



LIFE AND ACCIDENT AND HEALTH COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2015

OF THE CONDITION AND AFFAIRS OF THE

The Western and Southern Life Insurance Company

NAIC Group Code08360836NAIC Company Code70483Employer's ID Number31-0487145
(Current)(Prior)

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

Country of DomicileUnited States of America

Incorporated/Organized02/23/1888Commenced Business04/30/1888

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

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

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

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

Internet Website AddressWWW.WesternSouthernLife.com

Statutory Statement ContactBradley J. Hunkler513-629-2980
(Name)(Area Code) (Telephone Number)
CompAcctGrp@WesternSouthernLife.com513-629-1871
(E-mail Address)(FAX Number)

OFFICERS

Chairman of Board,
President & CEOJohn Finn Barrett

Secretary and CounselDonald Joseph Wuebbling

OTHER

| | | |
|--|--|--|
| Edward Joseph Babbitt, VP & Sr Counsel | Troy Dale Brodie, Sr VP, Chf Marketing Off | Karen Ann Chamberlain, Sr VP, Chf Information Off |
| Kim Rehling Chiodi, Sr VP | Keith Terrill Clark, MD, VP & Medical Director | James Joseph DeLuca, VP |
| Bryan Chalmer Dunn, Sr VP | Lisa Beth Fangman, VP | Stephen Paul Hamilton, VP |
| Daniel Wayne Harris, VP, Chief Actuary | David Todd Henderson, VP & Chief Risk Officer | Christopher Xavier Hill #, VP |
| Kevin Louis Howard, VP & Assoc Gen Counsel | Bradley Joseph Hunkler, VP, Chief Accounting Officer | Stephen Gale Hussey Jr, VP |
| Narendra Varma Kanteti, VP | Phillip Earl King, VP & Auditor | Steven Kenneth Kreider, Sr VP & Chf Inv Off |
| Michael Joseph Laatsch, VP | Linda Marie Lake #, VP | Daniel Roger Larsen, VP, Tax |
| Matthew William Loveless #, VP | Bruce William Maisel #, VP, CCO | Jill Tripp McGruder, Sr VP |
| Jimmy Joe Miller, Sr VP | Jonathan David Niemeyer, Sr VP & General Counsel | Steven Owen Reeves #, VP |
| Mario Joseph San Marco, VP | Luc Paul Sicotte, VP | Lawrence Robert Silverstein, VP, Chief Underwriter |
| Denise Lynn Sparks, VP | Jeffrey Laurence Stainton, VP & Assoc Gen Counsel | Thomas Martin Stapleton, VP |
| David Eugene Theurich, VP | Gerald Joseph Ulland, VP | James Joseph Vance, VP & Treasurer |
| Robert Lewis Walker, Sr VP & Chf Fin Off | | |

DIRECTORS OR TRUSTEES

| | | |
|---------------------------|----------------------|-------------------------|
| John Finn Barrett | Donald Allen Bliss | James Norman Clark |
| Jo Ann Davidson | James Kirby Risk III | George Victor Voinovich |
| George Herbert Walker III | Thomas Luke Williams | John Peter Zanotti |
| | | |

State ofOhioSS:

County ofHamilton

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

John Finn Barrett
Chairman of Board, President & CEO

Donald Joseph Wuebbling
Secretary and Counsel

Bradley Joseph Hunkler
VP, Chief Accounting Officer

Subscribed and sworn to before me this22nd day ofFebruary, 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 The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Alabama

NAIC Group Code 0836

LIFE INSURANCE

DURING THE YEAR 2015

NAIC Company Code 70483

| | 1 | 2 | 3 | 4 | 5 |
|--|----------|------------------------------------|---------|------------|---------|
| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| 1. Life insurance | 223,903 | 0 | 0 | 0 | 223,903 |
| 2. Annuity considerations | | | | | |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Lines 1 to 4) | 223,903 | 0 | 0 | 0 | 223,903 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | 43,876 | 0 | 0 | 1,882 | 45,758 |
| 6.2 Applied to pay renewal premiums | 4,649 | 0 | 0 | 0 | 4,649 |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | 60,962 | 0 | 0 | 12,865 | 73,827 |
| 6.4 Other | | | | | |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) | 109,487 | 0 | 0 | 14,747 | 124,234 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | | | | | |
| 7.2 Applied to provide paid-up annuities | | | | | |
| 7.3 Other | | | | | |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | | | | | |
| 8. Grand Totals (Lines 6.5 plus 7.4) | 109,487 | 0 | 0 | 14,747 | 124,234 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 451,431 | 0 | 53,600 | 65,820 | 570,851 |
| 10. Matured endowments | 5,114 | 0 | 0 | 2,478 | 7,592 |
| 11. Annuity benefits | 0 | 0 | 132,770 | 0 | 132,770 |
| 12. Surrender values and withdrawals for life contracts | 96,115 | 0 | 0 | 1,059 | 97,174 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 91,995 | 0 | 0 | 3,016 | 95,011 |
| 15. Totals | 644,655 | 0 | 186,370 | 72,373 | 903,399 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|-------------|------------------------------------|--------|-----------------|--------|------------|----------|-------|-------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. Unpaid December 31, prior year | 21 | 58,312 | 0 | 0 | 0 | 0 | 28 | 23,707 | 49 | 82,018 |
| 17. Incurred during current year | 72 | 446,366 | 0 | 0 | 0 | 0 | 20 | 56,796 | 92 | 503,162 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | 77 | 456,545 | | | | | 42 | 68,298 | 119 | 524,843 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 77 | 456,545 | 0 | 0 | 0 | 0 | 42 | 68,298 | 119 | 524,843 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 77 | 456,545 | 0 | 0 | 0 | 0 | 42 | 68,298 | 119 | 524,843 |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | 16 | 48,132 | 0 | 0 | 0 | 0 | 6 | 12,205 | 22 | 60,337 |
| POLICY EXHIBIT | | | | | No. of Policies | | | | | |
| 20. In force December 31, prior year | 1,580 | 18,619,883 | 0 | (a) 0 | 0 | 0 | 382 | 619,144 | 1,962 | 19,239,027 |
| 21. Issued during year | 5 | 150,000 | | | | | | | 5 | 150,000 |
| 22. Other changes to in force (Net) | (93) | (1,024,663) | | | | 0 | (42) | (66,859) | (135) | (1,091,522) |
| 23. In force December 31 of current year | 1,492 | 17,745,220 | 0 | (a) 0 | 0 | 0 | 340 | 552,285 | 1,832 | 18,297,505 |

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

ACCIDENT AND HEALTH INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|---|-----------------|------------------------|---|--------------------|------------------------|
| | Direct Premiums | Direct Premiums Earned | Dividends Paid Or Credited On Direct Business | Direct Losses Paid | Direct Losses Incurred |
| 24. Group Policies (b) | | | | | |
| 24.1 Federal Employees Health Benefits Plan premium (b) | | | | | |
| 24.2 Credit (Group and Individual) | | | | | |
| 24.3 Collectively renewable policies (b) | | | | | |
| 24.4 Medicare Title XVIII exempt from state taxes or fees | | | | | |
| Other Individual Policies: | | | | | |
| 25.1 Non-cancelable (b) | | | | | |
| 25.2 Guaranteed renewable (b) | 37,227 | 37,150 | 0 | 25 | 24 |
| 25.3 Non-renewable for stated reasons only (b) | | | | | |
| 25.4 Other accident only | | | | | |
| 25.5 All other (b) | | | | | |
| 25.6 Totals (sum of Lines 25.1 to 25.5) | 37,227 | 37,150 | 0 | 25 | 24 |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) | 37,227 | 37,150 | 0 | 25 | 24 |

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



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Alaska

DURING THE YEAR 2015

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

| | 1 | 2 | 3 | 4 | 5 |
|---|----------|---------------------------------------|-------|------------|---------|
| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| 1. Life insurance | 115,762 | 0 | 0 | 35 | 115,797 |
| 2. Annuity considerations | | | | | |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Lines 1 to 4) | 115,762 | 0 | 0 | 35 | 115,797 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | 6,615 | 0 | 0 | 134 | 6,749 |
| 6.2 Applied to pay renewal premiums | 483 | 0 | 0 | 0 | 483 |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | 11,849 | 0 | 0 | 2,779 | 14,628 |
| 6.4 Other | | | | | |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) | 18,947 | 0 | 0 | 2,913 | 21,860 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | | | | | |
| 7.2 Applied to provide paid-up annuities | | | | | |
| 7.3 Other | | | | | |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | | | | | |
| 8. Grand Totals (Lines 6.5 plus 7.4) | 18,947 | 0 | 0 | 2,913 | 21,860 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 95,316 | 0 | 0 | 0 | 95,316 |
| 10. Matured endowments | | | | | |
| 11. Annuity benefits | 0 | 0 | 5,904 | 0 | 5,904 |
| 12. Surrender values and withdrawals for life contracts | 23,104 | 0 | 0 | 2,978 | 26,082 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 12,227 | 0 | 0 | 0 | 12,227 |
| 15. Totals | 130,647 | 0 | 5,904 | 2,978 | 139,528 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|-----------|--|--------|--------------------|--------------------|------------|---------|-------|-----------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. Unpaid December 31, prior year | 3 | 4,365 | 0 | 0 | 0 | 0 | 1 | 1,792 | 4 | 6,158 |
| 17. Incurred during current year Settled during current year: | 9 | 107,942 | 0 | 0 | 0 | 0 | 0 | 0 | 9 | 107,942 |
| 18.1 By payment in full | 7 | 95,316 | | | | | 0 | 0 | 7 | 95,316 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 7 | 95,316 | 0 | 0 | 0 | 0 | 0 | 0 | 7 | 95,316 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 7 | 95,316 | 0 | 0 | 0 | 0 | 0 | 0 | 7 | 95,316 |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | 5 | 16,992 | 0 | 0 | 0 | 0 | 1 | 1,792 | 6 | 18,784 |
| POLICY EXHIBIT | | | | | | No. of Policies | | | | |
| 20. In force December 31, prior year | 329 | 6,909,112 | 0 (a) | 0 | 0 | 0 | 72 | 108,650 | 401 | 7,017,762 |
| 21. Issued during year | | | | | | | | | | |
| 22. Other changes to in force (Net) | (18) | 133,664 | | | | 0 | (5) | (2,463) | (23) | 131,201 |
| 23. In force December 31 of current year | 311 | 7,042,776 | 0 (a) | 0 | 0 | 0 | 67 | 106,187 | 378 | 7,148,963 |

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

ACCIDENT AND HEALTH INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|---|-----------------|---------------------------|---|--------------------|---------------------------|
| | Direct Premiums | Direct Premiums Earned | Dividends Paid Or Credited On Direct Business | Direct Losses Paid | Direct Losses Incurred |
| 24. Group Policies (b) | | | | | |
| 24.1 Federal Employees Health Benefits Plan premium (b) | | | | | |
| 24.2 Credit (Group and Individual) | | | | | |
| 24.3 Collectively renewable policies (b) | | | | | |
| 24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies: | | | | | |
| 25.1 Non-cancelable (b) | | | | | |
| 25.2 Guaranteed renewable (b) | 3,711 | 3,703 | 0 | 0 | 0 |
| 25.3 Non-renewable for stated reasons only (b) | | | | | |
| 25.4 Other accident only | | | | | |
| 25.5 All other (b) | | | | | |
| 25.6 Totals (sum of Lines 25.1 to 25.5) | 3,711 | 3,703 | 0 | 0 | 0 |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) | 3,711 | 3,703 | 0 | 0 | 0 |

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



| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 Ordinary | 2 Credit Life (Group and Individual) | 3 Group | 4 Industrial | 5 Total |
|---|---------------|--|------------|-----------------|------------|
| 1. Life insurance | 1,106,738 | 0 | 0 | 1,175 | 1,107,913 |
| 2. Annuity considerations | | | | | |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Lines 1 to 4) | 1,106,738 | 0 | 0 | 1,175 | 1,107,913 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | 129,912 | 0 | 0 | 10,597 | 140,509 |
| 6.2 Applied to pay renewal premiums | 22,591 | 0 | 0 | 0 | 22,591 |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | 228,705 | 0 | 0 | 54,368 | 283,073 |
| 6.4 Other | | | | | |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) | 381,208 | 0 | 0 | 64,965 | 446,173 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | | | | | |
| 7.2 Applied to provide paid-up annuities | | | | | |
| 7.3 Other | | | | | |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | | | | | |
| 8. Grand Totals (Lines 6.5 plus 7.4) | 381,208 | 0 | 0 | 64,965 | 446,173 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 806,638 | 0 | 30,100 | 325,541 | 1,162,279 |
| 10. Matured endowments | 15,611 | 0 | 0 | 4,005 | 19,616 |
| 11. Annuity benefits | 0 | 0 | 435,070 | 0 | 435,070 |
| 12. Surrender values and withdrawals for life contracts | 492,455 | 0 | 0 | 7,445 | 499,900 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 238,048 | 0 | 2,705 | 39,199 | 279,952 |
| 15. Totals | 1,552,752 | 0 | 467,875 | 376,190 | 2,396,817 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|-------------|--|--------|--------------------|--------|------------|-----------|-------|-------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. Unpaid December 31, prior year | 44 | 158,511 | 0 | 0 | 0 | 0 | 75 | 222,273 | 119 | 380,785 |
| 17. Incurred during current year Settled during current year: | 171 | 826,618 | 0 | 0 | 0 | 0 | 157 | 161,712 | 328 | 988,330 |
| 18.1 By payment in full | 174 | 822,249 | | | | | 202 | 329,546 | 376 | 1,151,795 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 174 | 822,249 | 0 | 0 | 0 | 0 | 202 | 329,546 | 376 | 1,151,795 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 174 | 822,249 | 0 | 0 | 0 | 0 | 202 | 329,546 | 376 | 1,151,795 |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | 41 | 162,880 | 0 | 0 | 0 | 0 | 29 | 54,439 | 70 | 217,319 |
| POLICY EXHIBIT | | | | | No. of Policies | | | | | |
| 20. In force December 31, prior year | 6,165 | 78,695,083 | 0 (a) | 0 | 0 | 0 | 1,032 | 2,122,094 | 7,197 | 80,817,177 |
| 21. Issued during year | 118 | 2,747,911 | | | | | | | 118 | 2,747,911 |
| 22. Other changes to in force (Net) | (415) | (5,750,177) | | | | 0 | (151) | (280,102) | (566) | (6,030,279) |
| 23. In force December 31 of current year | 5,868 | 75,692,817 | 0 (a) | 0 | 0 | 0 | 881 | 1,841,992 | 6,749 | 77,534,809 |

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

ACCIDENT AND HEALTH INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|---|-----------------|---------------------------|---|--------------------|---------------------------|
| | Direct Premiums | Direct Premiums Earned | Dividends Paid Or Credited On Direct Business | Direct Losses Paid | Direct Losses Incurred |
| 24. Group Policies (b) | | | | | |
| 24.1 Federal Employees Health Benefits Plan premium (b) | | | | | |
| 24.2 Credit (Group and Individual) | | | | | |
| 24.3 Collectively renewable policies (b) | | | | | |
| 24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies: | | | | | |
| 25.1 Non-cancelable (b) | | | | | |
| 25.2 Guaranteed renewable (b) | 52,471 | 52,363 | 0 | 332 | 324 |
| 25.3 Non-renewable for stated reasons only (b) | | | | | |
| 25.4 Other accident only | | | | | |
| 25.5 All other (b) | | | | | |
| 25.6 Totals (sum of Lines 25.1 to 25.5) | 52,471 | 52,363 | 0 | 332 | 324 |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) | 52,471 | 52,363 | 0 | 332 | 324 |

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



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Arkansas

NAIC Group Code 0836

LIFE INSURANCE

DURING THE YEAR 2015

NAIC Company Code 70483

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 Ordinary | 2 Credit Life (Group and Individual) | 3 Group | 4 Industrial | 5 Total |
|---|---------------|--|------------|-----------------|------------|
| 1. Life insurance | 131,865 | 0 | 0 | 302 | 132,167 |
| 2. Annuity considerations | | | | | |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Lines 1 to 4) | 131,865 | 0 | 0 | 302 | 132,167 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | 23,449 | 0 | 0 | 2,760 | 26,209 |
| 6.2 Applied to pay renewal premiums | 2,394 | 0 | 0 | 0 | 2,394 |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | 36,236 | 0 | 0 | 16,863 | 53,099 |
| 6.4 Other | | | | | |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) | 62,079 | 0 | 0 | 19,623 | 81,702 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | | | | | |
| 7.2 Applied to provide paid-up annuities | | | | | |
| 7.3 Other | | | | | |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | | | | | |
| 8. Grand Totals (Lines 6.5 plus 7.4) | 62,079 | 0 | 0 | 19,623 | 81,702 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 232,354 | 0 | 0 | 89,398 | 321,752 |
| 10. Matured endowments | 2,000 | 0 | 0 | 0 | 2,000 |
| 11. Annuity benefits | 0 | 0 | 18,734 | 0 | 18,734 |
| 12. Surrender values and withdrawals for life contracts | 55,357 | 0 | 0 | 0 | 55,357 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 60,320 | 0 | 0 | 1,835 | 62,155 |
| 15. Totals | 350,031 | 0 | 18,734 | 91,233 | 459,998 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|------------|--|--------|--------------------|--------|------------|----------|-------|------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. Unpaid December 31, prior year | 9 | 14,009 | 0 | 0 | 0 | 0 | 12 | 28,553 | 21 | 42,563 |
| 17. Incurred during current year Settled during current year: | 58 | 282,044 | 0 | 0 | 0 | 0 | 58 | 71,730 | 116 | 353,774 |
| 18.1 By payment in full | 57 | 234,354 | | | | | 64 | 89,398 | 121 | 323,752 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 57 | 234,354 | 0 | 0 | 0 | 0 | 64 | 89,398 | 121 | 323,752 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 57 | 234,354 | 0 | 0 | 0 | 0 | 64 | 89,398 | 121 | 323,752 |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | 10 | 61,699 | 0 | 0 | 0 | 0 | 6 | 10,885 | 16 | 72,585 |
| POLICY EXHIBIT | | | | | No. of Policies | | | | | |
| 20. In force December 31, prior year | 1,106 | 11,243,785 | 0 (a) | 0 | 0 | 0 | 367 | 685,495 | 1,473 | 11,929,280 |
| 21. Issued during year | 10 | 435,000 | | | | | | | 10 | 435,000 |
| 22. Other changes to in force (Net) | (79) | 7,712 | | | | 0 | (42) | (73,946) | (121) | (66,234) |
| 23. In force December 31 of current year | 1,037 | 11,686,497 | 0 (a) | 0 | 0 | 0 | 325 | 611,549 | 1,362 | 12,298,046 |

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

ACCIDENT AND HEALTH INSURANCE

| | 1 Direct Premiums | 2 Direct Premiums Earned | 3 Dividends Paid Or Credited On Direct Business | 4 Direct Losses Paid | 5 Direct Losses Incurred |
|---|----------------------|--------------------------------|--|-------------------------|--------------------------------|
| 24. Group Policies (b) | | | | | |
| 24.1 Federal Employees Health Benefits Plan premium (b) | | | | | |
| 24.2 Credit (Group and Individual) | | | | | |
| 24.3 Collectively renewable policies (b) | | | | | |
| 24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies: | | | | | |
| 25.1 Non-cancelable (b) | | | | | |
| 25.2 Guaranteed renewable (b) | 14,431 | 14,401 | 0 | 0 | 0 |
| 25.3 Non-renewable for stated reasons only (b) | | | | | |
| 25.4 Other accident only | | | | | |
| 25.5 All other (b) | | | | | |
| 25.6 Totals (sum of Lines 25.1 to 25.5) | 14,431 | 14,401 | 0 | 0 | 0 |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) | 14,431 | 14,401 | 0 | 0 | 0 |

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



| | 1 | 2 | 3 | 4 | 5 |
|--|------------|------------------------------------|---------|------------|------------|
| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| 1. Life insurance | 10,440,151 | 0 | 0 | 3,229 | 10,443,380 |
| 2. Annuity considerations | | | | | |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Lines 1 to 4) | 10,440,151 | 0 | 0 | 3,229 | 10,443,380 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | 416,511 | 0 | 0 | 32,544 | 449,055 |
| 6.2 Applied to pay renewal premiums | 27,964 | 0 | 0 | 0 | 27,964 |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | 696,362 | 0 | 0 | 209,426 | 905,788 |
| 6.4 Other | | | | | |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) | 1,140,837 | 0 | 0 | 241,970 | 1,382,807 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | | | | | |
| 7.2 Applied to provide paid-up annuities | | | | | |
| 7.3 Other | | | | | |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | | | | | |
| 8. Grand Totals (Lines 6.5 plus 7.4) | 1,140,837 | 0 | 0 | 241,970 | 1,382,807 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 5,332,072 | 0 | 28,000 | 976,342 | 6,336,414 |
| 10. Matured endowments | 62,796 | 0 | 0 | 8,581 | 71,377 |
| 11. Annuity benefits | 0 | 0 | 866,099 | 0 | 866,099 |
| 12. Surrender values and withdrawals for life contracts | 1,650,623 | 0 | 0 | 41,256 | 1,691,879 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 963,918 | 0 | 2,541 | 145,086 | 1,111,545 |
| 15. Totals | 8,009,409 | 0 | 896,640 | 1,171,265 | 10,077,314 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|--------------|------------------------------------|--------|-----------------|--------|------------|-------------|---------|--------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. Unpaid December 31, prior year | 169 | 791,243 | 0 | 0 | 0 | 0 | 228 | 458,538 | 397 | 1,249,781 |
| 17. Incurred during current year | 832 | 5,679,859 | 0 | 0 | 0 | 0 | 502 | 696,492 | 1,334 | 6,376,351 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | 821 | 5,394,868 | | | | | 615 | 984,923 | 1,436 | 6,379,791 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 821 | 5,394,868 | 0 | 0 | 0 | 0 | 615 | 984,923 | 1,436 | 6,379,791 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | 1 | 13,863 | | | | | | | 1 | 13,863 |
| 18.6 Total settlements | 822 | 5,408,731 | 0 | 0 | 0 | 0 | 615 | 984,923 | 1,437 | 6,393,654 |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | 179 | 1,062,371 | 0 | 0 | 0 | 0 | 115 | 170,107 | 294 | 1,232,478 |
| POLICY EXHIBIT | | | | | No. of Policies | | | | | |
| 20. In force December 31, prior year | 29,266 | 652,634,945 | 0 | (a) 0 | 0 | 0 | 5,208 | 8,905,700 | 34,474 | 661,540,645 |
| 21. Issued during year | 1,763 | 70,865,353 | | | | | | | 1,763 | 70,865,353 |
| 22. Other changes to in force (Net) | (2,553) | (55,472,245) | | | | 0 | (685) | (1,076,193) | (3,238) | (56,548,438) |
| 23. In force December 31 of current year | 28,476 | 668,028,053 | 0 | (a) 0 | 0 | 0 | 4,523 | 7,829,507 | 32,999 | 675,857,560 |

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

ACCIDENT AND HEALTH INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|---|-----------------|------------------------|---|--------------------|------------------------|
| | Direct Premiums | Direct Premiums Earned | Dividends Paid Or Credited On Direct Business | Direct Losses Paid | Direct Losses Incurred |
| 24. Group Policies (b) | | | | | |
| 24.1 Federal Employees Health Benefits Plan premium (b) | | | | | |
| 24.2 Credit (Group and Individual) | | | | | |
| 24.3 Collectively renewable policies (b) | | | | | |
| 24.4 Medicare Title XVIII exempt from state taxes or fees | | | | | |
| Other Individual Policies: | | | | | |
| 25.1 Non-cancelable (b) | | | | | |
| 25.2 Guaranteed renewable (b) | 512,012 | 510,954 | 0 | 97,751 | 95,430 |
| 25.3 Non-renewable for stated reasons only (b) | | | | | |
| 25.4 Other accident only | | | | | |
| 25.5 All other (b) | | | | | |
| 25.6 Totals (sum of Lines 25.1 to 25.5) | 512,012 | 510,954 | 0 | 97,751 | 95,430 |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) | 512,012 | 510,954 | 0 | 97,751 | 95,430 |

