



LIFE AND ACCIDENT AND HEALTH COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2014
OF THE CONDITION AND AFFAIRS OF THE

Integrity Life Insurance Company

NAIC Group Code

0836

0836

NAIC Company Code

74780

Employer's ID Number

86-0214103

(Current)

(Prior)

Organized under the Laws of

Ohio

State of Domicile or Port of Entry

Ohio

Country of Domicile

United States of America

Incorporated/Organized

05/03/1966

Commenced Business

05/25/1966

Statutory Home Office

400 Broadway

Cincinnati , OH, US 45202

(Street and Number)

(City or Town, State, Country and Zip Code)

Main Administrative Office

400 Broadway

Cincinnati , OH, US 45202

(Street and Number)

(City or Town, State, Country and Zip Code)

513-629-1800

(Area Code) (Telephone Number)

Mail Address

400 Broadway

Cincinnati , OH, US 45202

(Street and Number or P.O. Box)

(City or Town, State, Country and Zip Code)

Primary Location of Books and Records

400 Broadway

Cincinnati , OH, US 45202

(Street and Number)

(City or Town, State, Country and Zip Code)

513-629-1800

(Area Code) (Telephone Number)

Internet Website Address

www.integritylife.com

Statutory Statement Contact

Bradley J. Hunkler

513-629-2980

(Name)

(Area Code) (Telephone Number)

CompAcctGrp@WesternSouthernLife.com

513-629-1871

(E-mail Address)

(FAX Number)

OFFICERS

Chairman of the Board

John Finn Barrett

Secretary

Edward Joseph Babbitt

President & CEO

Jill Tripp McGruder

OTHER

Mark Erdem Caner	Sr VP	Karen Ann Chamberlain	# Sr VP, Chf Information Off	Daniel Joseph Downing	Sr VP
Brian Anthony Eichhold	VP	Daniel Wayne Harris	# VP, Chief Actuary	David Todd Henderson	VP & Chief Risk Officer
Kevin Louis Howard	Sr VP	Bradley Joseph Hunkler	VP, Chief Accounting Officer	Phillip Earl King	VP & Auditor
Steven Kenneth Kreider	# Sr VP, Chf Inv Off	Paul Matthew Kruth	VP	Daniel Roger Larsen	# VP, Taxes
Constance Marie Maccarone	Sr VP	Nicholas Peter Sargen	Sr VP	Denise Lynn Sparks	VP
James Joseph Vance	VP & Treasurer	Terrie Ann Wiedenheft	VP		

DIRECTORS OR TRUSTEES

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

State of

Ohio

SS:

County of

Hamilton

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

Jill Tripp McGruder

President & CEO

Edward Joseph Babbitt

Secretary

Bradley Joseph Hunkler

VP, Chief Accounting Officer

Subscribed and sworn to before me this

6th

day of

February, 2015

a. Is this an original filing?

Yes [X] No []

b. If no,

1. State the amendment number.....

2. Date filed

3. Number of pages attached.....

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE Integrity Life Insurance Company

ASSETS

	Current Year			Prior Year
	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
1. Bonds (Schedule D)	2,504,961,519	0	2,504,961,519	2,533,931,909
2. Stocks (Schedule D):				
2.1 Preferred stocks	5,663,698	0	5,663,698	0
2.2 Common stocks	572,314,634	0	572,314,634	527,178,403
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	81,500,361	0	81,500,361	42,754,276
3.2 Other than first liens.....			0	
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ encumbrances)			0	
4.2 Properties held for the production of income (less \$ encumbrances)			0	
4.3 Properties held for sale (less \$ encumbrances)			0	
5. Cash (\$2,676,847 , Schedule E - Part 1), cash equivalents (\$5,699,715 , Schedule E - Part 2) and short-term investments (\$45,375,694 , Schedule DA)	53,752,256	0	53,752,256	103,766,817
6. Contract loans (including \$ premium notes)	120,517,128	0	120,517,128	116,463,749
7. Derivatives (Schedule DB)	1,831,060	0	1,831,060	
8. Other invested assets (Schedule BA)	114,207,118	0	114,207,118	93,084,562
9. Receivables for securities	3,140,773	0	3,140,773	3,032,059
10. Securities lending reinvested collateral assets (Schedule DL)	11,638,998	0	11,638,998	10,334,905
11. Aggregate write-ins for invested assets	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	3,469,527,545	0	3,469,527,545	3,430,546,680
13. Title plants less \$ charged off (for Title insurers only)			0	
14. Investment income due and accrued	31,800,231	0	31,800,231	31,213,793
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....			0	
15.2 Deferred premiums and agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)			0	
15.3 Accrued retrospective premiums			0	
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	11,864,984	0	11,864,984	11,564,779
16.2 Funds held by or deposited with reinsured companies			0	
16.3 Other amounts receivable under reinsurance contracts	7,030,862	0	7,030,862	7,504,612
17. Amounts receivable relating to uninsured plans			0	
18.1 Current federal and foreign income tax recoverable and interest thereon	0		0	
18.2 Net deferred tax asset	31,821,293	18,659,544	13,161,749	13,037,236
19. Guaranty funds receivable or on deposit	20,077	0	20,077	20,077
20. Electronic data processing equipment and software			0	
21. Furniture and equipment, including health care delivery assets (\$)			0	
22. Net adjustment in assets and liabilities due to foreign exchange rates			0	
23. Receivables from parent, subsidiaries and affiliates	0	0	0	0
24. Health care (\$) and other amounts receivable	536,873	171,654	365,219	330,481
25. Aggregate write-ins for other than invested assets	1,959,617	0	1,959,617	1,924,617
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	3,554,561,482	18,831,198	3,535,730,284	3,496,142,275
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	2,571,348,148	0	2,571,348,148	2,560,538,466
28. Total (Lines 26 and 27)	6,125,909,630	18,831,198	6,107,078,432	6,056,680,741
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	0	0	0	0
2501. CSV Company Owned Life Insurance	1,959,617	0	1,959,617	1,924,617
2502.				
2503.				
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	1,959,617	0	1,959,617	1,924,617

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE Integrity Life Insurance Company

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$2,396,370,963 (Exh. 5, Line 9999999) less \$ included in Line 6.3 (including \$798,580,741 Modco Reserve)	2,396,370,963	2,307,492,087
2. Aggregate reserve for accident and health contracts (including \$ Modco Reserve)	0	
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ Modco Reserve)	298,317,031	292,380,327
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11)	243,602	100,000
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11)	0	
5. Policyholders' dividends \$ and coupons \$ due and unpaid (Exhibit 4, Line 10)	0	
6. Provision for policyholders' dividends and coupons payable in following calendar year - estimated amounts:		
6.1 Dividends apportioned for payment (including \$ Modco)		
6.2 Dividends not yet apportioned (including \$ Modco)		
6.3 Coupons and similar benefits (including \$ Modco)		
7. Amount provisionally held for deferred dividend policies not included in Line 6		
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ discount; including \$0 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14)	0	
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts		
9.2 Provision for experience rating refunds, including the liability of \$ accident and health experience rating refunds of which \$0 is for medical loss ratio rebate per the Public Health Service Act		
9.3 Other amounts payable on reinsurance, including \$0 assumed and \$17,854,433 ceded	17,854,433	16,911,280
9.4 Interest maintenance reserve (IMR, Line 6)	1,835,317	3,568,012
10. Commissions to agents due or accrued-life and annuity contracts \$872,256 accident and health \$ and deposit-type contract funds \$	872,256	739,888
11. Commissions and expense allowances payable on reinsurance assumed		
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 6)	356,772	342,483
13. Transfers to Separate Accounts due or accrued (net) (including \$(44,297,373) accrued for expense allowances recognized in reserves, net of reinsured allowances)	(8,926,211)	23,703,319
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 5)	1,347,148	1,455,245
15.1 Current federal and foreign income taxes, including \$636,370 on realized capital gains (losses)	2,819,409	6,099,436
15.2 Net deferred tax liability		
16. Unearned investment income	6,256	40
17. Amounts withheld or retained by company as agent or trustee	40,017	42,886
18. Amounts held for agents' account, including \$ agents' credit balances		
19. Remittances and items not allocated	9,517,329	11,499,502
20. Net adjustment in assets and liabilities due to foreign exchange rates		
21. Liability for benefits for employees and agents if not included above		
22. Borrowed money \$0 and interest thereon \$		
23. Dividends to stockholders declared and unpaid		
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve (AVR, Line 16, Col. 7)	79,787,723	85,771,128
24.02 Reinsurance in unauthorized and certified (\$0) companies	0	
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$) reinsurers		
24.04 Payable to parent, subsidiaries and affiliates	2,250,243	2,404,828
24.05 Drafts outstanding		
24.06 Liability for amounts held under uninsured plans		
24.07 Funds held under coinsurance		
24.08 Derivatives	632,332	460,597
24.09 Payable for securities	317,758	483,421
24.10 Payable for securities lending	66,957,422	68,707,222
24.11 Capital notes \$ and interest thereon \$		
25. Aggregate write-ins for liabilities	1,342,353	5,958,188
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	2,871,942,153	2,828,119,889
27. From Separate Accounts Statement	2,571,348,148	2,560,538,466
28. Total liabilities (Lines 26 and 27)	5,443,290,301	5,388,658,355
29. Common capital stock	3,000,000	3,000,000
30. Preferred capital stock		
31. Aggregate write-ins for other than special surplus funds	0	0
32. Surplus notes	0	
33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1)	613,163,872	613,163,872
34. Aggregate write-ins for special surplus funds	0	0
35. Unassigned funds (surplus)	47,624,259	51,858,514
36. Less treasury stock, at cost:		
36.1 shares common (value included in Line 29 \$)		
36.2 shares preferred (value included in Line 30 \$)		
37. Surplus (Total Lines 31+32+33+34+35-36) (including \$0 in Separate Accounts Statement)	660,788,131	665,022,386
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55)	663,788,131	668,022,386
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	6,107,078,432	6,056,680,741
DETAILS OF WRITE-INS		
2501. Uncashed drafts and checks that are pending escheatment to the state	190,838	443,035
2502. Unfunded Commitment Low Income Housing Tax Credit Property	1,151,515	5,515,153
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	1,342,353	5,958,188
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page	0	0
3199. Totals (Lines 3101 thru 3103 plus 3198)(Line 31 above)	0	0
3401.		
3402.		
3403.		
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0

SUMMARY OF OPERATIONS

	1 Current Year	2 Prior Year
1. Premiums and annuity considerations for life and accident and health contracts (Exhibit 1, Part 1, Line 20.4, Col. 1, less Col. 11)	407,464,580	249,788,173
2. Considerations for supplementary contracts with life contingencies	6,954,646	6,901,183
3. Net investment income (Exhibit of Net Investment Income, Line 17)	156,220,938	148,222,439
4. Amortization of Interest Maintenance Reserve (IMR, Line 5)	2,700,950	959,566
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0	0
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1)	1,449,120	1,528,267
7. Reserve adjustments on reinsurance ceded	(75,730,191)	(71,933,504)
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	12,229,841	10,332,121
8.2 Charges and fees for deposit-type contracts	0	
8.3 Aggregate write-ins for miscellaneous income	2,747,752	2,719,612
9. Total (Lines 1 to 8.3)	514,037,636	348,517,857
10. Death benefits	6,778,576	8,120,112
11. Matured endowments (excluding guaranteed annual pure endowments)	0	
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8)	134,773,000	127,913,580
13. Disability benefits and benefits under accident and health contracts	0	
14. Coupons, guaranteed annual pure endowments and similar benefits	0	
15. Surrender benefits and withdrawals for life contracts	305,633,431	289,452,968
16. Group conversions	0	
17. Interest and adjustments on contract or deposit-type contract funds	10,683,376	8,712,878
18. Payments on supplementary contracts with life contingencies	4,002,389	3,350,107
19. Increase in aggregate reserves for life and accident and health contracts	89,821,071	(10,923,006)
20. Totals (Lines 10 to 19)	551,691,843	426,626,639
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	23,345,289	16,686,051
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1)	14,726	15,168
23. General insurance expenses (Exhibit 2, Line 10, Cols. 1, 2, 3 and 4)	26,313,384	24,174,454
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3)	2,010,515	1,798,354
25. Increase in loading on deferred and uncollected premiums	0	
26. Net transfers to or (from) Separate Accounts net of reinsurance	(138,240,924)	(156,983,882)
27. Aggregate write-ins for deductions	1,169,690	1,048,815
28. Totals (Lines 20 to 27)	466,304,523	313,365,599
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	47,733,113	35,152,258
30. Dividends to policyholders	0	
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	47,733,113	35,152,258
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	8,559,654	9,480,392
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	39,173,459	25,671,866
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$13,068,366 (excluding taxes of \$1,066,466 transferred to the IMR)	17,786,871	16,483,335
35. Net income (Line 33 plus Line 34)	56,960,330	42,155,201
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	668,022,386	599,690,817
37. Net income (Line 35)	56,960,330	42,155,201
38. Change in net unrealized capital gains (losses) less capital gains tax of \$(8,341,359)	41,238,988	40,473,345
39. Change in net unrealized foreign exchange capital gain (loss)		
40. Change in net deferred income tax	2,898,604	(3,810,101)
41. Change in nonadmitted assets	(11,265,207)	5,375,687
42. Change in liability for reinsurance in unauthorized and certified companies		
43. Change in reserve on account of change in valuation basis, (increase) or decrease	0	
44. Change in asset valuation reserve	5,983,403	(18,333,208)
45. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Col. 2 minus Col. 1)	0	
46. Surplus (contributed to) withdrawn from Separate Accounts during period		
47. Other changes in surplus in Separate Accounts Statement	(50,373)	2,470,645
48. Change in surplus notes		
49. Cumulative effect of changes in accounting principles		
50. Capital changes:		
50.1 Paid in		
50.2 Transferred from surplus (Stock Dividend)		
50.3 Transferred to surplus		
51. Surplus adjustment:		
51.1 Paid in	0	
51.2 Transferred to capital (Stock Dividend)		
51.3 Transferred from capital		
51.4 Change in surplus as a result of reinsurance		
52. Dividends to stockholders	(100,000,000)	
53. Aggregate write-ins for gains and losses in surplus	0	0
54. Net change in capital and surplus for the year (Lines 37 through 53)	(4,234,255)	68,331,569
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	663,788,131	668,022,386
DETAILS OF WRITE-INS		
08.301. Administrative Service Fee	1,707,863	1,576,986
08.302. Other Fee Income	1,003,972	1,093,804
08.303. Other Income	35,917	48,822
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398)(Line 8.3 above)	2,747,752	2,719,612
2701. Pension Expense	684,228	705,050
2702. Securities Lending Interest Expense	467,084	393,136
2703. Experience Refund	54,154	56,731
2798. Summary of remaining write-ins for Line 27 from overflow page	(35,777)	(106,102)
2799. Totals (Lines 2701 thru 2703 plus 2798)(Line 27 above)	1,169,689	1,048,815
5301.		
5302.		
5303.		
5398. Summary of remaining write-ins for Line 53 from overflow page	0	0
5399. Totals (Lines 5301 thru 5303 plus 5398)(Line 53 above)	0	0

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	414,541,539	256,470,458
2. Net investment income	158,360,214	143,615,084
3. Miscellaneous income	16,743,150	16,711,816
4. Total (Lines 1 through 3)	589,644,903	416,797,358
5. Benefit and loss related payments	537,756,608	515,449,945
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	(104,548,697)	(200,652,650)
7. Commissions, expenses paid and aggregate write-ins for deductions	52,813,336	45,145,689
8. Dividends paid to policyholders	0	0
9. Federal and foreign income taxes paid (recovered) net of \$ 14,652,127 tax on capital gains (losses)	25,974,513	11,423,311
10. Total (Lines 5 through 9)	511,995,760	371,366,295
11. Net cash from operations (Line 4 minus Line 10)	77,649,143	45,431,063
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	550,678,471	565,510,855
12.2 Stocks	242,006,461	182,378,228
12.3 Mortgage loans	1,431,186	1,288,088
12.4 Real estate	0	0
12.5 Other invested assets	11,902,194	17,127,273
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	11,526	6,231
12.7 Miscellaneous proceeds	0	4,679,275
12.8 Total investment proceeds (Lines 12.1 to 12.7)	806,029,838	770,989,950
13. Cost of investments acquired (long-term only):		
13.1 Bonds	545,663,403	540,487,405
13.2 Stocks	235,538,890	158,753,849
13.3 Mortgage loans	40,177,270	312,421
13.4 Real estate	0	0
13.5 Other invested assets	32,733,949	29,618,056
13.6 Miscellaneous applications	3,165,226	9,936,501
13.7 Total investments acquired (Lines 13.1 to 13.6)	857,278,738	739,108,232
14. Net increase (decrease) in contract loans and premium notes	4,053,379	(2,549,961)
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(55,302,280)	34,431,680
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes	0	0
16.2 Capital and paid in surplus, less treasury stock	0	0
16.3 Borrowed funds	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities	5,936,704	(7,329,862)
16.5 Dividends to stockholders	75,017,347	0
16.6 Other cash provided (applied)	(3,280,781)	(29,167,146)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(72,361,424)	(36,497,008)
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	(50,014,561)	43,365,734
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	103,766,817	60,401,083
19.2 End of year (Line 18 plus Line 19.1)	53,752,256	103,766,817

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

20.0001.Dividend to parent in the form of debt securities	(24,982,653)	0
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ANNUAL STATEMENT FOR THE YEAR 2014 OF THE Integrity Life Insurance Company

