



LIFE AND ACCIDENT AND HEALTH COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2015
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	Lisa Beth Fangman #, 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, Tax	Bruce William Maisel #, VP, CCO	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 Wuebbling	

State of

Ohio

County of

Hamilton

SS:

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

Jill Tripp McGruder

Edward Joseph Babbitt

Bradley Joseph Hunkler

President & CEO

Secretary

VP, Chief Accounting Officer

Subscribed and sworn to before me this

22nd

day of

February, 2016

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 2015 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)	3,170,980,730	0	3,170,980,730	2,504,961,519
2. Stocks (Schedule D):				
2.1 Preferred stocks	10,663,698	0	10,663,698	5,663,698
2.2 Common stocks	532,847,009	0	532,847,009	572,314,634
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	189,393,895	0	189,393,895	81,500,361
3.2 Other than first liens				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ encumbrances)				
4.2 Properties held for the production of income (less \$ encumbrances)				
4.3 Properties held for sale (less \$ encumbrances)				
5. Cash (\$18,323,511 , Schedule E - Part 1), cash equivalents (\$47,226,427 , Schedule E - Part 2) and short-term investments (\$44,387,567 , Schedule DA)	109,937,506	0	109,937,506	53,752,256
6. Contract loans (including \$ premium notes)	112,730,129	0	112,730,129	120,517,128
7. Derivatives (Schedule DB)	17,286,830	0	17,286,830	1,831,060
8. Other invested assets (Schedule BA)	129,601,859	0	129,601,859	114,207,118
9. Receivables for securities	4,317,515	0	4,317,515	3,140,773
10. Securities lending reinvested collateral assets (Schedule DL)	6,691,200	0	6,691,200	11,638,998
11. Aggregate write-ins for invested assets	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	4,284,450,371	0	4,284,450,371	3,469,527,545
13. Title plants less \$ charged off (for Title insurers only)				
14. Investment income due and accrued	36,369,009	0	36,369,009	31,800,231
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection				
15.2 Deferred premiums and agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)				
15.3 Accrued retrospective premiums (\$) and contracts subject to redetermination (\$)				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	15,731,582	0	15,731,582	11,864,984
16.2 Funds held by or deposited with reinsured companies				
16.3 Other amounts receivable under reinsurance contracts	7,874,892	0	7,874,892	7,030,862
17. Amounts receivable relating to uninsured plans				
18.1 Current federal and foreign income tax recoverable and interest thereon	3,566,203	0	3,566,203	
18.2 Net deferred tax asset	35,091,421	21,383,846	13,707,575	13,161,749
19. Guaranty funds receivable or on deposit	20,077	0	20,077	20,077
20. Electronic data processing equipment and software				
21. Furniture and equipment, including health care delivery assets (\$)				
22. Net adjustment in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates	0	0	0	0
24. Health care (\$) and other amounts receivable	1,020,722	677,913	342,809	365,219
25. Aggregate write-ins for other than invested assets	3,576,205	1,581,861	1,994,344	1,959,617
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	4,387,700,482	23,643,620	4,364,056,862	3,535,730,284
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	2,480,289,243	0	2,480,289,243	2,571,348,148
28. Total (Lines 26 and 27)	6,867,989,725	23,643,620	6,844,346,105	6,107,078,432
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page				
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)				
2501. CSV Company Owned Life Insurance	1,994,344	0	1,994,344	1,959,617
2502. Disallowed IMR	1,581,861	1,581,861	0	
2503.				
2598. Summary of remaining write-ins for Line 25 from overflow page				
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	3,576,205	1,581,861	1,994,344	1,959,617

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Integrity Life Insurance Company

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$3,138,248,636 (Exh. 5, Line 9999999) less \$ included in Line 6.3 (including \$764,324,768 Modco Reserve)	3,138,248,636	2,396,370,963
2. Aggregate reserve for accident and health contracts (including \$ Modco Reserve)		
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ Modco Reserve)	307,841,446	298,317,031
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11)	234,170	243,602
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11)		
5. Policyholders' dividends \$ and coupons \$ due and unpaid (Exhibit 4, Line 10)		
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 \$ accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14)		
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts		
9.2 Provision for experience rating refunds, including the liability of \$ accident and health experience rating refunds of which \$ is for medical loss ratio rebate per the Public Health Service Act		
9.3 Other amounts payable on reinsurance, including \$ assumed and \$23,140,485 ceded	23,140,485	17,854,433
9.4 Interest maintenance reserve (IMR, Line 6)	0	1,835,317
10. Commissions to agents due or accrued-life and annuity contracts \$922,396 accident and health \$ and deposit-type contract funds \$	922,396	872,256
11. Commissions and expense allowances payable on reinsurance assumed		
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 6)	334,116	356,772
13. Transfers to Separate Accounts due or accrued (net) (including \$(41,549,144) accrued for expense allowances recognized in reserves, net of reinsured allowances)	(12,190,541)	(8,926,211)
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 5)	1,469,717	1,347,148
15.1 Current federal and foreign income taxes, including \$ on realized capital gains (losses)		2,819,409
15.2 Net deferred tax liability		
16. Unearned investment income	31,838	6,256
17. Amounts withheld or retained by company as agent or trustee	42,299	40,017
18. Amounts held for agents' account, including \$ agents' credit balances		
19. Remittances and items not allocated	19,932,271	9,517,329
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)	79,506,770	79,787,723
24.02 Reinsurance in unauthorized and certified (\$) companies		
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$) reinsurers		
24.04 Payable to parent, subsidiaries and affiliates	3,290,341	2,250,243
24.05 Drafts outstanding		
24.06 Liability for amounts held under uninsured plans		
24.07 Funds held under coinsurance		
24.08 Derivatives	2,305,690	632,332
24.09 Payable for securities	111,328	317,758
24.10 Payable for securities lending	110,041,889	66,957,422
24.11 Capital notes \$ and interest thereon \$		
25. Aggregate write-ins for liabilities	10,231,591	1,342,353
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	3,685,494,442	2,871,942,153
27. From Separate Accounts Statement	2,480,289,243	2,571,348,148
28. Total liabilities (Lines 26 and 27)	6,165,783,685	5,443,290,301
29. Common capital stock	3,000,000	3,000,000
30. Preferred capital stock		
31. Aggregate write-ins for other than special surplus funds		
32. Surplus notes		
33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1)	613,163,872	613,163,872
34. Aggregate write-ins for special surplus funds		
35. Unassigned funds (surplus)	62,398,548	47,624,259
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 \$ in Separate Accounts Statement)	675,562,420	660,788,131
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55)	678,562,420	663,788,131
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	6,844,346,105	6,107,078,432
DETAILS OF WRITE-INS		
2501. Payable for Collateral on Derivatives	9,420,000	
2502. Uncashed drafts and checks that are pending escheatment to the state	417,652	190,838
2503. Unfunded commitment Low Income Housing tax credit property	393,939	1,151,515
2598. Summary of remaining write-ins for Line 25 from overflow page		
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	10,231,591	1,342,353
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page		
3199. Totals (Lines 3101 thru 3103 plus 3198)(Line 31 above)		
3401.		
3402.		
3403.		
3498. Summary of remaining write-ins for Line 34 from overflow page		
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)		

SUMMARY OF OPERATIONS

	1 Current Year	2 Prior Year
1. Premiums and annuity considerations for life and accident and health contracts (Exhibit 1, Part 1, Line 20.4, Col. 1, less Col. 11)	1,101,227,853	407,464,580
2. Considerations for supplementary contracts with life contingencies	9,741,429	6,954,646
3. Net investment income (Exhibit of Net Investment Income, Line 17)	198,655,739	156,220,938
4. Amortization of Interest Maintenance Reserve (IMR, Line 5)	2,072,778	2,700,950
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0	
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1)	1,361,670	1,449,120
7. Reserve adjustments on reinsurance ceded	(82,621,116)	(75,730,191)
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	13,437,686	12,229,841
8.2 Charges and fees for deposit-type contracts		
8.3 Aggregate write-ins for miscellaneous income	2,614,858	2,747,752
9. Total (Lines 1 to 8.3)	1,246,490,897	514,037,636
10. Death benefits	11,588,931	6,778,576
11. Matured endowments (excluding guaranteed annual pure endowments)		
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8)	140,671,895	134,773,000
13. Disability benefits and benefits under accident and health contracts		
14. Coupons, guaranteed annual pure endowments and similar benefits		
15. Surrender benefits and withdrawals for life contracts	320,295,456	305,633,431
16. Group conversions		
17. Interest and adjustments on contract or deposit-type contract funds	6,619,668	10,683,376
18. Payments on supplementary contracts with life contingencies	5,133,098	4,002,389
19. Increase in aggregate reserves for life and accident and health contracts	742,663,973	89,821,071
20. Totals (Lines 10 to 19)	1,226,973,021	551,691,843
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	63,691,095	23,345,289
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1)	14,092	14,726
23. General insurance expenses (Exhibit 2, Line 10, Cols. 1, 2, 3 and 4)	30,023,807	26,313,384
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3)	3,088,401	2,010,515
25. Increase in loading on deferred and uncollected premiums		
26. Net transfers to or (from) Separate Accounts net of reinsurance	(166,855,771)	(138,240,924)
27. Aggregate write-ins for deductions	1,863,604	1,169,690
28. Totals (Lines 20 to 27)	1,158,798,249	466,304,523
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	87,692,648	47,733,113
30. Dividends to policyholders		
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	87,692,648	47,733,113
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	12,293,758	8,559,654
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)	75,398,890	39,173,459
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$(3,379,252) (excluding taxes of \$449,859 transferred to the IMR)	(8,180,467)	17,786,871
35. Net income (Line 33 plus Line 34)	67,218,423	56,960,330
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	663,788,131	668,022,386
37. Net income (Line 35)	67,218,423	56,960,330
38. Change in net unrealized capital gains (losses) less capital gains tax of \$887,291	(27,385,566)	41,238,988
39. Change in net unrealized foreign exchange capital gain (loss)		
40. Change in net deferred income tax	4,157,420	2,898,604
41. Change in nonadmitted assets	(4,812,421)	(11,265,207)
42. Change in liability for reinsurance in unauthorized and certified companies		
43. Change in reserve on account of change in valuation basis, (increase) or decrease		
44. Change in asset valuation reserve	280,953	5,983,403
45. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Col. 2 minus Col. 1)		
46. Surplus (contributed to) withdrawn from Separate Accounts during period		
47. Other changes in surplus in Separate Accounts Statement	315,480	(50,373)
48. Change in surplus notes		
49. Cumulative effect of changes in accounting principles		
50. Capital changes:		
50.1 Paid in		
50.2 Transferred from surplus (Stock Dividend)		
50.3 Transferred to surplus		
51. Surplus adjustment:		
51.1 Paid in		
51.2 Transferred to capital (Stock Dividend)		
51.3 Transferred from capital		
51.4 Change in surplus as a result of reinsurance		
52. Dividends to stockholders	(25,000,000)	(100,000,000)
53. Aggregate write-ins for gains and losses in surplus		
54. Net change in capital and surplus for the year (Lines 37 through 53)	14,774,289	(4,234,255)
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	678,562,420	663,788,131
DETAILS OF WRITE-INS		
08.301. Administrative Service Fees	1,616,664	1,707,863
08.302. Other Fee Income	958,045	1,003,972
08.303. Other Income	40,149	35,917
08.398. Summary of remaining write-ins for Line 8.3 from overflow page		
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398)(Line 8.3 above)	2,614,858	2,747,752
2701. Pension Expense	1,247,027	684,228
2702. Securities Lending Interest Expense	590,235	467,084
2703. Experience Refund	32,671	54,154
2798. Summary of remaining write-ins for Line 27 from overflow page	(6,329)	(35,777)
2799. Totals (Lines 2701 thru 2703 plus 2798)(Line 27 above)	1,863,604	1,169,689
5301.		
5302.		
5303.		
5398. Summary of remaining write-ins for Line 53 from overflow page		
5399. Totals (Lines 5301 thru 5303 plus 5398)(Line 53 above)		