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



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Colorado

DURING THE YEAR 2015

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

| | 1 | 2 | 3 | 4 | 5 |
|---|----------|---------------------------------------|--------|------------|---------|
| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| 1. Life insurance | 212,911 | 0 | 0 | 359 | 213,270 |
| 2. Annuity considerations | | | | | |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Lines 1 to 4) | 212,911 | 0 | 0 | 359 | 213,270 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | 42,604 | 0 | 0 | 293 | 42,897 |
| 6.2 Applied to pay renewal premiums | 6,700 | 0 | 0 | 0 | 6,700 |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | 70,140 | 0 | 0 | 20,092 | 90,232 |
| 6.4 Other | | | | | |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) | 119,444 | 0 | 0 | 20,385 | 139,829 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | | | | | |
| 7.2 Applied to provide paid-up annuities | | | | | |
| 7.3 Other | | | | | |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | | | | | |
| 8. Grand Totals (Lines 6.5 plus 7.4) | 119,444 | 0 | 0 | 20,385 | 139,829 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 186,058 | 0 | 1,277 | 10,951 | 198,286 |
| 10. Matured endowments | 1,000 | 0 | 0 | 1,154 | 2,154 |
| 11. Annuity benefits | 0 | 0 | 48,051 | 0 | 48,051 |
| 12. Surrender values and withdrawals for life contracts | 112,168 | 0 | 0 | 2,938 | 115,106 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 115,717 | 0 | 0 | 210 | 115,927 |
| 15. Totals | 414,943 | 0 | 49,328 | 15,253 | 479,525 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|------------|--|--------|--------------------|--------|------------|---------|-------|------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. Unpaid December 31, prior year | 14 | 43,823 | 0 | 0 | 0 | 0 | 22 | 24,972 | 36 | 68,795 |
| 17. Incurred during current year Settled during current year: | 51 | 201,019 | 0 | 0 | 0 | 0 | 8 | 12,831 | 59 | 213,850 |
| 18.1 By payment in full | 43 | 187,058 | | | | | 9 | 12,105 | 52 | 199,163 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 43 | 187,058 | 0 | 0 | 0 | 0 | 9 | 12,105 | 52 | 199,163 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 43 | 187,058 | 0 | 0 | 0 | 0 | 9 | 12,105 | 52 | 199,163 |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | 22 | 57,783 | 0 | 0 | 0 | 0 | 21 | 25,698 | 43 | 83,481 |
| POLICY EXHIBIT | | | | | No. of Policies | | | | | |
| 20. In force December 31, prior year | 1,701 | 20,444,579 | 0 | (a) 0 | 0 | 0 | 405 | 683,067 | 2,106 | 21,127,646 |
| 21. Issued during year | 15 | 990,000 | | | | | | | 15 | 990,000 |
| 22. Other changes to in force (Net) | (69) | (332,221) | | | | 0 | (19) | 2,809 | (88) | (329,412) |
| 23. In force December 31 of current year | 1,647 | 21,102,358 | 0 | (a) 0 | 0 | 0 | 386 | 685,876 | 2,033 | 21,788,234 |

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

ACCIDENT AND HEALTH INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|---|-----------------|---------------------------|---|--------------------|---------------------------|
| | Direct Premiums | Direct Premiums Earned | Dividends Paid Or Credited On Direct Business | Direct Losses Paid | Direct Losses Incurred |
| 24. Group Policies (b) | | | | | |
| 24.1 Federal Employees Health Benefits Plan premium (b) | | | | | |
| 24.2 Credit (Group and Individual) | | | | | |
| 24.3 Collectively renewable policies (b) | | | | | |
| 24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies: | | | | | |
| 25.1 Non-cancelable (b) | | | | | |
| 25.2 Guaranteed renewable (b) | 12,184 | 12,159 | 0 | 0 | 0 |
| 25.3 Non-renewable for stated reasons only (b) | | | | | |
| 25.4 Other accident only | | | | | |
| 25.5 All other (b) | | | | | |
| 25.6 Totals (sum of Lines 25.1 to 25.5) | 12,184 | 12,159 | 0 | 0 | 0 |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) | 12,184 | 12,159 | 0 | 0 | 0 |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 1 .



| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 Ordinary | 2 Credit Life (Group and Individual) | 3 Group | 4 Industrial | 5 Total |
|---|---------------|--|------------|-----------------|------------|
| 1. Life insurance | 39,786 | 0 | 0 | 209 | 39,995 |
| 2. Annuity considerations | | | | | |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Lines 1 to 4) | 39,786 | 0 | 0 | 209 | 39,995 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | 8,141 | 0 | 0 | 48 | 8,189 |
| 6.2 Applied to pay renewal premiums | 1,010 | 0 | 0 | 0 | 1,010 |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | 18,747 | 0 | 0 | 5,465 | 24,212 |
| 6.4 Other | | | | | |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) | 27,898 | 0 | 0 | 5,513 | 33,411 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | | | | | |
| 7.2 Applied to provide paid-up annuities | | | | | |
| 7.3 Other | | | | | |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | | | | | |
| 8. Grand Totals (Lines 6.5 plus 7.4) | 27,898 | 0 | 0 | 5,513 | 33,411 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 66,848 | 0 | 0 | 1,517 | 68,365 |
| 10. Matured endowments | 2,851 | 0 | 0 | 0 | 2,851 |
| 11. Annuity benefits | 0 | 0 | 6,176 | 0 | 6,176 |
| 12. Surrender values and withdrawals for life contracts | 22,461 | 0 | 0 | 0 | 22,461 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 13,408 | 0 | 0 | 35 | 13,443 |
| 15. Totals | 105,568 | 0 | 6,176 | 1,552 | 113,295 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|-----------|--|--------|--------------------|--------|------------|---------|-------|-----------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. Unpaid December 31, prior year | 3 | 6,116 | 0 | 0 | 0 | 0 | 1 | 568 | 4 | 6,684 |
| 17. Incurred during current year Settled during current year: | 15 | 68,183 | 0 | 0 | 0 | 0 | 7 | 6,175 | 22 | 74,358 |
| 18.1 By payment in full | 14 | 69,699 | | | | | 1 | 1,517 | 15 | 71,216 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 14 | 69,699 | 0 | 0 | 0 | 0 | 1 | 1,517 | 15 | 71,216 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 14 | 69,699 | 0 | 0 | 0 | 0 | 1 | 1,517 | 15 | 71,216 |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | 4 | 4,600 | 0 | 0 | 0 | 0 | 6 | 5,226 | 10 | 9,826 |
| POLICY EXHIBIT | | | | | No. of Policies | | | | | |
| 20. In force December 31, prior year | 342 | 3,781,823 | 0 (a) | 0 | 0 | 0 | 108 | 189,800 | 450 | 3,971,623 |
| 21. Issued during year | | | | | | | | | | |
| 22. Other changes to in force (Net) | (12) | 231,554 | | | | 0 | (9) | (6,328) | (21) | 225,226 |
| 23. In force December 31 of current year | 330 | 4,013,377 | 0 (a) | 0 | 0 | 0 | 99 | 183,472 | 429 | 4,196,849 |

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

ACCIDENT AND HEALTH INSURANCE

| | 1 Direct Premiums | 2 Direct Premiums Earned | 3 Dividends Paid Or Credited On Direct Business | 4 Direct Losses Paid | 5 Direct Losses Incurred |
|---|----------------------|--------------------------------|--|-------------------------|--------------------------------|
| 24. Group Policies (b) | | | | | |
| 24.1 Federal Employees Health Benefits Plan premium (b) | | | | | |
| 24.2 Credit (Group and Individual) | | | | | |
| 24.3 Collectively renewable policies (b) | | | | | |
| 24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies: | | | | | |
| 25.1 Non-cancelable (b) | | | | | |
| 25.2 Guaranteed renewable (b) | 2,984 | 2,978 | 0 | 0 | 0 |
| 25.3 Non-renewable for stated reasons only (b) | | | | | |
| 25.4 Other accident only | | | | | |
| 25.5 All other (b) | | | | | |
| 25.6 Totals (sum of Lines 25.1 to 25.5) | 2,984 | 2,978 | 0 | 0 | 0 |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) | 2,984 | 2,978 | 0 | 0 | 0 |

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



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Delaware

DURING THE YEAR 2015

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

| | 1 | 2 | 3 | 4 | 5 |
|---|----------|---------------------------------------|--------|------------|---------|
| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| 1. Life insurance | 51,588 | 0 | 0 | 44 | 51,632 |
| 2. Annuity considerations | | | | | |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Lines 1 to 4) | 51,588 | 0 | 0 | 44 | 51,632 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | 8,884 | 0 | 0 | 0 | 8,884 |
| 6.2 Applied to pay renewal premiums | 896 | 0 | 0 | 0 | 896 |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | 12,919 | 0 | 0 | 2,830 | 15,749 |
| 6.4 Other | | | | | |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) | 22,699 | 0 | 0 | 2,830 | 25,529 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | | | | | |
| 7.2 Applied to provide paid-up annuities | | | | | |
| 7.3 Other | | | | | |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | | | | | |
| 8. Grand Totals (Lines 6.5 plus 7.4) | 22,699 | 0 | 0 | 2,830 | 25,529 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 72,725 | 0 | 1,000 | 0 | 73,725 |
| 10. Matured endowments | 0 | 0 | 0 | 1,507 | 1,507 |
| 11. Annuity benefits | 0 | 0 | 15,404 | 0 | 15,404 |
| 12. Surrender values and withdrawals for life contracts | 12,174 | 0 | 0 | 0 | 12,174 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 17,184 | 0 | 0 | 0 | 17,184 |
| 15. Totals | 102,083 | 0 | 16,404 | 1,507 | 119,994 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|-----------|--|--------|--------------------|--------|------------|---------|-------|-----------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. Unpaid December 31, prior year | 5 | 5,621 | 0 | 0 | 0 | 0 | 1 | 79 | 6 | 5,700 |
| 17. Incurred during current year Settled during current year: | 9 | 68,855 | 0 | 0 | 0 | 0 | 2 | 7,375 | 11 | 76,230 |
| 18.1 By payment in full | 11 | 72,725 | | | | | 0 | 1,507 | 11 | 74,232 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 11 | 72,725 | 0 | 0 | 0 | 0 | 0 | 1,507 | 11 | 74,232 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 11 | 72,725 | 0 | 0 | 0 | 0 | 0 | 1,507 | 11 | 74,232 |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | 3 | 1,751 | 0 | 0 | 0 | 0 | 3 | 5,947 | 6 | 7,698 |
| POLICY EXHIBIT | | | | | No. of Policies | | | | | |
| 20. In force December 31, prior year | 362 | 4,886,973 | 0 (a) | 0 | 0 | 0 | 76 | 116,740 | 438 | 5,003,713 |
| 21. Issued during year | 3 | 1,426 | | | | | | | 3 | 1,426 |
| 22. Other changes to in force (Net) | (29) | (547,880) | | | | 0 | (5) | (3,933) | (34) | (551,813) |
| 23. In force December 31 of current year | 336 | 4,340,519 | 0 (a) | 0 | 0 | 0 | 71 | 112,807 | 407 | 4,453,326 |

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

ACCIDENT AND HEALTH INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|---|-----------------|---------------------------|---|--------------------|---------------------------|
| | Direct Premiums | Direct Premiums Earned | Dividends Paid Or Credited On Direct Business | Direct Losses Paid | Direct Losses Incurred |
| 24. Group Policies (b) | | | | | |
| 24.1 Federal Employees Health Benefits Plan premium (b) | | | | | |
| 24.2 Credit (Group and Individual) | | | | | |
| 24.3 Collectively renewable policies (b) | | | | | |
| 24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies: | | | | | |
| 25.1 Non-cancelable (b) | | | | | |
| 25.2 Guaranteed renewable (b) | 3,525 | 3,518 | 0 | 0 | 0 |
| 25.3 Non-renewable for stated reasons only (b) | | | | | |
| 25.4 Other accident only | | | | | |
| 25.5 All other (b) | | | | | |
| 25.6 Totals (sum of Lines 25.1 to 25.5) | 3,525 | 3,518 | 0 | 0 | 0 |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) | 3,525 | 3,518 | 0 | 0 | 0 |

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



| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 Ordinary | 2 Credit Life (Group and Individual) | 3 Group | 4 Industrial | 5 Total |
|---|---------------|--|------------|-----------------|------------|
| 1. Life insurance | 227,606 | 0 | 0 | 93 | 227,699 |
| 2. Annuity considerations | | | | | |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Lines 1 to 4) | 227,606 | 0 | 0 | 93 | 227,699 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | 8,638 | 0 | 0 | 231 | 8,869 |
| 6.2 Applied to pay renewal premiums | 185 | 0 | 0 | 0 | 185 |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | 16,765 | 0 | 0 | 2,669 | 19,434 |
| 6.4 Other | | | | | |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) | 25,588 | 0 | 0 | 2,900 | 28,488 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | | | | | |
| 7.2 Applied to provide paid-up annuities | | | | | |
| 7.3 Other | | | | | |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | | | | | |
| 8. Grand Totals (Lines 6.5 plus 7.4) | 25,588 | 0 | 0 | 2,900 | 28,488 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 194,961 | 0 | 13,869 | 11,983 | 220,813 |
| 10. Matured endowments | | | | | |
| 11. Annuity benefits | 0 | 0 | 2,750 | 0 | 2,750 |
| 12. Surrender values and withdrawals for life contracts | 52,000 | 0 | 0 | 0 | 52,000 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 30,370 | 0 | 0 | 3,151 | 33,521 |
| 15. Totals | 277,331 | 0 | 16,619 | 15,134 | 309,085 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|------------|--|--------|--------------------|--------|------------|----------|-------|------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. Unpaid December 31, prior year | 15 | 30,045 | 0 | 0 | 0 | 0 | 3 | 4,090 | 18 | 34,135 |
| 17. Incurred during current year Settled during current year: | 40 | 177,794 | 0 | 0 | 0 | 0 | 12 | 13,569 | 52 | 191,363 |
| 18.1 By payment in full | 47 | 194,961 | | | | | 9 | 11,983 | 56 | 206,944 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 47 | 194,961 | 0 | 0 | 0 | 0 | 9 | 11,983 | 56 | 206,944 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 47 | 194,961 | 0 | 0 | 0 | 0 | 9 | 11,983 | 56 | 206,944 |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | 8 | 12,878 | 0 | 0 | 0 | 0 | 6 | 5,676 | 14 | 18,554 |
| POLICY EXHIBIT | | | | | No. of Policies | | | | | |
| 20. In force December 31, prior year | 1,037 | 12,946,709 | 0 | (a) 0 | 0 | 0 | 151 | 184,618 | 1,188 | 13,131,327 |
| 21. Issued during year | 51 | 759,441 | | | | | | | 51 | 759,441 |
| 22. Other changes to in force (Net) | (103) | (953,875) | | | | 0 | (13) | (17,134) | (116) | (971,009) |
| 23. In force December 31 of current year | 985 | 12,752,275 | 0 | (a) 0 | 0 | 0 | 138 | 167,484 | 1,123 | 12,919,759 |

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

ACCIDENT AND HEALTH INSURANCE

| | 1 Direct Premiums | 2 Direct Premiums Earned | 3 Dividends Paid Or Credited On Direct Business | 4 Direct Losses Paid | 5 Direct Losses Incurred |
|---|----------------------|--------------------------------|--|-------------------------|--------------------------------|
| 24. Group Policies (b) | | | | | |
| 24.1 Federal Employees Health Benefits Plan premium (b) | | | | | |
| 24.2 Credit (Group and Individual) | | | | | |
| 24.3 Collectively renewable policies (b) | | | | | |
| 24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies: | | | | | |
| 25.1 Non-cancelable (b) | | | | | |
| 25.2 Guaranteed renewable (b) | 15,503 | 15,471 | 0 | 0 | 0 |
| 25.3 Non-renewable for stated reasons only (b) | | | | | |
| 25.4 Other accident only | | | | | |
| 25.5 All other (b) | | | | | |
| 25.6 Totals (sum of Lines 25.1 to 25.5) | 15,503 | 15,471 | 0 | 0 | 0 |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) | 15,503 | 15,471 | 0 | 0 | 0 |

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



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Florida

NAIC Group Code 0836

LIFE INSURANCE

DURING THE YEAR 2015

NAIC Company Code 70483

| | 1 | 2 | 3 | 4 | 5 |
|---|------------|---------------------------------------|-----------|------------|------------|
| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| 1. Life insurance | 8,348,618 | 0 | 0 | 8,050 | 8,356,668 |
| 2. Annuity considerations | | | | | |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Lines 1 to 4) | 8,348,618 | 0 | 0 | 8,050 | 8,356,668 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | 772,079 | 0 | 0 | 16,084 | 788,163 |
| 6.2 Applied to pay renewal premiums | 107,953 | 0 | 0 | 0 | 107,953 |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | 1,363,630 | 0 | 0 | 374,153 | 1,737,783 |
| 6.4 Other | 153 | 0 | 0 | 0 | 153 |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) | 2,243,815 | 0 | 0 | 390,237 | 2,634,052 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | | | | | |
| 7.2 Applied to provide paid-up annuities | | | | | |
| 7.3 Other | | | | | |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | | | | | |
| 8. Grand Totals (Lines 6.5 plus 7.4) | 2,243,815 | 0 | 0 | 390,237 | 2,634,052 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 6,584,596 | 0 | 459,055 | 444,488 | 7,488,139 |
| 10. Matured endowments | 54,101 | 0 | 0 | 15,026 | 69,127 |
| 11. Annuity benefits | 39 | 0 | 3,147,844 | 0 | 3,147,883 |
| 12. Surrender values and withdrawals for life contracts | 3,362,331 | 0 | 0 | 128,362 | 3,490,693 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 1,265,984 | 0 | 91,444 | 2,079 | 1,359,507 |
| 15. Totals | 11,267,051 | 0 | 3,698,343 | 589,955 | 15,555,350 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|--------------|--|--------|--------------------|--------|------------|------------|---------|--------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. Unpaid December 31, prior year | 301 | 1,041,637 | 0 | 0 | 0 | 0 | 3,116 | 1,368,566 | 3,417 | 2,410,204 |
| 17. Incurred during current year Settled during current year: | 985 | 6,907,114 | 0 | 0 | 0 | 0 | 850 | 630,564 | 1,835 | 7,537,678 |
| 18.1 By payment in full | 941 | 6,638,697 | | | | | 531 | 459,514 | 1,472 | 7,098,211 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 941 | 6,638,697 | 0 | 0 | 0 | 0 | 531 | 459,514 | 1,472 | 7,098,211 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 941 | 6,638,697 | 0 | 0 | 0 | 0 | 531 | 459,514 | 1,472 | 7,098,211 |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | 345 | 1,310,054 | 0 | 0 | 0 | 0 | 3,435 | 1,539,616 | 3,780 | 2,849,670 |
| POLICY EXHIBIT | | | | | No. of Policies | | | | | |
| 20. In force December 31, prior year | 35,813 | 626,820,330 | 0 (a) | 0 | 0 | 0 | 26,724 | 17,611,430 | 62,537 | 644,431,760 |
| 21. Issued during year | 886 | 40,515,335 | | | | | | | 886 | 40,515,335 |
| 22. Other changes to in force (Net) | (2,331) | (58,714,627) | | | | 0 | (1,026) | (607,560) | (3,357) | (59,322,187) |
| 23. In force December 31 of current year | 34,368 | 608,621,038 | 0 (a) | 0 | 0 | 0 | 25,698 | 17,003,870 | 60,066 | 625,624,908 |

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

ACCIDENT AND HEALTH INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|---|-----------------|---------------------------|---|--------------------|---------------------------|
| | Direct Premiums | Direct Premiums Earned | Dividends Paid Or Credited On Direct Business | Direct Losses Paid | Direct Losses Incurred |
| 24. Group Policies (b) | | | | | |
| 24.1 Federal Employees Health Benefits Plan premium (b) | | | | | |
| 24.2 Credit (Group and Individual) | | | | | |
| 24.3 Collectively renewable policies (b) | | | | | |
| 24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies: | | | | | |
| 25.1 Non-cancelable (b) | | | | | |
| 25.2 Guaranteed renewable (b) | 1,633,333 | 1,629,959 | 0 | 2,045,668 | 1,997,101 |
| 25.3 Non-renewable for stated reasons only (b) | | | | | |
| 25.4 Other accident only | | | | | |
| 25.5 All other (b) | | | | | |
| 25.6 Totals (sum of Lines 25.1 to 25.5) | 1,633,333 | 1,629,959 | 0 | 2,045,668 | 1,997,101 |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) | 1,633,333 | 1,629,959 | 0 | 2,045,668 | 1,997,101 |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 1 .



| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 Ordinary | 2 Credit Life (Group and Individual) | 3 Group | 4 Industrial | 5 Total |
|---|---------------|--|------------|-----------------|------------|
| 1. Life insurance | 1,276,342 | 0 | 0 | 1,884 | 1,278,226 |
| 2. Annuity considerations | | | | | |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Lines 1 to 4) | 1,276,342 | 0 | 0 | 1,884 | 1,278,226 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | 119,017 | 0 | 0 | 2,109 | 121,126 |
| 6.2 Applied to pay renewal premiums | 11,522 | 0 | 0 | 0 | 11,522 |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | 158,635 | 0 | 0 | 25,608 | 184,243 |
| 6.4 Other | 94 | 0 | 0 | 0 | 94 |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) | 289,268 | 0 | 0 | 27,717 | 316,985 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | | | | | |
| 7.2 Applied to provide paid-up annuities | | | | | |
| 7.3 Other | | | | | |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | | | | | |
| 8. Grand Totals (Lines 6.5 plus 7.4) | 289,268 | 0 | 0 | 27,717 | 316,985 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 741,943 | 0 | 27,561 | 69,776 | 839,280 |
| 10. Matured endowments | 6,566 | 0 | 0 | 3,209 | 9,775 |
| 11. Annuity benefits | 127 | 0 | 309,124 | 0 | 309,251 |
| 12. Surrender values and withdrawals for life contracts | 412,824 | 0 | 0 | 5,149 | 417,973 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 348,284 | 0 | 199 | 136,266 | 484,749 |
| 15. Totals | 1,509,744 | 0 | 336,884 | 214,400 | 2,061,029 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|-------------|--|--------|--------------------|--------|------------|-----------|-------|-------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. Unpaid December 31, prior year | 49 | 164,147 | 0 | 0 | 0 | 0 | 40 | 49,311 | 89 | 213,457 |
| 17. Incurred during current year Settled during current year: | 173 | 935,121 | 0 | 0 | 0 | 0 | 143 | 203,387 | 316 | 1,138,509 |
| 18.1 By payment in full | 151 | 748,509 | | | | | 51 | 72,985 | 202 | 821,494 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 151 | 748,509 | 0 | 0 | 0 | 0 | 51 | 72,985 | 202 | 821,494 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 151 | 748,509 | 0 | 0 | 0 | 0 | 51 | 72,985 | 202 | 821,494 |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | 71 | 350,759 | 0 | 0 | 0 | 0 | 133 | 179,713 | 204 | 530,472 |
| POLICY EXHIBIT | | | | | No. of Policies | | | | | |
| 20. In force December 31, prior year | 5,597 | 95,702,811 | 0 (a) | 0 | 0 | 0 | 876 | 1,294,846 | 6,473 | 96,997,657 |
| 21. Issued during year | 93 | 2,413,819 | | | | | | | 93 | 2,413,819 |
| 22. Other changes to in force (Net) | (303) | (4,071,554) | | | | 0 | (135) | (207,436) | (438) | (4,278,990) |
| 23. In force December 31 of current year | 5,387 | 94,045,076 | 0 (a) | 0 | 0 | 0 | 741 | 1,087,410 | 6,128 | 95,132,486 |

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

ACCIDENT AND HEALTH INSURANCE

| | 1 Direct Premiums | 2 Direct Premiums Earned | 3 Dividends Paid Or Credited On Direct Business | 4 Direct Losses Paid | 5 Direct Losses Incurred |
|---|----------------------|--------------------------------|--|-------------------------|--------------------------------|
| 24. Group Policies (b) | | | | | |
| 24.1 Federal Employees Health Benefits Plan premium (b) | | | | | |
| 24.2 Credit (Group and Individual) | | | | | |
| 24.3 Collectively renewable policies (b) | | | | | |
| 24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies: | | | | | |
| 25.1 Non-cancelable (b) | | | | | |
| 25.2 Guaranteed renewable (b) | 133,238 | 132,963 | 0 | 47,734 | 46,601 |
| 25.3 Non-renewable for stated reasons only (b) | | | | | |
| 25.4 Other accident only | | | | | |
| 25.5 All other (b) | | | | | |
| 25.6 Totals (sum of Lines 25.1 to 25.5) | 133,238 | 132,963 | 0 | 47,734 | 46,601 |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) | 133,238 | 132,963 | 0 | 47,734 | 46,601 |