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS

	1	2	Ordinary			6	Group		Accident and Health			12
			3	4	5		7	8	9	10	11	
	Total	Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance (a)	Annuities	Group	Credit (Group and Individual)	Other	Aggregate of All Other Lines of Business
1. Premiums and annuity considerations for life and accident and health contracts	407,464,580	0	454,216	407,010,364		0	0	0	0	0	0	
2. Considerations for supplementary contracts with life contingencies	6,954,646				6,954,646							
3. Net investment income	156,220,938		15,891,591	121,818,934	4,984,126		871,835	269,757				12,384,695
4. Amortization of Interest Maintenance Reserve (IMR)	2,700,950		274,754	2,016,106	86,172		15,073	4,664				304,181
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0											
6. Commissions and expense allowances on reinsurance ceded	1,449,120	0	166,135	1,270,708		0	7,021	5,256	0	0	0	
7. Reserve adjustments on reinsurance ceded	(75,730,191)		(7,032,381)	(67,089,692)			(1,098,959)	(509,159)				
8. Miscellaneous Income:												
8.1 Fees associated with income from investment management, administration and contract guarantees from Separate Accounts	12,229,841		809,828	11,420,013								
8.2 Charges and fees for deposit-type contracts	0											
8.3 Aggregate write-ins for miscellaneous income	2,747,752	0	0	2,747,752	0	0	0	0	0	0	0	0
9. Totals (Lines 1 to 8.3)	514,037,636	0	10,564,143	479,194,185	12,024,944	0	(205,030)	(229,482)	0	0	0	12,688,876
10. Death benefits	6,778,576		6,778,576									
11. Matured endowments (excluding guaranteed annual pure endowments)	0											
12. Annuity benefits	134,773,000			134,773,000								
13. Disability benefits and benefits under accident and health contracts	0								0	0	0	
14. Coupons, guaranteed annual pure endowments and similar benefits	0											
15. Surrender benefits and withdrawals for life contracts	305,633,431		1,302,248	303,437,892			893,291					
16. Group conversions	0											
17. Interest and adjustments on contract or deposit-type contract funds	10,683,376			8,910,376	1,773,000							
18. Payments on supplementary contracts with life contingencies	4,002,389				4,002,389							
19. Increase in aggregate reserves for life and accident and health contracts	89,821,071		687,473	86,552,293	4,601,126		(1,325,856)	(693,965)				
20. Totals (Lines 10 to 19)	551,691,843	0	8,768,297	533,673,561	10,376,515	0	(432,565)	(693,965)	0	0	0	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	23,345,289	0	0	23,345,289		0	0	0	0	0	0	0
22. Commissions and expense allowances on reinsurance assumed	14,726	0	14,726	0		0	0	0	0	0	0	0
23. General insurance expenses	26,313,384		453,222	12,951,272	28,539			4,459	0	0	0	12,875,892
24. Insurance taxes, licenses and fees, excluding federal income taxes	2,010,515		39,656	1,935,050	768			280				34,761
25. Increase in loading on deferred and uncollected premiums	0											
26. Net transfers to or (from) Separate Accounts net of reinsurance	(138,240,924)		(528,200)	(132,914,556)								(4,798,168)
27. Aggregate write-ins for deductions	1,169,690	0	33,115	350,499	876	0	0	126	0	0	0	785,074
28. Totals (Lines 20 to 27)	466,304,523	0	8,780,816	439,341,115	10,406,698	0	(432,565)	(689,100)	0	0	0	8,897,559
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	47,733,113	0	1,783,327	39,853,070	1,618,246	0	227,535	459,618	0	0	0	3,791,317
30. Dividends to policyholders	0										0	
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	47,733,113	0	1,783,327	39,853,070	1,618,246	0	227,535	459,618	0	0	0	3,791,317
32. Federal income taxes incurred (excluding tax on capital gains)	8,559,654		624,164	13,948,575	566,386		79,637	160,866				(6,819,974)
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	39,173,459	0	1,159,163	25,904,495	1,051,860	0	147,898	298,752	0	0	0	10,611,291
DETAILS OF WRITE-INS												
08.301. Administrative Service Fee	1,707,863			1,707,863								
08.302. Other Fee Income	1,003,972			1,003,972								
08.303. Other Income	35,917			35,917								
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	2,747,752	0	0	2,747,752	0	0	0	0	0	0	0	0
2701. Pension Expense	684,228		13,763	351,473	876		0	126				317,990
2702. Securities Lending Interest Expense	467,084											467,084
2703. Experience Refund	54,154		54,154									
2798. Summary of remaining write-ins for Line 27 from overflow page	(35,776)	0	(34,802)	(974)	0	0	0	0	0	0	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	1,169,690	0	33,115	350,499	876	0	0	126	0	0	0	785,074

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

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE Integrity Life Insurance Company

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR

	1	2	Ordinary			6	Group	
			3	4	5		7	8
	Total	Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance	Annuities
Involving Life or Disability Contingencies (Reserves)								
(Net of Reinsurance Ceded)								
1. Reserve December 31, prior year	2,307,492,088	0	232,716,324	2,024,217,958	31,644,577	0	13,290,653	5,622,576
2. Tabular net premiums or considerations	400,876,208		439,727	393,545,342	6,891,139		0	0
3. Present value of disability claims incurred	0		0	0	XXX		0	0
4. Tabular interest	200,305,640		14,241,183	183,797,658	1,399,255		706,708	160,836
5. Tabular less actual reserve released	7,213,907		0	6,735,469	332,446		0	145,992
6. Increase in reserve on account of change in valuation basis	0		0	0	0		0	0
7. Other increases (net)	(831,074)		0	(831,074)	0		0	0
8. Totals (Lines 1 to 7)	2,915,056,769	0	247,397,234	2,607,465,353	40,267,417	0	13,997,361	5,929,404
9. Tabular cost	2,279,960		2,017,561	0	XXX		262,399	0
10. Reserves released by death	10,649,916		10,649,916	XXX	XXX		0	XXX
11. Reserves released by other terminations (net)	409,098,295		2,335,734	403,890,497	0		1,871,271	1,000,793
12. Annuity, supplementary contract and disability payments involving life contingencies	96,731,766		0	92,710,052	4,021,714		0	0
13. Net transfers to or (from) Separate Accounts	(74,129)		(642,963)	568,834	0		0	0
14. Total Deductions (Lines 9 to 13)	518,685,808	0	14,360,248	497,169,383	4,021,714	0	2,133,670	1,000,793
15. Reserve December 31, current year	2,396,370,961	0	233,036,986	2,110,295,970	36,245,703	0	11,863,691	4,928,611

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE Integrity Life Insurance Company

EXHIBIT OF NET INVESTMENT INCOME

		1	2
		Collected During Year	Earned During Year
1.	U.S. Government bonds	(a) .....1,527,784	.....1,498,107
1.1	Bonds exempt from U.S. tax	(a) .....	.....
1.2	Other bonds (unaffiliated)	(a) .....127,306,149	.....127,486,696
1.3	Bonds of affiliates	(a) .....	.....
2.1	Preferred stocks (unaffiliated)	(b) .....151,820	.....151,820
2.11	Preferred stocks of affiliates	(b) .....	.....
2.2	Common stocks (unaffiliated) .....	.....6,534,355	.....6,590,873
2.21	Common stocks of affiliates .....	.....6,500,000	.....6,500,000
3.	Mortgage loans	(c) .....2,935,223	.....2,964,982
4.	Real estate	(d) .....	.....
5	Contract loans .....	.....8,904,854	.....9,190,185
6	Cash, cash equivalents and short-term investments	(e) .....230,181	.....284,218
7	Derivative instruments	(f) .....	.....
8.	Other invested assets .....	.....3,436,718	.....3,436,718
9.	Aggregate write-ins for investment income .....	.....836,411	.....836,411
10.	Total gross investment income	158,363,495	158,940,010
11.	Investment expenses		(g) .....2,710,420
12.	Investment taxes, licenses and fees, excluding federal income taxes		(g) .....8,652
13.	Interest expense		(h)
14.	Depreciation on real estate and other invested assets		(i)
15.	Aggregate write-ins for deductions from investment income .....		.....0
16.	Total deductions (Lines 11 through 15) .....		.....2,719,072
17.	Net investment income (Line 10 minus Line 16)		156,220,938
DETAILS OF WRITE-INS			
0901.	Securities Lending Fee Income .....	.....439,210	.....439,210
0902.	Miscellaneous .....	.....397,201	.....397,201
0903.	.....	
0998.	Summary of remaining write-ins for Line 9 from overflow page .....	.....0	.....0
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	.....836,411	.....836,411
1501.	.....	
1502.	.....	
1503.	.....	
1598.	Summary of remaining write-ins for Line 15 from overflow page .....		.....0
1599.	Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above)		.....0

- (a) Includes \$3,090,053 accrual of discount less \$8,847,383 amortization of premium and less \$2,611,978 paid for accrued interest on purchases.
- (b) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued dividends on purchases.
- (c) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
- (d) Includes \$ for company's occupancy of its own buildings; and excludes \$ interest on encumbrances.
- (e) Includes \$19 accrual of discount less \$187,157 amortization of premium and less \$217,750 paid for accrued interest on purchases.
- (f) Includes \$ accrual of discount less \$ amortization of premium.
- (g) Includes \$ investment expenses and \$ investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ interest on surplus notes and \$ interest on capital notes.
- (i) Includes \$ depreciation on real estate and \$ depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

		1	2	3	4	5
		Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1.	U.S. Government bonds .....	.....10,729	.....0	.....10,729	.....0	.....0
1.1	Bonds exempt from U.S. tax .....	.....	.....	.....0	.....	.....
1.2	Other bonds (unaffiliated) .....	.....7,171,349	.....(506,173)	.....6,665,176	.....108,746	.....0
1.3	Bonds of affiliates .....	.....0	.....0	.....0	.....0	.....0
2.1	Preferred stocks (unaffiliated) .....	.....0	.....0	.....0	.....0	.....0
2.11	Preferred stocks of affiliates .....	.....0	.....0	.....0	.....0	.....0
2.2	Common stocks (unaffiliated) .....	.....29,142,331	.....(942,929)	.....28,199,402	.....(27,496,046)	.....0
2.21	Common stocks of affiliates .....	.....0	.....0	.....0	.....56,564,151	.....0
3.	Mortgage loans .....	.....0	.....0	.....0	.....0	.....0
4.	Real estate .....	.....	.....0	.....0	.....	.....0
5.	Contract loans .....	.....	.....	.....0	.....	.....
6.	Cash, cash equivalents and short-term investments .....	.....11,526	.....	.....11,526	.....	.....
7.	Derivative instruments .....	.....786,140	.....	.....786,140	.....331,768	.....
8.	Other invested assets .....	.....0	.....(1,770,692)	.....(1,770,692)	.....3,389,012	.....0
9.	Aggregate write-ins for capital gains (losses) .....	.....0	.....0	.....0	.....0	.....0
10.	Total capital gains (losses)	37,122,075	(3,219,794)	33,902,281	32,897,631	0
DETAILS OF WRITE-INS						
0901.	.....				
0902.	.....				
0903.	.....				
0998.	Summary of remaining write-ins for Line 9 from overflow page .....	.....0	.....0	.....0	.....0	.....0
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE Integrity Life Insurance Company

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

	1	2	Ordinary		5	Group		Accident and Health			11
			3	4		6	7	8	9	10	
	Total	Industrial Life	Life Insurance	Individual Annuities	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other	Aggregate of All Other Lines of Business
FIRST YEAR (other than single)											
1. Uncollected	0										
2. Deferred and accrued	0										
3. Deferred , accrued and uncollected:											
3.1 Direct	0										
3.2 Reinsurance assumed	0										
3.3 Reinsurance ceded	0										
3.4 Net (Line 1 + Line 2)	0	0	0	0	0	0	0	0	0	0	0
4. Advance	0										
5. Line 3.4 - Line 4	0	0	0	0	0	0	0	0	0	0	0
6. Collected during year:											
6.1 Direct	112,738,680			112,738,680							
6.2 Reinsurance assumed	0										
6.3 Reinsurance ceded	70,726			70,726							
6.4 Net	112,667,954	0	0	112,667,954	0	0	0	0	0	0	0
7. Line 5 + Line 6.4	112,667,954	0	0	112,667,954	0	0	0	0	0	0	0
8. Prior year (uncollected + deferred and accrued - advance) ..	0	0	0	0	0	0	0	0	0	0	0
9. First year premiums and considerations:											
9.1 Direct	112,738,680			112,738,680							
9.2 Reinsurance assumed	0										
9.3 Reinsurance ceded	70,726			70,726							
9.4 Net (Line 7 - Line 8)	112,667,954	0	0	112,667,954	0	0	0	0	0	0	0
SINGLE											
10. Single premiums and considerations:											
10.1 Direct	280,945,491		78	280,945,413							
10.2 Reinsurance assumed	0										
10.3 Reinsurance ceded	0										
10.4 Net	280,945,491	0	78	280,945,413	0	0	0	0	0	0	0
RENEWAL											
11. Uncollected	(329,391)			(329,391)							
12. Deferred and accrued	0										
13. Deferred, accrued and uncollected:											
13.1 Direct	0										
13.2 Reinsurance assumed	0										
13.3 Reinsurance ceded	329,391			329,391							
13.4 Net (Line 11 + Line 12)	(329,391)	0	0	(329,391)	0	0	0	0	0	0	0
14. Advance	0										
15. Line 13.4 - Line 14	(329,391)	0	0	(329,391)	0	0	0	0	0	0	0
16. Collected during year:											
16.1 Direct	15,776,613		645,174	15,131,439							
16.2 Reinsurance assumed	105,819		105,819								
16.3 Reinsurance ceded	2,433,078		576,097	1,856,981							
16.4 Net	13,449,354	0	174,896	13,274,458	0	0	0	0	0	0	0
17. Line 15 + Line 16.4	13,119,963	0	174,896	12,945,067	0	0	0	0	0	0	0
18. Prior year (uncollected + deferred and accrued - advance) ..	(731,172)	0	(279,242)	(451,930)	0	0	0	0	0	0	0
19. Renewal premiums and considerations:											
19.1 Direct	15,776,613		645,174	15,131,439							
19.2 Reinsurance assumed	105,819		105,819								
19.3 Reinsurance ceded	2,031,297		296,855	1,734,442							
19.4 Net (Line 17 - Line 18)	13,851,135	0	454,138	13,396,997	0	0	0	0	0	0	0
TOTAL											
20. Total premiums and annuity considerations:											
20.1 Direct	409,460,784	0	645,252	408,815,532	0	0	0	0	0	0	0
20.2 Reinsurance assumed	105,819	0	105,819	0	0	0	0	0	0	0	0
20.3 Reinsurance ceded	2,102,023	0	296,855	1,805,168	0	0	0	0	0	0	0
20.4 Net (Lines 9.4 + 10.4 + 19.4)	407,464,580	0	454,216	407,010,364	0	0	0	0	0	0	0

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

	1	2	Ordinary		5	Group		Accident and Health			11
			3	4		6	7	8	9	10	
	Total	Industrial Life	Life Insurance	Individual Annuities	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other	Aggregate of All Other Lines of Business
DIVIDENDS AND COUPONS APPLIED (included in Part 1)											
21. To pay renewal premiums	0										
22. All other	0										
REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED											
23. First year (other than single):											
23.1 Reinsurance ceded	0										
23.2 Reinsurance assumed	0										
23.3 Net ceded less assumed	0	0	0	0	0	0	0	0	0	0	0
24. Single:											
24.1 Reinsurance ceded	0										
24.2 Reinsurance assumed	0										
24.3 Net ceded less assumed	0	0	0	0	0	0	0	0	0	0	0
25. Renewal:											
25.1 Reinsurance ceded	1,449,120		166,135	1,270,708		7,021	5,256				
25.2 Reinsurance assumed	14,726		14,726								
25.3 Net ceded less assumed	1,434,394	0	151,409	1,270,708	0	7,021	5,256	0	0	0	0
26. Totals:											
26.1 Reinsurance ceded (Page 6, Line 6)	1,449,120	0	166,135	1,270,708	0	7,021	5,256	0	0	0	0
26.2 Reinsurance assumed (Page 6, Line 22)	14,726	0	14,726	0	0	0	0	0	0	0	0
26.3 Net ceded less assumed	1,434,394	0	151,409	1,270,708	0	7,021	5,256	0	0	0	0
COMMISSIONS INCURRED (direct business only)											
27. First year (other than single)	6,081,583			6,081,583							
28. Single	13,370,415			13,370,415							
29. Renewal	3,893,291			3,893,291							
30. Deposit-type contract funds	0										
31. Totals (to agree with Page 6, Line 21)	23,345,289	0	0	23,345,289	0	0	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE Integrity Life Insurance Company

EXHIBIT 2 - GENERAL EXPENSES

	Insurance				5	6
	1	Accident and Health		4		
		2	3			
	Life	Cost Containment	All Other	All Other Lines of Business	Investment	Total
1. Rent	496,370			944,330	91,990	1,532,690
2. Salaries and wages	8,141,564			5,828,254	1,495,293	15,465,111
3.11 Contributions for benefit plans for employees	825,121			1,045,483	355,253	2,225,857
3.12 Contributions for benefit plans for agents						0
3.21 Payments to employees under non-funded benefit plans						0
3.22 Payments to agents under non-funded benefit plans						0
3.31 Other employee welfare	49,074			167,922	2,099	219,095
3.32 Other agent welfare	627			(2,423)	27	(1,769)
4.1 Legal fees and expenses	13,189			109,845		123,034
4.2 Medical examination fees				477		477
4.3 Inspection report fees	1,003			3,404	44	4,451
4.4 Fees of public accountants and consulting actuaries	136,628			112,506		249,134
4.5 Expense of investigation and settlement of policy claims	281,902			55,351		337,253
5.1 Traveling expenses	121,108			273,921	33,339	428,368
5.2 Advertising	315,303			1,023,391	3	1,338,697
5.3 Postage, express, telegraph and telephone	396,874			377,231	814	774,919
5.4 Printing and stationery	284,295			184,325	66	468,686
5.5 Cost or depreciation of furniture and equipment	62,302			87,620	987	150,909
5.6 Rental of equipment	33,916			207,212	423	241,551
5.7 Cost or depreciation of EDP equipment and software	442,218			208,182	266	650,666
6.1 Books and periodicals	72,257			19,984	80	92,321
6.2 Bureau and association fees	15,738			195,083	201	211,022
6.3 Insurance, except on real estate	82,187			115,514		197,701
6.4 Miscellaneous losses	18,983			(204,806)	0	(185,823)
6.5 Collection and bank service charges	282,104			118,109		400,213
6.6 Sundry general expenses	508,484			507,004	423,916	1,439,404
6.7 Group service and administration fees	0			18,296		18,296
6.8 Reimbursements by uninsured plans						0
7.1 Agency expense allowance						0
7.2 Agents' balances charged off (less \$ recovered)						0
7.3 Agency conferences other than local meetings						0
9.1 Real estate expenses	169			2,147	3,048	5,364
9.2 Investment expenses not included elsewhere	1,618			1,343	29,926	32,887
9.3 Aggregate write-ins for expenses	854,459	0	0	1,476,186	272,645	2,603,290
10. General expenses incurred	13,437,493	0	0	12,875,891	2,710,420	(a) 29,023,804
11. General expenses unpaid December 31, prior year	146,062			162,426	33,995	342,483
12. General expenses unpaid December 31, current year	165,178			158,276	33,318	356,772
13. Amounts receivable relating to uninsured plans, prior year						0
14. Amounts receivable relating to uninsured plans, current year						0
15. General expenses paid during year (Lines 10+11-12-13+14)	13,418,377	0	0	12,880,041	2,711,097	29,009,515
DETAILS OF WRITE-INS						
09.301. Equipment and software maintenance	494,823			1,041,971	42,111	1,578,905
09.302. Consulting	359,636			434,215	230,534	1,024,385
09.303.						
09.398. Summary of remaining write-ins for Line 9.3 from overflow page	0	0	0	0	0	0
09.399. Totals (Lines 09.301 thru 09.303 plus 09.398) (Line 9.3 above)	854,459	0	0	1,476,186	272,645	2,603,290

(a) Includes management fees of \$ 27,141,769 to affiliates and \$ 32,970 to non-affiliates.

