



**ANNUAL STATEMENT**  
FOR THE YEAR ENDED DECEMBER 31, 2011

OF THE CONDITION AND AFFAIRS OF THE

**Integrity Life Insurance Company**

NAIC Group Code 0836 (Current Period) 0836 (Prior Period) NAIC Company Code 74780 Employer's ID Number 86-0214103

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

Country of Domicile US

Incorporated/Organized May 3, 1966 Commenced Business May 25, 1966

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

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

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

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

Internet Website Address www.integritylife.com

Statutory Statement Contact Bradley J. Hunkler 513-629-2980  
(Name) (Area Code) (Telephone Number) (Extension)  
CompAcctGrp@WesternSouthernLife.com 513-629-1871  
(E-Mail Address) (Fax Number)

**OFFICERS**

John Finn Barrett (Chairman of the Board)  
Jill Tripp McGruder (President & CEO)  
Nora Eyre Moushey (Senior VP & Chief Actuary)  
Edward Joseph Babbitt (Secretary)

**OTHER OFFICERS**

Mark Erdem Caner (Sr VP)  
Daniel Joseph Downing# (Sr VP)  
Scott Warner Edbom (VP)  
Brian Anthony Eichhold (VP)  
Clint David Gibler (Sr VP)  
Daniel Wayne Harris (VP)  
David Todd Henderson (VP & Chief Risk Officer)  
Kevin Louis Howard (Sr VP)  
Bradley Joseph Hunkler (VP, Chief Accounting Officer)  
Phillip Earl King (VP & Auditor)  
Paul Matthew Kruth (VP)  
Constance Marie Maccarone (Sr VP)  
Michael Ryland Moser (VP & Chf Compliance Officer)  
Nicholas Peter Sargent (Sr VP)  
Denise Lynn Sparks (VP)  
Richard Kelley Taulbee (VP)  
James Joseph Vance (VP & Treasurer)  
Terrie Ann Wiedenheft (VP)  
Patricia Jean Wilson (VP)

**DIRECTORS OR TRUSTEES**

Edward Joseph Babbitt  
John Finn Barrett  
Jill Tripp McGruder  
Robert Lewis Walker  
Donald Joseph Wuebbling

State of Ohio }  
County of Hamilton } SS

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

Jill Tripp McGruder  
President & CEO

Edward Joseph Babbitt  
Secretary

Bradley Joseph Hunkler  
VP, Chief Accounting Officer

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 \_\_\_\_\_

Subscribed and sworn to before me this  
3rd day of February, 2012



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Integrity Life Insurance Company

DIRECT BUSINESS IN THE STATE OF ALABAMA DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 74780

## LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	21,108					21,108
2. Annuity considerations	2,464,651					2,464,651
3. Deposit-type contract funds	2,529,191		XXX			2,529,191
4. Other considerations						
5. Totals (Sum of Line 1 to Line 4)	5,014,950					5,014,950
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life Insurance:						
6.1. Paid in cash or left on deposit						
6.2. Applied to pay renewal premiums						
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period						
6.4. Other						
6.5. Totals (Sum of Line 6.1 to Line 6.4)						
Annuities:						
7.1. Paid in cash or left on deposit						
7.2. Applied to provide paid-up annuities						
7.3. Other						
7.4. Totals (Sum of Line 7.1 to Line 7.3)						
8. Grand Totals (Line 6.5 plus Line 7.4)						
DIRECT CLAIMS AND BENEFITS PAID		144,988				144,988
9. Death benefits						
10. Matured endowments						
11. Annuity benefits	1,118,622					1,118,622
12. Surrender values and withdrawals for life contracts	5,105,308					5,105,308
13. Aggregate write-ins for miscellaneous direct claims and benefits paid						
14. All other benefits, except accident and health	66,020					66,020
15. Totals	6,434,938					6,434,938
DETAILS OF WRITE-INS						
1301						
1302						
1303						
1398. Summary of remaining write-ins for Line 13 from overflow page						
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificates	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	2	144,988							2	144,988
Settled during current year:										
18.1 By payment in full	2	144,988							2	144,988
18.2 By payment on compromised claims										
18.3 Totals paid	2	144,988							2	144,988
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	2	144,988							2	144,988
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year										
	57	10,961,344	(a)						57	10,961,344
21. Issued during year	(3)	(70,180)							(3)	(70,180)
22. Other changes to in force (Net)										
23. In force December 31 of current year	54	10,891,164	(a)						54	10,891,164

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

## ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and 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 Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

(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 .....

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Integrity Life Insurance Company

DIRECT BUSINESS IN THE STATE OF ALASKA DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 74780

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		1,751				1,751
2. Annuity considerations			XXX		XXX	
3. Deposit-type contract funds						
4. Other considerations						
5. Totals (Sum of Line 1 to Line 4)		1,751				1,751
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life Insurance:						
6.1. Paid in cash or left on deposit						
6.2. Applied to pay renewal premiums						
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period						
6.4. Other						
6.5. Totals (Sum of Line 6.1 to Line 6.4)						
Annuities:						
7.1. Paid in cash or left on deposit						
7.2. Applied to provide paid-up annuities						
7.3. Other						
7.4. Totals (Sum of Line 7.1 to Line 7.3)						
8. Grand Totals (Line 6.5 plus Line 7.4)						
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits		80,726				80,726
10. Matured endowments						
11. Annuity benefits		70,497				70,497
12. Surrender values and withdrawals for life contracts		539,360				539,360
13. Aggregate write-ins for miscellaneous direct claims and benefits paid						
14. All other benefits, except accident and health		8,764				8,764
15. Totals		699,347				699,347

DETAILS OF WRITE-INS

1301						
1302						
1303						
1398. Summary of remaining write-ins for Line 13 from overflow page						
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificates	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	1	80,726							1	80,726
Settled during current year:										
18.1 By payment in full	1	80,726							1	80,726
18.2 By payment on compromised claims										
18.3 Totals paid	1	80,726							1	80,726
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1	80,726							1	80,726
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year										
21. Issued during year	5	1,110,962	(a)						5	1,110,962
22. Other changes to in force (Net)	(1)	(12,795)							(1)	(12,795)
23. In force December 31 of current year	4	1,098,167	(a)						4	1,098,167

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

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and 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 Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

(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 .....

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Integrity Life Insurance Company

DIRECT BUSINESS IN THE STATE OF ARIZONA DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 74780

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	16,056					16,056
2. Annuity considerations	10,021,446					10,021,446
3. Deposit-type contract funds	171,372		XXX			171,372
4. Other considerations						
5. Totals (Sum of Line 1 to Line 4)	10,208,874					10,208,874
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life Insurance:						
6.1. Paid in cash or left on deposit						
6.2. Applied to pay renewal premiums						
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period						
6.4. Other						
6.5. Totals (Sum of Line 6.1 to Line 6.4)						
Annuities:						
7.1. Paid in cash or left on deposit						
7.2. Applied to provide paid-up annuities						
7.3. Other						
7.4. Totals (Sum of Line 7.1 to Line 7.3)						
8. Grand Totals (Line 6.5 plus Line 7.4)						
DIRECT CLAIMS AND BENEFITS PAID		995,361				995,361
9. Death benefits	995,361					995,361
10. Matured endowments						
11. Annuity benefits	6,571,938					6,571,938
12. Surrender values and withdrawals for life contracts	5,033,141			14,500		5,047,641
13. Aggregate write-ins for miscellaneous direct claims and benefits paid						
14. All other benefits, except accident and health	237,014					237,014
15. Totals	12,837,454			14,500		12,851,954
DETAILS OF WRITE-INS						
1301						
1302						
1303						
1398. Summary of remaining write-ins for Line 13 from overflow page						
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificates	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	6	995,361							6	995,361
Settled during current year:										
18.1 By payment in full	6	995,361							6	995,361
18.2 By payment on compromised claims										
18.3 Totals paid	6	995,361							6	995,361
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	6	995,361							6	995,361
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	106	15,393,016	(a)						106	15,393,016
21. Issued during year	(11)	(1,341,163)							(11)	(1,341,163)
22. Other changes to in force (Net)										
23. In force December 31 of current year	95	14,051,853	(a)						95	14,051,853

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

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and 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 Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

(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 .....

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Integrity Life Insurance Company

DIRECT BUSINESS IN THE STATE OF ARKANSAS DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 74780

## LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	5,713					5,713
2. Annuity considerations	1,357,882					1,357,882
3. Deposit-type contract funds	349,487		XXX			349,487
4. Other considerations						
5. Totals (Sum of Line 1 to Line 4)	1,713,082					1,713,082
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life Insurance:						
6.1. Paid in cash or left on deposit						
6.2. Applied to pay renewal premiums						
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period						
6.4. Other						
6.5. Totals (Sum of Line 6.1 to Line 6.4)						
Annuities:						
7.1. Paid in cash or left on deposit						
7.2. Applied to provide paid-up annuities						
7.3. Other						
7.4. Totals (Sum of Line 7.1 to Line 7.3)						
8. Grand Totals (Line 6.5 plus Line 7.4)						
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits	428,913					428,913
10. Matured endowments						
11. Annuity benefits	346,155					346,155
12. Surrender values and withdrawals for life contracts	758,942					758,942
13. Aggregate write-ins for miscellaneous direct claims and benefits paid						
14. All other benefits, except accident and health	6,392					6,392
15. Totals	1,540,402					1,540,402
DETAILS OF WRITE-INS						
1301						
1302						
1303						
1398. Summary of remaining write-ins for Line 13 from overflow page						
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificates	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	1	428,913							1	428,913
Settled during current year:										
18.1 By payment in full	1	428,913							1	428,913
18.2 By payment on compromised claims										
18.3 Totals paid	1	428,913							1	428,913
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1	428,913							1	428,913
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year										
21. Issued during year	16	4,399,407		(a)					16	4,399,407
22. Other changes to in force (Net)	(1)	(240,245)							(1)	(240,245)
23. In force December 31 of current year	15	4,159,162		(a)					15	4,159,162

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

## ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and 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 Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

(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 .....

NONE



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Integrity Life Insurance Company

DIRECT BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 74780

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	22,432					22,432
2. Annuity considerations	21,259,374					21,259,374
3. Deposit-type contract funds	1,326,793		XXX			1,326,793
4. Other considerations						
5. Totals (Sum of Line 1 to Line 4)	22,608,599					22,608,599
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life Insurance:						
6.1. Paid in cash or left on deposit						
6.2. Applied to pay renewal premiums						
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period						
6.4. Other						
6.5. Totals (Sum of Line 6.1 to Line 6.4)						
Annuities:						
7.1. Paid in cash or left on deposit						
7.2. Applied to provide paid-up annuities						
7.3. Other						
7.4. Totals (Sum of Line 7.1 to Line 7.3)						
8. Grand Totals (Line 6.5 plus Line 7.4)						
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits	1,777,162					1,777,162
10. Matured endowments						
11. Annuity benefits	12,395,567					12,395,567
12. Surrender values and withdrawals for life contracts	26,163,865		9,307			26,173,172
13. Aggregate write-ins for miscellaneous direct claims and benefits paid						
14. All other benefits, except accident and health	3,120,761					3,120,761
15. Totals	43,457,355		9,307			43,466,662

DETAILS OF WRITE-INS

1301					
1302					
1303					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificates	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	16	1,777,162							16	1,777,162
Settled during current year:										
18.1 By payment in full	16	1,777,162							16	1,777,162
18.2 By payment on compromised claims										
18.3 Totals paid	16	1,777,162							16	1,777,162
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	16	1,777,162							16	1,777,162
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year										
21. Issued during year	505	69,420,654	(a)						505	69,420,654
22. Other changes to in force (Net)	(29)	(272,957)							(29)	(272,957)
23. In force December 31 of current year	476	69,147,697	(a)						476	69,147,697

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

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and 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 Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

(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 .....

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Integrity Life Insurance Company

DIRECT BUSINESS IN THE STATE OF COLORADO DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 74780

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	9,661					9,661
2. Annuity considerations	8,341,111					8,341,111
3. Deposit-type contract funds	620,786		XXX			620,786
4. Other considerations					XXX	
5. Totals (Sum of Line 1 to Line 4)	8,971,558					8,971,558
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life Insurance:						
6.1. Paid in cash or left on deposit						
6.2. Applied to pay renewal premiums						
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period						
6.4. Other						
6.5. Totals (Sum of Line 6.1 to Line 6.4)						
Annuities:						
7.1. Paid in cash or left on deposit						
7.2. Applied to provide paid-up annuities						
7.3. Other						
7.4. Totals (Sum of Line 7.1 to Line 7.3)						
8. Grand Totals (Line 6.5 plus Line 7.4)						
DIRECT CLAIMS AND BENEFITS PAID		241,934				241,934
9. Death benefits						
10. Matured endowments						
11. Annuity benefits	2,429,476					2,429,476
12. Surrender values and withdrawals for life contracts	5,169,003			504		5,169,507
13. Aggregate write-ins for miscellaneous direct claims and benefits paid						
14. All other benefits, except accident and health	247,216					247,216
15. Totals	8,087,629			504		8,088,133
DETAILS OF WRITE-INS						
1301						
1302						
1303						
1398. Summary of remaining write-ins for Line 13 from overflow page						
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificates	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	2	241,934							2	241,934
Settled during current year:										
18.1 By payment in full	2	241,934							2	241,934
18.2 By payment on compromised claims										
18.3 Totals paid	2	241,934							2	241,934
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	2	241,934							2	241,934
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year										
	85	10,931,802		(a)					85	10,931,802
21. Issued during year	(6)	(1,649,073)							(6)	(1,649,073)
22. Other changes to in force (Net)										
23. In force December 31 of current year	79	9,282,729		(a)					79	9,282,729

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

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and 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 Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

(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 .....

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Integrity Life Insurance Company

DIRECT BUSINESS IN THE STATE OF CONNECTICUT DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 74780

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	100					100
2. Annuity considerations .....	12,384,324					12,384,324
3. Deposit-type contract funds .....	123,631		XXX			123,631
4. Other considerations .....					XXX	
5. Totals (Sum of Line 1 to Line 4) .....	12,508,055					12,508,055
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life Insurance:						
6.1. Paid in cash or left on deposit .....						
6.2. Applied to pay renewal premiums .....						
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						
6.4. Other .....						
6.5. Totals (Sum of Line 6.1 to Line 6.4) .....						
Annuities:						
7.1. Paid in cash or left on deposit .....						
7.2. Applied to provide paid-up annuities .....						
7.3. Other .....						
7.4. Totals (Sum of Line 7.1 to Line 7.3) .....						
8. Grand Totals (Line 6.5 plus Line 7.4) .....						
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits .....						
10. Matured endowments .....						
11. Annuity benefits .....	1,605,199					1,605,199
12. Surrender values and withdrawals for life contracts .....	7,091,995			6,000		7,097,995
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....	249,942					249,942
15. Totals .....	8,947,136				6,000	8,953,136
DETAILS OF WRITE-INS						
1301 .....						
1302 .....						
1303 .....						
1398. Summary of remaining write-ins for Line 13 from overflow page .....						
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above) .....						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificates	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	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 December 31, current year (Line 16 plus Line 17 minus Line 18.6) .....										
POLICY EXHIBIT										
20. In force December 31, prior year .....	15	3,189,480	(a)						15	3,189,480
21. Issued during year .....		54,713								54,713
22. Other changes to in force (Net)										
23. In force December 31 of current year .....	15	3,244,193	(a)						15	3,244,193

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

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b) .....					
24.1 Federal Employees Health Benefits Program premium (b) .....					
24.2 Credit (Group and Individual) .....					
24.3 Collectively renewable policies (b) .....					
24.4 Medicare Title XVIII exempt from state taxes and 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 Line 25.1 to Line 25.5) .....					
26. Totals (Line 24 through Line 24.4 plus Line 25.6) .....					

(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 .....

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Integrity Life Insurance Company

DIRECT BUSINESS IN THE STATE OF DELAWARE DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 74780

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	3,868					3,868
2. Annuity considerations	1,462,152					1,462,152
3. Deposit-type contract funds	264,607		XXX			264,607
4. Other considerations						
5. Totals (Sum of Line 1 to Line 4)	1,730,627					1,730,627
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life Insurance:						
6.1. Paid in cash or left on deposit						
6.2. Applied to pay renewal premiums						
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period						
6.4. Other						
6.5. Totals (Sum of Line 6.1 to Line 6.4)						
Annuities:						
7.1. Paid in cash or left on deposit						
7.2. Applied to provide paid-up annuities						
7.3. Other						
7.4. Totals (Sum of Line 7.1 to Line 7.3)						
8. Grand Totals (Line 6.5 plus Line 7.4)						
DIRECT CLAIMS AND BENEFITS PAID		150,340				150,340
9. Death benefits						
10. Matured endowments						
11. Annuity benefits	369,515					369,515
12. Surrender values and withdrawals for life contracts	705,695					705,695
13. Aggregate write-ins for miscellaneous direct claims and benefits paid						
14. All other benefits, except accident and health	6,554					6,554
15. Totals	1,232,104					1,232,104

DETAILS OF WRITE-INS

1301					
1302					
1303					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificates	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	1	150,340							1	150,340
Settled during current year:										
18.1 By payment in full	1	150,340							1	150,340
18.2 By payment on compromised claims										
18.3 Totals paid	1	150,340							1	150,340
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1	150,340							1	150,340
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	13	1,376,556	(a)						13	1,376,556
21. Issued during year	(3)	(194,865)							(3)	(194,865)
22. Other changes to in force (Net)										
23. In force December 31 of current year	10	1,181,691	(a)						10	1,181,691

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

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and 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 Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

(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 .....

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Integrity Life Insurance Company

DIRECT BUSINESS IN THE STATE OF DISTRICT OF COLUMBIA DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 74780

## 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		264,863				264,863
3. Deposit-type contract funds			XXX			
4. Other considerations					XXX	
5. Totals (Sum of Line 1 to Line 4)		264,863				264,863
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life Insurance:						
6.1. Paid in cash or left on deposit						
6.2. Applied to pay renewal premiums						
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period						
6.4. Other						
6.5. Totals (Sum of Line 6.1 to Line 6.4)						
Annuities:						
7.1. Paid in cash or left on deposit						
7.2. Applied to provide paid-up annuities						
7.3. Other						
7.4. Totals (Sum of Line 7.1 to Line 7.3)						
8. Grand Totals (Line 6.5 plus Line 7.4)						
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits						
10. Matured endowments						
11. Annuity benefits		248,869				248,869
12. Surrender values and withdrawals for life contracts		397,000				397,000
13. Aggregate write-ins for miscellaneous direct claims and benefits paid						
14. All other benefits, except accident and health		8,266				8,266
15. Totals		654,135				654,135

DETAILS OF WRITE-INS

1301						
1302						
1303						
1398. Summary of remaining write-ins for Line 13 from overflow page						
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificates	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	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 December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year										
21. Issued during year	1	284,334		(a)					1	284,334
22. Other changes to in force (Net)										
23. In force December 31 of current year	1	284,334		(a)					1	284,334

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

## ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and 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 Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

(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 .....

NONE



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Integrity Life Insurance Company

DIRECT BUSINESS IN THE STATE OF FLORIDA DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 74780

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	25,332					25,332
2. Annuity considerations	31,643,832					31,643,832
3. Deposit-type contract funds	3,945,206		XXX			3,945,206
4. Other considerations						
5. Totals (Sum of Line 1 to Line 4)	35,614,370					35,614,370
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life Insurance:						
6.1. Paid in cash or left on deposit						
6.2. Applied to pay renewal premiums						
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period						
6.4. Other						
6.5. Totals (Sum of Line 6.1 to Line 6.4)						
Annuities:						
7.1. Paid in cash or left on deposit						
7.2. Applied to provide paid-up annuities						
7.3. Other						
7.4. Totals (Sum of Line 7.1 to Line 7.3)						
8. Grand Totals (Line 6.5 plus Line 7.4)						
DIRECT CLAIMS AND BENEFITS PAID		362,369				362,369
9. Death benefits	362,369					362,369
10. Matured endowments						
11. Annuity benefits	12,187,211					12,187,211
12. Surrender values and withdrawals for life contracts	25,283,100					25,283,100
13. Aggregate write-ins for miscellaneous direct claims and benefits paid						
14. All other benefits, except accident and health	1,095,464					1,095,464
15. Totals	38,928,144					38,928,144

DETAILS OF WRITE-INS

1301					
1302					
1303					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificates	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	9	362,369							9	362,369
Settled during current year:										
18.1 By payment in full	9	362,369							9	362,369
18.2 By payment on compromised claims										
18.3 Totals paid	9	362,369							9	362,369
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	9	362,369							9	362,369
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year	181	28,279,168	(a)						181	28,279,168
21. Issued during year	(11)	(1,244,574)							(11)	(1,244,574)
22. Other changes to in force (Net)										
23. In force December 31 of current year	170	27,034,594	(a)						170	27,034,594

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

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and 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 Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

(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 .....

