0	(a)	0	0	183	384,380	596	3,537,322
21. Issued during year	1	449		0	0				1	449
22. Other changes to in force (Net)	(16)	(97,777)					(6)	5,152	(22)	(92,625)
23. In force December 31 of current year	398	3,055,614	0	(a)	0	0	177	389,532	575	3,445,146

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

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

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancellable (b)					
25.2 Guaranteed renewable (b)	3,151	3,139	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	3,151	3,139	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	3,151	3,139	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF New York

DURING THE YEAR 2019

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		166,062	0	0	26	166,088
2. Annuity considerations			XXX		XXX	
3. Deposit-type contract funds						
4. Other considerations						
5. Totals (Sum of Lines 1 to 4)		166,062	0	0	26	166,088
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit		28,825	0	0	309	29,134
6.2 Applied to pay renewal premiums		3,887	0	0	0	3,887
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period		50,042	0	0	21,217	71,259
6.4 Other						
6.5 Totals (Sum of Lines 6.1 to 6.4)		82,754	0	0	21,526	104,280
Annuites:						
7.1 Paid in cash or left on deposit						
7.2 Applied to provide paid-up annuities						
7.3 Other						
7.4 Totals (Sum of Lines 7.1 to 7.3)						
8. Grand Totals (Lines 6.5 plus 7.4)		82,754	0	0	21,526	104,280
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits		191,633	0	32,741	12,071	236,445
10. Matured endowments		0	0	0	15,693	15,693
11. Annuity benefits		0	0	7,729	0	7,729
12. Surrender values and withdrawals for life contracts		75,468	0	0	301	75,769
13. Aggregate write-ins for miscellaneous direct claims and benefits paid						
14. All other benefits, except accident and health		59,000	0	0	0	59,000
15. Totals		326,101	0	40,470	28,065	394,636
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	13	57,300	0	0	0	0	30	33,580	43	90,880
17. Incurred during current year	44	201,671			0	32,741	8	81,991	52	316,403
Settled during current year:										
18.1 By payment in full	43	191,633				32,741	8	27,764	51	252,138
18.2 By payment on compromised claims										
18.3 Totals paid	43	191,633	0	0	0	32,741	8	27,764	51	252,138
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	43	191,633	0	0	0	32,741	8	27,764	51	252,138
19. Unpaid Dec. 31, current year (16+17-18.6)	14	67,338	0	0	0	0	30	87,807	44	155,145
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	1,336	15,806,369	0	(a)	0	0	443	834,583	1,779	16,640,952
21. Issued during year										
22. Other changes to in force (Net)	(64)	248,538					(41)	(58,501)	(105)	190,037
23. In force December 31 of current year	1,272	16,054,907	0	(a)	0	0	402	776,082	1,674	16,830,989

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

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

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancellable (b)					
25.2 Guaranteed renewable (b)	27,193	27,091	0	18,994	18,728
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	27,193	27,091	0	18,994	18,728
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	27,193	27,091	0	18,994	18,728

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



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF North Carolina

DURING THE YEAR 2019

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		15,773,492	0	0	12,052	15,785,544
2. Annuity considerations			XXX		XXX	
3. Deposit-type contract funds						
4. Other considerations						
5. Totals (Sum of Lines 1 to 4)		15,773,492	0	0	12,052	15,785,544
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit		955,651	0	0	23,567	979,218
6.2 Applied to pay renewal premiums		93,673	0	0	0	93,673
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period		2,334,243	0	0	320,355	2,654,598
6.4 Other		158	0	0	0	158
6.5 Totals (Sum of Lines 6.1 to 6.4)		3,383,725	0	0	343,922	3,727,647
Annuities:						
7.1 Paid in cash or left on deposit						
7.2 Applied to provide paid-up annuities						
7.3 Other						
7.4 Totals (Sum of Lines 7.1 to 7.3)						
8. Grand Totals (Lines 6.5 plus 7.4)		3,383,725	0	0	343,922	3,727,647
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits		11,178,154	0	317,587	991,763	12,487,503
10. Matured endowments		1,079,741	0	0	95,836	1,175,577
11. Annuity benefits		1,696	0	2,495,564	0	2,497,260
12. Surrender values and withdrawals for life contracts		4,293,788	0	0	100,474	4,394,262
13. Aggregate write-ins for miscellaneous direct claims and benefits paid						
14. All other benefits, except accident and health		1,220,269	0	38,503	13,819	1,272,591
15. Totals		17,773,648	0	2,851,654	1,201,892	21,827,193
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	194	1,153,262	0	0	0	1,147	733,368	1,341	1,886,631	
17. Incurred during current year	1,602	12,008,232		0	317,587	496	1,445,925	2,098	13,771,744	
Settled during current year:										
18.1 By payment in full	1,595	12,257,895			317,587	835	1,087,599	2,430	13,663,080	
18.2 By payment on compromised claims	1	676						1	676	
18.3 Totals paid	1,596	12,258,571	0	0	317,587	835	1,087,599	2,431	13,663,756	
18.4 Reduction by compromise	1	49,324						1	49,324	
18.5 Amount rejected										
18.6 Total settlements	1,597	12,307,895	0	0	317,587	835	1,087,599	2,432	13,713,080	
19. Unpaid Dec. 31, current year (16+17-18.6)	199	853,600	0	0	0	808	1,091,694	1,007	1,945,294	
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	58,327	1,046,907,776	0	(a)	0	16,983	19,104,066	75,310	1,066,011,842	
21. Issued during year	1,676	59,665,688						1,676	59,665,688	
22. Other changes to in force (Net)	(4,177)	(79,290,819)				(1,776)	(1,409,178)	(5,953)	(80,699,997)	
23. In force December 31 of current year	55,826	1,027,282,645	0	(a)	0	15,207	17,694,888	71,033	1,044,977,533	

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

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

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancellable (b)					
25.2 Guaranteed renewable (b)	3,921,076	3,906,332	0	2,869,672	2,829,413
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	3,921,076	3,906,332	0	2,869,672	2,829,413
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	3,921,076	3,906,332	0	2,869,672	2,829,413

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

insured under indemnity only products 0 .



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF North Dakota

DURING THE YEAR 2019

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		4,818	0	0	0	4,818
2. Annuity considerations			XXX		XXX	
3. Deposit-type contract funds						
4. Other considerations						
5. Totals (Sum of Lines 1 to 4)		4,818	0	0	0	4,818
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit		1,390	0	0	108	1,498
6.2 Applied to pay renewal premiums						
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period		3,453	0	0	819	4,272
6.4 Other						
6.5 Totals (Sum of Lines 6.1 to 6.4)		4,843	0	0	927	5,770
Annuites:						
7.1 Paid in cash or left on deposit						
7.2 Applied to provide paid-up annuities						
7.3 Other						
7.4 Totals (Sum of Lines 7.1 to 7.3)						
8. Grand Totals (Lines 6.5 plus 7.4)		4,843	0	0	927	5,770
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits .....		.0	0	0	5,017	5,017
10. Matured endowments						
11. Annuity benefits						
12. Surrender values and withdrawals for life contracts		3,627	0	0	.0	3,627
13. Aggregate write-ins for miscellaneous direct claims and benefits paid						
14. All other benefits, except accident and health		577	0	0	0	577
15. Totals		4,204	0	0	5,017	9,221
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	1	11,023	0	.0	0	0	1	1,984	2	13,007
17. Incurred during current year	0	0			0	0	1	7,052	1	7,052
Settled during current year:										
18.1 By payment in full		0				0	1	5,017	1	5,017
18.2 By payment on compromised claims										
18.3 Totals paid	0	0	0	.0	0	0	1	5,017	1	5,017
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	0	0	0	.0	0	0	1	5,017	1	5,017
19. Unpaid Dec. 31, current year (16+17-18.6)	1	11,023	0	0	0	0	1	4,019	2	15,042
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	.58	949,386	0	(a)	0	0	21	38,415	.79	.987,801
21. Issued during year										
22. Other changes to in force (Net)	(5)	(404,163)					(2)	(6,090)	(7)	(410,253)
23. In force December 31 of current year	53	545,223	0	(a)	0	0	19	32,325	72	577,548

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

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

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

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancellable (b)					
25.2 Guaranteed renewable (b)	168	167	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	168	167	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	168	167	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Ohio

NAIC Group Code 0836

DURING THE YEAR 2019

NAIC Company Code 70483

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		45,600,139	0	0	20,155	45,620,294
2. Annuity considerations		5,538	0	0	0	5,538
3. Deposit-type contract funds			XXX		XXX	
4. Other considerations						
5. Totals (Sum of Lines 1 to 4)		45,605,677	0	0	20,155	45,625,832
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit		3,367,856	0	0	141,510	3,509,366
6.2 Applied to pay renewal premiums		704,745	0	0	0	704,745
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period		9,252,614	0	0	3,189,057	12,441,671
6.4 Other						
6.5 Totals (Sum of Lines 6.1 to 6.4)		13,325,215	0	0	3,330,567	16,655,782
Annuities:						
7.1 Paid in cash or left on deposit						
7.2 Applied to provide paid-up annuities						
7.3 Other						
7.4 Totals (Sum of Lines 7.1 to 7.3)						
8. Grand Totals (Lines 6.5 plus 7.4)		13,325,215	0	0	3,330,567	16,655,782
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits		36,713,520	0	1,898,761	4,759,361	43,371,642
10. Matured endowments		298,253	0	0	690,487	988,740
11. Annuity benefits		154	0	19,371,304	0	19,371,458
12. Surrender values and withdrawals for life contracts		15,092,089	0	0	938,642	16,030,731
13. Aggregate write-ins for miscellaneous direct claims and benefits paid						
14. All other benefits, except accident and health		5,344,315	0	552,789	161,988	6,059,092
15. Totals		57,448,331	0	21,822,854	6,550,478	85,821,663
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	2,210	7,547,136	0	0	18	590,454	1,718	3,670,391	3,946	11,807,981
17. Incurred during current year	5,561	36,123,087			175	2,329,197	374	6,342,622	6,110	44,794,906
Settled during current year:										
18.1 By payment in full	5,474	37,011,773			159	1,898,761	1,609	5,449,848	7,242	44,360,382
18.2 By payment on compromised claims	3	3,863							3	3,863
18.3 Totals paid	5,477	37,015,636	0	0	159	1,898,761	1,609	5,449,848	7,245	44,364,245
18.4 Reduction by compromise	3	29,137							3	29,137
18.5 Amount rejected										
18.6 Total settlements	5,480	37,044,773	0	0	159	1,898,761	1,609	5,449,848	7,248	44,393,382
19. Unpaid Dec. 31, current year (16+17-18.6)	2,291	6,625,450	0	0	34	1,020,890	483	4,563,165	2,808	12,209,505
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	199,059	3,284,918,605	0	(a)	0	694,007,286	45,123	113,112,127	244,182	4,092,038,018
21. Issued during year	3,137	121,717,063							3,137	121,717,063
22. Other changes to in force (Net)	(12,749)	(243,909,455)				97,823,870	(2,853)	(4,017,781)	(15,602)	(150,103,366)
23. In force December 31 of current year	189,447	3,162,726,213	0	(a)	0	791,831,156	42,270	109,094,346	231,717	4,063,651,715

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

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

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

ACCIDENT AND HEALTH INSURANCE

		1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)						
24.1 Federal Employees Health Benefits Plan premium (b)						
24.2 Credit (Group and Individual)						
24.3 Collectively renewable policies/certificates (b)						
24.4 Medicare Title XVIII exempt from state taxes or fees						
Other Individual Policies:						
25.1 Non-cancellable (b)						
25.2 Guaranteed renewable (b)		7,309,456	7,281,970	0	2,846,128	2,806,199
25.3 Non-renewable for stated reasons only (b)						
25.4 Other accident only						
25.5 All other (b)						
25.6 Totals (sum of Lines 25.1 to 25.5)		7,309,456	7,281,970	0	2,846,128	2,806,199
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)		7,309,456	7,281,970	0	2,846,128	2,806,199

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



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Oklahoma

NAIC Group Code 0836

DURING THE YEAR 2019

NAIC Company Code 70483

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		152,030	0	0	473	152,503
2. Annuity considerations			XXX		XXX	
3. Deposit-type contract funds						
4. Other considerations						
5. Totals (Sum of Lines 1 to 4)		152,030	0	0	473	152,503
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit		21,723	0	0	790	22,513
6.2 Applied to pay renewal premiums		2,560	0	0	0	2,560
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period		37,632	0	0	48,843	86,475
6.4 Other						
6.5 Totals (Sum of Lines 6.1 to 6.4)		61,915	0	0	49,633	111,548
Annuites:						
7.1 Paid in cash or left on deposit						
7.2 Applied to provide paid-up annuities						
7.3 Other						
7.4 Totals (Sum of Lines 7.1 to 7.3)						
8. Grand Totals (Lines 6.5 plus 7.4)		61,915	0	0	49,633	111,548
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits		195,586	0	0	36,325	231,911
10. Matured endowments		11,101	0	0	6,536	17,637
11. Annuity benefits		0	0	62,707	0	62,707
12. Surrender values and withdrawals for life contracts		79,550	0	0	2,001	81,551
13. Aggregate write-ins for miscellaneous direct claims and benefits paid						
14. All other benefits, except accident and health		38,842	0	0	242	39,084
15. Totals		325,079	0	62,707	45,104	432,890
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total		
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount	
16. Unpaid December 31, prior year	9	40,723	0	0	0	0	49	96,338	.58	137,061	
17. Incurred during current year	44	215,896		0	0	0	(22)	35,239	.22	251,135	
Settled during current year:											
18.1 By payment in full	38	206,687				0	14	42,861	.52	249,548	
18.2 By payment on compromised claims											
18.3 Totals paid	38	206,687	0	0	0	0	14	42,861	.52	249,548	
18.4 Reduction by compromise											
18.5 Amount rejected											
18.6 Total settlements	38	206,687	0	0	0	0	14	42,861	.52	249,548	
19. Unpaid Dec. 31, current year (16+17-18.6)	15	49,932	0	0	0	0	13	88,716	28	138,647	
POLICY EXHIBIT					No. of Policies						
20. In force December 31, prior year	1,347	13,867,710	0	(a)	0	0	898	1,675,415	2,245	15,543,125	
21. Issued during year	6	285,912		0	0				6	285,912	
22. Other changes to in force (Net)	(78)	(233,098)					(45)	(18,833)	(123)	(251,931)	
23. In force December 31 of current year	1,275	13,920,524	0	(a)	0	0	0	853	1,656,582	2,128	15,577,106

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

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

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

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4	5
				Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancellable (b)					
25.2 Guaranteed renewable (b)		21,408	21,327	0	953
25.3 Non-renewable for stated reasons only (b)					940
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)		21,408	21,327	0	953
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)		21,408	21,327	0	940

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



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Oregon

NAIC Group Code 0836

DURING THE YEAR 2019

NAIC Company Code 70483

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		142,036	0	0	105	142,141
2. Annuity considerations			XXX		XXX	
3. Deposit-type contract funds						
4. Other considerations						
5. Totals (Sum of Lines 1 to 4)		142,036	0	0	105	142,141
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit		12,375	0	0	151	12,526
6.2 Applied to pay renewal premiums		1,208	0	0	0	1,208
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period		22,417	0	0	6,348	28,765
6.4 Other						
6.5 Totals (Sum of Lines 6.1 to 6.4)		36,000	0	0	6,499	42,499
Annuites:						
7.1 Paid in cash or left on deposit						
7.2 Applied to provide paid-up annuities						
7.3 Other						
7.4 Totals (Sum of Lines 7.1 to 7.3)						
8. Grand Totals (Lines 6.5 plus 7.4)		36,000	0	0	6,499	42,499
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits		58,929	0	2,000	823	61,752
10. Matured endowments		6,640	0	0	0	6,640
11. Annuity benefits		0	0	20,559	0	20,559
12. Surrender values and withdrawals for life contracts		30,627	0	0	1,219	31,846
13. Aggregate write-ins for miscellaneous direct claims and benefits paid						
14. All other benefits, except accident and health		31,623	0	0	0	31,623
15. Totals		127,819	0	22,559	2,042	152,420
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	6	27,429	0	0	0	0	3	6,020	9	33,449
17. Incurred during current year	16	53,329			0	2,000	0	5,449	16	60,778
Settled during current year:										
18.1 By payment in full	18	65,569				2,000	1	823	19	68,392
18.2 By payment on compromised claims										
18.3 Totals paid	18	65,569	0	0	0	2,000	1	823	19	68,392
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	18	65,569	0	0	0	2,000	1	823	19	68,392
19. Unpaid Dec. 31, current year (16+17-18.6)	4	15,189	0	0	0	0	2	10,646	6	25,834
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	630	10,808,778	0	(a)	0	0	170	284,340	800	11,093,118
21. Issued during year	2	201,054							2	201,054
22. Other changes to in force (Net)	(7)	39,846					(13)	(6,512)	(20)	33,334
23. In force December 31 of current year	625	11,049,678	0	(a)	0	0	157	277,828	782	11,327,506

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

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

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancellable (b)					
25.2 Guaranteed renewable (b)	6,095	6,072	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	6,095	6,072	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	6,095	6,072	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Pennsylvania

DURING THE YEAR 2019

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		9,158,035	0	0	2,942	9,160,977
2. Annuity considerations		2,000	0	0	0	2,000
3. Deposit-type contract funds			XXX		XXX	
4. Other considerations						
5. Totals (Sum of Lines 1 to 4)		9,160,035	0	0	2,942	9,162,977
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit		665,864	0	0	39,082	704,946
6.2 Applied to pay renewal premiums		108,653	0	0	0	108,653
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period		1,683,790	0	0	495,974	2,179,764
6.4 Other		152	0	0	0	152
6.5 Totals (Sum of Lines 6.1 to 6.4)		2,458,459	0	0	535,056	2,993,515
Annuites:						
7.1 Paid in cash or left on deposit						
7.2 Applied to provide paid-up annuities						
7.3 Other						
7.4 Totals (Sum of Lines 7.1 to 7.3)		2,458,459	0	0	535,056	2,993,515
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits		7,088,284	0	95,858	1,504,299	8,688,441
10. Matured endowments		50,405	0	0	111,039	161,444
11. Annuity benefits		134	0	1,529,387	0	1,529,521
12. Surrender values and withdrawals for life contracts		2,650,379	0	0	131,566	2,781,945
13. Aggregate write-ins for miscellaneous direct claims and benefits paid						
14. All other benefits, except accident and health		1,117,487	0	37,330	3,560	1,158,377
15. Totals		10,906,689	0	1,662,575	1,750,464	14,319,728
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	129	562,599	0	0	0	401	834,375	530	1,396,974	
17. Incurred during current year	1,315	7,475,848		0	95,858	536	2,035,232	1,851	9,606,938	
Settled during current year:										
18.1 By payment in full	1,279	7,138,689			95,858	603	1,615,338	1,882	8,849,885	
18.2 By payment on compromised claims										
18.3 Totals paid	1,279	7,138,689	0	0	95,858	603	1,615,338	1,882	8,849,885	
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1,279	7,138,689	0	0	95,858	603	1,615,338	1,882	8,849,885	
19. Unpaid Dec. 31, current year (16+17-18.6)	165	899,759	0	0	0	334	1,254,269	499	2,154,028	
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	38,300	628,779,304	0	(a)	0	8,281	19,214,812	46,581	647,994,116	
21. Issued during year	892	32,896,603		0	0			892	32,896,603	
22. Other changes to in force (Net)	(2,683)	(46,609,004)				(994)	(1,823,302)	(3,677)	(48,432,306)	
23. In force December 31 of current year	36,509	615,066,903	0	(a)	0	7,287	17,391,510	43,796	632,458,413	

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

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

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancellable (b)					
25.2 Guaranteed renewable (b)	1,117,783	1,113,580	0	441,871	435,672
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	1,117,783	1,113,580	0	441,871	435,672
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,117,783	1,113,580	0	441,871	435,672

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



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Rhode Island

NAIC Group Code 0836

DURING THE YEAR 2019

NAIC Company Code 70483

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		5,079	0	0	15	5,094
2. Annuity considerations			XXX		XXX	
3. Deposit-type contract funds						
4. Other considerations						
5. Totals (Sum of Lines 1 to 4)		5,079	0	0	15	5,094
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit		3,050	0	0	174	3,224
6.2 Applied to pay renewal premiums		2	0	0	0	2
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period		3,310	0	0	652	3,962
6.4 Other						
6.5 Totals (Sum of Lines 6.1 to 6.4)		6,362	0	0	826	7,188
Annuites:						
7.1 Paid in cash or left on deposit						
7.2 Applied to provide paid-up annuities						
7.3 Other						
7.4 Totals (Sum of Lines 7.1 to 7.3)						
8. Grand Totals (Lines 6.5 plus 7.4)		6,362	0	0	826	7,188
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits		22,908	0	0	8,083	30,991
10. Matured endowments		525	0	0	0	525
11. Annuity benefits						
12. Surrender values and withdrawals for life contracts		415	0	0	0	415
13. Aggregate write-ins for miscellaneous direct claims and benefits paid						
14. All other benefits, except accident and health		1,886	0	0	0	1,886
15. Totals		25,734	0	0	8,083	33,817
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	0	0	0	.0	0	0	1	600	1	600
17. Incurred during current year	5	23,433			0	0	1	8,083	6	31,516
Settled during current year:										
18.1 By payment in full	5	23,433				0	2	8,083	7	31,516
18.2 By payment on compromised claims										
18.3 Totals paid	5	23,433	0	.0	0	0	2	8,083	7	31,516
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	5	23,433	0	.0	0	0	2	8,083	7	31,516
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	600	0	600
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	90	819,016	0	(a)	0	0	15	31,487	105	.850,503
21. Issued during year										
22. Other changes to in force (Net)	(11)	(101,120)					(2)	(9,082)	(13)	(110,202)
23. In force December 31 of current year	79	717,896	0	(a)	0	0	13	22,405	92	740,301

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

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

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

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancellable (b)					
25.2 Guaranteed renewable (b)		1,735	1,728	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)		1,735	1,728	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)		1,735	1,728	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF South Carolina

DURING THE YEAR 2019

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		1,743,590	0	0	890	1,744,480
2. Annuity considerations			XXX		XXX	
3. Deposit-type contract funds						
4. Other considerations						
5. Totals (Sum of Lines 1 to 4)		1,743,590	0	0	890	1,744,480
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit		73,271	0	0	1,123	74,394
6.2 Applied to pay renewal premiums		12,240	0	0	0	12,240
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period		172,680	0	0	14,139	186,819
6.4 Other						
6.5 Totals (Sum of Lines 6.1 to 6.4)		258,191	0	0	15,262	273,453
Annuites:						
7.1 Paid in cash or left on deposit						
7.2 Applied to provide paid-up annuities						
7.3 Other						
7.4 Totals (Sum of Lines 7.1 to 7.3)						
8. Grand Totals (Lines 6.5 plus 7.4)		258,191	0	0	15,262	273,453
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits		802,457	0	1,394	34,555	838,406
10. Matured endowments		9,430	0	0	1,877	11,307
11. Annuity benefits		0	0	383,238	0	383,238
12. Surrender values and withdrawals for life contracts		343,303	0	0	5,555	348,858
13. Aggregate write-ins for miscellaneous direct claims and benefits paid						
14. All other benefits, except accident and health		125,604	0	0	0	125,604
15. Totals		1,280,794	0	384,632	41,987	1,707,413
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	13	235,325	0	0	0	18	28,386	31	263,712	
17. Incurred during current year	120	680,559		0	1,394	1	54,149	121	736,102	
Settled during current year:										
18.1 By payment in full	118	811,887			1,394	13	36,432	131	849,713	
18.2 By payment on compromised claims										
18.3 Totals paid	118	811,887	0	0	1,394	13	36,432	131	849,713	
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	118	811,887	0	0	1,394	13	36,432	131	849,713	
19. Unpaid Dec. 31, current year (16+17-18.6)	15	103,998	0	0	0	6	46,103	21	150,101	
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	5,922	111,126,311	0	(a)	0	0	349	663,783	6,271	111,790,094
21. Issued during year	166	5,068,815		0	0				166	5,068,815
22. Other changes to in force (Net)	(321)	(7,106,105)					(32)	(47,180)	(353)	(7,153,285)
23. In force December 31 of current year	5,767	109,089,021	0	(a)	0	0	317	616,603	6,084	109,705,624

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

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

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancellable (b)					
25.2 Guaranteed renewable (b)	278,853	277,804	0	29,385	28,973
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	278,853	277,804	0	29,385	28,973
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	278,853	277,804	0	29,385	28,973