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	1,111,170,137	414,541,539
2. Net investment income	195,042,965	158,360,214
3. Miscellaneous income	16,369,329	16,743,150
4. Total (Lines 1 through 3)	1,322,582,431	589,644,903
5. Benefit and loss related payments	566,306,442	537,756,608
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	(161,727,072)	(104,548,697)
7. Commissions, expenses paid and aggregate write-ins for deductions	98,565,708	52,813,336
8. Dividends paid to policyholders	0	0
9. Federal and foreign income taxes paid (recovered) net of \$(10,796) tax on capital gains (losses)	15,749,976	25,974,513
10. Total (Lines 5 through 9)	518,895,054	511,995,760
11. Net cash from operations (Line 4 minus Line 10)	803,687,377	77,649,143
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	507,326,258	550,678,471
12.2 Stocks	172,320,875	242,006,461
12.3 Mortgage loans	9,912,280	1,431,186
12.4 Real estate	0	0
12.5 Other invested assets	15,972,535	11,902,194
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	830	11,526
12.7 Miscellaneous proceeds	4,947,798	0
12.8 Total investment proceeds (Lines 12.1 to 12.7)	710,480,576	806,029,838
13. Cost of investments acquired (long-term only):		
13.1 Bonds	1,187,811,756	545,663,403
13.2 Stocks	163,484,267	235,538,890
13.3 Mortgage loans	117,805,816	40,177,270
13.4 Real estate	0	0
13.5 Other invested assets	21,272,575	32,733,949
13.6 Miscellaneous applications	28,113,555	3,165,226
13.7 Total investments acquired (Lines 13.1 to 13.6)	1,518,487,969	857,278,738
14. Net increase (decrease) in contract loans and premium notes	(7,786,999)	4,053,379
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(800,220,394)	(55,302,280)
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	9,524,415	5,936,704
16.5 Dividends to stockholders	25,000,000	75,017,347
16.6 Other cash provided (applied)	68,193,853	(3,280,781)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	52,718,268	(72,361,424)
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)	56,185,250	(50,014,561)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	53,752,256	103,766,817
19.2 End of year (Line 18 plus Line 19.1)	109,937,506	53,752,256

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)
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ANNUAL STATEMENT FOR THE YEAR 2015 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	1,101,227,853	0	390,167	1,100,560,421		0	0	277,265	0	0	0	
2. Considerations for supplementary contracts with life contingencies	9,741,429				9,741,429							
3. Net investment income	198,655,739		15,385,097	134,326,278	5,290,219		735,481	222,871				42,695,793
4. Amortization of Interest Maintenance Reserve (IMR)	2,072,778		160,528	1,378,375	55,198		7,674	2,325				468,678
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0											
6. Commissions and expense allowances on reinsurance ceded	1,361,670	0	159,286	1,191,980		0	5,884	4,520	0	0	0	
7. Reserve adjustments on reinsurance ceded	(82,621,116)		(13,871,249)	(66,897,294)			(1,366,608)	(485,965)				
8. Miscellaneous Income:												
8.1 Fees associated with income from investment management, administration and contract guarantees from Separate Accounts	13,437,686		760,736	12,676,950								
8.2 Charges and fees for deposit-type contracts	0											
8.3 Aggregate write-ins for miscellaneous income	2,614,858	0	0	2,614,858	0	0	0	0	0	0	0	0
9. Totals (Lines 1 to 8.3)	1,246,490,897	0	2,984,565	1,185,851,568	15,086,846	0	(617,569)	21,016	0	0	0	43,164,471
10. Death benefits	11,588,931		11,588,931									
11. Matured endowments (excluding guaranteed annual pure endowments)	0											
12. Annuity benefits	140,671,895			140,189,040				482,855				
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	320,295,456		3,436,660	315,481,018			1,223,798	153,980				
16. Group conversions	0											
17. Interest and adjustments on contract or deposit-type contract funds	6,619,668			5,714,255	905,413							
18. Payments on supplementary contracts with life contingencies	5,133,098				5,133,098							
19. Increase in aggregate reserves for life and accident and health contracts	742,663,973		(13,942,710)	753,329,626	6,052,926		(2,088,549)	(687,320)				
20. Totals (Lines 10 to 19)	1,226,973,021	0	1,082,881	1,214,713,939	12,091,437	0	(864,751)	(50,485)	0	0	0	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	63,691,095	0	0	63,691,095		0	0	0	0	0	0	0
22. Commissions and expense allowances on reinsurance assumed	14,092	0	14,092	0		0	0	0	0	0	0	0
23. General insurance expenses	30,023,807		281,637	19,059,668	29,009			10,534	0	0	0	10,642,959
24. Insurance taxes, licenses and fees, excluding federal income taxes	3,088,401		12,171	3,034,469	794			435				40,532
25. Increase in loading on deferred and uncollected premiums	0											
26. Net transfers to or (from) Separate Accounts net of reinsurance	(166,855,771)		(121,850)	(161,083,874)								(5,650,047)
27. Aggregate write-ins for deductions	1,863,604	0	23,212	807,284	837	0	0	422	0	0	0	1,031,849
28. Totals (Lines 20 to 27)	1,158,798,249	0	1,292,143	1,140,222,581	12,122,077	0	(864,751)	(39,094)	0	0	0	6,065,293
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	87,692,648	0	1,692,422	45,628,987	2,964,769	0	247,182	60,110	0	0	0	37,099,178
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)	87,692,648	0	1,692,422	45,628,987	2,964,769	0	247,182	60,110	0	0	0	37,099,178
32. Federal income taxes incurred (excluding tax on capital gains)	12,293,758		592,348	15,970,145	1,037,669		86,514	21,039				(5,413,957)
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)	75,398,890	0	1,100,074	29,658,842	1,927,100	0	160,668	39,071	0	0	0	42,513,135
DETAILS OF WRITE-INS												
08.301. Administrative Services Fees	1,616,664			1,616,664								
08.302. Other Fee Income	958,045			958,045								
08.303. Other Income	40,149			40,149								
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)	2,614,858	0	0	2,614,858	0	0	0	0	0	0	0	0
2701. Pension Expense	1,247,027		11,310	792,844	837			422				441,614
2702. Securities Lending Interest Expense	590,235											590,235
2703. Experience Refund	32,671		32,671									
2798. Summary of remaining write-ins for Line 27 from overflow page	(6,329)	0	(20,769)	14,440	0	0	0	0	0	0	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	1,863,604	0	23,212	807,284	837	0	0	422	0	0	0	1,031,849

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

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Integrity Life Insurance Company

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group	
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance	8 Annuities
Involving Life or Disability Contingencies (Reserves)								
(Net of Reinsurance Ceded)								
1. Reserve December 31, prior year	2,396,370,961	0	233,036,986	2,110,295,970	36,245,703	0	11,863,691	4,928,611
2. Tabular net premiums or considerations	1,071,758,994		330,091	1,061,172,454	10,256,449			
3. Present value of disability claims incurred	0				XXX			
4. Tabular interest	144,867,474		13,893,566	128,634,966	1,600,109		604,828	134,005
5. Tabular less actual reserve released	(14,344,937)			(14,179,879)	(355,708)			190,650
6. Increase in reserve on account of change in valuation basis	0			0				
7. Other increases (net)	3,047,713			3,047,713				
8. Totals (Lines 1 to 7)	3,601,700,205	0	247,260,643	3,288,971,224	47,746,553	0	12,468,519	5,253,266
9. Tabular cost	(437,411)		(590,006)		XXX		152,595	
10. Reserves released by death	20,523,677		20,523,677	XXX	XXX			XXX
11. Reserves released by other terminations (net)	419,340,458		9,296,876	406,452,036			2,579,571	1,011,975
12. Annuity, supplementary contract and disability payments involving life contingencies	118,804,148			113,356,224	5,447,924			
13. Net transfers to or (from) Separate Accounts	(94,779,303)		(771,300)	(94,008,003)				
14. Total Deductions (Lines 9 to 13)	463,451,569	0	28,459,247	425,800,257	5,447,924	0	2,732,166	1,011,975
15. Reserve December 31, current year	3,138,248,636	0	218,801,396	2,863,170,967	42,298,629	0	9,736,353	4,241,291