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

		Insurance			4	5
		1	2	3		
		Life	Accident and Health	All Other Lines of Business	Investment	Total
1.	Real estate taxes					0
2.	State insurance department licenses and fees	678,203				678,203
3.	State taxes on premiums	597,554				597,554
4.	Other state taxes, including \$					
	for employee benefits	445,816		1,495	372	447,683
5.	U.S. Social Security taxes	347,456		33,266	8,280	389,002
6.	All other taxes	(93,275)				(93,275)
7.	Taxes, licenses and fees incurred	1,975,754	0	34,761	8,652	2,019,167
8.	Taxes, licenses and fees unpaid December 31, prior year	1,435,168				1,435,168
9.	Taxes, licenses and fees unpaid December 31, current year.....	1,327,071				1,327,071
10.	Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	2,083,851	0	34,761	8,652	2,127,264

EXHIBIT 4 - DIVIDENDS OR REFUNDS

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

NONE

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE Integrity Life Insurance Company

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total	Industrial	Ordinary	Credit (Group and Individual)	Group
0100001. 58 CSO/CET 3.5% CRVM 66-74	1,290,413		1,290,413		
0100002. 58 CSO/CET 4% CRVM 75-79	1,014,605		1,014,605		
0100003. 58 CSO/CET 4.5% CRVM 80-82	359,873		359,873		
0100004. 80 CSO/CET 6% CRVM 83-86	139,592,684		133,890,855		5,701,829
0100005. 80 CSO/CET 5.5% CRVM 87-92	99,580,593		93,397,088		6,183,505
0100006. 80 CSO/CET 5% CRVM 93-94	416,956		416,956		
0100007. 80 CSO/CET 4.5% CRVM 86-91, 95	2,680,509		2,680,509		
0199997. Totals (Gross)	244,935,633	0	233,050,299	0	11,885,334
0199998. Reinsurance ceded	35,117		13,474		21,643
0199999. Life Insurance: Totals (Net)	244,900,516	0	233,036,825	0	11,863,691
0200001. 71IAM 5.50% 80-82	7,600,637	XXX	7,600,637	XXX	
0200002. 71IAM 4.00% 75-79	6,652,966	XXX	6,652,966	XXX	
0200003. 83a 8.75% CARVM, Deferred 83	1,356,167	XXX	1,356,167	XXX	
0200004. 83a 8.50% CARVM, Deferred 84-85	3,522,728	XXX	3,522,728	XXX	
0200005. 83a 7.25% CARVM, Deferred 86, 89	11,854,159	XXX	11,854,159	XXX	
0200006. 83a 7.00% CARVM, Deferred 88-89	37,239,580	XXX	36,656,222	XXX	583,358
0200007. 83a 6.75% CARVM, Deferred 87, 91	32,592,565	XXX	32,049,758	XXX	542,807
0200008. 83a 6.50% CARVM, Deferred 87, 90	42,897,275	XXX	41,286,123	XXX	1,611,152
0200009. 83a 6.25% CARVM, Deferred 92	13,469,964	XXX	13,164,414	XXX	305,550
0200010. 83a 6.00% CARVM, Deferred 95, 00	8,380,175	XXX	8,160,090	XXX	220,085
0200011. 83a 5.75% CARVM, Deferred 93-94, 96-97, 00-02					
	11,046,320	XXX	10,026,576	XXX	1,019,744
0200012. 83a 5.50% CARVM, Deferred 94, 96-98, 01-02	13,005,734	XXX	12,517,943	XXX	487,791
0200013. 83a 5.25% CARVM, Deferred 99, 03, 09	50,906,246	XXX	50,906,246	XXX	
0200014. 83a 5.00% CARVM, Deferred 03, 04, 08	2,137,015	XXX	2,137,015	XXX	
0200015. 83a 4.75% CARVM, Deferred 04-07, 10	4,202,790	XXX	4,202,790	XXX	
0200016. 83a 4.50% CARVM, Deferred 05, 11	4,962,309	XXX	4,962,309	XXX	
0200017. 83a 4.00% CARVM, Deferred 12,14 NB	729,108	XXX	577,236	XXX	151,872
0200018. 83a 3.75% CARVM, Deferred 13	233,509	XXX	227,257	XXX	6,252
0200019. a2000 5.25% CARVM, Deferred 03, 09	413,020	XXX	413,020	XXX	
0200020. a2000 5.00% CARVM, Deferred 04, 07-09	173,161,009	XXX	173,161,009	XXX	
0200021. a2000 4.75% CARVM, Deferred 05-08, 10	327,211,828	XXX	327,211,828	XXX	
0200022. a2000 4.50% CARVM, Deferred 06, 10-11	55,393,518	XXX	55,393,518	XXX	
0200023. a2000 4.25% CARVM, Deferred 11	32,654,313	XXX	32,654,313	XXX	
0200024. a2000 4.00% CARVM, Deferred 12, 14 NB	81,824,772	XXX	81,824,772	XXX	
0200025. a2000 3.75% CARVM, Deferred 12-13	48,077,380	XXX	48,077,380	XXX	
0200026. AG 43	(1,630,080)	XXX	(1,630,080)	XXX	
0200027. 83a 8.50% Immediate 86, 88-89	150,523	XXX	150,523	XXX	
0200028. 83a 8.25% Immediate 90-91	228,404	XXX	228,404	XXX	
0200029. 83a 8.00% Immediate 87	504,894	XXX	504,894	XXX	
0200030. 83a 7.50% Immediate 85-92	473,650,751	XXX	473,650,751	XXX	
0200031. 83a 7.00% Immediate 93	18,674,915	XXX	18,674,915	XXX	
0200032. 83a 6.50% Immediate 86, 94	3,673,956	XXX	3,673,956	XXX	
0200033. a2000 6.50% Immediate 02	277,738	XXX	277,738	XXX	
0200034. a2000 6.00% Immediate 03	2,044,861	XXX	2,044,861	XXX	
0200035. a2000 5.50% Immediate 07-08	85,396,858	XXX	85,396,858	XXX	
0200036. a2000 5.25% Immediate 06	30,849,043	XXX	30,849,043	XXX	
0200037. a2000 5.05% Immediate 04	9,396,796	XXX	9,396,796	XXX	
0200038. a2000 5.00% Immediate 09	72,940,732	XXX	72,940,732	XXX	
0200039. a2000 4.95% Immediate 05	18,866,823	XXX	18,866,823	XXX	
0200040. a2000 4.25% Immediate 10	113,789,511	XXX	113,789,511	XXX	
0200041. a2000 4.00% Immediate 14 NB	107,830,256	XXX	107,830,256	XXX	
0200042. a2000 3.95% Immediate 11	82,513,053	XXX	82,513,053	XXX	
0200043. a2000 3.50% Immediate 12-13	129,770,563	XXX	129,770,563	XXX	
0299997. Totals (Gross)	2,120,454,684	XXX	2,115,526,073	XXX	4,928,611
0299998. Reinsurance ceded	5,230,103	XXX	5,230,103	XXX	
0299999. Annuities: Totals (Net)	2,115,224,581	XXX	2,110,295,970	XXX	4,928,611
0300001. 83a 8.50% Immediate 88-89	570,523		570,523		
0300002. 83a 8.25% Immediate 90-91	283,308		283,308		
0300003. 83a 8.00% Immediate 87	564,611		564,611		
0300004. 83a 7.75% Immediate 92	291,516		291,516		
0300005. 83a 7.25% Immediate 95	350,000		350,000		
0300006. 83a 7.00% Immediate 93	67,397		67,397		
0300007. 83a 6.75% Immediate 96-97	1,559,361		1,559,361		
0300008. 83a 6.50% Immediate 94	79,463		79,463		
0300009. a2000 7.00% Immediate 00	367,972		367,972		
0300010. a2000 6.75% Immediate 01	183,932		183,932		
0300011. a2000 6.50% Immediate 02	192,222		192,222		
0300012. a2000 6.25% Immediate 98-99	223,098		223,098		
0300013. a2000 6.00% Immediate 03	770,256		770,256		
0300014. a2000 4.80% Immediate 07	1,484,645		1,484,645		
0300015. a2000 4.70% Immediate 08	734,242		734,242		
0300016. a2000 4.60% Immediate 06	446,725		446,725		
0300017. a2000 4.50% Immediate 09	1,315,627		1,315,627		
0300018. a2000 4.20% Immediate 10	4,798,757		4,798,757		
0300019. a2000 4.00% Immediate 04-05	1,100,917		1,100,917		
0300020. a2000 3.50% Immediate 14 NB	6,511,894		6,511,894		
0300021. a2000 3.25% Immediate 11, 13	9,348,473		9,348,473		
0300022. a2000 2.95% Immediate 12, 14 NB	5,000,764		5,000,764		
0399997. Totals (Gross)	36,245,703	0	36,245,703	0	0
0399998. Reinsurance ceded	0				
0399999. SCWLC: Totals (Net)	36,245,703	0	36,245,703	0	0
0400001. UNEARNED PREMIUM	8		8		
0499997. Totals (Gross)	8	0	8	0	0
0499998. Reinsurance ceded	0				
0499999. Accidental Death Benefits: Totals (Net)	8	0	8	0	0
0500001. 58 CSO 52 DB 3%	153		153		
0599997. Totals (Gross)	153	0	153	0	0
0599998. Reinsurance ceded	0				
0599999. Disability-Active Lives: Totals (Net)	153	0	153	0	0
0699998. Reinsurance ceded	0				

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE Integrity Life Insurance Company

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total	Industrial	Ordinary	Credit (Group and Individual)	Group
0699999. Disability-Disabled Lives: Totals (Net)	0	0	0	0	0
0799998. Reinsurance ceded	0				
0799999. Miscellaneous Reserves: Totals (Net)	0	0	0	0	0
9999999. Totals (Net) - Page 3, Line 1	2,396,370,961	0	2,379,578,659	0	16,792,302

EXHIBIT 5 - INTERROGATORIES

1.1

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

Yes [] No [X]

1.2

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

2.1

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

Yes [] No [X]

2.2

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

3.

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

Yes [X] No []

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

4.

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

Yes [] No [X]

If so, state:
4.1 Amount of insurance?\$.....

4.2 Amount of reserve?\$.....

4.3 Basis of reserve:

4.4 Basis of regular assessments:

4.5 Basis of special assessments:

4.6 Assessments collected during the year\$.....

5.

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

6.

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

Yes [X] No []

6.1

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

201,215,134

6.2

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

\$.....

243,091,900

Attach statement of methods employed in their valuation.

7.

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

Yes [] No [X]

7.1

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

\$.....

7.2

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

7.3

State the amount of reserves established for this business:

\$.....

7.4

Identify where the reserves are reported in the blank:

8.

Does the reporting entity have any Contingent Deferred Annuity contracts or agreements in effect as of December 31 of the current year?

Yes [] No [X]

8.1

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

\$.....

8.2

State the amount of reserves established for this business:

\$.....

8.3

Identify where the reserves are reported in the blank:

9.

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

Yes [X] No []

9.1

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

\$.....

254,604,941

9.2

State the amount of reserves established for this business:

\$.....

(2,002,190)

9.3

Identify where the reserves are reported in the blank:

Exhibit 5 - Annuities

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

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

Exhibit 6 - Aggregate Reserves for Accident and Health Contracts

N O N E

EXHIBIT 7 - DEPOSIT TYPE CONTRACTS

	1	2	3	4	5	6
	Total	Guaranteed Interest Contracts	Annuities Certain	Supplemental Contracts	Dividend Accumulations or Refunds	Premium and Other Deposit Funds
1. Balance at the beginning of the year before reinsurance	292,380,327	0	229,089,731	61,142,013	0	2,148,583
2. Deposits received during the year	57,005,897		37,629,830	18,073,749		1,302,318
3. Investment earnings credited to the account	12,021,346		10,330,259	1,679,897		11,190
4. Other net change in reserves	0					
5. Fees and other charges assessed	0					
6. Surrender charges	0					
7. Net surrender or withdrawal payments	63,090,539		47,277,054	14,608,853		1,204,632
8. Other net transfers to or (from) Separate Accounts	0					
9. Balance at the end of current year before reinsurance (Lines 1+2+3+4-5-6-7-8)	298,317,031	0	229,772,766	66,286,806	0	2,257,459
10. Reinsurance balance at the beginning of the year	0	0	0	0	0	0
11. Net change in reinsurance assumed	0					
12. Net change in reinsurance ceded	0					
13. Reinsurance balance at the end of the year (Lines 10+11-12)	0	0	0	0	0	0
14. Net balance at the end of current year after reinsurance (Lines 9 + 13)	298,317,031	0	229,772,766	66,286,806	0	2,257,459

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE Integrity Life Insurance Company

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 1 - Liability End of Current Year

		1	2	Ordinary			6	Group		Accident and Health		
				3	4	5		7	8	9	10	11
		Total	Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other
1.	Due and unpaid:											
	1.1 Direct	602			602							
	1.2 Reinsurance assumed	0										
	1.3 Reinsurance ceded	0										
	1.4 Net	602	0	0	602	0	0	0	0	0	0	0
2.	In course of settlement:											
	2.1 Resisted											
	2.11 Direct	0										
	2.12 Reinsurance assumed	0										
	2.13 Reinsurance ceded	0										
	2.14 Net	0	0	(b) 0	(b) 0	0	(b) 0	(b) 0	0	0	0	0
	2.2 Other											
	2.21 Direct	0										
	2.22 Reinsurance assumed	0										
	2.23 Reinsurance ceded	0										
	2.24 Net	0	0	(b) 0	(b) 0	0	(b) 0	(b) 0	0	(b) 0	(b) 0	(b) 0
3.	Incurred but unreported:											
	3.1 Direct	289,000		191,000	98,000							
	3.2 Reinsurance assumed	0		0	0							
	3.3 Reinsurance ceded	46,000		40,000	6,000							
	3.4 Net	243,000	0	(b) 151,000	(b) 92,000	0	(b) 0	(b) 0	0	(b) 0	(b) 0	(b) 0
4.	TOTALS											
	4.1 Direct	289,602	0	191,000	98,602	0	0	0	0	0	0	0
	4.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
	4.3 Reinsurance ceded	46,000	0	40,000	6,000	0	0	0	0	0	0	0
	4.4 Net	243,602	(a) 0	(a) 151,000	92,602	0	0	(a) 0	0	0	0	0

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

(b) Include only portion of disability and accident and health claim liabilities applicable to assumed "accrued" benefits. Reserves (including reinsurance assumed and net of reinsurance ceded) for unaccrued benefits for Ordinary Life Insurance \$ _____

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

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

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE Integrity Life Insurance Company

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 2 - Incurred During the Year

	1 Total	2 Industrial Life (a)	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance (b)	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance (c)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Settlements During the Year:											
1.1 Direct	195,886,824		12,264,803	179,619,632	4,002,389						
1.2 Reinsurance assumed	120,000			120,000							
1.3 Reinsurance ceded	50,255,023		4,882,724	45,372,299							
1.4 Net (d)	145,751,801	0	7,382,079	134,367,333	4,002,389	0	0	0	0	0	0
2. Liability December 31, current year from Part 1:											
2.1 Direct	289,602	0	191,000	98,602	0	0	0	0	0	0	0
2.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
2.3 Reinsurance ceded	46,000	0	40,000	6,000	0	0	0	0	0	0	0
2.4 Net	243,602	0	151,000	92,602	0	0	0	0	0	0	0
3. Amounts recoverable from reinsurers December 31, current year	11,501,101		1,017,445	10,483,656							
4. Liability December 31, prior year:											
4.1 Direct	310,000	0	206,000	104,000	0	0	0	0	0	0	0
4.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
4.3 Reinsurance ceded	210,000	0	203,000	7,000	0	0	0	0	0	0	0
4.4 Net	100,000	0	3,000	97,000	0	0	0	0	0	0	0
5. Amounts recoverable from reinsurers December 31, prior year	11,159,663		265,942	10,893,721							
6. Incurred Benefits											
6.1 Direct	195,866,426	0	12,249,803	179,614,234	4,002,389	0	0	0	0	0	0
6.2 Reinsurance assumed	120,000	0	0	120,000	0	0	0	0	0	0	0
6.3 Reinsurance ceded	50,432,461	0	5,471,227	44,961,234	0	0	0	0	0	0	0
6.4 Net	145,553,965	0	6,778,576	134,773,000	4,002,389	0	0	0	0	0	0

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

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

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

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

EXHIBIT OF NON-ADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)	0	0	0
2. Stocks (Schedule D):			
2.1 Preferred stocks	0	0	0
2.2 Common stocks	0	0	0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens	0	0	0
3.2 Other than first liens.....			0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company			0
4.2 Properties held for the production of income.....			0
4.3 Properties held for sale			0
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA)	0	0	0
6. Contract loans	0	0	0
7. Derivatives (Schedule DB)	0		0
8. Other invested assets (Schedule BA)	0	0	0
9. Receivables for securities	0	0	0
10. Securities lending reinvested collateral assets (Schedule DL)	0	0	0
11. Aggregate write-ins for invested assets	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	0	0	0
13. Title plants (for Title insurers only)			0
14. Investment income due and accrued	0	0	0
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection			0
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due			0
15.3 Accrued retrospective premiums			0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers	0	0	0
16.2 Funds held by or deposited with reinsured companies			0
16.3 Other amounts receivable under reinsurance contracts	0		0
17. Amounts receivable relating to uninsured plans			0
18.1 Current federal and foreign income tax recoverable and interest thereon			0
18.2 Net deferred tax asset	18,659,544	7,544,094	(11,115,450)
19. Guaranty funds receivable or on deposit	0	0	0
20. Electronic data processing equipment and software			0
21. Furniture and equipment, including health care delivery assets			0
22. Net adjustment in assets and liabilities due to foreign exchange rates			0
23. Receivables from parent, subsidiaries and affiliates	0	0	0
24. Health care and other amounts receivable	171,654	21,897	(149,757)
25. Aggregate write-ins for other than invested assets	0	0	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	18,831,198	7,565,991	(11,265,207)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0
28. Total (Lines 26 and 27)	18,831,198	7,565,991	(11,265,207)
DETAILS OF WRITE-INS			
1101.		0	0
1102.		0	0
1103.		0	0
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	0	0	0
2501.		0	0
2502.		0	0
2503.		0	0
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE Integrity Life Insurance Company

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies

A. Accounting Practices

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

The Department recognizes only statutory accounting practices prescribed or permitted by the state of Ohio for determining and reporting the financial condition and results of operations of an insurance company. The National Association of Insurance Commissioners' (NAIC) *Accounting Practices and Procedures* manual, (NAIC SAP) has been adopted as a component of prescribed or permitted practices by the state of Ohio. The Department has the right to permit other specific practices that deviate from prescribed practices. There are no differences between the Company's net income and capital and surplus following NAIC SAP or practices prescribed and permitted by the state of Ohio.

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

	State of Domicile	2014	2013
NET INCOME			
(1) State basis (Page 4, Line 35, Columns 1 & 2)	OH	56,960,330	42,155,201
(2) State Prescribed Practices that increase/(decrease) NAIC SAP			
(3) State Permitted Practices that increase/(decrease) NAIC SAP			
(4) NAIC SAP (1-2-3-4)	OH	56,960,330	42,155,201
SURPLUS			
(5) State basis (Page 3, Line 38, Columns 1 & 2)	OH	663,788,131	668,022,386
(6) State Prescribed Practices that increase/(decrease) NAIC SAP			
(7) State Permitted Practices that increase/(decrease) NAIC SAP			
(8) NAIC SAP (5-6-7-8)	OH	663,788,131	668,022,386

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

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

C. Accounting Policy

Life premiums are recognized as income over the premium-paying period of the related policies. Annuity considerations are recognized as revenue when received. Amounts received on deposit-type contracts are entered directly as a liability when received. Expenses incurred in connection with acquiring new insurance business, including acquisition costs such as sales commissions, are charged to operations as incurred.