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Integrity Life Insurance Company

DIRECT BUSINESS IN THE STATE OF GEORGIA DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 74780

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	28,500					28,500
2. Annuity considerations	2,900,253					2,900,253
3. Deposit-type contract funds	979,554		XXX			979,554
4. Other considerations						
5. Totals (Sum of Line 1 to Line 4)	3,908,307					3,908,307
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life Insurance:						
6.1. Paid in cash or left on deposit						
6.2. Applied to pay renewal premiums						
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period						
6.4. Other						
6.5. Totals (Sum of Line 6.1 to Line 6.4)						
Annuities:						
7.1. Paid in cash or left on deposit						
7.2. Applied to provide paid-up annuities						
7.3. Other						
7.4. Totals (Sum of Line 7.1 to Line 7.3)						
8. Grand Totals (Line 6.5 plus Line 7.4)						
DIRECT CLAIMS AND BENEFITS PAID		241,051				241,051
9. Death benefits						
10. Matured endowments						
11. Annuity benefits	2,493,204					2,493,204
12. Surrender values and withdrawals for life contracts	2,967,330					2,967,330
13. Aggregate write-ins for miscellaneous direct claims and benefits paid						
14. All other benefits, except accident and health	57,613					57,613
15. Totals	5,759,198					5,759,198
DETAILS OF WRITE-INS						
1301						
1302						
1303						
1398. Summary of remaining write-ins for Line 13 from overflow page						
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificates	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	2	241,051							2	241,051
Settled during current year:										
18.1 By payment in full	2	241,051							2	241,051
18.2 By payment on compromised claims										
18.3 Totals paid	2	241,051							2	241,051
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	2	241,051							2	241,051
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year										
	91	20,250,139		(a)					91	20,250,139
21. Issued during year	(10)	(2,285,177)							(10)	(2,285,177)
22. Other changes to in force (Net)										
23. In force December 31 of current year	81	17,964,962		(a)					81	17,964,962

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

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and 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 Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

(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 .....

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Integrity Life Insurance Company

DIRECT BUSINESS IN THE STATE OF HAWAII DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 74780

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	88					88
2. Annuity considerations	4,609,842					4,609,842
3. Deposit-type contract funds	663,658		XXX			663,658
4. Other considerations						
5. Totals (Sum of Line 1 to Line 4)	5,273,588					5,273,588
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life Insurance:						
6.1. Paid in cash or left on deposit						
6.2. Applied to pay renewal premiums						
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period						
6.4. Other						
6.5. Totals (Sum of Line 6.1 to Line 6.4)						
Annuities:						
7.1. Paid in cash or left on deposit						
7.2. Applied to provide paid-up annuities						
7.3. Other						
7.4. Totals (Sum of Line 7.1 to Line 7.3)						
8. Grand Totals (Line 6.5 plus Line 7.4)						
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits						
10. Matured endowments						
11. Annuity benefits	1,189,731					1,189,731
12. Surrender values and withdrawals for life contracts	2,246,825					2,246,825
13. Aggregate write-ins for miscellaneous direct claims and benefits paid						
14. All other benefits, except accident and health	507,171					507,171
15. Totals	3,943,727					3,943,727
DETAILS OF WRITE-INS						
1301						
1302						
1303						
1398. Summary of remaining write-ins for Line 13 from overflow page						
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificates	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	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 December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	3	197,774	(a)						3	197,774
21. Issued during year	1	234,698							1	234,698
22. Other changes to in force (Net)										
23. In force December 31 of current year	4	432,472	(a)						4	432,472

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

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and 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 Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

(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 .....

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Integrity Life Insurance Company

DIRECT BUSINESS IN THE STATE OF IDAHO DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 74780

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	150					150
2. Annuity considerations	1,055,516					1,055,516
3. Deposit-type contract funds	445,096		XXX			445,096
4. Other considerations						
5. Totals (Sum of Line 1 to Line 4)	1,500,762					1,500,762
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life Insurance:						
6.1. Paid in cash or left on deposit						
6.2. Applied to pay renewal premiums						
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period						
6.4. Other						
6.5. Totals (Sum of Line 6.1 to Line 6.4)						
Annuities:						
7.1. Paid in cash or left on deposit						
7.2. Applied to provide paid-up annuities						
7.3. Other						
7.4. Totals (Sum of Line 7.1 to Line 7.3)						
8. Grand Totals (Line 6.5 plus Line 7.4)						
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits						
10. Matured endowments						
11. Annuity benefits	441,537					441,537
12. Surrender values and withdrawals for life contracts	444,003					444,003
13. Aggregate write-ins for miscellaneous direct claims and benefits paid						
14. All other benefits, except accident and health	54,990					54,990
15. Totals	940,530					940,530
DETAILS OF WRITE-INS						
1301						
1302						
1303						
1398. Summary of remaining write-ins for Line 13 from overflow page						
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificates	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	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 December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	11	1,274,638	(a)						11	1,274,638
21. Issued during year	(1)	(15,944)							(1)	(15,944)
22. Other changes to in force (Net)										
23. In force December 31 of current year	10	1,258,694	(a)						10	1,258,694

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

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and 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 Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

(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 .....

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Integrity Life Insurance Company

DIRECT BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 74780

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	50,658					50,658
2. Annuity considerations	16,570,067					16,570,067
3. Deposit-type contract funds	2,012,259		XXX			2,012,259
4. Other considerations						
5. Totals (Sum of Line 1 to Line 4)	18,632,984					18,632,984
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life Insurance:						
6.1. Paid in cash or left on deposit						
6.2. Applied to pay renewal premiums						
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period						
6.4. Other						
6.5. Totals (Sum of Line 6.1 to Line 6.4)						
Annuities:						
7.1. Paid in cash or left on deposit						
7.2. Applied to provide paid-up annuities						
7.3. Other						
7.4. Totals (Sum of Line 7.1 to Line 7.3)						
8. Grand Totals (Line 6.5 plus Line 7.4)						
DIRECT CLAIMS AND BENEFITS PAID		252,377				252,377
9. Death benefits						
10. Matured endowments						
11. Annuity benefits	5,930,108					5,930,108
12. Surrender values and withdrawals for life contracts	11,794,294		4,000			11,794,294
13. Aggregate write-ins for miscellaneous direct claims and benefits paid						
14. All other benefits, except accident and health	385,062					385,062
15. Totals	18,357,841			4,000		18,361,841
DETAILS OF WRITE-INS						
1301						
1302						
1303						
1398. Summary of remaining write-ins for Line 13 from overflow page						
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificates	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	6	252,377							6	252,377
Settled during current year:										
18.1 By payment in full	6	252,377							6	252,377
18.2 By payment on compromised claims										
18.3 Totals paid	6	252,377							6	252,377
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	6	252,377							6	252,377
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	354	20,854,887	(a)						354	20,854,887
21. Issued during year	(14)	(1,348,337)							(14)	(1,348,337)
22. Other changes to in force (Net)										
23. In force December 31 of current year	340	19,506,550	(a)						340	19,506,550

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

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and 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 Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

(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 .....

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Integrity Life Insurance Company

DIRECT BUSINESS IN THE STATE OF INDIANA DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 74780

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	10,124					10,124
2. Annuity considerations	11,036,736					11,036,736
3. Deposit-type contract funds	1,754,347		XXX			1,754,347
4. Other considerations						
5. Totals (Sum of Line 1 to Line 4)	12,801,207					12,801,207
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life Insurance:						
6.1. Paid in cash or left on deposit						
6.2. Applied to pay renewal premiums						
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period						
6.4. Other						
6.5. Totals (Sum of Line 6.1 to Line 6.4)						
Annuities:						
7.1. Paid in cash or left on deposit						
7.2. Applied to provide paid-up annuities						
7.3. Other						
7.4. Totals (Sum of Line 7.1 to Line 7.3)						
8. Grand Totals (Line 6.5 plus Line 7.4)						
DIRECT CLAIMS AND BENEFITS PAID		123,793				123,793
9. Death benefits						
10. Matured endowments						
11. Annuity benefits	3,207,313					3,207,313
12. Surrender values and withdrawals for life contracts	6,706,461					6,706,461
13. Aggregate write-ins for miscellaneous direct claims and benefits paid						
14. All other benefits, except accident and health	151,590					151,590
15. Totals	10,189,157					10,189,157

DETAILS OF WRITE-INS

1301					
1302					
1303					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificates	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	3	123,793							3	123,793
Settled during current year:										
18.1 By payment in full	3	123,793							3	123,793
18.2 By payment on compromised claims										
18.3 Totals paid	3	123,793							3	123,793
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	3	123,793							3	123,793
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year	39	5,188,168	(a)						39	5,188,168
21. Issued during year	(2)	(43,015)							(2)	(43,015)
22. Other changes to in force (Net)										
23. In force December 31 of current year	37	5,145,153	(a)						37	5,145,153

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

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and 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 Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

(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 .....

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Integrity Life Insurance Company

DIRECT BUSINESS IN THE STATE OF IOWA DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 74780

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	56,692					56,692
2. Annuity considerations	3,544,554					3,544,554
3. Deposit-type contract funds	126,799		XXX			126,799
4. Other considerations					XXX	
5. Totals (Sum of Line 1 to Line 4)	3,728,045					3,728,045
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life Insurance:						
6.1. Paid in cash or left on deposit						
6.2. Applied to pay renewal premiums						
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period						
6.4. Other						
6.5. Totals (Sum of Line 6.1 to Line 6.4)						
Annuities:						
7.1. Paid in cash or left on deposit						
7.2. Applied to provide paid-up annuities						
7.3. Other						
7.4. Totals (Sum of Line 7.1 to Line 7.3)						
8. Grand Totals (Line 6.5 plus Line 7.4)						
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits	82,633					82,633
10. Matured endowments						
11. Annuity benefits	2,428,342					2,428,342
12. Surrender values and withdrawals for life contracts	8,593,659					8,593,659
13. Aggregate write-ins for miscellaneous direct claims and benefits paid						
14. All other benefits, except accident and health	419,591					419,591
15. Totals	11,524,225					11,524,225

DETAILS OF WRITE-INS

1301					
1302					
1303					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificates	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	8	82,633							8	82,633
Settled during current year:										
18.1 By payment in full	8	82,633							8	82,633
18.2 By payment on compromised claims										
18.3 Totals paid	8	82,633							8	82,633
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	8	82,633							8	82,633
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year	1,071	25,267,765	(a)						1,071	25,267,765
21. Issued during year	(30)	(534,433)							(30)	(534,433)
22. Other changes to in force (Net)										
23. In force December 31 of current year	1,041	24,733,332	(a)						1,041	24,733,332

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

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and 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 Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

(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 .....

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Integrity Life Insurance Company

DIRECT BUSINESS IN THE STATE OF KANSAS DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 74780

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	7,673					7,673
2. Annuity considerations	1,890,863					1,890,863
3. Deposit-type contract funds	300,000		XXX			300,000
4. Other considerations						
5. Totals (Sum of Line 1 to Line 4)	2,198,536					2,198,536
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life Insurance:						
6.1. Paid in cash or left on deposit						
6.2. Applied to pay renewal premiums						
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period						
6.4. Other						
6.5. Totals (Sum of Line 6.1 to Line 6.4)						
Annuities:						
7.1. Paid in cash or left on deposit						
7.2. Applied to provide paid-up annuities						
7.3. Other						
7.4. Totals (Sum of Line 7.1 to Line 7.3)						
8. Grand Totals (Line 6.5 plus Line 7.4)						
DIRECT CLAIMS AND BENEFITS PAID		140,442				140,442
9. Death benefits						
10. Matured endowments						
11. Annuity benefits	1,114,705					1,114,705
12. Surrender values and withdrawals for life contracts	1,371,274					1,371,274
13. Aggregate write-ins for miscellaneous direct claims and benefits paid						
14. All other benefits, except accident and health	35,766					35,766
15. Totals	2,662,187					2,662,187

DETAILS OF WRITE-INS

1301					
1302					
1303					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificates	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	1	140,442							1	140,442
Settled during current year:										
18.1 By payment in full	1	140,442							1	140,442
18.2 By payment on compromised claims										
18.3 Totals paid	1	140,442							1	140,442
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1	140,442							1	140,442
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	34	4,193,140	(a)						34	4,193,140
21. Issued during year	(3)	(311,747)							(3)	(311,747)
22. Other changes to in force (Net)										
23. In force December 31 of current year	31	3,881,393	(a)						31	3,881,393

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

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and 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 Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

(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 .....

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Integrity Life Insurance Company

DIRECT BUSINESS IN THE STATE OF KENTUCKY DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 74780

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	2,077					2,077
2. Annuity considerations	4,636,970					4,636,970
3. Deposit-type contract funds	1,035,314		XXX			1,035,314
4. Other considerations						
5. Totals (Sum of Line 1 to Line 4)	5,674,361					5,674,361
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life Insurance:						
6.1. Paid in cash or left on deposit						
6.2. Applied to pay renewal premiums						
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period						
6.4. Other						
6.5. Totals (Sum of Line 6.1 to Line 6.4)						
Annuities:						
7.1. Paid in cash or left on deposit						
7.2. Applied to provide paid-up annuities						
7.3. Other						
7.4. Totals (Sum of Line 7.1 to Line 7.3)						
8. Grand Totals (Line 6.5 plus Line 7.4)						
DIRECT CLAIMS AND BENEFITS PAID		290,507				290,507
9. Death benefits						
10. Matured endowments						
11. Annuity benefits	818,031					818,031
12. Surrender values and withdrawals for life contracts	2,889,545					2,889,545
13. Aggregate write-ins for miscellaneous direct claims and benefits paid						
14. All other benefits, except accident and health	60,812					60,812
15. Totals	4,058,895					4,058,895
DETAILS OF WRITE-INS						
1301						
1302						
1303						
1398. Summary of remaining write-ins for Line 13 from overflow page						
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificates	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	1	290,507							1	290,507
Settled during current year:										
18.1 By payment in full	1	290,507							1	290,507
18.2 By payment on compromised claims										
18.3 Totals paid	1	290,507							1	290,507
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1	290,507							1	290,507
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	18	1,737,356	(a)						18	1,737,356
21. Issued during year	(3)	(306,791)							(3)	(306,791)
22. Other changes to in force (Net)										
23. In force December 31 of current year	15	1,430,565	(a)						15	1,430,565

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

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and 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 Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

(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 .....

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Integrity Life Insurance Company

DIRECT BUSINESS IN THE STATE OF LOUISIANA DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 74780

**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		4,501,108				4,501,108
3. Deposit-type contract funds		440,185	XXX		XXX	440,185
4. Other considerations						
5. Totals (Sum of Line 1 to Line 4)		4,941,293				4,941,293
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life Insurance:						
6.1. Paid in cash or left on deposit						
6.2. Applied to pay renewal premiums						
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period						
6.4. Other						
6.5. Totals (Sum of Line 6.1 to Line 6.4)						
Annuities:						
7.1. Paid in cash or left on deposit						
7.2. Applied to provide paid-up annuities						
7.3. Other						
7.4. Totals (Sum of Line 7.1 to Line 7.3)						
8. Grand Totals (Line 6.5 plus Line 7.4)						
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits						
10. Matured endowments						
11. Annuity benefits		1,608,078				1,608,078
12. Surrender values and withdrawals for life contracts		1,189,387				1,189,387
13. Aggregate write-ins for miscellaneous direct claims and benefits paid						
14. All other benefits, except accident and health		51,919				51,919
15. Totals		2,849,384				2,849,384
DETAILS OF WRITE-INS						
1301						
1302						
1303						
1398. Summary of remaining write-ins for Line 13 from overflow page						
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificates	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	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 December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	12	1,285,884	(a)						12	1,285,884
21. Issued during year		2,365								2,365
22. Other changes to in force (Net)										
23. In force December 31 of current year	12	1,288,249	(a)						12	1,288,249

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

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and 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 Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

(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 .....

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Integrity Life Insurance Company

DIRECT BUSINESS IN THE STATE OF MAINE DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 74780

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	542					542
2. Annuity considerations	1,840					1,840
3. Deposit-type contract funds		XXX			XXX	
4. Other considerations						
5. Totals (Sum of Line 1 to Line 4)	2,382					2,382
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life Insurance:						
6.1. Paid in cash or left on deposit						
6.2. Applied to pay renewal premiums						
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period						
6.4. Other						
6.5. Totals (Sum of Line 6.1 to Line 6.4)						
Annuities:						
7.1. Paid in cash or left on deposit						
7.2. Applied to provide paid-up annuities						
7.3. Other						
7.4. Totals (Sum of Line 7.1 to Line 7.3)						
8. Grand Totals (Line 6.5 plus Line 7.4)						
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits						
10. Matured endowments						
11. Annuity benefits	552,718					552,718
12. Surrender values and withdrawals for life contracts	839,510					839,510
13. Aggregate write-ins for miscellaneous direct claims and benefits paid						
14. All other benefits, except accident and health	2,558					2,558
15. Totals	1,394,786					1,394,786
DETAILS OF WRITE-INS						
1301						
1302						
1303						
1398. Summary of remaining write-ins for Line 13 from overflow page						
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificates	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	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 December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year	6	928,967		(a)					6	928,967
21. Issued during year	1	146,540							1	146,540
22. Other changes to in force (Net)										
23. In force December 31 of current year	7	1,075,507		(a)					7	1,075,507

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

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and 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 Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

(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 .....

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Integrity Life Insurance Company

DIRECT BUSINESS IN THE STATE OF MARYLAND DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 74780

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	42,804					42,804
2. Annuity considerations	3,981,967					3,981,967
3. Deposit-type contract funds	978,203		XXX			978,203
4. Other considerations					XXX	
5. Totals (Sum of Line 1 to Line 4)	5,002,974					5,002,974
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life Insurance:						
6.1. Paid in cash or left on deposit						
6.2. Applied to pay renewal premiums						
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period						
6.4. Other						
6.5. Totals (Sum of Line 6.1 to Line 6.4)						
Annuities:						
7.1. Paid in cash or left on deposit						
7.2. Applied to provide paid-up annuities						
7.3. Other						
7.4. Totals (Sum of Line 7.1 to Line 7.3)						
8. Grand Totals (Line 6.5 plus Line 7.4)						
DIRECT CLAIMS AND BENEFITS PAID		77,357				77,357
9. Death benefits						
10. Matured endowments						
11. Annuity benefits	1,778,677					1,778,677
12. Surrender values and withdrawals for life contracts	3,072,192					3,072,192
13. Aggregate write-ins for miscellaneous direct claims and benefits paid						
14. All other benefits, except accident and health	168,571					168,571
15. Totals	5,096,797					5,096,797

DETAILS OF WRITE-INS

1301						
1302						
1303						
1398. Summary of remaining write-ins for Line 13 from overflow page						
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificates	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	2	77,357							2	77,357
Settled during current year:										
18.1 By payment in full	2	77,357							2	77,357
18.2 By payment on compromised claims										
18.3 Totals paid	2	77,357							2	77,357
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	2	77,357							2	77,357
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year	41	6,954,297	(a)						41	6,954,297
21. Issued during year	(2)	65,342							(2)	65,342
22. Other changes to in force (Net)										
23. In force December 31 of current year	39	7,019,639	(a)						39	7,019,639

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

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and 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 Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

(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 .....

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Integrity Life Insurance Company

DIRECT BUSINESS IN THE STATE OF MASSACHUSETTS DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 74780

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	349					349
2. Annuity considerations	7,428,266					7,428,266
3. Deposit-type contract funds	538,048		XXX			538,048
4. Other considerations						
5. Totals (Sum of Line 1 to Line 4)	7,966,663					7,966,663
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life Insurance:						
6.1. Paid in cash or left on deposit						
6.2. Applied to pay renewal premiums						
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period						
6.4. Other						
6.5. Totals (Sum of Line 6.1 to Line 6.4)						
Annuities:						
7.1. Paid in cash or left on deposit						
7.2. Applied to provide paid-up annuities						
7.3. Other						
7.4. Totals (Sum of Line 7.1 to Line 7.3)						
8. Grand Totals (Line 6.5 plus Line 7.4)						
DIRECT CLAIMS AND BENEFITS PAID		973				973
9. Death benefits						
10. Matured endowments						
11. Annuity benefits	2,506,138					2,506,138
12. Surrender values and withdrawals for life contracts	9,059,603					9,059,603
13. Aggregate write-ins for miscellaneous direct claims and benefits paid						
14. All other benefits, except accident and health	303,592					303,592
15. Totals	11,870,306					11,870,306

DETAILS OF WRITE-INS

1301					
1302					
1303					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificates	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	1	973							1	973
Settled during current year:										
18.1 By payment in full	1	973							1	973
18.2 By payment on compromised claims										
18.3 Totals paid	1	973							1	973
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1	973							1	973
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year	13	3,459,126	(a)						13	3,459,126
21. Issued during year	1	355,051							1	355,051
22. Other changes to in force (Net)										
23. In force December 31 of current year	14	3,814,177	(a)						14	3,814,177

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

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and 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 Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

(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 .....

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Integrity Life Insurance Company

DIRECT BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 74780

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	2,046					2,046
2. Annuity considerations	16,642,243					16,642,243
3. Deposit-type contract funds	923,399		XXX			923,399
4. Other considerations						
5. Totals (Sum of Line 1 to Line 4)	17,567,688					17,567,688
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life Insurance:						
6.1. Paid in cash or left on deposit						
6.2. Applied to pay renewal premiums						
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period						
6.4. Other						
6.5. Totals (Sum of Line 6.1 to Line 6.4)						
Annuities:						
7.1. Paid in cash or left on deposit						
7.2. Applied to provide paid-up annuities						
7.3. Other						
7.4. Totals (Sum of Line 7.1 to Line 7.3)						
8. Grand Totals (Line 6.5 plus Line 7.4)						
DIRECT CLAIMS AND BENEFITS PAID		314,572				314,572
9. Death benefits						
10. Matured endowments						
11. Annuity benefits	9,388,894					9,388,894
12. Surrender values and withdrawals for life contracts	12,590,159			678		12,590,837
13. Aggregate write-ins for miscellaneous direct claims and benefits paid						
14. All other benefits, except accident and health	238,920					238,920
15. Totals	22,532,545			678		22,533,223
DETAILS OF WRITE-INS						
1301						
1302						
1303						
1398. Summary of remaining write-ins for Line 13 from overflow page						
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificates	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	4	314,572							4	314,572
Settled during current year:										
18.1 By payment in full	4	314,572							4	314,572
18.2 By payment on compromised claims										
18.3 Totals paid	4	314,572							4	314,572
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	4	314,572							4	314,572
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year										
	53	9,570,327		(a)					53	9,570,327
21. Issued during year	(9)	(881,633)							(9)	(881,633)
22. Other changes to in force (Net)										
23. In force December 31 of current year	44	8,688,694		(a)					44	8,688,694

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

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and 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 Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

(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 .....