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



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF South Dakota

DURING THE YEAR 2019

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		13,005	0	0	0	13,005
2. Annuity considerations			XXX		XXX	
3. Deposit-type contract funds						
4. Other considerations						
5. Totals (Sum of Lines 1 to 4)		13,005	0	0	0	13,005
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit		1,949	0	0	0	1,949
6.2 Applied to pay renewal premiums		185	0	0	0	185
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period		4,962	0	0	304	5,266
6.4 Other						
6.5 Totals (Sum of Lines 6.1 to 6.4)		7,096	0	0	304	7,400
Annuites:						
7.1 Paid in cash or left on deposit						
7.2 Applied to provide paid-up annuities						
7.3 Other						
7.4 Totals (Sum of Lines 7.1 to 7.3)						
8. Grand Totals (Lines 6.5 plus 7.4)		7,096	0	0	304	7,400
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits		18,068	0	0	0	18,068
10. Matured endowments		5,000	0	0	0	5,000
11. Annuity benefits						
12. Surrender values and withdrawals for life contracts		13,934	0	0	0	13,934
13. Aggregate write-ins for miscellaneous direct claims and benefits paid						
14. All other benefits, except accident and health		1,396	0	0	0	1,396
15. Totals		38,398	0	0	0	38,398
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	0	0	0	.0	0	0	0	0	0	0
17. Incurred during current year	9	36,577			0	0	0	0	9	36,577
Settled during current year:										
18.1 By payment in full	4	23,068				0		0	4	23,068
18.2 By payment on compromised claims										
18.3 Totals paid	4	23,068	0	.0	0	0	0	0	4	23,068
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	4	23,068	0	.0	0	0	0	0	4	23,068
19. Unpaid Dec. 31, current year (16+17-18.6)	5	13,509	0	0	0	0	0	0	5	13,509
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	114	1,355,039	0	(a)	0	15	20,271	129	1,375,310	
21. Issued during year										
22. Other changes to in force (Net)	(10)	(160,439)				(1)	(632)	(11)	(161,071)	
23. In force December 31 of current year	104	1,194,600	0	(a)	0	14	19,639	118	1,214,239	

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

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

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

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancellable (b)					
25.2 Guaranteed renewable (b)	2,425	2,416	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	2,425	2,416	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	2,425	2,416	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Tennessee

DURING THE YEAR 2019

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	1,448,976		0	0	1,364	1,450,340
2. Annuity considerations			XXX		XXX	
3. Deposit-type contract funds						
4. Other considerations						
5. Totals (Sum of Lines 1 to 4)	1,448,976		0	0	1,364	1,450,340
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit	121,514		0	0	2,589	124,103
6.2 Applied to pay renewal premiums	14,353		0	0	0	14,353
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	250,545		0	0	37,364	287,909
6.4 Other						
6.5 Totals (Sum of Lines 6.1 to 6.4)	386,412		0	0	39,953	426,365
Annuites:						
7.1 Paid in cash or left on deposit						
7.2 Applied to provide paid-up annuities						
7.3 Other						
7.4 Totals (Sum of Lines 7.1 to 7.3)						
8. Grand Totals (Lines 6.5 plus 7.4)	386,412		0	0	39,953	426,365
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits	1,488,530		0	102,207	78,168	1,668,904
10. Matured endowments	12,207		0	0	13,893	26,100
11. Annuity benefits	75		0	520,778	0	520,853
12. Surrender values and withdrawals for life contracts	502,390		0	0	8,128	510,518
13. Aggregate write-ins for miscellaneous direct claims and benefits paid						
14. All other benefits, except accident and health	231,156		0	27,305	269	258,730
15. Totals	2,234,358		0	650,290	100,458	2,985,105
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year .....	.37	222,453	0	.0	0	0	22	53,165	.59	.275,617
17. Incurred during current year	206	1,426,142			0	102,207	39	114,973	245	1,643,322
Settled during current year:										
18.1 By payment in full	213	1,500,737				102,207	.34	92,061	247	1,695,004
18.2 By payment on compromised claims	1	493							1	493
18.3 Totals paid	214	1,501,230	0	.0	0	102,207	.34	92,061	248	1,695,497
18.4 Reduction by compromise	1	9,507							1	9,507
18.5 Amount rejected										
18.6 Total settlements	215	1,510,737	0	.0	0	102,207	.34	92,061	249	1,705,004
19. Unpaid Dec. 31, current year (16+17-18.6)	28	137,858	0	0	0	0	27	76,077	55	213,935
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	6,827	109,297,730	0	(a)	0	937	1,769,982	.7,764	111,067,712	
21. Issued during year .....	.91	3,404,823							.91	3,404,823
22. Other changes to in force (Net)	(382)	(7,944,672)				(78)	(112,759)	(460)	(8,057,431)	
23. In force December 31 of current year	6,536	104,757,881	0	(a)	0	859	1,657,223	7,395	106,415,104	

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

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

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

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4	5
				Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancellable (b)					
25.2 Guaranteed renewable (b)	530,664	528,669	0	787,167	.776,124
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	530,664	528,669	0	787,167	.776,124
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	530,664	528,669	0	787,167	.776,124

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



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Texas

NAIC Group Code 0836

DURING THE YEAR 2019

NAIC Company Code 70483

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	5,639,787		0	0	6,810	5,646,597
2. Annuity considerations			XXX		XXX	
3. Deposit-type contract funds						
4. Other considerations						
5. Totals (Sum of Lines 1 to 4)	5,639,787		0	0	6,810	5,646,597
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit	355,257		0	0	11,855	367,112
6.2 Applied to pay renewal premiums	19,605		0	0	0	19,605
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	849,794		0	0	829,771	1,679,565
6.4 Other	100		0	0	0	100
6.5 Totals (Sum of Lines 6.1 to 6.4)	1,224,756		0	0	841,626	2,066,382
Annuities:						
7.1 Paid in cash or left on deposit						
7.2 Applied to provide paid-up annuities						
7.3 Other						
7.4 Totals (Sum of Lines 7.1 to 7.3)						
8. Grand Totals (Lines 6.5 plus 7.4)	1,224,756		0	0	841,626	2,066,382
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits	3,186,210		0	353,740	469,780	4,009,730
10. Matured endowments	93,408		0	0	79,022	172,430
11. Annuity benefits	552		0	943,977	0	944,529
12. Surrender values and withdrawals for life contracts	1,551,081		0	0	105,608	1,656,689
13. Aggregate write-ins for miscellaneous direct claims and benefits paid						
14. All other benefits, except accident and health	725,585		0	146,452	117	872,154
15. Totals	5,556,836		0	1,444,169	654,527	7,655,532
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total		
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount	
16. Unpaid December 31, prior year .....	.99	472,837	0	.0	0	0	367	.582,716	466	1,055,552
17. Incurred during current year	616	3,513,023			0	353,740	305	.984,913	921	4,851,676	
Settled during current year:											
18.1 By payment in full	566	3,279,618				353,740	282	.548,802	848	4,182,160	
18.2 By payment on compromised claims											
18.3 Totals paid	566	3,279,618	0	.0	0	353,740	282	.548,802	848	4,182,160	
18.4 Reduction by compromise											
18.5 Amount rejected											
18.6 Total settlements	566	3,279,618	0	.0	0	353,740	282	.548,802	848	4,182,160	
19. Unpaid Dec. 31, current year (16+17-18.6)	149	706,241	0		0	0	390	1,018,827	539	1,725,068	
POLICY EXHIBIT					No. of Policies						
20. In force December 31, prior year	23,992	385,077,324	0	(a)	0	0	15,826	27,267,853	39,818	412,345,177	
21. Issued during year	312	13,697,048							312	13,697,048	
22. Other changes to in force (Net)	(1,490)	(32,970,635)					(926)	(378,707)	(2,416)	(33,349,342)	
23. In force December 31 of current year	22,814	365,803,737	0	(a)	0	0	0	14,900	26,889,146	37,714	392,692,883

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

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

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

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4	5
				Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancellable (b)					
25.2 Guaranteed renewable (b)	741,362	.738,574	0	500,784	.493,758
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	741,362	.738,574	0	500,784	.493,758
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	741,362	.738,574	0	500,784	.493,758

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



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Utah

NAIC Group Code 0836

DURING THE YEAR 2019

NAIC Company Code 70483

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		36,916	0	0	47	36,963
2. Annuity considerations						
3. Deposit-type contract funds			XXX		XXX	
4. Other considerations						
5. Totals (Sum of Lines 1 to 4)		36,916	0	0	47	36,963
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit		6,950	0	0	0	6,950
6.2 Applied to pay renewal premiums		854	0	0	0	854
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period		9,044	0	0	1,927	10,971
6.4 Other						
6.5 Totals (Sum of Lines 6.1 to 6.4)		16,848	0	0	1,927	18,775
Annuites:						
7.1 Paid in cash or left on deposit						
7.2 Applied to provide paid-up annuities						
7.3 Other						
7.4 Totals (Sum of Lines 7.1 to 7.3)						
8. Grand Totals (Lines 6.5 plus 7.4)		16,848	0	0	1,927	18,775
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits		70,336	0	6,551	0	76,887
10. Matured endowments		2,000	0	0	0	2,000
11. Annuity benefits		0	0	693	0	693
12. Surrender values and withdrawals for life contracts		38,522	0	0	0	38,522
13. Aggregate write-ins for miscellaneous direct claims and benefits paid						
14. All other benefits, except accident and health		15,767	0	0	0	15,767
15. Totals		126,625	0	7,244	0	133,869
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	7	74,552			0	6,551	4	9,984	11	91,087
Settled during current year:										
18.1 By payment in full	5	72,336				6,551		0	5	78,887
18.2 By payment on compromised claims										
18.3 Totals paid	5	72,336	0	0	0	6,551	0	0	5	78,887
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	5	72,336	0	0	0	6,551	0	0	5	78,887
19. Unpaid Dec. 31, current year (16+17-18.6)	2	2,216	0	0	0	0	4	9,984	6	12,200
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	246	3,574,892	0	(a)	0	30	70,871	276	3,645,763	
21. Issued during year										
22. Other changes to in force (Net)	(19)	(628,687)				(4)	(7,637)	(23)	(636,324)	
23. In force December 31 of current year	227	2,946,205	0	(a)	0	26	63,234	253	3,009,439	

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

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

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

ACCIDENT AND HEALTH INSURANCE

		1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)						
24.1 Federal Employees Health Benefits Plan premium (b)						
24.2 Credit (Group and Individual)						
24.3 Collectively renewable policies/certificates (b)						
24.4 Medicare Title XVIII exempt from state taxes or fees						
Other Individual Policies:						
25.1 Non-cancellable (b)						
25.2 Guaranteed renewable (b)		1,413	1,408	0	0	0
25.3 Non-renewable for stated reasons only (b)						
25.4 Other accident only						
25.5 All other (b)						
25.6 Totals (sum of Lines 25.1 to 25.5)		1,413	1,408	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)		1,413	1,408	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Vermont

NAIC Group Code 0836

DURING THE YEAR 2019

NAIC Company Code 70483

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		2,906	0	0	0	2,906
2. Annuity considerations			XXX		XXX	
3. Deposit-type contract funds						
4. Other considerations						
5. Totals (Sum of Lines 1 to 4)		2,906	0	0	0	2,906
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit		728	0	0	0	728
6.2 Applied to pay renewal premiums		191	0	0	0	191
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period		2,073	0	0	162	2,235
6.4 Other						
6.5 Totals (Sum of Lines 6.1 to 6.4)		2,992	0	0	162	3,154
Annuites:						
7.1 Paid in cash or left on deposit						
7.2 Applied to provide paid-up annuities						
7.3 Other						
7.4 Totals (Sum of Lines 7.1 to 7.3)						
8. Grand Totals (Lines 6.5 plus 7.4)		2,992	0	0	162	3,154
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits		10,277	0	0	0	10,277
10. Matured endowments		0	0	0	706	706
11. Annuity benefits						
12. Surrender values and withdrawals for life contracts		4,471	0	0	0	4,471
13. Aggregate write-ins for miscellaneous direct claims and benefits paid						
14. All other benefits, except accident and health		391	0	0	1,492	1,883
15. Totals		15,139	0	0	2,198	17,337
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	1	706	1	706
17. Incurred during current year	2	10,277			0	0	(1)	0	1	10,277
Settled during current year:										
18.1 By payment in full	2	10,277				0		706	2	10,983
18.2 By payment on compromised claims										
18.3 Totals paid	2	10,277	0	0	0	0	0	706	2	10,983
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	2	10,277	0	0	0	0	0	706	2	10,983
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	60	402,539	0	(a)	0	9	10,114	.69	412,653	
21. Issued during year										
22. Other changes to in force (Net)	(3)	11,556				0	188	(3)	11,744	
23. In force December 31 of current year	57	414,095	0	(a)	0	9	10,302	66	424,397	

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

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

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

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancellable (b)					
25.2 Guaranteed renewable (b)	682	679	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	682	679	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	682	679	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Virginia

NAIC Group Code 0836

DURING THE YEAR 2019

NAIC Company Code 70483

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		694,049	0	0	1,061	695,110
2. Annuity considerations			XXX		XXX	
3. Deposit-type contract funds						
4. Other considerations						
5. Totals (Sum of Lines 1 to 4)		694,049	0	0	1,061	695,110
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit		87,307	0	0	2,087	89,394
6.2 Applied to pay renewal premiums		6,066	0	0	0	6,066
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period		190,959	0	0	30,162	221,121
6.4 Other						
6.5 Totals (Sum of Lines 6.1 to 6.4)		284,332	0	0	32,249	316,581
Annuites:						
7.1 Paid in cash or left on deposit						
7.2 Applied to provide paid-up annuities						
7.3 Other						
7.4 Totals (Sum of Lines 7.1 to 7.3)						
8. Grand Totals (Lines 6.5 plus 7.4)		284,332	0	0	32,249	316,581
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits		977,745	0	63,051	48,377	1,089,173
10. Matured endowments		6,730	0	0	454	7,184
11. Annuity benefits		0	0	138,731	0	138,731
12. Surrender values and withdrawals for life contracts		255,605	0	0	3,717	259,322
13. Aggregate write-ins for miscellaneous direct claims and benefits paid						
14. All other benefits, except accident and health		171,614	0	0	0	171,614
15. Totals		1,411,694	0	201,782	52,548	1,666,024
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total		
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount	
16. Unpaid December 31, prior year	15	88,710	0	0	0	0	17	16,830	32	105,541	
17. Incurred during current year	126	970,746			0	63,051	2	65,066	128	1,098,863	
Settled during current year:											
18.1 By payment in full	127	984,475				63,051	15	48,831	142	1,096,357	
18.2 By payment on compromised claims											
18.3 Totals paid	127	984,475	0	0	0	63,051	15	48,831	142	1,096,357	
18.4 Reduction by compromise											
18.5 Amount rejected											
18.6 Total settlements	127	984,475	0	0	0	63,051	15	48,831	142	1,096,357	
19. Unpaid Dec. 31, current year (16+17-18.6)	14	74,980	0	0	0	0	4	33,065	18	108,046	
POLICY EXHIBIT					No. of Policies						
20. In force December 31, prior year	3,908	57,861,190	0	(a)	0	0	612	1,239,981	4,520	59,101,171	
21. Issued during year	22	367,488							22	367,488	
22. Other changes to in force (Net)	(166)	(3,008,580)					(29)	(40,187)	(195)	(3,048,767)	
23. In force December 31 of current year	3,764	55,220,098	0	(a)	0	0	0	583	1,199,794	4,347	56,419,892

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

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

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancellable (b)					
25.2 Guaranteed renewable (b)	114,110	113,681	0	140,514	138,543
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	114,110	113,681	0	140,514	138,543
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	114,110	113,681	0	140,514	138,543

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



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Washington

DURING THE YEAR 2019

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	172,148		0	0	324	172,472
2. Annuity considerations			XXX		XXX	
3. Deposit-type contract funds						
4. Other considerations						
5. Totals (Sum of Lines 1 to 4)	172,148		0	0	324	172,472
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit	23,918		0	0	1,174	25,092
6.2 Applied to pay renewal premiums	2,309		0	0	0	2,309
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	40,544		0	0	12,086	52,630
6.4 Other						
6.5 Totals (Sum of Lines 6.1 to 6.4)	66,771		0	0	13,260	80,031
Annuites:						
7.1 Paid in cash or left on deposit						
7.2 Applied to provide paid-up annuities						
7.3 Other						
7.4 Totals (Sum of Lines 7.1 to 7.3)						
8. Grand Totals (Lines 6.5 plus 7.4)	66,771		0	0	13,260	80,031
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits	114,081		0	3,595	27,248	144,924
10. Matured endowments	8,561		0	0	0	8,561
11. Annuity benefits	0		0	36,932	0	36,932
12. Surrender values and withdrawals for life contracts	45,620		0	0	12,752	58,372
13. Aggregate write-ins for miscellaneous direct claims and benefits paid						
14. All other benefits, except accident and health	46,830		0	0	0	46,830
15. Totals	215,092		0	40,527	40,000	295,619
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	3	3,221	0	0	0	0	3	4,030	6	7,251
17. Incurred during current year	22	138,263			0	3,595	8	31,378	30	173,236
Settled during current year:										
18.1 By payment in full	20	122,642				3,595	10	27,248	30	153,485
18.2 By payment on compromised claims										
18.3 Totals paid	20	122,642	0	0	0	3,595	10	27,248	30	153,485
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	20	122,642	0	0	0	3,595	10	27,248	30	153,485
19. Unpaid Dec. 31, current year (16+17-18.6)	5	18,841	0	0	0	0	1	8,160	6	27,001
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	1,106	13,812,443	0	(a)	0	0	297	567,461	1,403	14,379,904
21. Issued during year										
22. Other changes to in force (Net)	(24)	387,862					(28)	(45,845)	(52)	342,017
23. In force December 31 of current year	1,082	14,200,305	0	(a)	0	0	269	521,616	1,351	14,721,921

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

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

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

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancellable (b)					
25.2 Guaranteed renewable (b)	12,926	12,877	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	12,926	12,877	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	12,926	12,877	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF West Virginia

NAIC Group Code 0836

DURING THE YEAR 2019

NAIC Company Code 70483

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	3,478,227		0	0	1,895	3,480,122
2. Annuity considerations			XXX		XXX	
3. Deposit-type contract funds						
4. Other considerations						
5. Totals (Sum of Lines 1 to 4)	3,478,227		0	0	1,895	3,480,122
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit	219,676		0	0	6,407	226,083
6.2 Applied to pay renewal premiums	36,096		0	0	0	36,096
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	890,369		0	0	186,921	1,077,290
6.4 Other						
6.5 Totals (Sum of Lines 6.1 to 6.4)	1,146,141		0	0	193,328	1,339,469
Annuities:						
7.1 Paid in cash or left on deposit						
7.2 Applied to provide paid-up annuities						
7.3 Other						
7.4 Totals (Sum of Lines 7.1 to 7.3)						
8. Grand Totals (Lines 6.5 plus 7.4)	1,146,141		0	0	193,328	1,339,469
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits	3,742,096		0	42,421	212,826	3,997,343
10. Matured endowments	5,457		0	0	34,660	40,117
11. Annuity benefits	0		0	493,544	0	493,544
12. Surrender values and withdrawals for life contracts	1,573,118		0	0	42,156	1,615,274
13. Aggregate write-ins for miscellaneous direct claims and benefits paid						
14. All other benefits, except accident and health	352,143		0	0	17	352,160
15. Totals	5,672,814		0	535,965	289,659	6,498,438
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year .....	.53	319,643	0	.0	0	0	865	.315,096	918	.634,740
17. Incurred during current year	383	3,780,652			0	42,421	(665)	.224,346	(282)	.4,047,419
Settled during current year:										
18.1 By payment in full	393	3,747,553				42,421	100	.247,486	493	.4,037,460
18.2 By payment on compromised claims										
18.3 Totals paid	393	3,747,553	0	.0	0	42,421	100	.247,486	493	.4,037,460
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	393	3,747,553	0	.0	0	42,421	100	.247,486	493	.4,037,460
19. Unpaid Dec. 31, current year (16+17-18.6)	43	352,743	0		0	0	100	.291,956	143	.644,699
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	12,291	250,196,186	0	(a)	0	0	3,835	.6,734,386	16,126	.256,930,572
21. Issued during year	166	5,076,324							166	.5,076,324
22. Other changes to in force (Net)	(913)	(22,330,777)					(299)	(133,465)	(1,212)	(22,464,242)
23. In force December 31 of current year	11,544	232,941,733	0	(a)	0	0	3,536	.6,600,921	15,080	.239,542,654

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

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

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancellable (b)					
25.2 Guaranteed renewable (b)	1,058,944	1,054,962	0	641,857	.632,852
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	1,058,944	1,054,962	0	641,857	.632,852
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,058,944	1,054,962	0	641,857	.632,852

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



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Wisconsin

NAIC Group Code 0836

DURING THE YEAR 2019

NAIC Company Code 70483

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		1,631,456	0	0	327	1,631,783
2. Annuity considerations			XXX		XXX	
3. Deposit-type contract funds						
4. Other considerations						
5. Totals (Sum of Lines 1 to 4)		1,631,456	0	0	327	1,631,783
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit		109,051	0	0	1,273	110,324
6.2 Applied to pay renewal premiums		11,113	0	0	0	11,113
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period		167,652	0	0	24,279	191,931
6.4 Other						
6.5 Totals (Sum of Lines 6.1 to 6.4)		287,816	0	0	25,552	313,368
Annuites:						
7.1 Paid in cash or left on deposit						
7.2 Applied to provide paid-up annuities						
7.3 Other						
7.4 Totals (Sum of Lines 7.1 to 7.3)						
8. Grand Totals (Lines 6.5 plus 7.4)		287,816	0	0	25,552	313,368
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits		1,060,861	0	2,057	54,714	1,117,632
10. Matured endowments		1,782	0	0	719	2,501
11. Annuity benefits		0	0	151,956	0	151,956
12. Surrender values and withdrawals for life contracts		401,290	0	0	436	401,726
13. Aggregate write-ins for miscellaneous direct claims and benefits paid						
14. All other benefits, except accident and health		169,659	0	0	0	169,659
15. Totals		1,633,592	0	154,013	55,869	1,843,474
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	10	103,757	0	0	0	0	17	30,271	.27	.134,028
17. Incurred during current year	156	1,093,117			0	2,057	9	72,711	165	1,167,885
Settled during current year:										
18.1 By payment in full	136	1,062,643				2,057	18	55,433	154	1,120,133
18.2 By payment on compromised claims										
18.3 Totals paid	136	1,062,643	0	0	2,057	18	55,433	154	1,120,133	
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	136	1,062,643	0	0	2,057	18	55,433	154	1,120,133	
19. Unpaid Dec. 31, current year (16+17-18.6)	30	134,231	0	0	0	0	8	47,549	38	181,779
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	6,308	107,282,039	0	(a)	0	0	652	1,182,909	6,960	108,464,948
21. Issued during year	163	4,749,164							163	4,749,164
22. Other changes to in force (Net)	(378)	(5,601,360)					(49)	(63,796)	(427)	(5,665,156)
23. In force December 31 of current year	6,093	106,429,843	0	(a)	0	0	603	1,119,113	6,696	107,548,956

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

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

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

ACCIDENT AND HEALTH INSURANCE

		1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)						
24.1 Federal Employees Health Benefits Plan premium (b)						
24.2 Credit (Group and Individual)						
24.3 Collectively renewable policies/certificates (b)						
24.4 Medicare Title XVIII exempt from state taxes or fees						
Other Individual Policies:						
25.1 Non-cancellable (b)						
25.2 Guaranteed renewable (b)		46,022	45,849	0	11,397	11,237
25.3 Non-renewable for stated reasons only (b)						
25.4 Other accident only						
25.5 All other (b)						
25.6 Totals (sum of Lines 25.1 to 25.5)		46,022	45,849	0	11,397	11,237
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)		46,022	45,849	0	11,397	11,237

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



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Wyoming

NAIC Group Code 0836

DURING THE YEAR 2019

NAIC Company Code 70483

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		9,195	0	0	20	9,215
2. Annuity considerations			XXX		XXX	
3. Deposit-type contract funds						
4. Other considerations						
5. Totals (Sum of Lines 1 to 4)		9,195	0	0	20	9,215
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit		1,996	0	0	0	1,996
6.2 Applied to pay renewal premiums		565	0	0	0	565
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period		5,454	0	0	833	6,287
6.4 Other						
6.5 Totals (Sum of Lines 6.1 to 6.4)		8,015	0	0	833	8,848
Annuites:						
7.1 Paid in cash or left on deposit						
7.2 Applied to provide paid-up annuities						
7.3 Other						
7.4 Totals (Sum of Lines 7.1 to 7.3)						
8. Grand Totals (Lines 6.5 plus 7.4)		8,015	0	0	833	8,848
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits						
10. Matured endowments		1,000	0	0	0	1,000
11. Annuity benefits						
12. Surrender values and withdrawals for life contracts		4,129	0	0	0	4,129
13. Aggregate write-ins for miscellaneous direct claims and benefits paid						
14. All other benefits, except accident and health		2,226	0	0	0	2,226
15. Totals		7,355	0	0	0	7,355
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	0	0	0	.0	0	0	1	825	1	825
17. Incurred during current year	1	1,000			0	0	2	1,691	3	2,691
Settled during current year:										
18.1 By payment in full	1	1,000				0		0	1	1,000
18.2 By payment on compromised claims										
18.3 Totals paid	1	1,000	0	.0	0	0	0	0	1	1,000
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1	1,000	0	.0	0	0	0	0	1	1,000
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	3	2,516	3	2,516
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	150	1,067,229	0	(a)	0	0	31	41,146	181	1,108,375
21. Issued during year										
22. Other changes to in force (Net)	(6)	33,534					(3)	(1,183)	(9)	32,351
23. In force December 31 of current year	144	1,100,763	0	(a)	0	0	28	39,963	172	1,140,726

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

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

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

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies/certificates (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancellable (b)					
25.2 Guaranteed renewable (b)	264	263	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	264	263	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	264	263	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF American Samoa