In addition, the Company uses the following accounting policies:

- (1) Short-term investments are stated at amortized cost.
- (2) Bonds not backed by other loans are stated at either amortized cost using the interest method or the lower of amortized cost or fair market value.
- (3) Common stocks of life insurance subsidiaries are carried at statutory equity. Unaffiliated common stocks are stated at fair market value. Common stocks of non-life subsidiaries and non-life affiliates in which the Company has an interest of 10% or more are carried on the GAAP equity basis.
- (4) Preferred stocks are stated at either cost or the lower of cost or fair market value.
- (5) Mortgage loans on real estate are stated at the aggregate unpaid principal balance plus unamortized premium less unaccrued discount.
- (6) Loan-backed and structured securities are stated at amortized cost, except those with an initial NAIC designation of 6, which are stated at the lower of amortized cost or fair value. Loan-backed and structured securities with an initial NAIC designation of 6 could have a final designation of 1 through 5 as determined by the SVO financial modeling process or the SVO modified filing exempt process. The retrospective adjustment method is used to determine amortized cost for all loan-backed and structured securities, except for those which an other-than-temporary impairment has been recognized, which use the prospective adjustment method to determine amortized cost.
- (7) The Company owns 100% of the capital stock of National Integrity, which is stated at statutory equity.
- (8) The Company has investments in private equity and limited liability companies. The Company carries these interests based on the underlying GAAP equity of the investee. Undistributed earnings allocated to the Company are reported in the change in net unrealized capital gains or losses. Distributions from earnings of the entity are reported as net investment income when received. Because of the indirect nature of these investments, there is an inherent reduction in transparency and liquidity and increased complexity in valuing the underlying investments. As a result, these investments are actively managed by Company management via detailed evaluation of the investment performance relative to risk.
- (9) The Company utilizes customized call options to hedge the S&P 500 and Goldman Sachs Multi-Asset Class index exposure embedded in equity indexed annuities. The Company purchases and writes call options to correlate with changes in the annuity features due to movements in the S&P 500 and the Goldman Sachs Multi-Asset Class index. At the beginning of these contracts, a premium is either paid or received for transferring the related risk. The Company retains basis risk and risk associated with actual versus expected assumptions for mortality and lapse rates. The call options are not designated as a hedge for accounting purposes and are carried at fair value on the balance sheet with changes in fair value recorded in surplus. The related gains and losses from terminations or expirations are recorded in realized capital gains and losses.
- (10) Anticipated investment income is not a factor in calculating deficiency reserves.
- (11) The Company had no accident and health contracts on its books during the statement periods.
- (12) The Company does not own capitalizable assets. Therefore, the Company does not have a capitalization policy.

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE Integrity Life Insurance Company

NOTES TO FINANCIAL STATEMENTS

- (13) The Company has no pharmaceutical rebate receivables on its books during the statement periods.
- (14) The Company monitors investments to determine if there has been an other-than-temporary decline in fair value. Factors management considers for each identified security include the following:
- the length of time and the extent to which the fair value is below the book/adjusted carry value;
 - the financial condition and near term prospects of the issuer, including specific events that may affect its operations;
 - for equity securities and debt securities with credit related declines in fair value, the Company's intent and ability to hold the security long enough for it to recover its value to book/adjusted carry value;
 - for debt securities with interest related declines in fair value, the Company's intent to sell the security before recovery of its book/adjusted carry value;
 - for loan-backed securities, the Company's intent and ability to hold the security long enough for it to recover its value to book/adjusted carry value;
 - for loan-backed securities, the Company's intent to sell the security before recovery of its book/adjusted carry value.
- If the decline is judged to be other-than-temporary, an impairment charge is recorded as a net realized capital loss in the period the determination is made.

2. Accounting Changes and Correction of Errors

The Company did not make any accounting changes in 2014 or 2013.

3. Business Combinations and Goodwill. None.

4. Discontinued Operations. None.

5. Investments

A. Mortgage Loans, including Mezzanine Real Estate Loans

(1) The minimum and maximum lending rates for mortgage loans issued during 2014 were:

Farm Loans	None
City Loans	4.84% and 5.15%
Purchase money mortgages	None
Mezzanine Loans	None

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

	Current Year	Prior Year
(3) Taxes, assessments and any amounts advanced and not included in the mortgage loan total	0	0

(4) Age Analysis of Mortgage Loans

	Farm	Residential		Commercial		Mezzanine	Total
		Insured	All Other	Insured	All Other		
a.Current Year							
1. Recorded Investment (All)							
(a) Current					78,929,362	2,571,000	81,500,362
(b) 30 – 59 Days Past Due							0
(c) 60 – 89 Days Past Due							0
(d) 90 – 179 Days Past Due							0
(e) 180+ Days Past Due							0
2. Accruing Interest 90 – 179 Days Past Due							
(a) Recorded Investment							0
(b) Interest Accrued							0
3. Accruing Interest 180+ Days Past Due							
(a) Recorded Investment							0
(b) Interest Accrued							0
4. Interest Reduced							
(a) Recorded Investment							0
(b) Number of Loans							0
(c) Percent Reduced							
b.Prior Year							
1. Recorded Investment							
(a) Current					40,183,277	2,571,000	42,754,277
(b) 30 – 59 Days Past Due							0
(c) 60 – 89 Days Past Due							0
(d) 90 – 179 Days Past Due							0
(e) 180+ Days Past Due							0
2. Accruing Interest 90 – 179 Days Past Due							
(a) Recorded Investment							0
(b) Interest Accrued							0
3. Accruing Interest 180+ Days Past Due							
(a) Recorded Investment							0
(b) Interest Accrued							0
4. Interest Reduced							
(a) Recorded Investment							0
(b) Number of Loans							0
(c) Percent Reduced	0.000	0.000	0.000	0.000	0.000	0.000	0.000

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE Integrity Life Insurance Company

NOTES TO FINANCIAL STATEMENTS

(5) Investment in Impaired Loans With or Without Allowance for Credit Losses:

	Farm	Residential		Commercial		Mezzanine	Total
		Insured	All Other	Insured	All Other		
a.Current Year							
1. With Allowance for Credit Losses ..							.0
2. No Allowance for Credit Losses ....							.0
b.Prior Year							
1. With Allowance for Credit Losses ..							.0
2. No Allowance for Credit Losses ....							.0

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

	Farm	Residential		Commercial		Mezzanine	Total
		Insured	All Other	Insured	All Other		
a.Current Year							
1. Average Recorded Investment .....							.0
2. Interest Income Recognized .....							.0
3. Recorded Investments on Nonaccrual Status .....							.0
4. Amount of Interest Income Recognized Using a Cash-Basis Method of Accounting .....							.0
b.Prior Year							
1. Average Recorded Investment .....							.0
2. Interest Income Recognized .....							.0
3. Recorded Investments on Nonaccrual Status .....							.0
4. Amount of Interest Income Recognized Using a Cash-Basis Method of Accounting .....							.0

(7) Allowance for Credit Losses:

	Current Year	Prior Year
a) Balance at beginning of period	0	.0
b) Additions charged to operations		
c) Direct write-downs charged against the allowances		
d) Recoveries of amounts previously charged off		
e) Balance at end of period	0	.0

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

- B. Debt Restructuring. None.
- C. Reverse Mortgages. None.
- D. Loan-Backed Securities

(1) Prepayment assumptions are derived from Bloomberg and broker dealer prepayment models or from empirical data.

(2) The Company had no other-than-temporary impairments on loan-backed and structured securities for the year ended December 31, 2014, due to the intent to sell the security or the inability or lack of intent to retain the investment in the security for a period of time sufficient to recover the amortized cost basis of the security.

(3) The following is a list of each loan-backed and structured security with a recognized other-than-temporary impairment, for the year ended December 31, 2014, as the present value of future cash flows expected to be collected is less than the amortized cost basis of the securities:

1	2	3	4	5	6	7
CUSIP	Book/Adjusted Carrying Value Amortized Cost Before Current Period OTTI	Present Value of Projected Cash Flows	Recognized Other-Than-Temporary Impairment	Amortized Cost After Other-Than-Temporary Impairment	Fair Value at time of OTTI	Date of Financial Statement Where Reported
3622MP-AP-3	511,250	438,569	72,681	438,569	289,328	..06/30/2014
173100-AR-9	1,266,109	1,153,375	112,734	1,153,375	657,575	..09/30/2014
525200-AG-9	2,149,031	2,063,270	85,761	2,063,270	1,986,283	..09/30/2014
759950-GV-4	3,109,057	2,905,794	203,263	2,905,794	2,691,129	..09/30/2014
3622MP-AP-3	272,813	241,080	31,733	241,080	184,171	..12/31/2014
Total	XXX	XXX	506,172	XXX	XXX	XXX

(4) The following is an aggregate total of all impaired loan-backed securities (fair value is less than cost or amortized cost) for which an other-than-temporary impairment has not been recognized in earnings as a realized loss, including securities with a recognized other-than-temporary impairment for non-interest related declines when a non-recognized interest related impairment remains as of December 31, 2014:

a.The aggregate amount of unrealized losses:	
1. Less than 12 Months	2,314,347
2. 12 Months or Longer	3,073,788
b.The aggregate related fair value of securities with unrealized losses:	
1. Less than 12 Months	77,590,754
2. 12 Months or Longer	78,869,118

(5) See Note 1C (14) for the factors management considers when evaluating for an other-than-temporary decline in fair value.

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE Integrity Life Insurance Company

NOTES TO FINANCIAL STATEMENTS

E. Repurchase Agreements and/or Securities Lending Transactions

At December 31, 2014, the Company has loaned \$65.3 million and \$43.3 million (fair value) in the general and separate account, respectively, of various debt securities, preferred stocks and common stocks as part of a securities lending program administered by Deutsche Bank. At December 31, 2013, the Company had loaned \$67.1 million and \$58.4 million (fair value) in the general and separate account, respectively, of various debt securities, preferred stocks and common stocks as part of a securities lending program administered by Deutsche Bank. The Company maintains effective control over all loaned securities and, therefore, continues to report such securities as invested assets in the balance sheets.

There is no difference in the policy and procedures for the separate account. In addition, collateral for separate account securities lent is held in the general account with a corresponding payable and receivable between the general and separate accounts. The corresponding payable and receivable is included in the due to/from general account/separate account line on the balance sheets and was \$44.1 million and \$59.6 million at December 31, 2014 and 2013, respectively.

(1) The Company requires at the initial transaction that the fair value of the cash collateral received must be equal to 102% of the fair value of the loaned securities. The Company monitors the ratio of the fair value of the collateral to loaned securities to ensure it does not fall below 100%. If the fair value of the collateral falls below 100% of the fair value of the securities loaned, the Company non-admits that portion of the loaned security. At December 31, 2014 and 2013, the Company did not non-admit any portion of the loaned securities.

(2) Not Applicable.

(3) Collateral Received

A.Aggregate Amount Collateral Received

(1)
Fair Value

1.Repurchase Agreement

(a) Open	
(b) 30 Days or Less	
(c) 31 to 60 Days	
(d) 61 to 90 Days	
(e) Greater Than 90 Days	
(f) Subtotal	0
(g) Securities Received	
(h) Total Collateral Received	0

2.Securities Lending

(a) Open	110,553,172
(b) 30 Days or Less	
(c) 31 to 60 Days	
(d) 61 to 90 Days	
(e) Greater Than 90 Days	
(f) Subtotal	110,553,172
(g) Securities Received	
(h) Total Collateral Received	110,553,172

3.Dollar Repurchase Agreement

(a) Open	
(b) 30 Days or Less	
(c) 31 to 60 Days	
(d) 61 to 90 Days	
(e) Greater Than 90 Days	
(f) Subtotal	0
(g) Securities Received	
(h) Total Collateral Received	0

B. The fair value of that collateral and of the portion of that collateral that it has sold or repledged is \$110.6 million.

C. The Company receives cash collateral in an amount in excess of the fair value of the securities lent. The Company reinvests the cash collateral primarily in investment-grade debt securities and cash equivalents.

(4) The Company reports all collateral on the balance sheet with an offsetting liability recognized for the obligation to return the collateral. Collateral for the securities lending program is either managed by an affiliated agent of the Company or is managed by Deutsche Bank, an unaffiliated agent. Collateral managed by an affiliated agent is invested primarily in investment-grade debt securities and cash equivalents and is included in the applicable amount on the balance sheets because the funds are available for the general use of the Company. Collateral managed by an unaffiliated agent is invested in cash equivalents and is included in securities lending reinvested collateral assets on the balance sheet at December 31, 2014 and 2013.

(5) Collateral Reinvestment

A.Aggregate Amount Collateral Reinvested

(1)
Amortized Cost

(2)
Fair Value

1.Repurchase Agreement

(a) Open		
(b) 30 Days or Less		
(c) 31 to 60 Days		
(d) 61 to 90 Days		
(e) 91 to 120 Days		
(f) 121 to 180 Days		
(g) 181 to 365 Days		
(h) 1 to 2 years		
(i) 2 to 3 years		
(j) Greater than 3 years		
(k) Subtotal	0	0
(l) Securities Received		
(m) Total Collateral Reinvested	0	0

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE Integrity Life Insurance Company

NOTES TO FINANCIAL STATEMENTS

2.Securities Lending

(a) Open		
(b) 30 Days or Less	37,661,894	37,658,622
(c) 31 to 60 Days	10,211,561	10,210,020
(d) 61 to 90 Days	9,736,130	9,731,528
(e) 91 to 120 Days	6,206,223	6,199,763
(f) 121 to 180 Days	611,156	610,147
(g) 181 to 365 Days	20,036,787	20,005,991
(h) 1 to 2 years	1,000,362	999,601
(i) 2 to 3 years		
(j) Greater than 3 years	25,137,500	25,137,500
(k) Subtotal	110,601,613	110,553,172
(l) Securities Received		
(m) Total Collateral Reinvested	110,601,613	110,553,172

3.Dollar Repurchase Agreement

(a) Open		
(b) 30 Days or Less		
(c) 31 to 60 Days		
(d) 61 to 90 Days		
(e) 91 to 120 Days		
(f) 121 to 180 Days		
(g) 181 to 365 Days		
(h) 1 to 2 years		
(i) 2 to 3 years		
(j) Greater than 3 years		
(k) Subtotal	0	0
(l) Securities Received		
(m) Total Collateral Reinvested	0	0

B. At December 31, 2014, all of the collateral held for the securities lending program was invested in tradable securities that could be sold and used to pay for the \$111.1 million in collateral calls that could come due under a worst-case scenario.

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

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

F. Real Estate. None.

G. Low Income Housing Tax Credit Property Investments.

- (1) There are 12 years of unexpired tax credits remaining. The required holding period is 18 years.
- (2) The reviews are annual regulatory reviews which are in place to ensure each property qualifies for the tax credits.
- (3) The Company's investments in low income housing tax credit properties do not exceed 10% of admitted assets.
- (4) The Company did not recognize any impairment during the statement periods.
- (5) There were no write-downs or reclassifications made during the year due to the forfeiture or ineligibility of tax credits, etc.

H. Restricted Assets

(1) Restricted Assets (Including Pledged)

Restricted Asset Category	Gross Restricted							8	Percentage	
	Current Year					6	7		9	10
	1	2	3	4	5					
	Total General Account (G/A)	G/A Supporting S/A Activity (a)	Total Separate Account (S/A) Restricted Assets	S/A Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)	Total Current Year Admitted Restricted	Gross Restricted to Total Assets	Admitted Restricted to Total Admitted Assets
a. Subject to contractual obligation for which liability is not shown					0	0	0		0.000	0.000
b. Collateral held under security lending agreements					0	0	0		0.000	0.000
c. Subject to repurchase agreements					0	0	0		0.000	0.000
d. Subject to reverse repurchase agreements					0	0	0		0.000	0.000
e. Subject to dollar repurchase agreements					0	0	0		0.000	0.000
f. Subject to dollar reverse repurchase agreements					0	0	0		0.000	0.000
g. Placed under option contracts					0	0	0		0.000	0.000
h. Letter stock or securities restricted as to sale – excluding FHLB capital stock					0	0	0		0.000	0.000
i. FHLB capital stock					0	0	0		0.000	0.000
j. On deposit with states	5,458,036				5,458,036	5,452,612	5,424	5,458,036	0.089	0.089
k. On deposit with other regulatory bodies					0	0	0		0.000	0.000
l. Pledged collateral to FHLB (including assets backing funding agreements)					0	0	0		0.000	0.000
m. Pledged as collateral not captured in other categories					0	1,963,080	(1,963,080)		0.000	0.000
n. Other restricted assets					0	0	0		0.000	0.000
o. Total Restricted Assets	5,458,036	0	0	0	5,458,036	7,415,692	(1,957,656)	5,458,036	0.089	0.089

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE Integrity Life Insurance Company

NOTES TO FINANCIAL STATEMENTS

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

	Gross Restricted							8	Percentage	
	Current Year					6	7		9	10
	1	2	3	4	5					
	Total General Account (G/A)	G/A Supporting S/A Activity (a)	Total Separate Account (S/A) Restricted Assets	S/A Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)		Total Current Year Admitted Restricted	Gross Restricted to Total Assets	Admitted Restricted to Total Admitted Assets
Description of Assets										
Cash Collateral to cover written put options					0	1,963,080	(1,963,080)		0.000	0.000
Total	0	0	0	0	0	1,963,080	(1,963,080)	0	0.000	0.000

(a) Subset of column 1

(b) Subset of column 3

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

	Gross Restricted							8	Percentage	
	Current Year					6	7		9	10
	1	2	3	4	5					
	Total General Account (G/A)	G/A Supporting S/A Activity (a)	Total Separate Account (S/A) Restricted Assets	S/A Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)	Total Current Year Admitted Restricted	Gross Restricted to Total Assets	Admitted Restricted to Total Admitted Assets
Description of Assets										
.....
.....
Total	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0.000	.....0.000

(a) Subset of column 1

(b) Subset of column 3

I. Working Capital Finance Investments. None.

J. Offsetting and Netting of Assets and Liabilities

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

	Gross Amount Recognized	Amount Offset	Net Amount Presented on Financial Statements
(1) Assets			
Derivative Instrument	1,831,060	0	1,831,060

	Gross Amount Recognized	Amount Offset	Net Amount Presented on Financial Statements
(2) Liabilities			
Derivative Instrument	(632,332)	0	(632,332)

K. Structured Notes

Integrity General

CUSIP Identification	Actual Cost	Fair Value	Book/Adjusted Carrying Value	Mortgage-Referenced Security (Y/N)
111021-AE-1	2,165,540	3,140,102	2,150,002	NO
25156P-AC-7	4,088,550	5,908,632	4,176,479	NO
35177P-AL-1	8,742,187	13,347,093	8,671,022	NO
Total	14,996,277	22,395,827	14,997,503	XXX

Integrity Separate

CUSIP Identification	Actual Cost	Fair Value	Book/Adjusted Carrying Value	Mortgage-Referenced Security (Y/N)
25156P-AC-7	2,050,480	2,954,316	2,059,480	NO
749770-AQ-6	1,600,000	2,059,200	1,600,000	NO
Total	3,650,480	5,013,516	3,659,480	XXX

6. Joint Ventures, Partnerships and Limited Liability Companies

A. The Company has no investments in joint ventures, partnerships or limited liability companies that exceed 10% of its admitted assets.