ANNUAL STATEMENT FOR THE YEAR 2015 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) .....1,928,907	.....1,894,099
1.1	Bonds exempt from U.S. tax	(a) .....	.....
1.2	Other bonds (unaffiliated)	(a) .....130,439,463	.....135,291,506
1.3	Bonds of affiliates	(a) .....	.....
2.1	Preferred stocks (unaffiliated)	(b) .....442,234	.....461,883
2.11	Preferred stocks of affiliates	(b) .....	.....
2.2	Common stocks (unaffiliated) .....	.....6,189,657	.....6,289,893
2.21	Common stocks of affiliates .....	.....37,000,000	.....37,000,000
3.	Mortgage loans	(c) .....5,858,312	.....6,029,984
4.	Real estate	(d) .....	.....
5	Contract loans .....	.....8,670,302	.....8,170,063
6	Cash, cash equivalents and short-term investments	(e) .....418,154	.....314,069
7	Derivative instruments	(f) .....	.....
8.	Other invested assets .....	.....5,585,831	.....5,611,584
9.	Aggregate write-ins for investment income .....	.....459,409	.....459,409
10.	Total gross investment income .....	.....196,992,269	.....201,522,490
11.	Investment expenses		(g) .....2,856,911
12.	Investment taxes, licenses and fees, excluding federal income taxes		(g) .....9,839
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) .....		.....2,866,750
17.	Net investment income (Line 10 minus Line 16) .....		.....198,655,740
DETAILS OF WRITE-INS			
0901.	Securities Lending Fee Income .....	.....418,496	.....418,496
0902.	Miscellaneous .....	.....40,913	.....40,913
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) .....	.....459,409	.....459,409
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 \$2,497,547 accrual of discount less \$8,125,605 amortization of premium and less \$3,540,275 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 \$954 accrual of discount less \$171,237 amortization of premium and less \$32,277 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 .....	.....0	.....(919,900)	.....(919,900)	.....0	.....0
1.1	Bonds exempt from U.S. tax .....			.....0		
1.2	Other bonds (unaffiliated) .....	.....4,228,392	.....(4,806,237)	.....(577,845)	.....540,306	.....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) .....	.....(2,683,571)	.....(2,981,091)	.....(5,664,662)	.....930,671	.....0
2.21	Common stocks of affiliates .....	.....0	.....0	.....0	.....(20,897,019)	.....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 .....	.....830		.....830		
7.	Derivative instruments .....	.....(637,977)		.....(637,977)	.....(7,820,895)	
8.	Other invested assets .....	.....0	.....(2,474,853)	.....(2,474,853)	.....748,659	.....0
9.	Aggregate write-ins for capital gains (losses) .....	.....0	.....0	.....0	.....0	.....0
10.	Total capital gains (losses) .....	.....907,674	.....(11,182,081)	.....(10,274,407)	.....(26,498,278)	.....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 2015 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	113,136,349			113,136,349							
6.2 Reinsurance assumed	0										
6.3 Reinsurance ceded	83,781			83,781							
6.4 Net	113,052,568	0	0	113,052,568	0	0	0	0	0	0	0
7. Line 5 + Line 6.4	113,052,568	0	0	113,052,568	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	113,136,349			113,136,349							
9.2 Reinsurance assumed	0										
9.3 Reinsurance ceded	83,781			83,781							
9.4 Net (Line 7 - Line 8)	113,052,568	0	0	113,052,568	0	0	0	0	0	0	0
SINGLE											
10. Single premiums and considerations:											
10.1 Direct	974,048,151		0	973,770,886			277,265				
10.2 Reinsurance assumed	0										
10.3 Reinsurance ceded	0										
10.4 Net	974,048,151	0	0	973,770,886	0	0	277,265	0	0	0	0
RENEWAL											
11. Uncollected	(128,761)		(1,315)	(127,446)							
12. Deferred and accrued	0										
13. Deferred, accrued and uncollected:											
13.1 Direct	0										
13.2 Reinsurance assumed	0										
13.3 Reinsurance ceded	128,761		1,315	127,446							
13.4 Net (Line 11 + Line 12)	(128,761)	0	(1,315)	(127,446)	0	0	0	0	0	0	0
14. Advance	0										
15. Line 13.4 - Line 14	(128,761)	0	(1,315)	(127,446)	0	0	0	0	0	0	0
16. Collected during year:											
16.1 Direct	16,197,159		585,701	15,611,458							
16.2 Reinsurance assumed	95,883		95,883								
16.3 Reinsurance ceded	2,366,538		290,102	2,076,436							
16.4 Net	13,926,504	0	391,482	13,535,022	0	0	0	0	0	0	0
17. Line 15 + Line 16.4	13,797,743	0	390,167	13,407,576	0	0	0	0	0	0	0
18. Prior year (uncollected + deferred and accrued - advance)	(329,391)	0	0	(329,391)	0	0	0	0	0	0	0
19. Renewal premiums and considerations:											
19.1 Direct	16,196,935		585,477	15,611,458							
19.2 Reinsurance assumed	95,883		95,883								
19.3 Reinsurance ceded	2,165,684		291,193	1,874,491							
19.4 Net (Line 17 - Line 18)	14,127,134	0	390,167	13,736,967	0	0	0	0	0	0	0
TOTAL											
20. Total premiums and annuity considerations:											
20.1 Direct	1,103,381,435	0	585,477	1,102,518,693	0	0	277,265	0	0	0	0
20.2 Reinsurance assumed	95,883	0	95,883	0	0	0	0	0	0	0	0
20.3 Reinsurance ceded	2,249,465	0	291,193	1,958,272	0	0	0	0	0	0	0
20.4 Net (Lines 9.4 + 10.4 + 19.4)	1,101,227,853	0	390,167	1,100,560,421	0	0	277,265	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	1,361,670		159,286	1,191,980		5,884	4,520				
25.2 Reinsurance assumed	14,092		14,092								
25.3 Net ceded less assumed	1,347,578	0	145,194	1,191,980	0	5,884	4,520	0	0	0	0
26. Totals:											
26.1 Reinsurance ceded (Page 6, Line 6)	1,361,670	0	159,286	1,191,980	0	5,884	4,520	0	0	0	0
26.2 Reinsurance assumed (Page 6, Line 22)	14,092	0	14,092	0	0	0	0	0	0	0	0
26.3 Net ceded less assumed	1,347,578	0	145,194	1,191,980	0	5,884	4,520	0	0	0	0
COMMISSIONS INCURRED (direct business only)											
27. First year (other than single)	5,521,007			5,521,007							
28. Single	54,032,291			54,032,291							
29. Renewal	4,137,797			4,137,797							
30. Deposit-type contract funds	0										
31. Totals (to agree with Page 6, Line 21)	63,691,095	0	0	63,691,095	0	0	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2015 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	616,515			953,018	86,215	1,655,748
2. Salaries and wages	12,394,848			5,565,743	1,633,942	19,594,533
3.11 Contributions for benefit plans for employees	1,058,018			(664,665)	278,478	671,831
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	82,516			161,799	2,013	246,328
3.32 Other agent welfare	10			5		15
4.1 Legal fees and expenses	12,199			140,892		153,091
4.2 Medical examination fees	0					0
4.3 Inspection report fees	1,702			2,851	44	4,597
4.4 Fees of public accountants and consulting actuaries	142,355			60,385		202,740
4.5 Expense of investigation and settlement of policy claims	76,641			108,997		185,638
5.1 Traveling expenses	477,597			247,524	32,768	757,889
5.2 Advertising	1,065,061			942,501		2,007,562
5.3 Postage, express, telegraph and telephone	508,362			198,775	896	708,033
5.4 Printing and stationery	263,470			88,662	395	352,527
5.5 Cost or depreciation of furniture and equipment	59,281			52,045	887	112,213
5.6 Rental of equipment	45,660			50,414	470	96,544
5.7 Cost or depreciation of EDP equipment and software	339,049			323,524	336	662,909
6.1 Books and periodicals	9,837			19,348	49	29,234
6.2 Bureau and association fees	57,822			153,761	186	211,769
6.3 Insurance, except on real estate	62,907			74,894		137,801
6.4 Miscellaneous losses	143			136,758		136,901
6.5 Collection and bank service charges	359,303			79,509		438,812
6.6 Sundry general expenses	722,867			571,829	527,769	1,822,465
6.7 Group service and administration fees				11,599		11,599
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	84,725					84,725
9.1 Real estate expenses	337			(40)	2,796	3,093
9.2 Investment expenses not included elsewhere	6,062			1,550	31,750	39,362
9.3 Aggregate write-ins for expenses	933,561	0	0	1,361,281	257,917	2,552,759
10. General expenses incurred	19,380,848	0	0	10,642,959	2,856,911	(a) 32,880,718
11. General expenses unpaid December 31, prior year	165,178			158,276	33,318	356,772
12. General expenses unpaid December 31, current year	196,938	0	0	108,148	29,030	334,116
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)	19,349,088	0	0	10,693,087	2,861,199	32,903,374
DETAILS OF WRITE-INS						
09.301. Equipment and software maintenance	672,959	0	0	731,066	45,343	1,449,368
09.302. Consulting	260,602	0	0	630,215	212,574	1,103,391
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)	933,561	0	0	1,361,281	257,917	2,552,759

(a) Includes management fees of \$ 31,305,494 to affiliates and \$ 103,360 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	845,623				845,623
3.	State taxes on premiums	340,349				340,349
4.	Other state taxes, including \$					
	for employee benefits	1,256,213		1,743	423	1,258,379
5.	U.S. Social Security taxes	606,789		38,789	9,416	654,994
6.	All other taxes	(1,105)				(1,105)
7.	Taxes, licenses and fees incurred	3,047,869	0	40,532	9,839	3,098,240
8.	Taxes, licenses and fees unpaid December 31, prior year	1,327,071				1,327,071
9.	Taxes, licenses and fees unpaid December 31, current year.....	1,449,640				1,449,640
10.	Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	2,925,300	0	40,532	9,839	2,975,671