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Integrity Life Insurance Company

DIRECT BUSINESS IN THE STATE OF MINNESOTA DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 74780

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	51,517					51,517
2. Annuity considerations	11,739,293					11,739,293
3. Deposit-type contract funds	273,423		XXX			273,423
4. Other considerations						
5. Totals (Sum of Line 1 to Line 4)	12,064,233					12,064,233
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life Insurance:						
6.1. Paid in cash or left on deposit						
6.2. Applied to pay renewal premiums						
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period						
6.4. Other						
6.5. Totals (Sum of Line 6.1 to Line 6.4)						
Annuities:						
7.1. Paid in cash or left on deposit						
7.2. Applied to provide paid-up annuities						
7.3. Other						
7.4. Totals (Sum of Line 7.1 to Line 7.3)						
8. Grand Totals (Line 6.5 plus Line 7.4)						
DIRECT CLAIMS AND BENEFITS PAID		349,809				349,809
9. Death benefits						
10. Matured endowments						
11. Annuity benefits	5,493,070			118,804		5,611,874
12. Surrender values and withdrawals for life contracts	10,964,485			18,188		10,982,673
13. Aggregate write-ins for miscellaneous direct claims and benefits paid						
14. All other benefits, except accident and health	988,037					988,037
15. Totals	17,795,401			136,992		17,932,393
DETAILS OF WRITE-INS						
1301						
1302						
1303						
1398. Summary of remaining write-ins for Line 13 from overflow page						
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificates	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	12	349,809							12	349,809
Settled during current year:										
18.1 By payment in full	12	349,809							12	349,809
18.2 By payment on compromised claims										
18.3 Totals paid	12	349,809							12	349,809
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	12	349,809							12	349,809
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	1,063	21,460,167	(a)						1,063	21,460,167
21. Issued during year	(23)	(36,193)							(23)	(36,193)
22. Other changes to in force (Net)										
23. In force December 31 of current year	1,040	21,423,974	(a)						1,040	21,423,974

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

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and 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 Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

(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 .....

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Integrity Life Insurance Company

DIRECT BUSINESS IN THE STATE OF MISSISSIPPI DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 74780

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	11,220					11,220
2. Annuity considerations	6,883,769					6,883,769
3. Deposit-type contract funds	660,520		XXX			660,520
4. Other considerations						
5. Totals (Sum of Line 1 to Line 4)	7,555,509					7,555,509
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life Insurance:						
6.1. Paid in cash or left on deposit						
6.2. Applied to pay renewal premiums						
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period						
6.4. Other						
6.5. Totals (Sum of Line 6.1 to Line 6.4)						
Annuities:						
7.1. Paid in cash or left on deposit						
7.2. Applied to provide paid-up annuities						
7.3. Other						
7.4. Totals (Sum of Line 7.1 to Line 7.3)						
8. Grand Totals (Line 6.5 plus Line 7.4)						
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits						
10. Matured endowments						
11. Annuity benefits	697,220					697,220
12. Surrender values and withdrawals for life contracts	1,019,875					1,019,875
13. Aggregate write-ins for miscellaneous direct claims and benefits paid						
14. All other benefits, except accident and health	132,646					132,646
15. Totals	1,849,741					1,849,741
DETAILS OF WRITE-INS						
1301						
1302						
1303						
1398. Summary of remaining write-ins for Line 13 from overflow page						
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificates	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	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 December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	25	5,065,843	(a)						25	5,065,843
21. Issued during year	(2)	(169,156)							(2)	(169,156)
22. Other changes to in force (Net)										
23. In force December 31 of current year	23	4,896,687	(a)						23	4,896,687

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

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and 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 Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

(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 .....

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Integrity Life Insurance Company

DIRECT BUSINESS IN THE STATE OF MISSOURI DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 74780

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	17,866					17,866
2. Annuity considerations	7,660,750					7,660,750
3. Deposit-type contract funds	635,902		XXX			635,902
4. Other considerations					XXX	
5. Totals (Sum of Line 1 to Line 4)	8,314,518					8,314,518
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life Insurance:						
6.1. Paid in cash or left on deposit						
6.2. Applied to pay renewal premiums						
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period						
6.4. Other						
6.5. Totals (Sum of Line 6.1 to Line 6.4)						
Annuities:						
7.1. Paid in cash or left on deposit						
7.2. Applied to provide paid-up annuities						
7.3. Other						
7.4. Totals (Sum of Line 7.1 to Line 7.3)						
8. Grand Totals (Line 6.5 plus Line 7.4)						
DIRECT CLAIMS AND BENEFITS PAID		370,458				370,458
9. Death benefits						
10. Matured endowments						
11. Annuity benefits	2,766,588					2,766,588
12. Surrender values and withdrawals for life contracts	5,747,469					5,747,469
13. Aggregate write-ins for miscellaneous direct claims and benefits paid						
14. All other benefits, except accident and health	80,294					80,294
15. Totals	8,964,809					8,964,809

DETAILS OF WRITE-INS

1301					
1302					
1303					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificates	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	3	370,458							3	370,458
Settled during current year:										
18.1 By payment in full	3	370,458							3	370,458
18.2 By payment on compromised claims										
18.3 Totals paid	3	370,458							3	370,458
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	3	370,458							3	370,458
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	89	11,040,447	(a)						89	11,040,447
21. Issued during year	(11)	(1,165,009)							(11)	(1,165,009)
22. Other changes to in force (Net)										
23. In force December 31 of current year	78	9,875,438	(a)						78	9,875,438

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

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and 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 Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

(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 .....

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Integrity Life Insurance Company

DIRECT BUSINESS IN THE STATE OF MONTANA DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 74780

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	252					252
2. Annuity considerations .....	193,758		XXX		XXX	193,758
3. Deposit-type contract funds .....						
4. Other considerations .....						
5. Totals (Sum of Line 1 to Line 4) .....	194,010					194,010
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life Insurance:						
6.1. Paid in cash or left on deposit .....						
6.2. Applied to pay renewal premiums .....						
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						
6.4. Other .....						
6.5. Totals (Sum of Line 6.1 to Line 6.4) .....						
Annuities:						
7.1. Paid in cash or left on deposit .....						
7.2. Applied to provide paid-up annuities .....						
7.3. Other .....						
7.4. Totals (Sum of Line 7.1 to Line 7.3) .....						
8. Grand Totals (Line 6.5 plus Line 7.4) .....						
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits .....						
10. Matured endowments .....						
11. Annuity benefits .....	693,127					693,127
12. Surrender values and withdrawals for life contracts .....	409,271					409,271
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....	16,192					16,192
15. Totals .....	1,118,590					1,118,590
DETAILS OF WRITE-INS						
1301 .....						
1302 .....						
1303 .....						
1398. Summary of remaining write-ins for Line 13 from overflow page .....						
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above) .....						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificates	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	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 December 31, current year (Line 16 plus Line 17 minus Line 18.6) .....										
POLICY EXHIBIT										
20. In force December 31, prior year .....	10	930,225	(a)						10	930,225
21. Issued during year .....		25,815								25,815
22. Other changes to in force (Net)										
23. In force December 31 of current year .....	10	956,040	(a)						10	956,040

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

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b) .....					
24.1 Federal Employees Health Benefits Program premium (b) .....					
24.2 Credit (Group and Individual) .....					
24.3 Collectively renewable policies (b) .....					
24.4 Medicare Title XVIII exempt from state taxes and 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 Line 25.1 to Line 25.5) .....					
26. Totals (Line 24 through Line 24.4 plus Line 25.6) .....					

(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 .....

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Integrity Life Insurance Company

DIRECT BUSINESS IN THE STATE OF NEBRASKA DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 74780

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	2,323					2,323
2. Annuity considerations	2,823,303					2,823,303
3. Deposit-type contract funds	1,162,507		XXX		XXX	1,162,507
4. Other considerations						
5. Totals (Sum of Line 1 to Line 4)	3,988,133					3,988,133
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life Insurance:						
6.1. Paid in cash or left on deposit						
6.2. Applied to pay renewal premiums						
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period						
6.4. Other						
6.5. Totals (Sum of Line 6.1 to Line 6.4)						
Annuities:						
7.1. Paid in cash or left on deposit						
7.2. Applied to provide paid-up annuities						
7.3. Other						
7.4. Totals (Sum of Line 7.1 to Line 7.3)						
8. Grand Totals (Line 6.5 plus Line 7.4)						
DIRECT CLAIMS AND BENEFITS PAID		68,794				68,794
9. Death benefits						
10. Matured endowments						
11. Annuity benefits	551,935					551,935
12. Surrender values and withdrawals for life contracts	1,936,446					1,936,446
13. Aggregate write-ins for miscellaneous direct claims and benefits paid						
14. All other benefits, except accident and health	16,357					16,357
15. Totals	2,573,532					2,573,532
DETAILS OF WRITE-INS						
1301						
1302						
1303						
1398. Summary of remaining write-ins for Line 13 from overflow page						
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificates	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	1	68,794							1	68,794
Settled during current year:										
18.1 By payment in full	1	68,794							1	68,794
18.2 By payment on compromised claims										
18.3 Totals paid	1	68,794							1	68,794
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1	68,794							1	68,794
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	26	1,838,536	(a)						26	1,838,536
21. Issued during year	(2)	(38,685)							(2)	(38,685)
22. Other changes to in force (Net)										
23. In force December 31 of current year	24	1,799,851	(a)						24	1,799,851

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

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and 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 Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

(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 .....

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Integrity Life Insurance Company

DIRECT BUSINESS IN THE STATE OF NEVADA DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 74780

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	771					771
2. Annuity considerations .....	3,935,662					3,935,662
3. Deposit-type contract funds .....		XXX			XXX	
4. Other considerations .....						
5. Totals (Sum of Line 1 to Line 4) .....	3,936,433					3,936,433
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life Insurance:						
6.1. Paid in cash or left on deposit .....						
6.2. Applied to pay renewal premiums .....						
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						
6.4. Other .....						
6.5. Totals (Sum of Line 6.1 to Line 6.4) .....						
Annuities:						
7.1. Paid in cash or left on deposit .....						
7.2. Applied to provide paid-up annuities .....						
7.3. Other .....						
7.4. Totals (Sum of Line 7.1 to Line 7.3) .....						
8. Grand Totals (Line 6.5 plus Line 7.4) .....						
DIRECT CLAIMS AND BENEFITS PAID		101,209				101,209
9. Death benefits .....						
10. Matured endowments .....						
11. Annuity benefits .....	995,013					995,013
12. Surrender values and withdrawals for life contracts .....	1,309,662					1,309,662
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....	80,037					80,037
15. Totals .....	2,485,921					2,485,921
DETAILS OF WRITE-INS						
1301 .....						
1302 .....						
1303 .....						
1398. Summary of remaining write-ins for Line 13 from overflow page .....						
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above) .....						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificates	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year .....										
17. Incurred during current year .....	3	101,209							3	101,209
Settled during current year:										
18.1 By payment in full .....	3	101,209							3	101,209
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	3	101,209							3	101,209
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	3	101,209							3	101,209
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6) .....										
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year .....	15	4,262,433	(a)						15	4,262,433
21. Issued during year .....	(2)	(197,136)							(2)	(197,136)
22. Other changes to in force (Net)										
23. In force December 31 of current year .....	13	4,065,297	(a)						13	4,065,297

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

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b) .....					
24.1 Federal Employees Health Benefits Program premium (b) .....					
24.2 Credit (Group and Individual) .....					
24.3 Collectively renewable policies (b) .....					
24.4 Medicare Title XVIII exempt from state taxes and 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 Line 25.1 to Line 25.5) .....					
26. Totals (Line 24 through Line 24.4 plus Line 25.6) .....					

(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 .....

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Integrity Life Insurance Company

DIRECT BUSINESS IN THE STATE OF NEW HAMPSHIRE DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 74780

**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		313,690				313,690
3. Deposit-type contract funds			XXX			
4. Other considerations					XXX	
5. Totals (Sum of Line 1 to Line 4)		313,690				313,690
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life Insurance:						
6.1. Paid in cash or left on deposit						
6.2. Applied to pay renewal premiums						
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period						
6.4. Other						
6.5. Totals (Sum of Line 6.1 to Line 6.4)						
Annuities:						
7.1. Paid in cash or left on deposit						
7.2. Applied to provide paid-up annuities						
7.3. Other						
7.4. Totals (Sum of Line 7.1 to Line 7.3)						
8. Grand Totals (Line 6.5 plus Line 7.4)						
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits		139,077				139,077
10. Matured endowments						
11. Annuity benefits		233,821				233,821
12. Surrender values and withdrawals for life contracts		405,173				405,173
13. Aggregate write-ins for miscellaneous direct claims and benefits paid						
14. All other benefits, except accident and health		5,468				5,468
15. Totals		783,539				783,539

DETAILS OF WRITE-INS

1301						
1302						
1303						
1398. Summary of remaining write-ins for Line 13 from overflow page						
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificates	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	1	139,077							1	139,077
Settled during current year:										
18.1 By payment in full	1	139,077							1	139,077
18.2 By payment on compromised claims										
18.3 Totals paid	1	139,077							1	139,077
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1	139,077							1	139,077
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year										
21. Issued during year	2	137,644	(a)						2	137,644
22. Other changes to in force (Net)	(2)	(137,644)							(2)	(137,644)
23. In force December 31 of current year			(a)							

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

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and 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 Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

(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 .....

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Integrity Life Insurance Company

DIRECT BUSINESS IN THE STATE OF NEW JERSEY DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 74780

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	2,291					2,291
2. Annuity considerations	20,035,985					20,035,985
3. Deposit-type contract funds	2,089,150		XXX			2,089,150
4. Other considerations						
5. Totals (Sum of Line 1 to Line 4)	22,127,426					22,127,426
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life Insurance:						
6.1. Paid in cash or left on deposit						
6.2. Applied to pay renewal premiums						
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period						
6.4. Other						
6.5. Totals (Sum of Line 6.1 to Line 6.4)						
Annuities:						
7.1. Paid in cash or left on deposit						
7.2. Applied to provide paid-up annuities						
7.3. Other						
7.4. Totals (Sum of Line 7.1 to Line 7.3)						
8. Grand Totals (Line 6.5 plus Line 7.4)						
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits	1,461,564					1,461,564
10. Matured endowments						
11. Annuity benefits	6,480,291					6,480,291
12. Surrender values and withdrawals for life contracts	29,010,103		5,000			29,015,103
13. Aggregate write-ins for miscellaneous direct claims and benefits paid						
14. All other benefits, except accident and health	582,013					582,013
15. Totals	37,533,971		5,000			37,538,971
DETAILS OF WRITE-INS						
1301						
1302						
1303						
1398. Summary of remaining write-ins for Line 13 from overflow page						
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificates	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	8	1,461,564							8	1,461,564
Settled during current year:										
18.1 By payment in full	8	1,461,564							8	1,461,564
18.2 By payment on compromised claims										
18.3 Totals paid	8	1,461,564							8	1,461,564
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	8	1,461,564							8	1,461,564
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year										
	103	22,686,489		(a)					103	22,686,489
21. Issued during year	(7)	(1,410,488)							(7)	(1,410,488)
22. Other changes to in force (Net)										
23. In force December 31 of current year	96	21,276,001		(a)					96	21,276,001

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

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and 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 Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

(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 .....

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Integrity Life Insurance Company

DIRECT BUSINESS IN THE STATE OF NEW MEXICO DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 74780

## LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	45,217					45,217
2. Annuity considerations .....	846,906					846,906
3. Deposit-type contract funds .....	26,451		XXX			26,451
4. Other considerations .....					XXX	
5. Totals (Sum of Line 1 to Line 4) .....	918,574					918,574
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life Insurance:						
6.1. Paid in cash or left on deposit .....						
6.2. Applied to pay renewal premiums .....						
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						
6.4. Other .....						
6.5. Totals (Sum of Line 6.1 to Line 6.4) .....						
Annuities:						
7.1. Paid in cash or left on deposit .....						
7.2. Applied to provide paid-up annuities .....						
7.3. Other .....						
7.4. Totals (Sum of Line 7.1 to Line 7.3) .....						
8. Grand Totals (Line 6.5 plus Line 7.4) .....						
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits .....						
10. Matured endowments .....						
11. Annuity benefits .....	453,600					453,600
12. Surrender values and withdrawals for life contracts .....	937,295					937,295
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....	40,011					40,011
15. Totals .....	1,430,906					1,430,906
DETAILS OF WRITE-INS						
1301 .....						
1302 .....						
1303 .....						
1398. Summary of remaining write-ins for Line 13 from overflow page .....						
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above) .....						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificates	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	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 December 31, current year (Line 16 plus Line 17 minus Line 18.6) .....										
POLICY EXHIBIT										
20. In force December 31, prior year .....	23	2,916,964	(a)						23	2,916,964
21. Issued during year .....		950,001								950,001
22. Other changes to in force (Net)										
23. In force December 31 of current year .....	23	3,866,965	(a)						23	3,866,965

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

## ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b) .....					
24.1 Federal Employees Health Benefits Program premium (b) .....					
24.2 Credit (Group and Individual) .....					
24.3 Collectively renewable policies (b) .....					
24.4 Medicare Title XVIII exempt from state taxes and 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 Line 25.1 to Line 25.5) .....					
26. Totals (Line 24 through Line 24.4 plus Line 25.6) .....					

(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 .....

NONE



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Integrity Life Insurance Company

DIRECT BUSINESS IN THE STATE OF NEW YORK DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 74780

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	1,745					1,745
2. Annuity considerations	2,632,619					2,632,619
3. Deposit-type contract funds		XXX			XXX	
4. Other considerations						
5. Totals (Sum of Line 1 to Line 4)	2,634,364					2,634,364
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life Insurance:						
6.1. Paid in cash or left on deposit						
6.2. Applied to pay renewal premiums						
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period						
6.4. Other						
6.5. Totals (Sum of Line 6.1 to Line 6.4)						
Annuities:						
7.1. Paid in cash or left on deposit						
7.2. Applied to provide paid-up annuities						
7.3. Other						
7.4. Totals (Sum of Line 7.1 to Line 7.3)						
8. Grand Totals (Line 6.5 plus Line 7.4)						
DIRECT CLAIMS AND BENEFITS PAID		173,611				173,611
9. Death benefits						
10. Matured endowments						
11. Annuity benefits	4,096,487					4,096,487
12. Surrender values and withdrawals for life contracts	6,080,340					6,080,340
13. Aggregate write-ins for miscellaneous direct claims and benefits paid						
14. All other benefits, except accident and health	225,648					225,648
15. Totals	10,576,086					10,576,086

DETAILS OF WRITE-INS

1301					
1302					
1303					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificates	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	1	173,611							1	173,611
Settled during current year:										
18.1 By payment in full	1	173,611							1	173,611
18.2 By payment on compromised claims										
18.3 Totals paid	1	173,611							1	173,611
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1	173,611							1	173,611
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year										
	37	5,736,284		(a)					37	5,736,284
21. Issued during year										
		(93,910)								(93,910)
22. Other changes to in force (Net)										
23. In force December 31 of current year	37	5,642,374		(a)					37	5,642,374

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

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and 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 Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

(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 .....

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Integrity Life Insurance Company

DIRECT BUSINESS IN THE STATE OF NORTH CAROLINA DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 74780

## LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	178					178
2. Annuity considerations	10,412,234					10,412,234
3. Deposit-type contract funds	1,299,501		XXX			1,299,501
4. Other considerations						
5. Totals (Sum of Line 1 to Line 4)	11,711,913					11,711,913
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life Insurance:						
6.1. Paid in cash or left on deposit						
6.2. Applied to pay renewal premiums						
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period						
6.4. Other						
6.5. Totals (Sum of Line 6.1 to Line 6.4)						
Annuities:						
7.1. Paid in cash or left on deposit						
7.2. Applied to provide paid-up annuities						
7.3. Other						
7.4. Totals (Sum of Line 7.1 to Line 7.3)						
8. Grand Totals (Line 6.5 plus Line 7.4)						
DIRECT CLAIMS AND BENEFITS PAID		37,057				37,057
9. Death benefits						
10. Matured endowments						
11. Annuity benefits	4,013,217					4,013,217
12. Surrender values and withdrawals for life contracts	7,215,126					7,215,126
13. Aggregate write-ins for miscellaneous direct claims and benefits paid						
14. All other benefits, except accident and health	256,783					256,783
15. Totals	11,522,183					11,522,183

DETAILS OF WRITE-INS

1301					
1302					
1303					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificates	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	1	37,057							1	37,057
Settled during current year:										
18.1 By payment in full	1	37,057							1	37,057
18.2 By payment on compromised claims										
18.3 Totals paid	1	37,057							1	37,057
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1	37,057							1	37,057
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	25	2,780,403	(a)						25	2,780,403
21. Issued during year	(1)	28,725							(1)	28,725
22. Other changes to in force (Net)										
23. In force December 31 of current year	24	2,809,128	(a)						24	2,809,128

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

## ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and 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 Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

(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 .....