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



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Hawaii

DURING THE YEAR 2015

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

| | 1 | 2 | 3 | 4 | 5 |
|---|----------|---------------------------------------|-------|------------|--------|
| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| 1. Life insurance | 34,351 | 0 | 0 | 22 | 34,373 |
| 2. Annuity considerations | | | | | |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Lines 1 to 4) | 34,351 | 0 | 0 | 22 | 34,373 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | 6,244 | 0 | 0 | 227 | 6,471 |
| 6.2 Applied to pay renewal premiums | 624 | 0 | 0 | 0 | 624 |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | 11,408 | 0 | 0 | 3,520 | 14,928 |
| 6.4 Other | | | | | |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) | 18,276 | 0 | 0 | 3,747 | 22,023 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | | | | | |
| 7.2 Applied to provide paid-up annuities | | | | | |
| 7.3 Other | | | | | |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | | | | | |
| 8. Grand Totals (Lines 6.5 plus 7.4) | 18,276 | 0 | 0 | 3,747 | 22,023 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 357 | 0 | 1,277 | 5,336 | 6,970 |
| 10. Matured endowments | 10,510 | 0 | 0 | 0 | 10,510 |
| 11. Annuity benefits | | | | | |
| 12. Surrender values and withdrawals for life contracts | 34,643 | 0 | 0 | 4,451 | 39,094 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 1,999 | 0 | 0 | 21 | 2,020 |
| 15. Totals | 47,509 | 0 | 1,277 | 9,808 | 58,594 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|-----------|--|--------|--------------------|--------------------|------------|----------|-------|-----------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. Unpaid December 31, prior year | 0 | 0 | 0 | 0 | 0 | 0 | 3 | 7,411 | 3 | 7,411 |
| 17. Incurred during current year Settled during current year: | 4 | 10,867 | 0 | 0 | 0 | 0 | 1 | 5,336 | 5 | 16,203 |
| 18.1 By payment in full | 4 | 10,867 | | | | | 1 | 5,336 | 5 | 16,203 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 4 | 10,867 | 0 | 0 | 0 | 0 | 1 | 5,336 | 5 | 16,203 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 4 | 10,867 | 0 | 0 | 0 | 0 | 1 | 5,336 | 5 | 16,203 |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | 0 | 0 | 0 | 0 | 0 | 0 | 3 | 7,411 | 3 | 7,411 |
| POLICY EXHIBIT | | | | | | No. of Policies | | | | |
| 20. In force December 31, prior year | 277 | 3,315,011 | 0 (a) | 0 | 0 | 0 | 84 | 147,693 | 361 | 3,462,704 |
| 21. Issued during year | | | | | | | | | | |
| 22. Other changes to in force (Net) | (4) | 248,882 | | | | 0 | (8) | (12,096) | (12) | 236,786 |
| 23. In force December 31 of current year | 273 | 3,563,893 | 0 (a) | 0 | 0 | 0 | 76 | 135,597 | 349 | 3,699,490 |

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

ACCIDENT AND HEALTH INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|---|-----------------|---------------------------|---|--------------------|---------------------------|
| | Direct Premiums | Direct Premiums Earned | Dividends Paid Or Credited On Direct Business | Direct Losses Paid | Direct Losses Incurred |
| 24. Group Policies (b) | | | | | |
| 24.1 Federal Employees Health Benefits Plan premium (b) | | | | | |
| 24.2 Credit (Group and Individual) | | | | | |
| 24.3 Collectively renewable policies (b) | | | | | |
| 24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies: | | | | | |
| 25.1 Non-cancelable (b) | | | | | |
| 25.2 Guaranteed renewable (b) | 802 | 800 | 0 | 0 | 0 |
| 25.3 Non-renewable for stated reasons only (b) | | | | | |
| 25.4 Other accident only | | | | | |
| 25.5 All other (b) | | | | | |
| 25.6 Totals (sum of Lines 25.1 to 25.5) | 802 | 800 | 0 | 0 | 0 |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) | 802 | 800 | 0 | 0 | 0 |

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



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Idaho

NAIC Group Code 0836

LIFE INSURANCE

DURING THE YEAR 2015

NAIC Company Code 70483

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 Ordinary | 2 Credit Life (Group and Individual) | 3 Group | 4 Industrial | 5 Total |
|---|---------------|--|------------|-----------------|------------|
| 1. Life insurance | 51,695 | 0 | 0 | 38 | 51,733 |
| 2. Annuity considerations | | | | | |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Lines 1 to 4) | 51,695 | 0 | 0 | 38 | 51,733 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | 6,726 | 0 | 0 | 113 | 6,839 |
| 6.2 Applied to pay renewal premiums | 1,089 | 0 | 0 | 0 | 1,089 |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | 8,616 | 0 | 0 | 1,756 | 10,372 |
| 6.4 Other | | | | | |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) | 16,431 | 0 | 0 | 1,869 | 18,300 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | | | | | |
| 7.2 Applied to provide paid-up annuities | | | | | |
| 7.3 Other | | | | | |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | | | | | |
| 8. Grand Totals (Lines 6.5 plus 7.4) | 16,431 | 0 | 0 | 1,869 | 18,300 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 45,746 | 0 | 0 | 4,865 | 50,611 |
| 10. Matured endowments | 1,917 | 0 | 0 | 0 | 1,917 |
| 11. Annuity benefits | 0 | 0 | 2,637 | 0 | 2,637 |
| 12. Surrender values and withdrawals for life contracts | 12,920 | 0 | 0 | 0 | 12,920 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 21,061 | 0 | 0 | 1 | 21,062 |
| 15. Totals | 81,644 | 0 | 2,637 | 4,866 | 89,147 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|-----------|--|--------|--------------------|--------|------------|---------|-------|-----------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. Unpaid December 31, prior year | 2 | 11,311 | 0 | 0 | 0 | 0 | 2 | 3,256 | 4 | 14,567 |
| 17. Incurred during current year Settled during current year: | 9 | 37,480 | 0 | 0 | 0 | 0 | 2 | 2,759 | 11 | 40,239 |
| 18.1 By payment in full | 10 | 47,663 | | | | | 3 | 4,865 | 13 | 52,528 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 10 | 47,663 | 0 | 0 | 0 | 0 | 3 | 4,865 | 13 | 52,528 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 10 | 47,663 | 0 | 0 | 0 | 0 | 3 | 4,865 | 13 | 52,528 |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | 1 | 1,128 | 0 | 0 | 0 | 0 | 1 | 1,150 | 2 | 2,278 |
| POLICY EXHIBIT | | | | | No. of Policies | | | | | |
| 20. In force December 31, prior year | 218 | 3,030,465 | 0 (a) | 0 | 0 | 0 | 43 | 64,568 | 261 | 3,095,033 |
| 21. Issued during year | 1 | 25,000 | | | | | | | 1 | 25,000 |
| 22. Other changes to in force (Net) | (5) | (104,690) | | | | 0 | (4) | (2,386) | (9) | (107,076) |
| 23. In force December 31 of current year | 214 | 2,950,775 | 0 (a) | 0 | 0 | 0 | 39 | 62,182 | 253 | 3,012,957 |

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

ACCIDENT AND HEALTH INSURANCE

| | 1 Direct Premiums | 2 Direct Premiums Earned | 3 Dividends Paid Or Credited On Direct Business | 4 Direct Losses Paid | 5 Direct Losses Incurred |
|---|----------------------|--------------------------------|--|-------------------------|--------------------------------|
| 24. Group Policies (b) | | | | | |
| 24.1 Federal Employees Health Benefits Plan premium (b) | | | | | |
| 24.2 Credit (Group and Individual) | | | | | |
| 24.3 Collectively renewable policies (b) | | | | | |
| 24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies: | | | | | |
| 25.1 Non-cancelable (b) | | | | | |
| 25.2 Guaranteed renewable (b) | 250 | 249 | 0 | 0 | 0 |
| 25.3 Non-renewable for stated reasons only (b) | | | | | |
| 25.4 Other accident only | | | | | |
| 25.5 All other (b) | | | | | |
| 25.6 Totals (sum of Lines 25.1 to 25.5) | 250 | 249 | 0 | 0 | 0 |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) | 250 | 249 | 0 | 0 | 0 |

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



| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 Ordinary | 2 Credit Life (Group and Individual) | 3 Group | 4 Industrial | 5 Total |
|---|---------------|--|------------|-----------------|------------|
| 1. Life insurance | 22,320,538 | 0 | 0 | 6,205 | 22,326,743 |
| 2. Annuity considerations | 100 | 0 | 0 | 0 | 100 |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Lines 1 to 4) | 22,320,638 | 0 | 0 | 6,205 | 22,326,843 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | 1,194,665 | 0 | 0 | 150,903 | 1,345,568 |
| 6.2 Applied to pay renewal premiums | 250,572 | 0 | 0 | 0 | 250,572 |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | 3,365,559 | 0 | 0 | 1,186,793 | 4,552,352 |
| 6.4 Other | | | | | |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) | 4,810,796 | 0 | 0 | 1,337,696 | 6,148,492 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | | | | | |
| 7.2 Applied to provide paid-up annuities | | | | | |
| 7.3 Other | | | | | |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | | | | | |
| 8. Grand Totals (Lines 6.5 plus 7.4) | 4,810,796 | 0 | 0 | 1,337,696 | 6,148,492 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 11,892,064 | 0 | 259,337 | 4,569,941 | 16,721,342 |
| 10. Matured endowments | 56,777 | 0 | 0 | 28,851 | 85,628 |
| 11. Annuity benefits | 6,159 | 0 | 2,384,508 | 0 | 2,390,667 |
| 12. Surrender values and withdrawals for life contracts | 5,857,223 | 0 | 0 | 287,711 | 6,144,934 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 2,475,070 | 0 | 47,673 | 983,344 | 3,506,087 |
| 15. Totals | 20,287,293 | 0 | 2,691,518 | 5,869,847 | 28,848,659 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|---------------|--|--------|--------------------|--------|------------|-------------|---------|---------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. Unpaid December 31, prior year | 391 | 1,715,752 | 0 | 0 | 0 | 0 | 1,279 | 2,714,159 | 1,670 | 4,429,911 |
| 17. Incurred during current year Settled during current year: | 2,052 | 12,156,467 | 0 | 0 | 0 | 0 | 3,264 | 3,099,567 | 5,316 | 15,256,035 |
| 18.1 By payment in full | 2,067 | 11,948,841 | | | | | 3,867 | 4,598,792 | 5,934 | 16,547,633 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 2,067 | 11,948,841 | 0 | 0 | 0 | 0 | 3,867 | 4,598,792 | 5,934 | 16,547,633 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | 10 | 132,476 | | | | | | | 10 | 132,476 |
| 18.6 Total settlements | 2,077 | 12,081,317 | 0 | 0 | 0 | 0 | 3,867 | 4,598,792 | 5,944 | 16,680,109 |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | 366 | 1,790,902 | 0 | 0 | 0 | 0 | 675 | 1,214,934 | 1,041 | 3,005,836 |
| POLICY EXHIBIT | | | | | No. of Policies | | | | | |
| 20. In force December 31, prior year | 69,734 | 1,630,554,395 | 0 | (a) 0 | 0 | 0 | 19,653 | 42,571,141 | 89,387 | 1,673,125,536 |
| 21. Issued during year | 2,728 | 131,059,757 | | | | | | | 2,728 | 131,059,757 |
| 22. Other changes to in force (Net) | (5,808) | (129,887,664) | | | | 0 | (2,598) | (4,818,845) | (8,406) | (134,706,509) |
| 23. In force December 31 of current year | 66,654 | 1,631,726,488 | 0 | (a) 0 | 0 | 0 | 17,055 | 37,752,296 | 83,709 | 1,669,478,784 |

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

ACCIDENT AND HEALTH INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|---|-----------------|---------------------------|---|--------------------|---------------------------|
| | Direct Premiums | Direct Premiums Earned | Dividends Paid Or Credited On Direct Business | Direct Losses Paid | Direct Losses Incurred |
| 24. Group Policies (b) | | | | | |
| 24.1 Federal Employees Health Benefits Plan premium (b) | | | | | |
| 24.2 Credit (Group and Individual) | | | | | |
| 24.3 Collectively renewable policies (b) | | | | | |
| 24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies: | | | | | |
| 25.1 Non-cancelable (b) | | | | | |
| 25.2 Guaranteed renewable (b) | 1,409,666 | 1,406,754 | 0 | 677,231 | 661,152 |
| 25.3 Non-renewable for stated reasons only (b) | | | | | |
| 25.4 Other accident only | | | | | |
| 25.5 All other (b) | | | | | |
| 25.6 Totals (sum of Lines 25.1 to 25.5) | 1,409,666 | 1,406,754 | 0 | 677,231 | 661,152 |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) | 1,409,666 | 1,406,754 | 0 | 677,231 | 661,152 |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 1



| | 1 | 2 | 3 | 4 | 5 |
|--|------------|------------------------------------|-----------|------------|------------|
| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| 1. Life insurance | 15,208,776 | 0 | 0 | 12,100 | 15,220,876 |
| 2. Annuity considerations | (8) | 0 | 0 | 0 | (8) |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Lines 1 to 4) | 15,208,768 | 0 | 0 | 12,100 | 15,220,868 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | 1,167,602 | 0 | 0 | 215,923 | 1,383,525 |
| 6.2 Applied to pay renewal premiums | 180,726 | 0 | 0 | 0 | 180,726 |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | 2,864,677 | 0 | 0 | 1,587,999 | 4,452,676 |
| 6.4 Other | 103 | 0 | 0 | 0 | 103 |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) | 4,213,108 | 0 | 0 | 1,803,922 | 6,017,030 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | | | | | |
| 7.2 Applied to provide paid-up annuities | | | | | |
| 7.3 Other | | | | | |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | | | | | |
| 8. Grand Totals (Lines 6.5 plus 7.4) | 4,213,108 | 0 | 0 | 1,803,922 | 6,017,030 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 12,169,781 | 0 | 822,370 | 6,300,100 | 19,292,251 |
| 10. Matured endowments | 100,277 | 0 | 0 | 44,721 | 144,998 |
| 11. Annuity benefits | 2,267 | 0 | 5,242,828 | 0 | 5,245,095 |
| 12. Surrender values and withdrawals for life contracts | 4,426,935 | 0 | 0 | 518,258 | 4,945,193 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 2,285,955 | 0 | 59,804 | 1,234,727 | 3,580,486 |
| 15. Totals | 18,985,215 | 0 | 6,125,002 | 8,097,806 | 33,208,022 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|---------------|------------------------------------|--------|-----------------|--------|------------|-------------|---------|---------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. Unpaid December 31, prior year | 314 | 1,245,059 | 0 | 0 | 0 | 0 | 1,839 | 3,347,691 | 2,153 | 4,592,749 |
| 17. Incurred during current year | 2,391 | 12,357,029 | 0 | 0 | 0 | 0 | 4,939 | 5,528,293 | 7,330 | 17,885,321 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | 2,400 | 12,270,058 | | | | | 5,232 | 6,344,821 | 7,632 | 18,614,879 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 2,400 | 12,270,058 | 0 | 0 | 0 | 0 | 5,232 | 6,344,821 | 7,632 | 18,614,879 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | 6 | 58,508 | | | | | | | 6 | 58,508 |
| 18.6 Total settlements | 2,406 | 12,328,566 | 0 | 0 | 0 | 0 | 5,232 | 6,344,821 | 7,638 | 18,673,387 |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | 299 | 1,273,521 | 0 | 0 | 0 | 0 | 1,546 | 2,531,162 | 1,845 | 3,804,684 |
| POLICY EXHIBIT | | | | | No. of Policies | | | | | |
| 20. In force December 31, prior year | 72,009 | 1,057,771,521 | 0 | (a) 0 | 0 | 0 | 27,381 | 57,729,318 | 99,390 | 1,115,500,839 |
| 21. Issued during year | 1,521 | 62,547,348 | | | | | | | 1,521 | 62,547,348 |
| 22. Other changes to in force (Net) | (5,401) | (78,664,956) | | | | 0 | (4,283) | (7,474,709) | (9,684) | (86,139,665) |
| 23. In force December 31 of current year | 68,129 | 1,041,653,913 | 0 | (a) 0 | 0 | 0 | 23,098 | 50,254,609 | 91,227 | 1,091,908,522 |

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

ACCIDENT AND HEALTH INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|---|-----------------|------------------------|---|--------------------|------------------------|
| | Direct Premiums | Direct Premiums Earned | Dividends Paid Or Credited On Direct Business | Direct Losses Paid | Direct Losses Incurred |
| 24. Group Policies (b) | | | | | |
| 24.1 Federal Employees Health Benefits Plan premium (b) | | | | | |
| 24.2 Credit (Group and Individual) | | | | | |
| 24.3 Collectively renewable policies (b) | | | | | |
| 24.4 Medicare Title XVIII exempt from state taxes or fees | | | | | |
| Other Individual Policies: | | | | | |
| 25.1 Non-cancelable (b) | | | | | |
| 25.2 Guaranteed renewable (b) | 3,077,027 | 3,070,670 | 0 | 2,459,865 | 2,401,463 |
| 25.3 Non-renewable for stated reasons only (b) | | | | | |
| 25.4 Other accident only | | | | | |
| 25.5 All other (b) | | | | | |
| 25.6 Totals (sum of Lines 25.1 to 25.5) | 3,077,027 | 3,070,670 | 0 | 2,459,865 | 2,401,463 |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) | 3,077,027 | 3,070,670 | 0 | 2,459,865 | 2,401,463 |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 2



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Iowa

DURING THE YEAR 2015

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

| | 1 | 2 | 3 | 4 | 5 |
|---|----------|---------------------------------------|--------|------------|---------|
| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| 1. Life insurance | 186,469 | 0 | 0 | 649 | 187,118 |
| 2. Annuity considerations | | | | | |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Lines 1 to 4) | 186,469 | 0 | 0 | 649 | 187,118 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | 26,683 | 0 | 0 | 3,514 | 30,197 |
| 6.2 Applied to pay renewal premiums | 2,402 | 0 | 0 | 0 | 2,402 |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | 41,851 | 0 | 0 | 23,731 | 65,582 |
| 6.4 Other | | | | | |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) | 70,936 | 0 | 0 | 27,245 | 98,181 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | | | | | |
| 7.2 Applied to provide paid-up annuities | | | | | |
| 7.3 Other | | | | | |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | | | | | |
| 8. Grand Totals (Lines 6.5 plus 7.4) | 70,936 | 0 | 0 | 27,245 | 98,181 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 139,431 | 0 | 0 | 104,893 | 244,324 |
| 10. Matured endowments | 2,000 | 0 | 0 | 0 | 2,000 |
| 11. Annuity benefits | 0 | 0 | 19,704 | 0 | 19,704 |
| 12. Surrender values and withdrawals for life contracts | 162,081 | 0 | 0 | 6,593 | 168,674 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 47,474 | 0 | 0 | 17,693 | 65,167 |
| 15. Totals | 350,986 | 0 | 19,704 | 129,179 | 499,869 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|-------------|--|--------|--------------------|--------|------------|-----------|-------|-------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. Unpaid December 31, prior year | 8 | 21,905 | 0 | 0 | 0 | 0 | 14 | 34,313 | 22 | 56,218 |
| 17. Incurred during current year Settled during current year: | 36 | 123,969 | 0 | 0 | 0 | 0 | 66 | 85,361 | 102 | 209,330 |
| 18.1 By payment in full | 38 | 141,431 | | | | | 68 | 104,893 | 106 | 246,324 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 38 | 141,431 | 0 | 0 | 0 | 0 | 68 | 104,893 | 106 | 246,324 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 38 | 141,431 | 0 | 0 | 0 | 0 | 68 | 104,893 | 106 | 246,324 |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | 6 | 4,443 | 0 | 0 | 0 | 0 | 11 | 14,781 | 17 | 19,224 |
| POLICY EXHIBIT | | | | | No. of Policies | | | | | |
| 20. In force December 31, prior year | 1,402 | 16,354,732 | 0 (a) | 0 | 0 | 0 | 662 | 1,146,251 | 2,064 | 17,500,983 |
| 21. Issued during year | 4 | 125,000 | | | | | | | 4 | 125,000 |
| 22. Other changes to in force (Net) | (92) | (1,005,457) | | | | 0 | (78) | (143,676) | (170) | (1,149,133) |
| 23. In force December 31 of current year | 1,314 | 15,474,275 | 0 (a) | 0 | 0 | 0 | 584 | 1,002,575 | 1,898 | 16,476,850 |

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

ACCIDENT AND HEALTH INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|---|-----------------|---------------------------|---|--------------------|---------------------------|
| | Direct Premiums | Direct Premiums Earned | Dividends Paid Or Credited On Direct Business | Direct Losses Paid | Direct Losses Incurred |
| 24. Group Policies (b) | | | | | |
| 24.1 Federal Employees Health Benefits Plan premium (b) | | | | | |
| 24.2 Credit (Group and Individual) | | | | | |
| 24.3 Collectively renewable policies (b) | | | | | |
| 24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies: | | | | | |
| 25.1 Non-cancelable (b) | | | | | |
| 25.2 Guaranteed renewable (b) | 13,404 | 13,376 | 0 | 0 | 0 |
| 25.3 Non-renewable for stated reasons only (b) | | | | | |
| 25.4 Other accident only | | | | | |
| 25.5 All other (b) | | | | | |
| 25.6 Totals (sum of Lines 25.1 to 25.5) | 13,404 | 13,376 | 0 | 0 | 0 |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) | 13,404 | 13,376 | 0 | 0 | 0 |

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



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Kansas

NAIC Group Code 0836

LIFE INSURANCE

DURING THE YEAR 2015

NAIC Company Code 70483

| | 1 | 2 | 3 | 4 | 5 |
|--|----------|------------------------------------|---------|------------|-----------|
| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| 1. Life insurance | 818,042 | 0 | 0 | 2,102 | 820,144 |
| 2. Annuity considerations | 42 | 0 | 0 | 0 | 42 |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Lines 1 to 4) | 818,084 | 0 | 0 | 2,102 | 820,186 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | 77,544 | 0 | 0 | 1,559 | 79,103 |
| 6.2 Applied to pay renewal premiums | 4,854 | 0 | 0 | 0 | 4,854 |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | 120,813 | 0 | 0 | 71,509 | 192,322 |
| 6.4 Other | | | | | |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) | 203,211 | 0 | 0 | 73,068 | 276,279 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | | | | | |
| 7.2 Applied to provide paid-up annuities | | | | | |
| 7.3 Other | | | | | |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | | | | | |
| 8. Grand Totals (Lines 6.5 plus 7.4) | 203,211 | 0 | 0 | 73,068 | 276,279 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 512,385 | 0 | 49,250 | 36,755 | 598,390 |
| 10. Matured endowments | 8,574 | 0 | 0 | 24,475 | 33,049 |
| 11. Annuity benefits | 0 | 0 | 187,984 | 0 | 187,984 |
| 12. Surrender values and withdrawals for life contracts | 277,165 | 0 | 0 | 12,335 | 289,500 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 81,770 | 0 | 0 | 35 | 81,805 |
| 15. Totals | 879,894 | 0 | 237,234 | 73,600 | 1,190,728 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|-------------|------------------------------------|--------|-----------------|--------|------------|-----------|-------|-------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. Unpaid December 31, prior year | 39 | 71,170 | 0 | 0 | 0 | 0 | 334 | 136,225 | 373 | 207,395 |
| 17. Incurred during current year | 95 | 552,043 | 0 | 0 | 0 | 0 | 23 | 76,801 | 118 | 628,844 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | 96 | 520,959 | | | | | 20 | 61,230 | 116 | 582,189 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 96 | 520,959 | 0 | 0 | 0 | 0 | 20 | 61,230 | 116 | 582,189 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 96 | 520,959 | 0 | 0 | 0 | 0 | 20 | 61,230 | 116 | 582,189 |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | 38 | 102,254 | 0 | 0 | 0 | 0 | 336 | 151,796 | 374 | 254,050 |
| POLICY EXHIBIT | | | | | No. of Policies | | | | | |
| 20. In force December 31, prior year | 4,634 | 58,844,081 | 0 (a) | 0 | 0 | 0 | 3,061 | 3,433,351 | 7,695 | 62,277,432 |
| 21. Issued during year | 109 | 3,690,500 | | | | | | | 109 | 3,690,500 |
| 22. Other changes to in force (Net) | (362) | (5,896,302) | | | | 0 | (151) | (41,450) | (513) | (5,937,752) |
| 23. In force December 31 of current year | 4,381 | 56,638,279 | 0 (a) | 0 | 0 | 0 | 2,910 | 3,391,901 | 7,291 | 60,030,180 |