B. The Company recognized the following impairment/write down for its investments in Limited Partnerships and limited liability companies during the statement period:

Description	Amount of Impairment
AUDAX MEZZANINE	\$ 135,504
CARLYLE RIVERSTONE FUND REN I L.P.	1,635,188
Total	\$ 1,770,692

7. Investment Income

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

All investment income due and accrued with amounts that are over 90 days past due with the exception of mortgage loans in default.

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

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

8. Derivative Instruments

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE Integrity Life Insurance Company

NOTES TO FINANCIAL STATEMENTS

The Company has entered into call options to hedge the S&P 500 and Goldman Sachs Multi-Asset index. The discussion of the accounting policies, risks, and objectives are shown in Note 1C. The net gain recognized in unrealized gains and losses during the reporting period related to the call options was \$165,931.

9. Income Taxes

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

1.	As of End of Current Period			12/31/2013			Change		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Ordinary	Capital	(Col. 1 + 2) Total	Ordinary	Capital	(Col. 4 + 5) Total	(Col. 1 - 4) Ordinary	(Col. 2 - 5) Capital	(Col. 7 + 8) Total
(a)Gross Deferred Tax Assets	54,300,598	5,567,708	59,868,306	54,643,040	715,797	55,358,837	(342,442)	4,851,911	4,509,469
(b)Statutory Valuation Allowance Adjustment			0			0	0	0	0
(c)Adjusted Gross Deferred Tax Assets (1a - 1b)	54,300,598	5,567,708	59,868,306	54,643,040	715,797	55,358,837	(342,442)	4,851,911	4,509,469
(d)Deferred Tax Assets Nonadmitted	18,659,544	0	18,659,544	7,544,094		7,544,094	11,115,450	0	11,115,450
(e)Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	35,641,054	5,567,708	41,208,762	47,098,946	715,797	47,814,743	(11,457,892)	4,851,911	(6,605,981)
(f)Deferred Tax Liabilities	9,936,176	18,110,837	28,047,013	8,979,524	25,797,983	34,777,507	956,652	(7,687,146)	(6,730,494)
(g)Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f) ...	25,704,878	(12,543,129)	13,161,749	38,119,422	(25,082,186)	13,037,236	(12,414,544)	12,539,057	124,513

2.	As of End of Current Period			12/31/2013			Change		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Ordinary	Capital	(Col. 1 + 2) Total	Ordinary	Capital	(Col. 4 + 5) Total	(Col. 1 - 4) Ordinary	(Col. 2 - 5) Capital	(Col. 7 + 8) Total
Admission Calculation Components									
SSAP No. 101									
(a)Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks. ...	11,961,749	1,200,000	13,161,749	12,709,934	327,302	13,037,236	(748,185)	872,698	124,513
(b)Adjusted Gross Deferred Tax Assets Expected To Be Realized (Excluding The Amount Of Deferred Tax Assets From 2(a) above) After Application of the Threshold Limitation. (The Lesser of 2(b)1 and 2(b)2 Below)			0			0	0	0	0
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date.			0			0	0	0	0
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold. ...	XXX	XXX	97,593,957	XXX	XXX	98,287,334	XXX	XXX	(693,377)
(c)Adjusted Gross Deferred Tax Assets (Excluding The Amount Of Deferred Tax Assets From 2(a) and 2(b) above) Offset by Gross Deferred Tax Liabilities. ...	23,679,305	4,367,708	28,047,013	34,389,012	388,495	34,777,507	(10,709,707)	3,979,213	(6,730,494)
(d)Deferred Tax Assets Admitted as the result of application of SSAP No. 101. Total (2(a) + 2(b) + 2(c))	35,641,054	5,567,708	41,208,762	47,098,946	715,797	47,814,743	(11,457,892)	4,851,911	(6,605,981)

3.	2014	2013
a.Ratio Percentage Used To Determine Recovery Period And Threshold Limitation Amount.	970.751	980.000
b.Amount Of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation In 2(b)2 Above.	76,110,993	80,825,154

4.	As of End of Current Period		12/31/2013		Change	
	(1)	(2)	(3)	(4)	(5)	(6)
	Ordinary	Capital	Ordinary	Capital	(Col. 1 - 3) Ordinary	(Col. 2 - 4) Capital
Impact of Tax Planning Strategies:						
(a)Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage.						
1. Adjusted Gross DTAs amount from Note 9A1(c)	54,300,598	5,567,708	54,643,040	715,797	(342,442)	4,851,911
2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	5.01	2.00	5.420	0.590	(0.410)	1.410
3. Net Admitted Adjusted Gross DTAs amount from Note 9A1(e).....	35,641,054	5,567,708	47,098,946	715,797	(11,457,892)	4,851,911
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies	7.28	2.91	6.270	0.680	1.010	2.230

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

B. Deferred tax liabilities are not recognized for the following amounts: As of December 31, 2014, the Company had a deferred tax liability balance of \$608,529 in its policyholder surplus account under the provisions of the Internal Revenue Code. This amount could become taxable to the extent that future shareholder dividends are paid from this account.

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE Integrity Life Insurance Company

NOTES TO FINANCIAL STATEMENTS

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

	(1) As of End of Current Period	(2) 12/31/2013	(3) (Col. 1 - 2) Change
1. Current Income Tax			
(a) Federal	8,390,084	11,634,532	(3,244,448)
(b) Foreign	169,570	18,792	150,778
(c) Subtotal	8,559,654	11,653,324	(3,093,670)
(d) Federal income tax on net capital gains	14,134,832	4,328,229	9,806,603
(e) Utilization of capital loss carry-forwards			0
(f) Other		(2,172,932)	2,172,932
(g) Federal and foreign income taxes incurred	22,694,486	13,808,621	8,885,865
2. Deferred Tax Assets:			
(a) Ordinary:			
(1) Discounting of unpaid losses			0
(2) Unearned premium reserve			0
(3) Policyholder reserves	45,247,263	43,131,480	2,115,783
(4) Investments	2,137,971	4,403,189	(2,265,218)
(5) Deferred acquisition costs	6,711,575	6,937,245	(225,670)
(6) Policyholder dividends accrual			0
(7) Fixed Assets			0
(8) Compensation and benefits accrual			0
(9) Pension accrual			0
(10) Receivables - nonadmitted			0
(11) Net operating loss carry-forward			0
(12) Tax credit carry-forward			0
(13) Other (including items <5% of total ordinary tax assets)	203,789	171,126	32,663
(99) Subtotal	54,300,598	54,643,040	(342,442)
(b) Statutory valuation allowance adjustment			0
(c) Nonadmitted	18,659,544	7,544,094	11,115,450
(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	35,641,054	47,098,946	(11,457,892)
(e) Capital:			
(1) Investments	5,567,708	715,797	4,851,911
(2) Net capital loss carry-forward			0
(3) Real estate			0
(4) Other (including items <5% of total ordinary tax assets)			0
(99) Subtotal	5,567,708	715,797	4,851,911
(f) Statutory valuation allowance adjustment			0
(g) Nonadmitted			0
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)	5,567,708	715,797	4,851,911
(i) Admitted deferred tax assets (2d + 2h)	41,208,762	47,814,743	(6,605,981)
3. Deferred Tax Liabilities:			
(a) Ordinary:			
(1) Investments	8,438,815	7,071,442	1,367,373
(2) Fixed assets			0
(3) Deferred and uncollected premium			0
(4) Policyholder reserves	1,393,438	1,823,941	(430,504)
(5) Other (including items <5% of total ordinary tax liabilities)	103,923	84,141	19,782
(99) Subtotal	9,936,176	8,979,524	956,652
(b) Capital:			
(1) Investments	18,110,837	25,797,983	(7,687,146)
(2) Real estate			0
(3) Other (including items <5% of total capital tax liabilities)			0
(99) Subtotal	18,110,837	25,797,983	(7,687,146)
(c) Deferred tax liabilities (3a99 + 3b99)	28,047,013	34,777,507	(6,730,494)
4. Net deferred tax assets/liabilities (2i - 3c)	13,161,749	13,037,236	124,513

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

	12/31/2014	Effective Tax Rate
Provision computed at statutory rate	\$ 28,572,388	35.00%
Dividends received deduction	(3,451,613)	-4.23%
Tax credits	(1,531,757)	-1.88%
Interest Maintenance Reserve Adj.	(3,736,924)	-4.58%
Other	(56,211)	-0.07%
Total statutory income taxes*	\$ 19,795,883	24.25%
Federal and foreign taxes incurred	\$ 22,694,486	27.80%
Change in net deferred income taxes	(2,898,604)	-3.55%
Total statutory income taxes	\$ 19,795,883	24.25%

*The 2014 presentation was changed to reconcile federal income taxes on total statutory income, inclusive of realized capital gains (losses), computed at the statutory rate to actual statutory income taxes. Prior to 2014, the presentation reconciled federal income taxes on net gain from operations after dividends to policyholders computed at the statutory rate to actual statutory income taxes.

	12/31/2013	Effective Tax Rate
Provision computed at statutory rate	\$ 12,303,291	35.00%
Dividends received deduction	(365,541)	-1.04%
Tax credits	(1,471,907)	-4.19%
Other	567,767	1.62%
Total statutory income taxes on operating income	\$ 11,033,610	31.39%
Federal and foreign taxes incurred	\$ 9,480,391	26.97%
Change in net deferred income taxes**	1,553,219	4.42%
Total statutory income taxes on operating income	\$ 11,033,610	31.39%

** Excludes change in net deferred income taxes on realized gains/losses of \$2,256,882 for the year ended December 31, 2013.

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NOTES TO FINANCIAL STATEMENTS

E. At December 31, 2014, the Company had \$0 of operating loss carry forwards.

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

2014	\$ 27,169,602
2013	\$ 13,375,882
2012	\$ 10,269,121

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

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

The Western and Southern Life Insurance Company (Western and Southern), parent of the Company, files a consolidated income tax return with its eligible subsidiaries, including the Company. The provision for federal income taxes is allocated to the Company using a separate return method based upon a written tax sharing agreement. Under the agreement, the benefits from losses of subsidiaries are retained by the subsidiary companies. Western and Southern pays all federal income taxes due for all members in the consolidated return. Western and Southern then immediately charges or reimburses, as the case may be, these members an amount consistent with the method described in the tax sharing agreement. At December 31, 2014, the Company has a payable of \$2,819,409 to Western and Southern on line 15.1 of page 3.

10. Information Concerning Parent, Subsidiaries and Affiliates

- A, B &
C. The Company paid a \$75.0 million dividend and a \$25.0 million dividend to Western and Southern in December 2014. The \$75.0 million dividend consisted of bonds at fair value. The \$25.0 million dividend was in the form of cash.
- The Company received a dividend of \$6.5 million from National Integrity Life Insurance Company in November 2014. The dividend was in the form of cash.
- D. The Company did not have any amounts receivable from parent, subsidiaries and affiliates as of December 31, 2014 or 2013. The Company had \$2.3 million and \$2.4 million payable to parent, subsidiaries and affiliates as of December 31, 2014 and 2013, respectively. The terms of the settlement generally require that these amounts be settled in cash within 30 days.
- E. The Company has not guaranteed any obligation of its affiliates as of December 31, 2014.
- F. Western and Southern performs certain administrative and special services, as well as provides facilities and equipment to the Company to assist with their business operations. These services, facilities and equipment include but are not limited to the following: accounting, actuarial, audit, tax and legal services, administrative support services such as payroll and personnel functions, policyholder services, underwriting and electronic data processing equipment. There are also a number of other service arrangements with affiliates where the provider renders specified services for a stated fee, including agreements for certain investment advisory services as well as marketing and product development. The charges for services, facilities and equipment are considered reasonable and in accordance with the requirements of applicable insurance law and regulations.
- G. See A above.
- H. The Company does not own any shares of an upstream affiliate either directly or through its subsidiaries.
- I. The Company does not have an investment in an SCA entity that exceeds 10% of the admitted assets of the insurer.
- J. The Company did not recognize any impairment write down for its investments in subsidiary, controlled or affiliated companies during the statement periods.
- K. Not applicable.
- L. Not applicable.

11. Debt

- A. The Company has no capital notes outstanding. The Company does not hold any dollar reverse repurchase agreements.
- B. FHLB (Federal Home Loan Bank) Agreements. None.

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

- A. Defined Benefit Plan
- The Company has no employee retirement plan. However, it contributes its share toward the retirement plans of Western and Southern.
- B. Not applicable.
- C. Not applicable.
- D. Not applicable.
- E. Defined Contribution Plan.
- The Company maintains Supplemental Executive Retirement Plans ("SERP") for former executives. The SERP liability as of December 31, 2014 and 2013 was \$313,402 and \$324,780, respectively.
- F. Multi-employer Plans. None.
- G. Consolidated/Holding Company Plans.
- The Company participates in a qualified, noncontributory defined benefit pension plan sponsored by Western and Southern, the parent company. The Company has no legal obligation for benefits under this plan. The parent company allocates amounts to the Company based on a rational allocation methodology. The Company's share of net expense for the qualified pension plan was \$0.7 million and \$0.7 million for 2014 and 2013.
- H. Postemployment Benefits and Compensated Absences. Not applicable.
- I. Impact of Medicare Modernization Act on Postretirement Benefits (INT 04-17). Not applicable.

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE Integrity Life Insurance Company
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13. Capital and Surplus, Shareholders' Dividend Restrictions and Quasi-Reorganizations

- (1) The Company has one class of common stock with a par value of \$2 per share. At December 31, 2014, the Company had 1,500,000 shares authorized, 1,500,000 shares issued and 1,500,000 shares outstanding.
- (2) The Company has no preferred stock outstanding.
- (3) The ability of the Company to pay dividends is limited by state insurance laws. Under Ohio insurance laws, the Company may pay dividends, without the approval of the Ohio Director of Insurance, only from earned surplus and those dividends may not exceed (when added to other dividends paid in the preceding 12 months) the greater of (i) 10% of the Company's surplus as of the prior December 31, or (ii) the Company's net income for the twelve month period ending the prior December 31.
- (4) The Company paid a \$75.0 million dividend to Western and Southern in December 2014. The dividend consisted of bonds at fair value.
The Company paid a \$25.0 million dividend to Western and Southern in December 2014. The dividend was in the form of cash.
- (5) Within the limitations of (3) above, there are no restrictions placed on the portion of company profits that may be paid as ordinary dividends to stockholders.
- (6) There were no restrictions placed on the Company's surplus.
- (7) There were no advances to surplus that had not been repaid.
- (8) There was no stock held by the Company, including stock of affiliated companies, for special purposes.
- (9) The Company does not hold any special surplus funds.
- (10) The portion of unassigned funds (surplus) represented or reduced by cumulative unrealized gains and losses are \$198,949,470.
- (11) There were no surplus debentures or similar item outstanding during the statement periods.
- (12) There have been no restatements of surplus due to quasi-reorganizations.
- (13) Not applicable.

14. Liabilities, Contingencies, and Assessments

A. Contingent Commitments

The Company has future commitments to joint ventures, limited partnerships and limited liability companies, excluding those related to Low Income Housing Tax Credits, in the amount of \$29,724,382.

The Company has future commitments to joint ventures, limited partnerships and limited liability companies investing in Low Income Housing Tax Credit properties in the amount of \$1,151,515.

B. Assessments

The Company is not aware of any material assessments.

C. Gain Contingencies

The Company is not aware of any gain contingencies.

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

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

E. Joint and Several Liabilities. None.

F. All Other Contingencies

The Company is currently being audited on behalf of multiple state treasurers and controllers concerning the identification, reporting and escheatment of unclaimed insurance policy benefits and other allegedly abandoned funds. The audits focus on identifying unreported death claims, matured annuities and retained asset accounts, and the use of the Social Security Death Master File to identify deceased insurance policy, annuity contract, and retained asset account holders. The Company has reached an agreement with numerous states regarding this audit activity that will result in outreach and payments to beneficiaries, escheatment of funds deemed abandoned under state laws, and accelerated escheatment of funds deemed abandoned pursuant to agreements with regulators. As of December 31, 2014, the Company does not have a recorded liability relating to these audits as the estimated losses are not considered to be material.

The Company is also currently the subject of multistate insurance department regulatory inquiries and examinations with a similar focus as the state treasurer and controller audits regarding processes and procedures for identifying deceased insurance policy, annuity contract, and retained asset account holders. The examination activity may result in (but is not necessarily limited to) required outreach and payments to beneficiaries, changes to procedures, and administrative contributions. The amount of loss, if any, that the Company may ultimately recognize as a result of these examinations cannot be reasonably estimated.

15. Leases

A. The Company did not have any material lease obligations at December 31, 2014.

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

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

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

A. Transfers of Receivables as Sales. None.

B. (1) See Note 5E for information regarding securities lending.

(2) Not applicable.

(3) Not applicable.

(4) Not applicable

(5) Not applicable.

(6) Not applicable.

(7) Not applicable.

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE Integrity Life Insurance Company

NOTES TO FINANCIAL STATEMENTS

20. Fair Value Measurements

A.

(1) Fair Value Measurements at December 31, 2014

Description for each class of asset or liability	(Level 1)	(Level 2)	(Level 3)	Total
a. Assets at fair value				
Bonds: RMBS	0	630,013	0	630,013
Common stock: Industrial & miscellaneous	194,775,694	0	0	194,775,694
Derivative assets: Options, purchased	0	1,831,060	0	1,831,060
Separate account assets*	728,104,895	2,205,492	0	730,310,387
Total assets at fair value	922,880,589	4,666,565	0	927,547,154

Description for each class of asset or liability	(Level 1)	(Level 2)	(Level 3)	Total
b. Liabilities at fair value				
Derivative liabilities: Options, written	0	(632,333)	0	(632,333)
Total liabilities at fair value	0	(632,333)	0	(632,333)

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

There were no significant transfers between Level 1 and Level 2 of the fair value hierarchy. See Note 20A(3) for the policy for determining when transfers between levels are recognized.

(2) Not applicable.

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

(4) Investments in Level 2 include NAIC rated 6 residential mortgage-backed securities representing subordinated tranches in securitization trusts containing residential mortgage loans originated during the period of 2005 to 2007. These securities are currently rated below investment grade. The Company determined fair value as of the balance sheet date through the use of third-party pricing services utilizing market observable inputs.

Derivative investments included in Level 2 consist of options. The fair values of these securities are determined through the use of third-party pricing services utilizing market observable inputs.

The fair value of common stock has been determined utilizing publicly quoted prices from third-party pricing services.

Assets held in separate accounts carried at fair value primarily include mutual funds and RMBS with an initial NAIC rating of 6. The fair values of these assets have been determined using the same aforementioned methodologies in the general account for common stock and RMBS, respectively.