NONE



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Integrity Life Insurance Company

DIRECT BUSINESS IN THE STATE OF NORTH DAKOTA DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 74780

**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		43,849				43,849
3. Deposit-type contract funds		50,000	XXX		XXX	50,000
4. Other considerations						
5. Totals (Sum of Line 1 to Line 4)		93,849				93,849
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life Insurance:						
6.1. Paid in cash or left on deposit						
6.2. Applied to pay renewal premiums						
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period						
6.4. Other						
6.5. Totals (Sum of Line 6.1 to Line 6.4)						
Annuities:						
7.1. Paid in cash or left on deposit						
7.2. Applied to provide paid-up annuities						
7.3. Other						
7.4. Totals (Sum of Line 7.1 to Line 7.3)						
8. Grand Totals (Line 6.5 plus Line 7.4)						
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits						
10. Matured endowments						
11. Annuity benefits		228,263				228,263
12. Surrender values and withdrawals for life contracts		120,285				120,285
13. Aggregate write-ins for miscellaneous direct claims and benefits paid						
14. All other benefits, except accident and health		980				980
15. Totals		349,528				349,528
DETAILS OF WRITE-INS						
1301						
1302						
1303						
1398. Summary of remaining write-ins for Line 13 from overflow page						
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificates	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	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 December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year										
	3	79,064		(a)					3	79,064
21. Issued during year										
22. Other changes to in force (Net)										
23. In force December 31 of current year									3	79,064

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

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and 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 Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

(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 .....

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Integrity Life Insurance Company

DIRECT BUSINESS IN THE STATE OF OHIO DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 74780

## LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		178,147				178,147
2. Annuity considerations		30,635,326				30,635,326
3. Deposit-type contract funds		1,512,532	XXX		XXX	1,512,532
4. Other considerations						
5. Totals (Sum of Line 1 to Line 4)		32,326,005				32,326,005
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life Insurance:						
6.1. Paid in cash or left on deposit						
6.2. Applied to pay renewal premiums						
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period						
6.4. Other						
6.5. Totals (Sum of Line 6.1 to Line 6.4)						
Annuities:						
7.1. Paid in cash or left on deposit						
7.2. Applied to provide paid-up annuities						
7.3. Other						
7.4. Totals (Sum of Line 7.1 to Line 7.3)						
8. Grand Totals (Line 6.5 plus Line 7.4)						
DIRECT CLAIMS AND BENEFITS PAID		90,511				90,511
9. Death benefits						
10. Matured endowments						
11. Annuity benefits		7,042,363				7,042,363
12. Surrender values and withdrawals for life contracts		15,563,450				15,563,450
13. Aggregate write-ins for miscellaneous direct claims and benefits paid						
14. All other benefits, except accident and health		498,548				498,548
15. Totals		23,194,872				23,194,872

DETAILS OF WRITE-INS

1301					
1302					
1303					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificates	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	2	90,511							2	90,511
Settled during current year:										
18.1 By payment in full	2	90,511							2	90,511
18.2 By payment on compromised claims										
18.3 Totals paid	2	90,511							2	90,511
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	2	90,511							2	90,511
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year	218	31,165,367	(a)						218	31,165,367
21. Issued during year	(22)	(3,660,575)							(22)	(3,660,575)
22. Other changes to in force (Net)										
23. In force December 31 of current year	196	27,504,792	(a)						196	27,504,792

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

## ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and 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 Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

(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 .....

NONE



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Integrity Life Insurance Company

DIRECT BUSINESS IN THE STATE OF OKLAHOMA DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 74780

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	17,003					17,003
2. Annuity considerations	1,717,889					1,717,889
3. Deposit-type contract funds	198,623		XXX			198,623
4. Other considerations					XXX	
5. Totals (Sum of Line 1 to Line 4)	1,933,515					1,933,515
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life Insurance:						
6.1. Paid in cash or left on deposit						
6.2. Applied to pay renewal premiums						
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period						
6.4. Other						
6.5. Totals (Sum of Line 6.1 to Line 6.4)						
Annuities:						
7.1. Paid in cash or left on deposit						
7.2. Applied to provide paid-up annuities						
7.3. Other						
7.4. Totals (Sum of Line 7.1 to Line 7.3)						
8. Grand Totals (Line 6.5 plus Line 7.4)						
DIRECT CLAIMS AND BENEFITS PAID		173,167				173,167
9. Death benefits						
10. Matured endowments						
11. Annuity benefits	1,514,684					1,514,684
12. Surrender values and withdrawals for life contracts	2,206,591					2,206,591
13. Aggregate write-ins for miscellaneous direct claims and benefits paid						
14. All other benefits, except accident and health	60,061					60,061
15. Totals	3,954,503					3,954,503
DETAILS OF WRITE-INS						
1301						
1302						
1303						
1398. Summary of remaining write-ins for Line 13 from overflow page						
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificates	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	1	173,167							1	173,167
Settled during current year:										
18.1 By payment in full	1	173,167							1	173,167
18.2 By payment on compromised claims										
18.3 Totals paid	1	173,167							1	173,167
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1	173,167							1	173,167
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	39	4,960,010	(a)						39	4,960,010
21. Issued during year	(5)	(461,560)							(5)	(461,560)
22. Other changes to in force (Net)										
23. In force December 31 of current year	34	4,498,450	(a)						34	4,498,450

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

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and 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 Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

(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 .....

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Integrity Life Insurance Company

DIRECT BUSINESS IN THE STATE OF OREGON DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 74780

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	6,207					6,207
2. Annuity considerations	4,162,052					4,162,052
3. Deposit-type contract funds	789,179		XXX			789,179
4. Other considerations						
5. Totals (Sum of Line 1 to Line 4)	4,957,438					4,957,438
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life Insurance:						
6.1. Paid in cash or left on deposit						
6.2. Applied to pay renewal premiums						
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period						
6.4. Other						
6.5. Totals (Sum of Line 6.1 to Line 6.4)						
Annuities:						
7.1. Paid in cash or left on deposit						
7.2. Applied to provide paid-up annuities						
7.3. Other						
7.4. Totals (Sum of Line 7.1 to Line 7.3)						
8. Grand Totals (Line 6.5 plus Line 7.4)						
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits						
10. Matured endowments						
11. Annuity benefits	2,801,877					2,801,877
12. Surrender values and withdrawals for life contracts	4,219,367					4,219,367
13. Aggregate write-ins for miscellaneous direct claims and benefits paid						
14. All other benefits, except accident and health	705,456					705,456
15. Totals	7,726,700					7,726,700
DETAILS OF WRITE-INS						
1301						
1302						
1303						
1398. Summary of remaining write-ins for Line 13 from overflow page						
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificates	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	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 December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	29	3,183,479	(a)						29	3,183,479
21. Issued during year	1	(154,339)							1	(154,339)
22. Other changes to in force (Net)										
23. In force December 31 of current year	30	3,029,140	(a)						30	3,029,140

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

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and 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 Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

(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 .....

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Integrity Life Insurance Company

DIRECT BUSINESS IN THE STATE OF PENNSYLVANIA DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 74780

## LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	36,769					36,769
2. Annuity considerations	33,157,863					33,157,863
3. Deposit-type contract funds	6,141,759		XXX			6,141,759
4. Other considerations						
5. Totals (Sum of Line 1 to Line 4)	39,336,391					39,336,391
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life Insurance:						
6.1. Paid in cash or left on deposit						
6.2. Applied to pay renewal premiums						
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period						
6.4. Other						
6.5. Totals (Sum of Line 6.1 to Line 6.4)						
Annuities:						
7.1. Paid in cash or left on deposit						
7.2. Applied to provide paid-up annuities						
7.3. Other						
7.4. Totals (Sum of Line 7.1 to Line 7.3)						
8. Grand Totals (Line 6.5 plus Line 7.4)						
DIRECT CLAIMS AND BENEFITS PAID		201,459				201,459
9. Death benefits						
10. Matured endowments						
11. Annuity benefits	10,275,476					10,275,476
12. Surrender values and withdrawals for life contracts	38,952,719					38,952,719
13. Aggregate write-ins for miscellaneous direct claims and benefits paid						
14. All other benefits, except accident and health	950,936					950,936
15. Totals	50,380,590					50,380,590

DETAILS OF WRITE-INS

1301					
1302					
1303					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificates	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	7	201,459							7	201,459
Settled during current year:										
18.1 By payment in full	7	201,459							7	201,459
18.2 By payment on compromised claims										
18.3 Totals paid	7	201,459							7	201,459
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	7	201,459							7	201,459
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year	146	25,653,487	(a)						146	25,653,487
21. Issued during year	(11)	(985,126)							(11)	(985,126)
22. Other changes to in force (Net)										
23. In force December 31 of current year	135	24,668,361	(a)						135	24,668,361

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

## ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and 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 Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

(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 .....

NONE



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Integrity Life Insurance Company

DIRECT BUSINESS IN THE STATE OF RHODE ISLAND DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 74780

**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		1,449,702				1,449,702
3. Deposit-type contract funds		905,617				905,617
4. Other considerations						
5. Totals (Sum of Line 1 to Line 4)		2,355,319				2,355,319
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life Insurance:						
6.1. Paid in cash or left on deposit						
6.2. Applied to pay renewal premiums						
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period						
6.4. Other						
6.5. Totals (Sum of Line 6.1 to Line 6.4)						
Annuities:						
7.1. Paid in cash or left on deposit						
7.2. Applied to provide paid-up annuities						
7.3. Other						
7.4. Totals (Sum of Line 7.1 to Line 7.3)						
8. Grand Totals (Line 6.5 plus Line 7.4)						
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits		16,430				16,430
10. Matured endowments						
11. Annuity benefits		247,409				247,409
12. Surrender values and withdrawals for life contracts		965,989				965,989
13. Aggregate write-ins for miscellaneous direct claims and benefits paid						
14. All other benefits, except accident and health		75,854				75,854
15. Totals		1,305,682				1,305,682
DETAILS OF WRITE-INS						
1301						
1302						
1303						
1398. Summary of remaining write-ins for Line 13 from overflow page						
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificates	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	1	16,430							1	16,430
Settled during current year:										
18.1 By payment in full	1	16,430							1	16,430
18.2 By payment on compromised claims										
18.3 Totals paid	1	16,430							1	16,430
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1	16,430							1	16,430
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year										
21. Issued during year	4	734,705	(a)						4	734,705
22. Other changes to in force (Net)										
23. In force December 31 of current year	4	734,705	(a)						4	734,705

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

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and 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 Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

(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 .....

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Integrity Life Insurance Company

DIRECT BUSINESS IN THE STATE OF SOUTH CAROLINA DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 74780

## LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	36,776					36,776
2. Annuity considerations	2,081,852					2,081,852
3. Deposit-type contract funds	634,413		XXX			634,413
4. Other considerations					XXX	
5. Totals (Sum of Line 1 to Line 4)	2,753,041					2,753,041
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life Insurance:						
6.1. Paid in cash or left on deposit						
6.2. Applied to pay renewal premiums						
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period						
6.4. Other						
6.5. Totals (Sum of Line 6.1 to Line 6.4)						
Annuities:						
7.1. Paid in cash or left on deposit						
7.2. Applied to provide paid-up annuities						
7.3. Other						
7.4. Totals (Sum of Line 7.1 to Line 7.3)						
8. Grand Totals (Line 6.5 plus Line 7.4)						
DIRECT CLAIMS AND BENEFITS PAID		187,407				187,407
9. Death benefits	187,407					187,407
10. Matured endowments						
11. Annuity benefits	791,076					791,076
12. Surrender values and withdrawals for life contracts	2,437,943					2,437,943
13. Aggregate write-ins for miscellaneous direct claims and benefits paid						
14. All other benefits, except accident and health	73,921					73,921
15. Totals	3,490,347					3,490,347

DETAILS OF WRITE-INS

1301					
1302					
1303					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificates	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	1	187,407							1	187,407
Settled during current year:										
18.1 By payment in full	1	187,407							1	187,407
18.2 By payment on compromised claims										
18.3 Totals paid	1	187,407							1	187,407
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1	187,407							1	187,407
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	78	10,655,086	(a)						78	10,655,086
21. Issued during year	(8)	255,702							(8)	255,702
22. Other changes to in force (Net)										
23. In force December 31 of current year	70	10,910,788	(a)						70	10,910,788

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

## ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and 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 Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

(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 .....

NONE



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Integrity Life Insurance Company

DIRECT BUSINESS IN THE STATE OF SOUTH DAKOTA DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 74780

## LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	5,070					5,070
2. Annuity considerations	449,314					449,314
3. Deposit-type contract funds		XXX			XXX	
4. Other considerations						
5. Totals (Sum of Line 1 to Line 4)	454,384					454,384
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life Insurance:						
6.1. Paid in cash or left on deposit						
6.2. Applied to pay renewal premiums						
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period						
6.4. Other						
6.5. Totals (Sum of Line 6.1 to Line 6.4)						
Annuities:						
7.1. Paid in cash or left on deposit						
7.2. Applied to provide paid-up annuities						
7.3. Other						
7.4. Totals (Sum of Line 7.1 to Line 7.3)						
8. Grand Totals (Line 6.5 plus Line 7.4)						
DIRECT CLAIMS AND BENEFITS PAID		17,114				17,114
9. Death benefits						
10. Matured endowments						
11. Annuity benefits	236,195					236,195
12. Surrender values and withdrawals for life contracts	1,396,264					1,396,264
13. Aggregate write-ins for miscellaneous direct claims and benefits paid						
14. All other benefits, except accident and health	28,123					28,123
15. Totals	1,677,696					1,677,696

DETAILS OF WRITE-INS

1301						
1302						
1303						
1398. Summary of remaining write-ins for Line 13 from overflow page						
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificates	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	3	17,114							3	17,114
Settled during current year:										
18.1 By payment in full	3	17,114							3	17,114
18.2 By payment on compromised claims										
18.3 Totals paid	3	17,114							3	17,114
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	3	17,114							3	17,114
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	230	3,548,542	(a)						230	3,548,542
21. Issued during year	(4)	(12,082)							(4)	(12,082)
22. Other changes to in force (Net)										
23. In force December 31 of current year	226	3,536,460	(a)						226	3,536,460

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

## ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and 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 Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

(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 .....

NONE



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Integrity Life Insurance Company

DIRECT BUSINESS IN THE STATE OF TENNESSEE DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 74780

## LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	7,491					7,491
2. Annuity considerations	4,558,918					4,558,918
3. Deposit-type contract funds	1,094,507		XXX			1,094,507
4. Other considerations						
5. Totals (Sum of Line 1 to Line 4)	5,660,916					5,660,916
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life Insurance:						
6.1. Paid in cash or left on deposit						
6.2. Applied to pay renewal premiums						
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period						
6.4. Other						
6.5. Totals (Sum of Line 6.1 to Line 6.4)						
Annuities:						
7.1. Paid in cash or left on deposit						
7.2. Applied to provide paid-up annuities						
7.3. Other						
7.4. Totals (Sum of Line 7.1 to Line 7.3)						
8. Grand Totals (Line 6.5 plus Line 7.4)						
DIRECT CLAIMS AND BENEFITS PAID		279,980				279,980
9. Death benefits						
10. Matured endowments						
11. Annuity benefits	2,800,942			74,965		2,875,907
12. Surrender values and withdrawals for life contracts	2,941,920			17,210		2,959,130
13. Aggregate write-ins for miscellaneous direct claims and benefits paid						
14. All other benefits, except accident and health	149,386					149,386
15. Totals	6,172,228			92,175		6,264,403

DETAILS OF WRITE-INS

1301					
1302					
1303					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificates	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	2	279,980							2	279,980
Settled during current year:										
18.1 By payment in full	2	279,980							2	279,980
18.2 By payment on compromised claims										
18.3 Totals paid	2	279,980							2	279,980
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	2	279,980							2	279,980
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	26	3,860,535	(a)						26	3,860,535
21. Issued during year	(4)	(432,869)							(4)	(432,869)
22. Other changes to in force (Net)										
23. In force December 31 of current year	22	3,427,666	(a)						22	3,427,666

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

## ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and 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 Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

(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 .....

NONE



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Integrity Life Insurance Company

DIRECT BUSINESS IN THE STATE OF TEXAS DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 74780

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	26,059					26,059
2. Annuity considerations	27,900,846					27,900,846
3. Deposit-type contract funds	5,504,525		XXX			5,504,525
4. Other considerations						
5. Totals (Sum of Line 1 to Line 4)	33,431,430					33,431,430
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life Insurance:						
6.1. Paid in cash or left on deposit						
6.2. Applied to pay renewal premiums						
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period						
6.4. Other						
6.5. Totals (Sum of Line 6.1 to Line 6.4)						
Annuities:						
7.1. Paid in cash or left on deposit						
7.2. Applied to provide paid-up annuities						
7.3. Other						
7.4. Totals (Sum of Line 7.1 to Line 7.3)						
8. Grand Totals (Line 6.5 plus Line 7.4)						
DIRECT CLAIMS AND BENEFITS PAID		968,651				968,651
9. Death benefits						
10. Matured endowments						
11. Annuity benefits	11,099,057			3,840		11,102,897
12. Surrender values and withdrawals for life contracts	19,416,191					19,416,191
13. Aggregate write-ins for miscellaneous direct claims and benefits paid						
14. All other benefits, except accident and health	396,229					396,229
15. Totals	31,880,128			3,840		31,883,968

DETAILS OF WRITE-INS

1301					
1302					
1303					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificates	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	5	968,651							5	968,651
Settled during current year:										
18.1 By payment in full	5	968,651							5	968,651
18.2 By payment on compromised claims										
18.3 Totals paid	5	968,651							5	968,651
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	5	968,651							5	968,651
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year										
	170	26,412,268		(a)					170	26,412,268
21. Issued during year	(7)	(666,043)							(7)	(666,043)
22. Other changes to in force (Net)										
23. In force December 31 of current year	163	25,746,225		(a)					163	25,746,225

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

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and 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 Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

(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 .....

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Integrity Life Insurance Company

DIRECT BUSINESS IN THE STATE OF UTAH DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 74780

**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		423,420				423,420
3. Deposit-type contract funds		51,447	XXX		XXX	51,447
4. Other considerations						
5. Totals (Sum of Line 1 to Line 4)		474,867				474,867
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life Insurance:						
6.1. Paid in cash or left on deposit						
6.2. Applied to pay renewal premiums						
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period						
6.4. Other						
6.5. Totals (Sum of Line 6.1 to Line 6.4)						
Annuities:						
7.1. Paid in cash or left on deposit						
7.2. Applied to provide paid-up annuities						
7.3. Other						
7.4. Totals (Sum of Line 7.1 to Line 7.3)						
8. Grand Totals (Line 6.5 plus Line 7.4)						
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits		86,787				86,787
10. Matured endowments						
11. Annuity benefits		986,515				986,515
12. Surrender values and withdrawals for life contracts		764,495				764,495
13. Aggregate write-ins for miscellaneous direct claims and benefits paid						
14. All other benefits, except accident and health		99,266				99,266
15. Totals		1,937,063				1,937,063

DETAILS OF WRITE-INS

1301						
1302						
1303						
1398. Summary of remaining write-ins for Line 13 from overflow page						
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificates	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	1	86,787							1	86,787
Settled during current year:										
18.1 By payment in full	1	86,787							1	86,787
18.2 By payment on compromised claims										
18.3 Totals paid	1	86,787							1	86,787
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1	86,787							1	86,787
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year										
21. Issued during year	12	1,690,000							12	1,690,000
22. Other changes to in force (Net)	(1)	(47,911)							(1)	(47,911)
23. In force December 31 of current year	11	1,642,089							11	1,642,089

(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 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and 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 Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

(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 .....

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Integrity Life Insurance Company

DIRECT BUSINESS IN THE STATE OF VERMONT DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 74780

**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		76,576				76,576
3. Deposit-type contract funds			XXX		XXX	
4. Other considerations						
5. Totals (Sum of Line 1 to Line 4)		76,576				76,576
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life Insurance:						
6.1. Paid in cash or left on deposit						
6.2. Applied to pay renewal premiums						
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period						
6.4. Other						
6.5. Totals (Sum of Line 6.1 to Line 6.4)						
Annuities:						
7.1. Paid in cash or left on deposit						
7.2. Applied to provide paid-up annuities						
7.3. Other						
7.4. Totals (Sum of Line 7.1 to Line 7.3)						
8. Grand Totals (Line 6.5 plus Line 7.4)						
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits		521				521
10. Matured endowments						
11. Annuity benefits		68,161				68,161
12. Surrender values and withdrawals for life contracts		24,927				24,927
13. Aggregate write-ins for miscellaneous direct claims and benefits paid						
14. All other benefits, except accident and health						
15. Totals		93,609				93,609

DETAILS OF WRITE-INS

1301						
1302						
1303						
1398. Summary of remaining write-ins for Line 13 from overflow page						
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificates	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	1	521							1	521
Settled during current year:										
18.1 By payment in full	1	521							1	521
18.2 By payment on compromised claims										
18.3 Totals paid	1	521							1	521
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1	521							1	521
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year										
21. Issued during year	1	255,016	(a)						1	255,016
22. Other changes to in force (Net)										
23. In force December 31 of current year	1	255,016	(a)						1	255,016

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

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and 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 Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

(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 .....