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

ACCIDENT AND HEALTH INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|---|-----------------|------------------------|---|--------------------|------------------------|
| | Direct Premiums | Direct Premiums Earned | Dividends Paid Or Credited On Direct Business | Direct Losses Paid | Direct Losses Incurred |
| 24. Group Policies (b) | | | | | |
| 24.1 Federal Employees Health Benefits Plan premium (b) | | | | | |
| 24.2 Credit (Group and Individual) | | | | | |
| 24.3 Collectively renewable policies (b) | | | | | |
| 24.4 Medicare Title XVIII exempt from state taxes or fees | | | | | |
| Other Individual Policies: | | | | | |
| 25.1 Non-cancelable (b) | | | | | |
| 25.2 Guaranteed renewable (b) | 212,711 | 212,272 | 0 | 361,662 | 353,075 |
| 25.3 Non-renewable for stated reasons only (b) | | | | | |
| 25.4 Other accident only | | | | | |
| 25.5 All other (b) | | | | | |
| 25.6 Totals (sum of Lines 25.1 to 25.5) | 212,711 | 212,272 | 0 | 361,662 | 353,075 |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) | 212,711 | 212,272 | 0 | 361,662 | 353,075 |

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



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Kentucky

DURING THE YEAR 2015

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 | 2 | 3 | 4 | 5 |
|---|-----------|---------------------------------------|-----------|------------|------------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| 1. Life insurance | 5,803,960 | 0 | 0 | 4,405 | 5,808,365 |
| 2. Annuity considerations | 7,000 | 0 | 0 | 0 | 7,000 |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Lines 1 to 4) | 5,810,960 | 0 | 0 | 4,405 | 5,815,365 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | 422,942 | 0 | 0 | 31,570 | 454,512 |
| 6.2 Applied to pay renewal premiums | 46,990 | 0 | 0 | 0 | 46,990 |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | 1,041,305 | 0 | 0 | 337,648 | 1,378,953 |
| 6.4 Other | | | | | |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) | 1,511,237 | 0 | 0 | 369,218 | 1,880,455 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | | | | | |
| 7.2 Applied to provide paid-up annuities | | | | | |
| 7.3 Other | | | | | |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | | | | | |
| 8. Grand Totals (Lines 6.5 plus 7.4) | 1,511,237 | 0 | 0 | 369,218 | 1,880,455 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 5,418,554 | 0 | 471,240 | 902,397 | 6,792,191 |
| 10. Matured endowments | 29,476 | 0 | 0 | 8,633 | 38,109 |
| 11. Annuity benefits | 0 | 0 | 8,568,113 | 0 | 8,568,113 |
| 12. Surrender values and withdrawals for life contracts | 1,411,271 | 0 | 0 | 104,025 | 1,515,296 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 824,721 | 0 | 219,430 | 125,312 | 1,169,463 |
| 15. Totals | 7,684,022 | 0 | 9,258,783 | 1,140,367 | 18,083,172 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|--------------|--|--------|--------------------|--------------------|------------|------------|---------|--------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. Unpaid December 31, prior year | 108 | 338,127 | 0 | 0 | 0 | 0 | 258 | 394,113 | 366 | 732,240 |
| 17. Incurred during current year Settled during current year: | 687 | 5,601,172 | 0 | 0 | 0 | 0 | 631 | 748,309 | 1,318 | 6,349,481 |
| 18.1 By payment in full | 700 | 5,448,030 | | | | | 704 | 911,030 | 1,404 | 6,359,060 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 700 | 5,448,030 | 0 | 0 | 0 | 0 | 704 | 911,030 | 1,404 | 6,359,060 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | 1 | 2,767 | | | | | | | 1 | 2,767 |
| 18.6 Total settlements | 701 | 5,450,797 | 0 | 0 | 0 | 0 | 704 | 911,030 | 1,405 | 6,361,827 |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | 94 | 488,502 | 0 | 0 | 0 | 0 | 185 | 231,393 | 279 | 719,894 |
| POLICY EXHIBIT | | | | | | No. of Policies | | | | |
| 20. In force December 31, prior year | 26,674 | 424,885,685 | 0 (a) | 0 | 0 | 0 | 5,715 | 11,579,938 | 32,389 | 436,465,623 |
| 21. Issued during year | 759 | 21,645,875 | | | | | | | 759 | 21,645,875 |
| 22. Other changes to in force (Net) | (1,739) | (24,269,647) | | | | 0 | (594) | (815,430) | (2,333) | (25,085,077) |
| 23. In force December 31 of current year | 25,694 | 422,261,913 | 0 (a) | 0 | 0 | 0 | 5,121 | 10,764,508 | 30,815 | 433,026,421 |

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

ACCIDENT AND HEALTH INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|---|-----------------|---------------------------|---|--------------------|---------------------------|
| | Direct Premiums | Direct Premiums Earned | Dividends Paid Or Credited On Direct Business | Direct Losses Paid | Direct Losses Incurred |
| 24. Group Policies (b) | | | | | |
| 24.1 Federal Employees Health Benefits Plan premium (b) | | | | | |
| 24.2 Credit (Group and Individual) | | | | | |
| 24.3 Collectively renewable policies (b) | | | | | |
| 24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies: | | | | | |
| 25.1 Non-cancelable (b) | | | | | |
| 25.2 Guaranteed renewable (b) | 1,601,627 | 1,598,318 | 0 | 1,005,565 | 981,691 |
| 25.3 Non-renewable for stated reasons only (b) | | | | | |
| 25.4 Other accident only | | | | | |
| 25.5 All other (b) | | | | | |
| 25.6 Totals (sum of Lines 25.1 to 25.5) | 1,601,627 | 1,598,318 | 0 | 1,005,565 | 981,691 |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) | 1,601,627 | 1,598,318 | 0 | 1,005,565 | 981,691 |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 2 .



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Louisiana

NAIC Group Code 0836

LIFE INSURANCE

DURING THE YEAR 2015

NAIC Company Code 70483

| | 1 | 2 | 3 | 4 | 5 |
|--|-----------|------------------------------------|-----------|------------|-----------|
| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| 1. Life insurance | 6,950,479 | 0 | 0 | 10,956 | 6,961,435 |
| 2. Annuity considerations | | | | | |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Lines 1 to 4) | 6,950,479 | 0 | 0 | 10,956 | 6,961,435 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | 269,386 | 0 | 0 | 10,558 | 279,944 |
| 6.2 Applied to pay renewal premiums | 5,055 | 0 | 0 | 0 | 5,055 |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | 434,569 | 0 | 0 | 90,266 | 524,835 |
| 6.4 Other | | | | | |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) | 709,010 | 0 | 0 | 100,824 | 809,834 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | | | | | |
| 7.2 Applied to provide paid-up annuities | | | | | |
| 7.3 Other | | | | | |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | | | | | |
| 8. Grand Totals (Lines 6.5 plus 7.4) | 709,010 | 0 | 0 | 100,824 | 809,834 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 3,988,138 | 0 | 48,500 | 484,137 | 4,520,775 |
| 10. Matured endowments | 11,309 | 0 | 0 | 4,700 | 16,009 |
| 11. Annuity benefits | 0 | 0 | 1,213,357 | 0 | 1,213,357 |
| 12. Surrender values and withdrawals for life contracts | 1,077,317 | 0 | 0 | 48,729 | 1,126,046 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 497,144 | 0 | 97 | 78,102 | 575,343 |
| 15. Totals | 5,573,908 | 0 | 1,261,954 | 615,668 | 7,451,530 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|--------------|------------------------------------|--------|-----------------|--------|------------|-----------|---------|--------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. Unpaid December 31, prior year | 167 | 670,837 | 0 | 0 | 0 | 0 | 222 | 236,336 | 389 | 907,173 |
| 17. Incurred during current year | 764 | 4,195,214 | 0 | 0 | 0 | 0 | 548 | 471,081 | 1,312 | 4,666,295 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | 751 | 3,999,447 | | | | | 513 | 488,837 | 1,264 | 4,488,284 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 751 | 3,999,447 | 0 | 0 | 0 | 0 | 513 | 488,837 | 1,264 | 4,488,284 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | 4 | 41,081 | | | | | | | 4 | 41,081 |
| 18.6 Total settlements | 755 | 4,040,528 | 0 | 0 | 0 | 0 | 513 | 488,837 | 1,268 | 4,529,365 |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | 176 | 825,522 | 0 | 0 | 0 | 0 | 256 | 218,580 | 432 | 1,044,103 |
| POLICY EXHIBIT | | | | | No. of Policies | | | | | |
| 20. In force December 31, prior year | 30,266 | 439,905,666 | 0 | (a) 0 | 0 | 0 | 10,937 | 9,879,342 | 41,203 | 449,785,008 |
| 21. Issued during year | 1,474 | 34,487,750 | | | | | | | 1,474 | 34,487,750 |
| 22. Other changes to in force (Net) | (2,269) | (38,149,590) | | | | 0 | (843) | (733,754) | (3,112) | (38,883,344) |
| 23. In force December 31 of current year | 29,471 | 436,243,826 | 0 | (a) 0 | 0 | 0 | 10,094 | 9,145,588 | 39,565 | 445,389,414 |

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

ACCIDENT AND HEALTH INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|---|-----------------|------------------------|---|--------------------|------------------------|
| | Direct Premiums | Direct Premiums Earned | Dividends Paid Or Credited On Direct Business | Direct Losses Paid | Direct Losses Incurred |
| 24. Group Policies (b) | | | | | |
| 24.1 Federal Employees Health Benefits Plan premium (b) | | | | | |
| 24.2 Credit (Group and Individual) | | | | | |
| 24.3 Collectively renewable policies (b) | | | | | |
| 24.4 Medicare Title XVIII exempt from state taxes or fees | | | | | |
| Other Individual Policies: | | | | | |
| 25.1 Non-cancelable (b) | | | | | |
| 25.2 Guaranteed renewable (b) | 342,442 | 341,735 | 0 | 310,852 | 303,472 |
| 25.3 Non-renewable for stated reasons only (b) | | | | | |
| 25.4 Other accident only | | | | | |
| 25.5 All other (b) | | | | | |
| 25.6 Totals (sum of Lines 25.1 to 25.5) | 342,442 | 341,735 | 0 | 310,852 | 303,472 |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) | 342,442 | 341,735 | 0 | 310,852 | 303,472 |

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



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Maine

NAIC Group Code 0836

LIFE INSURANCE

DURING THE YEAR 2015

NAIC Company Code 70483

| | 1 | 2 | 3 | 4 | 5 |
|--|----------|------------------------------------|-------|------------|--------|
| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| 1. Life insurance | 5,966 | 0 | 0 | 40 | 6,006 |
| 2. Annuity considerations | | | | | |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Lines 1 to 4) | 5,966 | 0 | 0 | 40 | 6,006 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | 2,563 | 0 | 0 | 176 | 2,739 |
| 6.2 Applied to pay renewal premiums | 619 | 0 | 0 | 0 | 619 |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | 5,380 | 0 | 0 | 1,700 | 7,080 |
| 6.4 Other | | | | | |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) | 8,562 | 0 | 0 | 1,876 | 10,438 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | | | | | |
| 7.2 Applied to provide paid-up annuities | | | | | |
| 7.3 Other | | | | | |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | | | | | |
| 8. Grand Totals (Lines 6.5 plus 7.4) | 8,562 | 0 | 0 | 1,876 | 10,438 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 1,357 | 0 | 0 | 7,950 | 9,307 |
| 10. Matured endowments | | | | | |
| 11. Annuity benefits | | | | | |
| 12. Surrender values and withdrawals for life contracts | 19,005 | 0 | 0 | 0 | 19,005 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 2,483 | 0 | 0 | 83 | 2,566 |
| 15. Totals | 22,845 | 0 | 0 | 8,033 | 30,878 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|-----------|------------------------------------|--------|-----------------|--------|------------|---------|-------|-----------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. Unpaid December 31, prior year | 0 | 0 | 0 | 0 | 0 | 0 | 0 | (1) | 0 | (1) |
| 17. Incurred during current year | 2 | 3,133 | 0 | 0 | 0 | 0 | 7 | 7,951 | 9 | 11,083 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | 1 | 1,357 | | | | | 7 | 7,950 | 8 | 9,307 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 1 | 1,357 | 0 | 0 | 0 | 0 | 7 | 7,950 | 8 | 9,307 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 1 | 1,357 | 0 | 0 | 0 | 0 | 7 | 7,950 | 8 | 9,307 |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | 1 | 1,775 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 1,775 |
| POLICY EXHIBIT | | | | | No. of Policies | | | | | |
| 20. In force December 31, prior year | 124 | 938,839 | 0 (a) | 0 | 0 | 0 | 26 | 57,014 | 150 | 995,853 |
| 21. Issued during year | | | | | | | | | | |
| 22. Other changes to in force (Net) | (7) | 285,582 | | | | 0 | (5) | (8,409) | (12) | 277,173 |
| 23. In force December 31 of current year | 117 | 1,224,421 | 0 (a) | 0 | 0 | 0 | 21 | 48,605 | 138 | 1,273,026 |

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

ACCIDENT AND HEALTH INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|---|-----------------|------------------------|---|--------------------|------------------------|
| | Direct Premiums | Direct Premiums Earned | Dividends Paid Or Credited On Direct Business | Direct Losses Paid | Direct Losses Incurred |
| 24. Group Policies (b) | | | | | |
| 24.1 Federal Employees Health Benefits Plan premium (b) | | | | | |
| 24.2 Credit (Group and Individual) | | | | | |
| 24.3 Collectively renewable policies (b) | | | | | |
| 24.4 Medicare Title XVIII exempt from state taxes or fees | | | | | |
| Other Individual Policies: | | | | | |
| 25.1 Non-cancelable (b) | | | | | |
| 25.2 Guaranteed renewable (b) | 424 | 423 | 0 | 0 | 0 |
| 25.3 Non-renewable for stated reasons only (b) | | | | | |
| 25.4 Other accident only | | | | | |
| 25.5 All other (b) | | | | | |
| 25.6 Totals (sum of Lines 25.1 to 25.5) | 424 | 423 | 0 | 0 | 0 |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) | 424 | 423 | 0 | 0 | 0 |

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



| | 1 | 2 | 3 | 4 | 5 |
|--|-----------|------------------------------------|---------|------------|-----------|
| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| 1. Life insurance | 2,665,125 | 0 | 0 | 1,462 | 2,666,587 |
| 2. Annuity considerations | | | | | |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Lines 1 to 4) | 2,665,125 | 0 | 0 | 1,462 | 2,666,587 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | 159,817 | 0 | 0 | 4,634 | 164,451 |
| 6.2 Applied to pay renewal premiums | 8,531 | 0 | 0 | 0 | 8,531 |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | 218,129 | 0 | 0 | 42,479 | 260,608 |
| 6.4 Other | | | | | |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) | 386,477 | 0 | 0 | 47,113 | 433,590 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | | | | | |
| 7.2 Applied to provide paid-up annuities | | | | | |
| 7.3 Other | | | | | |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | | | | | |
| 8. Grand Totals (Lines 6.5 plus 7.4) | 386,477 | 0 | 0 | 47,113 | 433,590 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 1,599,269 | 0 | 0 | 243,057 | 1,842,326 |
| 10. Matured endowments | 6,712 | 0 | 0 | 1,142 | 7,854 |
| 11. Annuity benefits | 0 | 0 | 252,422 | 0 | 252,422 |
| 12. Surrender values and withdrawals for life contracts | 585,180 | 0 | 0 | 23,713 | 608,893 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 260,502 | 0 | 3,759 | 45,251 | 309,512 |
| 15. Totals | 2,451,663 | 0 | 256,181 | 313,163 | 3,021,007 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|--------------|------------------------------------|--------|-----------------|--------|------------|-----------|---------|--------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. Unpaid December 31, prior year | 65 | 207,609 | 0 | 0 | 0 | 0 | 85 | 102,217 | 150 | 309,826 |
| 17. Incurred during current year | 311 | 1,603,813 | 0 | 0 | 0 | 0 | 360 | 300,776 | 671 | 1,904,589 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | 325 | 1,605,981 | | | | | 230 | 244,199 | 555 | 1,850,180 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 325 | 1,605,981 | 0 | 0 | 0 | 0 | 230 | 244,199 | 555 | 1,850,180 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | 1 | 9,710 | | | | | | | 1 | 9,710 |
| 18.6 Total settlements | 326 | 1,615,691 | 0 | 0 | 0 | 0 | 230 | 244,199 | 556 | 1,859,890 |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | 50 | 195,731 | 0 | 0 | 0 | 0 | 216 | 158,794 | 266 | 354,525 |
| POLICY EXHIBIT | | | | | No. of Policies | | | | | |
| 20. In force December 31, prior year | 10,519 | 148,543,403 | 0 (a) | 0 | 0 | 0 | 4,604 | 4,147,859 | 15,123 | 152,691,262 |
| 21. Issued during year | 568 | 13,367,129 | | | | | | | 568 | 13,367,129 |
| 22. Other changes to in force (Net) | (981) | (13,104,103) | | | | 0 | (492) | (397,106) | (1,473) | (13,501,209) |
| 23. In force December 31 of current year | 10,106 | 148,806,429 | 0 (a) | 0 | 0 | 0 | 4,112 | 3,750,753 | 14,218 | 152,557,182 |

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

ACCIDENT AND HEALTH INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|---|-----------------|------------------------|---|--------------------|------------------------|
| | Direct Premiums | Direct Premiums Earned | Dividends Paid Or Credited On Direct Business | Direct Losses Paid | Direct Losses Incurred |
| 24. Group Policies (b) | | | | | |
| 24.1 Federal Employees Health Benefits Plan premium (b) | | | | | |
| 24.2 Credit (Group and Individual) | | | | | |
| 24.3 Collectively renewable policies (b) | | | | | |
| 24.4 Medicare Title XVIII exempt from state taxes or fees | | | | | |
| Other Individual Policies: | | | | | |
| 25.1 Non-cancelable (b) | | | | | |
| 25.2 Guaranteed renewable (b) | 84,821 | 84,646 | 0 | 20,064 | 19,587 |
| 25.3 Non-renewable for stated reasons only (b) | | | | | |
| 25.4 Other accident only | | | | | |
| 25.5 All other (b) | | | | | |
| 25.6 Totals (sum of Lines 25.1 to 25.5) | 84,821 | 84,646 | 0 | 20,064 | 19,587 |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) | 84,821 | 84,646 | 0 | 20,064 | 19,587 |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 1 .



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Massachusetts

DURING THE YEAR 2015

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

| | 1 | 2 | 3 | 4 | 5 |
|---|----------|---------------------------------------|--------|------------|---------|
| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| 1. Life insurance | 55,771 | 0 | 0 | 75 | 55,846 |
| 2. Annuity considerations | | | | | |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Lines 1 to 4) | 55,771 | 0 | 0 | 75 | 55,846 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | 17,165 | 0 | 0 | 55 | 17,220 |
| 6.2 Applied to pay renewal premiums | 1,165 | 0 | 0 | 0 | 1,165 |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | 17,283 | 0 | 0 | 4,008 | 21,291 |
| 6.4 Other | | | | | |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) | 35,613 | 0 | 0 | 4,063 | 39,676 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | | | | | |
| 7.2 Applied to provide paid-up annuities | | | | | |
| 7.3 Other | | | | | |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | | | | | |
| 8. Grand Totals (Lines 6.5 plus 7.4) | 35,613 | 0 | 0 | 4,063 | 39,676 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 51,420 | 0 | 0 | 3,061 | 54,481 |
| 10. Matured endowments | | | | | |
| 11. Annuity benefits | 0 | 0 | 57,927 | 0 | 57,927 |
| 12. Surrender values and withdrawals for life contracts | 62,182 | 0 | 0 | 0 | 62,182 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 37,031 | 0 | 0 | 689 | 37,720 |
| 15. Totals | 150,633 | 0 | 57,927 | 3,750 | 212,310 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|-----------|--|--------|--------------------|--------|------------|---------|-------|-----------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. Unpaid December 31, prior year | 6 | 6,331 | 0 | 0 | 0 | 0 | 0 | 0 | 6 | 6,331 |
| 17. Incurred during current year Settled during current year: | 15 | 50,813 | 0 | 0 | 0 | 0 | 10 | 7,946 | 25 | 58,759 |
| 18.1 By payment in full | 17 | 51,420 | | | | | 6 | 3,061 | 23 | 54,481 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 17 | 51,420 | 0 | 0 | 0 | 0 | 6 | 3,061 | 23 | 54,481 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 17 | 51,420 | 0 | 0 | 0 | 0 | 6 | 3,061 | 23 | 54,481 |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | 4 | 5,724 | 0 | 0 | 0 | 0 | 4 | 4,885 | 8 | 10,608 |
| POLICY EXHIBIT | | | | | No. of Policies | | | | | |
| 20. In force December 31, prior year | 428 | 5,675,082 | 0 (a) | 0 | 0 | 0 | 78 | 138,474 | 506 | 5,813,556 |
| 21. Issued during year | | | | | | | | | | |
| 22. Other changes to in force (Net) | (24) | (797,644) | | | | 0 | (9) | (4,829) | (33) | (802,473) |
| 23. In force December 31 of current year | 404 | 4,877,438 | 0 (a) | 0 | 0 | 0 | 69 | 133,645 | 473 | 5,011,083 |

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

ACCIDENT AND HEALTH INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|---|-----------------|---------------------------|---|--------------------|---------------------------|
| | Direct Premiums | Direct Premiums Earned | Dividends Paid Or Credited On Direct Business | Direct Losses Paid | Direct Losses Incurred |
| 24. Group Policies (b) | | | | | |
| 24.1 Federal Employees Health Benefits Plan premium (b) | | | | | |
| 24.2 Credit (Group and Individual) | | | | | |
| 24.3 Collectively renewable policies (b) | | | | | |
| 24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies: | | | | | |
| 25.1 Non-cancelable (b) | | | | | |
| 25.2 Guaranteed renewable (b) | 6,110 | 6,097 | 0 | 0 | 0 |
| 25.3 Non-renewable for stated reasons only (b) | | | | | |
| 25.4 Other accident only | | | | | |
| 25.5 All other (b) | | | | | |
| 25.6 Totals (sum of Lines 25.1 to 25.5) | 6,110 | 6,097 | 0 | 0 | 0 |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) | 6,110 | 6,097 | 0 | 0 | 0 |