EXHIBIT 4 - DIVIDENDS OR REFUNDS

	1	2
	Life	Accident and Health
1. Applied to pay renewal premiums		
2. Applied to shorten the endowment or premium-paying period		
3. Applied to provide paid-up additions		
4. Applied to provide paid-up annuities		
5. Total Lines 1 through 4		
6. Paid in cash		
7. Left on deposit		
8. Aggregate write-ins for dividend or refund options		
9. Total Lines 5 through 8		
10. Amount due and unpaid		
11. Provision for dividends or refunds payable in the following calendar year		
12. Terminal dividends		
13. Provision for deferred dividend contracts		
14. Amount provisionally held for deferred dividend contracts 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 2015 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	1,241,420		1,241,420		
0100002. 58 CSO/CET 4% CRVM 75-79	995,561		995,561		
0100003. 58 CSO/CET 4.5% CRVM 80-82	365,722		365,722		
0100004. 80 CSO/CET 6% CRVM 83-86	129,556,874		125,248,946		4,307,928
0100005. 80 CSO/CET 5.5% CRVM 87-92	93,627,209		88,181,255		5,445,954
0100006. 80 CSO/CET 5% CRVM 93-94	416,411		416,411		
0100007. 80 CSO/CET 4.5% CRVM 86-91, 95	2,364,393		2,364,393		
0199997. Totals (Gross)	228,567,590	0	218,813,708	0	9,753,882
0199998. Reinsurance ceded	29,936		12,407		17,529
0199999. Life Insurance: Totals (Net)	228,537,654	0	218,801,301	0	9,736,353
0200001. 71IAM 5.50% 80-82	7,416,708	XXX	7,416,708	XXX	
0200002. 71IAM 4.00% 75-79	5,403,561	XXX	5,403,561	XXX	
0200003. 83a 8.75% CARVM, Deferred 83	1,393,145	XXX	1,393,145	XXX	
0200004. 83a 8.50% CARVM, Deferred 84-85	3,047,658	XXX	3,047,658	XXX	
0200005. 83a 7.25% CARVM, Deferred 86, 89	11,138,396	XXX	11,138,396	XXX	
0200006. 83a 7.00% CARVM, Deferred 88-89	30,888,308	XXX	30,318,592	XXX	569,716
0200007. 83a 6.75% CARVM, Deferred 87, 91	30,609,742	XXX	30,142,922	XXX	466,820
0200008. 83a 6.50% CARVM, Deferred 87, 90	32,849,992	XXX	31,574,531	XXX	1,275,461
0200009. 83a 6.25% CARVM, Deferred 92	12,955,896	XXX	12,643,040	XXX	312,856
0200010. 83a 6.00% CARVM, Deferred 95, 00	4,693,219	XXX	4,469,009	XXX	224,210
0200011. 83a 5.75% CARVM, Deferred 93-94, 96-97, 00-02					
	10,019,743	XXX	9,381,531	XXX	638,212
0200012. 83a 5.50% CARVM, Deferred 94, 96-98, 01-02	12,002,335	XXX	11,555,615	XXX	446,720
0200013. 83a 5.25% CARVM, Deferred 99, 03, 09	46,688,919	XXX	46,688,919	XXX	
0200014. 83a 5.00% CARVM, Deferred 03, 04, 08	1,953,931	XXX	1,953,931	XXX	
0200015. 83a 4.75% CARVM, Deferred 04-07, 10	3,632,137	XXX	3,632,137	XXX	
0200016. 83a 4.50% CARVM, Deferred 05, 11	4,391,476	XXX	4,391,476	XXX	
0200017. 83a 4.00% CARVM, Deferred 12,14	1,407,843	XXX	1,106,765	XXX	301,078
0200018. 83a 3.75% CARVM, Deferred 13	223,555	XXX	217,337	XXX	6,218
0200019. a2000 5.25% CARVM, Deferred 03, 09	614,028	XXX	614,028	XXX	
0200020. a2000 5.00% CARVM, Deferred 04, 07-09	166,287,033	XXX	166,287,033	XXX	
0200021. a2000 4.75% CARVM, Deferred 05-08, 10	282,448,638	XXX	282,448,638	XXX	
0200022. a2000 4.50% CARVM, Deferred 06, 10-11	52,295,258	XXX	52,295,258	XXX	
0200023. a2000 4.25% CARVM, Deferred 11	30,722,680	XXX	30,722,680	XXX	
0200024. a2000 4.00% CARVM, Deferred 12, 14	76,911,407	XXX	76,911,407	XXX	
0200025. a2000 3.75% CARVM, Deferred 12-13	42,693,867	XXX	42,693,867	XXX	
0200026. 2012 IAR 4.00%, Deferred 15 NB	12,336,082	XXX	12,336,082	XXX	
0200027. 2012 IAR 3.75%, Deferred 15 NB	576,183,550	XXX	576,183,550	XXX	
0200028. AG 43	(1,749,950)	XXX	(1,749,950)	XXX	
0200029. 83a 8.50% Immediate 86, 88-89	145,967	XXX	145,967	XXX	
0200030. 83a 8.25% Immediate 90-91	223,448	XXX	223,448	XXX	
0200031. 83a 8.00% Immediate 87	485,218	XXX	485,218	XXX	
0200032. 83a 7.50% Immediate 85-92	469,652,374	XXX	469,652,374	XXX	
0200033. 83a 7.00% Immediate 93	18,738,731	XXX	18,738,731	XXX	
0200034. 83a 6.50% Immediate 86, 94	3,641,175	XXX	3,641,175	XXX	
0200035. a2000 6.50% Immediate 02	264,922	XXX	264,922	XXX	
0200036. a2000 6.00% Immediate 03	1,350,845	XXX	1,350,845	XXX	
0200037. a2000 5.50% Immediate 07-08	80,629,668	XXX	80,629,668	XXX	
0200038. a2000 5.25% Immediate 06	28,154,856	XXX	28,154,856	XXX	
0200039. a2000 5.05% Immediate 04	8,498,369	XXX	8,498,369	XXX	
0200040. a2000 5.00% Immediate 09	69,521,634	XXX	69,521,634	XXX	
0200041. a2000 4.95% Immediate 05	16,784,555	XXX	16,784,555	XXX	
0200042. a2000 4.25% Immediate 10	108,087,091	XXX	108,087,091	XXX	
0200043. a2000 4.00% Immediate 14	105,107,759	XXX	105,107,759	XXX	
0200044. a2000 3.95% Immediate 11	78,196,925	XXX	78,196,925	XXX	
0200045. a2000 3.50% Immediate 12-13	122,909,187	XXX	122,909,187	XXX	
0200046. 2012 IAR 4.00% Immediate 15 NB	298,126,172	XXX	298,126,172	XXX	
0299997. Totals (Gross)	2,869,978,053	XXX	2,865,736,762	XXX	4,241,291
0299998. Reinsurance ceded	2,565,795	XXX	2,565,795	XXX	
0299999. Annuities: Totals (Net)	2,867,412,258	XXX	2,863,170,967	XXX	4,241,291
0300001. 83a 8.50% Immediate 88-89	544,490		544,490		
0300002. 83a 8.25% Immediate 90-91	204,475		204,475		
0300003. 83a 8.00% Immediate 87	536,863		536,863		
0300004. 83a 7.75% Immediate 92	243,758		243,758		
0300005. 83a 7.25% Immediate 95	317,930		317,930		
0300006. 83a 7.00% Immediate 93	44,497		44,497		
0300007. 83a 6.75% Immediate 96-97	1,499,331		1,499,331		
0300008. 83a 6.50% Immediate 94	75,594		75,594		
0300009. a2000 7.00% Immediate 00	351,882		351,882		
0300010. a2000 6.75% Immediate 01	175,706		175,706		
0300011. a2000 6.50% Immediate 02	186,615		186,615		
0300012. a2000 6.25% Immediate 98-99	211,362		211,362		
0300013. a2000 6.00% Immediate 03	705,629		705,629		
0300014. a2000 4.80% Immediate 07	1,348,400		1,348,400		
0300015. a2000 4.70% Immediate 08	551,611		551,611		
0300016. a2000 4.60% Immediate 06	407,158		407,158		
0300017. a2000 4.50% Immediate 09	1,242,077		1,242,077		
0300018. a2000 4.20% Immediate 10	4,515,186		4,515,186		
0300019. a2000 4.00% Immediate 04-05	1,041,618		1,041,618		
0300020. a2000 3.50% Immediate 14	6,336,535		6,336,535		
0300021. a2000 3.25% Immediate 11, 13	8,792,999		8,792,999		
0300022. a2000 2.95% Immediate 12, 14	4,739,470		4,739,470		
0300023. 2012 IAR 4.00% Immediate 15 NB	8,225,443		8,225,443		
0399997. Totals (Gross)	42,298,629	0	42,298,629	0	0
0399998. Reinsurance ceded	0				
0399999. SCWLC: Totals (Net)	42,298,629	0	42,298,629	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%	87		87		

ANNUAL STATEMENT FOR THE YEAR 2015 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
0599997. Totals (Gross)	87	0	87	0	0
0599998. Reinsurance ceded	0				
0599999. Disability-Active Lives: Totals (Net)	87	0	87	0	0
0699998. Reinsurance ceded	0				
0699999. Disability-Disabled Lives: Totals (Net)	0	0	0	0	0
0799998. Reinsurance ceded	0				
0799999. Miscellaneous Reserves: Totals (Net)	0	0	0	0	0
9999999. Totals (Net) - Page 3, Line 1	3,138,248,636	0	3,124,270,992	0	13,977,644

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:.....\$

203,638,257

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:.....\$

246,359,704

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:.....\$

371,772,813

9.2

State the amount of reserves established for this business:.....\$

1,755,435

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	298,317,031	0	229,772,766	66,286,806	0	2,257,459
2. Deposits received during the year	64,371,125		39,685,678	21,734,970		2,950,477
3. Investment earnings credited to the account	11,902,862		10,032,288	1,859,508		11,066
4. Other net change in reserves	0					
5. Fees and other charges assessed	0					
6. Surrender charges	0					
7. Net surrender or withdrawal payments	66,749,571		47,387,308	17,049,005		2,313,258
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)	307,841,447	0	232,103,424	72,832,279	0	2,905,744
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)	307,841,447	0	232,103,424	72,832,279	0	2,905,744

ANNUAL STATEMENT FOR THE YEAR 2015 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		7	8	9	10	11
		Total	Industrial Life	Life Insurance	Individual Annuities	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other
1.	Due and unpaid:										
	1.1 Direct	5,170			5,170						
	1.2 Reinsurance assumed	0									
	1.3 Reinsurance ceded	0									
	1.4 Net	5,170	0	0	5,170	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	(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	(b) 0	(b) 0	0	(b) 0	(b) 0	(b) 0
3.	Incurred but unreported:										
	3.1 Direct	272,000		177,000	95,000						
	3.2 Reinsurance assumed	0									
	3.3 Reinsurance ceded	43,000		36,000	7,000						
	3.4 Net	229,000	0	(b) 141,000	(b) 88,000	(b) 0	(b) 0	0	(b) 0	(b) 0	(b) 0
4.	TOTALS										
	4.1 Direct	277,170	0	177,000	100,170	0	0	0	0	0	0
	4.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0
	4.3 Reinsurance ceded	43,000	0	36,000	7,000	0	0	0	0	0	0
	4.4 Net	234,170	(a) 0	(a) 141,000	93,170	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 2015 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	219,697,673		21,911,140	191,687,724	5,133,098			965,711			
1.2 Reinsurance assumed	75,229			75,229							
1.3 Reinsurance ceded	58,139,065		8,025,863	49,641,368				471,834			
1.4 Net (d)	161,633,837	0	13,885,277	142,121,585	5,133,098	0	0	493,877	0	0	0
2. Liability December 31, current year from Part 1:											
2.1 Direct	277,170	0	177,000	100,170	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	43,000	0	36,000	7,000	0	0	0	0	0	0	0
2.4 Net	234,170	0	141,000	93,170	0	0	0	0	0	0	0
3. Amounts recoverable from reinsurers December 31, current year	15,731,582		3,303,791	12,416,769				11,022			
4. Liability December 31, prior year:											
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	0	151,000	92,602	0	0	0	0	0	0	0
5. Amounts recoverable from reinsurers December 31, prior year	11,501,101		1,017,445	10,483,656							
6. Incurred Benefits											
6.1 Direct	219,685,241	0	21,897,140	191,689,292	5,133,098	0	0	965,711	0	0	0
6.2 Reinsurance assumed	75,229	0	0	75,229	0	0	0	0	0	0	0
6.3 Reinsurance ceded	62,366,546	0	10,308,209	51,575,481	0	0	0	482,856	0	0	0
6.4 Net	157,393,924	0	11,588,931	140,189,040	5,133,098	0	0	482,855	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.

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Integrity Life Insurance Company

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	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 and contracts subject to redetermination			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	0
17. Amounts receivable relating to uninsured plans			0
18.1 Current federal and foreign income tax recoverable and interest thereon	0		0
18.2 Net deferred tax asset	21,383,846	18,659,544	(2,724,302)
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	677,913	171,654	(506,259)
25. Aggregate write-ins for other than invested assets	1,581,861	0	(1,581,861)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	23,643,620	18,831,198	(4,812,422)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0
28. Total (Lines 26 and 27)	23,643,620	18,831,198	(4,812,422)
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. IMR	1,581,861	0	(1,581,861)
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)	1,581,861	0	(1,581,861)

ANNUAL STATEMENT FOR THE YEAR 2015 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	2015	2014
NET INCOME			
(1) State basis (Page 4, Line 35, Columns 1 & 2)	OH	67,218,423	56,960,330
(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	67,218,423	56,960,330
SURPLUS			
(5) State basis (Page 3, Line 38, Columns 1 & 2)	OH	678,562,420	663,788,131
(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	678,562,420	663,788,131

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 2015 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 2015 or 2014.

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 2015 were:

Farm Loans	None
City Loans	4.03% and 5.00%
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	\$

(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					186,758,809	2,635,086	189,393,895
(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					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							

ANNUAL STATEMENT FOR THE YEAR 2015 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) Mortgage Loans Derecognized as a Result of Foreclosure. None.

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

B. Debt Restructuring. None.

C. Reverse Mortgages. None.

D. Loan-Backed Securities

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

(2) The Company had no other-than-temporary impairments on loan-backed and structured securities for the year ended December 31, 2015, 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, 2015, 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
32051G-RV-9	2,177,084	2,108,016	69,068	2,108,016	2,090,627	06/30/2015
32051G-SD-8	944,185	904,632	39,553	904,632	896,059	06/30/2015
75970J-AJ-5	1,213,960	1,175,716	38,244	1,175,716	1,146,231	09/30/2015
75970J-AD-8	895,404	890,352	5,052	890,352	886,220	09/30/2015
61752R-AJ-1	1,571,005	1,550,290	20,715	1,550,290	1,542,213	09/30/2015
05949C-NH-5	424,565	413,290	11,275	413,290	413,215	09/30/2015
93935B-AH-3	1,198,104	1,142,864	55,240	1,142,864	1,100,563	09/30/2015
12628K-AF-9	741,139	717,218	23,921	717,218	604,160	12/31/2015
759950-GV-4	2,665,304	2,653,593	11,711	2,653,593	2,439,741	12/31/2015
173100-AR-9	1,062,885	809,240	253,645	809,240	459,968	12/31/2015
Total	XXX	XXX	528,424	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, 2015:

a. The aggregate amount of unrealized losses:	
1. Less than 12 Months	6,301,376
2. 12 Months or Longer	1,923,307
b. The aggregate related fair value of securities with unrealized losses:	
1. Less than 12 Months	410,501,203
2. 12 Months or Longer	28,787,008

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

E. Repurchase Agreements and/or Securities Lending Transactions

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At December 31, 2015, the Company has loaned \$107.4 million and \$43.6 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, 2014, the Company had 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. The Company maintains effective control over all loaned securities and, therefore, continues to report such securities as invested assets in the balance sheets. There is no difference in the policy and procedures for the separate account.