DURING THE YEAR 2019

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

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

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

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

ACCIDENT AND HEALTH INSURANCE

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

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



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Guam

NAIC Group Code 0836

DURING THE YEAR 2019

NAIC Company Code 70483

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		1,800	0	0	0	1,800
2. Annuity considerations			XXX		XXX	
3. Deposit-type contract funds						
4. Other considerations						
5. Totals (Sum of Lines 1 to 4)		1,800	0	0	0	1,800
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit		121	0	0	0	121
6.2 Applied to pay renewal premiums		140	0	0	0	140
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period		127	0	0	46	173
6.4 Other						
6.5 Totals (Sum of Lines 6.1 to 6.4)		388	0	0	46	434
Annuites:						
7.1 Paid in cash or left on deposit						
7.2 Applied to provide paid-up annuities						
7.3 Other						
7.4 Totals (Sum of Lines 7.1 to 7.3)			0	0	46	434
8. Grand Totals (Lines 6.5 plus 7.4)		388	0	0	46	434
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits						
10. Matured endowments						
11. Annuity benefits						
12. Surrender values and withdrawals for life contracts						
13. Aggregate write-ins for miscellaneous direct claims and benefits paid						
14. All other benefits, except accident and health						
15. Totals						
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	9	242,265	0	(a) 0	0	0	1	1,448	10	243,713
21. Issued during year										
22. Other changes to in force (Net)	0	709					0	54	0	763
23. In force December 31 of current year	9	242,974	0	(a) 0	0	0	1	1,502	10	244,476

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

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

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

ACCIDENT AND HEALTH INSURANCE

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

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



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Puerto Rico

DURING THE YEAR 2019

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		11,210	0	0	40	11,250
2. Annuity considerations			XXX		XXX	
3. Deposit-type contract funds						
4. Other considerations						
5. Totals (Sum of Lines 1 to 4)		11,210	0	0	40	11,250
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit		1,054	0	0	117	1,171
6.2 Applied to pay renewal premiums						
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period		2,938	0	0	2,094	5,032
6.4 Other						
6.5 Totals (Sum of Lines 6.1 to 6.4)		3,992	0	0	2,211	6,203
Annuites:						
7.1 Paid in cash or left on deposit						
7.2 Applied to provide paid-up annuities						
7.3 Other						
7.4 Totals (Sum of Lines 7.1 to 7.3)						
8. Grand Totals (Lines 6.5 plus 7.4)		3,992	0	0	2,211	6,203
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits		2,941	0	0	5,533	8,474
10. Matured endowments		1,000	0	0	0	1,000
11. Annuity benefits		0	0	20,141	0	20,141
12. Surrender values and withdrawals for life contracts		6,577	0	0	0	6,577
13. Aggregate write-ins for miscellaneous direct claims and benefits paid						
14. All other benefits, except accident and health		1,954	0	0	0	1,954
15. Totals		12,472	0	20,141	5,533	38,146
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	1	2,500	0	.0	0	0	0	0	1	2,500
17. Incurred during current year	1	1,441			0	0	2	10,327	3	11,768
Settled during current year:										
18.1 By payment in full	2	3,941				0	1	5,533	3	9,474
18.2 By payment on compromised claims										
18.3 Totals paid	2	3,941	0	.0	0	0	1	5,533	3	9,474
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	2	3,941	0	.0	0	0	1	5,533	3	9,474
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	1	4,794	1	4,794
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	.66	585,809	0	(a)	0	0	22	80,743	.88	.666,552
21. Issued during year										
22. Other changes to in force (Net)	(6)	(32,766)					(3)	(8,380)	(9)	(41,146)
23. In force December 31 of current year	60	553,043	0	(a)	0	0	19	72,363	79	625,406

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

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

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

ACCIDENT AND HEALTH INSURANCE

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

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



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Western and Southern Life Insurance Company

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

DURING THE YEAR 2019

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		1,189	0	0	0	1,189
2. Annuity considerations			XXX		XXX	
3. Deposit-type contract funds						
4. Other considerations						
5. Totals (Sum of Lines 1 to 4)		1,189	0	0	0	1,189
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit		30	0	0	0	30
6.2 Applied to pay renewal premiums						
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period		903	0	0	30	933
6.4 Other						
6.5 Totals (Sum of Lines 6.1 to 6.4)		933	0	0	30	963
Annuities:						
7.1 Paid in cash or left on deposit						
7.2 Applied to provide paid-up annuities						
7.3 Other						
7.4 Totals (Sum of Lines 7.1 to 7.3)						
8. Grand Totals (Lines 6.5 plus 7.4)		933	0	0	30	963
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits						
10. Matured endowments						
11. Annuity benefits						
12. Surrender values and withdrawals for life contracts						
13. Aggregate write-ins for miscellaneous direct claims and benefits paid						
14. All other benefits, except accident and health		8	0	0	0	8
15. Totals		8	0	0	0	8
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	13	222,826	0	(a) 0	0	0	1	1,082	14	223,908
21. Issued during year										
22. Other changes to in force (Net)	0	2,284					0	40	0	2,324
23. In force December 31 of current year	13	225,110	0	(a) 0	0	0	1	1,122	14	226,232

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

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

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

ACCIDENT AND HEALTH INSURANCE

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

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



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Northern Mariana Islands

NAIC Group Code 0836

DURING THE YEAR 2019

NAIC Company Code 70483

LIFE INSURANCE

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

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

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

ACCIDENT AND HEALTH INSURANCE

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

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



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Canada

NAIC Group Code 0836

DURING THE YEAR 2019

NAIC Company Code 70483

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		14	0	0	0	14
2. Annuity considerations			XXX		XXX	
3. Deposit-type contract funds						
4. Other considerations						
5. Totals (Sum of Lines 1 to 4)		14	0	0	0	14
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit		441	0	0	113	554
6.2 Applied to pay renewal premiums						
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period		1,833	0	0	1,004	2,837
6.4 Other						
6.5 Totals (Sum of Lines 6.1 to 6.4)		2,274	0	0	1,117	3,391
Annuites:						
7.1 Paid in cash or left on deposit						
7.2 Applied to provide paid-up annuities						
7.3 Other						
7.4 Totals (Sum of Lines 7.1 to 7.3)						
8. Grand Totals (Lines 6.5 plus 7.4)		2,274	0	0	1,117	3,391
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits		185	0	0	0	185
10. Matured endowments						
11. Annuity benefits						
12. Surrender values and withdrawals for life contracts		0	0	0	2,107	2,107
13. Aggregate write-ins for miscellaneous direct claims and benefits paid						
14. All other benefits, except accident and health		244	0	0	0	244
15. Totals		429	0	0	2,107	2,536
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	0	0	0	.0	0	0	0	0	0	0
17. Incurred during current year	0	185	0	.0	0	0	.1	.0	.1	185
Settled during current year:										
18.1 By payment in full		185				0	1	0	1	185
18.2 By payment on compromised claims										
18.3 Totals paid	0	185	0	.0	0	0	1	0	1	185
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	0	185	0	.0	0	0	1	0	1	185
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	.58	216,934	0	(a)	0	0	0	0	.58	.216,934
21. Issued during year										
22. Other changes to in force (Net)	(3)	(7,705)					0	0	(3)	(7,705)
23. In force December 31 of current year	55	209,229	0	(a)	0	0	0	0	55	209,229

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

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

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

ACCIDENT AND HEALTH INSURANCE

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

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



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Other Aliens

DURING THE YEAR 2019

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		62,988	0	0	0	62,988
2. Annuity considerations		0	0	0	0	0
3. Deposit-type contract funds		0	XXX	0	XXX	0
4. Other considerations		0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)		62,988	0	0	0	62,988
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit		5,584	0	0	0	5,584
6.2 Applied to pay renewal premiums		2,162	0	0	0	2,162
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period		17,114	0	0	2,727	19,841
6.4 Other		0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4)		24,860	0	0	2,727	27,587
Annuites:						
7.1 Paid in cash or left on deposit		0	0	0	0	0
7.2 Applied to provide paid-up annuities		0	0	0	0	0
7.3 Other		0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)		24,860	0	0	2,727	27,587
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits		2,561	0	0	3,441	6,002
10. Matured endowments		0	0	0	0	0
11. Annuity benefits		0	0	340	0	340
12. Surrender values and withdrawals for life contracts		15,526	0	0	0	15,526
13. Aggregate write-ins for miscellaneous direct claims and benefits paid		0	0	0	0	0
14. All other benefits, except accident and health		19,258	0	0	0	19,258
15. Totals		37,345	0	340	3,441	41,126
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)		0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year	2	2,561	0	0	0	0	1	4,828	3	7,389
Settled during current year:										
18.1 By payment in full	2	2,561	0	0	0	0	0	3,441	2	6,002
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	2	2,561	0	0	0	0	0	3,441	2	6,002
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements	2	2,561	0	0	0	0	0	3,441	2	6,002
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	1	1,387	1	1,387
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	296	5,789,492	0	(a) 0	0	0	71	133,748	367	5,923,240
21. Issued during year	0	0	0	0	0	0	0	0	0	0
22. Other changes to in force (Net)	3	2,040,870	0	0	0	0	(6)	(5,194)	(3)	2,035,676
23. In force December 31 of current year	299	7,830,362	0	(a) 0	0	0	65	128,554	364	7,958,916

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	0	0	0	0	0
24.1 Federal Employees Health Benefits Plan premium (b)	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively renewable policies/certificates (b)	0	0	0	0	0
24.4 Medicare Title XVIII exempt from state taxes or fees	0	0	0	0	0
Other Individual Policies:					
25.1 Non-cancelable (b)	0	0	0	0	0
25.2 Guaranteed renewable (b)	1,275	1,270	0	8,941	8,816
25.3 Non-renewable for stated reasons only (b)	0	0	0	0	0
25.4 Other accident only	0	0	0	0	0
25.5 All other (b)	0	0	0	0	0
25.6 Totals (sum of Lines 25.1 to 25.5)	1,275	1,270	0	8,941	8,816
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,275	1,270	0	8,941	8,816

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



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Grand Total

DURING THE YEAR 2019

NAIC Group Code 0836

NAIC Company Code 70483

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		170,260,015	0	0	87,952	170,347,967
2. Annuity considerations		14,914	0	0	0	14,914
3. Deposit-type contract funds		0	XXX	0	XXX	0
4. Other considerations		0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)		170,274,929	0	0	87,952	170,362,881
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
Life insurance:						
6.1 Paid in cash or left on deposit		11,542,519	0	0	435,901	11,978,420
6.2 Applied to pay renewal premiums		2,149,496	0	0	0	2,149,496
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period		28,865,794	0	0	9,660,290	38,526,084
6.4 Other		609	0	0	0	609
6.5 Totals (Sum of Lines 6.1 to 6.4)		42,558,418	0	0	10,096,191	52,654,609
Annuities:						
7.1 Paid in cash or left on deposit		0	0	0	0	0
7.2 Applied to provide paid-up annuities		0	0	0	0	0
7.3 Other		0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)		0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)		42,558,418	0	0	10,096,191	52,654,609
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits		122,096,564	0	5,479,766	15,165,672	142,742,002
10. Matured endowments		2,170,469	0	0	2,090,060	4,260,529
11. Annuity benefits		170,442	0	49,895,307	0	50,065,749
12. Surrender values and withdrawals for life contracts		50,639,464	0	0	2,616,710	53,256,174
13. Aggregate write-ins for miscellaneous direct claims and benefits paid		0	0	0	0	0
14. All other benefits, except accident and health		19,089,908	0	1,409,334	261,278	20,760,520
15. Totals		194,166,847	0	56,784,407	20,133,720	271,084,974
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page		0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)		0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year	4,103	18,069,024	0	0	18	590,454	9,028	13,374,203	13,149	32,033,681
17. Incurred during current year	18,398	124,671,782	0	0	157	5,319,747	2,224	21,811,688	20,779	151,803,217
Settled during current year:										
18.1 By payment in full	18,146	124,267,033	0	0	159	5,479,766	6,631	17,255,732	24,936	147,002,531
18.2 By payment on compromised claims	12	7,391	0	0	0	0	0	0	12	7,391
18.3 Totals paid	18,158	124,274,424	0	0	159	5,479,766	6,631	17,255,732	24,948	147,009,922
18.4 Reduction by compromise	12	147,609	0	0	0	0	0	0	12	147,609
18.5 Amount rejected	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements	18,170	124,422,033	0	0	159	5,479,766	6,631	17,255,732	24,960	147,157,531
19. Unpaid Dec. 31, current year (16+17-18.6)	4,331	18,318,772	0	0	16	430,436	4,621	17,930,159	8,968	36,679,367
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	674,625	12,020,274,082	0	(a) 0	694,007,286	187,121	371,493,269	861,746	13,085,774,637	
21. Issued during year	13,008	552,370,521	0	0	0	0	0	0	13,008	552,370,521
22. Other changes to in force (Net)	(43,513)	(842,131,070)	0	0	97,823,870	(13,867)	(16,125,322)	(57,380)	(760,432,522)	
23. In force December 31 of current year	644,120	11,730,513,533	0	(a) 0	791,831,156	173,254	355,367,947	817,374	12,877,712,636	

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

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred				
					Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	0	0	0	0	0	0	0	0	0
24.1 Federal Employees Health Benefits Plan premium (b)	0	0	0	0	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0	0	0	0	0
24.3 Collectively renewable policies/certificates (b)	0	0	0	0	0	0	0	0	0
24.4 Medicare Title XVIII exempt from state taxes or fees	0	0	0	0	0	0	0	0	0
Other Individual Policies:									
25.1 Non-cancellable (b)	0	0	0	0	0	0	0	0	0
25.2 Guaranteed renewable (b)	25,111,971	25,017,543	0	15,090,562	14,878,851				
25.3 Non-renewable for stated reasons only (b)	0	0	0	0	0	0	0	0	0
25.4 Other accident only	0	0	0	0	0	0	0	0	0
25.5 All other (b)	0	0	0	0	0	0	0	0	0
25.6 Totals (sum of Lines 25.1 to 25.5)	25,111,971	25,017,543	0	15,090,562	14,878,851				
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	25,111,971	25,017,543	0	15,090,562	14,878,851				

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 8 .

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Western and Southern Life Insurance Company
FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE

INTEREST MAINTENANCE RESERVE

	1 Amount
1. Reserve as of December 31, Prior Year	59,047,803
2. Current year's realized pre-tax capital gains/(losses) of \$ 7,666,508 transferred into the reserve net of taxes of \$ 1,657,833	6,008,675
3. Adjustment for current year's liability gains/(losses) released from the reserve .....	.....
4. Balance before reduction for amount transferred to Summary of Operations (Line 1 + Line 2 + Line 3)	65,056,478
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4)	5,905,915
6. Reserve as of December 31, current year (Line 4 minus Line 5)	59,150,563

AMORTIZATION

Year of Amortization	1 Reserve as of December 31, Prior Year	2 Current Year's Realized Capital Gains/(Losses) Transferred into the Reserve Net of Taxes	3 Adjustment for Current Year's Liability Gains/(Losses) Released From the Reserve	4 Balance Before Reduction for Current Year's Amortization (Cols. 1 + 2 + 3)
1. 2019	5,582,048	323,867	0	5,905,915
2. 2020	4,702,744	237,848	0	4,940,592
3. 2021	4,488,469	231,854	0	4,720,323
4. 2022	4,236,073	239,737	0	4,475,810
5. 2023	4,107,121	244,234	0	4,351,355
6. 2024	3,985,864	247,784	0	4,233,648
7. 2025	3,888,275	246,935	0	4,135,210
8. 2026	3,866,879	240,155	0	4,107,034
9. 2027	3,833,442	236,476	0	4,069,918
10. 2028	3,704,855	231,623	0	3,936,478
11. 2029	3,370,197	238,792	0	3,608,989
12. 2030	2,863,388	237,043	0	3,100,431
13. 2031	2,309,960	218,327	0	2,528,287
14. 2032	1,676,086	204,466	0	1,880,552
15. 2033	1,183,261	185,236	0	1,368,497
16. 2034	917,897	168,461	0	1,086,358
17. 2035	727,795	162,754	0	890,549
18. 2036	587,235	165,368	0	752,603
19. 2037	505,139	171,831	0	676,970
20. 2038	423,107	177,685	0	600,792
21. 2039	354,166	180,158	0	534,324
22. 2040	338,266	183,735	0	522,001
23. 2041	323,973	186,111	0	510,084
24. 2042	313,264	183,564	0	496,828
25. 2043	272,463	188,529	0	460,992
26. 2044	214,692	186,448	0	401,140
27. 2045	142,929	172,612	0	315,541
28. 2046	78,687	137,385	0	216,072
29. 2047	36,238	98,635	0	134,873
30. 2048	13,290	59,886	0	73,176
31. 2049 and Later		21,136	0	21,136
32. Total (Lines 1 to 31)	59,047,803	6,008,675	0	65,056,478

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Western and Southern Life Insurance Company

ASSET VALUATION RESERVE

	Default Component			Equity Component			7 Total Amount (Cols. 3 + 6)
	1 Other Than Mortgage Loans	2 Mortgage Loans	3 Total (Cols. 1 + 2)	4 Common Stock	5 Real Estate and Other Invested Assets	6 Total (Cols. 4 + 5)	
1. Reserve as of December 31, prior year	19,820,528	766,652	20,587,181	98,658,542	152,773,971	251,432,513	272,019,694
2. Realized capital gains/(losses) net of taxes - General Account	2,840,060		2,840,060	25,774,850	(16,021,225)	9,753,625	12,593,685
3. Realized capital gains/(losses) net of taxes - Separate Accounts			0			0	0
4. Unrealized capital gains/(losses) net of deferred taxes - General Account	763,432		763,432	107,173,208	(74,483,856)	32,689,352	33,452,784
5. Unrealized capital gains/(losses) net of deferred taxes - Separate Accounts			0			0	0
6. Capital gains credited/(losses charged) to contract benefits, payments or reserves			0			0	0
7. Basic contribution	3,969,388	240,662	4,210,050	0	3,049,047	3,049,047	7,259,097
8. Accumulated balances (Lines 1 through 5 - 6 + 7)	27,393,408	1,007,314	28,400,723	231,606,600	65,317,937	296,924,537	325,325,260
9. Maximum reserve	21,581,413	.936,404	22,517,817	130,632,889	196,757,110	327,390,000	349,907,817
10. Reserve objective	13,174,973	716,922	13,891,896	130,632,889	193,268,244	323,901,133	337,793,029
11. 20% of (Line 10 - Line 8)	(2,843,687)	(58,078)	(2,901,765)	(20,194,742)	25,590,061	5,395,319	2,493,554
12. Balance before transfers (Lines 8 + 11)	24,549,721	.949,236	25,498,957	211,411,858	90,907,999	302,319,856	327,818,814
13. Transfers			0	(80,778,969)	80,778,969	0	0
14. Voluntary contribution			0			0	0
15. Adjustment down to maximum/up to zero	(2,968,308)	(12,832)	(2,981,140)			0	(2,981,140)
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15)	21,581,413	936,404	22,517,817	130,632,889	171,686,968	302,319,856	324,837,674

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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
LONG-TERM BONDS												
1.		Exempt Obligations	29,578,776	XXX	XXX	29,578,776	0.0000	0	0.0000	0	0.0000	0
2.	1	Highest Quality	1,698,732,388	XXX	XXX	1,698,732,388	0.0005	849,366	0.0016	2,717,972	0.0033	5,605,817
3.	2	High Quality	1,046,307,631	XXX	XXX	1,046,307,631	0.0021	2,197,246	0.0064	6,696,369	0.0106	11,090,861
4.	3	Medium Quality	44,288,257	XXX	XXX	44,288,257	0.0099	438,454	0.0263	1,164,781	0.0376	1,665,238
5.	4	Low Quality	4,280,389	XXX	XXX	4,280,389	0.0245	104,870	0.0572	244,838	0.0817	349,708
6.	5	Lower Quality	3,468,964	XXX	XXX	3,468,964	0.0630	218,545	0.1128	391,299	0.1880	652,165
7.	6	In or Near Default	5,082,635	XXX	XXX	5,082,635	0.0000	0	0.2370	1,204,584	0.2370	1,204,584
8.		Total Unrated Multi-class Securities Acquired by Conversion		XXX	XXX	0	XXX	0	XXX	0	XXX	0
9.		Total Long-Term Bonds (Sum of Lines 1 through 8)	2,831,739,040	XXX	XXX	2,831,739,040	XXX	3,808,480	XXX	12,419,844	XXX	20,568,374
PREFERRED STOCK												
10.	1	Highest Quality	3,572,800	XXX	XXX	3,572,800	0.0005	1,786	0.0016	5,716	0.0033	11,790
11.	2	High Quality	15,035,635	XXX	XXX	15,035,635	0.0021	31,575	0.0064	96,228	0.0106	159,378
12.	3	Medium Quality	3,850,997	XXX	XXX	3,850,997	0.0099	38,125	0.0263	101,281	0.0376	144,797
13.	4	Low Quality	1,579,354	XXX	XXX	1,579,354	0.0245	38,694	0.0572	90,339	0.0817	129,033
14.	5	Lower Quality		XXX	XXX	0	0.0630	0	0.1128	0	0.1880	0
15.	6	In or Near Default	1,292,911	XXX	XXX	1,292,911	0.0000	0	0.2370	306,420	0.2370	306,420
16.		Affiliated Life with AVR		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
17.		Total Preferred Stocks (Sum of Lines 10 through 16)	25,331,697	XXX	XXX	25,331,697	XXX	110,180	XXX	599,985	XXX	751,419
SHORT - TERM BONDS												
18.		Exempt Obligations		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
19.	1	Highest Quality	7,171,775	XXX	XXX	7,171,775	0.0005	3,586	0.0016	11,475	0.0033	23,667
20.	2	High Quality	22,448,447	XXX	XXX	22,448,447	0.0021	47,142	0.0064	143,670	0.0106	237,954
21.	3	Medium Quality		XXX	XXX	0	0.0099	0	0.0263	0	0.0376	0
22.	4	Low Quality		XXX	XXX	0	0.0245	0	0.0572	0	0.0817	0
23.	5	Lower Quality		XXX	XXX	0	0.0630	0	0.1128	0	0.1880	0
24.	6	In or Near Default		XXX	XXX	0	0.0000	0	0.2370	0	0.2370	0
25.		Total Short - Term Bonds (Sum of Lines 18 through 24)	29,620,222	XXX	XXX	29,620,222	XXX	50,728	XXX	155,145	XXX	261,620
DERIVATIVE INSTRUMENTS												
26.		Exchange Traded		XXX	XXX	0	0.0005	0	0.0016	0	0.0033	0
27.	1	Highest Quality		XXX	XXX	0	0.0005	0	0.0016	0	0.0033	0
28.	2	High Quality		XXX	XXX	0	0.0021	0	0.0064	0	0.0106	0
29.	3	Medium Quality		XXX	XXX	0	0.0099	0	0.0263	0	0.0376	0
30.	4	Low Quality		XXX	XXX	0	0.0245	0	0.0572	0	0.0817	0
31.	5	Lower Quality		XXX	XXX	0	0.0630	0	0.1128	0	0.1880	0
32.	6	In or Near Default		XXX	XXX	0	0.0000	0	0.2370	0	0.2370	0
33.		Total Derivative Instruments	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
34.		Total (Lines 9 + 17 + 25 + 33)	2,886,690,959	XXX	XXX	2,886,690,959	XXX	3,969,388	XXX	13,174,973	XXX	21,581,413

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Western and Southern Life Insurance Company

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

Line Num- ber	NAIC Design- nation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
31		MORTGAGE LOANS										
35.		In Good Standing:										
36.		Farm Mortgages - CM1 - Highest Quality				XXX	0	0.0011	0	0.0057	0	0.0074
37.		Farm Mortgages - CM2 - High Quality				XXX	0	0.0040	0	0.0114	0	0.0149
38.		Farm Mortgages - CM3 - Medium Quality				XXX	0	0.0069	0	0.0200	0	0.0257
39.		Farm Mortgages - CM4 - Low Medium Quality				XXX	0	0.0120	0	0.0343	0	0.0428
40.		Farm Mortgages - CM5 - Low Quality				XXX	0	0.0183	0	0.0486	0	0.0628
41.		Residential Mortgages - Insured or Guaranteed				XXX	0	0.0003	0	0.0007	0	0.0011
42.		Residential Mortgages - All Other				XXX	0	0.0015	0	0.0034	0	0.0046
43.		Commercial Mortgages - Insured or Guaranteed				XXX	0	0.0003	0	0.0007	0	0.0011
44.		Commercial Mortgages - All Other - CM1 - Highest Quality	12,093,301			XXX	12,093,301	0.0011	13,303	0.0057	68,932	0.0074
45.		Commercial Mortgages - All Other - CM2 - High Quality	56,757,034			XXX	56,757,034	0.0040	227,028	0.0114	647,030	0.0149
46.		Commercial Mortgages - All Other - CM3 - Medium Quality	48,022			XXX	48,022	0.0069	331	0.0200	960	0.0257
47.		Commercial Mortgages - All Other - CM4 - Low Medium Quality				XXX	0	0.0120	0	0.0343	0	0.0428
		Commercial Mortgages - All Other - CM5 - Low Quality				XXX	0	0.0183	0	0.0486	0	0.0628
48.		Overdue, Not in Process:										
49.		Farm Mortgages				XXX	0	0.0480	0	0.0868	0	0.1371
50.		Residential Mortgages - Insured or Guaranteed				XXX	0	0.0006	0	0.0014	0	0.0023
51.		Residential Mortgages - All Other				XXX	0	0.0029	0	0.0066	0	0.0103
52.		Commercial Mortgages - Insured or Guaranteed				XXX	0	0.0006	0	0.0014	0	0.0023
		Commercial Mortgages - All Other				XXX	0	0.0480	0	0.0868	0	0.1371
53.		In Process of Foreclosure:										
54.		Farm Mortgages				XXX	0	0.0000	0	0.1942	0	0.1942
55.		Residential Mortgages - Insured or Guaranteed				XXX	0	0.0000	0	0.0046	0	0.0046
56.		Residential Mortgages - All Other				XXX	0	0.0000	0	0.0149	0	0.0149
57.		Commercial Mortgages - Insured or Guaranteed				XXX	0	0.0000	0	0.0046	0	0.0046
58.		Commercial Mortgages - All Other				XXX	0	0.0000	0	0.1942	0	0.1942
		Total Schedule B Mortgages (Sum of Lines 35 through 57)	68,898,357	0	XXX	68,898,357	XXX	240,662	XXX	716,922	XXX	936,404
59.		Schedule DA Mortgages				XXX	0	0.0034	0	0.0114	0	0.0149
60.		Total Mortgage Loans on Real Estate (Lines 58 + 59)	68,898,357	0	XXX	68,898,357	XXX	240,662	XXX	716,922	XXX	936,404