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



| | 1 | 2 | 3 | 4 | 5 |
|--|------------|------------------------------------|-----------|------------|------------|
| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| 1. Life insurance | 6,734,215 | 0 | 0 | 3,570 | 6,737,785 |
| 2. Annuity considerations | 2,847 | 0 | 0 | 0 | 2,847 |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Lines 1 to 4) | 6,737,062 | 0 | 0 | 3,570 | 6,740,632 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | 724,238 | 0 | 0 | 134,398 | 858,636 |
| 6.2 Applied to pay renewal premiums | 93,744 | 0 | 0 | 0 | 93,744 |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | 1,398,233 | 0 | 0 | 989,499 | 2,387,732 |
| 6.4 Other | | | | | |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) | 2,216,215 | 0 | 0 | 1,123,897 | 3,340,112 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | | | | | |
| 7.2 Applied to provide paid-up annuities | | | | | |
| 7.3 Other | | | | | |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | | | | | |
| 8. Grand Totals (Lines 6.5 plus 7.4) | 2,216,215 | 0 | 0 | 1,123,897 | 3,340,112 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 6,102,086 | 0 | 76,463 | 3,880,513 | 10,059,062 |
| 10. Matured endowments | 69,335 | 0 | 0 | 16,077 | 85,412 |
| 11. Annuity benefits | (828) | 0 | 1,460,034 | 0 | 1,459,206 |
| 12. Surrender values and withdrawals for life contracts | 2,696,636 | 0 | 0 | 359,858 | 3,056,494 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 1,632,410 | 0 | 3,387 | 697,253 | 2,333,050 |
| 15. Totals | 10,499,639 | 0 | 1,539,884 | 4,953,701 | 16,993,224 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|--------------|------------------------------------|--------|-----------------|--------|------------|-------------|---------|--------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. Unpaid December 31, prior year | 200 | 667,882 | 0 | 0 | 0 | 0 | 1,003 | 1,948,338 | 1,203 | 2,616,220 |
| 17. Incurred during current year | 1,379 | 6,203,513 | 0 | 0 | 0 | 0 | 2,863 | 2,923,044 | 4,242 | 9,126,557 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | 1,382 | 6,171,421 | | | | | 3,297 | 3,896,590 | 4,679 | 10,068,011 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 1,382 | 6,171,421 | 0 | 0 | 0 | 0 | 3,297 | 3,896,590 | 4,679 | 10,068,011 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | 2 | 8,425 | | | | | | | 2 | 8,425 |
| 18.6 Total settlements | 1,384 | 6,179,846 | 0 | 0 | 0 | 0 | 3,297 | 3,896,590 | 4,681 | 10,076,436 |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | 195 | 691,549 | 0 | 0 | 0 | 0 | 568 | 974,792 | 763 | 1,666,341 |
| POLICY EXHIBIT | | | | | No. of Policies | | | | | |
| 20. In force December 31, prior year | 39,237 | 493,818,256 | 0 | (a) 0 | 0 | 0 | 16,919 | 35,572,502 | 56,156 | 529,390,758 |
| 21. Issued during year | 714 | 22,482,611 | | | | | | | 714 | 22,482,611 |
| 22. Other changes to in force (Net) | (2,810) | (37,136,135) | | | | 0 | (2,356) | (4,118,707) | (5,166) | (41,254,842) |
| 23. In force December 31 of current year | 37,141 | 479,164,732 | 0 | (a) 0 | 0 | 0 | 14,563 | 31,453,795 | 51,704 | 510,618,527 |

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

ACCIDENT AND HEALTH INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|---|-----------------|------------------------|---|--------------------|------------------------|
| | Direct Premiums | Direct Premiums Earned | Dividends Paid Or Credited On Direct Business | Direct Losses Paid | Direct Losses Incurred |
| 24. Group Policies (b) | | | | | |
| 24.1 Federal Employees Health Benefits Plan premium (b) | | | | | |
| 24.2 Credit (Group and Individual) | | | | | |
| 24.3 Collectively renewable policies (b) | | | | | |
| 24.4 Medicare Title XVIII exempt from state taxes or fees | | | | | |
| Other Individual Policies: | | | | | |
| 25.1 Non-cancelable (b) | | | | | |
| 25.2 Guaranteed renewable (b) | 870,925 | 869,126 | 0 | 601,714 | 587,429 |
| 25.3 Non-renewable for stated reasons only (b) | | | | | |
| 25.4 Other accident only | | | | | |
| 25.5 All other (b) | | | | | |
| 25.6 Totals (sum of Lines 25.1 to 25.5) | 870,925 | 869,126 | 0 | 601,714 | 587,429 |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) | 870,925 | 869,126 | 0 | 601,714 | 587,429 |

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



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Minnesota

NAIC Group Code 0836

LIFE INSURANCE

DURING THE YEAR 2015

NAIC Company Code 70483

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 Ordinary | 2 Credit Life (Group and Individual) | 3 Group | 4 Industrial | 5 Total |
|---|---------------|--|------------|-----------------|------------|
| 1. Life insurance | 1,473,017 | 0 | 0 | 70 | 1,473,087 |
| 2. Annuity considerations | | | | | |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Lines 1 to 4) | 1,473,017 | 0 | 0 | 70 | 1,473,087 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | 14,578 | 0 | 0 | 814 | 15,392 |
| 6.2 Applied to pay renewal premiums | 2,810 | 0 | 0 | 0 | 2,810 |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | 43,188 | 0 | 0 | 10,410 | 53,598 |
| 6.4 Other | | | | | |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) | 60,576 | 0 | 0 | 11,224 | 71,800 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | | | | | |
| 7.2 Applied to provide paid-up annuities | | | | | |
| 7.3 Other | | | | | |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | | | | | |
| 8. Grand Totals (Lines 6.5 plus 7.4) | 60,576 | 0 | 0 | 11,224 | 71,800 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 738,582 | 0 | 0 | 12,153 | 750,735 |
| 10. Matured endowments | 3,500 | 0 | 0 | 0 | 3,500 |
| 11. Annuity benefits | 0 | 0 | 28,977 | 0 | 28,977 |
| 12. Surrender values and withdrawals for life contracts | 144,446 | 0 | 0 | 4,944 | 149,390 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 26,561 | 0 | 3,983 | 2,980 | 33,524 |
| 15. Totals | 913,089 | 0 | 32,960 | 20,077 | 966,126 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|-------------|--|--------|--------------------|--------|------------|---------|-------|-------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. Unpaid December 31, prior year | 6 | 79,448 | 0 | 0 | 0 | 0 | 4 | 6,401 | 10 | 85,849 |
| 17. Incurred during current year Settled during current year: | 33 | 702,644 | 0 | 0 | 0 | 0 | 6 | 6,678 | 39 | 709,322 |
| 18.1 By payment in full | 34 | 742,082 | | | | | 9 | 12,153 | 43 | 754,235 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 34 | 742,082 | 0 | 0 | 0 | 0 | 9 | 12,153 | 43 | 754,235 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 34 | 742,082 | 0 | 0 | 0 | 0 | 9 | 12,153 | 43 | 754,235 |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | 5 | 40,010 | 0 | 0 | 0 | 0 | 1 | 926 | 6 | 40,936 |
| POLICY EXHIBIT | | | | | No. of Policies | | | | | |
| 20. In force December 31, prior year | 2,217 | 100,848,446 | 0 (a) | 0 | 0 | 0 | 185 | 346,263 | 2,402 | 101,194,709 |
| 21. Issued during year | 122 | 10,302,000 | | | | | | | 122 | 10,302,000 |
| 22. Other changes to in force (Net) | (87) | (3,960,139) | | | | 0 | (11) | (3,989) | (98) | (3,964,128) |
| 23. In force December 31 of current year | 2,252 | 107,190,307 | 0 (a) | 0 | 0 | 0 | 174 | 342,274 | 2,426 | 107,532,581 |

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

ACCIDENT AND HEALTH INSURANCE

| | 1 Direct Premiums | 2 Direct Premiums Earned | 3 Dividends Paid Or Credited On Direct Business | 4 Direct Losses Paid | 5 Direct Losses Incurred |
|---|----------------------|--------------------------------|--|-------------------------|--------------------------------|
| 24. Group Policies (b) | | | | | |
| 24.1 Federal Employees Health Benefits Plan premium (b) | | | | | |
| 24.2 Credit (Group and Individual) | | | | | |
| 24.3 Collectively renewable policies (b) | | | | | |
| 24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies: | | | | | |
| 25.1 Non-cancelable (b) | | | | | |
| 25.2 Guaranteed renewable (b) | 42,871 | 42,782 | 0 | 0 | 0 |
| 25.3 Non-renewable for stated reasons only (b) | | | | | |
| 25.4 Other accident only | | | | | |
| 25.5 All other (b) | | | | | |
| 25.6 Totals (sum of Lines 25.1 to 25.5) | 42,871 | 42,782 | 0 | 0 | 0 |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) | 42,871 | 42,782 | 0 | 0 | 0 |

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



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Mississippi

DURING THE YEAR 2015

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

| | 1 | 2 | 3 | 4 | 5 |
|---|----------|---------------------------------------|---------|------------|---------|
| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| 1. Life insurance | 150,405 | 0 | 0 | 308 | 150,713 |
| 2. Annuity considerations | | | | | |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Lines 1 to 4) | 150,405 | 0 | 0 | 308 | 150,713 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | 16,799 | 0 | 0 | 755 | 17,554 |
| 6.2 Applied to pay renewal premiums | 341 | 0 | 0 | 0 | 341 |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | 24,138 | 0 | 0 | 6,627 | 30,765 |
| 6.4 Other | | | | | |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) | 41,278 | 0 | 0 | 7,382 | 48,660 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | | | | | |
| 7.2 Applied to provide paid-up annuities | | | | | |
| 7.3 Other | | | | | |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | | | | | |
| 8. Grand Totals (Lines 6.5 plus 7.4) | 41,278 | 0 | 0 | 7,382 | 48,660 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 136,991 | 0 | 0 | 20,829 | 157,820 |
| 10. Matured endowments | 2,327 | 0 | 0 | 0 | 2,327 |
| 11. Annuity benefits | 0 | 0 | 115,154 | 0 | 115,154 |
| 12. Surrender values and withdrawals for life contracts | 44,448 | 0 | 0 | 3,434 | 47,882 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 13,937 | 0 | 0 | 0 | 13,937 |
| 15. Totals | 197,703 | 0 | 115,154 | 24,263 | 337,120 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|-------------|--|--------|--------------------|--------|------------|----------|-------|-------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. Unpaid December 31, prior year | 4 | 23,505 | 0 | 0 | 0 | 0 | 7 | 14,693 | 11 | 38,198 |
| 17. Incurred during current year Settled during current year: | 39 | 147,811 | 0 | 0 | 0 | 0 | 11 | 18,727 | 50 | 166,538 |
| 18.1 By payment in full | 31 | 139,318 | | | | | 10 | 20,829 | 41 | 160,147 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 31 | 139,318 | 0 | 0 | 0 | 0 | 10 | 20,829 | 41 | 160,147 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 31 | 139,318 | 0 | 0 | 0 | 0 | 10 | 20,829 | 41 | 160,147 |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | 12 | 31,998 | 0 | 0 | 0 | 0 | 8 | 12,591 | 20 | 44,589 |
| POLICY EXHIBIT | | | | | No. of Policies | | | | | |
| 20. In force December 31, prior year | 892 | 10,812,685 | 0 | (a) 0 | 0 | 0 | 158 | 270,156 | 1,050 | 11,082,841 |
| 21. Issued during year | 22 | 370,524 | | | | | | | 22 | 370,524 |
| 22. Other changes to in force (Net) | (52) | (1,125,155) | | | | 0 | (26) | (34,098) | (78) | (1,159,253) |
| 23. In force December 31 of current year | 862 | 10,058,054 | 0 | (a) 0 | 0 | 0 | 132 | 236,058 | 994 | 10,294,112 |

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

ACCIDENT AND HEALTH INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|---|-----------------|---------------------------|---|--------------------|---------------------------|
| | Direct Premiums | Direct Premiums Earned | Dividends Paid Or Credited On Direct Business | Direct Losses Paid | Direct Losses Incurred |
| 24. Group Policies (b) | | | | | |
| 24.1 Federal Employees Health Benefits Plan premium (b) | | | | | |
| 24.2 Credit (Group and Individual) | | | | | |
| 24.3 Collectively renewable policies (b) | | | | | |
| 24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies: | | | | | |
| 25.1 Non-cancelable (b) | | | | | |
| 25.2 Guaranteed renewable (b) | 11,006 | 10,983 | 0 | 50,159 | 48,968 |
| 25.3 Non-renewable for stated reasons only (b) | | | | | |
| 25.4 Other accident only | | | | | |
| 25.5 All other (b) | | | | | |
| 25.6 Totals (sum of Lines 25.1 to 25.5) | 11,006 | 10,983 | 0 | 50,159 | 48,968 |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) | 11,006 | 10,983 | 0 | 50,159 | 48,968 |

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



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Missouri

NAIC Group Code 0836

LIFE INSURANCE

DURING THE YEAR 2015

NAIC Company Code 70483

| | 1 | 2 | 3 | 4 | 5 |
|--|-----------|------------------------------------|-----------|------------|-----------|
| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| 1. Life insurance | 4,600,066 | 0 | 0 | 6,620 | 4,606,686 |
| 2. Annuity considerations | 240 | 0 | 0 | 0 | 240 |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Lines 1 to 4) | 4,600,306 | 0 | 0 | 6,620 | 4,606,926 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | 491,351 | 0 | 0 | 20,885 | 512,236 |
| 6.2 Applied to pay renewal premiums | 64,745 | 0 | 0 | 0 | 64,745 |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | 780,148 | 0 | 0 | 313,870 | 1,094,018 |
| 6.4 Other | 129 | 0 | 0 | 0 | 129 |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) | 1,336,373 | 0 | 0 | 334,755 | 1,671,128 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | | | | | |
| 7.2 Applied to provide paid-up annuities | | | | | |
| 7.3 Other | | | | | |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | | | | | |
| 8. Grand Totals (Lines 6.5 plus 7.4) | 1,336,373 | 0 | 0 | 334,755 | 1,671,128 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 4,309,715 | 0 | 135,560 | 594,469 | 5,039,744 |
| 10. Matured endowments | 22,115 | 0 | 0 | 129,914 | 152,029 |
| 11. Annuity benefits | 29,337 | 0 | 1,249,800 | 0 | 1,279,137 |
| 12. Surrender values and withdrawals for life contracts | 1,438,228 | 0 | 0 | 117,041 | 1,555,269 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 851,392 | 0 | 16 | 93,447 | 944,855 |
| 15. Totals | 6,650,787 | 0 | 1,385,376 | 934,871 | 8,971,034 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|--------------|------------------------------------|--------|-----------------|--------|------------|-------------|---------|--------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. Unpaid December 31, prior year | 194 | 517,182 | 0 | 0 | 0 | 0 | 3,033 | 1,058,975 | 3,227 | 1,576,157 |
| 17. Incurred during current year | 1,017 | 4,890,226 | 0 | 0 | 0 | 0 | 1,205 | 1,488,268 | 2,222 | 6,378,494 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | 726 | 4,331,830 | | | | | 640 | 724,383 | 1,366 | 5,056,213 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 726 | 4,331,830 | 0 | 0 | 0 | 0 | 640 | 724,383 | 1,366 | 5,056,213 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 726 | 4,331,830 | 0 | 0 | 0 | 0 | 640 | 724,383 | 1,366 | 5,056,213 |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | 485 | 1,075,578 | 0 | 0 | 0 | 0 | 3,598 | 1,822,860 | 4,083 | 2,898,437 |
| POLICY EXHIBIT | | | | | No. of Policies | | | | | |
| 20. In force December 31, prior year | 28,030 | 321,848,494 | 0 | (a) 0 | 0 | 0 | 12,811 | 14,857,059 | 40,841 | 336,705,553 |
| 21. Issued during year | 510 | 12,368,696 | | | | | | | 510 | 12,368,696 |
| 22. Other changes to in force (Net) | (2,264) | (25,579,957) | | | | 0 | (1,635) | (1,852,092) | (3,899) | (27,432,049) |
| 23. In force December 31 of current year | 26,276 | 308,637,233 | 0 | (a) 0 | 0 | 0 | 11,176 | 13,004,967 | 37,452 | 321,642,200 |

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

ACCIDENT AND HEALTH INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|---|-----------------|------------------------|---|--------------------|------------------------|
| | Direct Premiums | Direct Premiums Earned | Dividends Paid Or Credited On Direct Business | Direct Losses Paid | Direct Losses Incurred |
| 24. Group Policies (b) | | | | | |
| 24.1 Federal Employees Health Benefits Plan premium (b) | | | | | |
| 24.2 Credit (Group and Individual) | | | | | |
| 24.3 Collectively renewable policies (b) | | | | | |
| 24.4 Medicare Title XVIII exempt from state taxes or fees | | | | | |
| Other Individual Policies: | | | | | |
| 25.1 Non-cancelable (b) | | | | | |
| 25.2 Guaranteed renewable (b) | 624,035 | 622,746 | 0 | 576,175 | 562,496 |
| 25.3 Non-renewable for stated reasons only (b) | | | | | |
| 25.4 Other accident only | | | | | |
| 25.5 All other (b) | | | | | |
| 25.6 Totals (sum of Lines 25.1 to 25.5) | 624,035 | 622,746 | 0 | 576,175 | 562,496 |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) | 624,035 | 622,746 | 0 | 576,175 | 562,496 |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 1 .



| | 1 | 2 | 3 | 4 | 5 |
|--|----------|------------------------------------|-------|------------|--------|
| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| 1. Life insurance | 15,171 | 0 | 0 | 0 | 15,171 |
| 2. Annuity considerations | | | | | |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Lines 1 to 4) | 15,171 | 0 | 0 | 0 | 15,171 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | 3,700 | 0 | 0 | 289 | 3,989 |
| 6.2 Applied to pay renewal premiums | 696 | 0 | 0 | 0 | 696 |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | 6,165 | 0 | 0 | 1,079 | 7,244 |
| 6.4 Other | | | | | |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) | 10,561 | 0 | 0 | 1,368 | 11,929 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | | | | | |
| 7.2 Applied to provide paid-up annuities | | | | | |
| 7.3 Other | | | | | |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | | | | | |
| 8. Grand Totals (Lines 6.5 plus 7.4) | 10,561 | 0 | 0 | 1,368 | 11,929 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 25,861 | 0 | 0 | 9,013 | 34,874 |
| 10. Matured endowments | | | | | |
| 11. Annuity benefits | | | | | |
| 12. Surrender values and withdrawals for life contracts | 3,823 | 0 | 0 | 0 | 3,823 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 8,749 | 0 | 0 | 1,731 | 10,480 |
| 15. Totals | 38,433 | 0 | 0 | 10,744 | 49,177 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|-----------|------------------------------------|--------|-----------------|--------|------------|---------|-------|-----------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. Unpaid December 31, prior year | 5 | 3,636 | 0 | 0 | 0 | 0 | 3 | 7,355 | 8 | 10,991 |
| 17. Incurred during current year | 3 | 24,148 | 0 | 0 | 0 | 0 | 3 | 4,402 | 6 | 28,550 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | 7 | 25,861 | | | | | 3 | 9,013 | 10 | 34,874 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 7 | 25,861 | 0 | 0 | 0 | 0 | 3 | 9,013 | 10 | 34,874 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 7 | 25,861 | 0 | 0 | 0 | 0 | 3 | 9,013 | 10 | 34,874 |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | 1 | 1,923 | 0 | 0 | 0 | 0 | 3 | 2,744 | 4 | 4,667 |
| POLICY EXHIBIT | | | | | No. of Policies | | | | | |
| 20. In force December 31, prior year | 158 | 1,578,993 | 0 (a) | 0 | 0 | 0 | 32 | 46,869 | 190 | 1,625,862 |
| 21. Issued during year | | | | | | | | | | |
| 22. Other changes to in force (Net) | (8) | (10,352) | | | | 0 | (7) | (6,612) | (15) | (16,964) |
| 23. In force December 31 of current year | 150 | 1,568,641 | 0 (a) | 0 | 0 | 0 | 25 | 40,257 | 175 | 1,608,898 |

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

ACCIDENT AND HEALTH INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|---|-----------------|------------------------|---|--------------------|------------------------|
| | Direct Premiums | Direct Premiums Earned | Dividends Paid Or Credited On Direct Business | Direct Losses Paid | Direct Losses Incurred |
| 24. Group Policies (b) | | | | | |
| 24.1 Federal Employees Health Benefits Plan premium (b) | | | | | |
| 24.2 Credit (Group and Individual) | | | | | |
| 24.3 Collectively renewable policies (b) | | | | | |
| 24.4 Medicare Title XVIII exempt from state taxes or fees | | | | | |
| Other Individual Policies: | | | | | |
| 25.1 Non-cancelable (b) | | | | | |
| 25.2 Guaranteed renewable (b) | 1,046 | 1,044 | 0 | 216 | 211 |
| 25.3 Non-renewable for stated reasons only (b) | | | | | |
| 25.4 Other accident only | | | | | |
| 25.5 All other (b) | | | | | |
| 25.6 Totals (sum of Lines 25.1 to 25.5) | 1,046 | 1,044 | 0 | 216 | 211 |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) | 1,046 | 1,044 | 0 | 216 | 211 |

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



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Nebraska

DURING THE YEAR 2015

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

| | 1 | 2 | 3 | 4 | 5 |
|---|----------|---------------------------------------|--------|------------|---------|
| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| 1. Life insurance | 20,263 | 0 | 0 | 36 | 20,299 |
| 2. Annuity considerations | | | | | |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Lines 1 to 4) | 20,263 | 0 | 0 | 36 | 20,299 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | 6,693 | 0 | 0 | 26 | 6,719 |
| 6.2 Applied to pay renewal premiums | 501 | 0 | 0 | 0 | 501 |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | 11,223 | 0 | 0 | 2,628 | 13,851 |
| 6.4 Other | | | | | |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) | 18,417 | 0 | 0 | 2,654 | 21,071 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | | | | | |
| 7.2 Applied to provide paid-up annuities | | | | | |
| 7.3 Other | | | | | |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | | | | | |
| 8. Grand Totals (Lines 6.5 plus 7.4) | 18,417 | 0 | 0 | 2,654 | 21,071 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 42,630 | 0 | 0 | 3,329 | 45,959 |
| 10. Matured endowments | (500) | 0 | 0 | 0 | (500) |
| 11. Annuity benefits | 0 | 0 | 69,323 | 0 | 69,323 |
| 12. Surrender values and withdrawals for life contracts | 27,251 | 0 | 0 | 0 | 27,251 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 12,629 | 0 | 0 | 2,726 | 15,355 |
| 15. Totals | 82,010 | 0 | 69,323 | 6,055 | 157,388 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|-----------|--|--------|--------------------|--------|------------|---------|-------|-----------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. Unpaid December 31, prior year | 2 | 12,945 | 0 | 0 | 0 | 0 | 2 | 2,257 | 4 | 15,202 |
| 17. Incurred during current year Settled during current year: | 11 | 44,285 | 0 | 0 | 0 | 0 | 2 | 1,073 | 13 | 45,357 |
| 18.1 By payment in full | 10 | 42,130 | | | | | 4 | 3,329 | 14 | 45,459 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 10 | 42,130 | 0 | 0 | 0 | 0 | 4 | 3,329 | 14 | 45,459 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 10 | 42,130 | 0 | 0 | 0 | 0 | 4 | 3,329 | 14 | 45,459 |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | 3 | 15,100 | 0 | 0 | 0 | 0 | 0 | 0 | 3 | 15,100 |
| POLICY EXHIBIT | | | | | No. of Policies | | | | | |
| 20. In force December 31, prior year | 230 | 3,259,145 | 0 (a) | 0 | 0 | 0 | 73 | 107,140 | 303 | 3,366,285 |
| 21. Issued during year | 2 | 200,000 | | | | | | | 2 | 200,000 |
| 22. Other changes to in force (Net) | (18) | (81,321) | | | | 0 | (4) | (1,847) | (22) | (83,168) |
| 23. In force December 31 of current year | 214 | 3,377,824 | 0 (a) | 0 | 0 | 0 | 69 | 105,293 | 283 | 3,483,117 |

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

ACCIDENT AND HEALTH INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|---|-----------------|---------------------------|---|--------------------|---------------------------|
| | Direct Premiums | Direct Premiums Earned | Dividends Paid Or Credited On Direct Business | Direct Losses Paid | Direct Losses Incurred |
| 24. Group Policies (b) | | | | | |
| 24.1 Federal Employees Health Benefits Plan premium (b) | | | | | |
| 24.2 Credit (Group and Individual) | | | | | |
| 24.3 Collectively renewable policies (b) | | | | | |
| 24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies: | | | | | |
| 25.1 Non-cancelable (b) | | | | | |
| 25.2 Guaranteed renewable (b) | 987 | 985 | 0 | 0 | 0 |
| 25.3 Non-renewable for stated reasons only (b) | | | | | |
| 25.4 Other accident only | | | | | |
| 25.5 All other (b) | | | | | |
| 25.6 Totals (sum of Lines 25.1 to 25.5) | 987 | 985 | 0 | 0 | 0 |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) | 987 | 985 | 0 | 0 | 0 |