B. Not applicable.

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

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Not Practicable (Carrying Value)
Bonds	2,728,061,017	2,504,961,519	5,520,063	2,595,742,265	126,798,689	
Common stock: Unaffiliated	194,775,694	194,775,694	194,775,694	0	0	
Preferred stock	5,708,478	5,663,697	0	5,708,478	0	
Mortgage loans	90,784,991	81,500,361	0	0	90,784,991	
Cash, cash equivalents, & short-term investments	53,735,063	53,752,257	53,735,063	0	0	
Other invested assets: Surplus notes	7,829,109	6,107,923	0	7,829,109	0	
Securities lending reinvested collateral assets	11,638,998	11,638,998	11,638,998	0	0	
Derivative assets	1,831,060	1,831,060	0	1,831,060	0	
Separate account assets	2,677,941,928	2,571,348,148	728,338,299	1,764,929,421	184,674,209	
Life and annuity reserves for investment-type contracts and deposit fund liabilities	(1,379,248,361)	(1,263,528,673)	0	0	(1,379,248,361)	
Derivative liabilities	(632,333)	(632,333)	0	(632,333)	0	
Securities lending liability	(66,957,422)	(66,957,422)	0	(66,957,422)	0	
Separate acct. liabilities*	(1,948,034,990)	(1,804,791,293)	0	0	(1,948,034,990)	

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

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

Debt Securities and Surplus Notes

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

Equity Securities

The fair values of actively traded equity securities have been determined utilizing publicly quoted prices obtained from third-party pricing services. The fair values of certain equity securities for which no publicly quoted prices are available have been determined through the use of third-party pricing services utilizing market observable inputs. Actively traded mutual funds are valued using the net asset values of the funds.

Mortgage Loans

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

Cash, Cash Equivalents and Short-Term Investments

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

Derivative Instruments

The fair values of free-standing derivative instruments, primarily call options, are determined through the use of third-party pricing services utilizing market observable inputs.

Securities Lending Reinvested Collateral Assets

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

Assets Held in Separate Accounts

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

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

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

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

Securities Lending Liability

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

Separate Account Liabilities

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

D. Not applicable.

21. Other Items

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

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

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

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

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

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

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

Integrity General Account	Actual Cost		Book/Adjusted Carrying Value (excluding interest)	Fair Value	Other Than Temporary Impairment Losses Recognized
a. Residential mortgage-backed securities	\$	12,905,763	\$ 12,910,970	\$ 21,466,201	\$ 203,263
b. Commercial mortgage-backed securities		-	-	-	-
c. Collateralized debt obligations		-	-	-	-
d. Structured securities		-	-	-	-
g. Total	\$	12,905,763	\$ 12,910,970	\$ 21,466,201	\$ 203,263

The percentage of book value of these debt securities that have underlying loans with primarily variable interest rates is 13.81%.

Integrity Separate Account	Actual Cost		Book/Adjusted Carrying Value (excluding interest)	Fair Value	Other Than Temporary Impairment Losses Recognized
a. Residential mortgage-backed securities	\$	9,948,985	\$ 9,872,501	\$ 9,725,299	\$ 163,061
b. Commercial mortgage-backed securities		-	-	-	-
c. Collateralized debt obligations		-	-	-	-
d. Structured securities		-	-	-	-
g. Total	\$	9,948,985	\$ 9,872,501	\$ 9,725,299	\$ 163,061

The percentage of book value of these debt securities that have underlying loans with primarily variable interest rates is 52.88%.

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NOTES TO FINANCIAL STATEMENTS

G. Retained Assets

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

22. Events Subsequent

The Company recognizes in the financial statements the effects of all subsequent events that provide additional evidence about conditions that existed at the Balance Sheet date. For non-recognized subsequent events that must be disclosed to keep the financial statements from being misleading, the Company is required to disclose the nature of the event as well as an estimate of its financial effect, or a statement that such an estimate cannot be made. Management has evaluated subsequent events through the issuance of these financial statements on February 25, 2015.

23. Reinsurance

A. Ceded Reinsurance Report

Section 1- General Interrogatories

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

Section 2- Ceded Reinsurance Report – Part A

- (1) Does the company have any reinsurance agreements in effect under which the reinsurer may unilaterally cancel any reinsurance for reasons other than for nonpayment of premium or other similar credits? Yes () No (☒)
 - a. If yes, what is the estimated amount of the aggregate reduction in surplus of a unilateral cancellation by the reinsurer as of the date of this statement, for those agreements in which cancellation results in a net obligation of the reporting entity to the reinsurer, and for which such obligation is not presently accrued? Where necessary, the reporting entity may consider the current or anticipated experience of the business reinsured in making this estimate
 - b. What is the total amount of reinsurance credits taken, whether as an asset or as a reduction of liability, for these agreements in this statement?
- (2) Does the reporting entity have any reinsurance agreements in effect such that the amount of losses paid or accrued through the statement date may result in a payment to the reinsurer of amounts that, in aggregate and allowing for offset of mutual credits from other reinsurance agreements with the same reinsurer, exceed the total direct premium collected under the reinsured policies? Yes () No (☒)

Section 3 – Ceded Reinsurance Report – Part B

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

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

C. The Company had no commutation of reinsurance reflected in income or expense during the year.

D. Certified Reinsurer Rating Downgraded or Status Subject to Revocation. None.

24. Retrospectively Rated Contracts and Contracts Subject to Redetermination.

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

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE Integrity Life Insurance Company

NOTES TO FINANCIAL STATEMENTS

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

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

AMOUNT

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

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

	Accrued During the Prior Year on Business Written Before December 31 of the Prior Year		Received or Paid as of the Current Year on Business Written Before December 31 of the Prior Year		Differences		Adjustments		Ref	Unsettled Balances as of the Reporting Date	
					Prior Year Accrued Less Payments (Col 1 – 3)	Prior Year Accrued Less Payments (Col 2 – 4)	To Prior Year Balances	To Prior Year Balances		Cumulative Balance from Prior Years (Col 1 – 3 + 7)	Cumulative Balance from Prior Years (Col 2 – 4 + 8)
	1	2	3	4	5	6	7	8		9	10
	Receivable	(Payable)	Receivable	(Payable)	Receivable	(Payable)	Receivable	(Payable)		Receivable	(Payable)
a. Permanent ACA Risk Adjustment Program											
1. Premium adjustments receivable					0	0			A	0	0
2. Premium adjustments (payable)					0	0			B	0	0
3. Subtotal ACA Permanent Risk Adjustment Program	0	0	0	0	0	0	0	0		0	0
b. Transitional ACA Reinsurance Program											
1. Amounts recoverable for claims paid					0	0			C	0	0
2. Amounts recoverable for claims unpaid (contra liability)					0	0			D	0	0
3. Amounts receivable relating to uninsured plans					0	0			E	0	0
4. Liabilities for contributions payable due to ACA Reinsurance – not reported as ceded premium					0	0			F	0	0
5. Ceded reinsurance premiums payable					0	0			G	0	0
6. Liability for amounts held under uninsured plans					0	0			H	0	0
7. Subtotal ACA Transitional Reinsurance Program	0	0	0	0	0	0	0	0		0	0
c. Temporary ACA Risk Corridors Program											
1. Accrued retrospective premium					0	0			I	0	0
2. Reserve for rate credits or policy experience rating refunds					0	0			J	0	0
3. Subtotal ACA Risk Corridors Program	0	0	0	0	0	0	0	0		0	0
d. Total for ACA Risk Sharing Provisions	0	0	0	0	0	0	0	0		0	0

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE Integrity Life Insurance Company

NOTES TO FINANCIAL STATEMENTS

25. Change in Incurred Losses and Loss Adjustment Expenses. None.
26. Intercompany Pooling Arrangements. None.
27. Structured Settlements. None.
28. Health Care Receivables. None.
29. Participating Policies. None.
30. Premium Deficiency Reserves. None.
31. Reserves for Life Contracts and Annuity Contracts
1. The Company waives deduction of deferred fractional premiums upon death of the insured and does not return any portion of the final premium beyond the date of death. Surrender values are not promised in excess of the legally computed reserves.
2. Policies issued to substandard lives are charged an extra premium plus the regular gross premium for the true age. Mean reserves are based on appropriate multiples of standard rates of mortality.
3. As of December 31, 2014, the Company had no insurance in force for which the gross premiums are less than the net premiums.
4. The tabular interest, the tabular less actual reserve released, and the tabular cost have been determined by formula as described in the instructions.
5. The determination of tabular interest on funds not involving life has been determined by formula as described in the instructions.
6. The details for other changes: None.
32. Analysis of Annuity Actuarial Reserves and Deposit Type Liabilities by Withdrawal Characteristics

	(1)	(2)	(3)	(4)	(5)
	General Account	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	% of Total
A. Subject to discretionary withdrawal:					
(1) With fair value adjustment	(1,630,080)	1,290,766,807		1,289,136,727	26.0
(2) At book value less current surrender charge of 5% or more	205,297,702	514,024,486		719,322,188	14.5
(3) At fair value			705,428,307	705,428,307	14.2
(4) Total with adjustment or at fair value (Total of 1 through 3)	203,667,622	1,804,791,293	705,428,307	2,713,887,222	54.7
(5) At book value without adjustment (minimal or no charge or adjustment)	765,543,503			765,543,503	15.4
B. Not subject to discretionary withdrawal	1,485,806,293			1,485,806,293	29.9
C. Total (gross: direct + assumed)	2,455,017,418	1,804,791,293	705,428,307	4,965,237,018	100.0
D. Reinsurance ceded	5,230,103			5,230,103	
E. Total (net)* (C) – (D)	2,449,787,315	1,804,791,293	705,428,307	4,960,006,915	

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

F. Life & Accident & Health Annual Statement:	Amount
1. Exhibit 5, Annuities Section, Total (net)	2,115,224,581
2. Exhibit 5, Supplementary Contracts with Life Contingencies Section, Total (net)	36,245,703
3. Exhibit 7, Deposit-Type Contracts, Line 14, Column 1	298,317,031
4. Subtotal	2,449,787,315
Separate Accounts Annual Statement:	
5. Exhibit 3, Line 0299999, Column 2	2,510,219,600
6. Exhibit 3, Line 0399999, Column 2	
7. Policyholder dividend and coupon accumulations	
8. Policyholder premiums	
9. Guaranteed interest contracts	
10. Other contract deposit funds	
11. Subtotal	2,510,219,600
12. Combined Total	4,960,006,915

33. Premiums and Annuity Consideration Deferred and Uncollected. None.
34. Separate Accounts.
- A. Separate Account Activity
1. The Company utilizes separate accounts to record and account for assets and liabilities for particular lines of business and/or transactions. For the current reporting period, the Company reported assets and liabilities from the following product lines/transactions into separate accounts:
- Variable Life Insurance
 - Variable Annuities
 - Fixed Annuities with Market Value Adjustments
- In accordance with the Ohio Department of Insurance procedures for approving items within the separate accounts, the separate account classification of variable life insurance policies, variable annuity contracts and fixed annuity contracts with market value adjustments are supported by Ohio Revised Code s3907.15.
2. All separate account assets are legally insulated from the general account. The legal insulation of the separate account assets prevents such assets from being generally available to satisfy claims resulting from the general account.

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE Integrity Life Insurance Company

NOTES TO FINANCIAL STATEMENTS

As of December 31, 2014 and 2013, the Company's separate account statement included legally insulated assets of \$2,571,348,147 and \$2,560,538,466, respectively. The assets legally insulated from the general account as of December 31, 2014 are attributed to the following products:

(1)	(1)	(2)
Product/Transaction	Legally Insulated Assets	Separate Account Assets (Not Legally Insulated)
Variable Life Insurance	\$..... 7,809,555	\$ 0
Variable Annuities .....	..... 720,295,340	..... 0
Market Value Adjusted Annuities .....	..... 1,843,243,252	..... 0
Total	\$..... 2,571,348,147	\$ 0

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

As of December 31, 2014, the Company's general account had a maximum guarantee for separate account liabilities of \$13,411,513. To compensate the general account for the risk taken, the separate accounts have paid risk charges as follows for the past five years:

a. 2014	1,718,292
b. 2013	1,179,930
c. 2012	919,336
d. 2011	402,438
e. 2010	368,976

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

a. 2014	174,094
b. 2013	145,317
c. 2012	866,357
d. 2011	608,930
e. 2010	1,608,685

(2) The Company engages in securities lending transactions within the separate account. The Company has loaned \$41,439,974 (book/adjusted carrying value) of various debt securities within the separate account as part of the securities lending program administered by Deutsche Bank. The loaned securities are attributable to the Market Value Adjusted Annuity contracts. In accordance with such transactions conducted from the separate account, the Company follows the same policies and procedures as the general account.

B. General Nature and Characteristics of Separate Account Business

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

The Company's nonguaranteed separate accounts consist of subaccounts available through variable annuities and variable life insurance. The net investment experience of each subaccount is credited directly to the policyholder and can be positive or negative. The variable annuities include guaranteed minimum death benefits that vary by product and include optional death benefits available on some products. The death benefits offered by the Company include the following: account value, return of premium paid, a death benefit that is adjusted after 7 years to the current account value, a death benefit that is adjusted annually to the current account value, and an additional death benefit ranging from 25% to 40% of the gain in the contract. Some variable annuities also provide living benefits, which include guaranteed accumulation amounts on a date certain, guaranteed minimum withdrawal amounts and guaranteed minimum lifetime withdrawal amounts. The death benefit and cash value under the variable life insurance policies may vary with the investment performance of the underlying investments in the separate accounts. The minimum guaranteed death benefit reserve is held in Exhibit 5, Life Insurance Section, of the Company's general account and annual statement.

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

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

Information regarding the separate accounts of the Company as of and for the year ended December 31, 2014 is as follows:

	(1)	(2)	(3)	(4)	(5)
	Indexed	Nonindexed Guarantee Less than/equal to 4%	Nonindexed Guarantee More than 4%	Nonguaranteed Separate Accounts	Total
(1)Premiums, considerations or deposits as of the end of current period		97,173,136	5,938,952	83,744,747	186,856,835
Reserves as of the end of current period					
(2)For accounts with assets at:					
a. Fair value				713,237,862	713,237,862
b. Amortized cost		1,355,929,120	448,862,173		1,804,791,293
c. Total reserves*	0	1,355,929,120	448,862,173	713,237,862	2,518,029,155
(3)By withdrawal characteristics:					
a. Subject to discretionary withdrawal:					0
b. With FV adjustment		1,118,027,797	172,739,010		1,290,766,807
c. At book value without FV adjustment and with current surrender charge of 5% or more ..		237,901,323	276,123,163		514,024,486
d. At fair value				713,237,862	713,237,862
e. At book value without FV adjustment and with current surrender charge less than 5% ...					0
f. Subtotal	0	1,355,929,120	448,862,173	713,237,862	2,518,029,155
g. Not subject to discretionary withdrawal ..					0
h. Total	0	1,355,929,120	448,862,173	713,237,862	2,518,029,155

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

(4)Reserves for Asset Default Risk in Lieu of AVR					0
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ANNUAL STATEMENT FOR THE YEAR 2014 OF THE Integrity Life Insurance Company

NOTES TO FINANCIAL STATEMENTS

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

(1) Transfers as reported in the Summary of Operations of the Separate Accounts Statement:	
a. Transfers to Separate Accounts (Page 4, Line 1.4)	194,428,473
b. Transfers from Separate Accounts (Page 4, Line 10)	<u>333,057,372</u>
c. Net transfers to or (From) Separate Accounts (a) - (b)	(138,628,899)
(2) Reconciling Adjustments:	
Policy deductions and other expenses (Page 4, Line 9.302)	1,055,369
Bonus account value (included in Page 4, Line 1.1)	0
Other changes in surplus in Separate Account Statement	(50,373)
Other account adjustments	<u>(617,021)</u>
(3) Transfers as Reported in the Summary of Operations of the Life, Accident & Health Annual Statement (1c) + (2) = (Page 4, Line 26)	
	<u>(138,240,924)</u>

35. Loss/Claim Adjustment Expenses. None.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES
GENERAL

1.1

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

Yes [X] No []

1.2

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

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

1.3

State Regulating?

Ohio

2.1

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

Yes [] No [X]

2.2

If yes, date of change:

3.1

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

12/31/2012

3.2

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

12/31/2012

3.3

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

10/02/2013

3.4

By what department or departments?
Ohio Department of Insurance

3.5

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

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

3.6

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

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

4.1

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

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

4.2

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

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

5.1

Has the reporting entity been a party to a merger or consolidation during the period covered by this statement?

Yes [] No [X]

5.2

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

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

6.1

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

Yes [] No [X]

6.2

If yes, give full information:

7.1

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

Yes [] No [X]

7.2

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

1	2
Nationality	Type of Entity

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE Integrity Life Insurance Company

GENERAL INTERROGATORIES

- 8.1

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

Yes [] No [X]
- 8.2

If response to 8.1 is yes, please identify the name of the bank holding company.
- 8.3

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

Yes [] No [X]
- 8.4

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

1	2	3	4	5	6
Affiliate Name	Location (City, State)	FRB	OCC	FDIC	SEC

9.

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

Ernst & Young
1900 Scripps Center
312 Walnut Street
Cincinnati, OH 45202
- 10.1

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

Yes [] No [X]
- 10.2

If the response to 10.1 is yes, provide information related to this exemption:
- 10.3

Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 17A of the Model Regulation, or substantially similar state law or regulation?

Yes [] No [X]
- 10.4

If the response to 10.3 is yes, provide information related to this exemption:
- 10.5

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

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

If the response to 10.5 is no or n/a, please explain
11.

What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?

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

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

Yes [X] No []
- 12.11

Name of real estate holding company

R4 Housing Partners LP
- 12.12

Number of parcels involved

1
- 12.13

Total book/adjusted carrying value

\$ 12,342,842
- 12.2

If, yes provide explanation:
13.

FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:
- 13.1

What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?
- 13.2

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

Yes [] No []
- 13.3

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

Yes [] No []
- 13.4

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

Yes [] No [] N/A []
- 14.1

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

Yes [X] No []
- (a)

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

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

Compliance with applicable governmental laws, rules and regulations;
- (d)

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

Accountability for adherence to the code.
- 14.11

If the response to 14.1 is No, please explain:
- 14.2

Has the code of ethics for senior managers been amended?