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Integrity Life Insurance Company

DIRECT BUSINESS IN THE STATE OF VIRGINIA DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 74780

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	3,284					3,284
2. Annuity considerations	4,269,290					4,269,290
3. Deposit-type contract funds	434,248		XXX			434,248
4. Other considerations					XXX	
5. Totals (Sum of Line 1 to Line 4)	4,706,822					4,706,822
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life Insurance:						
6.1. Paid in cash or left on deposit						
6.2. Applied to pay renewal premiums						
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period						
6.4. Other						
6.5. Totals (Sum of Line 6.1 to Line 6.4)						
Annuities:						
7.1. Paid in cash or left on deposit						
7.2. Applied to provide paid-up annuities						
7.3. Other						
7.4. Totals (Sum of Line 7.1 to Line 7.3)						
8. Grand Totals (Line 6.5 plus Line 7.4)						
DIRECT CLAIMS AND BENEFITS PAID		304,294				304,294
9. Death benefits						
10. Matured endowments						
11. Annuity benefits	2,621,253					2,621,253
12. Surrender values and withdrawals for life contracts	3,324,347					3,324,347
13. Aggregate write-ins for miscellaneous direct claims and benefits paid						
14. All other benefits, except accident and health	129,332					129,332
15. Totals	6,379,226					6,379,226
DETAILS OF WRITE-INS						
1301						
1302						
1303						
1398. Summary of remaining write-ins for Line 13 from overflow page						
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificates	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	8	304,294							8	304,294
Settled during current year:										
18.1 By payment in full	8	304,294							8	304,294
18.2 By payment on compromised claims										
18.3 Totals paid	8	304,294							8	304,294
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	8	304,294							8	304,294
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year										
	62	6,932,418		(a)					62	6,932,418
21. Issued during year	(3)	(79,011)							(3)	(79,011)
22. Other changes to in force (Net)										
23. In force December 31 of current year	59	6,853,407		(a)					59	6,853,407

(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 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and 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 Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

(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 .....

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Integrity Life Insurance Company

DIRECT BUSINESS IN THE STATE OF WASHINGTON DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 74780

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	9,400					9,400
2. Annuity considerations	1,574,045					1,574,045
3. Deposit-type contract funds	380,000		XXX			380,000
4. Other considerations						
5. Totals (Sum of Line 1 to Line 4)	1,963,445					1,963,445
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life Insurance:						
6.1. Paid in cash or left on deposit						
6.2. Applied to pay renewal premiums						
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period						
6.4. Other						
6.5. Totals (Sum of Line 6.1 to Line 6.4)						
Annuities:						
7.1. Paid in cash or left on deposit						
7.2. Applied to provide paid-up annuities						
7.3. Other						
7.4. Totals (Sum of Line 7.1 to Line 7.3)						
8. Grand Totals (Line 6.5 plus Line 7.4)						
DIRECT CLAIMS AND BENEFITS PAID		38,684				38,684
9. Death benefits	38,684					38,684
10. Matured endowments						
11. Annuity benefits	2,091,048					2,091,048
12. Surrender values and withdrawals for life contracts	4,063,888		1,969,426			6,033,314
13. Aggregate write-ins for miscellaneous direct claims and benefits paid						
14. All other benefits, except accident and health	2,893,256					2,893,256
15. Totals	9,086,876		1,969,426			11,056,302

DETAILS OF WRITE-INS

1301					
1302					
1303					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificates	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	2	38,684							2	38,684
Settled during current year:										
18.1 By payment in full	2	38,684							2	38,684
18.2 By payment on compromised claims										
18.3 Totals paid	2	38,684							2	38,684
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	2	38,684							2	38,684
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year	42	6,303,489	(a)						42	6,303,489
21. Issued during year	3	479,959							3	479,959
22. Other changes to in force (Net)										
23. In force December 31 of current year	45	6,783,448	(a)						45	6,783,448

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

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and 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 Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

(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 .....

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Integrity Life Insurance Company

DIRECT BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 74780

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	6,207					6,207
2. Annuity considerations	564,248					564,248
3. Deposit-type contract funds	266,701		XXX			266,701
4. Other considerations					XXX	
5. Totals (Sum of Line 1 to Line 4)	837,156					837,156
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life Insurance:						
6.1. Paid in cash or left on deposit						
6.2. Applied to pay renewal premiums						
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period						
6.4. Other						
6.5. Totals (Sum of Line 6.1 to Line 6.4)						
Annuities:						
7.1. Paid in cash or left on deposit						
7.2. Applied to provide paid-up annuities						
7.3. Other						
7.4. Totals (Sum of Line 7.1 to Line 7.3)						
8. Grand Totals (Line 6.5 plus Line 7.4)						
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits						
10. Matured endowments						
11. Annuity benefits	405,551					405,551
12. Surrender values and withdrawals for life contracts	2,157,331					2,157,331
13. Aggregate write-ins for miscellaneous direct claims and benefits paid						
14. All other benefits, except accident and health	1,504					1,504
15. Totals	2,564,386					2,564,386
DETAILS OF WRITE-INS						
1301						
1302						
1303						
1398. Summary of remaining write-ins for Line 13 from overflow page						
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificates	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	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 December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	15	1,741,605	(a)						15	1,741,605
21. Issued during year	(5)	(620,715)							(5)	(620,715)
22. Other changes to in force (Net)										
23. In force December 31 of current year	10	1,120,890	(a)						10	1,120,890

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

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and 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 Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

(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 .....

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Integrity Life Insurance Company

DIRECT BUSINESS IN THE STATE OF WISCONSIN DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 74780

## LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	5,436					5,436
2. Annuity considerations	6,358,722					6,358,722
3. Deposit-type contract funds	2,563,445		XXX		XXX	2,563,445
4. Other considerations						
5. Totals (Sum of Line 1 to Line 4)	8,927,603					8,927,603
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life Insurance:						
6.1. Paid in cash or left on deposit						
6.2. Applied to pay renewal premiums						
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period						
6.4. Other						
6.5. Totals (Sum of Line 6.1 to Line 6.4)						
Annuities:						
7.1. Paid in cash or left on deposit						
7.2. Applied to provide paid-up annuities						
7.3. Other						
7.4. Totals (Sum of Line 7.1 to Line 7.3)						
8. Grand Totals (Line 6.5 plus Line 7.4)						
DIRECT CLAIMS AND BENEFITS PAID		24,498				24,498
9. Death benefits	24,498					24,498
10. Matured endowments						
11. Annuity benefits	3,387,583					3,387,583
12. Surrender values and withdrawals for life contracts	5,263,946					5,263,946
13. Aggregate write-ins for miscellaneous direct claims and benefits paid						
14. All other benefits, except accident and health	219,312					219,312
15. Totals	8,895,339					8,895,339
DETAILS OF WRITE-INS						
1301						
1302						
1303						
1398. Summary of remaining write-ins for Line 13 from overflow page						
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificates	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	1	24,498							1	24,498
Settled during current year:										
18.1 By payment in full	1	24,498							1	24,498
18.2 By payment on compromised claims										
18.3 Totals paid	1	24,498							1	24,498
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1	24,498							1	24,498
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	134	3,029,370	(a)						134	3,029,370
21. Issued during year	(4)	(65,299)							(4)	(65,299)
22. Other changes to in force (Net)										
23. In force December 31 of current year	130	2,964,071	(a)						130	2,964,071

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

## ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and 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 Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

(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 .....

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Integrity Life Insurance Company

DIRECT BUSINESS IN THE STATE OF WYOMING DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 74780

**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		66,224				66,224
3. Deposit-type contract funds			XXX		XXX	
4. Other considerations						
5. Totals (Sum of Line 1 to Line 4)		66,224				66,224
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life Insurance:						
6.1. Paid in cash or left on deposit						
6.2. Applied to pay renewal premiums						
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period						
6.4. Other						
6.5. Totals (Sum of Line 6.1 to Line 6.4)						
Annuities:						
7.1. Paid in cash or left on deposit						
7.2. Applied to provide paid-up annuities						
7.3. Other						
7.4. Totals (Sum of Line 7.1 to Line 7.3)						
8. Grand Totals (Line 6.5 plus Line 7.4)						
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits						
10. Matured endowments						
11. Annuity benefits		86,074				86,074
12. Surrender values and withdrawals for life contracts		162,852				162,852
13. Aggregate write-ins for miscellaneous direct claims and benefits paid						
14. All other benefits, except accident and health		6,676				6,676
15. Totals		255,602				255,602
DETAILS OF WRITE-INS						
1301						
1302						
1303						
1398. Summary of remaining write-ins for Line 13 from overflow page						
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificates	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	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 December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	2	109,578	(a)						2	109,578
21. Issued during year										
22. Other changes to in force (Net)										
23. In force December 31 of current year	2	109,578	(a)						2	109,578

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

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and 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 Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

(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 .....

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Integrity Life Insurance Company

DIRECT BUSINESS IN THE STATE OF AMERICAN SAMOA DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 74780

**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 .....		XXX		XXX	
3. Deposit-type contract funds .....					
4. Other considerations .....					
5. Totals (Sum of Line 1 to Line 4) .....					
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life Insurance:					
6.1. Paid in cash or left on deposit .....					
6.2. Applied to pay renewal premiums .....					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period .....					
6.4. Other .....					
6.5. Totals (Sum of Line 6.1 to Line 6.4) .....					
Annuities:					
7.1. Paid in cash or left on deposit .....					
7.2. Applied to provide paid-up annuities .....					
7.3. Other .....					
7.4. Totals (Sum of Line 7.1 to Line 7.3) .....					
8. Grand Totals (Line 6.5 plus Line 7.4) .....					
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits .....					
10. Matured endowments .....					
11. Annuity benefits .....					
12. Surrender values and withdrawals for life contracts .....					
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....					
15. Totals .....					

DETAILS OF WRITE-INS

1301 .....					
1302 .....					
1303 .....					
1398. Summary of remaining write-ins for Line 13 from overflow page .....					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above) .....					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificates	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	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 December 31, current year (Line 16 plus Line 17 minus Line 18.6) .....										
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year .....					Number of Policies					
21. Issued during year .....			(a)							
22. Other changes to in force (Net) 23. In force December 31 of current year .....			(a)							

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

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b) .....					
24.1 Federal Employees Health Benefits Program premium (b) .....					
24.2 Credit (Group and Individual) .....					
24.3 Collectively renewable policies (b) .....					
24.4 Medicare Title XVIII exempt from state taxes and 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 Line 25.1 to Line 25.5) .....					
26. Totals (Line 24 through Line 24.4 plus Line 25.6) .....					

(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 .....

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Integrity Life Insurance Company

DIRECT BUSINESS IN THE STATE OF GUAM DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 74780

**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 .....	.....	XXX	.....	XXX	.....
3. Deposit-type contract funds .....	.....	.....	.....	.....	.....
4. Other considerations .....	.....	.....	.....	.....	.....
5. Totals (Sum of Line 1 to Line 4) .....	.....	.....	.....	.....	.....
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life Insurance:					
6.1. Paid in cash or left on deposit .....	.....	.....	.....	.....	.....
6.2. Applied to pay renewal premiums .....	.....	.....	.....	.....	.....
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period .....	.....	.....	.....	.....	.....
6.4. Other .....	.....	.....	.....	.....	.....
6.5. Totals (Sum of Line 6.1 to Line 6.4) .....	.....	.....	.....	.....	.....
Annuities:					
7.1. Paid in cash or left on deposit .....	.....	.....	.....	.....	.....
7.2. Applied to provide paid-up annuities .....	.....	.....	.....	.....	.....
7.3. Other .....	.....	.....	.....	.....	.....
7.4. Totals (Sum of Line 7.1 to Line 7.3) .....	.....	.....	.....	.....	.....
8. Grand Totals (Line 6.5 plus Line 7.4) .....	.....	.....	.....	.....	.....
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits .....	.....	.....	.....	.....	.....
10. Matured endowments .....	.....	.....	.....	.....	.....
11. Annuity benefits .....	.....	.....	.....	.....	.....
12. Surrender values and withdrawals for life contracts .....	.....	.....	.....	.....	.....
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....	.....	.....	.....	.....	.....
14. All other benefits, except accident and health .....	.....	.....	.....	.....	.....
15. Totals .....	.....	.....	.....	.....	.....

**NONE**

DETAILS OF WRITE-INS						
1301 .....	.....	.....	.....	.....	.....	.....
1302 .....	.....	.....	.....	.....	.....	.....
1303 .....	.....	.....	.....	.....	.....	.....
1398. Summary of remaining write-ins for Line 13 from overflow page .....	.....	.....	.....	.....	.....	.....
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above) .....	.....	.....	.....	.....	.....	.....

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificates	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	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 December 31, current year (Line 16 plus Line 17 minus Line 18.6) .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

**NONE**

POLICY EXHIBIT					Number of Policies						
	1	2	3	4		5	6	7	8	9	10
20. In force December 31, prior year .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
21. Issued during year .....	.....	.....	(a)	.....	.....	.....	.....	.....	.....	.....	.....
22. Other changes to in force (Net)	.....	.....	(a)	.....	.....	.....	.....	.....	.....	.....	.....
23. In force December 31 of current year .....	.....	.....	(a)	.....	.....	.....	.....	.....	.....	.....	.....

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

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b) .....	.....	.....	.....	.....	.....
24.1 Federal Employees Health Benefits Program premium (b) .....	.....	.....	.....	.....	.....
24.2 Credit (Group and Individual) .....	.....	.....	.....	.....	.....
24.3 Collectively renewable policies (b) .....	.....	.....	.....	.....	.....
24.4 Medicare Title XVIII exempt from state taxes and 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 Line 25.1 to Line 25.5) .....	.....	.....	.....	.....	.....
26. Totals (Line 24 through Line 24.4 plus Line 25.6) .....	.....	.....	.....	.....	.....

**NONE**

(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 2011 OF THE Integrity Life Insurance Company

DIRECT BUSINESS IN THE STATE OF PUERTO RICO DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 74780

**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			
4. Other considerations					XXX	
5. Totals (Sum of Line 1 to Line 4)						
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life Insurance:						
6.1. Paid in cash or left on deposit						
6.2. Applied to pay renewal premiums						
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period						
6.4. Other						
6.5. Totals (Sum of Line 6.1 to Line 6.4)						
Annuities:						
7.1. Paid in cash or left on deposit						
7.2. Applied to provide paid-up annuities						
7.3. Other						
7.4. Totals (Sum of Line 7.1 to Line 7.3)						
8. Grand Totals (Line 6.5 plus Line 7.4)						
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits						
10. Matured endowments						
11. Annuity benefits						
12. Surrender values and withdrawals for life contracts		60,096				60,096
13. Aggregate write-ins for miscellaneous direct claims and benefits paid						
14. All other benefits, except accident and health						
15. Totals		60,096				60,096

DETAILS OF WRITE-INS

1301						
1302						
1303						
1398. Summary of remaining write-ins for Line 13 from overflow page						
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificates	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	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 December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year										
21. Issued during year										
22. Other changes to in force (Net)	1	233,029							1	233,029
23. In force December 31 of current year	1	233,029							1	233,029

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

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and 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 Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

(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 .....

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Integrity Life Insurance Company

DIRECT BUSINESS IN THE STATE OF U. S. VIRGIN ISLANDS DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 74780

## 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			
4. Other considerations					XXX	
5. Totals (Sum of Line 1 to Line 4)						
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life Insurance:						
6.1. Paid in cash or left on deposit						
6.2. Applied to pay renewal premiums						
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period						
6.4. Other						
6.5. Totals (Sum of Line 6.1 to Line 6.4)						
Annuities:						
7.1. Paid in cash or left on deposit						
7.2. Applied to provide paid-up annuities						
7.3. Other						
7.4. Totals (Sum of Line 7.1 to Line 7.3)						
8. Grand Totals (Line 6.5 plus Line 7.4)						
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits						
10. Matured endowments						
11. Annuity benefits		47,687				47,687
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		47,687				47,687

### DETAILS OF WRITE-INS

1301						
1302						
1303						
1398. Summary of remaining write-ins for Line 13 from overflow page						
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificates	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	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 December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	1	2,640	(a)						1	2,640
21. Issued during year										
22. Other changes to in force (Net)										
23. In force December 31 of current year	1	2,640	(a)						1	2,640

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

## ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and 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 Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

(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 .....

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Integrity Life Insurance Company

DIRECT BUSINESS IN THE STATE OF NORTHERN MARIANA ISLANDS DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 74780

**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 .....			XXX		XXX	
3. Deposit-type contract funds .....						
4. Other considerations .....						
5. Totals (Sum of Line 1 to Line 4) .....						
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life Insurance:						
6.1. Paid in cash or left on deposit .....						
6.2. Applied to pay renewal premiums .....						
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						
6.4. Other .....						
6.5. Totals (Sum of Line 6.1 to Line 6.4) .....						
Annuities:						
7.1. Paid in cash or left on deposit .....						
7.2. Applied to provide paid-up annuities .....						
7.3. Other .....						
7.4. Totals (Sum of Line 7.1 to Line 7.3) .....						
8. Grand Totals (Line 6.5 plus Line 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 .....						

**NONE**

DETAILS OF WRITE-INS									
1301 .....									
1302 .....									
1303 .....									
1398. Summary of remaining write-ins for Line 13 from overflow page .....									
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above) .....									

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificates	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	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 December 31, current year (Line 16 plus Line 17 minus Line 18.6) .....										

**NONE**

POLICY EXHIBIT					Number of Policies						
	1	2	3	4		5	6	7	8	9	10
20. In force December 31, prior year .....											
21. Issued during year .....			(a)								
22. Other changes to in force (Net)											
23. In force December 31 of current year .....			(a)								

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

**ACCIDENT AND HEALTH INSURANCE**

		1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b) .....						
24.1 Federal Employees Health Benefits Program premium (b) .....						
24.2 Credit (Group and Individual) .....						
24.3 Collectively renewable policies (b) .....						
24.4 Medicare Title XVIII exempt from state taxes and 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 Line 25.1 to Line 25.5) .....						
26. Totals (Line 24 through Line 24.4 plus Line 25.6) .....						

**NONE**

(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 2011 OF THE Integrity Life Insurance Company

DIRECT BUSINESS IN THE STATE OF CANADA DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 74780

**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		136,974				136,974
3. Deposit-type contract funds			XXX		XXX	
4. Other considerations						
5. Totals (Sum of Line 1 to Line 4)		136,974				136,974
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life Insurance:						
6.1. Paid in cash or left on deposit						
6.2. Applied to pay renewal premiums						
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period						
6.4. Other						
6.5. Totals (Sum of Line 6.1 to Line 6.4)						
Annuities:						
7.1. Paid in cash or left on deposit						
7.2. Applied to provide paid-up annuities						
7.3. Other						
7.4. Totals (Sum of Line 7.1 to Line 7.3)						
8. Grand Totals (Line 6.5 plus Line 7.4)						
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits						
10. Matured endowments						
11. Annuity benefits		131,919				131,919
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		131,919				131,919

DETAILS OF WRITE-INS

1301						
1302						
1303						
1398. Summary of remaining write-ins for Line 13 from overflow page						
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificates	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	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 December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year										
21. Issued during year			(a)							
22. Other changes to in force (Net)										
23. In force December 31 of current year			(a)							

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

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and 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 Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

(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 2011 OF THE Integrity Life Insurance Company

DIRECT BUSINESS IN THE STATE OF OTHER ALIEN DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 74780

**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			
4. Other considerations					XXX	
5. Totals (Sum of Line 1 to Line 4)						
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life Insurance:						
6.1. Paid in cash or left on deposit						
6.2. Applied to pay renewal premiums						
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period						
6.4. Other						
6.5. Totals (Sum of Line 6.1 to Line 6.4)						
Annuities:						
7.1. Paid in cash or left on deposit						
7.2. Applied to provide paid-up annuities						
7.3. Other						
7.4. Totals (Sum of Line 7.1 to Line 7.3)						
8. Grand Totals (Line 6.5 plus Line 7.4)						
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits						
10. Matured endowments						
11. Annuity benefits		781,840				781,840
12. Surrender values and withdrawals for life contracts		810,388				810,388
13. Aggregate write-ins for miscellaneous direct claims and benefits paid						
14. All other benefits, except accident and health		15,493				15,493
15. Totals		1,607,721				1,607,721
DETAILS OF WRITE-INS						
1301						
1302						
1303						
1398. Summary of remaining write-ins for Line 13 from overflow page						
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificates	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	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 December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	7	1,036,872	(a)						7	1,036,872
21. Issued during year	(1)	(198,590)							(1)	(198,590)
22. Other changes to in force (Net)										
23. In force December 31 of current year	6	838,282	(a)						6	838,282

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

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and 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 Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

(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 .....

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Integrity Life Insurance Company

DIRECT BUSINESS IN THE STATE OF GRAND TOTAL DURING THE YEAR 2011

NAIC Group Code: 0836

NAIC Company Code: 74780

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	778,953					778,953
2. Annuity considerations	355,104,939					355,104,939
3. Deposit-type contract funds	46,202,385		XXX			46,202,385
4. Other considerations						
5. Totals (Sum of Line 1 to Line 4)	402,086,277					402,086,277
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life Insurance:						
6.1. Paid in cash or left on deposit						
6.2. Applied to pay renewal premiums						
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period						
6.4. Other						
6.5. Totals (Sum of Line 6.1 to Line 6.4)						
Annuities:						
7.1. Paid in cash or left on deposit						
7.2. Applied to provide paid-up annuities						
7.3. Other						
7.4. Totals (Sum of Line 7.1 to Line 7.3)						
8. Grand Totals (Line 6.5 plus Line 7.4)						
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits	10,796,580					10,796,580
10. Matured endowments						
11. Annuity benefits	144,919,867			197,609		145,117,476
12. Surrender values and withdrawals for life contracts	309,895,885			2,044,813		311,940,698
13. Aggregate write-ins for miscellaneous direct claims and benefits paid						
14. All other benefits, except accident and health	16,212,367					16,212,367
15. Totals	481,824,699				2,242,422	484,067,121

DETAILS OF WRITE-INS

1301					
1302					
1303					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 Number	2 Amount	3 Number of Individual Policies and Group Certificates	4 Amount	5 Number of Certificates	6 Amount	7 Number	8 Amount	9 Number	10 Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	131	10,796,580							131	10,796,580
Settled during current year:										
18.1 By payment in full	131	10,796,580							131	10,796,580
18.2 By payment on compromised claims										
18.3 Totals paid	131	10,796,580							131	10,796,580
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	131	10,796,580							131	10,796,580
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT										
20. In force December 31, prior year										
	5,367	456,718,157		(a)					5,367	456,718,157
21. Issued during year										
	(256)	(18,553,330)							(256)	(18,553,330)
22. Other changes to in force (Net)										
23. In force December 31 of current year	5,111	438,164,827		(a)					5,111	438,164,827

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

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and 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 Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

(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 .....