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Western and Southern Life Insurance Company

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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
1.		COMMON STOCK	890,658,756	XXX	XXX	890,658,756	0.0000	0	0.1461 (a)	130,125,244	0.1461 (a)	130,125,244
2.		Unaffiliated - Public	2,610,000	XXX	XXX	2,610,000	0.0000	0	0.1945	507,645	0.1945	507,645
3.		Federal Home Loan Bank		XXX	XXX	0	0.0000	0	0.0061	0	0.0097	0
4.		Affiliated - Life with AVR	3,594,939,682	XXX	XXX	3,594,939,682	0.0000	0	0.0000	0	0.0000	0
Affiliated - Investment Subsidiary:		Fixed Income - Exempt Obligations				0	XXX		XXX		XXX	
5.		Fixed Income - Highest Quality				0	XXX		XXX		XXX	
6.		Fixed Income - High Quality				0	XXX		XXX		XXX	
7.		Fixed Income - Medium Quality				0	XXX		XXX		XXX	
8.		Fixed Income - Low Quality				0	XXX		XXX		XXX	
9.		Fixed Income - Lower Quality				0	XXX		XXX		XXX	
10.		Fixed Income - In/Near Default				0	XXX		XXX		XXX	
11.		Unaffiliated Common Stock - Public				0	0.0000	0	0.1461 (a)	0	0.1461 (a)	0
12.		Unaffiliated Common Stock - Private				0	0.0000	0	0.1945	0	0.1945	0
13.		Real Estate				0	(b)	0	(b)	0	(b)	0
14.		Affiliated - Certain Other (See SVO Purposes and Procedures Manual)		XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
15.		Affiliated - All Other		XXX	XXX	0	0.0000	0	0.1945	0	0.1945	0
16.		Total Common Stock (Sum of Lines 1 through 16)	4,488,208,438	0	0	4,488,208,438	XXX	0	XXX	130,632,889	XXX	130,632,889
18.		REAL ESTATE										
19.		Home Office Property (General Account only)	21,717,938			21,717,938	0.0000	0	0.0912	1,980,676	0.0912	1,980,676
20.		Investment Properties	2,887,879			2,887,879	0.0000	0	0.0912	263,375	0.0912	263,375
21.		Properties Acquired in Satisfaction of Debt				0	0.0000	0	0.1337	0	0.1337	0
		Total Real Estate (Sum of Lines 18 through 20)	24,605,817	0	0	24,605,817	XXX	0	XXX	2,244,051	XXX	2,244,051
22.	1	OTHER INVESTED ASSETS										
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS										
		Exempt Obligations		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
		Highest Quality	3,932,414	XXX	XXX	3,932,414	0.0005	1,966	0.0016	6,292	0.0033	12,977
		High Quality		XXX	XXX	0	0.0021	0	0.0064	0	0.0106	0
		Medium Quality	281,144,239	XXX	XXX	281,144,239	0.0099	2,783,328	0.0263	7,394,093	0.0376	10,571,023
		Low Quality	9,791,742	XXX	XXX	9,791,742	0.0245	239,898	0.0572	560,088	0.0817	799,985
		Lower Quality		XXX	XXX	0	0.0630	0	0.1128	0	0.1880	0
27.	2	In or Near Default		XXX	XXX	0	0.0000	0	0.2370	0	0.2370	0
		Total with Bond Characteristics (Sum of Lines 22 through 28)	294,868,395	XXX	XXX	294,868,395	XXX	3,025,192	XXX	7,960,473	XXX	11,383,986

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Western and Southern Life Insurance Company

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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF PREFERRED STOCKS										
30.	1	Highest Quality	33,944,699	XXX	XXX	33,944,699	0.0005	16,972	0.0016	54,312	0.0033	112,018
31.	2	High Quality		XXX	XXX	0	0.0021	0	0.0064	0	0.0106	0
32.	3	Medium Quality		XXX	XXX	0	0.0099	0	0.0263	0	0.0376	0
33.	4	Low Quality		XXX	XXX	0	0.0245	0	0.0572	0	0.0817	0
34.	5	Lower Quality		XXX	XXX	0	0.0630	0	0.1128	0	0.1880	0
35.	6	In or Near Default		XXX	XXX	0	0.0000	0	0.2370	0	0.2370	0
36.		Affiliated Life with AVR		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
37.		Total with Preferred Stock Characteristics (Sum of Lines 30 through 36)	33,944,699	XXX	XXX	33,944,699	XXX	16,972	XXX	54,312	XXX	112,018
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF MORTGAGE LOANS										
		In Good Standing Affiliated:										
38.		Mortgages - CM1 - Highest Quality			XXX	0	0.0011	0	0.0057	0	0.0074	0
39.		Mortgages - CM2 - High Quality			XXX	0	0.0040	0	0.0114	0	0.0149	0
40.		Mortgages - CM3 - Medium Quality			XXX	0	0.0069	0	0.0200	0	0.0257	0
41.		Mortgages - CM4 - Low Medium Quality			XXX	0	0.0120	0	0.0343	0	0.0428	0
42.		Mortgages - CM5 - Low Quality			XXX	0	0.0183	0	0.0486	0	0.0628	0
43.		Residential Mortgages - Insured or Guaranteed			XXX	0	0.0003	0	0.0007	0	0.0011	0
44.		Residential Mortgages - All Other			XXX	0	0.0015	0	0.0034	0	0.0046	0
45.		Commercial Mortgages - Insured or Guaranteed			XXX	0	0.0003	0	0.0007	0	0.0011	0
		Overdue, Not in Process Affiliated:										
46.		Farm Mortgages			XXX	0	0.0480	0	0.0868	0	0.1371	0
47.		Residential Mortgages - Insured or Guaranteed			XXX	0	0.0006	0	0.0014	0	0.0023	0
48.		Residential Mortgages - All Other			XXX	0	0.0029	0	0.0066	0	0.0103	0
49.		Commercial Mortgages - Insured or Guaranteed			XXX	0	0.0006	0	0.0014	0	0.0023	0
50.		Commercial Mortgages - All Other			XXX	0	0.0480	0	0.0868	0	0.1371	0
		In Process of Foreclosure Affiliated:										
51.		Farm Mortgages			XXX	0	0.0000	0	0.1942	0	0.1942	0
52.		Residential Mortgages - Insured or Guaranteed			XXX	0	0.0000	0	0.0046	0	0.0046	0
53.		Residential Mortgages - All Other			XXX	0	0.0000	0	0.0149	0	0.0149	0
54.		Commercial Mortgages - Insured or Guaranteed			XXX	0	0.0000	0	0.0046	0	0.0046	0
55.		Commercial Mortgages - All Other			XXX	0	0.0000	0	0.1942	0	0.1942	0
56.		Total Affiliated (Sum of Lines 38 through 55)	0	0	XXX	0	XXX	0	XXX	0	XXX	0
57.		Unaffiliated - In Good Standing With Covenants			XXX	0	(c)	0	(c)	0	(c)	0
58.		Unaffiliated - In Good Standing Defeased With Government Securities			XXX	0	0.0011	0	0.0057	0	0.0074	0
59.		Unaffiliated - In Good Standing Primarily Senior			XXX	0	0.0040	0	0.0114	0	0.0149	0
60.		Unaffiliated - In Good Standing All Other			XXX	0	0.0069	0	0.0200	0	0.0257	0
61.		Unaffiliated - Overdue, Not in Process			XXX	0	0.0480	0	0.0868	0	0.1371	0
62.		Unaffiliated - In Process of Foreclosure			XXX	0	0.0000	0	0.1942	0	0.1942	0
63.		Total Unaffiliated (Sum of Lines 57 through 62)	0	0	XXX	0	XXX	0	XXX	0	XXX	0
64.		Total with Mortgage Loan Characteristics (Lines 56 + 63)	0	0	XXX	0	XXX	0	XXX	0	XXX	0

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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
65.		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF COMMON STOCK										
66.		Unaffiliated Public		XXX	XXX	0	0.0000	0	0.1461 (a)	0	0.1461 (a) 0	
67.		Unaffiliated Private	206,151,278	XXX	XXX	206,151,278	0.0000	0	0.1945	40,096,424	0.1945 40,096,424 0	
68.		Affiliated Life with AVR		XXX	XXX	0	0.0000	0	0.0000	0	0.0000 0	
69.		Affiliated Certain Other (See SVO Purposes & Procedures Manual)		XXX	XXX	0	0.0000	0	0.1580	0	0.1580 0	
70.		Affiliated Other - All Other	211,283,316	XXX	XXX	211,283,316	0.0000	0	0.1945	41,094,605	0.1945 41,094,605	
		Total with Common Stock Characteristics (Sum of Lines 65 through 69)	417,434,594	XXX	XXX	417,434,594	XXX	0	XXX	81,191,029	XXX 81,191,029	
71.		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF REAL ESTATE										
72.		Home Office Property (General Account only)				0	0.0000	0	0.0912	0	0.0912 0	
73.		Investment Properties	952,325,822			952,325,822	0.0000	0	0.0912	86,852,115	0.0912 86,852,115 0	
74.		Properties Acquired in Satisfaction of Debt				0	0.0000	0	0.1337	0	0.1337 0	
		Total with Real Estate Characteristics (Sum of Lines 71 through 73)	952,325,822	0	0	952,325,822	XXX	0	XXX	86,852,115	XXX 86,852,115	
75.		LOW INCOME HOUSING TAX CREDIT INVESTMENTS										
76.		Guaranteed Federal Low Income Housing Tax Credit	0			0	0.0003	0	0.0006	0	0.0010 0	
77.		Non-guaranteed Federal Low Income Housing Tax Credit	1,092,533			1,092,533	0.0063	6,883	0.0120	13,110	0.0190 20,758	
78.		Guaranteed State Low Income Housing Tax Credit	0			0	0.0003	0	0.0006	0	0.0010 0	
79.		Non-guaranteed State Low Income Housing Tax Credit	0			0	0.0063	0	0.0120	0	0.0190 0	
80.		All Other Low Income Housing Tax Credit	0			0	0.0273	0	0.0600	0	0.0975 0	
		Total LIHTC (Sum of Lines 75 through 79)	1,092,533	0	0	1,092,533	XXX	6,883	XXX	13,110	XXX 20,758	
81.		ALL OTHER INVESTMENTS										
82.		NAIC 1 Working Capital Finance Investments		XXX		0	0.0000	0	0.0042	0	0.0042 0	
83.		NAIC 2 Working Capital Finance Investments		XXX		0	0.0000	0	0.0137	0	0.0137 0	
84.		Other Invested Assets - Schedule BA	94,640,222	XXX		94,640,222	0.0000	0	0.1580	14,953,155	0.1580 14,953,155 0	
85.		Other Short-Term Invested Assets - Schedule DA		XXX		0	0.0000	0	0.1580	0	0.1580 0	
		Total All Other (Sum of Lines 81, 82, 83 and 84)	94,640,222	XXX	0	94,640,222	XXX	0	XXX	14,953,155	XXX 14,953,155	
86.	Total Other Invested Assets - Schedules BA & DA (Sum of Lines 29, 37, 64, 70, 74, 80 and 85)	1,794,306,265	0	0	1,794,306,265	XXX	3,049,047	XXX	191,024,193	XXX 194,513,060		

(a) Times the company's weighted average portfolio beta (Minimum .1215, Maximum .2431).

(b) Determined using the same factors and breakdowns used for directly owned real estate.

(c) This will be the factor associated with the risk category determined in the company generated worksheet.

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Western and Southern Life Insurance Company

ASSET VALUATION RESERVE

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

NONE

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Western and Southern Life Insurance Company

SCHEDULE F

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

1 Contract Numbers	2 Claim Numbers	3 State of Residence of Claimant	4 Year of Claim for Death or Disability	5 Amount Claimed	6 Amount Paid During the Year	7 Amount Resisted Dec. 31 of Current Year	8 Why Compromised or Resisted
0080818832	2977723	IL	2019	10,000	756	0	No Contract
0000100496	22941725	KY	2019	5,000	253	0	No Contract
0042489589	2916997	LA	2019	2,000	.66	0	No Contract
0080859758	2967223	LA	2019	25,000	230	0	No Contract
0080875829	3086461	MD	2019	5,000	543	0	No Contract
0080844266	2916931	MI	2019	5,000	466	0	No Contract
0080869583	2921203	MI	2019	10,000	.45	0	No Contract
0080221187	2908144	NC	2019	50,000	676	0	No Contract
0049461831	3103185	OH	2019	3,000	364	0	No Contract
0080807720	2908669	OH	2019	20,000	1,729	0	No Contract
0080821419	3011584	OH	2019	10,000	1,770	0	No Contract
0080777987	2925661	TN	2019	10,000	493	0	No Contract
0199999. Death Claims - Ordinary				155,000	7,391	0	XXX
0599999. Death Claims - Disposed Of				155,000	7,391	0	XXX
1099999. Additional Accidental Death Benefits Claims - Disposed Of							XXX
1599999. Disability Benefits Claims - Disposed Of							XXX
2099999. Matured Endowments Claims - Disposed Of							XXX
2599999. Annuities with Life Contingency Claims - Disposed Of							XXX
2699999. Claims Disposed of During Current Year				155,000	7,391	0	XXX
0080820975	3017126	PA	2019	10,000	0	10,000	No Contract
2799999. Death Claims - Ordinary				10,000	0	10,000	XXX
3199999. Death Claims - Resisted				10,000	0	10,000	XXX
3699999. Additional Accidental Death Benefits Claims - Resisted							XXX
4199999. Disability Benefits Claims - Resisted							XXX
4699999. Matured Endowments Claims - Resisted							XXX
5199999. Annuities with Life Contingencies Claims - Resisted							XXX
5299999. Claims Resisted During Current Year				10,000	0	10,000	XXX
5399999 - Totals				165,000	7,391	10,000	XXX

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Western and Southern Life Insurance Company

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT

	Total		Group Accident and Health		Credit Accident and Health (Group and Individual)		Collectively Renewable		Other Individual Contracts									
	1 Amount	2 %							11 Amount	12 %	13 Amount	14 %	15 Amount	16 %	17 Amount	18 %		
PART 1. - ANALYSIS OF UNDERWRITING OPERATIONS																		
1. Premiums written	20,094,605	XXX		XXX		XXX		XXX		XXX		XXX		XXX		XXX		XXX
2. Premiums earned	20,181,408	XXX		XXX		XXX		XXX		XXX		XXX		XXX		XXX		XXX
3. Incurred claims	9,601,757	.47.6	0	.00	0	.00	0	.00	3,000	.00	9,598,757	.47.6	0	.00	0	.00	0	.00
4. Cost containment expenses	509,359	2.5		.00		.00		.00		.00	509,359	2.5		.00		.00		.00
5. Incurred claims and cost containment expenses (Lines 3 and 4)	10,111,116	.50.1	0	.00	0	.00	0	.00	3,000	.00	10,108,116	.50.1	0	.00	0	.00	0	.00
6. Increase in contract reserves	8,777,381	.43.5	0	.00	0	.00	0	.00	0	.00	8,777,381	.43.5	0	.00	0	.00	0	.00
7. Commissions (a)	1,282,096	6.4		.00		.00		.00		.00	1,282,096	6.4		.00		.00		.00
8. Other general insurance expenses	12,225,353	.60.6		.00		.00		.00		.00	12,225,353	.60.6		.00		.00		.00
9. Taxes, licenses and fees	1,041,653	5.2		.00		.00		.00		.00	1,041,653	5.2		.00		.00		.00
10. Total other expenses incurred	14,549,102	.72.1	0	.00	0	.00	0	.00	0	.00	14,549,102	.72.1	0	.00	0	.00	0	.00
11. Aggregate write-ins for deductions	0	.00	0	.00	0	.00	0	.00	0	.00	0	.00	0	.00	0	.00	0	.00
12. Gain from underwriting before dividends or refunds	(13,256,191)	(65.7)	0	.00	0	.00	0	.00	(3,000)	.00	(13,253,191)	(65.7)	0	.00	0	.00	0	.00
13. Dividends or refunds	0	.00		.00		.00		.00		.00	0	.00		.00		.00		.00
14. Gain from underwriting after dividends or refunds	(13,256,191)	(65.7)	0	.00	0	.00	0	.00	(3,000)	.00	(13,253,191)	(65.7)	0	.00	0	.00	0	.00
DETAILS OF WRITE-INS																		
1101.																		
1102.																		
1103.																		
1198. Summary of remaining write-ins for Line 11 from overflow page	0	.00	0	.00	0	.00	0	.00	0	.00	0	.00	0	.00	0	.00	0	.00
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	0	.00	0	.00	0	.00	0	.00	0	.00	0	.00	0	.00	0	.00	0	.00

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

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Western and Southern Life Insurance Company

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (Continued)

	1 Total	2 Group Accident and Health	3 Credit Accident and Health (Group and Individual)	4 Collectively Renewable	Other Individual Contracts				
					5 Non-Cancelable	6 Guaranteed Renewable	7 Non-Renewable for Stated Reasons Only	8 Other Accident Only	9 All Other
PART 2. - RESERVES AND LIABILITIES									
A. Premium Reserves:									
1. Unearned premiums	1,972,984						1,972,984		
2. Advance premiums	75,535						75,535		
3. Reserve for rate credits	0						0		
4. Total premium reserves, current year	2,048,519	0	0	0	0		2,048,519	0	0
5. Total premium reserves, prior year	1,961,716	0	0	0	0		1,961,716	0	0
6. Increase in total premium reserves	86,803	0	0	0	0		86,803	0	0
B. Contract Reserves:									
1. Additional reserves (a)	249,752,314						249,752,314		
2. Reserve for future contingent benefits	0						0		
3. Total contract reserves, current year	249,752,314	0	0	0	0		249,752,314	0	0
4. Total contract reserves, prior year.	240,974,933	0	0	0	0		240,974,933	0	0
5. Increase in contract reserves	8,777,381	0	0	0	0		8,777,381	0	0
C. Claim Reserves and Liabilities:									
1. Total current year	19,378,622	0	0	0	3,000		19,375,622	0	0
2. Total prior year	22,906,661	0	0	0	0		22,906,661	0	0
3. Increase	(3,528,039)	0	0	0	3,000		(3,531,039)	0	0

PART 3. - TEST OF PRIOR YEAR'S CLAIM RESERVES AND LIABILITIES									
1. Claims paid during the year:									
1.1 On claims incurred prior to current year	6,999,914						6,999,914		
1.2 On claims incurred during current year	6,129,882						6,129,882		
2. Claim reserves and liabilities, December 31, current year:									
2.1 On claims incurred prior to current year	16,056,091						16,056,091		
2.2 On claims incurred during current year	3,322,531						3,319,531		
3. Test:									
3.1 Lines 1.1 and 2.1	23,056,005	0	0	0	0		23,056,005	0	0
3.2 Claim reserves and liabilities, December 31, prior year	22,906,661	0	0	0	0		22,906,661	0	0
3.3 Line 3.1 minus Line 3.2	149,344	0	0	0	0		149,344	0	0

PART 4. - REINSURANCE									
A. Reinsurance Assumed:									
1. Premiums written	0								
2. Premiums earned	0								
3. Incurred claims	0		0	0					
4. Commissions	0								
B. Reinsurance Ceded:									
1. Premiums written	5,020,596						5,020,596		
2. Premiums earned	5,020,596						5,020,596		
3. Incurred claims	2,024,061		0	0			2,024,061		
4. Commissions	1,028,850		0	0			1,028,850		

(a) Includes \$ premium deficiency reserve.

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Western and Southern Life Insurance Company
SCHEDULE H - PART 5 - HEALTH CLAIMS

	1 Medical	2 Dental	3 Other	4 Total
A. Direct:				
1. Incurred Claims			11,625,818	11,625,818
2. Beginning Claim Reserves and Liabilities			25,097,126	25,097,126
3. Ending Claim Reserves and Liabilities			21,632,382	21,632,382
4. Claims Paid	0	0	15,090,562	15,090,562
B. Assumed Reinsurance:				
5. Incurred Claims.....			0	0
6. Beginning Claim Reserves and Liabilities			0	0
7. Ending Claim Reserves and Liabilities			0	0
8. Claims Paid	0	0	0	0
C. Ceded Reinsurance:				
9. Incurred Claims.....			2,024,061	2,024,061
10. Beginning Claim Reserves and Liabilities			2,321,733	2,321,733
11. Ending Claim Reserves and Liabilities			2,376,882	2,376,882
12. Claims Paid	0	0	1,968,912	1,968,912
D. Net:				
13. Incurred Claims.....	0	0	9,601,757	9,601,757
14. Beginning Claim Reserves and Liabilities	0	0	22,775,393	22,775,393
15. Ending Claim Reserves and Liabilities	0	0	19,255,500	19,255,500
16. Claims Paid	0	0	13,121,650	13,121,650
E. Net Incurred Claims and Cost Containment Expenses:				
17. Incurred Claims and Cost Containment Expenses			10,111,116	10,111,116
18. Beginning Reserves and Liabilities			22,775,392	22,775,392
19. Ending Reserves and Liabilities			19,255,499	19,255,499
20. Paid Claims and Cost Containment Expenses	0	0	13,631,009	13,631,009

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Western and Southern Life Insurance Company

SCHEDULE S - PART 1 - SECTION 1

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Reinsured	5 Domiciliary Jurisdiction	6 Type of Reinsurance Assumed	7 Type of Business Assumed	8 Amount of In Force at End of Year	9 Reserve	10 Premiums	11 Reinsurance Payable on Paid and Unpaid Losses	12 Modified Coinsurance Reserve	13 Funds Withheld Under Coinsurance
65242	35-0457540	01/01/2006	Lafayette Life Insurance Company	OH	YRT/I	OL	90,820,232	931,553	1,110,722	0	0	0
0299999. General Account - U.S. Affiliates - Other							90,820,232	931,553	1,110,722	0	0	0
0399999. Total General Account - U.S. Affiliates							90,820,232	931,553	1,110,722	0	0	0
0699999. Total General Account - Non-U.S. Affiliates							0	0	0	0	0	0
0799999. Total General Account - Affiliates							90,820,232	931,553	1,110,722	0	0	0
1099999. Total General Account - Non-Affiliates							0	0	0	0	0	0
1199999. Total General Account							90,820,232	931,553	1,110,722	0	0	0
1499999. Total Separate Accounts - U.S. Affiliates							0	0	0	0	0	0
1799999. Total Separate Accounts - Non-U.S. Affiliates							0	0	0	0	0	0
1899999. Total Separate Accounts - Affiliates							0	0	0	0	0	0
2199999. Total Separate Accounts - Non-Affiliates							0	0	0	0	0	0
2299999. Total Separate Accounts							0	0	0	0	0	0
2399999. Total U.S. (Sum of 0399999, 0899999, 1499999 and 1999999)							90,820,232	931,553	1,110,722	0	0	0
2499999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999 and 2099999)							0	0	0	0	0	0
9999999 - Totals							90,820,232	931,553	1,110,722	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Western and Southern Life Insurance Company

SCHEDULE S - PART 1 - SECTION 2

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

NONE

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Western and Southern Life Insurance Company