Yes [] No [X]
- 14.21

If the response to 14.2 is yes, provide information related to amendment(s).
- 14.3

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

Yes [] No [X]
- 14.31

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

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE Integrity Life Insurance Company

GENERAL INTERROGATORIES

- 15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List? Yes [] No [X]
- 15.2 If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

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

BOARD OF DIRECTORS

16. Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof? Yes [X] No []
17. Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof? Yes [X] No []
18. Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict with the official duties of such person? Yes [X] No []

FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? Yes [] No [X]
- 20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):

20.11 To directors or other officers\$

20.12 To stockholders not officers\$

20.13 Trustees, supreme or grand (Fraternal Only)\$
- 20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):

20.21 To directors or other officers\$

20.22 To stockholders not officers\$

20.23 Trustees, supreme or grand (Fraternal Only)\$
- 21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? Yes [] No [X]
- 21.2 If yes, state the amount thereof at December 31 of the current year:

21.21 Rented from others\$

21.22 Borrowed from others\$

21.23 Leased from others\$

21.24 Other\$
- 22.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? Yes [] No [X]
- 22.2 If answer is yes:

22.21 Amount paid as losses or risk adjustment\$

22.22 Amount paid as expenses\$

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

INVESTMENT

- 24.01 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 24.03) Yes [X] No []
- 24.02 If no, give full and complete information relating thereto
- 24.03 For security lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided) DESCRIPTION OF PROGRAM IS PROVIDED IN NOTE 5E
- 24.04 Does the Company's security lending program meet the requirements for a conforming program as outlined in the Risk-Based Capital Instructions? Yes [] No [X] N/A []
- 24.05 If answer to 24.04 is yes, report amount of collateral for conforming programs.\$
- 24.06 If answer to 24.04 is no, report amount of collateral for other programs.\$110,601,614
- 24.07 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? Yes [X] No [] N/A []
- 24.08 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes [X] No [] N/A []
- 24.09 Does the reporting entity or the reporting entity 's securities lending agent utilize the Master Securities lending Agreement (MSLA) to conduct securities lending? Yes [X] No [] N/A []

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE Integrity Life Insurance Company

GENERAL INTERROGATORIES

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

24.101	Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2.	\$	110,553,173
24.102	Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2.	\$	110,601,614
24.103	Total payable for securities lending reported on the liability page.	\$	66,957,422

25.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity, or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 24.03). Yes [X] No []

25.2	If yes, state the amount thereof at December 31 of the current year:	25.21 Subject to repurchase agreements	\$	
		25.22 Subject to reverse repurchase agreements	\$	
		25.23 Subject to dollar repurchase agreements	\$	
		25.24 Subject to reverse dollar repurchase agreements	\$	
		25.25 Placed under option agreements	\$	
		25.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock	\$	
		25.27 FHLB Capital Stock	\$	
		25.28 On deposit with states	\$	5,458,036
		25.29 On deposit with other regulatory bodies	\$	
		25.30 Pledged as collateral - excluding collateral pledged to an FHLB	\$	
		25.31 Pledged as collateral to FHLB - including assets backing funding agreements	\$	
		25.32 Other	\$	

25.3 For category (25.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount

26.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes [X] No []

26.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [X] No [] N/A []
If no, attach a description with this statement.

27.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? Yes [] No [X]

27.2 If yes, state the amount thereof at December 31 of the current year. \$

28. Excluding items in Schedule E - Part 3 - Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook? Yes [X] No []

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

1 Name of Custodian(s)	2 Custodian's Address
BANK OF NEW YORK MELLON	ONE WALL STREET, NY NY 12086

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

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

28.03 Have there been any changes, including name changes, in the custodian(s) identified in 28.01 during the current year? Yes [] No [X]

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

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

28.05 Identify all investment advisors, brokers/dealers or individuals acting on behalf of brokers/dealers that have access to the investment accounts, handle securities and have authority to make investments on behalf of the reporting entity:

1 Central Registration Depository Number(s)	2 Name	3 Address
107126	FT WASHINGTON INVESTMENT ADVISORS	303 BROADWAY, SUITE 1200, CINCINNATI OH 45202
112245	MILLIMAN	1301 FIFTH AVE, SUITE 3800, SEATTLE WA 98101-2605

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE Integrity Life Insurance Company

GENERAL INTERROGATORIES

- 29.1 Does the reporting entity have any diversified mutual funds reported in Schedule D, Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5(b)(1)])?
- Yes [] No [X]
- 29.2 If yes, complete the following schedule:

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

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

1	2	3	4
Name of Mutual Fund (from above table)	Name of Significant Holding of the Mutual Fund	Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	Date of Valuation

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

	1	2	3
	Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1 Bonds	2,556,036,928	2,779,119,219	223,082,291
30.2 Preferred stocks	5,663,698	5,708,478	44,780
30.3 Totals	2,561,700,626	2,784,827,697	223,127,071

- 30.4 Describe the sources or methods utilized in determining the fair values:
Fair Values were generally obtained from IDC, Princeton Financial Spread Pricing Module, and/or an internal pricing committee/internal pricing modules.
- 31.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D? Yes [X] No []
- 31.2 If the answer to 31.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source? Yes [] No [X]
- 31.3 If the answer to 31.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:
Rates used to calculate fair value determined by a broker or custodian are reviewed by an internal pricing committee based upon asset class expertise to determine if rates are reasonable given current market conditions.
- 32.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Securities Valuation Office been followed? Yes [X] No []
- 32.2 If no, list exceptions:
.....

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE Integrity Life Insurance Company

GENERAL INTERROGATORIES

OTHER

33.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any?\$168,396

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

1 Name	2 Amount Paid

34.1 Amount of payments for legal expenses, if any?\$27,207

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

1 Name	2 Amount Paid
Bingham McCutchen LLP	13,982
Ropes & Gray LLP	7,870

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

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

1 Name	2 Amount Paid

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE Integrity Life Insurance Company

GENERAL INTERROGATORIES

PART 2 - LIFE INTERROGATORIES

1.1

Does the reporting entity have any direct Medicare Supplement Insurance in force?

Yes [☐] No [☒]

1.2

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

\$

1.3

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

\$

1.31

Reason for excluding:

1.4

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

\$

1.5

Indicate total incurred claims on all Medicare Supplement insurance.

\$0

1.6

Individual policies:

Most current three years:

1.61

Total premium earned

\$0

1.62

Total incurred claims

\$0

1.63

Number of covered lives

.....0

All years prior to most current three years

1.64

Total premium earned

\$0

1.65

Total incurred claims

\$0

1.66

Number of covered lives

.....0

1.7

Group policies:

Most current three years:

1.71

Total premium earned

\$0

1.72

Total incurred claims

\$0

1.73

Number of covered lives

.....0

All years prior to most current three years

1.74

Total premium earned

\$0

1.75

Total incurred claims

\$0

1.76

Number of covered lives

.....0

2.

Health Test:

1

Current Year

2

Prior Year

2.1

Premium Numerator

.....

.....

2.2

Premium Denominator

407,464,580

249,788,173

2.3

Premium Ratio (2.1/2.2)

0.000

0.000

2.4

Reserve Numerator

0

0

2.5

Reserve Denominator

2,396,614,565

2,307,592,087

2.6

Reserve Ratio (2.4/2.5)

0.000

0.000

3.1

Does this reporting entity have Separate Accounts?

Yes [☒] No [☐]

3.2

If yes, has a Separate Accounts Statement been filed with this Department?

Yes [☒] No [☐] N/A [☐]

3.3

What portion of capital and surplus funds of the reporting entity covered by assets in the Separate Accounts statement, is not currently distributable from the Separate Accounts to the general account for use by the general account?

\$44,297,373

3.4

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

3.5

Was any of the reporting entity's Separate Accounts business reinsured as of December 31?

Yes [☒] No [☐]

3.6

Has the reporting entity assumed by reinsurance any Separate Accounts business as of December 31?

Yes [☐] No [☒]

3.7

If the reporting entity has assumed Separate Accounts business, how much, if any, reinsurance assumed receivable for reinsurance of Separate Accounts reserve expense allowances is included as a negative amount in the liability for "Transfers to Separate Accounts due or accrued (net)"?

.....

4.1

Are personnel or facilities of this reporting entity used by another entity or entities or are personnel or facilities of another entity or entities used by this reporting entity (except for activities such as administration of jointly underwritten group contracts and joint mortality or morbidity studies)?

Yes [☒] No [☐]

4.2

Net reimbursement of such expenses between reporting entities:

4.21

Paid

\$27,141,769

4.22

Received

\$

5.1

Does the reporting entity write any guaranteed interest contracts?

Yes [☐] No [☒]

5.2

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

5.21

Page 3, Line 1

\$

5.22

Page 4, Line 1

\$

6.

FOR STOCK REPORTING ENTITIES ONLY:

6.1

Total amount paid in by stockholders as surplus funds since organization of the reporting entity:

\$613,163,872

7.

Total dividends paid stockholders since organization of the reporting entity:

7.11

Cash

\$153,550,000

7.12

Stock

\$0

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE Integrity Life Insurance Company

GENERAL INTERROGATORIES

8.1 Does the company reinsure any Workers' Compensation Carve-Out business defined as: Yes [] No [X]
Reinsurance (including retrocessional reinsurance) assumed by life and health insurers of medical, wage loss and death
benefits of the occupational illness and accident exposures, but not the employers liability exposures, of business
originally written as workers' compensation insurance.

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

8.3 If 8.1 is yes, the amounts of earned premiums and claims incurred in this statement are:

	1 Reinsurance Assumed	2 Reinsurance Ceded	3 Net Retained
8.31 Earned premium			0
8.32 Paid claims			0
8.33 Claim liability and reserve (beginning of year)			0
8.34 Claim liability and reserve (end of year)			0
8.35 Incurred claims	0	0	0

8.4 If reinsurance assumed included amounts with attachment points below \$1,000,000, the distribution of the amounts reported in Lines 8.31 and 8.34 for Column (1) are:

	Attachment Point	1 Earned Premium	2 Claim Liability and Reserve
8.41	<\$25,000		
8.42	\$25,000 - 99,999		
8.43	\$100,000 - 249,999		
8.44	\$250,000 - 999,999		
8.45	\$1,000,000 or more		

8.5 What portion of earned premium reported in 8.31, Column 1 was assumed from pools?\$

9.1 Does the company have variable annuities with guaranteed benefits? Yes [X] No []

9.2 If 9.1 is yes, complete the following table for each type of guaranteed benefit.

Type		3	4	5	6	7	8	9
1	2	Waiting Period Remaining	Account Value Related to Col. 3	Total Related Account Values	Gross Amount of Reserve	Location of Reserve	Portion Reinsured	Reinsurance Reserve Credit
Guaranteed Death Benefit	Guaranteed Living Benefit							
Greater of AV (7), 5% Roll-Up, ROP, AV	None	N/A	N/A	602,898	748	Exhibit 5	None	
Greater of AV (7), 7% Roll-Up, ROP, AV	None	N/A	N/A	10,824,448	208,192	Exhibit 5	None	
Greater of AV (7), ROP, AV	None	N/A	N/A	130,436,184	(15,502)	Exhibit 5	None	
Greater of MAV (76), ROP, AV	None	N/A	N/A	45,187,779	(6,257)	Exhibit 5	None	
Greater of MAV (81), 5% Roll-Up, ROP, AV	None	N/A	N/A	3,367,150	21,337	Exhibit 5	None	
Greater of MAV (81), ROP, AV	None	N/A	N/A	204,587,207	(421,324)	Exhibit 5	None	
Greater of MAV (81) ROP, AV Reins	None	N/A	N/A	90,185,374	81,946	Exhibit 5	92.5%	64,355
Greater of MAV, ROP, AV Reins	None	N/A	N/A	53,497,714	605,261	Exhibit 5	92.5%	576,362
Greater of ROP, AV	None	N/A	N/A	29,451,594	(50,584)	Exhitit 5	None	
	GMIAB-ROP (Agg), ROP+15% (MOD) or ROP+25% (Con), 10 yr wait	N/A	N/A	4,678,280	24,363	Exhibit 5	None	
	GMIAB-Greater of Bonus or Step-Up	N/A	N/A	247,766,485	(2,078,260)	Exhibit 5	None	

10. For reporting entities having sold annuities to another insurer where the insurer purchasing the annuities has obtained a release of liability from the claimant (payee) as the result of the purchase of an annuity from the reporting entity only:
10.1 Amount of loss reserves established by these annuities during the current year:\$
10.2 List the name and location of the insurance company purchasing the annuities and the statement value on the purchase date of the annuities.

1	2
P&C Insurance Company And Location	Statement Value on Purchase Date of Annuities (i.e., Present Value)

11.1 Do you act as a custodian for health savings accounts? Yes [] No [X]

11.2 If yes, please provide the amount of custodial funds held as of the reporting date.\$

11.3 Do you act as an administrator for health savings accounts? Yes [] No [X]

11.4 If yes, please provide the balance of funds administered as of the reporting date.\$

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE Integrity Life Insurance Company

GENERAL INTERROGATORIES

12.1 Are any of the captive affiliates reported on Schedule S, Part 3, authorized reinsurers? Yes [] No [] N/A [X]

12.2 If the answer to 12.1 is yes, please provide the following:

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

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

13.1 Direct Premium Written\$645,259

13.2 Total Incurred Claims\$12,269,806

13.3 Number of Covered Lives4,326

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

FIVE-YEAR HISTORICAL DATA

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e. 17.6.
Show amounts of life insurance in this exhibit in thousands (OMIT \$000)

	1 2014	2 2013	3 2012	4 2011	5 2010
Life Insurance in Force (Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4)	401,649	413,181	433,476	458,530	478,779
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4)	6,039	7,186	7,916	8,391	8,595
3. Credit life (Line 21, Col. 6)	0	0	0	0	0
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4)	20,271	23,418	23,801	26,845	29,844
5. Industrial (Line 21, Col. 2)	0	0	0	0	0
6. FEGLI/SGLI (Lines 43 & 44, Col. 4)	0	0	0	0	0
7. Total (Line 21, Col. 10)	427,959	443,785	465,193	493,766	517,218
New Business Issued (Exhibit of Life Insurance)					
8. Ordinary - whole life and endowment (Line 34, Col. 2)	0	0	0	0	0
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2)	0	0	0	0	0
10. Credit life (Line 2, Col. 6)	0	0	0	0	0
11. Group (Line 2, Col. 9)	0	0	0	0	0
12. Industrial (Line 2, Col. 2)	0	0	0	0	0
13. Total (Line 2, Col. 10)	0	0	0	0	0
Premium Income - Lines of Business (Exhibit 1 - Part 1)					
14. Industrial life (Line 20.4, Col. 2)	0	0	0	0	0
15.1 Ordinary-life insurance (Line 20.4, Col. 3)	454,216	488,037	460,488	493,487	555,166
15.2 Ordinary-individual annuities (Line 20.4, Col. 4)	407,010,364	249,300,137	301,712,308	351,698,237	388,858,498
16 Credit life (group and individual) (Line 20.4, Col. 5)	0	0	0	0	0
17.1 Group life insurance (Line 20.4, Col. 6)	0	0	0	0	0
17.2 Group annuities (Line 20.4, Col. 7)	0	0	0	0	0
18.1 A & H-group (Line 20.4, Col. 8)	0	0	0	0	0
18.2 A & H-credit (group and individual) (Line 20.4, Col. 9)	0	0	0	0	0
18.3 A & H-other (Line 20.4, Col. 10)	0	0	0	0	0
19. Aggregate of all other lines of business (Line 20.4, Col. 11)	0	0	0	0	0
20. Total	407,464,580	249,788,174	302,172,796	352,191,724	389,413,664
Balance Sheet (Pages 2 & 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)	3,535,730,284	3,496,142,275	3,435,160,262	3,322,593,752	3,326,138,293
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26)	2,871,942,153	2,828,119,889	2,835,469,445	2,775,393,392	2,796,928,273
23. Aggregate life reserves (Page 3, Line 1)	2,396,370,963	2,307,492,087	2,321,750,591	2,265,096,390	2,173,599,173
24. Aggregate A & H reserves (Page 3, Line 2)	0	0	0	0	0
25. Deposit-type contract funds (Page 3, Line 3)	298,317,031	292,380,327	299,710,189	315,265,773	311,200,292
26. Asset valuation reserve (Page 3, Line 24.01)	79,787,723	85,771,128	67,437,918	45,534,405	44,701,063
27. Capital (Page 3, Lines 29 and 30)	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000
28. Surplus (Page 3, Line 37)	660,788,131	665,022,386	596,690,817	544,200,360	526,210,020
Cash Flow (Page 5)					
29. Net Cash from Operations (Line 11)	77,649,143	45,431,063	90,975,022	31,985,046	187,431,175
Risk-Based Capital Analysis					
30. Total adjusted capital	752,010,350	805,302,436	710,374,281	617,067,877	593,522,694
31. Authorized control level risk - based capital	76,110,993	80,825,154	80,664,159	80,866,557	76,443,574
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line No. /Page 2, Line 12, Col. 3) x 100.0					
32. Bonds (Line 1)	72.2	73.9	76.4	75.8	73.6
33. Stocks (Lines 2.1 and 2.2)	16.7	15.4	14.1	13.3	12.8
34. Mortgage loans on real estate(Lines 3.1 and 3.2)	2.3	1.2	1.3	1.4	1.9
35. Real estate (Lines 4.1, 4.2 and 4.3)	0.0	0.0	0.0	0.0	0.0
36. Cash, cash equivalents and short-term investments (Line 5)	1.5	3.0	1.8	3.3	5.4
37. Contract loans (Line 6)	3.5	3.4	3.5	3.8	3.7
38. Derivatives (Page 2, Line 7)	0.1	0.0	0.0	0.0	0.0
39. Other invested assets (Line 8)	3.3	2.7	2.3	1.8	1.7
40. Receivables for securities (Line 9)	0.1	0.1	0.1	0.0	0.1
41. Securities lending reinvested collateral assets (Line 10)	0.3	0.3	0.4	0.6	0.8
42. Aggregate write-ins for invested assets (Line 11)	0.0	0.0	0.0	0.0	0.0
43. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2014	2 2013	3 2012	4 2011	5 2010
Investments in Parent, Subsidiaries and Affiliates					
44. Affiliated bonds (Schedule D Summary, Line 12, Col. 1)	0			0	0
45. Affiliated preferred stocks (Schedule D Summary, Line 18, Col. 1)	0	0	0	0	0
46. Affiliated common stocks (Schedule D Summary Line 24, Col. 1),	377,538,939	320,974,785	301,682,416	272,523,777	251,985,107
47. Affiliated short-term investments (subtotal included in Schedule DA Verification, Col. 5, Line 10)	0	0	0	0	0
48. Affiliated mortgage loans on real estate		0		0	0
49. All other affiliated	31,948,628	28,643,815		0	0
50. Total of above Lines 44 to 49	409,487,567	349,618,600	301,682,416	272,523,777	251,985,107
51. Total Investment in Parent included in Lines 44 to 49 above		0			
Total Nonadmitted and Admitted Assets					
52. Total nonadmitted assets (Page 2, Line 28, Col. 2)	18,831,198	7,565,991	12,941,678	23,533,627	11,460,451
53. Total admitted assets (Page 2, Line 28, Col. 3)	6,107,078,432	6,056,680,741	5,988,264,089	5,916,074,732	5,909,710,570
Investment Data					
54. Net investment income (Exhibit of Net Investment Income)	156,220,938	148,222,439	147,131,738	148,473,078	143,321,149
55. Realized capital gains (losses) (Page 4, Line 34, Column 1)	17,786,871	16,483,335	770,933	(1,864,863)	(3,349,977)
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1)	41,238,988	40,473,345	35,839,661	6,143,359	46,284,215
57. Total of above Lines 54, 55 and 56	215,246,797	205,179,119	183,742,332	152,751,574	186,255,387
Benefits and Reserve Increases (Page 6)					
58. Total contract benefits - life (Lines 10, 11, 12, 13, 14 and 15 Col. 1, minus Lines 10, 11,12, 13, 14 and 15 Cols. 9, 10 and 11)	447,185,007	425,486,660	382,960,295	337,797,615	338,122,356
59. Total contract benefits - A & H (Lines 13 & 14, Cols. 9, 10 & 11)	0	0	0	0	0
60. Increase in life reserves - other than group and annuities (Line 19, Cols. 2 and 3)	687,473	(5,840,175)	(10,626,779)	873,720	(1,188)
61. Increase in A & H reserves (Line 19, Cols. 9, 10 & 11)	0	0	0	0	0
62. Dividends to policyholders (Line 30, Col. 1)	0	0	0	0	0
Operating Percentages					
63. Insurance expense percent (Page 6, Col. 1, Lines 21, 22 & 23, less Line 6)/(Page 6, Col. 1, Line 1 plus Exhibit 7, Col. 2, Line 2) x 100.0	11.8	15.8	10.0	10.2	10.3
64. Lapse percent (ordinary only) [(Exhibit of Life Insurance, Col. 4, Lines 14 & 15) / 1/2 (Exhibit of Life Insurance, Col. 4, Lines 1 & 21)] x 100.0	1.9	2.3	4.1	3.2	3.0
65. A & H loss percent (Schedule H, Part 1, Lines 5 and 6, Col. 2)	0.0	0.0	0.0	0.0	0.0
66. A & H cost containment percent (Schedule H, Pt. 1, Line 4, Col. 2)		0.0		0.0	0.0
67. A & H expense percent excluding cost containment expenses (Schedule H, Pt. 1, Line 10, Col. 2)		0.0		0.0	0.0
A & H Claim Reserve Adequacy					
68. Incurred losses on prior years' claims - group health (Schedule H, Part 3, Line 3.1 Col. 2)		0		0	0
69. Prior years' claim liability and reserve - group health (Schedule H, Part 3, Line 3.2 Col. 2)				0	0
70. Incurred losses on prior years' claims-health other than group (Schedule H, Part 3, Line 3.1 Col. 1 less Col. 2)	0	0	0	0	0
71. Prior years' claim liability and reserve-health other than group (Schedule H, Part 3, Line 3.2 Col. 1 less Col. 2)	0	0	0	0	0
Net Gains From Operations After Federal Income Taxes by Lines of Business (Page 6, Line 33)					
72. Industrial life (Col. 2)	0	0	0	0	0
73. Ordinary - life (Col. 3)	1,159,163	1,982,812	4,991,773	5,362,295	4,443,712
74. Ordinary - individual annuities (Col. 4)	25,904,495	24,654,258	18,882,488	15,575,072	36,104,889
75. Ordinary-supplementary contracts (Col. 5)	1,051,860	1,087,450	876,577	677,973	391,962
76. Credit life (Col. 6)	0	0	0	0	0
77. Group life (Col. 7)	147,898	179,674	28,256	42,245	(42,789)
78. Group annuities (Col. 8)	298,752	104,914	(281,958)	(10,423)	(1,102,706)
79. A & H-group (Col. 9)	0	0	0	0	0
80. A & H-credit (Col. 10)	0	0	0	0	0
81. A & H-other (Col. 11)	0	0	0	0	0
82. Aggregate of all other lines of business (Col. 12)	10,611,291	(2,337,241)	8,405,879	5,512,026	6,193,169
83. Total (Col. 1)	39,173,459	25,671,867	32,903,015	27,159,188	45,988,237