**NONE**

## FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE

## Interest Maintenance Reserve

	1 Amount
1. Reserve as of December 31, Prior Year .....	13,657,571
2. Current Year's Realized Pre-Tax Capital Gains/ (Losses) of \$ ..... 4,466,485 Transferred into the Reserve Net of Taxes \$ ..... 1,563,270 .....	2,903,214
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 plus Line 2 plus Line 3) .....	16,560,785
5. Current Year's Amortization Released to Summary of Operations (Amortization, Line 1, Column 4) .....	1,645,204
6. Reserve as of December 31, Current Year (Line 4 minus Line 5) .....	14,915,581

## 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 (Columns 1 plus 2 plus 3)
1. 2011 .....	1,060,779	584,425	.....	1,645,204
2. 2012 .....	509,445	1,166,833	.....	1,676,278
3. 2013 .....	(544,405)	814,317	.....	269,912
4. 2014 .....	448,685	449,123	.....	897,808
5. 2015 .....	604,280	325,385	.....	929,665
6. 2016 .....	1,155,213	207,347	.....	1,362,560
7. 2017 .....	818,480	184,524	.....	1,003,004
8. 2018 .....	1,083,096	151,934	.....	1,235,030
9. 2019 .....	1,601,360	136,876	.....	1,738,236
10. 2020 .....	1,759,150	122,747	.....	1,881,897
11. 2021 .....	1,456,715	60,718	.....	1,517,433
12. 2022 .....	1,322,869	31,132	.....	1,354,001
13. 2023 .....	1,181,275	26,447	.....	1,207,722
14. 2024 .....	508,272	22,003	.....	530,275
15. 2025 .....	253,235	17,363	.....	270,598
16. 2026 .....	393,896	9,773	.....	403,669
17. 2027 .....	145,060	(16,164)	.....	128,896
18. 2028 .....	16,885	(100,412)	.....	(83,527)
19. 2029 .....	(73,275)	(15,049)	.....	(88,324)
20. 2030 .....	(93,535)	(20,025)	.....	(113,560)
21. 2031 .....	(1,075,942)	(28,251)	.....	(1,104,193)
22. 2032 .....	844,922	(41,783)	.....	803,139
23. 2033 .....	(26,119)	(73,112)	.....	(99,231)
24. 2034 .....	73,713	(146,306)	.....	(72,593)
25. 2035 .....	93,188	(350,079)	.....	(256,891)
26. 2036 .....	258,004	(618,967)	.....	(360,963)
27. 2037 .....	132,306	541	.....	132,847
28. 2038 .....	(35,556)	593	.....	(34,963)
29. 2039 .....	(213,771)	621	.....	(213,150)
30. 2040 .....	(654)	549	.....	(105)
31. 2041 and Later .....	.....	111	.....	111
32. TOTAL (Line 1 to Line 31) .....	13,657,571	2,903,214	.....	16,560,785

## ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Integrity Life Insurance Company

## ASSET VALUATION RESERVE

	Default Component			Equity Component			7 Total Amount (Column 3 plus Column 6)
	1 Other Than Mortgage Loans	2 Mortgage Loans	3 Total (Column 1 plus Column 2)	4 Common Stock	5 Real Estate and Other Invested Assets	6 Total (Column 4 plus Column 5)	
1. Reserve as of December 31, prior year .....	11,061,165	938,796	11,999,961	25,701,681	6,999,421	32,701,102	44,701,063
2. Realized Capital Gains/(Losses) Net of Taxes - General Account .....	(5,758,228)	(446,753)	(6,204,981)	5,360,632	(1,020,515)	4,340,117	(1,864,864)
3. Realized Capital Gains/(Losses) Net of Taxes - Separate Accounts .....	(1,176,336)		(1,176,336)				(1,176,336)
4. Unrealized Capital Gains/(Losses) Net of Deferred Taxes - General Account .....	(1,223,292)		(1,223,292)	(9,834,585)	(3,337,874)	(13,172,459)	(14,395,751)
5. Unrealized Capital Gains/(Losses) Net of Deferred Taxes - Separate Accounts .....	(3,292,650)		(3,292,650)				(3,292,650)
6. Capital gains credited/(losses charged) to contract benefits, payments or reserves .....							
7. Basic Contribution .....	12,329,966	2,020,973	14,350,939		22,708	22,708	14,373,647
8. Accumulated Balances (Line 1 through Line 5, minus Line 6 plus Line 7) .....	11,940,625	2,513,016	14,453,641	21,227,728	2,663,740	23,891,468	38,345,109
9. Maximum Reserve .....	52,569,490	6,108,850	58,678,340	25,404,008	8,357,569	33,761,577	92,439,917
10. Reserve Objective .....	36,692,497	3,858,222	40,550,719	25,404,008	8,336,858	33,740,866	74,291,585
11. 20% of (Line 10 minus Line 8) .....	4,950,374	269,041	5,219,416	835,256	1,134,624	1,969,880	7,189,295
12. Balance Before Transfers (Line 8 plus Line 11) .....	16,890,999	2,782,057	19,673,057	22,062,984	3,798,364	25,861,348	45,534,404
13. Transfers .....							XXX
14. Voluntary Contribution .....							
15. Adjustment down to Maximum/up to Zero .....							
16. Reserve as of December 31, Current Year (Line 12 plus Line 13 plus Line 14 plus Line 15) .....	16,890,999	2,782,057	19,673,057	22,062,984	3,798,364	25,861,348	45,534,404

**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 (Columns 1+2+3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Columns 4x5)	7 Factor	8 Amount (Columns 4x7)	9 Factor	10 Amount (Columns 4x9)
1 2 3 4 5 6 7 8 9	1 2 3 4 5 6 6	LONG-TERM BONDS  Exempt Obligations..... Highest Quality..... High Quality..... Medium Quality..... Low Quality..... Lower Quality..... In or Near Default..... Total Unrated Multi-class Securities Acquired by Conversion.....  Total Bonds (Sum of Line 1 through Line 8).....	42,666,194 1,496,339,476 618,802,516 128,912,727 134,870,839 25,292,498 4,744,488	XXX XXX XXX XXX XXX XXX XXX	XXX XXX XXX XXX XXX XXX XXX	42,666,194 1,496,339,476 618,802,516 128,912,727 134,870,839 25,292,498 4,744,488	0.0000 0.0004 0.0119 0.0093 0.0213 0.0432 0.0000	598,536 1,175,725 1,198,888 2,872,749 1,092,636	0.0000 0.0023 0.0058 0.0230 0.0530 0.1100 0.2000	3,441,581 3,589,055 2,964,993 7,148,154 2,782,175 948,898	0.0000 0.0030 0.0090 0.0340 0.0750 0.1700 0.2000	4,489,018 5,569,223 4,383,033 10,115,313 4,299,725 948,898
			2,451,628,738	XXX	XXX	2,451,628,738	XXX	6,938,534	XXX	20,874,856	XXX	29,805,210
10 11 12 13 14 15 16 17	1 2 3 4 5 6 6	PREFERRED STOCKS  Highest Quality..... High Quality..... Medium Quality..... Low Quality..... Lower Quality..... In or Near Default..... Affiliated Life with AVR.....  Total Preferred Stocks (Sum of Line 10 through Line 16).....		XXX XXX XXX XXX XXX XXX XXX	XXX XXX XXX XXX XXX XXX XXX		0.0004 0.0119 0.0093 0.0213 0.0432 0.0000 0.0000		0.0023 0.0058 0.0230 0.0530 0.1100 0.2000 0.0000		0.0030 0.0090 0.0340 0.0750 0.1700 0.2000 0.0000	
18 19 20 21 22 23 24 25	1 2 2 3 4 5 6	SHORT-TERM BONDS  Exempt Obligations..... Highest Quality..... High Quality..... Medium Quality..... Low Quality..... Lower Quality..... In or Near Default.....  Total Short-term Bonds (Sum of Line 18 through Line 24).....	105,986,796	XXX XXX XXX XXX XXX XXX XXX	XXX XXX XXX XXX XXX XXX XXX	105,986,796	0.0000 0.0004 0.0119 0.0093 0.0213 0.0432 0.0000	42,395	0.0023 0.0058 0.0230 0.0530 0.1100 0.2000	243,770	0.0030 0.0090 0.0340 0.0750 0.1700 0.2000	317,960

## ASSET VALUATION RESERVE (continued)

BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS  
DEFAULT COMPONENT

Line Number	NAIC Designation	Description	1 Book / Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Columns 1+2+3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Columns 4x5)	7 Factor	8 Amount (Columns 4x7)	9 Factor	10 Amount (Columns 4x9)
26 27 28 29 30 31 32	1 2 3 4 5 6	Exchange Traded Highest Quality High Quality Medium Quality Low Quality Lower Quality In or Near Default		XXX XXX XXX XXX XXX XXX XXX	XXX XXX XXX XXX XXX XXX XXX		0.0004 0.0004 0.0119 0.0093 0.0213 0.0432 0.0000	0.0023 0.0023 0.0058 0.0230 0.0530 0.1100 0.2000			0.0030 0.0030 0.0090 0.0340 0.0750 0.1700 0.2000	
33		Total Derivative Instruments		XXX	XXX		XXX		XXX		XXX	
34		TOTAL (Line 9 plus Line 17 plus Line 25 plus Line 33)	2,557,615,534	XXX	XXX	2,557,615,534	XXX	6,980,929	XXX	21,118,626	XXX	30,123,170
31		MORTGAGE LOANS										
		In Good Standing:										
		Farm Mortgages					XXX					
		Residential Mortgages - Insured or Guaranteed					XXX					
		Residential Mortgages - All Other					XXX					
		Commercial Mortgages - Insured or Guaranteed					XXX					
		Commercial Mortgages - All Other					44,342,338					
		In Good Standing With Restructured Terms										
		Overdue, Not in Process:										
		Farm Mortgages										
		Residential Mortgages - Insured or Guaranteed										
		Residential Mortgages - All Other										
		Commercial Mortgages - Insured or Guaranteed										
		Commercial Mortgages - All Other										
		In Process of Foreclosure:										
		Farm Mortgages										
		Residential Mortgages - Insured or Guaranteed										
		Residential Mortgages - All Other										
		Commercial Mortgages - Insured or Guaranteed										
		Commercial Mortgages - All Other										
51		Total Schedule B Mortgages (Sum of Line 35 through Line 50)	44,342,338		XXX	44,342,338	XXX	780,425	XXX	1,489,903	XXX	2,359,012
52		Schedule DA Mortgages			XXX		(c)		(c)		(c)	
53		Total Mortgage Loans on Real Estate (Line 51 plus Line 52)	44,342,338		XXX	44,342,338	XXX	780,425	XXX	1,489,903	XXX	2,359,012

(a) Times the company's experience adjustment factor (EAF).

(b) Column 9 is the greater of 6.4% without any EAF adjustments or a company's EAF adjusted In Good Standing (IGS) factor plus 150 basis points. Columns 5 and 7 are 28% and 62% respectively of Column 9.

(c) Determined using the same factors and breakdowns used for directly owned mortgage loans.

**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 (Columns 1+2+3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Columns 4x5)	7 Factor	8 Amount (Columns 4x7)	9 Factor	10 Amount (Columns 4x9)
32		COMMON STOCK										
1		Unaffiliated Public	156,814,863	XXX	XXX	156,814,863	0.0000		(d) 0.1620	25,404,008	(d) 0.1620	25,404,008
2		Unaffiliated Private		XXX	XXX		0.0000		0.1600		0.1600	
3		Federal Home Loan Bank		XXX	XXX		0.0000		0.0050		0.0080	
4		Affiliated Life with AVR	272,523,777	XXX	XXX	272,523,777	0.0000		0.0000		0.0000	
5		Affiliated Investment Subsidiary:										
6		Fixed Income Exempt Obligations					XXX		XXX		XXX	
7		Fixed Income Highest Quality					XXX		XXX		XXX	
8		Fixed Income High Quality					XXX		XXX		XXX	
9		Fixed Income Medium Quality					XXX		XXX		XXX	
10		Fixed Income Low Quality					XXX		XXX		XXX	
11		Fixed Income Lower Quality					XXX		XXX		XXX	
12		Fixed Income In/Near Default					XXX		XXX		XXX	
13		Unaffiliated Common Stock Public					0.0000		(d) 1.3000		(d) 0.1300	
14		Unaffiliated Common Stock Private					0.0000		0.1600		0.1600	
15		Mortgage Loans					(c)		(c)		(c)	
16		Real Estate					(e)		(e)		(e)	
17		Affiliated-Certain Other (See SVO Purposes and Procedures Manual)		XXX	XXX		0.0000		0.1300		0.1300	
		Affiliated-All Other		XXX	XXX		0.0000		0.1600		0.1600	
18		Total Common Stock (Sum of Line 1 through Line 17)	429,338,640			429,338,640	XXX		XXX	25,404,008	XXX	25,404,008
19		REAL ESTATE					0.0000		0.0750		0.0750	
20							0.0000		0.0750		0.0750	
21							0.0000		0.0750		0.0750	
22							0.0000		0.1100		0.1100	
		Total Real Estate (Sum of Line 19 through Line 21)					XXX		XXX		XXX	
23	1	OTHER INVESTED ASSETS INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS					0.0000		0.0000		0.0000	
24							XXX	XXX	0.0000		0.0000	
25							XXX	XXX	0.0004		0.0023	
26							XXX	XXX	0.0019		0.0058	
27							XXX	XXX	0.0093		0.0230	
28							XXX	XXX	0.0213		0.0530	
29							XXX	XXX	0.0432		0.1100	
							XXX	XXX	0.0000		0.2000	
30	XXX						XXX			XXX		

## ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Integrity 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 (Columns 1+2+3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Columns 4x5)	7 Factor	8 Amount (Columns 4x7)	9 Factor	10 Amount (Columns 4x9)
31 32 33 34 35 36 37	1 2 3 4 5 6 6	INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF PREFERRED STOCKS  Highest Quality..... High Quality..... Medium Quality..... Low Quality..... Lower Quality..... In or Near Default..... Affiliated Life with AVR.....	6,112,754 ..... ..... ..... ..... ..... ..... .....	XXX XXX XXX XXX XXX XXX XXX XXX	XXX XXX XXX XXX XXX XXX XXX XXX	6,112,754 ..... ..... ..... ..... ..... ..... ..... .....	0.0004 0.0019 0.0093 0.0213 0.0432 0.0000 0.0000	2,445 ..... ..... ..... ..... ..... ..... .....	0.0023 0.0058 0.0230 0.0530 0.1100 0.2000 0.0000	14,059 ..... ..... ..... ..... ..... ..... .....	0.0030 0.0090 0.0340 0.0750 0.1700 0.2000 0.0000	18,338 ..... ..... ..... ..... ..... ..... ..... .....
38		Total with Preferred Stock Characteristics (Sum of Line 31 through Line 37) .....	6,112,754	XXX	XXX	6,112,754	XXX	2,445	XXX	14,059	XXX	18,338
39 40 41 42 43		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF MORTGAGE LOANS  In Good Standing: Farm Mortgages..... Residential Mortgages - Insured or Guaranteed..... Residential Mortgages - All Other..... Commercial Mortgages - Insured or Guaranteed..... Commercial Mortgages - All Other.....	..... ..... ..... ..... .....	..... ..... XXX ..... .....	XXX XXX XXX XXX XXX	(a) ..... 0.0063 0.0003 0.0013	(a) ..... 0.0120 0.0006 0.0030 0.0006	(a) ..... 0.0190 0.0010 0.0040 0.0010 0.0190				
44		In Good Standing With Restructured Terms .....	.....	.....	XXX	(b) ..... 0.2800	(b) ..... 0.6200	(b) ..... 1.0000				
45 46 47 48 49		Overdue, Not in Process: Farm Mortgages..... Residential Mortgages - Insured or Guaranteed..... Residential Mortgages - All Other..... Commercial Mortgages - Insured or Guaranteed..... Commercial Mortgages - All Other.....	..... ..... ..... ..... .....	..... ..... XXX ..... .....	XXX XXX XXX XXX XXX	0.0420 0.0005 0.0025 0.0005 0.0420	0.0760 0.0012 0.0058 0.0012 0.0760	0.1200 0.0020 0.0090 0.0020 0.1200				
50 51 52 53 54		In Process of Foreclosure: Farm Mortgages..... Residential Mortgages - Insured or Guaranteed..... Residential Mortgages - All Other..... Commercial Mortgages - Insured or Guaranteed..... Commercial Mortgages - All Other.....	..... ..... ..... ..... .....	..... ..... XXX ..... .....	XXX XXX XXX XXX XXX	0.0000 0.0000 0.0000 0.0000 0.0000	0.1700 0.0040 0.0130 0.0040 0.1700	0.1700 0.0040 0.0130 0.0040 0.1700				
55		Total with Mortgage Loan Characteristics (Sum of Line 39 through Line 54) .....	.....	.....	XXX	.....	XXX	.....	XXX	.....	XXX	

## ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Integrity 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 (Columns 1+2+3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Columns 4x5)	7 Factor	8 Amount (Columns 4x7)	9 Factor	10 Amount (Columns 4x9)
56 57 58 59 60		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF COMMON STOCK					0.0000		(d) 0.1300		(d) 0.1300	
Unaffiliated Public				XXX	XXX	51,706,696	0.0000		0.1600	8,273,071	0.1600	
Unaffiliated Private				XXX	XXX		0.0000		0.0000		0.0000	
Affiliated Life with AVR				XXX	XXX		0.0000		0.1300		0.1300	
Affiliated Certain Other (See SVO Purposes and Procedures Manual)				XXX	XXX		0.0000		0.1600		0.1600	
Affiliated Other - All Other				XXX	XXX		0.0000					
61		Total with Common Stock Characteristics (Sum of Line 56 through Line 60)	51,706,696	XXX	XXX	51,706,696	XXX		XXX	8,273,071	XXX	8,273,071
62 63 64		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF REAL ESTATE					0.0000		0.0750		0.0750	
Home Office Property (General Account Only)							0.0000		0.0750		0.0750	
Investment Properties							0.0000		0.0750		0.0750	
Properties Acquired in Satisfaction of Debt							0.0000		0.1100		0.1100	
65		Total with Real Estate Characteristics (Sum of Line 62 through Line 64)					XXX		XXX		XXX	
66 67 68 69		LOW INCOME HOUSING TAX CREDIT INVESTMENTS					0.0003		0.0006		0.0010	
Guaranteed Federal Low Income Housing Tax Credit							0.0063		0.0120		0.0190	
Non-guaranteed Federal Low Income Housing Tax Credit							0.0273		0.0600		0.0975	
State Low Income Housing Tax Credit							0.0273		0.0600		0.0975	
All Other Low Income Housing Tax Credit												
70		Total LIHTC					XXX		XXX		XXX	
71 72		ALL OTHER INVESTMENTS					0.0000		0.1300		0.1300	
Other Invested Assets - Schedule BA				XXX			0.0000		0.1300		0.1300	
Other Short-term Invested Assets - Schedule DA				XXX			0.0000		0.1300		0.1300	
73		Total All Other (Sum of Line 71 plus Line 72)					XXX		XXX		XXX	
74		Total Other Invested Assets - Schedules BA and DA (Sum of Lines 30, 38, 55, 61, 65, 70 and 73)	57,819,450			57,819,450	XXX	2,445	XXX	8,287,130	XXX	8,291,409

(a) Times the company's experience adjustment factor (EAF).

(b) Column 9 is the greater of 6.4% without any EAF adjustments or a company's EAF adjusted In Good Standing (IGS) factor plus 150 basis points. Columns 5 and 7 are 28% and 62% respectively of Column 9.

(c) Determined using the same factors and breakdowns used for directly owned mortgage loans.

(d) Times the company's weighted average portfolio beta (Minimum .10, Maximum .20).