SCHEDULE S - PART 2

Reinsurance Recoverable on Paid and Unpaid Losses Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domiciliary Jurisdiction	6 Paid Losses	7 Unpaid Losses
0399999. Total Life and Annuity - U.S. Affiliates					0	0
0699999. Total Life and Annuity - Non-U.S. Affiliates					0	0
0799999. Total Life and Annuity - Affiliates					0	0
80659 .. 82-4533188 .. 08/01/2008 .. Canada Life Assurance Co. USB				MI	0	4,063
86258 .. 13-2572994 .. 08/01/1997 .. General Re Life Corporation				CT	0	998
88340 .. 59-2859797 .. 12/01/1999 .. Hanover Life Reinsurance Co.				FL	0	2,283
66346 .. 58-0828824 .. 01/01/1986 .. Munich American Reassurance Co.				GA	0	592
93572 .. 43-1235868 .. 01/01/1982 .. RGA Reinsurance Co.				MO	98,100	19,225
82627 .. 06-0839705 .. 01/01/1960 .. Swiss Re Life & Health America				MO	0	15,069
82627 .. 06-0839705 .. 08/01/2003 .. Swiss Re Life & Health America				MO	0	6,724
65676 .. 35-0472300 .. 01/01/1969 .. The Lincoln National Life Insurance Co.				IN	0	34,341
65676 .. 35-0472300 .. 07/01/1980 .. The Lincoln National Life Insurance Co.				IN	5,537	6,589
0899999. Life and Annuity - U.S. Non-Affiliates					103,637	89,884
00000 .. AA-1580095 .. 07/27/2008 .. TOA Reinsurance Company				JPN	0	3,116
0999999. Life and Annuity - Non-U.S. Non-Affiliates					0	3,116
1099999. Total Life and Annuity - Non-Affiliates					103,637	93,000
1199999. Total Life and Annuity					103,637	93,000
1499999. Total Accident and Health - U.S. Affiliates					0	0
1799999. Total Accident and Health - Non-U.S. Affiliates					0	0
1899999. Total Accident and Health - Affiliates					0	0
71412 .. 47-0246511 .. 07/01/2001 .. Mutual of Omaha Insurance Co.				NE	63,749	665,282
86258 .. 13-2572994 .. 10/01/2009 .. Gen Re Life Corporation				CT	59,375	916,520
1999999. Accident and Health - U.S. Non-Affiliates					123,124	1,581,802
2199999. Total Accident and Health - Non-Affiliates					123,124	1,581,802
2299999. Total Accident and Health					123,124	1,581,802
2399999. Total U.S. (Sum of 0399999, 0899999, 1499999 and 1999999)					226,761	1,671,686
2499999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999 and 2099999)					0	3,116
9999999 Totals - Life, Annuity and Accident and Health					226,761	1,674,802

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Western and Southern Life Insurance Company

SCHEDULE S - PART 3 - SECTION 1

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Amount in Force at End of Year	Reserve Credit Taken		11 Premiums	Outstanding Surplus Relief		14 Modified Coinsurance Reserve	15 Funds Withheld Under Coinsurance
								9 Current Year	10 Prior Year		12 Current Year	13 Prior Year		
99937	.31-1191427	07/01/1996	Columbus Life Ins Co	OH	OTH/I	OL	1,250,933,748	492,813,342	513,439,870	0	0	0	0	0
0299999. General Account - Authorized U.S. Affiliates - Other							1,250,933,748	492,813,342	513,439,870	0	0	0	0	0
0399999. Total General Account - Authorized U.S. Affiliates							1,250,933,748	492,813,342	513,439,870	0	0	0	0	0
0699999. Total General Account - Authorized Non-U.S. Affiliates							0	0	0	0	0	0	0	0
0799999. Total General Account - Authorized Affiliates							1,250,933,748	492,813,342	513,439,870	0	0	0	0	0
80659	.82-4533188	08/01/2008	Canada Life Assurance Co. USB	MI	YRT/I	OL	116,128,729	102,741	94,076	122,133	0	0	0	0
86258	13-2572994	08/01/1997	General Re Life Corporation	CT	YRT/I	OL	2,028,122	25,235	24,576	17,300	0	0	0	0
88340	.59-2859797	12/01/1999	Hannover Life Reinsurance Co.	FL	YRT/I	OL	18,542,934	57,723	58,370	86,180	0	0	0	0
66346	.58-0828824	01/01/1986	Munich American Reassurance Co.	GA	YRT/I	OL	22,744,374	14,981	10,097	16,404	0	0	0	0
93572	.43-1235868	01/01/1982	RGA Reinsurance Co.	MO	YRT/I	OL	225,791,760	486,128	568,636	617,490	0	0	0	0
82627	.06-0839705	01/01/1960	Swiss Re Life & Health America	MO	CO/I	OL	501,246	381,029	504,726	7,624	0	0	0	0
82627	.06-0839705	08/01/2003	Swiss Re Life & Health America	MO	YRT/I	OL	165,806,738	170,015	150,438	208,811	0	0	0	0
65676	.35-0472300	01/01/1969	The Lincoln National Life Insurance Co.	IN	CO/I	OL	982,996	868,388	1,028,594	15,114	0	0	0	0
65676	.35-0472300	07/01/1980	The Lincoln National Life Insurance Co.	IN	YRT/I	OL	14,021,204	166,603	188,149	222,152	0	0	0	0
0899999. General Account - Authorized U.S. Non-Affiliates							566,548,101	2,272,843	2,627,662	1,313,208	0	0	0	0
1099999. Total General Account - Authorized Non-Affiliates							566,548,101	2,272,843	2,627,662	1,313,208	0	0	0	0
1199999. Total General Account Authorized							1,817,481,849	495,086,185	516,067,532	1,313,208	0	0	0	0
1499999. Total General Account - Unauthorized U.S. Affiliates							0	0	0	0	0	0	0	0
1799999. Total General Account - Unauthorized Non-U.S. Affiliates							0	0	0	0	0	0	0	0
1899999. Total General Account - Unauthorized Affiliates							0	0	0	0	0	0	0	0
00000	1-AA-1580095	08/01/2008	TOA Reinsurance Company	JPN	YRT/I	OL	94,303,193	78,780	71,950	90,596	0	0	0	0
2099999. General Account - Unauthorized Non-U.S. Non-Affiliates							94,303,193	78,780	71,950	90,596	0	0	0	0
2199999. Total General Account - Unauthorized Non-Affiliates							94,303,193	78,780	71,950	90,596	0	0	0	0
2299999. Total General Account Unauthorized							94,303,193	78,780	71,950	90,596	0	0	0	0
2599999. Total General Account - Certified U.S. Affiliates							0	0	0	0	0	0	0	0
2899999. Total General Account - Certified Non-U.S. Affiliates							0	0	0	0	0	0	0	0
2999999. Total General Account - Certified Affiliates							0	0	0	0	0	0	0	0
3299999. Total General Account - Certified Non-Affiliates							0	0	0	0	0	0	0	0
3399999. Total General Account Certified							0	0	0	0	0	0	0	0
3499999. Total General Account Authorized, Unauthorized and Certified							1,911,785,042	495,164,965	516,139,482	1,403,804	0	0	0	0
3799999. Total Separate Accounts - Authorized U.S. Affiliates							0	0	0	0	0	0	0	0
4099999. Total Separate Accounts - Authorized Non-U.S. Affiliates							0	0	0	0	0	0	0	0
4199999. Total Separate Accounts - Authorized Affiliates							0	0	0	0	0	0	0	0
4499999. Total Separate Accounts - Authorized Non-Affiliates							0	0	0	0	0	0	0	0
4599999. Total Separate Accounts Authorized							0	0	0	0	0	0	0	0
4899999. Total Separate Accounts - Unauthorized U.S. Affiliates							0	0	0	0	0	0	0	0
5199999. Total Separate Accounts - Unauthorized Non-U.S. Affiliates							0	0	0	0	0	0	0	0
5299999. Total Separate Accounts - Unauthorized Affiliates							0	0	0	0	0	0	0	0
5599999. Total Separate Accounts - Unauthorized Non-Affiliates							0	0	0	0	0	0	0	0
5699999. Total Separate Accounts Unauthorized							0	0	0	0	0	0	0	0
5999999. Total Separate Accounts - Certified U.S. Affiliates							0	0	0	0	0	0	0	0
6299999. Total Separate Accounts - Certified Non-U.S. Affiliates							0	0	0	0	0	0	0	0
6399999. Total Separate Accounts - Certified Affiliates							0	0	0	0	0	0	0	0
6699999. Total Separate Accounts - Certified Non-Affiliates							0	0	0	0	0	0	0	0
6799999. Total Separate Accounts Certified							0	0	0	0	0	0	0	0
6899999. Total Separate Accounts Authorized, Unauthorized and Certified							0	0	0	0	0	0	0	0
6999999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3799999, 4299999, 4899999, 5399999, 5999999 and 6499999)							1,817,481,849	495,086,185	516,067,532	1,313,208	0	0	0	0
7099999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 4099999, 4399999, 5199999, 5499999, 6299999 and 6599999)							94,303,193	78,780	71,950	90,596	0	0	0	0
9999999 - Totals							1,911,785,042	495,164,965	516,139,482	1,403,804	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Western and Southern Life Insurance Company

SCHEDULE S - PART 3 - SECTION 2

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Premiums	9 Unearned Premiums (Estimated)	10 Reserve Credit Taken Other than for Unearned Premiums	Outstanding Surplus Relief		13 Modified Ccoinsurance Reserve	14 Funds Withheld Under Ccoinsurance
										11 Current Year	12 Prior Year		
99937	31-1191427	07/01/1986	Columbus Life Insurance Co.	OH	OTH/I	LTDI	0	1,275	700,279	0	0	0	0
0299999. General Account - Authorized U.S. Affiliates - Other							0	1,275	700,279	0	0	0	0
0399999. Total General Account - Authorized U.S. Affiliates							0	1,275	700,279	0	0	0	0
0699999. Total General Account - Authorized Non-U.S. Affiliates							0	0	0	0	0	0	0
0799999. Total General Account - Authorized Affiliates							0	1,275	700,279	0	0	0	0
71412	47-0246511	07/01/2001	Mutual of Omaha Insurance Co.	NE	QA/I	SD	1,873,055	0	15,087,514	0	0	0	0
86258	13-2572994	10/01/2009	Gen Re Life Corporation	CT	QA/I	SD	3,145,499	0	6,724,705	0	0	0	0
0899999. General Account - Authorized U.S. Non-Affiliates							5,018,554	0	21,812,219	0	0	0	0
1099999. Total General Account - Authorized Non-Affiliates							5,018,554	0	21,812,219	0	0	0	0
1199999. Total General Account Authorized							5,018,554	1,275	22,512,498	0	0	0	0
1499999. Total General Account - Unauthorized U.S. Affiliates							0	0	0	0	0	0	0
1799999. Total General Account - Unauthorized Non-U.S. Affiliates							0	0	0	0	0	0	0
1899999. Total General Account - Unauthorized Affiliates							0	0	0	0	0	0	0
2199999. Total General Account - Unauthorized Non-Affiliates							0	0	0	0	0	0	0
2299999. Total General Account Unauthorized							0	0	0	0	0	0	0
2599999. Total General Account - Certified U.S. Affiliates							0	0	0	0	0	0	0
2899999. Total General Account - Certified Non-U.S. Affiliates							0	0	0	0	0	0	0
2999999. Total General Account - Certified Affiliates							0	0	0	0	0	0	0
3299999. Total General Account - Certified Non-Affiliates							0	0	0	0	0	0	0
3399999. Total General Account Certified							0	0	0	0	0	0	0
3499999. Total General Account Authorized, Unauthorized and Certified							5,018,554	1,275	22,512,498	0	0	0	0
3799999. Total Separate Accounts - Authorized U.S. Affiliates							0	0	0	0	0	0	0
4099999. Total Separate Accounts - Authorized Non-U.S. Affiliates							0	0	0	0	0	0	0
4199999. Total Separate Accounts - Authorized Affiliates							0	0	0	0	0	0	0
4499999. Total Separate Accounts - Authorized Non-Affiliates							0	0	0	0	0	0	0
4599999. Total Separate Accounts Authorized							0	0	0	0	0	0	0
4899999. Total Separate Accounts - Unauthorized U.S. Affiliates							0	0	0	0	0	0	0
5199999. Total Separate Accounts - Unauthorized Non-U.S. Affiliates							0	0	0	0	0	0	0
5299999. Total Separate Accounts - Unauthorized Affiliates							0	0	0	0	0	0	0
5599999. Total Separate Accounts - Unauthorized Non-Affiliates							0	0	0	0	0	0	0
5699999. Total Separate Accounts Unauthorized							0	0	0	0	0	0	0
5999999. Total Separate Accounts - Certified U.S. Affiliates							0	0	0	0	0	0	0
6299999. Total Separate Accounts - Certified Non-U.S. Affiliates							0	0	0	0	0	0	0
6399999. Total Separate Accounts - Certified Affiliates							0	0	0	0	0	0	0
6699999. Total Separate Accounts - Certified Non-Affiliates							0	0	0	0	0	0	0
6799999. Total Separate Accounts Certified							0	0	0	0	0	0	0
6899999. Total Separate Accounts Authorized, Unauthorized and Certified							0	0	0	0	0	0	0
6999999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3799999, 4299999, 4899999, 5399999, 5999999 and 6499999)							5,018,554	1,275	22,512,498	0	0	0	0
7099999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 4099999, 4399999, 5199999, 5499999, 6299999 and 6599999)							0	0	0	0	0	0	0
9999999 - Totals							5,018,554	1,275	22,512,498	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Western and Southern Life Insurance Company

SCHEDULE S - PART 4

Reinsurance Ceded to Unauthorized Companies

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Reinsurer	5 Reserve Credit Taken	6 Paid and Unpaid Losses Recoverable (Debit)	7 Other Debits	8 Total (Cols.5+6+7)	9 Letters of Credit	10 Issuing or Confirming Bank Reference Number (a)	11 Trust Agreements	12 Funds Deposited by and Withheld from Reinsurers	13 Other	14 Miscellaneous Balances (Credit)	15 Sum of Cols. 9+11+12+13 +14 but not in Excess of Col. 8
0399999. Total General Account - Life and Annuity U.S. Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
0699999. Total General Account - Life and Annuity Non-U.S. Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
0799999. Total General Account - Life and Annuity Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
0000000. AA-1580095 08/01/2008 TOA Reinsurance Company				78,780	3,116	0	81,896	160,000	0001	0	0	0	0	81,896
0999999. General Account - Life and Annuity Non-U.S. Non-Affiliates				78,780	3,116	0	81,896	160,000	XXX	0	0	0	0	81,896
1099999. Total General Account - Life and Annuity Non-Affiliates				78,780	3,116	0	81,896	160,000	XXX	0	0	0	0	81,896
1199999. Total General Account Life and Annuity				78,780	3,116	0	81,896	160,000	XXX	0	0	0	0	81,896
1499999. Total General Account - Accident and Health U.S. Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
1799999. Total General Account - Accident and Health Non-U.S. Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
1899999. Total General Account - Accident and Health Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
2199999. Total General Account - Accident and Health Non-Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
2299999. Total General Account Accident and Health				0	0	0	0	0	XXX	0	0	0	0	0
2399999. Total General Account				78,780	3,116	0	81,896	160,000	XXX	0	0	0	0	81,896
2699999. Total Separate Accounts - U.S. Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
2999999. Total Separate Accounts - Non-U.S. Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
3099999. Total Separate Accounts - Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
3399999. Total Separate Accounts - Non-Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
3499999. Total Separate Accounts				0	0	0	0	0	XXX	0	0	0	0	0
3599999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2699999 and 3199999)				0	0	0	0	0	XXX	0	0	0	0	0
3699999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2999999 and 3299999)				78,780	3,116	0	81,896	160,000	XXX	0	0	0	0	81,896
9999999 - Totals				78,780	3,116	0	81,896	160,000	XXX	0	0	0	0	81,896

(a)	Issuing or Confirming Bank Reference Number	Letters of Credit Code	American Bankers Association (ABA) Routing Number	Issuing or Confirming Bank Name	Letters of Credit Amount
0001	1	026009674	Sumitomo Mitsui Banking Corporation		160,000

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Western and Southern Life Insurance Company

SCHEDULE S - PART 5

Reinsurance Ceded to Certified Reinsurers as of December 31, Current Year (\$000 Omitted)

NONE

(a)

a)	Issuing or Confirming Bank Reference Number	Letters of Credit Code	American Bankers Association (ABA) Routing Number	Issuing or Confirming Bank Name	Letters of Credit Amount
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SCHEDULE S - PART 6Five Year Exhibit of Reinsurance Ceded Business
(\$000 Omitted)

	1 2019	2 2018	3 2017	4 2016	5 2015
A. OPERATIONS ITEMS					
1. Premiums and annuity considerations for life and accident and health contracts	6,422	6,419	6,403	6,497	6,149
2. Commissions and reinsurance expense allowances	1,029	981	932	888	855
3. Contract claims	2,936	4,225	3,420	3,519	3,355
4. Surrender benefits and withdrawals for life contracts					
5. Dividends to policyholders and refunds to members					
6. Reserve adjustments on reinsurance ceded	0	0	0	0	0
7. Increase in aggregate reserve for life and accident and health contracts	(18,242)	(16,701)	(16,784)	(47,217)	(26,659)
B. BALANCE SHEET ITEMS					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected	458	442	444	489	428
9. Aggregate reserves for life and accident and health contracts	493,046	511,288	527,989	544,773	591,990
10. Liability for deposit-type contracts	24,633	25,904	26,765	27,406	27,956
11. Contract claims unpaid	1,675	1,869	1,684	1,566	1,520
12. Amounts recoverable on reinsurance	227	382	199	511	89
13. Experience rating refunds due or unpaid					
14. Policyholders' dividends and refunds to members (not included in Line 10)					
15. Commissions and reinsurance expense allowances due					
16. Unauthorized reinsurance offset	0	0	0	0	0
17. Offset for reinsurance with Certified Reinsurers		0		0	0
C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)					
18. Funds deposited by and withheld from (F)	0	0	0	0	0
19. Letters of credit (L)	160	163	100	55	10
20. Trust agreements (T)	0	0	0	0	0
21. Other (O)	0	0	0	0	0
D. REINSURANCE WITH CERTIFIED REINSURERS (DEPOSITS BY AND FUNDS WITHHELD FROM)					
22. Multiple Beneficiary Trust		0		0	0
23. Funds deposited by and withheld from (F)		0		0	0
24. Letters of credit (L)		0		0	0
25. Trust agreements (T)		0		0	0
26. Other (O)		0		0	0

SCHEDULE S - PART 7

Restatement of Balance Sheet to Identify Net Credit for Ceded Reinsurance

	1 As Reported (net of ceded)	2 Restatement Adjustments	3 Restated (gross of ceded)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 12)	9,531,670,419		9,531,670,419
2. Reinsurance (Line 16)	226,761	(226,761)	0
3. Premiums and considerations (Line 15)	49,758,671	458,443	50,217,114
4. Net credit for ceded reinsurance	XXX	519,121,857	519,121,857
5. All other admitted assets (balance)	179,865,683		179,865,683
6. Total assets excluding Separate Accounts (Line 26)	9,761,521,534	519,353,539	10,280,875,073
7. Separate Account assets (Line 27)	1,141,598,765		1,141,598,765
8. Total assets (Line 28)	10,903,120,299	519,353,539	11,422,473,838
LIABILITIES, CAPITAL AND SURPLUS (Page 3)			
9. Contract reserves (Lines 1 and 2)	2,985,329,741	493,046,223	3,478,375,964
10. Liability for deposit-type contracts (Line 3)	204,658,831	24,632,514	229,291,345
11. Claim reserves (Line 4)	44,661,890	1,674,802	46,336,692
12. Policyholder dividends/member refunds/reserves (Lines 5 through 7)	40,505,087		40,505,087
13. Premium & annuity considerations received in advance (Line 8)	4,026,160		4,026,160
14. Other contract liabilities (Line 9)	59,609,006		59,609,006
15. Reinsurance in unauthorized companies (Line 24.02 minus inset amount)	0	0	0
16. Funds held under reinsurance treaties with unauthorized reinsurers (Line 24.03 minus inset amount)	0		0
17. Reinsurance with Certified Reinsurers (Line 24.02 inset amount)	0		0
18. Funds held under reinsurance treaties with Certified Reinsurers (Line 24.03 inset amount)			0
19. All other liabilities (balance)	994,747,035		994,747,035
20. Total liabilities excluding Separate Accounts (Line 26)	4,333,537,750	519,353,539	4,852,891,289
21. Separate Account liabilities (Line 27)	1,141,598,765		1,141,598,765
22. Total liabilities (Line 28)	5,475,136,515	519,353,539	5,994,490,054
23. Capital & surplus (Line 38)	5,427,983,784	XXX	5,427,983,784
24. Total liabilities, capital & surplus (Line 39)	10,903,120,299	519,353,539	11,422,473,838
NET CREDIT FOR CEDED REINSURANCE			
25. Contract reserves	493,046,223		
26. Claim reserves	1,674,802		
27. Policyholder dividends/reserves	0		
28. Premium & annuity considerations received in advance	0		
29. Liability for deposit-type contracts	24,632,514		
30. Other contract liabilities	0		
31. Reinsurance ceded assets	226,761		
32. Other ceded reinsurance recoverables	0		
33. Total ceded reinsurance recoverables	519,580,300		
34. Premiums and considerations	458,443		
35. Reinsurance in unauthorized companies	0		
36. Funds held under reinsurance treaties with unauthorized reinsurers	0		
37. Reinsurance with Certified Reinsurers	0		
38. Funds held under reinsurance treaties with Certified Reinsurers	0		
39. Other ceded reinsurance payables/offsets	0		
40. Total ceded reinsurance payable/offsets	458,443		
41. Total net credit for ceded reinsurance	519,121,857		

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

Allocated by States and Territories

States, Etc.		Direct Business Only					
		1 Life (Group and Individual)	2 Annuities (Group and Individual)	3 Disability Income (Group and Individual)	4 Long-Term Care (Group and Individual)	5 Deposit-Type Contracts	6 Totals
1. Alabama	AL	221,160	.0			0	221,160
2. Alaska	AK	90,662	.0			0	90,662
3. Arizona	AZ	938,906	.0			0	938,906
4. Arkansas	AR	126,234	.0			0	126,234
5. California	CA	10,530,483	.0	33		0	10,530,516
6. Colorado	CO	223,785	.0			0	223,785
7. Connecticut	CT	41,411	.0			0	41,411
8. Delaware	DE	51,445	.0			0	51,445
9. District of Columbia	DC	227,459	.0			0	227,459
10. Florida	FL	7,508,633	.0			0	7,508,633
11. Georgia	GA	1,301,735	.0			0	1,301,735
12. Hawaii	HI	26,076	.0			0	26,076
13. Idaho	ID	58,526	.0			0	58,526
14. Illinois	IL	22,423,809	250	(71)		0	22,423,988
15. Indiana	IN	13,340,339	.0	326		0	13,340,665
16. Iowa	IA	176,517	.0			0	176,517
17. Kansas	KS	695,561	.0			0	695,561
18. Kentucky	KY	5,111,626	.0			0	5,111,626
19. Louisiana	LA	6,516,217	.0			0	6,516,217
20. Maine	ME	8,527	.0			0	8,527
21. Maryland	MD	2,497,415	.0			0	2,497,415
22. Massachusetts	MA	48,338	.0			0	48,338
23. Michigan	MI	5,835,565	6,886			0	5,842,451
24. Minnesota	MN	1,584,210	.0			0	1,584,210
25. Mississippi	MS	140,450	.0			0	140,450
26. Missouri	MO	3,937,440	240			0	3,937,680
27. Montana	MT	12,165	.0			0	12,165
28. Nebraska	NE	21,179	.0			0	21,179
29. Nevada	NV	415,869	.0			0	415,869
30. New Hampshire	NH	9,835	.0			0	9,835
31. New Jersey	NJ	196,324	.0			0	196,324
32. New Mexico	NM	32,373	.0			0	32,373
33. New York	NY	166,088	.0			0	166,088
34. North Carolina	NC	15,785,544	.0			0	15,785,544
35. North Dakota	ND	4,818	.0			0	4,818
36. Ohio	OH	45,620,294	5,538			0	45,625,832
37. Oklahoma	OK	152,503	.0			0	152,503
38. Oregon	OR	142,141	.0			0	142,141
39. Pennsylvania	PA	9,160,977	2,000			0	9,162,977
40. Rhode Island	RI	5,094	.0			0	5,094
41. South Carolina	SC	1,744,480	.0			0	1,744,480
42. South Dakota	SD	13,005	.0			0	13,005
43. Tennessee	TN	1,450,340	.0			0	1,450,340
44. Texas	TX	5,646,597	.0			0	5,646,597
45. Utah	UT	36,963	.0			0	36,963
46. Vermont	VT	2,906	.0			0	2,906
47. Virginia	VA	695,110	.0			0	695,110
48. Washington	WA	172,472	.0			0	172,472
49. West Virginia	WV	3,480,122	.0			0	3,480,122
50. Wisconsin	WI	1,631,783	.0			0	1,631,783
51. Wyoming	WY	9,215	.0			0	9,215
52. American Samoa	AS	.0	.0			0	0
53. Guam	GU	1,800	.0			0	1,800
54. Puerto Rico	PR	11,250	.0			0	11,250
55. U.S. Virgin Islands	VI	1,189	.0			0	1,189
56. Northern Mariana Islands	MP	.0	.0			0	0
57. Canada	CAN	14	.0			0	14
58. Aggregate Other Alien	OT	62,989	.0	288	0	0	62,989
59. Total		170,347,968	14,914	288	0	0	170,363,170

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Western and Southern Life Insurance Company