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



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Nevada

NAIC Group Code 0836

LIFE INSURANCE

DURING THE YEAR 2015

NAIC Company Code 70483

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 Ordinary | 2 Credit Life (Group and Individual) | 3 Group | 4 Industrial | 5 Total |
|---|---------------|--|------------|-----------------|------------|
| 1. Life insurance | 246,103 | 0 | 0 | 184 | 246,287 |
| 2. Annuity considerations | | | | | |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Lines 1 to 4) | 246,103 | 0 | 0 | 184 | 246,287 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | 33,706 | 0 | 0 | 561 | 34,267 |
| 6.2 Applied to pay renewal premiums | 4,163 | 0 | 0 | 0 | 4,163 |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | 47,047 | 0 | 0 | 7,311 | 54,358 |
| 6.4 Other | | | | | |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) | 84,916 | 0 | 0 | 7,872 | 92,788 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | | | | | |
| 7.2 Applied to provide paid-up annuities | | | | | |
| 7.3 Other | | | | | |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | | | | | |
| 8. Grand Totals (Lines 6.5 plus 7.4) | 84,916 | 0 | 0 | 7,872 | 92,788 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 213,766 | 0 | 0 | 13,804 | 227,570 |
| 10. Matured endowments | | | | | |
| 11. Annuity benefits | 0 | 0 | 123,605 | 0 | 123,605 |
| 12. Surrender values and withdrawals for life contracts | 79,432 | 0 | 0 | 1,803 | 81,235 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 31,312 | 0 | 0 | 1,787 | 33,099 |
| 15. Totals | 324,510 | 0 | 123,605 | 17,394 | 465,509 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|-------------|--|--------|--------------------|--------|------------|----------|-------|-------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. Unpaid December 31, prior year | 9 | 52,790 | 0 | 0 | 0 | 0 | 3 | 4,847 | 12 | 57,638 |
| 17. Incurred during current year Settled during current year: | 38 | 180,020 | 0 | 0 | 0 | 0 | 12 | 23,790 | 50 | 203,810 |
| 18.1 By payment in full | 41 | 213,766 | | | | | 7 | 13,804 | 48 | 227,570 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 41 | 213,766 | 0 | 0 | 0 | 0 | 7 | 13,804 | 48 | 227,570 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 41 | 213,766 | 0 | 0 | 0 | 0 | 7 | 13,804 | 48 | 227,570 |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | 6 | 19,044 | 0 | 0 | 0 | 0 | 7 | 14,834 | 13 | 33,877 |
| POLICY EXHIBIT | | | | | No. of Policies | | | | | |
| 20. In force December 31, prior year | 1,212 | 16,012,375 | 0 | (a) 0 | 0 | 0 | 160 | 303,178 | 1,372 | 16,315,553 |
| 21. Issued during year | 78 | 4,260,382 | | | | | | | 78 | 4,260,382 |
| 22. Other changes to in force (Net) | (50) | (1,593,632) | | | | 0 | (19) | (33,240) | (69) | (1,626,872) |
| 23. In force December 31 of current year | 1,240 | 18,679,125 | 0 | (a) 0 | 0 | 0 | 141 | 269,938 | 1,381 | 18,949,063 |

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

ACCIDENT AND HEALTH INSURANCE

| | 1 Direct Premiums | 2 Direct Premiums Earned | 3 Dividends Paid Or Credited On Direct Business | 4 Direct Losses Paid | 5 Direct Losses Incurred |
|---|----------------------|--------------------------------|--|-------------------------|--------------------------------|
| 24. Group Policies (b) | | | | | |
| 24.1 Federal Employees Health Benefits Plan premium (b) | | | | | |
| 24.2 Credit (Group and Individual) | | | | | |
| 24.3 Collectively renewable policies (b) | | | | | |
| 24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies: | | | | | |
| 25.1 Non-cancelable (b) | | | | | |
| 25.2 Guaranteed renewable (b) | 12,556 | 12,530 | 0 | 0 | 0 |
| 25.3 Non-renewable for stated reasons only (b) | | | | | |
| 25.4 Other accident only | | | | | |
| 25.5 All other (b) | | | | | |
| 25.6 Totals (sum of Lines 25.1 to 25.5) | 12,556 | 12,530 | 0 | 0 | 0 |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) | 12,556 | 12,530 | 0 | 0 | 0 |

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



| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 Ordinary | 2 Credit Life (Group and Individual) | 3 Group | 4 Industrial | 5 Total |
|---|---------------|--|------------|-----------------|------------|
| 1. Life insurance | 10,378 | 0 | 0 | 25 | 10,403 |
| 2. Annuity considerations | | | | | |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Lines 1 to 4) | 10,378 | 0 | 0 | 25 | 10,403 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | 5,496 | 0 | 0 | 89 | 5,585 |
| 6.2 Applied to pay renewal premiums | 1,498 | 0 | 0 | 0 | 1,498 |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | 9,968 | 0 | 0 | 791 | 10,759 |
| 6.4 Other | | | | | |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) | 16,962 | 0 | 0 | 880 | 17,842 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | | | | | |
| 7.2 Applied to provide paid-up annuities | | | | | |
| 7.3 Other | | | | | |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | | | | | |
| 8. Grand Totals (Lines 6.5 plus 7.4) | 16,962 | 0 | 0 | 880 | 17,842 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 9,788 | 0 | 0 | 2,785 | 12,573 |
| 10. Matured endowments | | | | | |
| 11. Annuity benefits | | | | | |
| 12. Surrender values and withdrawals for life contracts | 23,394 | 0 | 0 | 0 | 23,394 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 8,446 | 0 | 0 | 782 | 9,228 |
| 15. Totals | 41,628 | 0 | 0 | 3,567 | 45,195 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|-----------|--|--------|--------------------|--------------------|------------|---------|-------|-----------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. Unpaid December 31, prior year | 2 | 7,036 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 7,036 |
| 17. Incurred during current year Settled during current year: | 3 | 12,883 | 0 | 0 | 0 | 0 | 3 | 2,785 | 6 | 15,668 |
| 18.1 By payment in full | 2 | 9,788 | | | | | 3 | 2,785 | 5 | 12,573 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 2 | 9,788 | 0 | 0 | 0 | 0 | 3 | 2,785 | 5 | 12,573 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 2 | 9,788 | 0 | 0 | 0 | 0 | 3 | 2,785 | 5 | 12,573 |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | 3 | 10,130 | 0 | 0 | 0 | 0 | 0 | 0 | 3 | 10,130 |
| POLICY EXHIBIT | | | | | | No. of Policies | | | | |
| 20. In force December 31, prior year | 161 | 1,446,779 | 0 | (a) 0 | 0 | 0 | 18 | 32,595 | 179 | 1,479,374 |
| 21. Issued during year | | | | | | | | | | |
| 22. Other changes to in force (Net) | (7) | (111,194) | | | | 0 | (1) | (2,471) | (8) | (113,665) |
| 23. In force December 31 of current year | 154 | 1,335,585 | 0 | (a) 0 | 0 | 0 | 17 | 30,124 | 171 | 1,365,709 |

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

ACCIDENT AND HEALTH INSURANCE

| | 1 Direct Premiums | 2 Direct Premiums Earned | 3 Dividends Paid Or Credited On Direct Business | 4 Direct Losses Paid | 5 Direct Losses Incurred |
|---|----------------------|--------------------------------|--|-------------------------|--------------------------------|
| 24. Group Policies (b) | | | | | |
| 24.1 Federal Employees Health Benefits Plan premium (b) | | | | | |
| 24.2 Credit (Group and Individual) | | | | | |
| 24.3 Collectively renewable policies (b) | | | | | |
| 24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies: | | | | | |
| 25.1 Non-cancelable (b) | | | | | |
| 25.2 Guaranteed renewable (b) | (457) | (456) | 0 | 0 | 0 |
| 25.3 Non-renewable for stated reasons only (b) | | | | | |
| 25.4 Other accident only | | | | | |
| 25.5 All other (b) | | | | | |
| 25.6 Totals (sum of Lines 25.1 to 25.5) | (457) | (456) | 0 | 0 | 0 |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) | (457) | (456) | 0 | 0 | 0 |

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



| | 1 | 2 | 3 | 4 | 5 |
|---|----------|---------------------------------------|--------|------------|---------|
| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| 1. Life insurance | 157,186 | 0 | 0 | 180 | 157,366 |
| 2. Annuity considerations | | | | | |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Lines 1 to 4) | 157,186 | 0 | 0 | 180 | 157,366 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | 26,225 | 0 | 0 | 1,343 | 27,568 |
| 6.2 Applied to pay renewal premiums | 3,143 | 0 | 0 | 0 | 3,143 |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | 35,973 | 0 | 0 | 9,657 | 45,630 |
| 6.4 Other | | | | | |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) | 65,341 | 0 | 0 | 11,000 | 76,341 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | | | | | |
| 7.2 Applied to provide paid-up annuities | | | | | |
| 7.3 Other | | | | | |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | | | | | |
| 8. Grand Totals (Lines 6.5 plus 7.4) | 65,341 | 0 | 0 | 11,000 | 76,341 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 178,103 | 0 | 327 | 38,365 | 216,795 |
| 10. Matured endowments | (75) | 0 | 0 | 0 | (75) |
| 11. Annuity benefits | 0 | 0 | 34,061 | 0 | 34,061 |
| 12. Surrender values and withdrawals for life contracts | 57,722 | 0 | 0 | 8,719 | 66,441 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 68,495 | 0 | 327 | 3,598 | 72,420 |
| 15. Totals | 304,245 | 0 | 34,715 | 50,682 | 389,642 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|------------|--|--------|--------------------|--------|------------|----------|-------|------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. Unpaid December 31, prior year | 12 | 52,595 | 0 | 0 | 0 | 0 | 13 | 27,477 | 25 | 80,072 |
| 17. Incurred during current year Settled during current year: | 43 | 157,623 | 0 | 0 | 0 | 0 | 38 | 22,087 | 81 | 179,710 |
| 18.1 By payment in full | 41 | 178,028 | | | | | 39 | 38,365 | 80 | 216,393 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 41 | 178,028 | 0 | 0 | 0 | 0 | 39 | 38,365 | 80 | 216,393 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 41 | 178,028 | 0 | 0 | 0 | 0 | 39 | 38,365 | 80 | 216,393 |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | 14 | 32,190 | 0 | 0 | 0 | 0 | 11 | 11,199 | 25 | 43,389 |
| POLICY EXHIBIT | | | | | No. of Policies | | | | | |
| 20. In force December 31, prior year | 1,041 | 14,754,519 | 0 | (a) 0 | 0 | 0 | 243 | 387,614 | 1,284 | 15,142,133 |
| 21. Issued during year | 13 | 302,117 | | | | | | | 13 | 302,117 |
| 22. Other changes to in force (Net) | (53) | 994,103 | | | | 0 | (32) | (40,659) | (85) | 953,444 |
| 23. In force December 31 of current year | 1,001 | 16,050,739 | 0 | (a) 0 | 0 | 0 | 211 | 346,955 | 1,212 | 16,397,694 |

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

ACCIDENT AND HEALTH INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|---|-----------------|---------------------------|---|--------------------|---------------------------|
| | Direct Premiums | Direct Premiums Earned | Dividends Paid Or Credited On Direct Business | Direct Losses Paid | Direct Losses Incurred |
| 24. Group Policies (b) | | | | | |
| 24.1 Federal Employees Health Benefits Plan premium (b) | | | | | |
| 24.2 Credit (Group and Individual) | | | | | |
| 24.3 Collectively renewable policies (b) | | | | | |
| 24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies: | | | | | |
| 25.1 Non-cancelable (b) | | | | | |
| 25.2 Guaranteed renewable (b) | 13,471 | 13,443 | 0 | 0 | 0 |
| 25.3 Non-renewable for stated reasons only (b) | | | | | |
| 25.4 Other accident only | | | | | |
| 25.5 All other (b) | | | | | |
| 25.6 Totals (sum of Lines 25.1 to 25.5) | 13,471 | 13,443 | 0 | 0 | 0 |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) | 13,471 | 13,443 | 0 | 0 | 0 |

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



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF New Mexico

DURING THE YEAR 2015

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

| | 1 | 2 | 3 | 4 | 5 |
|---|----------|---------------------------------------|--------|------------|---------|
| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| 1. Life insurance | 39,432 | 0 | 0 | 78 | 39,510 |
| 2. Annuity considerations | | | | | |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Lines 1 to 4) | 39,432 | 0 | 0 | 78 | 39,510 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | 13,187 | 0 | 0 | 107 | 13,294 |
| 6.2 Applied to pay renewal premiums | 1,532 | 0 | 0 | 0 | 1,532 |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | 17,385 | 0 | 0 | 11,927 | 29,312 |
| 6.4 Other | | | | | |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) | 32,104 | 0 | 0 | 12,034 | 44,138 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | | | | | |
| 7.2 Applied to provide paid-up annuities | | | | | |
| 7.3 Other | | | | | |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | | | | | |
| 8. Grand Totals (Lines 6.5 plus 7.4) | 32,104 | 0 | 0 | 12,034 | 44,138 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 88,233 | 0 | 0 | 1,433 | 89,666 |
| 10. Matured endowments | 1,000 | 0 | 0 | 10,297 | 11,297 |
| 11. Annuity benefits | 0 | 0 | 11,908 | 0 | 11,908 |
| 12. Surrender values and withdrawals for life contracts | 29,572 | 0 | 0 | 358 | 29,930 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 16,160 | 0 | 0 | 4,938 | 21,098 |
| 15. Totals | 134,965 | 0 | 11,908 | 17,026 | 163,900 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|-----------|--|--------|--------------------|--------|------------|----------|-------|-----------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. Unpaid December 31, prior year | 10 | 36,521 | 0 | 0 | 0 | 0 | 22 | 27,624 | 32 | 64,145 |
| 17. Incurred during current year Settled during current year: | 28 | 108,696 | 0 | 0 | 0 | 0 | 21 | 28,935 | 49 | 137,630 |
| 18.1 By payment in full | 16 | 89,233 | | | | | 9 | 11,730 | 25 | 100,963 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 16 | 89,233 | 0 | 0 | 0 | 0 | 9 | 11,730 | 25 | 100,963 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 16 | 89,233 | 0 | 0 | 0 | 0 | 9 | 11,730 | 25 | 100,963 |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | 22 | 55,984 | 0 | 0 | 0 | 0 | 34 | 44,828 | 56 | 100,812 |
| POLICY EXHIBIT | | | | | No. of Policies | | | | | |
| 20. In force December 31, prior year | 491 | 4,498,361 | 0 (a) | 0 | 0 | 0 | 244 | 416,895 | 735 | 4,915,256 |
| 21. Issued during year | | | | | | | | | | |
| 22. Other changes to in force (Net) | (17) | 39,562 | | | | 0 | (27) | (26,148) | (44) | 13,414 |
| 23. In force December 31 of current year | 474 | 4,537,923 | 0 (a) | 0 | 0 | 0 | 217 | 390,747 | 691 | 4,928,670 |

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

ACCIDENT AND HEALTH INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|---|-----------------|---------------------------|---|--------------------|---------------------------|
| | Direct Premiums | Direct Premiums Earned | Dividends Paid Or Credited On Direct Business | Direct Losses Paid | Direct Losses Incurred |
| 24. Group Policies (b) | | | | | |
| 24.1 Federal Employees Health Benefits Plan premium (b) | | | | | |
| 24.2 Credit (Group and Individual) | | | | | |
| 24.3 Collectively renewable policies (b) | | | | | |
| 24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies: | | | | | |
| 25.1 Non-cancelable (b) | | | | | |
| 25.2 Guaranteed renewable (b) | 6,235 | 6,222 | 0 | 0 | 0 |
| 25.3 Non-renewable for stated reasons only (b) | | | | | |
| 25.4 Other accident only | | | | | |
| 25.5 All other (b) | | | | | |
| 25.6 Totals (sum of Lines 25.1 to 25.5) | 6,235 | 6,222 | 0 | 0 | 0 |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) | 6,235 | 6,222 | 0 | 0 | 0 |

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



| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 Ordinary | 2 Credit Life (Group and Individual) | 3 Group | 4 Industrial | 5 Total |
|---|---------------|--|------------|-----------------|------------|
| 1. Life insurance | 188,202 | 0 | 0 | 139 | 188,341 |
| 2. Annuity considerations | | | | | |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Lines 1 to 4) | 188,202 | 0 | 0 | 139 | 188,341 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | 35,674 | 0 | 0 | 577 | 36,251 |
| 6.2 Applied to pay renewal premiums | 5,167 | 0 | 0 | 0 | 5,167 |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | 54,287 | 0 | 0 | 24,449 | 78,736 |
| 6.4 Other | | | | | |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) | 95,128 | 0 | 0 | 25,026 | 120,154 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | | | | | |
| 7.2 Applied to provide paid-up annuities | | | | | |
| 7.3 Other | | | | | |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | | | | | |
| 8. Grand Totals (Lines 6.5 plus 7.4) | 95,128 | 0 | 0 | 25,026 | 120,154 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 168,065 | 0 | 333 | 14,001 | 182,399 |
| 10. Matured endowments | 7,000 | 0 | 0 | 2,773 | 9,773 |
| 11. Annuity benefits | (13,021) | 0 | 41,856 | 0 | 28,835 |
| 12. Surrender values and withdrawals for life contracts | 54,685 | 0 | 0 | 5,441 | 60,126 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 103,645 | 0 | 192 | 96 | 103,933 |
| 15. Totals | 320,374 | 0 | 42,381 | 22,311 | 385,067 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|------------|--|--------|--------------------|--------|------------|---------|-------|------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. Unpaid December 31, prior year | 14 | 53,482 | 0 | 0 | 0 | 0 | 37 | 40,918 | 51 | 94,399 |
| 17. Incurred during current year Settled during current year: | 34 | 145,737 | 0 | 0 | 0 | 0 | 6 | 18,480 | 40 | 164,217 |
| 18.1 By payment in full | 36 | 175,065 | | | | | 4 | 16,774 | 40 | 191,839 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 36 | 175,065 | 0 | 0 | 0 | 0 | 4 | 16,774 | 40 | 191,839 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 36 | 175,065 | 0 | 0 | 0 | 0 | 4 | 16,774 | 40 | 191,839 |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | 12 | 24,154 | 0 | 0 | 0 | 0 | 39 | 42,623 | 51 | 66,777 |
| POLICY EXHIBIT | | | | | No. of Policies | | | | | |
| 20. In force December 31, prior year | 1,535 | 15,963,131 | 0 | (a) 0 | 0 | 0 | 532 | 835,770 | 2,067 | 16,798,901 |
| 21. Issued during year | | | | | | | | | | |
| 22. Other changes to in force (Net) | (55) | 799,184 | | | | 0 | (21) | (1,134) | (76) | 798,050 |
| 23. In force December 31 of current year | 1,480 | 16,762,315 | 0 | (a) 0 | 0 | 0 | 511 | 834,636 | 1,991 | 17,596,951 |

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

ACCIDENT AND HEALTH INSURANCE

| | 1 Direct Premiums | 2 Direct Premiums Earned | 3 Dividends Paid Or Credited On Direct Business | 4 Direct Losses Paid | 5 Direct Losses Incurred |
|---|----------------------|--------------------------------|--|-------------------------|--------------------------------|
| 24. Group Policies (b) | | | | | |
| 24.1 Federal Employees Health Benefits Plan premium (b) | | | | | |
| 24.2 Credit (Group and Individual) | | | | | |
| 24.3 Collectively renewable policies (b) | | | | | |
| 24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies: | | | | | |
| 25.1 Non-cancelable (b) | | | | | |
| 25.2 Guaranteed renewable (b) | 19,158 | 19,118 | 0 | 5,520 | 5,388 |
| 25.3 Non-renewable for stated reasons only (b) | | | | | |
| 25.4 Other accident only | | | | | |
| 25.5 All other (b) | | | | | |
| 25.6 Totals (sum of Lines 25.1 to 25.5) | 19,158 | 19,118 | 0 | 5,520 | 5,388 |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) | 19,158 | 19,118 | 0 | 5,520 | 5,388 |

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



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF North Carolina

DURING THE YEAR 2015

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 Ordinary | 2 Credit Life (Group and Individual) | 3 Group | 4 Industrial | 5 Total |
|---|---------------|--|------------|-----------------|------------|
| 1. Life insurance | 17,091,378 | 0 | 0 | 17,485 | 17,108,863 |
| 2. Annuity considerations | | | | | |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Lines 1 to 4) | 17,091,378 | 0 | 0 | 17,485 | 17,108,863 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | 901,063 | 0 | 0 | 56,554 | 957,617 |
| 6.2 Applied to pay renewal premiums | 143,501 | 0 | 0 | 0 | 143,501 |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | 2,306,751 | 0 | 0 | 392,794 | 2,699,545 |
| 6.4 Other | 186 | 0 | 0 | 0 | 186 |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) | 3,351,501 | 0 | 0 | 449,348 | 3,800,849 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | | | | | |
| 7.2 Applied to provide paid-up annuities | | | | | |
| 7.3 Other | | | | | |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | | | | | |
| 8. Grand Totals (Lines 6.5 plus 7.4) | 3,351,501 | 0 | 0 | 449,348 | 3,800,849 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 10,985,281 | 0 | 180,573 | 1,991,619 | 13,157,473 |
| 10. Matured endowments | 59,943 | 0 | 0 | 17,052 | 76,995 |
| 11. Annuity benefits | 0 | 0 | 3,376,949 | 0 | 3,376,949 |
| 12. Surrender values and withdrawals for life contracts | 3,944,376 | 0 | 0 | 128,351 | 4,072,727 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 1,600,951 | 0 | 84,365 | 341,115 | 2,026,431 |
| 15. Totals | 16,590,551 | 0 | 3,641,887 | 2,478,137 | 22,710,575 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|---------------|--|--------|--------------------|--------|------------|-------------|---------|---------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. Unpaid December 31, prior year | 305 | 764,434 | 0 | 0 | 0 | 0 | 746 | 920,228 | 1,051 | 1,684,662 |
| 17. Incurred during current year Settled during current year: | 1,983 | 11,668,868 | 0 | 0 | 0 | 0 | 2,058 | 1,647,900 | 4,041 | 13,316,768 |
| 18.1 By payment in full | 2,004 | 11,045,224 | | | | | 1,907 | 2,008,671 | 3,911 | 13,053,895 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 2,004 | 11,045,224 | 0 | 0 | 0 | 0 | 1,907 | 2,008,671 | 3,911 | 13,053,895 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | 7 | 68,283 | | | | | | | 7 | 68,283 |
| 18.6 Total settlements | 2,011 | 11,113,507 | 0 | 0 | 0 | 0 | 1,907 | 2,008,671 | 3,918 | 13,122,178 |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | 277 | 1,319,795 | 0 | 0 | 0 | 0 | 897 | 559,457 | 1,174 | 1,879,252 |
| POLICY EXHIBIT | | | | | No. of Policies | | | | | |
| 20. In force December 31, prior year | 67,962 | 1,118,772,603 | 0 | (a) 0 | 0 | 0 | 21,729 | 22,812,700 | 89,691 | 1,141,585,303 |
| 21. Issued during year | 2,744 | 60,956,257 | | | | | | | 2,744 | 60,956,257 |
| 22. Other changes to in force (Net) | (5,360) | (87,032,939) | | | | 0 | (2,105) | (2,239,956) | (7,465) | (89,272,895) |
| 23. In force December 31 of current year | 65,346 | 1,092,695,921 | 0 | (a) 0 | 0 | 0 | 19,624 | 20,572,744 | 84,970 | 1,113,268,665 |

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

ACCIDENT AND HEALTH INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|---|-----------------|---------------------------|---|--------------------|---------------------------|
| | Direct Premiums | Direct Premiums Earned | Dividends Paid Or Credited On Direct Business | Direct Losses Paid | Direct Losses Incurred |
| 24. Group Policies (b) | | | | | |
| 24.1 Federal Employees Health Benefits Plan premium (b) | | | | | |
| 24.2 Credit (Group and Individual) | | | | | |
| 24.3 Collectively renewable policies (b) | | | | | |
| 24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies: | | | | | |
| 25.1 Non-cancelable (b) | | | | | |
| 25.2 Guaranteed renewable (b) | 4,327,483 | 4,318,543 | 0 | 1,913,451 | 1,868,022 |
| 25.3 Non-renewable for stated reasons only (b) | | | | | |
| 25.4 Other accident only | | | | | |
| 25.5 All other (b) | | | | | |
| 25.6 Totals (sum of Lines 25.1 to 25.5) | 4,327,483 | 4,318,543 | 0 | 1,913,451 | 1,868,022 |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) | 4,327,483 | 4,318,543 | 0 | 1,913,451 | 1,868,022 |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 4 .



| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 Ordinary | 2 Credit Life (Group and Individual) | 3 Group | 4 Industrial | 5 Total |
|---|---------------|--|------------|-----------------|------------|
| 1. Life insurance | 4,566 | 0 | 0 | 0 | 4,566 |
| 2. Annuity considerations | | | | | |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Lines 1 to 4) | 4,566 | 0 | 0 | 0 | 4,566 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | 1,145 | 0 | 0 | 0 | 1,145 |
| 6.2 Applied to pay renewal premiums | | | | | |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | 1,766 | 0 | 0 | 1,124 | 2,890 |
| 6.4 Other | | | | | |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) | 2,911 | 0 | 0 | 1,124 | 4,035 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | | | | | |
| 7.2 Applied to provide paid-up annuities | | | | | |
| 7.3 Other | | | | | |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | | | | | |
| 8. Grand Totals (Lines 6.5 plus 7.4) | 2,911 | 0 | 0 | 1,124 | 4,035 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 2,994 | 0 | 0 | 0 | 2,994 |
| 10. Matured endowments | | | | | |
| 11. Annuity benefits | | | | | |
| 12. Surrender values and withdrawals for life contracts | 4,353 | 0 | 0 | 0 | 4,353 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 2,146 | 0 | 0 | 0 | 2,146 |
| 15. Totals | 9,493 | 0 | 0 | 0 | 9,493 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|---------|--|--------|--------------------|--------|------------|----------|-------|---------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. Unpaid December 31, prior year | 2 | 8,976 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 8,976 |
| 17. Incurred during current year Settled during current year: | 2 | 3,099 | 0 | 0 | 0 | 0 | 7 | 11,525 | 9 | 14,624 |
| 18.1 By payment in full | 2 | 2,994 | | | | | 3 | 0 | 5 | 2,994 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 2 | 2,994 | 0 | 0 | 0 | 0 | 3 | 0 | 5 | 2,994 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 2 | 2,994 | 0 | 0 | 0 | 0 | 3 | 0 | 5 | 2,994 |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | 2 | 9,080 | 0 | 0 | 0 | 0 | 4 | 11,525 | 6 | 20,605 |
| POLICY EXHIBIT | | | | | No. of Policies | | | | | |
| 20. In force December 31, prior year | 65 | 478,327 | 0 (a) | 0 | 0 | 0 | 30 | 50,404 | 95 | 528,731 |
| 21. Issued during year | | | | | | | | | | |
| 22. Other changes to in force (Net) | 0 | 246,340 | | | | 0 | (5) | (11,252) | (5) | 235,088 |
| 23. In force December 31 of current year | 65 | 724,667 | 0 (a) | 0 | 0 | 0 | 25 | 39,152 | 90 | 763,819 |

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

ACCIDENT AND HEALTH INSURANCE

| | 1 Direct Premiums | 2 Direct Premiums Earned | 3 Dividends Paid Or Credited On Direct Business | 4 Direct Losses Paid | 5 Direct Losses Incurred |
|---|----------------------|--------------------------------|--|-------------------------|--------------------------------|
| 24. Group Policies (b) | | | | | |
| 24.1 Federal Employees Health Benefits Plan premium (b) | | | | | |
| 24.2 Credit (Group and Individual) | | | | | |
| 24.3 Collectively renewable policies (b) | | | | | |
| 24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies: | | | | | |
| 25.1 Non-cancelable (b) | | | | | |
| 25.2 Guaranteed renewable (b) | 331 | 330 | 0 | 0 | 0 |
| 25.3 Non-renewable for stated reasons only (b) | | | | | |
| 25.4 Other accident only | | | | | |
| 25.5 All other (b) | | | | | |
| 25.6 Totals (sum of Lines 25.1 to 25.5) | 331 | 330 | 0 | 0 | 0 |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) | 331 | 330 | 0 | 0 | 0 |

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



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Ohio

DURING THE YEAR 2015

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

| | 1 | 2 | 3 | 4 | 5 |
|--|------------|------------------------------------|------------|------------|-------------|
| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| 1. Life insurance | 51,246,630 | 0 | 0 | 34,493 | 51,281,123 |
| 2. Annuity considerations | 21,274 | 0 | 0 | 0 | 21,274 |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Lines 1 to 4) | 51,267,904 | 0 | 0 | 34,493 | 51,302,397 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | 3,851,196 | 0 | 0 | 496,010 | 4,347,206 |
| 6.2 Applied to pay renewal premiums | 647,245 | 0 | 0 | 0 | 647,245 |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | 9,468,815 | 0 | 0 | 3,858,852 | 13,327,667 |
| 6.4 Other | | | | | |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) | 13,967,256 | 0 | 0 | 4,354,862 | 18,322,118 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | | | | | |
| 7.2 Applied to provide paid-up annuities | | | | | |
| 7.3 Other | | | | | |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | | | | | |
| 8. Grand Totals (Lines 6.5 plus 7.4) | 13,967,256 | 0 | 0 | 4,354,862 | 18,322,118 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 38,522,838 | 0 | 2,114,244 | 14,890,956 | 55,528,038 |
| 10. Matured endowments | 221,881 | 0 | 0 | 184,711 | 406,592 |
| 11. Annuity benefits | 21,732 | 0 | 22,054,355 | 0 | 22,076,087 |
| 12. Surrender values and withdrawals for life contracts | 12,968,822 | 0 | 0 | 1,127,323 | 14,096,145 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 7,356,118 | 0 | 518,833 | 5,424,158 | 13,299,109 |
| 15. Totals | 59,091,391 | 0 | 24,687,432 | 21,627,148 | 105,405,971 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|---------------|------------------------------------|--------|-----------------|-------------|------------|--------------|----------|---------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. Unpaid December 31, prior year | 1,134 | 3,805,644 | 0 | 0 | 17 | 351,627 | 3,846 | 7,971,574 | 4,997 | 12,128,845 |
| 17. Incurred during current year | 7,716 | 39,813,507 | 0 | 0 | 147 | 5,302,976 | 10,426 | 10,657,439 | 18,289 | 55,773,922 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | 7,415 | 38,744,719 | | | 156 | 5,559,804 | 12,183 | 15,075,667 | 19,754 | 59,380,190 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 7,415 | 38,744,719 | 0 | 0 | 156 | 5,559,804 | 12,183 | 15,075,667 | 19,754 | 59,380,190 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | 11 | 67,192 | | | | | | | 11 | 67,192 |
| 18.6 Total settlements | 7,426 | 38,811,911 | 0 | 0 | 156 | 5,559,804 | 12,183 | 15,075,667 | 19,765 | 59,447,382 |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | 1,424 | 4,807,240 | 0 | 0 | 8 | 94,799 | 2,089 | 3,553,346 | 3,521 | 8,455,385 |
| POLICY EXHIBIT | | | | | No. of Policies | | | | | |
| 20. In force December 31, prior year | 237,989 | 3,544,036,714 | 0 | (a) 0 | 0 | 659,722,813 | 61,411 | 135,266,719 | 299,400 | 4,339,026,246 |
| 21. Issued during year | 5,709 | 185,553,728 | | | | | | | 5,709 | 185,553,728 |
| 22. Other changes to in force (Net) | (16,729) | (244,299,710) | | | | 2,217,378 | (8,203) | (14,778,136) | (24,932) | (256,860,468) |
| 23. In force December 31 of current year | 226,969 | 3,485,290,732 | 0 | (a) 0 | 0 | 661,940,191 | 53,208 | 120,488,583 | 280,177 | 4,267,719,506 |

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

ACCIDENT AND HEALTH INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|---|-----------------|------------------------|---|--------------------|------------------------|
| | Direct Premiums | Direct Premiums Earned | Dividends Paid Or Credited On Direct Business | Direct Losses Paid | Direct Losses Incurred |
| 24. Group Policies (b) | | | | | |
| 24.1 Federal Employees Health Benefits Plan premium (b) | | | | | |
| 24.2 Credit (Group and Individual) | | | | | |
| 24.3 Collectively renewable policies (b) | | | | | |
| 24.4 Medicare Title XVIII exempt from state taxes or fees | | | | | |
| Other Individual Policies: | | | | | |
| 25.1 Non-cancelable (b) | | | | | |
| 25.2 Guaranteed renewable (b) | 7,832,757 | 7,816,576 | 0 | 4,450,401 | 4,344,741 |
| 25.3 Non-renewable for stated reasons only (b) | | | | | |
| 25.4 Other accident only | | | | | |
| 25.5 All other (b) | | | | | |
| 25.6 Totals (sum of Lines 25.1 to 25.5) | 7,832,757 | 7,816,576 | 0 | 4,450,401 | 4,344,741 |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) | 7,832,757 | 7,816,576 | 0 | 4,450,401 | 4,344,741 |

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



| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 Ordinary | 2 Credit Life (Group and Individual) | 3 Group | 4 Industrial | 5 Total |
|---|---------------|--|------------|-----------------|------------|
| 1. Life insurance | 169,615 | 0 | 0 | 825 | 170,440 |
| 2. Annuity considerations | | | | | |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Lines 1 to 4) | 169,615 | 0 | 0 | 825 | 170,440 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | 30,595 | 0 | 0 | 1,374 | 31,969 |
| 6.2 Applied to pay renewal premiums | 2,349 | 0 | 0 | 0 | 2,349 |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | 45,352 | 0 | 0 | 47,969 | 93,321 |
| 6.4 Other | | | | | |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) | 78,296 | 0 | 0 | 49,343 | 127,639 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | | | | | |
| 7.2 Applied to provide paid-up annuities | | | | | |
| 7.3 Other | | | | | |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | | | | | |
| 8. Grand Totals (Lines 6.5 plus 7.4) | 78,296 | 0 | 0 | 49,343 | 127,639 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 152,196 | 0 | 0 | 40,184 | 192,380 |
| 10. Matured endowments | 4,627 | 0 | 0 | 4,800 | 9,427 |
| 11. Annuity benefits | 0 | 0 | 72,461 | 0 | 72,461 |
| 12. Surrender values and withdrawals for life contracts | 74,547 | 0 | 0 | 1,419 | 75,966 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 79,435 | 0 | 0 | 4,321 | 83,756 |
| 15. Totals | 310,805 | 0 | 72,461 | 50,724 | 433,990 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|------------|--|--------|--------------------|--------|------------|-----------|-------|------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. Unpaid December 31, prior year | 16 | 66,743 | 0 | 0 | 0 | 0 | 16 | 18,572 | 32 | 85,314 |
| 17. Incurred during current year Settled during current year: | 44 | 141,032 | 0 | 0 | 0 | 0 | 44 | 61,276 | 88 | 202,308 |
| 18.1 By payment in full | 44 | 156,823 | | | | | 35 | 44,984 | 79 | 201,807 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 44 | 156,823 | 0 | 0 | 0 | 0 | 35 | 44,984 | 79 | 201,807 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 44 | 156,823 | 0 | 0 | 0 | 0 | 35 | 44,984 | 79 | 201,807 |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | 16 | 50,952 | 0 | 0 | 0 | 0 | 25 | 34,864 | 41 | 85,815 |
| POLICY EXHIBIT | | | | | No. of Policies | | | | | |
| 20. In force December 31, prior year | 1,582 | 14,463,405 | 0 (a) | 0 | 0 | 0 | 1,097 | 1,723,201 | 2,679 | 16,186,606 |
| 21. Issued during year | 14 | 527,201 | | | | | | | 14 | 527,201 |
| 22. Other changes to in force (Net) | (77) | (23,046) | | | | 0 | (65) | (32,207) | (142) | (55,253) |
| 23. In force December 31 of current year | 1,519 | 14,967,560 | 0 (a) | 0 | 0 | 0 | 1,032 | 1,690,994 | 2,551 | 16,658,554 |

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

ACCIDENT AND HEALTH INSURANCE

| | 1 Direct Premiums | 2 Direct Premiums Earned | 3 Dividends Paid Or Credited On Direct Business | 4 Direct Losses Paid | 5 Direct Losses Incurred |
|---|----------------------|--------------------------------|--|-------------------------|--------------------------------|
| 24. Group Policies (b) | | | | | |
| 24.1 Federal Employees Health Benefits Plan premium (b) | | | | | |
| 24.2 Credit (Group and Individual) | | | | | |
| 24.3 Collectively renewable policies (b) | | | | | |
| 24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies: | | | | | |
| 25.1 Non-cancelable (b) | | | | | |
| 25.2 Guaranteed renewable (b) | 18,423 | 18,385 | 0 | 14,112 | 13,777 |
| 25.3 Non-renewable for stated reasons only (b) | | | | | |
| 25.4 Other accident only | | | | | |
| 25.5 All other (b) | | | | | |
| 25.6 Totals (sum of Lines 25.1 to 25.5) | 18,423 | 18,385 | 0 | 14,112 | 13,777 |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) | 18,423 | 18,385 | 0 | 14,112 | 13,777 |

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



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Oregon

NAIC Group Code 0836

LIFE INSURANCE

DURING THE YEAR 2015

NAIC Company Code 70483

| | 1 | 2 | 3 | 4 | 5 |
|--|----------|------------------------------------|--------|------------|---------|
| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| 1. Life insurance | 107,370 | 0 | 0 | 274 | 107,644 |
| 2. Annuity considerations | | | | | |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Lines 1 to 4) | 107,370 | 0 | 0 | 274 | 107,644 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | 13,736 | 0 | 0 | 1,528 | 15,264 |
| 6.2 Applied to pay renewal premiums | 1,451 | 0 | 0 | 0 | 1,451 |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | 23,060 | 0 | 0 | 6,480 | 29,540 |
| 6.4 Other | | | | | |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) | 38,247 | 0 | 0 | 8,008 | 46,255 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | | | | | |
| 7.2 Applied to provide paid-up annuities | | | | | |
| 7.3 Other | | | | | |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | | | | | |
| 8. Grand Totals (Lines 6.5 plus 7.4) | 38,247 | 0 | 0 | 8,008 | 46,255 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 67,770 | 0 | 0 | 49,250 | 117,020 |
| 10. Matured endowments | 4,458 | 0 | 0 | 0 | 4,458 |
| 11. Annuity benefits | 0 | 0 | 23,886 | 0 | 23,886 |
| 12. Surrender values and withdrawals for life contracts | 29,563 | 0 | 0 | 0 | 29,563 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 39,952 | 0 | 0 | 5,190 | 45,142 |
| 15. Totals | 141,743 | 0 | 23,886 | 54,440 | 220,069 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|-----------|------------------------------------|--------|-----------------|--------|------------|----------|-------|-----------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. Unpaid December 31, prior year | 4 | 19,791 | 0 | 0 | 0 | 0 | 19 | 26,404 | 23 | 46,195 |
| 17. Incurred during current year | 16 | 72,183 | 0 | 0 | 0 | 0 | 17 | 25,368 | 33 | 97,550 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | 16 | 72,228 | | | | | 33 | 49,250 | 49 | 121,478 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 16 | 72,228 | 0 | 0 | 0 | 0 | 33 | 49,250 | 49 | 121,478 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 16 | 72,228 | 0 | 0 | 0 | 0 | 33 | 49,250 | 49 | 121,478 |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | 4 | 19,746 | 0 | 0 | 0 | 0 | 3 | 2,521 | 7 | 22,268 |
| POLICY EXHIBIT | | | | | No. of Policies | | | | | |
| 20. In force December 31, prior year | 695 | 9,047,737 | 0 (a) | 0 | 0 | 0 | 216 | 320,053 | 911 | 9,367,790 |
| 21. Issued during year | 2 | 210,000 | | | | | | | 2 | 210,000 |
| 22. Other changes to in force (Net) | (22) | 22,379 | | | | 0 | (24) | (34,245) | (46) | (11,866) |
| 23. In force December 31 of current year | 675 | 9,280,116 | 0 (a) | 0 | 0 | 0 | 192 | 285,808 | 867 | 9,565,924 |

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

ACCIDENT AND HEALTH INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|---|-----------------|------------------------|---|--------------------|------------------------|
| | Direct Premiums | Direct Premiums Earned | Dividends Paid Or Credited On Direct Business | Direct Losses Paid | Direct Losses Incurred |
| 24. Group Policies (b) | | | | | |
| 24.1 Federal Employees Health Benefits Plan premium (b) | | | | | |
| 24.2 Credit (Group and Individual) | | | | | |
| 24.3 Collectively renewable policies (b) | | | | | |
| 24.4 Medicare Title XVIII exempt from state taxes or fees | | | | | |
| Other Individual Policies: | | | | | |
| 25.1 Non-cancelable (b) | | | | | |
| 25.2 Guaranteed renewable (b) | 4,581 | 4,572 | 0 | 0 | 0 |
| 25.3 Non-renewable for stated reasons only (b) | | | | | |
| 25.4 Other accident only | | | | | |
| 25.5 All other (b) | | | | | |
| 25.6 Totals (sum of Lines 25.1 to 25.5) | 4,581 | 4,572 | 0 | 0 | 0 |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) | 4,581 | 4,572 | 0 | 0 | 0 |

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



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Pennsylvania

DURING THE YEAR 2015

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 | 2 | 3 | 4 | 5 |
|---|------------|---------------------------------------|-----------|------------|------------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| 1. Life insurance | 10,351,780 | 0 | 0 | 4,880 | 10,356,660 |
| 2. Annuity considerations | 3,029 | 0 | 0 | 0 | 3,029 |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Lines 1 to 4) | 10,354,809 | 0 | 0 | 4,880 | 10,359,689 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | 765,455 | 0 | 0 | 94,528 | 859,983 |
| 6.2 Applied to pay renewal premiums | 95,224 | 0 | 0 | 0 | 95,224 |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | 1,753,486 | 0 | 0 | 674,107 | 2,427,593 |
| 6.4 Other | 181 | 0 | 0 | 0 | 181 |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) | 2,614,346 | 0 | 0 | 768,635 | 3,382,981 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | | | | | |
| 7.2 Applied to provide paid-up annuities | | | | | |
| 7.3 Other | | | | | |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | | | | | |
| 8. Grand Totals (Lines 6.5 plus 7.4) | 2,614,346 | 0 | 0 | 768,635 | 3,382,981 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 7,387,640 | 0 | 104,698 | 3,038,738 | 10,531,076 |
| 10. Matured endowments | 36,681 | 0 | 0 | 11,669 | 48,350 |
| 11. Annuity benefits | 10,042 | 0 | 2,103,032 | 0 | 2,113,074 |
| 12. Surrender values and withdrawals for life contracts | 2,465,860 | 0 | 0 | 161,250 | 2,627,110 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 1,379,334 | 0 | 58,582 | 462,775 | 1,900,691 |
| 15. Totals | 11,279,557 | 0 | 2,266,312 | 3,674,432 | 17,220,300 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|--------------|--|--------|--------------------|--------|------------|-------------|---------|--------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. Unpaid December 31, prior year | 254 | 811,964 | 0 | 0 | 0 | 0 | 788 | 1,647,601 | 1,042 | 2,459,565 |
| 17. Incurred during current year Settled during current year: | 1,492 | 7,490,673 | 0 | 0 | 0 | 0 | 2,079 | 2,005,573 | 3,571 | 9,496,246 |
| 18.1 By payment in full | 1,574 | 7,424,321 | | | | | 2,479 | 3,050,407 | 4,053 | 10,474,728 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 1,574 | 7,424,321 | 0 | 0 | 0 | 0 | 2,479 | 3,050,407 | 4,053 | 10,474,728 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | 2 | 11,657 | | | | | | | 2 | 11,657 |
| 18.6 Total settlements | 1,576 | 7,435,978 | 0 | 0 | 0 | 0 | 2,479 | 3,050,407 | 4,055 | 10,486,385 |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | 170 | 866,659 | 0 | 0 | 0 | 0 | 388 | 602,767 | 558 | 1,469,426 |
| POLICY EXHIBIT | | | | | No. of Policies | | | | | |
| 20. In force December 31, prior year | 46,397 | 685,021,077 | 0 | (a) 0 | 0 | 0 | 11,686 | 24,241,995 | 58,083 | 709,263,072 |
| 21. Issued during year | 1,123 | 42,214,917 | | | | | | | 1,123 | 42,214,917 |
| 22. Other changes to in force (Net) | (3,335) | (52,112,595) | | | | 0 | (1,613) | (2,890,307) | (4,948) | (55,002,902) |
| 23. In force December 31 of current year | 44,185 | 675,123,399 | 0 | (a) 0 | 0 | 0 | 10,073 | 21,351,688 | 54,258 | 696,475,087 |

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

ACCIDENT AND HEALTH INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|---|-----------------|---------------------------|---|--------------------|---------------------------|
| | Direct Premiums | Direct Premiums Earned | Dividends Paid Or Credited On Direct Business | Direct Losses Paid | Direct Losses Incurred |
| 24. Group Policies (b) | | | | | |
| 24.1 Federal Employees Health Benefits Plan premium (b) | | | | | |
| 24.2 Credit (Group and Individual) | | | | | |
| 24.3 Collectively renewable policies (b) | | | | | |
| 24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies: | | | | | |
| 25.1 Non-cancelable (b) | | | | | |
| 25.2 Guaranteed renewable (b) | 1,125,334 | 1,123,009 | 0 | 584,060 | 570,194 |
| 25.3 Non-renewable for stated reasons only (b) | | | | | |
| 25.4 Other accident only | | | | | |
| 25.5 All other (b) | | | | | |
| 25.6 Totals (sum of Lines 25.1 to 25.5) | 1,125,334 | 1,123,009 | 0 | 584,060 | 570,194 |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) | 1,125,334 | 1,123,009 | 0 | 584,060 | 570,194 |

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



| | 1 | 2 | 3 | 4 | 5 |
|---|----------|---------------------------------------|-------|------------|-------|
| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| 1. Life insurance | 8,080 | 0 | 0 | 15 | 8,095 |
| 2. Annuity considerations | | | | | |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Lines 1 to 4) | 8,080 | 0 | 0 | 15 | 8,095 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | 2,179 | 0 | 0 | 69 | 2,248 |
| 6.2 Applied to pay renewal premiums | 414 | 0 | 0 | 0 | 414 |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | 3,838 | 0 | 0 | 918 | 4,756 |
| 6.4 Other | | | | | |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) | 6,431 | 0 | 0 | 987 | 7,418 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | | | | | |
| 7.2 Applied to provide paid-up annuities | | | | | |
| 7.3 Other | | | | | |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | | | | | |
| 8. Grand Totals (Lines 6.5 plus 7.4) | 6,431 | 0 | 0 | 987 | 7,418 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 1,262 | 0 | 0 | 1,558 | 2,820 |
| 10. Matured endowments | | | | | |
| 11. Annuity benefits | | | | | |
| 12. Surrender values and withdrawals for life contracts | 1,960 | 0 | 0 | 0 | 1,960 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 56 | 0 | 0 | 0 | 56 |
| 15. Totals | 3,278 | 0 | 0 | 1,558 | 4,836 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|----------|--|--------|--------------------|--------|------------|--------|-------|----------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. Unpaid December 31, prior year | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 2,202 | 1 | 2,202 |
| 17. Incurred during current year Settled during current year: | 2 | 3,009 | 0 | 0 | 0 | 0 | (1) | (644) | 1 | 2,365 |
| 18.1 By payment in full | 1 | 1,262 | | | | | 0 | 1,558 | 1 | 2,820 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 1 | 1,262 | 0 | 0 | 0 | 0 | 0 | 1,558 | 1 | 2,820 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 1 | 1,262 | 0 | 0 | 0 | 0 | 0 | 1,558 | 1 | 2,820 |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | 1 | 1,747 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 1,747 |
| POLICY EXHIBIT | | | | | No. of Policies | | | | | |
| 20. In force December 31, prior year | 90 | 918,560 | 0 (a) | 0 | 0 | 0 | 16 | 27,672 | 106 | 946,232 |
| 21. Issued during year | | | | | | | | | | |
| 22. Other changes to in force (Net) | (3) | (71,466) | | | | 0 | 0 | 1,029 | (3) | (70,437) |
| 23. In force December 31 of current year | 87 | 847,094 | 0 (a) | 0 | 0 | 0 | 16 | 28,701 | 103 | 875,795 |