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

If no, please explain:

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE Integrity Life Insurance Company

EXHIBIT OF LIFE INSURANCE

	Industrial		Ordinary		Credit Life (Group and Individual)		Group			10 Total Amount of Insurance (a)
	1	2	3	4	5	6	Number of		9	
	Number of Policies	Amount of Insurance (a)	Number of Policies	Amount of Insurance (a)	Number of Individual Policies and Group Certificates	Amount of Insurance (a)	7 Policies	8 Certificates	Amount of Insurance (a)	
1. In force end of prior year	0	0	5,135	420,367	0	0	20	118	23,418	443,785
2. Issued during year		0	0	0		0			0	0
3. Reinsurance assumed										0
4. Revived during year										0
5. Increased during year (net)				7,996						7,996
6. Subtotals, Lines 2 to 5	0	0	0	7,996	0	0	0	0	0	7,996
7. Additions by dividends during year	XXX		XXX		XXX		XXX	XXX		0
8. Aggregate write-ins for increases	0	0	0	0	0	0	0	0	0	0
9. Totals (Lines 1 and 6 to 8)	0	0	5,135	428,363	0	0	20	118	23,418	451,781
Deductions during year:										
10. Death			98	10,838			XXX			10,838
11. Maturity							XXX			0
12. Disability							XXX			0
13. Expiry				250						250
14. Surrender			169	5,157				8	1,787	6,944
15. Lapse			30	2,846						2,846
16. Conversion							XXX	XXX	XXX	0
17. Decreased (net)			38	1,584					1,360	2,944
18. Reinsurance										0
19. Aggregate write-ins for decreases	0	0	0	0	0	0	0	0	0	0
20. Totals (Lines 10 to 19)	0	0	335	20,675	0	0	0	8	3,147	23,822
21. In force end of year (Line 9 minus Line 20)	0	0	4,800	407,688	0	0	20	110	20,271	427,959
22. Reinsurance ceded end of year	XXX		XXX	190,649	XXX		XXX	XXX	12,311	202,960
23. Line 21 minus Line 22	XXX	0	XXX	217,039	XXX	(b)	XXX	XXX	7,960	224,999
DETAILS OF WRITE-INS										
0801.										
0802.										
0803.										
0898. Summary of remaining write-ins for Line 8 from overflow page	0	0	0	0	0	0	0	0	0	0
0899. TOTALS (Lines 0801 thru 0803 plus 0898) (Line 8 above)	0	0	0	0	0	0	0	0	0	0
1901.										
1902.										
1903.										
1998. Summary of remaining write-ins for Line 19 from overflow page	0	0	0	0	0	0	0	0	0	0
1999. TOTALS (Lines 1901 thru 1903 plus 1998) (Line 19 above)	0	0	0	0	0	0	0	0	0	0

(a) Amounts of life insurance in this exhibit shall be shown in thousands (omit 000)

(b) Group \$; Individual \$

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE Integrity Life Insurance Company

EXHIBIT OF LIFE INSURANCE (Continued)

ADDITIONAL INFORMATION ON INSURANCE IN FORCE END OF YEAR

	Industrial		Ordinary	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)
24. Additions by dividends	XXX		XXX	
25. Other paid-up insurance			3,325	322,782
26. Debit ordinary insurance	XXX	XXX		

ADDITIONAL INFORMATION ON ORDINARY INSURANCE

	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)
Term Insurance Excluding Extended Term Insurance				
27. Term policies - decreasing				
28. Term policies - other			103	6,017
29. Other term insurance - decreasing	XXX		XXX	
30. Other term insurance	XXX		XXX	
31. Totals (Lines 27 to 30)	0	0	103	6,017
Reconciliation to Lines 2 and 21:				
32. Term additions	XXX		XXX	
33. Totals, extended term insurance	XXX	XXX	3	22
34. Totals, whole life and endowment			4,694	401,649
35. Totals (Lines 31 to 34)	0	0	4,800	407,688

CLASSIFICATION OF AMOUNT OF INSURANCE (a) BY PARTICIPATING STATUS

	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Non-Participating	2 Participating	3 Non-Participating	4 Participating
36. Industrial				
37. Ordinary			407,688	
38. Credit Life (Group and Individual)			0	
39. Group			20,271	
40. Totals (Lines 36 to 39)	0	0	427,959	0

ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE

	Credit Life		Group	
	1 Number of Individual Policies and Group Certificates	2 Amount of Insurance (a)	3 Number of Certificates	4 Amount of Insurance (a)
41. Amount of insurance included in Line 2 ceded to other companies	XXX		XXX	
42. Number in force end of year if the number under shared groups is counted on a pro-rata basis		XXX	110	XXX
43. Federal Employees' Group Life Insurance included in Line 21				
44. Servicemen's Group Life Insurance included in Line 21				
45. Group Permanent Insurance included in Line 21			110	20,271

ADDITIONAL ACCIDENTAL DEATH BENEFITS

46. Amount of additional accidental death benefits in force end of year under ordinary policies (a)	175
---	-----

BASIS OF CALCULATION OF ORDINARY TERM INSURANCE

47. State basis of calculation of (47.1) decreasing term insurance contained in Family Income, Mortgage Protection, etc., policies and riders and of (47.2) term insurance on wife and children under Family, Parent and Children, etc., policies and riders included above.
47.1
47.2

POLICIES WITH DISABILITY PROVISIONS

	Industrial		Ordinary		Credit		Group	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)	5 Number of Policies	6 Amount of Insurance (a)	7 Number of Certi- ficates	8 Amount of Insurance (a)
Disability Provisions								
48. Waiver of Premium			428	728				
49. Disability Income			225	358				
50. Extended Benefits			XXX	XXX				
51. Other								
52. Total	0	(b) 0	653	(b) 1,086	0	(b) 0	0	(b) 0

(a) Amounts of life insurance in this exhibit shall be shown in thousands (omit 000)
(b) See Paragraph 9 of the Annual Audited Financial Reports in the General section of the annual statement instructions

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE Integrity Life Insurance Company

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

SUPPLEMENTARY CONTRACTS				
	Ordinary		Group	
	1 Involving Life Contingencies	2 Not Involving Life Contingencies	3 Involving Life Contingencies	4 Not Involving Life Contingencies
1. In force end of prior year	655	3,321	0	0
2. Issued during year	204	554		
3. Reinsurance assumed				
4. Increased during year (net)				
5. Total (Lines 1 to 4)	859	3,875	0	0
Deductions during year:				
6. Decreased (net)	18	494		
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	18	494	0	0
9. In force end of year	841	3,381	0	0
10. Amount on deposit		(a)		(a)
11. Income now payable	841	3,381		
12. Amount of income payable	(a) 3,822,005	(a) 12,590,525	(a)	(a)

ANNUITIES				
	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year	9,353	53,893	4	114
2. Issued during year	910	2,718		2
3. Reinsurance assumed				
4. Increased during year (net)				
5. Totals (Lines 1 to 4)	10,263	56,611	4	116
Deductions during year:				
6. Decreased (net)	671	4,825		11
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	671	4,825	0	11
9. In force end of year	9,592	51,786	4	105
Income now payable:				
10. Amount of income payable	(a) 91,192,199	XXX	XXX	(a)
Deferred fully paid:				
11. Account balance	XXX	(a) 1,598,166,633	XXX	(a) 4,928,611
Deferred not fully paid:				
12. Account balance	XXX	(a) 1,871,402,162	XXX	(a)

ACCIDENT AND HEALTH INSURANCE						
	Group		Credit		Other	
	1 Certificates	2 Premiums in Force	3 Policies	4 Premiums in Force	5 Policies	6 Premiums in Force
1. In force end of prior year	0		0		0	
2. Issued during year						
3. Reinsurance assumed						
4. Increased during year (net)		XXX		XXX		XXX
5. Totals (Lines 1 to 4)	0	XXX	0	XXX	0	XXX
Deductions during year:						
6. Conversions		XXX	XXX	XXX	XXX	XXX
7. Decreased (net)		XXX		XXX		XXX
8. Reinsurance ceded		XXX		XXX		XXX
9. Totals (Lines 6 to 8)	0	XXX	0	XXX	0	XXX
10. In force end of year	0	(a)	0	(a)	0	(a)

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS		
	1	2
	Deposit Funds Contracts	Dividend Accumulations Contracts
1. In force end of prior year	71	0
2. Issued during year	14	
3. Reinsurance assumed		
4. Increased during year (net)		
5. Totals (Lines 1 to 4)	85	0
Deductions During Year:		
6. Decreased (net)	17	
7. Reinsurance ceded		
8. Totals (Lines 6 and 7)	17	0
9. In force end of year	68	0
10. Amount of account balance	(a) 2,257,460	(a)

(a) See Paragraph 9 of the Annual Audited Financial Reports in the General section of the annual statement instructions.

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE Integrity Life Insurance Company

SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS

Allocated by States and Territories

States, Etc.			1	Life Contracts		Direct Business Only			
				2	3	4 Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	5 Other Considerations	6 Total Columns 2 through 5	7 Deposit-Type Contracts
Active Status									
1. Alabama	AL	L	14,176	5,124,752			5,138,928	986,329	
2. Alaska	AK	L	14	50,233			50,247	100,000	
3. Arizona	AZ	L	8,717	7,027,701			7,036,418	175,461	
4. Arkansas	AR	L	5,262	1,083,114			1,088,376	348,252	
5. California	CA	L	19,944	18,951,800			18,971,744	1,648,186	
6. Colorado	CO	L	7,149	7,802,506			7,809,655	612,166	
7. Connecticut	CT	L	103	6,419,434			6,419,537	1,950,223	
8. Delaware	DE	L	2,450	762,042			764,492		
9. District of Columbia	DC	L		952,296			952,296		
10. Florida	FL	L	33,567	33,948,386			33,981,953	4,082,118	
11. Georgia	GA	L	27,624	2,997,877			3,025,501	1,531,579	
12. Hawaii	HI	L	106	2,979,018			2,979,124	657,139	
13. Idaho	ID	L	180	836,818			836,998		
14. Illinois	IL	L	34,773	22,907,236			22,942,009	3,768,323	
15. Indiana	IN	L	7,606	10,297,407			10,305,013	332,614	
16. Iowa	IA	L	51,719	2,922,707			2,974,426		
17. Kansas	KS	L	10,566	680,237			690,803		
18. Kentucky	KY	L	2,177	6,738,354			6,740,531	440,340	
19. Louisiana	LA	L		5,816,781			5,816,781	442,072	
20. Maine	ME	N		39,542			39,542		
21. Maryland	MD	L	59,571	7,145,818			7,205,389	1,207,636	
22. Massachusetts	MA	L	171	7,430,998			7,431,169	1,075,269	
23. Michigan	MI	L	1,292	21,816,600			21,817,892	916,005	
24. Minnesota	MN	L	55,210	8,168,090			8,223,300	722,057	
25. Mississippi	MS	L	11,233	3,140,181			3,151,414	117,541	
26. Missouri	MO	L	11,500	6,179,352			6,190,852	730,691	
27. Montana	MT	L	294	722,312			722,606		
28. Nebraska	NE	L	2,318	2,192,357			2,194,675	11,467	
29. Nevada	NV	L		2,780,247			2,780,247		
30. New Hampshire	NH	N		146,718			146,718		
31. New Jersey	NJ	L	4,826	21,660,775			21,665,601	1,700,518	
32. New Mexico	NM	L	30,829	1,370,435			1,401,264		
33. New York	NY	N	1,632	2,937,478			2,939,110		
34. North Carolina	NC	L	441	15,208,990			15,209,431	1,286,771	
35. North Dakota	ND	L		244,461			244,461		
36. Ohio	OH	L	116,352	41,977,828			42,094,180	3,273,286	
37. Oklahoma	OK	L	12,740	7,110,284			7,123,024	239,500	
38. Oregon	OR	L	7,614	6,155,610			6,163,224	1,147,905	
39. Pennsylvania	PA	L	39,941	41,087,440			41,127,381	3,703,190	
40. Rhode Island	RI	L		1,000,806			1,000,806	382,017	
41. South Carolina	SC	L	17,602	4,742,407			4,760,009	829,485	
42. South Dakota	SD	L	7,561	2,074,374			2,081,935		
43. Tennessee	TN	L	5,688	5,836,038			5,841,726	168,152	
44. Texas	TX	L	16,215	33,757,085			33,773,300	2,902,711	
45. Utah	UT	L		3,170,922			3,170,922	64,000	
46. Vermont	VT	N		671,912			671,912		
47. Virginia	VA	L	1,504	6,435,545			6,437,049		
48. Washington	WA	L	5,217	4,354,604			4,359,821	757,977	
49. West Virginia	WV	L	7,193	1,027,708			1,034,901	223,903	
50. Wisconsin	WI	L	2,182	9,882,248			9,884,430	641,830	
51. Wyoming	WY	L		47,663			47,663		
52. American Samoa	AS	N					0		
53. Guam	GU	N					0		
54. Puerto Rico	PR	N					0		
55. U.S. Virgin Islands	VI	N					0		
56. Northern Mariana Islands	MP	N					0		
57. Canada	CAN	N					0		
58. Aggregate Other Alien	OT	XXX	0	0	0	0	0	0	
59. Subtotal	(a)	47	645,259	408,815,527	0	0	409,460,786	39,176,713	
90. Reporting entity contributions for employee benefits plans	XXX						0		
91. Dividends or refunds applied to purchase paid-up additions and annuities	XXX						0		
92. Dividends or refunds applied to shorten endowment or premium paying period	XXX						0		
93. Premium or annuity considerations waived under disability or other contract provisions	XXX						0		
94. Aggregate or other amounts not allocable by State	XXX		0	0	0	0	0	0	
95. Totals (Direct Business)	XXX		645,259	408,815,527	0	0	409,460,786	39,176,713	
96. Plus reinsurance assumed	XXX		105,819				105,819		
97. Totals (All Business)	XXX		751,078	408,815,527	0	0	409,566,605	39,176,713	
98. Less reinsurance ceded	XXX		341,405	1,760,620			2,102,025		
99. Totals (All Business) less Reinsurance Ceded	XXX		409,673	407,054,907	(b) 0	0	407,464,580	39,176,713	
DETAILS OF WRITE-INS									
58001.		XXX					0		
58002.		XXX							
58003.		XXX							
58998. Summary of remaining write-ins for Line 58 from overflow page	XXX		0	0	0	0	0	0	
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX		0	0	0	0	0	0	
9401.		XXX							
9402.		XXX							
9403.		XXX							
9498. Summary of remaining write-ins for Line 94 from overflow page	XXX		0	0	0	0	0	0	
9499. Totals (Lines 9401 through 9403 plus 9498)(Line 94 above)	XXX		0	0	0	0	0	0	

(L) Licensed or Chartered - Licensed Insurance Carrier or Domiciled RRG; (R) Registered - Non-domiciled RRGs; (Q) Qualified - Qualified or Accredited Reinsurer; (E) Eligible - Reporting Entities eligible or approved to write Surplus Lines in the state; (N) None of the above - Not allowed to write business in the state.

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

By state of residence of the policyholder

(a) Insert the number of L responses except for Canada and Other Alien.

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE Integrity Life Insurance Company

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Summary of Operations Line 27

		1	2
		Current Year	Prior Year
2704.	Miscellaneous Expense	(974)	3,753
2705.	Reserve Adjustment	(34,803)	(109,855)
2797.	Summary of remaining write-ins for Line 27 from overflow page	(35,777)	(106,102)

Additional Write-ins for Schedule E - Part 3 Line 58

	1	2	Deposits For the Benefit of All Policyholders		All Other Special Deposits	
			3	4	5	6
States, Etc.	Type of Deposit	Purpose of Deposit	Book/Adjusted Carrying Value	Fair Value	Book/Adjusted Carrying Value	Fair Value
5804.						
5805.						
5806.						
5897. Summary of remaining write-ins for Line 58 from overflow page	XXX	XXX	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE Integrity Life Insurance Company

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Analysis of Operations Line 27

	1	2	Ordinary			6	Group		Accident and Health			12
			3	4	5		7	8	9	10	11	
	Total	Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance (a)	Annuities	Group	Credit (Group and Individual)	Other	Aggregate of All Other Lines of Business
2704. Miscellaneous	(35,776)		(34,802)	(974)								
2797. Summary of remaining write-ins for Line 27 from overflow page	(35,776)	0	(34,802)	(974)	0	0	0	0	0	0	0	0

ALPHABETICAL INDEX

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