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Loca-tion	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Owner-ship Provide Percen-tage	Ultimate Controlling Entity(es)/Person(s)	Is an SCA Filing Re-quired? (Y/N)	*
.0836	Western-Southern Group	.00000	47-3228849				1373 Lex Road Investor Holdings, LLC	.KY.	.N/A.	WS Real Estate Holdings LLC	Ownership.	.98.00	Western & Southern Mutual Holding Co	N	
.0836	Western-Southern Group	.00000					2014 San Antonio Trust Agreement	.OH.	.N/A.	The Western & Southern Life Insurance Co	Ownership.	.100.00	Western & Southern Mutual Holding Co	N	
.0836	Western-Southern Group	.00000					2017 Houston Trust Agreement	.OH.	.N/A.	The Western & Southern Life Insurance Co	Ownership.	.100.00	Western & Southern Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	45-5458388				2758 South Main SPE, LLC	.NC.	.N/A.	WS Real Estate Holdings LLC	Ownership.	.100.00	Western & Southern Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	81-3013986				309 Holdings, LLC	.OH.	.N/A.	WS Real Estate Holdings LLC	Ownership.	.48.00	Western & Southern Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	81-3013986				309 Holdings, LLC	.OH.	.N/A.	The Western & Southern Life Insurance Co	Ownership.	.1.00	Western & Southern Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	27-1594103				506 Phelps Holdings, LLC	.OH.	.N/A.	WS Real Estate Holdings LLC	Ownership.	.98.00	Western & Southern Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	47-1046102				Apex Housing Investor Holdings, LLC	.KY.	.N/A.	WS Real Estate Holdings LLC	Ownership.	.98.00	Western & Southern Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	82-1476704				Aravada Kipling Housing Holdings, LLC	.CO.	.N/A.	WS Real Estate Holdings LLC	Ownership.	.98.00	Western & Southern Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	83-3057118				Beardsley Inv. Holdings, LLC	.AZ.	.N/A.	WSLR Holdings LLC	Ownership.	.98.00	Western & Southern Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	45-5439068				Belle Housing Investor Holdings, Inc.	.NC.	.N/A.	WS Real Estate Holdings LLC	Ownership.	.98.00	Western & Southern Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	82-0887717				BP Summerville Investor Holdings, LLC	.SC.	.N/A.	WS Real Estate Holdings LLC	Ownership.	.98.00	Western & Southern Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	45-5458332				BY Apartment Investor Holding, LLC	.MD.	.N/A.	WS Real Estate Holdings LLC	Ownership.	.98.00	Western & Southern Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	35-2431972				Canal Senate Apartments LLC	.IN.	.N/A.	WS Real Estate Holdings LLC	Ownership.	.100.00	Western & Southern Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	82-0894669				Cape Barnstable Investor Holdings, LLC	.MA.	.N/A.	WS Real Estate Holdings LLC	Ownership.	.98.00	Western & Southern Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	20-8819502				Carmel Holdings, LLC	.IN.	.N/A.	WS Real Estate Holdings LLC	Ownership.	.98.00	Western & Southern Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	20-5862349				Carmel Hotel, LLC	.IN.	.N/A.	Carmel Holdings, LLC	Ownership.	.36.260	Western & Southern Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	31-1449186				Carthage Senior Housing Ltd	.OH.	.N/A.	WS Real Estate Holdings LLC	Ownership.	.98.00	Western & Southern Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	82-4579654				Cedar Park Senior Inv. Holdings, LLC	.TX.	.N/A.	WSLR Holdings LLC	Ownership.	.100.00	Western & Southern Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	83-2482456				Cenizo Apts Inv. Holdings, LLC	.TX.	.N/A.	WS Real Estate Holdings LLC	Ownership.	.98.00	Western & Southern Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	75-2808126				Centreport Partners LP	.TX.	.N/A.	The Western & Southern Life Insurance Co	Ownership.	.25.250	Western & Southern Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	83-4249257				Charlotte Park Investor Holdings, LLC	.NC.	.N/A.	WSLR Holdings LLC	Ownership.	.98.00	Western & Southern Mutual Holding Co	N	
							Chattanooga Southside Housing Investor Holdings, LLC	.TN.	.N/A.	WS Real Estate Holdings LLC	Ownership.	.98.00	Western & Southern Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	82-1650525				Chestnut Healthcare Partners, LP	.TN.	.N/A.	The Western & Southern Life Insurance Co	Ownership.	.21.350	Western & Southern Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	81-2810787				Cincinnati Analyst Inc	.OH.	.DS.	Columbus Life Insurance Co	Ownership.	.100.00	Western & Southern Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	23-1691523				Cincinnati CBD Holdings, LLC	.OH.	.N/A.	WS Real Estate Holdings LLC	Ownership.	.100.00	Western & Southern Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	83-3238622				Cincinnati New Markets Fund LLC	.OH.	.N/A.	The Western & Southern Life Insurance Co	Ownership.	.14.660	Western & Southern Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	61-1454115				Cleveland East Hotel LLC	.OH.	.N/A.	WS OH LLC	Ownership.	.37.000	Western & Southern Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	20-0434449				Columbus Life Insurance Co	.OH.	.DS.	The Western & Southern Life Insurance Co	Ownership.	.100.00	Western & Southern Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	99937				Cove Housing Investor Holdings, LLC	.OR.	.N/A.	WS Real Estate Holdings LLC	Ownership.	.98.00	Western & Southern Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	81-3364944				Covington Apt. Holdings, LLC	.AZ.	.N/A.	WS Real Estate Holdings LLC	Ownership.	.98.00	Western & Southern Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	84-2300932				Crabtree Common Apt. Investor Holdings, LLC	.NC.	.N/A.	WS Real Estate Holdings LLC	Ownership.	.98.00	Western & Southern Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	46-5593392				Cranberry NP Hotel Company LLC	.PA.	.N/A.	NP Cranberry Hotel Holdings, LLC	Ownership.	.72.520	Western & Southern Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	45-2524597				Crossings Apt. Holdings	.UT.	.N/A.	WS Real Estate Holdings LLC	Ownership.	.98.00	Western & Southern Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	47-3929236				Dallas City Investor Holdings, LLC	.TX.	.N/A.	WS Real Estate Holdings LLC	Ownership.	.98.00	Western & Southern Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	46-3421289				Day Hill Road Land LLC	.CT.	.N/A.	WS Real Estate Holdings LLC	Ownership.	.74.000	Western & Southern Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	20-2681473				Dublin Hotel LLC	.OH.	.N/A.	The Western & Southern Life Insurance Co	Ownership.	.25.000	Western & Southern Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	31-1498142				Dunvale Investor Holdings, LLC	.TX.	.N/A.	WS Real Estate Holdings LLC	Ownership.	.98.00	Western & Southern Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	47-3945554				Eagle Realty Capital Partners, LLC	.OH.	.N/A.	Eagle Realty Group, LLC	Ownership.	.100.000	Western & Southern Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	81-1290497				Eagle Realty Group, LLC			Western & Southern Investment Holdings LLC	Ownership.				
.0836	Western-Southern Group	.00000	31-1779165				Eagle Realty Group, LLC	.OH.	.DS.	Eagle Realty Group, LLC	Ownership.	.100.000	Western & Southern Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	31-1779151				Eagle Realty Investments, Inc.	.OH.	.DS.	Eagle Realty Group, LLC	Ownership.	.100.000	Western & Southern Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	82-1940957				Eagle Rose Apt. Holdings, LLC	.NY.	.N/A.	The Western & Southern Life Insurance Co	Ownership.	.2.500	Western & Southern Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	47-1596551				East Denver Investor Holdings, LLC	.CO.	.N/A.	WS Real Estate Holdings LLC	Ownership.	.98.000	Western & Southern Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	46-1383159				Emerging Markets LLC	.OH.	.N/A.	Western-Southern Life Assurance Co	Ownership.	.22.980	Western & Southern Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	46-1383159				Emerging Markets LLC	.OH.	.N/A.	Integrity Life Insurance Co	Ownership.	.33.350	Western & Southern Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	46-1383159				Emerging Markets LLC	.OH.	.N/A.	National Integrity Life Insurance Co	Ownership.	.16.880	Western & Southern Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	46-1383159				Emerging Markets LLC	.OH.	.N/A.	The Lafayette Life Insurance Co	Ownership.	.26.220	Western & Southern Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	45-5350091				Flat Apts. Investor Holdings, LLC	.IN.	.N/A.	WS Real Estate Holdings LLC	Ownership.	.98.000	Western & Southern Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	82-3668056				Flats Springhurst Inv Holdings, LLC	.KY.	.N/A.	WS Real Estate Holdings LLC	Ownership.	.98.000	Western & Southern Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	82-1492952				Forsythe Halcyon AA Inv. Holdings, LLC	.MA.	.N/A.	WS Real Estate Holdings LLC	Ownership.	.98.000	Western & Southern Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	45-0571051				Fort Washington Active Fixed Fund	.OH.	.N/A.	The Western & Southern Life Insurance Co	Ownership.	.46.710	Western & Southern Mutual Holding Co	N	
.0836	Western-Southern Group	.00000	52-2206044				Fort Washington Capital Partners, LLC	.OH.	.N/A.	Fort Washington Investment Advisors, Inc.	Ownership.	.100.000	Western & Southern Mutual Holding Co	N	

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Western and Southern Life Insurance Company

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Loca-tion	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Owner-ship Provide Percen-tage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Y/N)	*
..0836	Western-Southern Group	00000	47-3243974			Fort Washington Global Alpha Domestic Fund LP		..OH	..N/A	Western & Southern Financial Group, Inc. .. Fort Washington Global Alpha Domestic Fund	Ownership..	99.990	Western & Southern Mutual Holding Co ..	N	
..0836	Western-Southern Group	00000	98-1227949			Fort Washington Global Alpha Master Fund LP		..OH	..N/A	LP ..	Ownership..	99.470	Western & Southern Mutual Holding Co ..	N	
..0836	Western-Southern Group	00000	31-1702203			Fort Washington High Yield Invt LLC		..OH	..N/A	The Western & Southern Life Insurance Co ..	Ownership..	4.670	Western & Southern Mutual Holding Co ..	N	
..0836	Western-Southern Group	00000	31-1702203			Fort Washington High Yield Invt LLC		..OH	..N/A	Western-Southern Life Assurance Co ..	Ownership..	43.130	Western & Southern Mutual Holding Co ..	N	
..0836	Western-Southern Group	00000	31-1702203			Fort Washington High Yield Invt LLC		..OH	..N/A	Columbus Life Insurance Co ..	Ownership..	33.570	Western & Southern Mutual Holding Co ..	N	
..0836	Western-Southern Group	00000	31-1702203			Fort Washington High Yield Invt LLC		..OH	..N/A	Integrity Life Insurance Co ..	Ownership..	6.380	Western & Southern Mutual Holding Co ..	N	
..0836	Western-Southern Group	00000	31-1702203			Fort Washington High Yield Invt LLC		..OH	..N/A	National Integrity Life Insurance Co ..	Ownership..	6.380	Western & Southern Mutual Holding Co ..	N	
..0836	Western-Southern Group	00000	27-0116330			Fort Washington High Yield Invt LLC II		..OH	..N/A	The Western & Southern Life Insurance Co .. Western & Southern Investment Holdings LLC	Ownership..	27.460	Western & Southern Mutual Holding Co ..	N	
..0836	Western-Southern Group	00000	31-1301863			Fort Washington Investment Advisors, Inc.		..OH	..DS		Ownership..	100.000	Western & Southern Mutual Holding Co ..	N	
..0836	Western-Southern Group	00000	52-2260641			Fort Washington PE Invest II LP		..OH	..N/A	The Western & Southern Life Insurance Co ..	Ownership..	99.500	Western & Southern Mutual Holding Co ..	N	
..0836	Western-Southern Group	00000	52-2260641			Fort Washington PE Invest II LP		..OH	..N/A	Fort Washington Capital Partners, LLC ..	Ownership..	0.500	Western & Southern Mutual Holding Co ..	N	
..0836	Western-Southern Group	00000	31-1727947			Fort Washington PE Invest III LP		..OH	..N/A	The Western & Southern Life Insurance Co ..	Ownership..	99.500	Western & Southern Mutual Holding Co ..	N	
..0836	Western-Southern Group	00000	31-1727947			Fort Washington PE Invest III LP		..OH	..N/A	Fort Washington Capital Partners, LLC ..	Ownership..	0.500	Western & Southern Mutual Holding Co ..	N	
..0836	Western-Southern Group	00000	16-1648796			Fort Washington PE Invest IV LP		..OH	..N/A	The Western & Southern Life Insurance Co ..	Ownership..	38.320	Western & Southern Mutual Holding Co ..	N	
..0836	Western-Southern Group	00000	16-1648796			Fort Washington PE Invest IV LP		..OH	..N/A	Fort Washington Capital Partners, LLC ..	Ownership..	0.500	Western & Southern Mutual Holding Co ..	N	
..0836	Western-Southern Group	00000	81-1710716			Fort Washington PE Invest IX		..OH	..N/A	WPIPEI IX GP, LLC ..	Ownership..	0.500	Western & Southern Mutual Holding Co ..	N	
..0836	Western-Southern Group	00000	81-1710716			Fort Washington PE Invest IX		..OH	..N/A	The Western & Southern Life Insurance Co ..	Ownership..	9.180	Western & Southern Mutual Holding Co ..	N	
..0836	Western-Southern Group	00000	81-1722824			Fort Washington PE Invest IX-B		..OH	..N/A	WPIPEI IX GP, LLC ..	Ownership..	0.500	Western & Southern Mutual Holding Co ..	N	
..0836	Western-Southern Group	00000	81-1722824			Fort Washington PE Invest IX-B		..OH	..N/A	The Western & Southern Life Insurance Co ..	Ownership..	99.500	Western & Southern Mutual Holding Co ..	N	
..0836	Western-Southern Group	00000	81-1722824			Fort Washington PE Invest IX-B		..OH	..N/A	WPIPEI IX GP, LLC ..	Ownership..	0.500	Western & Southern Mutual Holding Co ..	N	
..0836	Western-Southern Group	00000	81-1997777			Fort Washington PE Invest IX-K		..OH	..N/A	WPIPEI IX GP, LLC ..	Ownership..	0.500	Western & Southern Mutual Holding Co ..	N	
..0836	Western-Southern Group	00000	20-4568842			Fort Washington PE Invest V LP		..OH	..N/A	The Western & Southern Life Insurance Co ..	Ownership..	45.790	Western & Southern Mutual Holding Co ..	N	
..0836	Western-Southern Group	00000	20-4568842			Fort Washington PE Invest V LP		..OH	..N/A	WPIPEI V GP, LLC ..	Ownership..	0.500	Western & Southern Mutual Holding Co ..	N	
..0836	Western-Southern Group	00000	26-1073680			Fort Washington PE Invest VI LP		..OH	..N/A	The Western & Southern Life Insurance Co ..	Ownership..	35.470	Western & Southern Mutual Holding Co ..	N	
..0836	Western-Southern Group	00000	26-1073680			Fort Washington PE Invest VI LP		..OH	..N/A	WPIPEI VI GP, LLC ..	Ownership..	0.500	Western & Southern Mutual Holding Co ..	N	
..0836	Western-Southern Group	00000	27-1321348			Fort Washington PE Invest VII LP		..OH	..N/A	The Western & Southern Life Insurance Co ..	Ownership..	30.990	Western & Southern Mutual Holding Co ..	N	
..0836	Western-Southern Group	00000	27-1321348			Fort Washington PE Invest VII LP		..OH	..N/A	WPIPEI VII GP, LLC ..	Ownership..	0.500	Western & Southern Mutual Holding Co ..	N	
..0836	Western-Southern Group	00000	35-2485044			Fort Washington PE Invest VIII		..OH	..N/A	The Western & Southern Life Insurance Co ..	Ownership..	4.150	Western & Southern Mutual Holding Co ..	N	
..0836	Western-Southern Group	00000	35-2485044			Fort Washington PE Invest VIII		..OH	..N/A	WPIPEI VIII GP, LLC ..	Ownership..	0.500	Western & Southern Mutual Holding Co ..	N	
..0836	Western-Southern Group	00000	32-0418436			Fort Washington PE Invest VIII-B		..OH	..N/A	The Western & Southern Life Insurance Co ..	Ownership..	99.500	Western & Southern Mutual Holding Co ..	N	
..0836	Western-Southern Group	00000	32-0418436			Fort Washington PE Invest VIII-B		..OH	..N/A	WPIPEI VIII GP, LLC ..	Ownership..	0.500	Western & Southern Mutual Holding Co ..	N	
..0836	Western-Southern Group	00000	83-1005851			Fort Washington PE Invest X		..OH	..N/A	WPIPEI X GP, LLC ..	Ownership..	0.500	Western & Southern Mutual Holding Co ..	N	
..0836	Western-Southern Group	00000	83-1023433			Fort Washington PE Invest X-B		..OH	..N/A	WPIPEI X GP, LLC ..	Ownership..	0.500	Western & Southern Mutual Holding Co ..	N	
..0836	Western-Southern Group	00000	83-1023433			Fort Washington PE Invest X-B		..OH	..N/A	The Western & Southern Life Insurance Co ..	Ownership..	99.500	Western & Southern Mutual Holding Co ..	N	
..0836	Western-Southern Group	00000	83-1036934			Fort Washington PE Invest X-S		..OH	..N/A	WPIPEI X GP, LLC ..	Ownership..	0.500	Western & Southern Mutual Holding Co ..	N	
..0836	Western-Southern Group	00000	20-5398098			Fort Washington PE Investors V-B, L.P.		..OH	..N/A	Fort Washington PE Invest V LP ..	Ownership..	87.620	Western & Southern Mutual Holding Co ..	N	
..0836	Western-Southern Group	00000	20-5398098			Fort Washington PE Investors V-B, L.P.		..OH	..N/A	WPIPEI V GP, LLC ..	Ownership..	0.500	Western & Southern Mutual Holding Co ..	N	
..0836	Western-Southern Group	00000	20-5398156			Fort Washington PE Investors V-VC, L.P.		..OH	..N/A	Fort Washington PE Invest V LP ..	Ownership..	89.590	Western & Southern Mutual Holding Co ..	N	
..0836	Western-Southern Group	00000	20-5398156			Fort Washington PE Investors V-VC, L.P.		..OH	..N/A	WPIPEI V GP, LLC ..	Ownership..	0.500	Western & Southern Mutual Holding Co ..	N	
..0836	Western-Southern Group	00000	26-3806629			Fort Washington PE Opp Fund II, L.P.		..OH	..N/A	Fort Washington PE Invest VI LP ..	Ownership..	9.840	Western & Southern Mutual Holding Co ..	N	
..0836	Western-Southern Group	00000	26-3806629			Fort Washington PE Opp Fund II, L.P.		..OH	..N/A	The Western & Southern Life Insurance Co ..	Ownership..	15.170	Western & Southern Mutual Holding Co ..	N	
..0836	Western-Southern Group	00000	26-3806629			Fort Washington PE Opp Fund II, L.P.		..OH	..N/A	Fort Washington PE Invest V LP ..	Ownership..	6.700	Western & Southern Mutual Holding Co ..	N	
..0836	Western-Southern Group	00000	26-3806629			Fort Washington PE Opp Fund II, L.P.		..OH	..N/A	Fort Washington PE Invest VII LP ..	Ownership..	5.410	Western & Southern Mutual Holding Co ..	N	
..0836	Western-Southern Group	00000	26-3806629			Fort Washington PE Opp Fund II, L.P.		..OH	..N/A	WPIPEO II GP, LLC ..	Ownership..	0.500	Western & Southern Mutual Holding Co ..	N	
..0836	Western-Southern Group	00000	90-0989164			Fort Washington PE Opp Fund III, L.P.		..OH	..N/A	Fort Washington PE Invest VII LP ..	Ownership..	3.750	Western & Southern Mutual Holding Co ..	N	
..0836	Western-Southern Group	00000	90-0989164			Fort Washington PE Opp Fund III, L.P.		..OH	..N/A	Fort Washington PE Invest VIII LP ..	Ownership..	3.180	Western & Southern Mutual Holding Co ..	N	
..0836	Western-Southern Group	00000	90-0989164			Fort Washington PE Opp Fund III, L.P.		..OH	..N/A	The Western & Southern Life Insurance Co ..	Ownership..	6.390	Western & Southern Mutual Holding Co ..	N	
..0836	Western-Southern Group	00000	90-0989164			Fort Washington PE Opp Fund III, L.P.		..OH	..N/A	WPIPEO III GP, LLC ..	Ownership..	0.500	Western & Southern Mutual Holding Co ..	N	
..0836	Western-Southern Group	00000	37-1736757			Fort Washington PE Opp Fund III-B, L.P.		..OH	..N/A	The Western & Southern Life Insurance Co ..	Ownership..	99.500	Western & Southern Mutual Holding Co ..	N	
..0836	Western-Southern Group	00000	37-1736757			Fort Washington PE Opp Fund III-B, L.P.		..OH	..N/A	WPIPEO III GP, LLC ..	Ownership..	0.500	Western & Southern Mutual Holding Co ..	N	
..0836	Western-Southern Group	00000	47-1922641			Frontage Lodge Investor Holdings, LLC		..CO	..N/A	WS Real Estate Holdings LLC ..	Ownership..	98.000	Western & Southern Mutual Holding Co ..	N	
..0836	Western-Southern Group	00000	81-1698272			WPIPEI IX GP, LLC		..OH	..N/A	Fort Washington Investment Advisors, Inc.	Ownership..	100.000	Western & Southern Mutual Holding Co ..	N	

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Western and Southern Life Insurance Company