Collateral for separate account securities lent is held in the general account with a corresponding payable and receivable between the general and separate accounts. The corresponding payable and receivable is included in the due to/from general account/separate account line on the balance sheets and was \$44.5 million and \$44.1 million at December 31, 2015 and 2014, 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, 2015 and 2014, 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	.....	154,262,479
(b) 30 Days or Less	.....
(c) 31 to 60 Days	.....
(d) 61 to 90 Days	.....
(e) Greater Than 90 Days	.....
(f) Subtotal	.....	154,262,479
(g) Securities Received	.....
(h) Total Collateral Received	.....	154,262,479

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 \$154.3 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, 2015 and 2014.

(5) Collateral Reinvestment

a.Aggregate Amount Collateral Reinvested

(1) (2)
Amortized Cost 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 2015 OF THE Integrity Life Insurance Company

NOTES TO FINANCIAL STATEMENTS

2. Securities Lending		
(a) Open		
(b) 30 Days or Less	61,047,433	61,057,462
(c) 31 to 60 Days	21,602,322	21,601,804
(d) 61 to 90 Days	1,603,263	1,601,827
(e) 91 to 120 Days	4,047,059	4,047,532
(f) 121 to 180 Days	714,464	712,984
(g) 181 to 365 Days	11,915,711	11,895,371
(h) 1 to 2 years	6,400,000	6,400,000
(i) 2 to 3 years		
(j) Greater than 3 years	46,945,500	46,945,500
(k) Subtotal	154,275,752	154,262,480
(l) Securities Received		
(m) Total Collateral Reinvested	154,275,752	154,262,480

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, 2015, 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 \$154.6 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 Company recognized \$2.1 million and \$1.6 million in LIHTC and other tax benefits, in 2015 and 2014, respectively.
- (3) The Company has investment balances of \$10.9 million and \$12.3 million in LIHTC partnerships, in 2015 and 2014, respectively.
- (4) The reviews are annual regulatory reviews which are in place to ensure each property qualifies for the tax credits.
- (5) The Company's investments in low income housing tax credit properties do not exceed 10% of admitted assets.
- (6) The Company did not recognize any impairment during the statement periods.
- (7) There were no write-downs or reclassifications made during the year due to the forfeiture or ineligibility of tax credits, etc.

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Integrity Life Insurance Company

NOTES TO FINANCIAL STATEMENTS

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		0.000	0.000
b. Collateral held under security lending agreements					0		0		0.000	0.000
c. Subject to repurchase agreements					0		0		0.000	0.000
d. Subject to reverse repurchase agreements					0		0		0.000	0.000
e. Subject to dollar repurchase agreements					0		0		0.000	0.000
f. Subject to dollar reverse repurchase agreements					0		0		0.000	0.000
g. Placed under option contracts					0		0		0.000	0.000
h. Letter stock or securities restricted as to sale – excluding FHLB capital stock					0		0		0.000	0.000
i. FHLB capital stock					0	0	0		0.000	0.000
j. On deposit with states	5,551,758				5,551,758	5,458,036	93,722	5,551,758	0.081	0.081
k. On deposit with other regulatory bodies					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	0	0		0.000	0.000
n. Other restricted assets					0		0		0.000	0.000
o. Total Restricted Assets	5,551,758	0	0	0	5,551,758	5,458,036	93,722	5,551,758	0.081	0.081

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

Description of Assets	Gross Restricted						8	Percentage		
	Current Year					6		7	9	10
	1	2	3	4	5					
	Total General Account (G/A)	G/A Supporting 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
.....	
.....	
Total	..... 0	..... 0	..... 0	..... 0	..... 0	..... 0	..... 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)

Description of Assets	Gross Restricted						8	Percentage		
	Current Year					6		7	9	10
	1	2	3	4	5					
	Total General Account (G/A)	G/A Supporting 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
.....	
Total	..... 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	17,286,834	0	17,286,834

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

	Gross Amount Recognized	Amount Offset*	Net Amount Presented on Financial Statements
(2) Liabilities			
Derivative Instrument	(2,305,694)	0	(2,305,694)

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

K. Structured Notes

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Integrity Life Insurance Company

NOTES TO FINANCIAL STATEMENTS

Integrity General				
CUSIP Identification	Actual Cost	Fair Value	Book/Adjusted Carrying Value	Mortgage-Referenced Security (Y/N)
111021-AE-1	2,165,540	2,921,370	2,187,694	NO
25156P-AC-7	4,088,550	5,549,092	4,170,488	NO
35177P-AL-1	8,742,187	12,349,785	8,857,790	NO
Total	14,996,277	20,820,247	15,215,971	XXX

Integrity Separate				
CUSIP Identification	Actual Cost	Fair Value	Book/Adjusted Carrying Value	Mortgage-Referenced Security (Y/N)
25156P-AC-7	2,080,480	2,774,546	2,057,493	NO
749770-AQ-6	1,600,000	1,975,200	1,600,000	NO
Total	3,650,480	4,749,746	3,657,493	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
CARLYLE RIVERSTONE FUND REN I L.P.	\$ 1,176,844
CARLYLE MEZZANINE PARTNERS LP	1,298,009
Total	\$ 2,474,853

7. Investment Income

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

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

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

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

8. Derivative Instruments

The Company has entered into call options to hedge the S&P 500 and Goldman Sachs Multi-Asset Class index. The discussion of the accounting policies, risks, and objectives are shown in Note 1C. The net loss recognized in unrealized gains and losses during the reporting period related to the call options was \$(7,820,896). The net loss recognized in net income within realized gains and losses during the reporting period related to the call options was \$(248,142). The Company has entered into a collateral agreement with the counterparty whereby under certain conditions the counterparty is required to post assets on the Company's behalf. The posted amount is equal to the difference between the net positive fair value of the option and the agreed upon thresholds that are based on the credit rating of the counterparty. Inversely, if the net fair value of the option is negative, then the Company may be required to post assets instead using similar thresholds. At December 31, 2015, \$9,420,000 cash collateral has been posted to the Company.

9. Income Taxes

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

1.										
	As of End of Current Period			12/31/2014			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	51,539,733	8,341,554	59,881,287	54,300,598	5,567,708	59,868,306	(2,760,865)	2,773,846	12,981	
(b)Statutory Valuation Allowance Adjustment			0			0	0	0	0	
(c)Adjusted Gross Deferred Tax Assets (1a - 1b)	51,539,733	8,341,554	59,881,287	54,300,598	5,567,708	59,868,306	(2,760,865)	2,773,846	12,981	
(d)Deferred Tax Assets Nonadmitted	21,383,846	0	21,383,846	18,659,544	0	18,659,544	2,724,302	0	2,724,302	
(e)Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	30,155,887	8,341,554	38,497,441	35,641,054	5,567,708	41,208,762	(5,485,167)	2,773,846	(2,711,321)	
(f)Deferred Tax Liabilities	7,344,844	17,445,019	24,789,864	9,936,176	18,110,837	28,047,013	(2,591,331)	(665,818)	(3,257,149)	
(g)Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f) ...	22,811,043	(9,103,466)	13,707,577	25,704,878	(12,543,129)	13,161,749	(2,893,836)	3,439,664	545,828	

2.										
	As of End of Current Period			12/31/2014			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. ...	11,207,577	2,500,000	13,707,577	11,961,749	1,200,000	13,161,749	(754,172)	1,300,000	545,828	
(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	99,728,227	XXX	XXX	97,593,957	XXX	XXX	2,134,270	
(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. ...	18,948,310	5,841,554	24,789,864	23,679,305	4,367,708	28,047,013	(4,730,995)	1,473,846	(3,257,149)	
(d)Deferred Tax Assets Admitted as the result of application of SSAP No. 101. Total (2(a) + 2(b) + 2(c))	30,155,887	8,341,554	38,497,441	35,641,054	5,567,708	41,208,762	(5,485,167)	2,773,846	(2,711,321)	

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Integrity Life Insurance Company

NOTES TO FINANCIAL STATEMENTS

3.

	2015	2014
a.Ratio Percentage Used To Determine Recovery Period And Threshold Limitation Amount.	799.788	970.751
b.Amount Of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation In 2(b)2 Above.	95,548,881	76,110,993

4.

	As of End of Current Period		12/31/2014		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)	51,539,733	8,341,554	54,300,598	5,567,708	(2,760,865)	2,773,846
2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	3.340	4.170	5.010	2.000	(1.670)	2.170
3. Net Admitted Adjusted Gross DTAs amount from Note 9A1(e)	30,155,887	8,341,554	35,641,054	5,567,708	(5,485,167)	2,773,846
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies	5.200	6.490	7.280	2.910	(2.080)	3.580

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: For years December 31, 2015 and 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.

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

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

	(1) As of End of Current Period	(2) 12/31/2014	(3) (Col. 1 – 2) Change
1.Current Income Tax			
(a)Federal	12,150,254	8,390,084	3,760,169
(b)Foreign	143,504	169,570	(26,066)
(c)Subtotal	12,293,758	8,559,654	3,734,103
(d)Federal income tax on net capital gains	(2,929,393)	14,134,832	(17,064,225)
(e)Utilization of capital loss carry-forwards			0
(f)Other			0
(g)Federal and foreign income taxes incurred	9,364,365	22,694,486	(13,330,122)
2.Deferred Tax Assets:			
(a)Ordinary:			
(1) Discounting of unpaid losses			0
(2) Unearned premium reserve			0
(3) Policyholder reserves	41,973,608	45,247,263	(3,273,655)
(4) Investments	688,471	2,137,971	(1,449,500)
(5) Deferred acquisition costs	8,423,940	6,711,575	1,712,365
(6) Policyholder dividends accrual			0
(7) Fixed Assets			0
(8) Compensation and benefits accrual	106,510		106,510
(9) Pension accrual			0
(10) Receivables – nonadmitted	237,270		237,270
(11) Net operating loss carry-forward			0
(12) Tax credit carry-forward			0
(13) Other (including items <5% of total ordinary tax assets)	109,934	203,789	(93,855)
(99) Subtotal	51,539,733	54,300,598	(2,760,865)
(b)Statutory valuation allowance adjustment			0
(c)Nonadmitted	21,383,846	18,659,544	2,724,302
(d)Admitted ordinary deferred tax assets (2a99 – 2b – 2c)	30,155,887	35,641,054	(5,485,167)
(e)Capital:			
(1) Investments	8,341,554	5,567,708	2,773,846
(2) Net capital loss carry-forward			0
(3) Real estate			0
(4) Other (including items <5% of total ordinary tax assets)			0
(99) Subtotal	8,341,554	5,567,708	2,773,846
(f)Statutory valuation allowance adjustment			0
(g)Nonadmitted			0
(h)Admitted capital deferred tax assets (2e99 – 2f – 2g)	8,341,554	5,567,708	2,773,846
(i)Admitted deferred tax assets (2d + 2h)	38,497,441	41,208,762	(2,711,321)
3.Deferred Tax Liabilities:			
(a)Ordinary:			
(1) Investments	6,714,409	8,438,815	(1,724,406)
(2) Fixed assets			0
(3) Deferred and uncollected premium			0
(4) Policyholder reserves	630,435	1,393,438	(763,003)
(5) Other (including items <5% of total ordinary tax liabilities)		103,923	(103,923)
(99) Subtotal	7,344,844	9,936,176	(2,591,331)
(b)Capital:			
(1) Investments	17,445,019	18,110,837	(665,818)
(2) Real estate			0
(3) Other (including items <5% of total capital tax liabilities)			0
(99) Subtotal	17,445,019	18,110,837	(665,818)
(c)Deferred tax liabilities (3a99 + 3b99)	24,789,864	28,047,013	(3,257,149)
4. Net deferred tax assets/liabilities (2i – 3c)	13,707,577	13,161,749	545,828