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

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Integrity Life Insurance Company

**ASSET VALUATION RESERVE**  
**BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS**  
**REPLICATED (SYNTHETIC) ASSETS**

1 RSAT Number	2 Type	3 CUSIP	4 Description of Asset(s)	5 NAIC Designation or Other Description of Asset	6 Value of Asset	7 AVR Basic Contribution	8 AVR Reserve Objective	9 AVR Maximum Reserve
Default Component - Other Than Mortgage Loans								
976657A@5	R	976657-AG-1	Wisconsin Energy Corp.	1FE	2,543,498	1,017	5,850	7,630
976657A@5	CN	929766-MU-4	WBCMT 2003-C9 A4	1FE	2,545,656			
0199999 - Subtotal - Default Component - Other Than Mortgage Loans					5,089,154	1,017	5,850	7,630
Equity Component - Real Estate and Other Invested Assets								
0499999 - Subtotal - Equity Component - Real Estate and Other Invested Assets								
0599999 - TOTALS					5,089,154	1,017	5,850	7,630

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Sch. F, Claims for Death Losses  
**NONE**

**Page 37**

Sch. H, Accident and Health Exhibit, Part 1  
**NONE**

**Page 38**

Sch. H, Accident and Health Exhibit, Part 2  
**NONE**

Sch. H, Accident and Health Exhibit, Part 3  
**NONE**

Sch. H, Accident and Health Exhibit, Part 4  
**NONE**

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Schedule H, Part 5, Health Claims  
**NONE**

## ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Integrity 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 Federal ID Number	3 Effective Date	4 Name of Reinsured	5 Domiciliary Jurisdiction	6 Type of Reinsurance Assumed	7 Amount In Force at End of Year	8 Reserve	9 Premiums	10 Reinsurance Payable on Paid and Unpaid Losses	11 Modified Coinsurance Reserve	12 Funds Withheld Under Coinsurance
General Account, Non-Affiliates, U.S. Non-Affiliates											
65315	04-6076039	09/01/1987	LIBERTY LIFE ASSUR CO OF BOSTON	NH	CO/I	7,966,809	5,034,889				
68608	91-0742147	07/01/1987	SYMETRA LIFE INS CO	WA	MCO/I	20,789,301	119,962				
0499999 - General Account, Non-Affiliates, U.S. Non-Affiliates											
0699999 - Total General Account, Non-Affiliates											
0799999 - Total General Account											
1599999 - Total U.S. (Sum of 0199999, 0499999, 0899999 and 1199999)											
1799999 - Total (Sum 0799999 and 1499999)											

## ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Integrity 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

1	2	3	4	5	6	7	8	9	10	11	12
NAIC Company Code	Federal ID Number	Effective Date	Name of Reinsured	Domiciliary Jurisdiction	Type of Reinsurance Assumed	Premiums	Unearned Premiums	Reserve Liability Other Than for Unearned Premiums	Reinsurance Payable on Paid and Unpaid Losses	Modified Coinsurance Reserve	Funds Withheld Under Coinsurance

14  
**NONE**

## ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Integrity 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 Federal ID Number	3 Effective Date	4 Name of Company	5 Domiciliary Jurisdiction	6 Paid Losses	7 Unpaid Losses
Life and Annuity, Affiliates, U.S. Affiliates						
70483	31-0487145	12/31/2002	WESTERN & SOUTHERN LIFE INS CO	OH	12,070,760	
0199999 - Life and Annuity, Affiliates, U.S. Affiliates					12,070,760	
0399999 - Life and Annuity, Total Affiliates					12,070,760	
Life and Annuity, Non-Affiliates, U.S. Non-Affiliates						
87572	23-2038295	12/21/1990	SCOTTISH RE US INC	DE	110,029	
68608	91-0742147	07/01/1987	SYMETRA LIFE INS CO	WA	141,431	
0499999 - Life and Annuity, Non-Affiliates, U.S. Non-Affiliates					251,460	
0699999 - Life and Annuity, Total Non-Affiliates					251,460	
0799999 - Total Life and Annuity					12,322,220	
1599999 - Total U.S. (Sum of 0199999, 0499999, 0899999 and 1199999)					12,322,220	
1799999 - Total (Sum of 0799999 and 1499999)					12,322,220	

## ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Integrity 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 Federal ID Number	3 Effective Date	4 Name of Company	5 Domiciliary Jurisdiction	6 Type of Reinsurance Ceded	7 Amount in Force at End of Year	Reserve Credit Taken		10 Premiums	Outstanding Surplus Relief		13 Modified Coinsurance Reserve	14 Funds Withheld Under Coinsurance
							8 Current Year	9 Prior Year		11 Current Year	12 Prior Year		
General Account, Authorized, Affiliates, U.S. Affiliates													
70483	31-0487145	12/31/2002	WESTERN & SOUTHERN LIFE INS CO	OH	MCO/I	186,479,170			3,292,140			901,933,693	
0199999 - General Account, Authorized, Affiliates, U.S. Affiliates						186,479,170			3,292,140			901,933,693	
0399999 - General Account, Total Authorized Affiliates						186,479,170			3,292,140			901,933,693	
General Account, Authorized, Non-Affiliates, U.S. Non-Affiliates													
60488	25-0598210	06/01/1986	AMERICAN GEN LIFE INS CO	TX	MCO/I	34,274,168			302,575			1,586,884	
62308	06-0303370	01/01/1995	CONNECTICUT GEN LIFE INS CO	CT	OTH/I	1,682,794	1,440,139		120,280				
62944	13-5570651	12/31/1985	AXA EQUITABLE LIFE INS CO	NY	YRT/I	12,010,387	53,439	56,415	97,135				
87572	23-2038295	12/31/1990	SCOTTISH RE US INC	DE	CO/I	7,821,831	9,010,502						
0499999 - General Account, Authorized, Non-Affiliates, U.S. Non-Affiliates						46,284,555	9,558,064	10,507,056	519,990			1,586,884	
0699999 - General Account, Total Authorized Non-Affiliates						46,284,555	9,558,064	10,507,056	519,990			1,586,884	
0799999 - Total General Account Authorized						232,763,725	9,558,064	10,507,056	3,812,130			903,520,577	
1599999 - Total General Account Authorized and Unauthorized						232,763,725	9,558,064	10,507,056	3,812,130			903,520,577	
3199999 - Total U.S. (Sum of 0199999, 0499999, 0899999, 1199999, 1699999, 1999999, 2399999 and 2699999)						232,763,725	9,558,064	10,507,056	3,812,130			903,520,577	
3399999 - TOTAL (Sum of 1599999 and 3099999)						232,763,725	9,558,064	10,507,056	3,812,130			903,520,577	

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Sch. S, Pt. 3, Sn. 2, Reinsurance Ceded Accident and Health  
**NONE**

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Sch. S, Pt. 4, Reinsurance Ceded to Unauthorized Companies  
**NONE**

Sch. S, Pt. 4, Bank Footnote  
**NONE**

**SCHEDULE S - PART 5**

Five-Year Exhibit of Reinsurance Ceded Business

(000 Omitted)

	1 2011	2 2010	3 2009	4 2008	5 2007
<b>A. OPERATIONS ITEMS</b>					
1. Premiums and annuity considerations for life and accident and health contracts .....	3,812	2,424	(14)	3,879	1,955
2. Commissions and reinsurance expense allowances .....	1,737	1,824	1,883	1,949	2,114
3. Contract claims .....	56,130	59,415	52,924	55,206	61,369
4. Surrender benefits and withdrawals for life contracts .....					
5. Dividends to policyholders .....					
6. Reserve adjustments on reinsurance ceded .....	(130,916)	(54,961)	(109,597)	(87,659)	(207,171)
7. Increase in aggregate reserves for life and accident and health contracts .....					
<b>B. BALANCE SHEET ITEMS</b>					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected .....	745	375	152	14	75
9. Aggregate reserves for life and accident and health contracts .....	9,558	10,507	11,571	12,110	11,283
10. Liability for deposit-type contracts .....					
11. Contract claims unpaid .....	264	286	330	382	345
12. Amounts recoverable on reinsurance .....	12,322	14,781	14,115	13,297	13,689
13. Experience rating refunds due or unpaid .....					
14. Policyholders' dividends (not included in Line 10) .....					
15. Commissions and reinsurance expense allowances unpaid .....					
16. Unauthorized reinsurance offset .....					
<b>C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)</b>					
17. Funds deposited by and withheld from (F) .....					
18. Letters of credit (L) .....					
19. Trust agreements (T) .....					
20. Other (O) .....					

**SCHEDULE S - PART 6**

Restatement of Balance Sheet to Identify Net Credit for Ceded Reinsurance

	1 As Reported (net of ceded)	2 Restatement Adjustments	3 Restated (gross of ceded)
<b>ASSETS (Page 2, Column 3)</b>			
1. Cash and invested assets (Line 12) .....	3,232,544,625		3,232,544,625
2. Reinsurance (Line 16) .....	33,639,561	(33,639,561)	
3. Premiums and considerations (Line 15) .....			
4. Net credit for ceded reinsurance .....	XXX	43,461,625	43,461,625
5. All other admitted assets (balance) .....	56,409,566		56,409,566
6. Total assets excluding Separate Accounts (Line 26) .....	3,322,593,752	9,822,064	3,332,415,816
7. Separate Account assets (Line 27) .....	2,593,480,980		2,593,480,980
8. Total assets (Line 28) .....	5,916,074,732	9,822,064	5,925,896,796
<b>LIABILITIES, CAPITAL AND SURPLUS (Page 3)</b>			
9. Contract reserves (Line 1 and Line 2) .....	2,265,096,390	9,558,064	2,274,654,454
10. Liability for deposit-type contracts (Line 3) .....	315,265,773		315,265,773
11. Claim reserves (Line 4) .....	131,000	264,000	395,000
12. Policyholder dividends/reserves (Line 5 through Line 7) .....			
13. Premium and annuity considerations received in advance (Line 8) .....			
14. Other contract liabilities (Line 9) .....	43,527,409		43,527,409
15. Reinsurance in unauthorized companies (Line 24.02) .....			
16. Funds held under reinsurance with unauthorized reinsurers (Line 24.03) .....			
17. All other liabilities (balance) .....	151,372,820		151,372,820
18. Total liabilities excluding Separate Accounts (Line 26) .....	2,775,393,392	9,822,064	2,785,215,456
19. Separate Account liabilities (Line 27) .....	2,593,480,980		2,593,480,980
20. Total liabilities (Line 28) .....	5,368,874,372	9,822,064	5,378,696,436
21. Capital and surplus (Line 38) .....	547,200,360	XXX	547,200,360
22. Total liabilities, capital and surplus (Line 39) .....	5,916,074,732	9,822,064	5,925,896,796
<b>NET CREDIT FOR CEDED REINSURANCE</b>			
23. Contract reserves .....	9,558,064		
24. Claim reserves .....	264,000		
25. Policyholder dividends/reserves .....			
26. Premium and annuity considerations received in advance .....			
27. Liability for deposit-type contracts .....			
28. Other contract liabilities .....			
29. Reinsurance ceded assets .....	33,639,561		
30. Other ceded reinsurance recoverables .....			
31. Total ceded reinsurance recoverables .....	43,461,625		
32. Premiums and considerations .....			
33. Reinsurance in unauthorized companies .....			
34. Funds held under reinsurance treaties with unauthorized reinsurers .....			
35. Other ceded reinsurance payables/offsets .....			
36. Total ceded reinsurance payable/offsets .....			
37. Total net credit for ceded reinsurance .....	43,461,625		

**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 21,108	2,464,651			2,529,191	5,014,950
2. Alaska .....	AK 1,751					1,751
3. Arizona .....	AZ 16,056	10,021,446			171,372	10,208,874
4. Arkansas .....	AR 5,713	1,357,882			349,487	1,713,082
5. California .....	CA 22,432	21,259,374			1,326,793	22,608,599
6. Colorado .....	CO 9,661	8,341,111			620,786	8,971,558
7. Connecticut .....	CT 100	12,384,324			123,631	12,508,055
8. Delaware .....	DE 3,868	1,462,152			264,607	1,730,627
9. District of Columbia .....	DC	264,863				264,863
10. Florida .....	FL 25,332	31,643,832			3,945,206	35,614,370
11. Georgia .....	GA 28,500	2,900,253			979,554	3,908,307
12. Hawaii .....	HI 88	4,609,842			663,658	5,273,588
13. Idaho .....	ID 150	1,055,516			445,096	1,500,762
14. Illinois .....	IL 50,658	16,570,067			2,012,259	18,632,984
15. Indiana .....	IN 10,124	11,036,736			1,754,347	12,801,207
16. Iowa .....	IA 56,692	3,544,554			126,799	3,728,045
17. Kansas .....	KS 7,673	1,890,863			300,000	2,198,536
18. Kentucky .....	KY 2,077	4,636,970			1,035,314	5,674,361
19. Louisiana .....	LA	4,501,108			440,185	4,941,293
20. Maine .....	ME 542	1,840				2,382
21. Maryland .....	MD 42,804	3,981,967			978,203	5,002,974
22. Massachusetts .....	MA 349	7,428,266			538,048	7,966,663
23. Michigan .....	MI 2,046	16,642,243			923,399	17,567,688
24. Minnesota .....	MN 51,517	11,739,293			273,423	12,064,233
25. Mississippi .....	MS 11,220	6,883,769			660,520	7,555,509
26. Missouri .....	MO 17,866	7,660,750			635,902	8,314,518
27. Montana .....	MT 252	193,758				194,010
28. Nebraska .....	NE 2,323	2,823,303			1,162,507	3,988,133
29. Nevada .....	NV 771	3,935,662				3,936,433
30. New Hampshire .....	NH	313,690				313,690
31. New Jersey .....	NJ 2,291	20,035,985			2,089,150	22,127,426
32. New Mexico .....	NM 45,217	846,906			26,451	918,574
33. New York .....	NY 1,745	2,632,619				2,634,364
34. North Carolina .....	NC 178	10,412,234			1,299,501	11,711,913
35. North Dakota .....	ND	43,849			50,000	93,849
36. Ohio .....	OH 178,147	30,635,326			1,512,532	32,326,005
37. Oklahoma .....	OK 17,003	1,717,889			198,623	1,933,515
38. Oregon .....	OR 6,207	4,162,052			789,179	4,957,438
39. Pennsylvania .....	PA 36,769	33,157,863			6,141,759	39,336,991
40. Rhode Island .....	RI	1,449,702			905,617	2,355,319
41. South Carolina .....	SC 36,776	2,081,852			634,413	2,753,041
42. South Dakota .....	SD 5,070	449,314				454,384
43. Tennessee .....	TN 7,491	4,558,918			1,094,507	5,660,916
44. Texas .....	TX 26,059	27,900,846			5,504,525	33,431,430
45. Utah .....	UT	423,420			51,447	474,867
46. Vermont .....	VT	76,576				76,576
47. Virginia .....	VA 3,284	4,269,290			434,248	4,706,822
48. Washington .....	WA 9,400	1,574,045			380,000	1,963,445
49. West Virginia .....	WV 6,207	564,248			266,701	837,156
50. Wisconsin .....	WI 5,436	6,358,722			2,563,445	8,927,603
51. Wyoming .....	WY	66,224				66,224
52. American Samoa .....	AS					
53. Guam .....	GU					
54. Puerto Rico .....	PR					
55. U. S. Virgin Islands .....	VI					
56. Northern Mariana Islands .....	MP					
57. Canada .....	CN	136,974				136,974
58. Aggregate Other Alien .....	OT	778,953	355,104,939		46,202,385	402,086,277
59. Totals .....						

## SCHEDULE Y

## PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

Group Code	Group Name	NAIC Company Code	Federal ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies) / Person(s)	*
0836	Western-Southern Group	00000	31-1732405			Western-Southern Mutual Holding Company	OH.....UIP	Western-Southern Mutual Holding Company	Ownership.....	100.000	WS Mutual Holding Co .....			
0836	Western-Southern Group	00000	31-1732404			Western & Southern Financial Group, Inc	OH.....UIP	Western-Southern Mutual Holding Company	Ownership.....	100.000	WS Mutual Holding Co .....			
0836	Western-Southern Group	65242	35-0457540			Lafayette Life Insurance Company	OH.....IA	Western-Southern Mutual Holding Company	Ownership.....	100.000	WS Mutual Holding Co .....			
0836	Western-Southern Group	00000	35-2123483			LLIA Inc	OH.....NIA	Lafayette Life Insurance Company	Ownership.....	100.000	WS Mutual Holding Co .....			
0836	Western-Southern Group	70483	31-0487145			The Western and Southern Life Ins Co	OH.....UDP	Western & Southern Financial Group, Inc	Ownership.....	100.000	WS Mutual Holding Co .....			
0836	Western-Southern Group	00000	31-1702203			Fort Washington High Yield Inv LLC	OH.....NIA	The Western and Southern Life Ins Co	Ownership.....	10.140	WS Mutual Holding Co .....			
0836	Western-Southern Group	00000	45-0571051			Fort Washington Active Fixed Fund	OH.....NIA	The Western and Southern Life Ins Co	Ownership.....	78.200	WS Mutual Holding Co .....			
0836	Western-Southern Group	00000	31-1727947			Fort Washington PE Invest III LP	OH.....NIA	The Western and Southern Life Ins Co	Ownership.....	60.310	WS Mutual Holding Co .....			
0836	Western-Southern Group	00000	26-1073680			Fort Washington PE Invest VI LP	OH.....NIA	The Western and Southern Life Ins Co	Ownership.....	29.940	WS Mutual Holding Co .....			
0836	Western-Southern Group	00000	26-3806629			Fort Washington PE Opp Fund II, L.P.	OH.....NIA	Fort Washington PE Invest VI LP	Management.....	2.620	WS Mutual Holding Co .....			
0836	Western-Southern Group	00000	31-1788429			Tri-State Growth Capital Fund LP	OH.....NIA	The Western and Southern Life Ins Co	Ownership.....	12.580	WS Mutual Holding Co .....			
0836	Western-Southern Group	00000	20-5542652			Tri-State Fund II Growth LP	OH.....NIA	The Western and Southern Life Ins Co	Ownership.....	29.990	WS Mutual Holding Co .....			
0836	Western-Southern Group	00000	26-3806629			Fort Washington PE Opp Fund II, L.P.	OH.....NIA	The Western and Southern Life Ins Co	Ownership.....	15.250	WS Mutual Holding Co .....			
0836	Western-Southern Group	00000	52-2206041			Fort Washington PE Invest II LP	OH.....NIA	The Western and Southern Life Ins Co	Ownership.....	59.710	WS Mutual Holding Co .....			
0836	Western-Southern Group	00000	16-1648796			Fort Washington PE Invest IV LP	OH.....NIA	The Western and Southern Life Ins Co	Ownership.....	38.510	WS Mutual Holding Co .....			
0836	Western-Southern Group	00000	20-4568842			Fort Washington PE Invest V LP	OH.....NIA	The Western and Southern Life Ins Co	Ownership.....	36.140	WS Mutual Holding Co .....			
0836	Western-Southern Group	00000	20-5398098			Fort Washington PE Investors V-B, L.P.	OH.....NIA	Fort Washington PE Invest V LP	Ownership.....	32.800	WS Mutual Holding Co .....			
0836	Western-Southern Group	00000	20-5398156			Fort Washington PE Investors V-VC, L.P.	OH.....NIA	Fort Washington PE Invest V LP	Ownership.....	33.500	WS Mutual Holding Co .....			
0836	Western-Southern Group	00000	26-3806629			Fort Washington PE Opp Fund II, L.P.	OH.....NIA	Fort Washington PE Invest V LP	Management.....	2.500	WS Mutual Holding Co .....			
0836	Western-Southern Group	00000	27-1321348			Fort Washington PE Invest VII LP	OH.....NIA	The Western and Southern Life Ins Co	Ownership.....	32.420	WS Mutual Holding Co .....			
0836	Western-Southern Group	00000	26-3806629			Fort Washington PE Opp Fund II, L.P.	OH.....NIA	Fort Washington PE Invest VII LP	Management.....	1.830	WS Mutual Holding Co .....			
0836	Western-Southern Group	00000	20-0360272			WSL Partners LP	OH.....NIA	The Western and Southern Life Ins Co	Ownership.....	68.070	WS Mutual Holding Co .....			
0836	Western-Southern Group	00000	61-0998084			WS Lookout JV LLC	KY.....NIA	The Western and Southern Life Ins Co	Ownership.....	50.000	WS Mutual Holding Co .....			
0836	Western-Southern Group	00000	31-1427318			Northeast Cincinnati Hotel LLC	OH.....NIA	The Western and Southern Life Ins Co	Ownership.....	25.000	WS Mutual Holding Co .....			
0836	Western-Southern Group	00000	31-1498142			Dublin Hotel LLC	OH.....NIA	The Western and Southern Life Ins Co	Ownership.....	25.000	WS Mutual Holding Co .....			
0836	Western-Southern Group	00000	72-1388989			Vulcan Hotel LLC	AL.....NIA	The Western and Southern Life Ins Co	Ownership.....	25.000	WS Mutual Holding Co .....			
0836	Western-Southern Group	00000	61-1328558			Skyport Hotel LLC	KY.....NIA	The Western and Southern Life Ins Co	Ownership.....	25.000	WS Mutual Holding Co .....			
0836	Western-Southern Group	00000	31-1653922			Union Centre Hotel LLC	OH.....NIA	The Western and Southern Life Ins Co	Ownership.....	25.000	WS Mutual Holding Co .....			
0836	Western-Southern Group	00000	31-1732344			Windsor Hotel LLC	CT.....NIA	The Western and Southern Life Ins Co	Ownership.....	25.000	WS Mutual Holding Co .....			