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

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Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Loca-tion	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Owner-ship Provide Percen-tage	Ultimate Controlling Entity(es)/Person(s)	Is an SCA Filing Re-quired? (Y/N)	*
0836	Western-Southern Group	00000	20-4844372			FIPEI V GP, LLC		OH	N/A	Fort Washington Investment Advisors, Inc.	Ownership	100.00	Western & Southern Mutual Holding Co	N	
0836	Western-Southern Group	00000	26-107369			FIPEI VI GP, LLC		OH	N/A	Fort Washington Investment Advisors, Inc.	Ownership	100.00	Western & Southern Mutual Holding Co	N	
0836	Western-Southern Group	00000	27-1321253			FIPEI VII GP, LLC		OH	N/A	Fort Washington Investment Advisors, Inc.	Ownership	100.00	Western & Southern Mutual Holding Co	N	
0836	Western-Southern Group	00000	46-3584733			FIPEI VIII GP, LLC		OH	N/A	Fort Washington Investment Advisors, Inc.	Ownership	100.00	Western & Southern Mutual Holding Co	N	
0836	Western-Southern Group	00000	83-0980611			FIPEI X GP, LLC		OH	N/A	Fort Washington Investment Advisors, Inc.	Ownership	100.00	Western & Southern Mutual Holding Co	N	
0836	Western-Southern Group	00000	26-3806561			FIPEO II GP, LLC		OH	N/A	Fort Washington Investment Advisors, Inc.	Ownership	100.00	Western & Southern Mutual Holding Co	N	
0836	Western-Southern Group	00000	46-2895522			FIPEO III GP, LLC		OH	N/A	Fort Washington Investment Advisors, Inc.	Ownership	100.00	Western & Southern Mutual Holding Co	N	
0836	Western-Southern Group	00000	47-4083280			Gallatin Investor Holdings,LLC		TN	N/A	WS Real Estate Holdings LLC	Ownership	98.00	Western & Southern Mutual Holding Co	N	
0836	Western-Southern Group	00000	45-3507078			Galleria Investor Holdings, LLC		TX	N/A	WS Real Estate Holdings LLC	Ownership	98.00	Western & Southern Mutual Holding Co	N	
0836	Western-Southern Group	00000	26-1553878			Galveston Summerbrooke Apts LLC		TX	N/A	Summerbrooke Holdings LLC	Ownership	52.920	Western & Southern Mutual Holding Co	N	
0836	Western-Southern Group	70939	13-2611847			Gerber Life Insurance Company		NY	DS	The Western & Southern Life Insurance Co	Ownership	100.00	Western & Southern Mutual Holding Co	N	
0836	Western-Southern Group	00000	81-2646906			Golf Countryside Investor Holdings, LLC		FL	N/A	WS Real Estate Holdings LLC	Ownership	98.00	Western & Southern Mutual Holding Co	N	
0836	Western-Southern Group	00000	81-1670352			Golf Sabal Inv. Holdings, LLC		FL	N/A	WS Real Estate Holdings LLC	Ownership	98.00	Western & Southern Mutual Holding Co	N	
0836	Western-Southern Group	00000	82-2495007			Grand Dunes Senior Holdings, LLC		NC	N/A	WS Real Estate Holdings LLC	Ownership	98.00	Western & Southern Mutual Holding Co	N	
0836	Western-Southern Group	00000	45-3457194			GS Multifamily Galleria LLC		TX	N/A	Galleria Investor Holdings, LLC	Ownership	57.820	Western & Southern Mutual Holding Co	N	
0836	Western-Southern Group	00000	26-3525111			GS Yorktown Apt LP		TX	N/A	YT Crossing Holdings, LLC	Ownership	57.820	Western & Southern Mutual Holding Co	N	
0836	Western-Southern Group	00000	26-3108420			Hearthview Praire Lake Apts LLC		IN	N/A	Prairie Lakes Holdings, LLC	Ownership	62.720	Western & Southern Mutual Holding Co	N	
0836	Western-Southern Group	00000	31-1328371			IFS Financial Services, Inc.		OH	DS	Western-Southern Life Assurance Co	Ownership	100.00	Western & Southern Mutual Holding Co	N	
0836	Western-Southern Group	00000	43-2081325			Insurance Profillment Solutions, LLC		OH	DS	The Western & Southern Life Insurance Co	Ownership	100.00	Western & Southern Mutual Holding Co	N	
0836	Western-Southern Group	74780	86-0214103			Integrity Life Insurance Co		OH	DS	The Western & Southern Life Insurance Co	Ownership	100.00	Western & Southern Mutual Holding Co	N	
0836	Western-Southern Group	00000	34-1826874			IR Mail Associates LTD		FL	N/A	The Western & Southern Life Insurance Co	Ownership	49.500	Western & Southern Mutual Holding Co	N	
0836	Western-Southern Group	00000	81-2358660			Jacksonville Salisbury Apt Holdings,LLC		FL	N/A	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	N	
0836	Western-Southern Group	00000	83-1797000			Keller Hicks Inv. Holdings, LLC		TX	N/A	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	N	
0836	Western-Southern Group	00000	47-4171986			Kissimme Investor Holdings, LLC		FL	N/A	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	N	
0836	Western-Southern Group	00000	46-4737222			LaCenterra Apts. Investor Holdings, LLC		TX	N/A	The Western & Southern Life Insurance Co	Ownership	98.000	Western & Southern Mutual Holding Co	N	
0836	Western-Southern Group	00000	31-1705445			LaFrontera Holdings, LLC		TX	N/A	WS Real Estate Holdings LLC	Ownership	74.250	Western & Southern Mutual Holding Co	N	
0836	Western-Southern Group	00000	83-3004899			Lennox Zionsville Inv. Holdings,LLC		IN	N/A	WSLR Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	N	
0836	Western-Southern Group	00000	27-2330466			Leroy Glen Investment LLC		OH	N/A	The Western & Southern Life Insurance Co	Ownership	100.00	Western & Southern Mutual Holding Co	N	
0836	Western-Southern Group	00000	47-3380015			Linthicum Investor Holdings, LLC		MD	N/A	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	N	
0836	Western-Southern Group	00000	35-2123483			LLIA, Inc.		OH	N/A	The Lafayette Life Insurance Co	Ownership	100.00	Western & Southern Mutual Holding Co	N	
0836	Western-Southern Group	00000	82-3826695			Lorraine Senior Inv. Holdings, LLC		FL	N/A	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	N	
0836	Western-Southern Group	00000	47-2577517			Lytle Park Inn, LLC		OH	N/A	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	N	
0836	Western-Southern Group	00000	47-3966673			Main Hospitality Holdings		OH	N/A	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	N	
0836	Western-Southern Group	00000	83-4582162			Manchester Semmes Oz Fund, LLC		VA	N/A	WSLR Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	N	
0836	Western-Southern Group	00000	81-0732275			MC Investor Holdings, LLC		AZ	N/A	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	N	
0836	Western-Southern Group	00000	82-1905557			Mercer Crossing Inv. Holdings, LLC		TX	N/A	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	N	
0836	Western-Southern Group	00000	81-0743431			Midtown Park Inv. holdings, LLC		TX	N/A	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	N	
0836	Western-Southern Group	00000	45-5439036			Miller Creek Investor Holdings, LLC		TN	N/A	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	N	
0836	Western-Southern Group	00000	83-1815218			Monteresso Housing Inv. Holdings, LLC		FL	N/A	WSLR Holdings LLC	Ownership	100.000	Western & Southern Mutual Holding Co	N	
0836	Western-Southern Group	00000	84-2984546			Nashville Hotel JV LLC		TN	N/A	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	N	
0836	Western-Southern Group	75264	16-0958252			National Integrity Life Insurance Co		NY	DS	Integrity Life Insurance Co	Ownership	100.00	Western & Southern Mutual Holding Co	N	
0836	Western-Southern Group	00000	46-5030427			NE Emerson Edgewood, LLC		IN	N/A	The Lafayette Life Insurance Co	Ownership	60.000	Western & Southern Mutual Holding Co	N	
0836	Western-Southern Group	00000	27-1024113			North Braeswood Meritage Holdings LLC		OH	N/A	Western-Southern Life Assurance Co	Ownership	100.00	Western & Southern Mutual Holding Co	N	
0836	Western-Southern Group	00000	02-0593144			North Pittsburg Hotel LLC		PA	N/A	WSALD NPH LLC	Ownership	37.000	Western & Southern Mutual Holding Co	N	
0836	Western-Southern Group	00000	31-1427318			Northeast Cincinnati Hotel LLC		OH	N/A	The Western & Southern Life Insurance Co	Ownership	25.000	Western & Southern Mutual Holding Co	N	
0836	Western-Southern Group	00000	45-2914674			NP Cranberry Hotel Holdings, LLC		PA	N/A	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	N	
0836	Western-Southern Group	00000	46-5765100			Olathe Apt. Investor Holdings, LLC		KS	N/A	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	N	
0836	Western-Southern Group	00000	47-1122741			One Kennedy Housing Investor Holdings, LLC		CT	N/A	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	N	
0836	Western-Southern Group	00000	31-1338187			OTR Housing Associates LP		OH	N/A	The Western & Southern Life Insurance Co	Ownership	98.000	Western & Southern Mutual Holding Co	N	
0836	Western-Southern Group	00000	46-1553387			Overland Apartments Investor Holdings, LLC		KS	N/A	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	N	
0836	Western-Southern Group	00000	81-2515872			Patterson at First Investor Holdings, LLC		OH	N/A	Integrity Life Insurance Co	Ownership	100.00	Western & Southern Mutual Holding Co	N	
0836	Western-Southern Group	00000	20-4322006			PCE LP		GA	N/A	The Western & Southern Life Insurance Co	Ownership	41.900	Western & Southern Mutual Holding Co	N	
0836	Western-Southern Group	00000	20-4322006			Perimeter TC Investor Holdings		GA	N/A	Western-Southern Life Assurance Co	Ownership	22.340	Western & Southern Mutual Holding Co	N	
0836	Western-Southern Group	00000	47-3394236							WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	N	

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Western and Southern Life Insurance Company

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

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Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Loca-tion	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Owner-ship Provide Percen-tage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Y/N)	*
0836	Western-Southern Group	00000	81-1659568			Pleasanton Hotel Investor Holdings, LLC	CA	NIA	WS Real Estate Holdings LLC	Ownership	98.00	Western & Southern Mutual Holding Co	N		
0836	Western-Southern Group	00000	26-3167828			Prairie Lakes Holdings, LLC	IN	NIA	WS Real Estate Holdings LLC	Ownership	98.00	Western & Southern Mutual Holding Co	N		
0836	Western-Southern Group	00000	84-2464002			Prairie Path Apts. Inv. Holdings, LLC	IL	NIA	WS Real Estate Holdings LLC	Ownership	98.00	Western & Southern Mutual Holding Co	N		
0836	Western-Southern Group	00000	41-3147951			Premium Residential Real Estate Fund II, LP	NY	NIA	The Western & Southern Life Insurance Co	Ownership	2.50	Western & Southern Mutual Holding Co	N		
0836	Western-Southern Group	00000	82-1507720			Price Willis Lodging Holdings, LLC	SC	NIA	WS Real Estate Holdings LLC	Ownership	98.00	Western & Southern Mutual Holding Co	N		
0836	Western-Southern Group	00000	34-1988837			Queen City Square LLC	OH	NIA	The Western & Southern Life Insurance Co	Ownership	99.750	Western & Southern Mutual Holding Co	N		
0836	Western-Southern Group	00000	52-2096076			Race Street Dev Ltd	OH	NIA	WS Real Estate Holdings LLC	Ownership	100.00	Western & Southern Mutual Holding Co	N		
0836	Western-Southern Group	00000	46-4725907			Railroad Parkside Investor Holdings, LLC	AL	NIA	WS Real Estate Holdings LLC	Ownership	98.00	Western & Southern Mutual Holding Co	N		
0836	Western-Southern Group	00000	84-3614873			Raleigh Hotel Holding Co., LLC	NC	NIA	WS Real Estate Holdings LLC	Ownership	98.00	Western & Southern Mutual Holding Co	N		
0836	Western-Southern Group	00000	84-3851930			Rancho Presidio Land Partners, LLC	CA	NIA	WS Real Estate Holdings LLC	Ownership	98.00	Western & Southern Mutual Holding Co	N		
0836	Western-Southern Group	00000	27-4266774			Randolph Tower Affordable Inv Fund LLC	IL	NIA	The Western & Southern Life Insurance Co	Ownership	99.990	Western & Southern Mutual Holding Co	N		
0836	Western-Southern Group	00000	82-2188516			Revel Investor Holdings, LLC	CO	NIA	WS Real Estate Holdings LLC	Ownership	98.00	Western & Southern Mutual Holding Co	N		
0836	Western-Southern Group	00000	80-0246040			Ridgegate Commonwealth Apts LLC	CO	NIA	Ridgegate Holdings, LLC	Ownership	52.920	Western & Southern Mutual Holding Co	N		
0836	Western-Southern Group	00000	26-3526448			Ridgegate Holdings, LLC	CO	NIA	WS Real Estate Holdings LLC	Ownership	98.00	Western & Southern Mutual Holding Co	N		
0836	Western-Southern Group	00000	83-0812652			River Hollow Investor Holdings, LLC	TX	NIA	WS Real Estate Holdings LLC	Ownership	98.00	Western & Southern Mutual Holding Co	N		
0836	Western-Southern Group	00000	81-1268981			Russell Bay Investor Holdings, LLC	NV	NIA	WS Real Estate Holdings LLC	Ownership	98.00	Western & Southern Mutual Holding Co	N		
0836	Western-Southern Group	00000	81-2260159			San Tan Investor Holdings, LLC	AZ	NIA	WS Real Estate Holdings LLC	Ownership	98.00	Western & Southern Mutual Holding Co	N		
0836	Western-Southern Group	00000	47-1617717			Settlers Ridge Robinson Investor Holdings, LLC	LLC	NIA	WS Real Estate Holdings LLC	Ownership	98.00	Western & Southern Mutual Holding Co	N		
0836	Western-Southern Group	00000	27-3564950			Seventh & Culvert Garage LLC	OH	NIA	WS Real Estate Holdings LLC	Ownership	100.00	Western & Southern Mutual Holding Co	N		
0836	Western-Southern Group	00000	26-1554676			Shelbourne Campus Properties LLC	KY	NIA	Shelbourne Holdings, LLC	Ownership	52.920	Western & Southern Mutual Holding Co	N		
0836	Western-Southern Group	00000	26-1944856			Shelbourne Holdings, LLC	KY	NIA	WS Real Estate Holdings LLC	Ownership	98.00	Western & Southern Mutual Holding Co	N		
0836	Western-Southern Group	00000	45-4354663			Siena Investor Holding, LLC	TX	NIA	WS Real Estate Holdings LLC	Ownership	69.000	Western & Southern Mutual Holding Co	N		
0836	Western-Southern Group	00000	83-2295656			Sixth and Saratoga NW, LLC	KY	NIA	WS Real Estate Holdings LLC	Ownership	100.00	Western & Southern Mutual Holding Co	N		
0836	Western-Southern Group	00000	46-2930953			Skye Apts Investor Holdings, LLC	MN	NIA	WS Real Estate Holdings LLC	Ownership	98.00	Western & Southern Mutual Holding Co	N		
0836	Western-Southern Group	00000	61-1328558			Skyport Hotel LLC	KY	NIA	The Western & Southern Life Insurance Co	Ownership	25.000	Western & Southern Mutual Holding Co	N		
0836	Western-Southern Group	00000	47-1553152			Sonterra Legacy Investor Holding, LLC	OH	NIA	2014 San Antonio Trust Agreement	Ownership	100.00	Western & Southern Mutual Holding Co	N		
0836	Western-Southern Group	00000	83-2948287			South Kirkman Apt. Holdings, LLC	FL	NIA	WSLR Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	N		
0836	Western-Southern Group	00000	47-2306231			Southside Tunnel Apts. Investor Holdings, LLC	PA	NIA	WS Real Estate Holdings LLC	Ownership	98.00	Western & Southern Mutual Holding Co	N		
0836	Western-Southern Group	00000	46-2922655			SP Charlotte Apts. Investor Holdings, LLC	NC	NIA	WS Real Estate Holdings LLC	Ownership	98.00	Western & Southern Mutual Holding Co	N		
0836	Western-Southern Group	00000	81-1827381			Stony Investor Holdings, LLC	VA	NIA	WS Real Estate Holdings LLC	Ownership	98.00	Western & Southern Mutual Holding Co	N		
0836	Western-Southern Group	00000	81-3538359			Stout Metro Housing Holdings LLC	IN	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	N		
0836	Western-Southern Group	00000	26-2348581			Summerbrooke Holdings LLC	TX	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	N		
0836	Western-Southern Group	00000	26-4291356			Sundance Lafrontera Holdings LLC	TX	NIA	The Western & Southern Life Insurance Co	Ownership	62.720	Western & Southern Mutual Holding Co	N		
0836	Western-Southern Group	00000	83-2672383			Tamiami Senior Inv. Holdings, LLC	FL	NIA	WSLR Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	N		
0836	Western-Southern Group	65242	35-0457540			The Lafayette Life Insurance Co	OH	IA	Western & Southern Financial Group, Inc.	Ownership	100.00	Western & Southern Mutual Holding Co	N		
0836	Western-Southern Group	70483	31-0487145			The Western & Southern Life Insurance Co	OH	RE	Western & Southern Financial Group, Inc.	Ownership	100.00	Western & Southern Mutual Holding Co	N		
0836	Western-Southern Group	00000	83-2399724			Three Choopt AA Inv. Holdings, LLC	VA	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	N		
0836	Western-Southern Group	00000	83-3418626			Timacuan Apt. Holdings, LLC	FL	NIA	WSLR Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	N		
0836	Western-Southern Group	00000	31-1394672			Touchstone Advisors, Inc.	OH	DS	IFS Financial Services, Inc.	Ownership	100.00	Western & Southern Mutual Holding Co	N		
0836	Western-Southern Group	00000	47-6046379			Touchstone Securities, Inc.	NE	DS	IFS Financial Services, Inc.	Ownership	100.00	Western & Southern Mutual Holding Co	N		
0836	Western-Southern Group	00000	47-5098714			Trevi Apartment Holdings, LLC	AZ	NIA	WS Real Estate Holdings LLC	Ownership	98.000	Western & Southern Mutual Holding Co	N		
0836	Western-Southern Group	00000	20-5542652			Tri-State Fund II Growth LP	OH	NIA	The Western & Southern Life Insurance Co	Ownership	29.840	Western & Southern Mutual Holding Co	N		
0836	Western-Southern Group	00000	20-5542652			Tri-State Fund II Growth LP	OH	NIA	Tri-State Ventures II, LLC	Ownership	0.500	Western & Southern Mutual Holding Co	N		
0836	Western-Southern Group	00000	31-1788429			Tri-State Growth Capital Fund LP	OH	NIA	The Western & Southern Life Insurance Co	Ownership	12.500	Western & Southern Mutual Holding Co	N		
0836	Western-Southern Group	00000	31-1788429			Tri-State Growth Capital Fund LP	OH	NIA	Tri-State Ventures, LLC	Ownership	0.630	Western & Southern Mutual Holding Co	N		
0836	Western-Southern Group	00000	20-5542563			Tri-State Ventures II, LLC	OH	NIA	Fort Washington Investment Advisors, Inc.	Ownership	100.00	Western & Southern Mutual Holding Co	N		
0836	Western-Southern Group	00000	31-1788429			Tri-State Ventures, LLC	OH	NIA	Fort Washington Investment Advisors, Inc.	Ownership	100.00	Western & Southern Mutual Holding Co	N		
0836	Western-Southern Group	00000	84-2230033			TXFL NNN Office Inv. Holdings, LLC	OH	NIA	Western-Southern Life Assurance Co	Ownership	40.740	Western & Southern Mutual Holding Co	N		
0836	Western-Southern Group	00000	84-2230033			TXFL NNN Office Inv. Holdings, LLC	OH	NIA	The Lafayette Life Insurance Co	Ownership	29.630	Western & Southern Mutual Holding Co	N		
0836	Western-Southern Group	00000	84-2230033			TXFL NNN Office Inv. Holdings, LLC	OH	NIA	Integrity Life Insurance Co	Ownership	14.810	Western & Southern Mutual Holding Co	N		
0836	Western-Southern Group	00000	84-2230033			TXFL NNN Office Inv. Holdings, LLC	OH	NIA	National Integrity Life Insurance Co	Ownership	14.810	Western & Southern Mutual Holding Co	N		
0836	Western-Southern Group	00000	31-1653922			Union Centre Hotel LLC	OH	NIA	The Western & Southern Life Insurance Co	Ownership	25.000	Western & Southern Mutual Holding Co	N		

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Western and Southern Life Insurance Company

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

1 Group Code	2 Group Name	3 NAIC Company Code	4 ID Number	5 Federal RSSD	6 CIK	7 Name of Securities Exchange if Publicly Traded (U.S. or International)	8 Names of Parent, Subsidiaries Or Affiliates	9 Domestic- iliary Loca- tion	10 Relation- ship to Reportin g Entity	11 Directly Controlled by (Name of Entity/Person)	12 Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	13 If Control is Owner- ship Provide Percent- age	14 Ultimate Controlling Entity(ies)/Person(s)	15 Is an SCA Filing Re- quired? (Y/N)	16 *
.0836	Western-Southern Group	.00000	83-2679115			University Shades Inv. Holdings, LLC	FL	NIA	WSLR Holdings LLC	Ownership	98.00	Western & Southern Mutual Holding Co	N		
.0836	Western-Southern Group	.00000	81-4132070			Vernazza Housing Investor Holdings, LLC	FL	NIA	WS Real Estate Holdings LLC	Ownership	98.00	Western & Southern Mutual Holding Co	N		
.0836	Western-Southern Group	.00000	82-2226959			View High Apts Investor Holdings, LLC	MO	NIA	WS Real Estate Holdings LLC	Ownership	98.00	Western & Southern Mutual Holding Co	N		
.0836	Western-Southern Group	.00000	36-4107014			Vinings Trace	OH	NIA	WS Real Estate Holdings LLC	Ownership	99.00	Western & Southern Mutual Holding Co	N		
.0836	Western-Southern Group	.00000	72-1388989			Vulcan Hotel LLC	AL	NIA	The Western & Southern Life Insurance Co	Ownership	25.00	Western & Southern Mutual Holding Co	N		
.0836	Western-Southern Group	.00000	82-1665321			W Apt. Investor Holdings, LLC	NC	NIA	WS Real Estate Holdings LLC	Ownership	98.00	Western & Southern Mutual Holding Co	N		
.0836	Western-Southern Group	.00000	31-0846576			W&S Brokerage Services, Inc.	OH	DS	Western-Southern Life Assurance Co	Ownership	100.00	Western & Southern Mutual Holding Co	Y		
.0836	Western-Southern Group	.00000	31-1334221			W&S Financial Group Distributors, Inc.	OH	DS	Western-Southern Life Assurance Co	Ownership	100.00	Western & Southern Mutual Holding Co	N		
.0836	Western-Southern Group	.00000	83-1744878			Warm Springs Apt. Holdings, LLC	NV	NIA	WSLR Holdings LLC	Ownership	100.00	Western & Southern Mutual Holding Co	N		
.0836	Western-Southern Group	.00000	31-1413821			Western & Southern Agency, Inc.	OH	DS	The Western & Southern Life Insurance Co	Ownership	100.00	Western & Southern Mutual Holding Co	N		
.0836	Western-Southern Group	.00000	31-1732404			Western & Southern Financial Group, Inc.	OH	UDP	Western & Southern Mutual Holding Co	Ownership	100.00	Western & Southern Mutual Holding Co	N		
.0836	Western-Southern Group	.00000	06-1804434			Western & Southern Investment Holdings LLC	OH	DS	The Western & Southern Life Insurance Co	Ownership	100.00	Western & Southern Mutual Holding Co	N		
.0836	Western-Southern Group	.00000	31-1732405			Western & Southern Mutual Holding Co	OH	UIP	Western & Southern Mutual Holding Co	Ownership	100.00	Western & Southern Mutual Holding Co	N		
.0836	Western-Southern Group	92622	31-1000236			Western-Southern Life Assurance Co	OH	DS	The Western & Southern Life Insurance Co	Ownership	100.00	Western & Southern Mutual Holding Co	N		
.0836	Western-Southern Group	.00000	31-1732344			Windsor Hotel LLC	CT	NIA	The Western & Southern Life Insurance Co	Ownership	25.00	Western & Southern Mutual Holding Co	N		
.0836	Western-Southern Group	.00000	81-4930979			WL Apartments Holdings, LLC	OH	NIA	2017 Houston Trust Agreement	Ownership	100.00	Western & Southern Mutual Holding Co	N		
.0836	Western-Southern Group	.00000	31-1317879			Wright Exec Hotel LTD Partners	OH	NIA	The Western & Southern Life Insurance Co	Ownership	60.490	Western & Southern Mutual Holding Co	N		
.0836	Western-Southern Group	.00000	61-1182451			WS Airport Exchange GP LLC	KY	NIA	WS Real Estate Holdings LLC	Ownership	74.000	Western & Southern Mutual Holding Co	N		
.0836	Western-Southern Group	.00000	20-2820067			WS CEH LLC	OH	NIA	WS Real Estate Holdings LLC	Ownership	50.00	Western & Southern Mutual Holding Co	N		
.0836	Western-Southern Group	.00000	31-1303229			WS Country Place GP LLC	GA	NIA	WS Real Estate Holdings LLC	Ownership	90.00	Western & Southern Mutual Holding Co	N		
.0836	Western-Southern Group	.00000	61-0998084			WS Lookout JV LLC	KY	NIA	The Western & Southern Life Insurance Co	Ownership	50.00	Western & Southern Mutual Holding Co	N		
.0836	Western-Southern Group	.00000	06-1804432			WS Real Estate Holdings LLC	OH	DS	The Western & Southern Life Insurance Co	Ownership	100.00	Western & Southern Mutual Holding Co	N		
.0836	Western-Southern Group	.00000	20-1515960			WSA Commons LLC	GA	NIA	The Western & Southern Life Insurance Co	Ownership	50.00	Western & Southern Mutual Holding Co	N		
.0836	Western-Southern Group	.00000	33-1058916			WSALD NPH LLC	PA	NIA	WS Real Estate Holdings LLC	Ownership	50.00	Western & Southern Mutual Holding Co	N		
.0836	Western-Southern Group	.00000	20-0360272			WSL Partners LP	OH	NIA	The Western & Southern Life Insurance Co	Ownership	95.320	Western & Southern Mutual Holding Co	N		
.0836	Western-Southern Group	.00000	20-0360272			WSL Partners LP	OH	NIA	Fort Washington Capital Partners, LLC	Ownership	0.500	Western & Southern Mutual Holding Co	N		
.0836	Western-Southern Group	.00000	20-8843748			WSLR Birmingham	AL	NIA	WSLR Holdings LLC	Ownership	100.00	Western & Southern Mutual Holding Co	N		
.0836	Western-Southern Group	.00000	20-8843635			WSLR Cinti LLC	OH	NIA	WSLR Holdings LLC	Ownership	100.00	Western & Southern Mutual Holding Co	N		
.0836	Western-Southern Group	.00000	20-8843645			WSLR Columbus LLC	OH	NIA	WSLR Holdings LLC	Ownership	100.00	Western & Southern Mutual Holding Co	N		
.0836	Western-Southern Group	.00000	20-8843653			WSLR Dallas LLC	TX	NIA	WSLR Holdings LLC	Ownership	100.00	Western & Southern Mutual Holding Co	N		
.0836	Western-Southern Group	.00000	20-8843767			WSLR Hartford LLC	CT	NIA	WSLR Holdings LLC	Ownership	100.00	Western & Southern Mutual Holding Co	N		
.0836	Western-Southern Group	.00000	20-8843577			WSLR Holdings LLC	OH	DS	The Western & Southern Life Insurance Co	Ownership	24.490	Western & Southern Mutual Holding Co	N		
.0836	Western-Southern Group	.00000	20-8843362			WSLR Skyport LLC	KY	NIA	WSLR Holdings LLC	Ownership	100.00	Western & Southern Mutual Holding Co	N		
.0836	Western-Southern Group	.00000	20-8843814			WSLR Union LLC	OH	NIA	WSLR Holdings LLC	Ownership	100.00	Western & Southern Mutual Holding Co	N		
.0836	Western-Southern Group	.00000	26-3526711			YT Crossing Holdings, LLC	TX	NIA	WS Real Estate Holdings LLC	Ownership	98.00	Western & Southern Mutual Holding Co	N		

52.4

Asterisk	Explanation

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Western and Southern Life Insurance Company

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

1 NAIC Company Code	2 ID Number	3 Names of Insurers and Parent, Subsidiaries or Affiliates	4 Shareholder Dividends	5 Capital Contributions	6 Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	7 Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	8 Management Agreements and Service Contracts	9 Income/ (Disbursements) Incurred Under Reinsurance Agreements	10 *	11 Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	12	13 Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
..00000	31-1732405	Western & Southern Mutual Holding Company					186,038					186,038
..00000	31-1732404	Western & Southern Financial Group, Inc.	260,000,000				2,028,727					262,028,727
65242	35-0457540	The Lafayette Life Insurance Company	250,000				(38,101,075)					(37,851,075)
..00000	35-2123483	LLIA, Inc.	(250,000)				(15,848)					(265,848)
..70483	31-0487145	The Western & Southern Life Insurance Company	(233,000,000)	(231,457,535)			426,912,009					(37,545,526)
92622	31-1000236	Western-Southern Life Assurance Company	12,000,000	(1,800,000)	(144,659,107)		(161,280,831)					(295,739,938)
.99937	31-1191427	Columbus Life Insurance Company		29,962,218	(.83,760,893)		(33,634,863)					(87,433,538)
70939	13-2611847	Gerber Life Insurance Company		193,938,643			(52,638,386)					(493,514,896)
74780	86-0214103	Integrity Life Insurance Company					(71,442,873)					(71,442,873)
.75264	16-0958252	National Integrity Life Insurance Company					(26,775,993)					(26,775,993)
..00000	47-6046379	Touchstone Securities, Inc.					(3,271,917)					(3,271,917)
..00000	31-1328371	IFS Financial Services, Inc.	(12,000,000)	1,800,000			(4,542)					(12,004,542)
..00000	31-0846576	W&S Brokerage Services, Inc.					(2,668,206)					(868,206)
..00000	31-1394672	Touchstone Advisors, Inc.					(13,467,324)					(13,467,324)
..00000	43-2081325	Insurance Profitment Solutions, LLC		7,556,674			6,123,033					13,679,707
..00000	31-1018957	Eagle Realty Group, LLC					(12,490,947)					(12,490,947)
..00000	31-1301863	Fort Washington Investment Advisors, Inc.					(19,419,427)					(19,419,427)
..00000	31-1334221	W&S Financial Group Distributors, Inc.					(37,575)					(37,575)
..00000	06-1804434	Western & Southern Investment Holdings, LLC	(27,000,000)		228,420,000							(27,000,000)
..00000	34-1998937	Queen City Square LLC										228,420,000
9999999	Control Totals		0	0	0	0	0	0	XXX	0	0	0