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Integrity Life Insurance Company

NOTES TO FINANCIAL STATEMENTS

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

	12/31/2015	Effective Tax Rate
Provision computed at statutory rate	\$ 27,096,382	35.00%
Dividends received deduction	(13,864,899)	-17.91%
Derivative adjustment	(2,737,313)	-3.54%
Interest Maintenance Reserve Adj	(1,488,419)	-1.92%
Tax credits	(1,885,881)	-2.44%
Other	(1,912,925)	-2.47%
Total statutory income taxes	\$ 5,206,945	6.73%
Federal taxes incurred	\$ 9,364,365	12.10%
Change in net deferred income taxes	(4,157,420)	-5.37%
Total statutory income taxes	<u>\$ 5,206,945</u>	<u>6.73%</u>

	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 taxes incurred	\$ 22,694,486	27.80%
Change in net deferred income taxes	(2,898,604)	-3.55%
	<u>\$ 19,795,883</u>	<u>24.25%</u>

E. At December 31, 2015, 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:

2015	\$ 9,176,513
2014	\$ 24,924,598
2013	\$ 13,372,688

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, 2015, the Company has a receivable of \$3,566,203 from Western and Southern on line 18.1 of page 2.

G. SSAP No. 5R, Liabilities, Contingencies and Impairments of Assets. None

10. Information Concerning Parent, Subsidiaries and Affiliates

A, B & C.

The Company paid a \$25.0 million dividend to Western and Southern in December 2015. The dividend was in the form of cash.

The Company received a dividend of \$37.0 million from National Integrity Life Insurance Company in November 2015. The dividend was in the form of cash.

The Company paid a \$100.0 million dividend to Western and Southern in December 2014. The dividend consisted of \$75.0 million of cash and \$25.0 million of bonds at fair value.

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, 2015 or 2014. The Company had \$3.3 million and \$2.3 million payable to parent, subsidiaries and affiliates as of December 31, 2015 and 2014, 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, 2015.

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.

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Integrity Life Insurance Company
NOTES TO FINANCIAL STATEMENTS

- 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.
- M. The Company does not have SCA investments (excluding 8.b.i entities) that are filed with the NAIC.
- N. 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, 2015 and 2014 was \$304,316 and \$313,402, respectively.

F. Multi-employer Plans. None.

G. Consolidated/Holding Company Plans.

The Company participates in a qualified, noncontributory defined benefit pension plan sponsored by Western and Southern, the parent company. The Company has no legal obligation for benefits under this plan. The parent company allocates amounts to the Company based on a rational allocation methodology. The Company's share of net expense for the qualified pension plan was \$1.1 million and \$0.7 million for 2015 and 2014.

H. Postemployment Benefits and Compensated Absences. Not applicable.

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

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

- (1) The Company has one class of common stock with a par value of \$2 per share. At December 31, 2015, 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 \$25.0 million dividend to Western and Southern in December 2015. The dividend was in the form of cash.
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 \$168,789,587.
- (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 \$32,455,212.

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 \$393,939.

B. Assessments

The Company is not aware of any material assessments.

C. Gain Contingencies

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Integrity Life Insurance Company

NOTES TO FINANCIAL STATEMENTS

The Company is not aware of any gain contingencies.

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

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

E. Joint and Several Liabilities. None.

F. All Other Contingencies. None

15. Leases

A. The Company did not have any material lease obligations at December 31, 2015.

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

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

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

A. Transfers of Receivables as Sales. None.

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

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

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

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

20. Fair Value Measurements

A.

(1) Fair Value Measurements at December 31, 2015

Description for each class of asset or liability	(Level 1)	(Level 2)	(Level 3)	Total
a. Assets at fair value				
Common stock: Industrial & miscellaneous	176,205,089	0	0	176,205,089
Derivative assets: Options, purchased	0	4,340,017	12,946,816	17,286,835
Separate account assets*	712,164,342	0	0	712,164,342
Total assets at fair value	888,369,431	4,340,017	12,946,818	905,656,266

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	(2,305,694)	0	(2,305,694)
Total liabilities at fair value	0	(2,305,694)	0	(2,305,694)

*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) Fair Value Measurements in (Level 3) of the Fair Value hierarchy

Year Ended at 12/31/2015

Description	Beginning Balance at 01/01/2015	Transfers into Level 3	Transfers out of Level 3	Total gains and (losses) included in Net Income	Total gains and (losses) included in Surplus	Purchases	Issuances	Sales	Settlements	Ending Balance at 12/31/2015
a. Assets										
Derivative assets	0	673,684	0	0	(6,863,721)	19,136,853	0	0	0	12,946,816
Total Assets	0	673,684	0	0	(6,863,721)	19,136,853	0	0	0	12,946,816

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

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

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

Derivative investments 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. The fair values of these assets have been determined using the same aforementioned methodologies in the general account for common stock.

B. Not applicable.

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

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Integrity Life Insurance Company

NOTES TO FINANCIAL STATEMENTS

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Not Practicable (Carrying Value)
Bonds	3,267,160,294	3,170,980,730	5,601,363	3,050,886,184	210,672,747	
Common stock: Unaffiliated	176,205,089	176,205,089	176,205,089			
Preferred stock	11,126,887	10,663,698	0	6,244,815	4,882,072	
Mortgage loans	195,389,628	189,393,895	0		195,389,628	
Cash, cash equivalents, & short-term investments	109,937,506	109,937,506	109,937,506			
Other invested assets: Surplus notes	18,158,673	16,022,275	0	18,158,673		
Securities lending reinvested collateral assets	6,691,200	6,691,200	6,691,200			
Derivative assets	17,286,835	17,286,835	0	4,340,017	12,946,818	
Separate account assets	2,520,004,992	2,480,289,243	712,103,368	1,617,084,635	190,816,990	
Life and annuity reserves for investment-type contracts and deposit fund liabilities	(1,262,723,741)	(1,148,640,347)	0		(1,262,723,741)	
Equity-indexed insurance contracts	(618,228,045)	(606,085,954)	0		(618,228,045)	
Derivative liabilities	(2,305,694)	(2,305,694)	0	(2,305,694)		
Separate account liability*	(1,842,638,364)	(1,726,526,325)	0		(1,842,638,364)	
Securities lending liability	(110,041,889)	(110,041,889)	0	(110,041,889)		

*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

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.

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Integrity Life Insurance Company

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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:

(3)Direct exposure through other investments.

Integrity General

	(1)	(2)	(3)	(4)
	Actual Cost	Book/Adjusted Carrying Value (excluding interest)	Fair Value	Other-Than- Temporary Impairment Losses Recognized
a. Residential mortgage backed securities	11,448,145	11,561,196	20,590,922	55,007
b. Commercial mortgage backed securities				
c. Collateralized debt obligations				
d. Structured securities				
e. Equity investment in SCAs				
f. Other assets				
g. Total	11,448,145	11,561,196	20,590,922	55,007

The percentage of book value of these debt securities that have underlying loans with primarily variable interest rates is 13.87%

Integrity Separate

	(1)	(2)	(3)	(4)
	Actual Cost	Book/Adjusted Carrying Value (excluding interest)	Fair Value	Other-Than- Temporary Impairment Losses Recognized
a. Residential mortgage backed securities	8,205,946	8,174,938	7,987,894	1,914
b. Commercial mortgage backed securities				
c. Collateralized debt obligations				
d. Structured securities				
e. Equity investment in SCAs				
f. Other assets				
g. Total	8,205,946	8,174,938	7,987,894	1,914

The percentage of book value of these debt securities that have underlying loans with primarily variable interest rates is 63.39%

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, 2016.

23. Reinsurance

A. Ceded Reinsurance Report

Section 1- General Interrogatories

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

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Integrity Life Insurance Company

NOTES TO FINANCIAL STATEMENTS

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

(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 [☒]

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

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Integrity Life Insurance Company

NOTES TO FINANCIAL STATEMENTS

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

	Accrued During the Prior Year on Business Written Before December 31 of the Prior Year		Received or Paid as of the Current Year on Business Written Before December 31 of the Prior Year		Differences		Adjustments			Unsettled Balances as of the Reporting Date	
					Prior Year Accrued Less Payments (Col 1 - 3)	Prior Year Accrued Less Payments (Col 2 - 4)	To Prior Year Balances	To Prior Year Balances		Cumulative Balance from Prior Years (Col 1 - 3 + 7)	Cumulative Balance from Prior Years (Col 2 - 4 + 8)
	1	2	3	4	5	6	7	8		9	10
	Receivable	(Payable)	Receivable	(Payable)	Receivable	(Payable)	Receivable	(Payable)	Ref	Receivable	(Payable)
a. Permanent ACA Risk Adjustment Program											
1. Premium adjustments receivable					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

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, 2015, 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) General Account	(2) Separate Account with Guarantees	(3) Separate Account Nonguaranteed	(4) Total	(5) % of Total
A. Subject to discretionary withdrawal:					
(1) With market value adjustment	(1,749,950)	1,151,136,739		1,149,386,789	20.4
(2) At book value less current surrender charge of 5% or more ..	726,278,512	575,389,587		1,301,668,099	23.1
(3) At fair value			689,685,273	689,685,273	12.2
(4) Total with market value adjustment or at fair value (total of 1 through 3)	724,528,562	1,726,526,326	689,685,273	3,140,740,161	55.7
(5) At book value without adjustment (minimal or no charge or adjustment)	727,547,655			727,547,655	12.9
B. Not subject to discretionary withdrawal	1,768,041,911			1,768,041,911	31.4
C. Total (gross: direct + assumed)	3,220,118,128	1,726,526,326	689,685,273	5,636,329,727	100.0
D. Reinsurance ceded	2,565,795			2,565,795	
E. Total (net)* (C) - (D)	3,217,552,333	1,726,526,326	689,685,273	5,633,763,932	

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

F. Life & Accident & Health Annual Statement:	Amount
1. Exhibit 5, Annuities Section, Total (net)	2,867,412,258
2. Exhibit 5, Supplementary Contracts with Life Contingencies Section, Total (net)	42,298,629
3. Exhibit 7, Deposit-Type Contracts, Line 14, Column 1	307,841,447
4. Subtotal	3,217,552,334

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Integrity Life Insurance Company

NOTES TO FINANCIAL STATEMENTS

Separate Accounts Annual Statement:

5.Exhibit 3, Line 0299999, Column 2	2,416,211,598
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	2,416,211,598
12.Combined Total	5,633,763,932

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.