(continues)

Asterisk	Explanation

NONE

## SCHEDULE Y

## PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

Group Code	Group Name	NAIC Company Code	Federal ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies) / Person(s)	*
(continued)														
0836	Western-Southern Group	00000	20-1515960			WSA Commons LLC	GA	NIA	The Western and Southern Life Ins Co.	Ownership	50.000	WS Mutual Holding Co.		
0836	Western-Southern Group	00000	34-1998937			Queen City Square LLC	OH	NIA	The Western and Southern Life Ins Co.	Ownership	100.000	WS Mutual Holding Co.		
0836	Western-Southern Group	00000	61-1454115			Cincinnati New Markets Fund LLC	OH	NIA	The Western and Southern Life Ins Co.	Ownership	14.660	WS Mutual Holding Co.		
0836	Western-Southern Group	00000	06-1804432			W&S Real Estate Holdings LLC	OH	NIA	The Western and Southern Life Ins Co.	Ownership	100.000	WS Mutual Holding Co.		
0836	Western-Southern Group	00000	31-1449186			Carthage Senior Housing Ltd	OH	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co.		
0836	Western-Southern Group	00000	36-4107014			Vinings Trace	OH	NIA	W&S Real Estate Holdings LLC	Ownership	99.000	WS Mutual Holding Co.		
0836	Western-Southern Group	00000	52-2096076			Race Street Dev Ltd	OH	NIA	W&S Real Estate Holdings LLC	Ownership	100.000	WS Mutual Holding Co.		
0836	Western-Southern Group	00000	33-1058916			WSALD NPH LLC	PA	NIA	W&S Real Estate Holdings LLC	Ownership	50.000	WS Mutual Holding Co.		
0836	Western-Southern Group	00000	02-0593144			North Pittsburg Hotel LLC	PA	NIA	WSALD NPH LLC	Ownership	37.000	WS Mutual Holding Co.		
0836	Western-Southern Group	00000	20-2820067			WS CEH LLC	OH	NIA	W&S Real Estate Holdings LLC	Ownership	50.000	WS Mutual Holding Co.		
0836	Western-Southern Group	00000	20-0434449			Cleveland East Hotel LLC	OH	NIA	WS CEH LLC	Ownership	37.000	WS Mutual Holding Co.		
0836	Western-Southern Group	00000	31-1303229			WS Country Place GP LLC	GA	NIA	W&S Real Estate Holdings LLC	Ownership	90.000	WS Mutual Holding Co.		
0836	Western-Southern Group	00000	61-1182451			WS Airport Exchange GP LLC	KY	NIA	W&S Real Estate Holdings LLC	Ownership	74.000	WS Mutual Holding Co.		
0836	Western-Southern Group	00000	20-8819502			Carmel Holdings, LLC	IN	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co.		
0836	Western-Southern Group	00000	20-5862349			Carmel Hotel LLC	IN	NIA	Carmel Holdings, LLC	Ownership	36.260	WS Mutual Holding Co.		
0836	Western-Southern Group	00000	20-2681473			Day Hill Road Land LLC	CT	NIA	W&S Real Estate Holdings LLC	Ownership	74.000	WS Mutual Holding Co.		
0836	Western-Southern Group	00000	27-3564950			Seventh & Culvert Garage LLC	OH	NIA	W&S Real Estate Holdings LLC	Ownership	100.000	WS Mutual Holding Co.		
0836	Western-Southern Group	00000	26-1944856			Shelbourne Holdings, LLC	KY	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co.		
0836	Western-Southern Group	00000	26-1554676			Shelbourne Campus Properties LLC	KY	NIA	Shelbourne Holdings, LLC	Ownership	52.920	WS Mutual Holding Co.		
0836	Western-Southern Group	00000	26-3167828			Prairie Lakes Holdings, LLC	IN	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co.		
0836	Western-Southern Group	00000	26-3108420			Hearthview Praire Lake Apts LLC	IN	NIA	Prairie Lakes Holdings, LLC	Ownership	62.720	WS Mutual Holding Co.		
0836	Western-Southern Group	00000	26-3526448			Ridgegate Holdings, LLC	CO	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co.		
0836	Western-Southern Group	00000	80-0246040			Ridgegate Commonwealth Apts LLC	CO	NIA	Ridgegate Holdings, LLC	Ownership	52.920	WS Mutual Holding Co.		
0836	Western-Southern Group	00000	26-3526711			YT Crossing Holdings, LLC	TX	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co.		
0836	Western-Southern Group	00000	26-3525111			GS Yorktown Apt LP	TX	NIA	YT Crossing Holdings, LLC	Ownership	57.820	WS Mutual Holding Co.		
0836	Western-Southern Group	00000	26-2348581			Summerbrooke Holdings LLC	TX	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co.		
0836	Western-Southern Group	00000	26-1553878			Galveston Summerbrooke Apts LLC	TX	NIA	Summerbrooke Holdings LLC	Ownership	52.920	WS Mutual Holding Co.		
0836	Western-Southern Group	00000	27-1594103			506 Phelps Hldings, LLC	OH	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co.		
0836	Western-Southern Group	00000	45-2914674			NP Cranberry Hotel Holdings, LLC	PA	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co.		
0836	Western-Southern Group	00000	45-2524597			Cranberry NP Hotel Company LLC	PA	NIA	NP Cranberry Hotel Holdings, LLC	Ownership	72.520	WS Mutual Holding Co.		
0836	Western-Southern Group	00000	45-3507078			Galleria Investor Holdings, LLC	TX	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co.		
0836	Western-Southern Group	00000	45-3457194			GS Multifamily Galleria LLC	TX	NIA	Galleria Investor Holdings, LLC	Ownership	57.820	WS Mutual Holding Co.		
0836	Western-Southern Group	00000	31-1705445			LaFrontera Holdings, LLC	TX	NIA	W&S Real Estate Holdings LLC	Ownership	74.250	WS Mutual Holding Co.		
0836	Western-Southern Group	00000	20-8843577			WSLR Holdings LLC	OH	NIA	The Western and Southern Life Ins Co.	Ownership	24.490	WS Mutual Holding Co.		
0836	Western-Southern Group	00000	20-8843635			WSLR Cinti LLC	OH	NIA	WSLR Holdings LLC	Ownership	100.000	WS Mutual Holding Co.		
0836	Western-Southern Group	00000	20-8843645			WSLR Columbus LLC	OH	NIA	WSLR Holdings LLC	Ownership	100.000	WS Mutual Holding Co.		
0836	Western-Southern Group	00000	20-8843748			WSLR Birmingham	AL	NIA	WSLR Holdings LLC	Ownership	100.000	WS Mutual Holding Co.		
0836	Western-Southern Group	00000	20-8843962			WSLR Skypoint LLC	KY	NIA	WSLR Holdings LLC	Ownership	100.000	WS Mutual Holding Co.		
0836	Western-Southern Group	00000	20-8843653			WSLR Dallas LLC	TX	NIA	WSLR Holdings LLC	Ownership	100.000	WS Mutual Holding Co.		
0836	Western-Southern Group	00000	20-8843814			WSLR Union LLC	OH	NIA	WSLR Holdings LLC	Ownership	100.000	WS Mutual Holding Co.		
0836	Western-Southern Group	00000	20-8843767			WSLR Hartford LLC	CT	NIA	WSLR Holdings LLC	Ownership	100.000	WS Mutual Holding Co.		
0836	Western-Southern Group	00000	27-2330466			Leroy Glen Investment LLC	OH	NIA	The Western and Southern Life Ins Co.	Ownership	100.000	WS Mutual Holding Co.		
0836	Western-Southern Group	00000	26-4291356			Sundance Lafrontera Holdings LLC	TX	NIA	The Western and Southern Life Ins Co.	Ownership	72.520	WS Mutual Holding Co.		
0836	Western-Southern Group	00000	31-1317879			Wright Exec Hotel LTD Partners	OH	NIA	The Western and Southern Life Ins Co.	Ownership	60.490	WS Mutual Holding Co.		
0836	Western-Southern Group	00000	34-1826874			IR Mall Associates LTD	FL	NIA	The Western and Southern Life Ins Co.	Ownership	49.500	WS Mutual Holding Co.		
0836	Western-Southern Group	00000	75-2808126			Centrepoint Partners LP	TX	NIA	The Western and Southern Life Ins Co.	Ownership	25.250	WS Mutual Holding Co.		
0836	Western-Southern Group	00000	20-4322006			PCE LP	GA	NIA	The Western and Southern Life Ins Co.	Ownership	41.900	WS Mutual Holding Co.		

(continues)

## SCHEDULE Y

## PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

Group Code	Group Name	NAIC Company Code	Federal ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies) / Person(s)	*
(continued)														
836	Western-Southern Group	00000	27-4266774			Randolph Tower Affordable Inv Fund LLC	IL	NIA	The Western and Southern Life Ins Co.	Ownership	100.000	WS Mutual Holding Co.		
836	Western-Southern Group	00000	06-1804434			WS Operating Holdings, LLC	OH	NIA	The Western and Southern Life Ins Co.	Ownership	100.000	WS Mutual Holding Co.		
836	Western-Southern Group	00000	31-1018957			Eagle Realty Group, LLC	OH	NIA	W&S Operating Holdings LLC	Ownership	100.000	WS Mutual Holding Co.		
836	Western-Southern Group	00000	31-1301863			Fort Washington Investment Advisors	OH	NIA	W&S Operating Holdings LLC	Ownership	100.000	WS Mutual Holding Co.		
836	Western-Southern Group	00000	43-2081325			Insurance Profillment Solutions, LLC	OH	NIA	The Western and Southern Life Ins Co.	Ownership	100.000	WS Mutual Holding Co.		
836	Western-Southern Group	00000	31-1338187			OTR Housing Associates LP	OH	NIA	The Western and Southern Life Ins Co.	Ownership	98.000	WS Mutual Holding Co.		
836	Western-Southern Group	00000	31-1335827			OTR Transitional Housing LP	OH	NIA	The Western and Southern Life Ins Co.	Ownership	99.000	WS Mutual Holding Co.		
836	Western-Southern Group	00000	04-3226492			Boston Cap Corp Tax Credit Fund III	MA	NIA	The Western and Southern Life Ins Co.	Ownership	13.340	WS Mutual Holding Co.		
836	Western-Southern Group	00000	35-2209877			Fort Washington Savings Company	OH	NIA	The Western and Southern Life Ins Co.	Ownership	100.000	WS Mutual Holding Co.		
836	Western-Southern Group	00000	31-1413821			Western-Southern Agency	OH	NIA	The Western and Southern Life Ins Co.	Ownership	100.000	WS Mutual Holding Co.		
836	Western-Southern Group	00000	31-0790233			Westad Inc	OH	NIA	The Western and Southern Life Ins Co.	Ownership	100.000	WS Mutual Holding Co.		
836	Western-Southern Group	92622	31-1000236			Western-Southern Life Assurance Co.	OH	IA	The Western and Southern Life Ins Co.	Ownership	100.000	WS Mutual Holding Co.		
836	Western-Southern Group	00000	20-2485167			Boston Capital Afford Housing Morg Fund LLC	MA	NIA	Western-Southern Life Assurance Co.	Ownership	14.360	WS Mutual Holding Co.		
836	Western-Southern Group	00000	27-2678623			Boston Cap Intermediate Term Income Fund	MA	NIA	Western-Southern Life Assurance Co.	Ownership	33.300	WS Mutual Holding Co.		
836	Western-Southern Group	00000	20-4322006			PCE LP	GA	NIA	Western-Southern Life Assurance Co.	Ownership	22.340	WS Mutual Holding Co.		
836	Western-Southern Group	00000	27-1024113			North Braeswood Meritidge Holdings LLC	OH	NIA	Western-Southern Life Assurance Co.	Ownership	100.000	WS Mutual Holding Co.		
836	Western-Southern Group	00000	03-0464760			Centerline Corporate Partners XXI LP	NY	NIA	Western-Southern Life Assurance Co.	Ownership	17.320	WS Mutual Holding Co.		
836	Western-Southern Group	00000	20-0317564			Centerline Corporate Partners XXV LP	NY	NIA	Western-Southern Life Assurance Co.	Ownership	11.380	WS Mutual Holding Co.		
836	Western-Southern Group	00000	31-0846576			W&S Brokerage Services, Inc.	OH	NIA	Western-Southern Life Assurance Co.	Ownership	100.000	WS Mutual Holding Co.		
836	Western-Southern Group	00000	31-1328371			IFS Financial Services, Inc.	OH	NIA	Western-Southern Life Assurance Co.	Ownership	100.000	WS Mutual Holding Co.		
836	Western-Southern Group	00000	31-1334221			W&S Financial Group Distributors Inc.	OH	NIA	Western-Southern Life Assurance Co.	Ownership	99.000	WS Mutual Holding Co.		
836	Western-Southern Group	00000	31-1334223			IFS Agency Services Inc.	OH	NIA	IFS Financial Services, Inc.	Ownership	100.000	WS Mutual Holding Co.		
836	Western-Southern Group	00000	47-6046379			Touchstone Securities, Inc.	NE	NIA	IFS Financial Services, Inc.	Ownership	100.000	WS Mutual Holding Co.		
836	Western-Southern Group	00000	31-1394672			Touchstone Advisors Inc.	OH	NIA	IFS Financial Services, Inc.	Ownership	100.000	WS Mutual Holding Co.		
836	Western-Southern Group	99937	31-1191427			Columbus Life Insurance Co.	OH	IA	The Western and Southern Life Ins Co.	Ownership	100.000	WS Mutual Holding Co.		
836	Western-Southern Group	00000	31-1702203			Fort Washington High Yield Inv LLC	OH	NIA	Columbus Life Insurance Co.	Ownership	32.000	WS Mutual Holding Co.		
836	Western-Southern Group	00000	52-2206041			Fort Washington PE Invest II LP	OH	NIA	Columbus Life Insurance Co.	Management	8.020	WS Mutual Holding Co.		
836	Western-Southern Group	00000	04-3514962			Boston Cap Corp Tax Credit Fund XVI	MA	NIA	Columbus Life Insurance Co.	Ownership	37.750	WS Mutual Holding Co.		
836	Western-Southern Group	00000	23-1691523			Capital Analyst Inc.	OH	NIA	Columbus Life Insurance Co.	Ownership	100.000	WS Mutual Holding Co.		
836	Western-Southern Group	74780	86-0214103			Integrity Life Insurance Co.	OH		The Western and Southern Life Ins Co.	Ownership	100.000	WS Mutual Holding Co.		
836	Western-Southern Group	75264	16-0958252			National Integrity Life Insurance Co.	NY	DS	Integrity Life Insurance Co.	Ownership	100.000	WS Mutual Holding Co.		

## ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Integrity Life Insurance Company

## SCHEDULE Y

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

1 NAIC Company Code	2 Federal 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 * Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	11	12	13 Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/ (Liability)
00000	31-1732405	WESTERN-SOUTHERN MUTUAL HOLDING COMPANY										
00000	31-1732404	WESTERN & SOUTHERN FINANCIAL GROUP		52,000,000	(37,000,000)			5,710,353				20,710,353
65242	35-0457540	LAFAYETTE LIFE INSURANCE COMPANY			37,000,000			(14,800,683)	998,376			23,197,693
00000	35-2123483	LLIA, INC						(100,405)				(100,405)
70483	31-0487145	THE WESTERN AND SOUTHERN LIFE INS CO		98,000,000	(4,500,000)			174,991,407	(998,376)			267,493,031
92622	31-1000236	WESTERN-SOUTHERN LIFE ASSURANCE COMPANY		(100,000,000)	(11,001,396)	7,701,396		(115,254,988)				(218,554,988)
99937	31-1191427	COLUMBUS LIFE INSURANCE COMPANY		(50,000,000)	(500,000)			(9,294,807)				(59,794,807)
74780	86-0214103	INTEGRITY LIFE INSURANCE COMPANY						(40,831,079)				(40,831,079)
75264	16-0958252	NATIONAL INTEGRITY LIFE INS COMPANY						(28,995,614)				(28,995,614)
00000	47-6046379	TOUCHSTONE SECURITIES, INC			9,000,000			4,974,177				13,974,177
00000	31-1328371	IFS FINANCIAL SERVICES, INC			1,701,396	(7,701,396)		12,874,940				6,874,940
00000	31-0846576	W&S BROKERAGE SERVICES, INC			300,000							300,000
00000	23-1691523	CAPITAL ANALYSTS INC			500,000				958,656			1,458,656
00000	31-1394672	TOUCHSTONE ADVISORS, INC										
00000	43-2081325	INSURANCE PROFILLMENT SOLUTIONS, LLC										
00000	31-1018957	EAGLE REALTY GROUP, LLC										
00000	31-1301863	FT. WASHINGTON INVESTMENT ADVISORS						9,768,043				9,768,043
00000	35-2209877	FT. WASHINGTON SAVINGS COMPANY			5,000,000							5,000,000
00000	06-1804434	WS OPERATING HOLDINGS, LLC				(500,000)						(500,000)
9999999 - CONTROL TOTALS												

If the nature of the transactions reported in Part 2 requires explanation, report such in the following explanatory note:

.....

.....

**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.

MARCH FILING	Responses
--------------	-----------

1. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1? YES

EXPLANATION:

BARCODE:

Document Identifier 460:

2. Will the confidential Risk-based Capital Report be filed with the NAIC by March 1? YES

EXPLANATION:

BARCODE:

Document Identifier 390:

3. Will the confidential Risk-based Capital Report be filed with the state of domicile, if required, by March 1? YES

EXPLANATION:

BARCODE:

Document Identifier 390:

4. Will an actuarial opinion be filed by March 1? YES

EXPLANATION:

BARCODE:

Document Identifier 440:

APRIL FILING

5. Will Management's Discussion and Analysis be filed by April 1? YES

EXPLANATION:

BARCODE:

Document Identifier 350:

6. Will the Life, Health and Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit be filed with the state of domicile and the NAIC by April 1? YES

EXPLANATION:

BARCODE:

Document Identifier 290:

7. Will the Adjustment Form (if required) be filed with the state of domicile and the NAIC by April 1? YES

EXPLANATION:

BARCODE:

Document Identifier 300:

8. Will the Supplemental Investment Risks Interrogatories be filed by April 1? YES

EXPLANATION:

BARCODE:

Document Identifier 285:

**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.

**JUNE FILING**

9. Will an audited financial report be filed by June 1?

YES

EXPLANATION:

BARCODE:

Document Identifier 220:

10. Will Accountant's Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1?

YES

EXPLANATION:

BARCODE:

Document Identifier 221:

**AUGUST FILING**

11. Will Communication of Internal Control Related Matters Noted in Audit be filed with the state of domicile by August 1?

YES

EXPLANATION:

BARCODE:

Document Identifier 222:

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

**MARCH FILING**

12. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1?

NO

EXPLANATION:

BARCODE:

Document Identifier 420:



13. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?

NO

EXPLANATION:

BARCODE:

Document Identifier 360:



14. Will the Trusted Surplus Statement be filed with the state of domicile and the NAIC by March 1?

NO

EXPLANATION:

BARCODE:

Document Identifier 490:



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?

NO

EXPLANATION:

BARCODE:

Document Identifier 371:



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

EXPLANATION:

BARCODE:

Document Identifier 370:



**SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES**

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

**MARCH FILING (cont.)**

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

EXPLANATION:

BARCODE:

Document Identifier 450:

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?

YES

EXPLANATION:

BARCODE:

Document Identifier 451:

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

EXPLANATION:

BARCODE:

Document Identifier 452:



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?

YES

EXPLANATION:

BARCODE:

Document Identifier 453:

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

EXPLANATION:

BARCODE:

Document Identifier 436:



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

EXPLANATION:

BARCODE:

Document Identifier 437:



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?

YES

EXPLANATION:

BARCODE:

Document Identifier 438:

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?

YES

EXPLANATION:

BARCODE:

Document Identifier 439:

**SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES**

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

**MARCH FILING (cont.)**

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

EXPLANATION:

BARCODE:

Document Identifier 454:



34. Will the Workers' Compensation Carve-Out Supplement be filed by March 1?

NO

EXPLANATION:

BARCODE:

Document Identifier 495:



35. Will Supplemental Schedule O be filed with the state of domicile and the NAIC by March 1?

NO

EXPLANATION:

BARCODE:

Document Identifier 465:



36. Optional\* Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1?

NO

EXPLANATION:

BARCODE:

Document Identifier 365:



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

EXPLANATION:

BARCODE:

Document Identifier 224:



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

EXPLANATION:

BARCODE:

Document Identifier 225:



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

EXPLANATION:

BARCODE:

Document Identifier 226:

**APRIL FILING**

40. Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1?

NO

EXPLANATION:

BARCODE:

Document Identifier 306:





**OVERFLOW PAGE FOR WRITE-INS**

OVERFLOW WRITE-INS FOR Page 4, Summary of Operations

	1 Current Year	2 Prior Year
AGGREGATED AT Line 27, Deductions		
2704. Reserve Adjustment Assumed .....	(183,254)	(195,355)
2705. Miscellaneous Exp .....	(3,089)	.....
2706. Benefit Expense .....	456	.....
2707. Cash Over & Short .....	.....	23,961
2798. Line 27, Deductions .....	(185,887)	(171,394)

## ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Integrity Life Insurance Company

**OVERFLOW PAGE FOR WRITE-INS**

OVERFLOW WRITE-INS FOR Page 6, Analysis of Operations by Lines of Business

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health			12 Aggregate of All Other Lines of Business
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance (a)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other	
AGGREGATED AT Line 27, Deductions												
2704. Reserve Adjustment Assumed			(183,254)			(183,254)						
2705. Miscellaneous Expense			(3,089)			(3,089)						
2706. Benefit Expense			456			456						
2798. Line 27, Deductions			(185,887)			(183,254)		(2,633)				

## ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Integrity Life Insurance Company

**OVERFLOW PAGE FOR WRITE-INS**

OVERFLOW WRITE-INS FOR Page 11, Exhibit 2

	Insurance			5 Investment	6 Total		
	1 Life	Accident and Health					
		2 Cost Containment	3 All Other				
AGGREGATED AT Line 9.3, Expenses 09.304. Other Expense .....		110,081			110,081		
09.398. Line 9.3, Expenses .....		110,081			110,081		

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