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

		Responses
MARCH FILING		
1.	Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?	YES
2.	Will the confidential Risk-based Capital Report be filed with the NAIC by March 1?	YES
3.	Will the confidential Risk-based Capital Report be filed with the state of domicile, if required, by March 1?	YES
4.	Will an actuarial opinion be filed by March 1?	YES
APRIL FILING		
5.	Will Management's Discussion and Analysis be filed by April 1?	YES
6.	Will the Life, Health & Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit be filed with the state of domicile and the NAIC by April 1? (Not applicable to fraternal benefit societies)	YES
7.	Will the Adjustments to the Life, Health & Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit (if required) be filed with the state of domicile and the NAIC by April 1? (Not applicable to fraternal benefit societies)	YES
8.	Will the Supplemental Investment Risks Interrogatories be filed by April 1?	YES
JUNE FILING		
9.	Will an audited financial report be filed by June 1?	YES
10.	Will Accountant's Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1?	YES
AUGUST FILING		
11.	Will the regulator-only (non-public) Communication of Internal Control Related Matters Noted in Audit be filed with the state of domicile and electronically with the NAIC (as a regulator-only non-public document) by August 1?	YES
<p>The following supplemental reports are required to be filed as part of your annual statement filing <u>if your company is engaged in the type of business covered by the supplement. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of NO to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below.</u> If the supplement is required of your company but is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.</p>		
MARCH FILING		
12.	Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1? (Not applicable to fraternal benefit societies) ...	NO
13.	Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?	NO
14.	Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?	NO
15.	Will the actuarial opinion on participating and non-participating policies as required in Interrogatories 1 and 2 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1?	YES
16.	Will the actuarial opinion on non-guaranteed elements as required in interrogatory #3 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1?	YES
17.	Will the actuarial opinion on X-Factors be filed with the state of domicile and electronically with the NAIC by March 1?	NO
18.	Will the actuarial opinion on Separate Accounts Funding Guaranteed Minimum Benefit be filed with the state of domicile and electronically with the NAIC by March 1?	NO
19.	Will the actuarial opinion on Synthetic Guaranteed Investment Contracts be filed with the state of domicile and electronically with the NAIC by March 1?	NO
20.	Will the Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1?	NO
21.	Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1?	NO
22.	Will the Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI be filed with the state of domicile and electronically with the NAIC by March 1?	NO
23.	Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Average Market Value) be filed with the state of domicile and electronically with the NAIC by March 1?	NO
24.	Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) be filed with the state of domicile and electronically with the NAIC by March 1?	NO
25.	Will the C-3 RBC Certifications required under C-3 Phase I be filed with the state of domicile and electronically with the NAIC by March 1?	YES
26.	Will the C-3 RBC Certifications required under C-3 Phase II be filed with the state of domicile and electronically with the NAIC by March 1?	NO

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Western and Southern Life Insurance Company
SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

27. Will the Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities be filed with the state of domicile and electronically with the NAIC by March 1?	.....	NO
28. Will the actuarial opinion required by the Modified Guaranteed Annuity Model Regulation be filed with the state of domicile and electronically with the NAIC by March 1?	.....	NO
29. Will the Actuarial Certifications Related to Hedging required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?	.....	NO
30. Will the Financial Officer Certification Related to Clearly Defined Hedging Strategy required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?	.....	NO
31. Will the Management Certification That the Valuation Reflects Management's Intent required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?	.....	NO
32. Will the Actuarial Certification Related to the Reserves required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?	.....	NO
33. Will the Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities be filed with the state of domicile and electronically with the NAIC by March 1?	.....	NO
34. Will the Worker's Compensation Carve-Out Supplement be filed by March 1? (Not applicable to fraternal benefit societies)	.....	NO
35. Will Supplemental Schedule O be filed with the state of domicile and the NAIC by March 1?	.....	YES
36. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1?	.....	NO
37. Will an approval from the reporting entity's state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1?	.....	NO
38. Will an approval from the reporting entity's state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1?	.....	NO
39. Will an approval from the reporting entity's state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1?	.....	NO
40. Will the VM-20 Reserves Supplement be filed with the state of domicile and the NAIC by March 1?	.....	YES

APRIL FILING

41. Will the confidential Regulatory Asset Adequacy Issues Summary (RAAIS) required by the Valuation Manual be filed with the state of domicile by April 1?	.....	YES
42. Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1?	.....	NO
43. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1? (Not applicable to fraternal benefit societies)	.....	NO
44. Will the Accident and Health Policy Experience Exhibit be filed by April 1?	.....	YES
45. Will the Supplemental Health Care Exhibit (Parts 1, 2 and 3) be filed with the state of domicile and the NAIC by April 1?	.....	NO
46. Will the regulator only (non-public) Supplemental Health Care Exhibit's Expense Allocation Report be filed with the state of domicile and the NAIC by April 1?	.....	NO
47. Will the confidential Actuarial Memorandum required by Actuarial Guideline XXXVIII 8D be filed with the state of domicile by April 30?	.....	NO
48. Will the Supplemental Term and Universal Life Insurance Reinsurance Exhibit be filed with the state of domicile and the NAIC by April 1?	.....	YES
49. Will the Variable Annuities Supplement be filed with the state of domicile and the NAIC by April 1?	.....	NO

AUGUST FILING

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

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Bar Codes:

12. SIS Stockholder Information Supplement [Document Identifier 420]



13. Medicare Supplement Insurance Experience Exhibit [Document Identifier 360]



14. Trusteed Surplus Statement [Document Identifier 490]



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



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



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

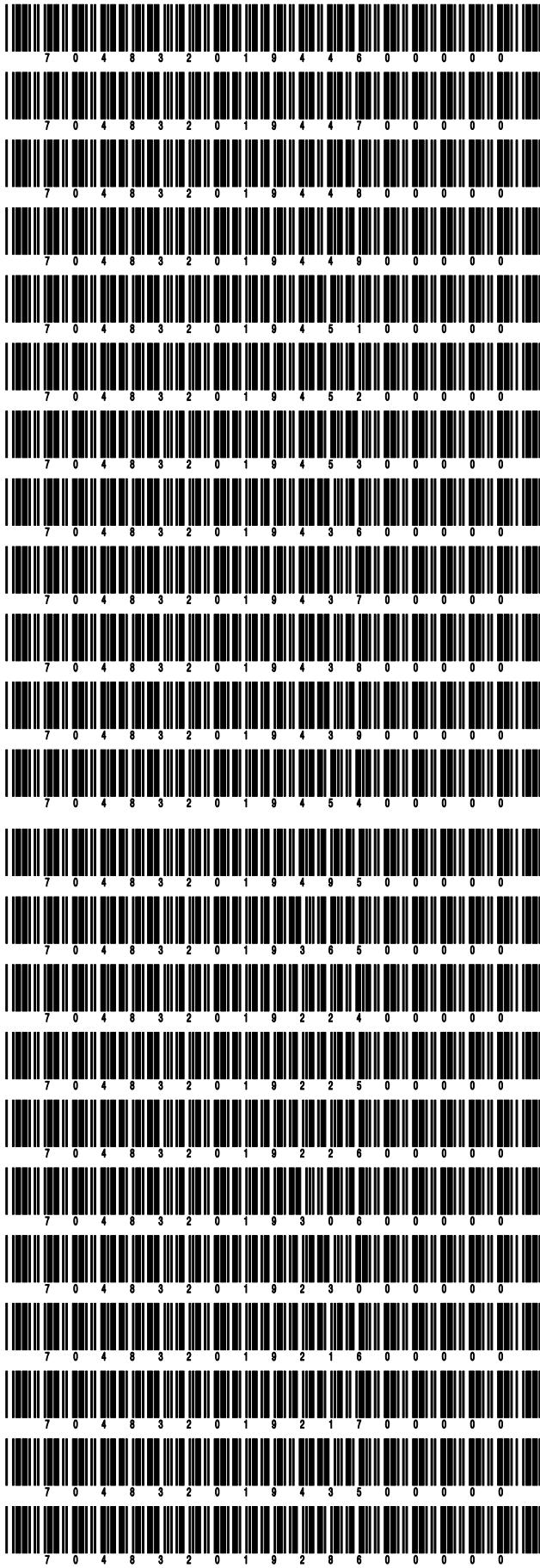


20. Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 445]



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Western and Southern Life Insurance Company
SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Western and Southern Life Insurance Company
OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Summary of Operations Line 27

	1 Current Year	2 Prior Year
2704. Securities lending interest expense	1,060,830	3,134,279
2705. Reserve adjustment on reinsurance assumed - Lafayette	(103,368)	(92,544)
2706. Termination of reinsurance agreement - Integrity	0	(694,579,056)
2707. Reserve adjustment on reinsurance assumed - Integrity	0	(43,319,525)
2797. Summary of remaining write-ins for Line 27 from overflow page	957,462	(734,856,846)

Additional Write-ins for Summary of Operations Line 53

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

Additional Write-ins for Exhibit 2 Line 9.3

	Insurance			4 All Other Lines of Business	5 Investment	6 Fraternal	7 Total				
	1 Life	Accident and Health									
		2 Cost Containment	3 All Other								
09.304. Temporary Labor	615,568		61,645	2,472,681			3,149,894				
09.305. Summary of other	330,077		84,680	1,073,919	14		1,488,690				
09.397. Summary of remaining write-ins for Line 9.3 from overflow page	945,645	0	146,325	3,546,600	14	0	4,638,584				

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Western and Southern Life Insurance Company
OVERFLOW PAGE FOR WRITE-INS

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

	1 Total	2 Individual Life	3 Group Life	4 Individual Annuities	5 Group Annuities	6 Accident and Health	7 Fraternal	8 Other Lines of Business	9 YRT Mortality Risk Only
2704. Securities lending interest expense	1,060,830								1,060,830
2705. Reserve adjustment on reinsurance assumed - Lafayette	(103,368)								(103,368)
2706. Termination of reinsurance agreement - Integrity	0								0
2707. Reserve adjustment on reinsurance assumed - Integrity	0								0
2797. Summary of remaining write-ins for Line 27 from overflow page	957,462	0	0	0	0	0	0	0	957,462

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

	1 Total	2 Industrial Life	3 Whole Life	4 Term Life	5 Indexed Life	6 Universal Life	7 Universal Life With Secondary Guarantees	8 Variable Life	9 Variable Universal Life	10 Credit Life (c)	11 Other Individual Life	12 YRT Mortality Risk Only
2704. Securities lending interest expense	0											
2705. Reserve adjustment on reinsurance assumed - Lafayette	0											
2706. Termination of reinsurance agreement - Integrity	0											
2707. Reserve adjustment on reinsurance assumed - Integrity	0											
2797. Summary of remaining write-ins for Line 27 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0

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

	1 Total	2 Whole Life	3 Term Life	4 Universal Life	5 Variable Life	6 Variable Universal Life	7 Credit Life (d)	8 Other Group Life (a)	9 YRT Mortality Risk Only
2704. Securities lending interest expense	0								
2705. Reserve adjustment on reinsurance assumed - Lafayette	0								
2706. Termination of reinsurance agreement - Integrity	0								
2707. Reserve adjustment on reinsurance assumed - Integrity	0								
2797. Summary of remaining write-ins for Line 27 from overflow page	0	0	0	0	0	0	0	0	0

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

	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		
2704. Securities lending interest expense	0						
2705. Reserve adjustment on reinsurance assumed - Lafayette	0						
2706. Termination of reinsurance agreement - Integrity	0						
2707. Reserve adjustment on reinsurance assumed - Integrity	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 27

	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		
2704. Securities lending interest expense	0						
2705. Reserve adjustment on reinsurance assumed - Lafayette	0						
2706. Termination of reinsurance agreement - Integrity	0						

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE The Western and Southern Life Insurance Company
OVERFLOW PAGE FOR WRITE-INS

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

	1	Deferred				6	7
		2	3	4	5		
	Total	Fixed Annuities	Indexed Annuities	Variable Annuities with Guarantees	Variable Annuities Without Guarantees		
2707. Reserve adjustment on reinsurance assumed - Integrity	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 - Accident and Health Line 27

	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
2704. Securities lending interest expense	0												
2705. Reserve adjustment on reinsurance assumed - Lafayette	0												
2706. Termination of reinsurance agreement - Integrity	0												
2707. Reserve adjustment on reinsurance assumed - Integrity	0												
2797. Summary of remaining write-ins for Line 27 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0	0



SUPPLEMENT FOR THE YEAR 2019 OF THE The Western and Southern Life Insurance Company

VM-20 RESERVES SUPPLEMENT – PART 1

Life Insurance Reserves Valued According to VM-20 by Product Type

For The Year Ended December 31, 2019

(To Be Filed by March 1

(\$000 Omitted Except for Number of Policies)

NAIC Group Code _____

NAIC Company Code _____

None

456-1

SUPPLEMENT FOR THE YEAR 2019 OF THE The Western and Southern Life Insurance Company

VM-20 RESERVES SUPPLEMENT – PART 2

Reserves for Policies Not Based on VM-20 as a Result of the Three-Year Transition Period

For The Year Ended December 31, 2019

(To Be Filed by March 1)

(\$000 Omitted Except for Number of Policies)

	Three-Year Transition Period					
	Prior Year		Current Year			
	1 Gross Reserve	2 Net Reserve	3 Gross Reserve	4 Net Reserve	5 Number of Policies	6 Face Amount
1. Life Insurance Reserves						
1.1. Term Life	24	.24	15	15	597	28,655
1.2. Universal Life With Secondary Guarantee						
1.3. Non-Participating Whole Life	3,748	3,711	3,263	3,247	5,461	180,959
1.4. Participating Whole Life	2,892	2,873	3,237	3,204	5,397	293,074
1.5. Universal Life Without Secondary Guarantee						
1.6. Variable Universal Life						
1.7. Variable Life						
1.8. Indexed Life						
1.9. Aggregate Write-Ins for Other Products	0	0	0	0	0	0
2. Total Post-Reinsurance-Ceded Reserve (Sum of Lines 1.1 through 1.9)	6,664	6,608	6,515	6,466	11,455	502,688
DETAILS OF WRITE-INS						
1.901.						
1.902.						
1.903.						
1.998. Summary of remaining write-ins for Line 1.9 from overflow page	0	.0	0	0	0	0
1.999. Totals (Lines 1.901 thru 1.903 plus 1.998) (Line 1.9 above)	0	0	0	0	0	0

VM-20 RESERVES SUPPLEMENT – PART 3

Life PBR Exemption

For The Year Ended December 31, 2019

(To Be Filed by March 1)

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

VM-20 RESERVES SUPPLEMENT – PART 4

Other Exclusions from Life PBR
For The Year Ended December 31, 2019
(To Be Filed by March 1)

1A. Has the company filed and been granted a Single State Exemption from the reserve requirements of VM-20 of the Valuation Manual by their state of domicile? Yes [] No [X]

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

.....

2A. If the answer to question 1A is "Yes", does the company have risks for policies issued outside its state of domicile? Yes [] No []

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

.....

3. Is all of the company's individual ordinary life insurance business excluded from the requirements of VM-20 pursuant to Section II.B of the Valuation Manual? Yes [] No [X]



SUPPLEMENT FOR THE YEAR 2019 OF THE The Western and Southern Life Insurance Company

SCHEDULE O SUPPLEMENT

For The Year Ended December 31, 2019
(To Be Filed by March 1)

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

SUPPLEMENTAL SCHEDULE O - PART 1

Development of Incurred Losses

(\$000 Omitted)

Section A - Group Accident and Health

Years in Which Losses Were Incurred	Cumulative Net Amounts Paid Policyholders				
	1 2015	2 2016	3 2017	4 2018	5 2019(a)
1. Prior	.0	0	0	0	0
2. 2015					
3. 2016	XXX				
4. 2017	XXX	XXX			
5. 2018	XXX	XXX	XXX		
6. 2019	XXX	XXX	XXX	XXX	

Section B - Other Accident and Health

1. Prior	(12,550,614)	(12,513,983)	(12,518,926)	1,746,782	22,178
2. 2015	3,709	9,390	9,911	10,169	2,778
3. 2016	XXX	7,349	9,935	10,704	11,018
4. 2017	XXX	XXX	7,581	9,552	10,228
5. 2018	XXX	XXX	XXX	8,873	11,496
6. 2019	XXX	XXX	XXX	XXX	6,030

Section C - Credit Accident and Health

1. Prior	.0	0	0	.0	
2. 2015					
3. 2016	XXX				
4. 2017	XXX	XXX			
5. 2018	XXX	XXX	XXX		
6. 2019	XXX	XXX	XXX	XXX	

Section D -

1. Prior	.0	0	0	.0	
2. 2015					
3. 2016	XXX				
4. 2017	XXX	XXX			
5. 2018	XXX	XXX	XXX		
6. 2019	XXX	XXX	XXX	XXX	

Section E -

1. Prior	.0	0	0	.0	
2. 2015					
3. 2016	XXX				
4. 2017	XXX	XXX			
5. 2018	XXX	XXX	XXX		
6. 2019	XXX	XXX	XXX	XXX	

Section F -

1. Prior	.0	0	0	.0	
2. 2015					
3. 2016	XXX				
4. 2017	XXX	XXX			
5. 2018	XXX	XXX	XXX		
6. 2019	XXX	XXX	XXX	XXX	

Section G -

1. Prior	.0	0	0	.0	
2. 2015					
3. 2016	XXX				
4. 2017	XXX	XXX			
5. 2018	XXX	XXX	XXX		
6. 2019	XXX	XXX	XXX	XXX	

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

SUPPLEMENT FOR THE YEAR 2019 OF THE The Western and Southern Life Insurance Company
SCHEDULE O SUPPLEMENT

SUPPLEMENTAL SCHEDULE O - PART 2

Development of Incurred Losses

(\$000 Omitted)

Section A - Group Accident and Health

Years in Which Losses Were Incurred	Net Amounts Paid for Cost Containment Expenses				
	1 2015	2 2016	3 2017	4 2018	5 2019
1. Prior .....	.0	.0	.0	.0	.0
2. 2015					
3. 2016	XXX				
4. 2017	XXX	XXX			
5. 2018	XXX	XXX	XXX		
6. 2019	XXX	XXX	XXX	XXX	

Section B - Other Accident and Health

1. Prior .....	.0	.0	.0	.0	.0
2. 2015					
3. 2016	XXX				
4. 2017	XXX	XXX			
5. 2018	XXX	XXX	XXX		
6. 2019	XXX	XXX	XXX	XXX	

Section C - Credit Accident and Health

1. Prior .....	.0	.0	.0	.0	.0
2. 2015					
3. 2016	XXX				
4. 2017	XXX	XXX			
5. 2018	XXX	XXX	XXX		
6. 2019	XXX	XXX	XXX	XXX	

Section D -

1. Prior .....	.0	.0	.0	.0	.0
2. 2015					
3. 2016	XXX				
4. 2017	XXX	XXX			
5. 2018	XXX	XXX	XXX		
6. 2019	XXX	XXX	XXX	XXX	

Section E -

1. Prior .....	.0	.0	.0	.0	.0
2. 2015					
3. 2016	XXX				
4. 2017	XXX	XXX			
5. 2018	XXX	XXX	XXX		
6. 2019	XXX	XXX	XXX	XXX	

Section F -

1. Prior .....	.0	.0	.0	.0	.0
2. 2015					
3. 2016	XXX				
4. 2017	XXX	XXX			
5. 2018	XXX	XXX	XXX		
6. 2019	XXX	XXX	XXX	XXX	

Section G -

1. Prior .....	.0	.0	.0	.0	.0
2. 2015					
3. 2016	XXX				
4. 2017	XXX	XXX			
5. 2018	XXX	XXX	XXX		
6. 2019	XXX	XXX	XXX	XXX	

SUPPLEMENT FOR THE YEAR 2019 OF THE The Western and Southern Life Insurance Company
SCHEDULE O SUPPLEMENT

SUPPLEMENTAL SCHEDULE O - PART 3

Development of Incurred Losses

(\$000 Omitted)

Section A - Group Accident and Health

Years in Which Losses Were Incurred	Sum of Net Cumulative Amount Paid Policyholders and Claim Liability and Reserve Outstanding at End of Year				
	1 2015	2 2016	3 2017	4 2018	5 2019
1. 2015				XXX	XXX
2. 2016	XXX				XXX
3. 2017	XXX	XXX			
4. 2018	XXX	XXX	XXX		
5. 2019	XXX	XXX	XXX	XXX	XXX

Section B - Other Accident and Health

1. 2015	12,539	17,088	19,530	XXX	XXX
2. 2016	XXX	10,500	15,443	17,361	XXX
3. 2017	XXX	XXX	11,062	15,660	17,560
4. 2018	XXX	XXX	XXX	15,836	22,849
5. 2019	XXX	XXX	XXX	XXX	9,353

Section C - Credit Accident and Health

1. 2015				XXX	XXX
2. 2016	XXX				XXX
3. 2017	XXX	XXX			
4. 2018	XXX	XXX	XXX		
5. 2019	XXX	XXX	XXX	XXX	

Section D -

1. 2015				XXX	XXX
2. 2016	XXX				XXX
3. 2017	XXX	XXX			
4. 2018	XXX	XXX	XXX		
5. 2019	XXX	XXX	XXX	XXX	

Section E -

1. 2015				XXX	XXX
2. 2016	XXX				XXX
3. 2017	XXX	XXX			
4. 2018	XXX	XXX	XXX		
5. 2019	XXX	XXX	XXX	XXX	

Section F -

1. 2015				XXX	XXX
2. 2016	XXX				XXX
3. 2017	XXX	XXX			
4. 2018	XXX	XXX	XXX		
5. 2019	XXX	XXX	XXX	XXX	

Section G -

1. 2015				XXX	XXX
2. 2016	XXX				XXX
3. 2017	XXX	XXX			
4. 2018	XXX	XXX	XXX		
5. 2019	XXX	XXX	XXX	XXX	

SUPPLEMENT FOR THE YEAR 2019 OF THE The Western and Southern Life Insurance Company
SCHEDULE O SUPPLEMENT

SUPPLEMENTAL SCHEDULE O - PART 4

Development of Incurred Losses

(\$000 Omitted)

Section A - Group Accident and Health

Years in Which Losses Were Incurred	Sum of Net Cumulative Amount Paid Policyholders, Cost Containment Expenses, and Claim and Cost Containment Liability and Reserve Outstanding at End of Year				
	1 2015	2 2016	3 2017	4 2018	5 2019
1. 2015					
2. 2016	XXX				
3. 2017	XXX	XXX			
4. 2018	XXX	XXX	XXX		
5. 2019	XXX	XXX	XXX	XXX	

Section B - Other Accident and Health

1. 2015	12,539	17,088	19,530		
2. 2016	XXX	10,500	15,443	17,361	
3. 2017	XXX	XXX	11,062	15,660	17,560
4. 2018	XXX	XXX	XXX	15,836	22,849
5. 2019	XXX	XXX	XXX	XXX	9,353

Section C - Credit Accident and Health

1. 2015					
2. 2016	XXX				
3. 2017	XXX	XXX			
4. 2018	XXX	XXX	XXX		
5. 2019	XXX	XXX	XXX	XXX	

Section D -

1. 2015					
2. 2016	XXX				
3. 2017	XXX	XXX			
4. 2018	XXX	XXX	XXX		
5. 2019	XXX	XXX	XXX	XXX	

Section E -

1. 2015					
2. 2016	XXX				
3. 2017	XXX	XXX			
4. 2018	XXX	XXX	XXX		
5. 2019	XXX	XXX	XXX	XXX	

Section F -

1. 2015					
2. 2016	XXX				
3. 2017	XXX	XXX			
4. 2018	XXX	XXX	XXX		
5. 2019	XXX	XXX	XXX	XXX	

Section G -

1. 2015					
2. 2016	XXX				
3. 2017	XXX	XXX			
4. 2018	XXX	XXX	XXX		
5. 2019	XXX	XXX	XXX	XXX	

SUPPLEMENTAL SCHEDULE O - PART 5

(\$000 OMITTED)

Reserve and Liability Methodology - Exhibits 6 and 8

Line of Business	1 Methodology	2 Amount
1. Industrial Life	Other	17,959
2. Ordinary Life	Other	22,783
3. Individual Annuity		
4. Supplementary Contracts		
5. Credit Life		
6. Group Life	Other	430
7. Group Annuities		
8. Group Accident and Health		
9. Credit Accident and Health		
10. Other Accident and Health	Development	19,379
11. Total		60,551

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