As of December 31, 2015 and 2014, the Company's separate account statement included legally insulated assets of \$2,480,289,244 and \$2,571,348,147, respectively. The assets legally insulated from the general account as of December 31, 2015 are attributed to the following products:

(1) Product/Transaction	(1) Legally Insulated Assets	(2) Separate Account Assets (Not Legally Insulated)
Variable Life Insurance	7,083,541	
Variable Annuities	705,080,801	
Market Value Adjusted Annuities	1,768,124,902	
Total	2,480,289,244	0

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

As of December 31, 2015, the Company's general account had a maximum guarantee for separate account liabilities of \$40,326,927. To compensate the general account for the risk taken, the separate accounts have paid risk charges as follows for the past five years:

a. 2015	2,245,090
b. 2014	1,718,292
c. 2013	1,179,930
d. 2012	919,336
e. 2011	402,438

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

a. 2015	234,848
b. 2014	174,094
c. 2013	145,317
d. 2012	866,357
e. 2011	608,930

- (4) The Company engages in securities lending transactions within the separate account. The Company has loaned \$45,860,749 (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.

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Integrity Life Insurance Company

NOTES TO FINANCIAL STATEMENTS

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, 2015 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		54,487,869	35,100	83,409,957	137,932,926
Reserves as of the end of current period					
(2) For accounts with assets at:					
a. Fair value				696,768,814	696,768,814
b. Amortized cost		1,455,791,695	270,734,630		1,726,526,325
c. Total reserves*	0	1,455,791,695	270,734,630	696,768,814	2,423,295,139
(3) By withdrawal characteristics:					
a. Subject to discretionary withdrawal:					
1. With market value adjustment		880,606,671	270,530,067		1,151,136,738
2. At book value without market value adjustment and with current surrender charge of 5% or more		575,185,024	204,563		575,389,587
3. At fair value				696,768,814	696,768,814
4. At book value without market value adjustment and with current surrender charge less than 5%					0
5. Subtotal	0	1,455,791,695	270,734,630	696,768,814	2,423,295,139
b. Not subject to discretionary withdrawal					0
c. Total	0	1,455,791,695	270,734,630	696,768,814	2,423,295,139
*Line 2(c) should equal Line 3(c).					
(4) Reserves for Asset Default Risk in Lieu of AVR					0

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)	\$ 144,614,511
b. Transfers from Separate Accounts (Page 4, Line 10)	312,234,280
c. Net transfers to or (From) Separate Accounts (a) - (b)	\$ (167,619,769)
(2) Reconciling Adjustments:	
Policy deductions and other expenses (Page 4, Line 9.302)	727,895
Bonus account value (included in Page 4, Line 1.1)	0
Other changes in surplus in Separate Account Statement	315,480
Other account adjustments	\$ (279,377)
(3) Transfers as Reported in the Summary of Operations of the Life, Accident & Health Annual Statement (1c) + (2) = (Page 4, Line 26)	\$ (166,855,771)

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 2015 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 18A of the Model Regulation, or substantially similar state law or regulation?

Yes [] No [X]
- 10.4

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

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

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

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

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

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

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

Yes [X] No []
- 12.11

Name of real estate holding company

R4 Housing Partners LP
- 12.12

Number of parcels involved

1
- 12.13

Total book/adjusted carrying value

\$ 10,866,127
- 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 2015 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.\$154,275,752
- 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 2015 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.	\$	154,262,479
24.102	Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2.	\$	154,275,752
24.103	Total payable for securities lending reported on the liability page.	\$	110,041,889

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 ☒ 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	\$	5,551,758
		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 ☒ No ☐

26.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes ☒ 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 ☒

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 ☒ 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 10286

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

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

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

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 2015 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	3,262,594,731	3,358,774,314	96,179,583
30.2 Preferred stocks	10,663,698	11,126,887	463,189
30.3 Totals	3,273,258,429	3,369,901,201	96,642,772

- 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 Investment Analysis Office been followed? Yes [X] No []
- 32.2 If no, list exceptions:
.....

ANNUAL STATEMENT FOR THE YEAR 2015 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?\$194,935

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?\$19,923

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	11,513

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 2015 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 [X]

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

1,101,227,853

407,464,580

2.3

Premium Ratio (2.1/2.2)

0.000

0.000

2.4

Reserve Numerator

0

0

2.5

Reserve Denominator

3,138,482,806

2,396,614,565

2.6

Reserve Ratio (2.4/2.5)

0.000

0.000

3.1

Does this reporting entity have Separate Accounts?

Yes [X] No []

3.2

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

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

3.3

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

\$41,549,144

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 [X] No []

3.6

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

Yes [] No [X]

3.7

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

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 [X] No []

4.2

Net reimbursement of such expenses between reporting entities:

4.21

Paid

\$31,305,494

4.22

Received

\$

5.1

Does the reporting entity write any guaranteed interest contracts?

Yes [] No [X]

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

\$178,550,000

7.12

Stock

\$

ANNUAL STATEMENT FOR THE YEAR 2015 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
Greater of AV (7), 5% Roll-Up, ROP, AV	None	N/A	N/A	435,292	2,930	Exhibit 5	None	
Greater of AV (7), 7% Roll- Up, ROP, AV	None	N/A	N/A	9,210,998	210,333	Exhibit 5	None	
Greater of AV (7), ROP, AV	None	N/A	N/A	119,459,001	(36,632)	Exhibit 5	None	
Greater of MAV (76), ROP, AV	None	N/A	N/A	42,823,325	(67,386)	Exhibit 5	None	
Greater of MAV (81), 5% Roll-Up, ROP, AV	None	N/A	N/A	3,053,981	41,555	Exhibit 5	None	
Greater of MAV (81), ROP, AV	None	N/A	N/A	187,535,234	(417,628)	Exhibit 5	None	
Greater of MAV (81), ROP, AV Reins	None	N/A	N/A	78,809,476	198,979	Exhibit 5	92.5%	146,754
Greater of MAV, ROP, AV Reins	None	N/A	N/A	42,431,188	869,986	Exhibit 5	92.5%	801,255
Greater of ROP, AV	None	N/A	N/A	24,089,614	(42,305)			
	GIMB-ROP (Agg), ROP+15% (MOD) or ROP+25% (Con), 10 yr wait	N/A	N/A	5,268,025	76,873	Exhibit 5	None	
	GIMB-Greater of Bonus or Step-Up	N/A	N/A	288,500,245	(2,586,655)	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 2015 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\$536,443

13.2 Total Incurred Claims\$21,911,140

13.3 Number of Covered Lives4,093

*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 2015	2 2014	3 2013	4 2012	5 2011
Life Insurance in Force (Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4)	375,909	401,649	413,181	433,476	458,530
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4)	5,274	6,039	7,186	7,916	8,391
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)	16,558	20,271	23,418	23,801	26,845
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)	397,741	427,959	443,785	465,193	493,766
New Business Issued (Exhibit of Life Insurance)					
8. Ordinary - whole life and endowment (Line 34, Col. 2)					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
15.1 Ordinary-life insurance (Line 20.4, Col. 3)	390,167	454,216	488,037	460,488	493,487
15.2 Ordinary-individual annuities (Line 20.4, Col. 4)	1,100,560,421	407,010,364	249,300,137	301,712,308	351,698,237
16 Credit life (group and individual) (Line 20.4, Col. 5)	0			0	0
17.1 Group life insurance (Line 20.4, Col. 6)	0			0	0
17.2 Group annuities (Line 20.4, Col. 7)	277,265			0	0
18.1 A & H-group (Line 20.4, Col. 8)	0			0	0
18.2 A & H-credit (group and individual) (Line 20.4, Col. 9)	0			0	0
18.3 A & H-other (Line 20.4, Col. 10)	0			0	0
19. Aggregate of all other lines of business (Line 20.4, Col. 11)	0			0	0
20. Total	1,101,227,853	407,464,580	249,788,174	302,172,796	352,191,724
Balance Sheet (Pages 2 & 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)	4,364,056,862	3,535,730,284	3,496,142,275	3,435,160,262	3,322,593,752
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26)	3,685,494,442	2,871,942,153	2,828,119,889	2,835,469,445	2,775,393,392
23. Aggregate life reserves (Page 3, Line 1)	3,138,248,636	2,396,370,963	2,307,492,087	2,321,750,591	2,265,096,390
24. Aggregate A & H reserves (Page 3, Line 2)	0	0	0	0	0
25. Deposit-type contract funds (Page 3, Line 3)	307,841,446	298,317,031	292,380,327	299,710,189	315,265,773
26. Asset valuation reserve (Page 3, Line 24.01)	79,506,770	79,787,723	85,771,128	67,437,918	45,534,405
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)	675,562,420	660,788,131	665,022,386	596,690,817	544,200,360
Cash Flow (Page 5)					
29. Net Cash from Operations (Line 11)	803,687,377	77,649,143	45,431,063	90,975,022	31,985,046
Risk-Based Capital Analysis					
30. Total adjusted capital	777,896,051	752,010,350	805,302,436	710,374,281	617,067,877
31. Authorized control level risk - based capital	95,548,881	76,110,993	80,825,154	80,664,159	80,866,557
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)	74.0	72.2	73.9	76.4	75.8
33. Stocks (Lines 2.1 and 2.2)	12.7	16.7	15.4	14.1	13.3
34. Mortgage loans on real estate(Lines 3.1 and 3.2)	4.4	2.3	1.2	1.3	1.4
35. Real estate (Lines 4.1, 4.2 and 4.3)	0.0	0.0	0.0	0.0	0.0
36. Cash, cash equivalents and short-term investments (Line 5)	2.6	1.5	3.0	1.8	3.3
37. Contract loans (Line 6)	2.6	3.5	3.4	3.5	3.8
38. Derivatives (Page 2, Line 7)	0.4	0.1	0.0	0.0	0.0
39. Other invested assets (Line 8)	3.0	3.3	2.7	2.3	1.8
40. Receivables for securities (Line 9)	0.1	0.1	0.1	0.1	0.0
41. Securities lending reinvested collateral assets (Line 10)	0.2	0.3	0.3	0.4	0.6
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 2015	2 2014	3 2013	4 2012	5 2011
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
46. Affiliated common stocks (Schedule D Summary Line 24, Col. 1),	356,641,920	377,538,939	320,974,785	301,682,416	272,523,777
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
49. All other affiliated	31,699,041	31,948,628	28,643,815		0
50. Total of above Lines 44 to 49	388,340,961	409,487,567	349,618,600	301,682,416	272,523,777
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)	23,643,620	18,831,198	7,565,991	12,941,678	23,533,627
53. Total admitted assets (Page 2, Line 28, Col. 3)	6,844,346,105	6,107,078,432	6,056,680,741	5,988,264,089	5,916,074,732
Investment Data					
54. Net investment income (Exhibit of Net Investment Income)	198,655,740	156,220,938	148,222,439	147,131,738	148,473,078
55. Realized capital gains (losses) (Page 4, Line 34, Column 1)	(8,180,467)	17,786,871	16,483,335	770,933	(1,864,863)
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1)	(27,385,566)	41,238,988	40,473,345	35,839,661	6,143,359
57. Total of above Lines 54, 55 and 56	163,089,707	215,246,797	205,179,119	183,742,332	152,751,574
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)	472,556,282	447,185,007	425,486,660	382,960,295	337,797,615
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)	(13,942,710)	687,473	(5,840,175)	(10,626,779)	873,720
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	8.4	11.8	15.8	10.0	10.2
64. Lapse percent (ordinary only) [(Exhibit of Life Insurance, Col. 4, Lines 14 & 15) / 1/2 (Exhibit of Life Insurance, Col. 4, Lines 1 & 21)] x 100.0	2.6	1.9	2.3	4.1	3.2
65. A & H loss percent (Schedule H, Part 1, Lines 5 and 6, Col. 2)	0.0	0.0	0.0	0.0	0.0
66. A & H cost containment percent (Schedule H, Pt. 1, Line 4, Col. 2)	0.0	0.0	0.0		0.0
67. A & H expense percent excluding cost containment expenses (Schedule H, Pt. 1, Line 10, Col. 2)	0.0	0.0	0.0		0.0
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
69. Prior years' claim liability and reserve - group health (Schedule H, Part 3, Line 3.2 Col. 2)					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)	1,100,074	1,159,163	1,982,812	4,991,773	5,362,295
74. Ordinary - individual annuities (Col. 4)	29,658,842	25,904,495	24,654,258	18,882,488	15,575,072
75. Ordinary-supplementary contracts (Col. 5)	1,927,100	1,051,860	1,087,450	876,577	677,973
76. Credit life (Col. 6)	0	0	0	0	0
77. Group life (Col. 7)	160,668	147,898	179,674	28,256	42,245
78. Group annuities (Col. 8)	39,071	298,752	104,914	(281,958)	(10,423)
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)	42,513,135	10,611,291	(2,337,241)	8,405,879	5,512,026
83. Total (Col. 1)	75,398,890	39,173,459	25,671,867	32,903,015	27,159,188

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 2015 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	4,800	407,688	0	0	20	110	20,271	427,959
2. Issued during year		0		0		0			0	0
3. Reinsurance assumed				0						0
4. Revived during year										0
5. Increased during year (net)				5,595						5,595
6. Subtotals, Lines 2 to 5	0	0	0	5,595	0	0	0	0	0	5,595
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	4,800	413,283	0	0	20	110	20,271	433,554
Deductions during year:										
10. Death			86	20,816			XXX			20,816
11. Maturity							XXX			0
12. Disability							XXX			0
13. Expiry				1,187						1,187
14. Surrender			129	9,029			3	12	2,448	11,477
15. Lapse			19	1,068						1,068
16. Conversion							XXX	XXX	XXX	0
17. Decreased (net)			19	0					1,265	1,265
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	253	32,100	0	0	3	12	3,713	35,813
21. In force end of year (Line 9 minus Line 20)	0	0	4,547	381,183	0	0	17	98	16,558	397,741
22. Reinsurance ceded end of year	XXX		XXX	178,249	XXX		XXX	XXX	10,117	188,366
23. Line 21 minus Line 22	XXX	0	XXX	202,934	XXX	(b) 0	XXX	XXX	6,441	209,375
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 2015 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			3,173	303,339
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			91	5,252
29. Other term insurance - decreasing	XXX		XXX	
30. Other term insurance	XXX		XXX	
31. Totals (Lines 27 to 30)	0	0	91	5,252
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			4,453	375,909
35. Totals (Lines 31 to 34)	0	0	4,547	381,183

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			381,183	
38. Credit Life (Group and Individual)			0	
39. Group			16,558	
40. Totals (Lines 36 to 39)	0	0	397,741	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	98	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			98	16,558

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			408	699				
49. Disability Income			215	344				
50. Extended Benefits			XXX	XXX				
51. Other								
52. Total	0	(b) 0	623	(b) 1,043	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 2015 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	841	3,381	0	0
2. Issued during year	202	519		
3. Reinsurance assumed				
4. Increased during year (net)				
5. Total (Lines 1 to 4)	1,043	3,900	0	0
Deductions during year:				
6. Decreased (net)	15	424		
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	15	424	0	0
9. In force end of year	1,028	3,476	0	0
10. Amount on deposit		(a)		(a)
11. Income now payable	1,028	3,476		
12. Amount of income payable	(a) 4,550,121	(a) 13,832,881	(a)	(a)

ANNUITIES				
	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year	9,592	51,786	4	105
2. Issued during year	1,986	7,929		1
3. Reinsurance assumed				
4. Increased during year (net)				
5. Totals (Lines 1 to 4)	11,578	59,715	4	106
Deductions during year:				
6. Decreased (net)	599	4,914		8
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	599	4,914	0	8
9. In force end of year	10,979	54,801	4	.98
Income now payable:				
10. Amount of income payable	(a) 161,580,813	XXX	XXX	(a)
Deferred fully paid:				
11. Account balance	XXX	(a) 1,424,320,704	XXX	(a) 4,241,291
Deferred not fully paid:				
12. Account balance	XXX	(a) 1,865,281,589	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	68	0
2. Issued during year	17	
3. Reinsurance assumed		
4. Increased during year (net)		
5. Totals (Lines 1 to 4)	85	0
Deductions During Year:		
6. Decreased (net)	24	
7. Reinsurance ceded		
8. Totals (Lines 6 and 7)	24	0
9. In force end of year	61	0
10. Amount of account balance	(a) 2,905,744	(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 2015 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	5	6	7	
										Life Insurance Premiums
Active Status										
1. Alabama	AL	L	13,175	24,491,577			24,504,752	180,719		
2. Alaska	AK	L		379,162			379,162			
3. Arizona	AZ	L	6,104	23,506,213			23,512,317	200,000		
4. Arkansas	AR	L	2,458	2,575,586			2,578,044			
5. California	CA	L	18,918	68,137,336			68,156,254	1,517,207		
6. Colorado	CO	L	5,124	17,749,464			17,754,588	608,281		
7. Connecticut	CT	L	86	27,822,484			27,822,570	765,850		
8. Delaware	DE	L	2,450	3,108,267			3,110,717	187,818		
9. District of Columbia	DC	L		3,477,412			3,477,412			
10. Florida	FL	L	32,705	107,001,946			107,034,651	4,109,345		
11. Georgia	GA	L	16,782	21,739,641			21,756,423	4,923,522		
12. Hawaii	HI	L	123	23,616,652			23,616,775	450,000		
13. Idaho	ID	L	180	5,314,099			5,314,279	66,063		
14. Illinois	IL	L	35,704	51,550,454			51,586,158	1,702,415		
15. Indiana	IN	L	10,854	25,584,696			25,595,550	100,000		
16. Iowa	IA	L	51,953	8,973,457			9,025,410	144,921		
17. Kansas	KS	L	11,122	3,422,172			3,433,294			
18. Kentucky	KY	L	2,177	17,747,356			17,749,533			
19. Louisiana	LA	L		21,701,662			21,701,662	2,701,249		
20. Maine	ME	L		69,049			69,049			
21. Maryland	MD	L	61,277	15,550,948			15,612,225	661,658		
22. Massachusetts	MA	L	92	22,633,922			22,634,014	2,199,029		
23. Michigan	MI	L	1,137	46,330,347			46,331,484	1,184,686		
24. Minnesota	MN	L	51,966	19,943,806			19,995,772	1,309,977		
25. Mississippi	MS	L	6,835	12,215,117			12,221,952	1,137,512		
26. Missouri	MO	L	11,007	11,556,796			11,567,803	191,073		
27. Montana	MT	L	283	891,355			891,638			
28. Nebraska	NE	L	2,954	7,257,521			7,260,475	82,172		
29. Nevada	NV	L		13,633,256			13,633,256	440,691		
30. New Hampshire	NH	N		22,778			22,778			
31. New Jersey	NJ	L	2,065	41,612,585			41,614,650	2,252,264		
32. New Mexico	NM	L	24,298	4,132,462			4,156,760			
33. New York	NY	N		4,976,281			4,976,281			
34. North Carolina	NC	L	1,781	32,360,856			32,362,637	1,394,329		
35. North Dakota	ND	L		1,026,137			1,026,137			
36. Ohio	OH	L	58,317	96,722,551			96,780,868	2,722,425		
37. Oklahoma	OK	L	13,428	15,668,848			15,682,276	1,068,887		
38. Oregon	OR	L	6,707	25,476,693			25,483,400	842,474		
39. Pennsylvania	PA	L	36,278	69,272,312			69,308,590	3,254,904		
40. Rhode Island	RI	L		2,754,187			2,754,187	625,305		
41. South Carolina	SC	L	11,380	9,337,277			9,348,657	123,903		
42. South Dakota	SD	L	4,904	544,864			549,768			
43. Tennessee	TN	L	7,304	13,547,307			13,554,611	779,892		
44. Texas	TX	L	7,059	117,015,978			117,023,037	4,991,229		
45. Utah	UT	L		6,215,590			6,215,590	459,649		
46. Vermont	VT	L					0			
47. Virginia	VA	L	399	18,549,917			18,550,316	64,455		
48. Washington	WA	L	6,875	16,387,460			16,394,335	348,453		
49. West Virginia	WV	L	7,835	3,200,965			3,208,800	50,000		
50. Wisconsin	WI	L	2,347	14,317,985			14,320,332	505,843		
51. Wyoming	WY	L		1,470,961			1,470,961			
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	17				17			
58. Aggregate Other Alien	OT	XXX	0	249,224	0	0	249,224	0		
59. Subtotal	(a)	49	536,460	1,102,844,971	0	0	1,103,381,431	44,348,200		
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		536,460	1,102,844,971	0	0	1,103,381,431	44,348,200		
96. Plus reinsurance assumed	XXX		95,883				95,883			
97. Totals (All Business)	XXX		632,343	1,102,844,971	0	0	1,103,477,314	44,348,200		
98. Less reinsurance ceded	XXX		291,193	1,958,272			2,249,465			
99. Totals (All Business) less Reinsurance Ceded	XXX		341,150	1,100,886,699	(b) 0	0	1,101,227,849	44,348,200		
DETAILS OF WRITE-INS										
58001. ZZZ Other Alien	XXX			249,224			249,224			
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	249,224	0	0	249,224	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		

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 - W&S FINANCIAL GROUP DISTRIBUTORS, INC. (NON-INSURER)		31-1334221
SUBSIDIARY - COLUMBUS LIFE INSURANCE COMPANY, OH (INSURER)	99937	31-1191427
SUBSIDIARY - INTEGRITY LIFE INSURANCE COMPANY, OH (INSURER)	74780	86-0214103
SUBSIDIARY - NATIONAL INTEGRITY LIFE INSURANCE COMPANY, NY (INSURER)	75264	16-0958252
SUBSIDIARY - 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 2015 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	14,440	(974)
2705.	Reserve Adjustment	(20,769)	(34,803)
2797.	Summary of remaining write-ins for Line 27 from overflow page	(6,329)	(35,777)

ANNUAL STATEMENT FOR THE YEAR 2015 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 Expense	14,440			14,440								
2705. Reserve Adjustment	(20,769)		(20,769)									
2797. Summary of remaining write-ins for Line 27 from overflow page	(6,329)	0	(20,769)	14,440	0	0	0	0	0	0	0	0

ALPHABETICAL INDEX

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