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

ACCIDENT AND HEALTH INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|---|-----------------|---------------------------|---|--------------------|---------------------------|
| | Direct Premiums | Direct Premiums Earned | Dividends Paid Or Credited On Direct Business | Direct Losses Paid | Direct Losses Incurred |
| 24. Group Policies (b) | | | | | |
| 24.1 Federal Employees Health Benefits Plan premium (b) | | | | | |
| 24.2 Credit (Group and Individual) | | | | | |
| 24.3 Collectively renewable policies (b) | | | | | |
| 24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies: | | | | | |
| 25.1 Non-cancelable (b) | | | | | |
| 25.2 Guaranteed renewable (b) | 173 | 173 | 0 | 0 | 0 |
| 25.3 Non-renewable for stated reasons only (b) | | | | | |
| 25.4 Other accident only | | | | | |
| 25.5 All other (b) | | | | | |
| 25.6 Totals (sum of Lines 25.1 to 25.5) | 173 | 173 | 0 | 0 | 0 |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) | 173 | 173 | 0 | 0 | 0 |

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



| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 Ordinary | 2 Credit Life (Group and Individual) | 3 Group | 4 Industrial | 5 Total |
|---|---------------|--|------------|-----------------|------------|
| 1. Life insurance | 1,610,190 | 0 | 0 | 1,185 | 1,611,375 |
| 2. Annuity considerations | 500 | 0 | 0 | 0 | 500 |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Lines 1 to 4) | 1,610,690 | 0 | 0 | 1,185 | 1,611,875 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | 85,274 | 0 | 0 | 1,556 | 86,830 |
| 6.2 Applied to pay renewal premiums | 9,786 | 0 | 0 | 0 | 9,786 |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | 153,196 | 0 | 0 | 16,808 | 170,004 |
| 6.4 Other | | | | | |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) | 248,256 | 0 | 0 | 18,364 | 266,620 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | | | | | |
| 7.2 Applied to provide paid-up annuities | | | | | |
| 7.3 Other | | | | | |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | | | | | |
| 8. Grand Totals (Lines 6.5 plus 7.4) | 248,256 | 0 | 0 | 18,364 | 266,620 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 936,979 | 0 | 146,358 | 49,225 | 1,132,562 |
| 10. Matured endowments | 11,979 | 0 | 0 | 0 | 11,979 |
| 11. Annuity benefits | 0 | 0 | 340,267 | 0 | 340,267 |
| 12. Surrender values and withdrawals for life contracts | 335,028 | 0 | 0 | 687 | 335,715 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 239,954 | 0 | 0 | 8,944 | 248,898 |
| 15. Totals | 1,523,940 | 0 | 486,625 | 58,856 | 2,069,421 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|--------------|--|--------|--------------------|--------|------------|----------|-------|--------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. Unpaid December 31, prior year | 28 | 181,340 | 0 | 0 | 0 | 0 | 25 | 39,339 | 53 | 220,680 |
| 17. Incurred during current year Settled during current year: | 163 | 945,936 | 0 | 0 | 0 | 0 | 37 | 32,220 | 200 | 978,155 |
| 18.1 By payment in full | 161 | 948,958 | | | | | 42 | 49,225 | 203 | 998,183 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 161 | 948,958 | 0 | 0 | 0 | 0 | 42 | 49,225 | 203 | 998,183 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 161 | 948,958 | 0 | 0 | 0 | 0 | 42 | 49,225 | 203 | 998,183 |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | 30 | 178,318 | 0 | 0 | 0 | 0 | 19 | 22,334 | 49 | 200,652 |
| POLICY EXHIBIT | | | | | No. of Policies | | | | | |
| 20. In force December 31, prior year | 5,899 | 102,682,191 | 0 (a) | 0 | 0 | 0 | 427 | 716,084 | 6,326 | 103,398,275 |
| 21. Issued during year | 595 | 14,160,387 | | | | | | | 595 | 14,160,387 |
| 22. Other changes to in force (Net) | (475) | (10,159,870) | | | | 0 | (35) | (38,310) | (510) | (10,198,180) |
| 23. In force December 31 of current year | 6,019 | 106,682,708 | 0 (a) | 0 | 0 | 0 | 392 | 677,774 | 6,411 | 107,360,482 |

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

ACCIDENT AND HEALTH INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|---|-----------------|---------------------------|---|--------------------|---------------------------|
| | Direct Premiums | Direct Premiums Earned | Dividends Paid Or Credited On Direct Business | Direct Losses Paid | Direct Losses Incurred |
| 24. Group Policies (b) | | | | | |
| 24.1 Federal Employees Health Benefits Plan premium (b) | | | | | |
| 24.2 Credit (Group and Individual) | | | | | |
| 24.3 Collectively renewable policies (b) | | | | | |
| 24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies: | | | | | |
| 25.1 Non-cancelable (b) | | | | | |
| 25.2 Guaranteed renewable (b) | 234,729 | 234,244 | 0 | 104,300 | 101,824 |
| 25.3 Non-renewable for stated reasons only (b) | | | | | |
| 25.4 Other accident only | | | | | |
| 25.5 All other (b) | | | | | |
| 25.6 Totals (sum of Lines 25.1 to 25.5) | 234,729 | 234,244 | 0 | 104,300 | 101,824 |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) | 234,729 | 234,244 | 0 | 104,300 | 101,824 |

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



| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 Ordinary | 2 Credit Life (Group and Individual) | 3 Group | 4 Industrial | 5 Total |
|---|---------------|--|------------|-----------------|------------|
| 1. Life insurance | 11,846 | 0 | 0 | 13 | 11,859 |
| 2. Annuity considerations | | | | | |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Lines 1 to 4) | 11,846 | 0 | 0 | 13 | 11,859 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | 2,560 | 0 | 0 | 120 | 2,680 |
| 6.2 Applied to pay renewal premiums | | | | | |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | 4,487 | 0 | 0 | 347 | 4,834 |
| 6.4 Other | | | | | |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) | 7,047 | 0 | 0 | 467 | 7,514 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | | | | | |
| 7.2 Applied to provide paid-up annuities | | | | | |
| 7.3 Other | | | | | |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | | | | | |
| 8. Grand Totals (Lines 6.5 plus 7.4) | 7,047 | 0 | 0 | 467 | 7,514 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 15,978 | 0 | 0 | 3,392 | 19,370 |
| 10. Matured endowments | | | | | |
| 11. Annuity benefits | | | | | |
| 12. Surrender values and withdrawals for life contracts | 4,970 | 0 | 0 | 0 | 4,970 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 2,505 | 0 | 0 | 0 | 2,505 |
| 15. Totals | 23,453 | 0 | 0 | 3,392 | 26,845 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|-----------|--|--------|--------------------|--------------------|------------|---------|-------|-----------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. Unpaid December 31, prior year | 1 | 7,013 | 0 | 0 | 0 | 0 | 5 | 5,364 | 6 | 12,378 |
| 17. Incurred during current year Settled during current year: | 3 | 8,964 | 0 | 0 | 0 | 0 | (2) | 509 | 1 | 9,473 |
| 18.1 By payment in full | 4 | 15,978 | | | | | 0 | 3,392 | 4 | 19,370 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 4 | 15,978 | 0 | 0 | 0 | 0 | 0 | 3,392 | 4 | 19,370 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 4 | 15,978 | 0 | 0 | 0 | 0 | 0 | 3,392 | 4 | 19,370 |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | 0 | 0 | 0 | 0 | 0 | 0 | 3 | 2,481 | 3 | 2,481 |
| POLICY EXHIBIT | | | | | | No. of Policies | | | | |
| 20. In force December 31, prior year | 110 | 939,283 | 0 (a) | 0 | 0 | 0 | 17 | 22,788 | 127 | 962,071 |
| 21. Issued during year | | | | | | | | | | |
| 22. Other changes to in force (Net) | 5 | 159,363 | | | | 0 | (1) | (1,679) | 4 | 157,684 |
| 23. In force December 31 of current year | 115 | 1,098,646 | 0 (a) | 0 | 0 | 0 | 16 | 21,109 | 131 | 1,119,755 |

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

ACCIDENT AND HEALTH INSURANCE

| | 1 Direct Premiums | 2 Direct Premiums Earned | 3 Dividends Paid Or Credited On Direct Business | 4 Direct Losses Paid | 5 Direct Losses Incurred |
|---|----------------------|--------------------------------|--|-------------------------|--------------------------------|
| 24. Group Policies (b) | | | | | |
| 24.1 Federal Employees Health Benefits Plan premium (b) | | | | | |
| 24.2 Credit (Group and Individual) | | | | | |
| 24.3 Collectively renewable policies (b) | | | | | |
| 24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies: | | | | | |
| 25.1 Non-cancelable (b) | | | | | |
| 25.2 Guaranteed renewable (b) | 1,775 | 1,771 | 0 | 0 | 0 |
| 25.3 Non-renewable for stated reasons only (b) | | | | | |
| 25.4 Other accident only | | | | | |
| 25.5 All other (b) | | | | | |
| 25.6 Totals (sum of Lines 25.1 to 25.5) | 1,775 | 1,771 | 0 | 0 | 0 |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) | 1,775 | 1,771 | 0 | 0 | 0 |

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



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Tennessee

DURING THE YEAR 2015

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

| | 1 | 2 | 3 | 4 | 5 |
|---|-----------|---------------------------------------|---------|------------|-----------|
| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| 1. Life insurance | 1,679,635 | 0 | 0 | 2,335 | 1,681,970 |
| 2. Annuity considerations | | | | | |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Lines 1 to 4) | 1,679,635 | 0 | 0 | 2,335 | 1,681,970 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | 131,765 | 0 | 0 | 5,146 | 136,911 |
| 6.2 Applied to pay renewal premiums | 11,471 | 0 | 0 | 0 | 11,471 |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | 239,970 | 0 | 0 | 45,137 | 285,107 |
| 6.4 Other | | | | | |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) | 383,206 | 0 | 0 | 50,283 | 433,489 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | | | | | |
| 7.2 Applied to provide paid-up annuities | | | | | |
| 7.3 Other | | | | | |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | | | | | |
| 8. Grand Totals (Lines 6.5 plus 7.4) | 383,206 | 0 | 0 | 50,283 | 433,489 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 1,777,406 | 0 | 22,844 | 131,598 | 1,931,848 |
| 10. Matured endowments | 2,643 | 0 | 0 | 3,948 | 6,591 |
| 11. Annuity benefits | 0 | 0 | 584,131 | 0 | 584,131 |
| 12. Surrender values and withdrawals for life contracts | 439,112 | 0 | 0 | 17,630 | 456,742 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 252,140 | 0 | 1,224 | 19,920 | 273,284 |
| 15. Totals | 2,471,301 | 0 | 608,199 | 173,096 | 3,252,596 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|-------------|--|--------|--------------------|--------|------------|-----------|-------|-------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. Unpaid December 31, prior year | 36 | 227,802 | 0 | 0 | 0 | 0 | 38 | 81,827 | 74 | 309,629 |
| 17. Incurred during current year Settled during current year: | 257 | 1,742,322 | 0 | 0 | 0 | 0 | 91 | 110,001 | 348 | 1,852,324 |
| 18.1 By payment in full | 243 | 1,780,049 | | | | | 102 | 135,546 | 345 | 1,915,595 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 243 | 1,780,049 | 0 | 0 | 0 | 0 | 102 | 135,546 | 345 | 1,915,595 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | 1 | 4,749 | | | | | | | 1 | 4,749 |
| 18.6 Total settlements | 244 | 1,784,798 | 0 | 0 | 0 | 0 | 102 | 135,546 | 346 | 1,920,344 |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | 49 | 185,327 | 0 | 0 | 0 | 0 | 28 | 56,282 | 77 | 241,609 |
| POLICY EXHIBIT | | | | | No. of Policies | | | | | |
| 20. In force December 31, prior year | 7,757 | 122,283,047 | 0 (a) | 0 | 0 | 0 | 1,187 | 2,005,226 | 8,944 | 124,288,273 |
| 21. Issued during year | 416 | 7,431,321 | | | | | | | 416 | 7,431,321 |
| 22. Other changes to in force (Net) | (534) | (8,379,616) | | | | 0 | (113) | (136,272) | (647) | (8,515,888) |
| 23. In force December 31 of current year | 7,639 | 121,334,752 | 0 (a) | 0 | 0 | 0 | 1,074 | 1,868,954 | 8,713 | 123,203,706 |

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

ACCIDENT AND HEALTH INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|---|-----------------|---------------------------|---|--------------------|---------------------------|
| | Direct Premiums | Direct Premiums Earned | Dividends Paid Or Credited On Direct Business | Direct Losses Paid | Direct Losses Incurred |
| 24. Group Policies (b) | | | | | |
| 24.1 Federal Employees Health Benefits Plan premium (b) | | | | | |
| 24.2 Credit (Group and Individual) | | | | | |
| 24.3 Collectively renewable policies (b) | | | | | |
| 24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies: | | | | | |
| 25.1 Non-cancelable (b) | | | | | |
| 25.2 Guaranteed renewable (b) | 615,272 | 614,001 | 0 | 56,174 | 54,841 |
| 25.3 Non-renewable for stated reasons only (b) | | | | | |
| 25.4 Other accident only | | | | | |
| 25.5 All other (b) | | | | | |
| 25.6 Totals (sum of Lines 25.1 to 25.5) | 615,272 | 614,001 | 0 | 56,174 | 54,841 |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) | 615,272 | 614,001 | 0 | 56,174 | 54,841 |

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



| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 Ordinary | 2 Credit Life (Group and Individual) | 3 Group | 4 Industrial | 5 Total |
|---|---------------|--|------------|-----------------|------------|
| 1. Life insurance | 5,985,048 | 0 | 0 | 10,560 | 5,995,608 |
| 2. Annuity considerations | 1,921 | 0 | 0 | 0 | 1,921 |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Lines 1 to 4) | 5,986,969 | 0 | 0 | 10,560 | 5,997,529 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | 374,880 | 0 | 0 | 41,533 | 416,413 |
| 6.2 Applied to pay renewal premiums | 25,939 | 0 | 0 | 0 | 25,939 |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | 809,069 | 0 | 0 | 776,241 | 1,585,310 |
| 6.4 Other | 143 | 0 | 0 | 0 | 143 |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) | 1,210,031 | 0 | 0 | 817,774 | 2,027,805 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | | | | | |
| 7.2 Applied to provide paid-up annuities | | | | | |
| 7.3 Other | | | | | |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | | | | | |
| 8. Grand Totals (Lines 6.5 plus 7.4) | 1,210,031 | 0 | 0 | 817,774 | 2,027,805 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 4,362,578 | 0 | 174,545 | 1,539,814 | 6,076,937 |
| 10. Matured endowments | 83,160 | 0 | 0 | 369 | 83,529 |
| 11. Annuity benefits | 17 | 0 | 1,096,835 | 0 | 1,096,852 |
| 12. Surrender values and withdrawals for life contracts | 1,395,314 | 0 | 0 | 132,194 | 1,527,508 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 884,705 | 0 | 2,774 | 254,348 | 1,141,827 |
| 15. Totals | 6,725,774 | 0 | 1,274,154 | 1,926,725 | 9,926,653 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|--------------|--|--------|--------------------|--------|------------|-------------|---------|--------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. Unpaid December 31, prior year | 273 | 879,377 | 0 | 0 | 0 | 0 | 540 | 877,189 | 813 | 1,756,565 |
| 17. Incurred during current year Settled during current year: | 937 | 4,466,360 | 0 | 0 | 0 | 0 | 1,219 | 1,223,952 | 2,156 | 5,690,312 |
| 18.1 By payment in full | 963 | 4,445,738 | | | | | 1,263 | 1,540,183 | 2,226 | 5,985,921 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 963 | 4,445,738 | 0 | 0 | 0 | 0 | 1,263 | 1,540,183 | 2,226 | 5,985,921 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | 4 | 29,600 | | | | | | | 4 | 29,600 |
| 18.6 Total settlements | 967 | 4,475,338 | 0 | 0 | 0 | 0 | 1,263 | 1,540,183 | 2,230 | 6,015,521 |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | 243 | 870,399 | 0 | 0 | 0 | 0 | 496 | 560,958 | 739 | 1,431,357 |
| POLICY EXHIBIT | | | | | No. of Policies | | | | | |
| 20. In force December 31, prior year | 28,102 | 384,575,149 | 0 | (a) 0 | 0 | 0 | 19,061 | 28,035,745 | 47,163 | 412,610,894 |
| 21. Issued during year | 1,155 | 35,249,796 | | | | | | | 1,155 | 35,249,796 |
| 22. Other changes to in force (Net) | (2,218) | (30,388,278) | | | | 0 | (1,545) | (1,429,568) | (3,763) | (31,817,846) |
| 23. In force December 31 of current year | 27,039 | 389,436,667 | 0 | (a) 0 | 0 | 0 | 17,516 | 26,606,177 | 44,555 | 416,042,844 |

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

ACCIDENT AND HEALTH INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|---|-----------------|---------------------------|---|--------------------|---------------------------|
| | Direct Premiums | Direct Premiums Earned | Dividends Paid Or Credited On Direct Business | Direct Losses Paid | Direct Losses Incurred |
| 24. Group Policies (b) | | | | | |
| 24.1 Federal Employees Health Benefits Plan premium (b) | | | | | |
| 24.2 Credit (Group and Individual) | | | | | |
| 24.3 Collectively renewable policies (b) | | | | | |
| 24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies: | | | | | |
| 25.1 Non-cancelable (b) | | | | | |
| 25.2 Guaranteed renewable (b) | 734,363 | 732,846 | 0 | 116,982 | 114,205 |
| 25.3 Non-renewable for stated reasons only (b) | | | | | |
| 25.4 Other accident only | | | | | |
| 25.5 All other (b) | | | | | |
| 25.6 Totals (sum of Lines 25.1 to 25.5) | 734,363 | 732,846 | 0 | 116,982 | 114,205 |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) | 734,363 | 732,846 | 0 | 116,982 | 114,205 |

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



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Utah

NAIC Group Code 0836

LIFE INSURANCE

DURING THE YEAR 2015

NAIC Company Code 70483

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 Ordinary | 2 Credit Life (Group and Individual) | 3 Group | 4 Industrial | 5 Total |
|---|---------------|--|------------|-----------------|------------|
| 1. Life insurance | 46,240 | 0 | 0 | 82 | 46,322 |
| 2. Annuity considerations | | | | | |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Lines 1 to 4) | 46,240 | 0 | 0 | 82 | 46,322 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | 9,563 | 0 | 0 | 234 | 9,797 |
| 6.2 Applied to pay renewal premiums | 1,185 | 0 | 0 | 0 | 1,185 |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | 10,205 | 0 | 0 | 2,139 | 12,344 |
| 6.4 Other | | | | | |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) | 20,953 | 0 | 0 | 2,373 | 23,326 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | | | | | |
| 7.2 Applied to provide paid-up annuities | | | | | |
| 7.3 Other | | | | | |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | | | | | |
| 8. Grand Totals (Lines 6.5 plus 7.4) | 20,953 | 0 | 0 | 2,373 | 23,326 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 104,490 | 0 | 7,572 | 4,959 | 117,021 |
| 10. Matured endowments | | | | | |
| 11. Annuity benefits | 0 | 0 | 13,215 | 0 | 13,215 |
| 12. Surrender values and withdrawals for life contracts | 5,596 | 0 | 0 | 3,156 | 8,752 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 20,599 | 0 | 0 | 2,978 | 23,577 |
| 15. Totals | 130,685 | 0 | 20,787 | 11,093 | 162,565 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|-----------|--|--------|--------------------|--------|------------|---------|-------|-----------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. Unpaid December 31, prior year | 2 | 3,393 | 0 | 0 | 0 | 0 | 3 | 5,347 | 5 | 8,740 |
| 17. Incurred during current year Settled during current year: | 17 | 103,479 | 0 | 0 | 0 | 0 | 2 | 1,743 | 19 | 105,222 |
| 18.1 By payment in full | 18 | 104,490 | | | | | 4 | 4,959 | 22 | 109,449 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 18 | 104,490 | 0 | 0 | 0 | 0 | 4 | 4,959 | 22 | 109,449 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 18 | 104,490 | 0 | 0 | 0 | 0 | 4 | 4,959 | 22 | 109,449 |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | 1 | 2,383 | 0 | 0 | 0 | 0 | 1 | 2,131 | 2 | 4,514 |
| POLICY EXHIBIT | | | | | No. of Policies | | | | | |
| 20. In force December 31, prior year | 256 | 3,106,762 | 0 (a) | 0 | 0 | 0 | 37 | 73,811 | 293 | 3,180,573 |
| 21. Issued during year | 3 | 15,500 | | | | | | | 3 | 15,500 |
| 22. Other changes to in force (Net) | (9) | 414,612 | | | | 0 | (4) | (6,682) | (13) | 407,930 |
| 23. In force December 31 of current year | 250 | 3,536,874 | 0 (a) | 0 | 0 | 0 | 33 | 67,129 | 283 | 3,604,003 |

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

ACCIDENT AND HEALTH INSURANCE

| | 1 Direct Premiums | 2 Direct Premiums Earned | 3 Dividends Paid Or Credited On Direct Business | 4 Direct Losses Paid | 5 Direct Losses Incurred |
|---|----------------------|--------------------------------|--|-------------------------|--------------------------------|
| 24. Group Policies (b) | | | | | |
| 24.1 Federal Employees Health Benefits Plan premium (b) | | | | | |
| 24.2 Credit (Group and Individual) | | | | | |
| 24.3 Collectively renewable policies (b) | | | | | |
| 24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies: | | | | | |
| 25.1 Non-cancelable (b) | | | | | |
| 25.2 Guaranteed renewable (b) | 428 | 427 | 0 | 1,380 | 1,348 |
| 25.3 Non-renewable for stated reasons only (b) | | | | | |
| 25.4 Other accident only | | | | | |
| 25.5 All other (b) | | | | | |
| 25.6 Totals (sum of Lines 25.1 to 25.5) | 428 | 427 | 0 | 1,380 | 1,348 |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) | 428 | 427 | 0 | 1,380 | 1,348 |

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



| | 1 | 2 | 3 | 4 | 5 |
|---|----------|---------------------------------------|-------|------------|--------|
| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| 1. Life insurance | 3,779 | 0 | 0 | 0 | 3,779 |
| 2. Annuity considerations | | | | | |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Lines 1 to 4) | 3,779 | 0 | 0 | 0 | 3,779 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | 1,261 | 0 | 0 | 0 | 1,261 |
| 6.2 Applied to pay renewal premiums | 556 | 0 | 0 | 0 | 556 |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | 2,825 | 0 | 0 | 168 | 2,993 |
| 6.4 Other | | | | | |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) | 4,642 | 0 | 0 | 168 | 4,810 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | | | | | |
| 7.2 Applied to provide paid-up annuities | | | | | |
| 7.3 Other | | | | | |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | | | | | |
| 8. Grand Totals (Lines 6.5 plus 7.4) | 4,642 | 0 | 0 | 168 | 4,810 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 8,529 | 0 | 0 | 0 | 8,529 |
| 10. Matured endowments | | | | | |
| 11. Annuity benefits | 0 | 0 | 2,206 | 0 | 2,206 |
| 12. Surrender values and withdrawals for life contracts | 736 | 0 | 0 | 0 | 736 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 1,763 | 0 | 0 | 1,083 | 2,846 |
| 15. Totals | 11,028 | 0 | 2,206 | 1,083 | 14,318 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|----------|--|--------|--------------------|--------|------------|--------|-------|----------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. Unpaid December 31, prior year | | | | | | | | | | |
| 17. Incurred during current year | 2 | 8,529 | 0 | 0 | 0 | 0 | 1 | 706 | 3 | 9,235 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | 2 | 8,529 | | | | | 0 | 0 | 2 | 8,529 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 2 | 8,529 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 8,529 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 2 | 8,529 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 8,529 |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 706 | 1 | 706 |
| POLICY EXHIBIT | | | | | No. of Policies | | | | | |
| 20. In force December 31, prior year | 74 | 522,719 | 0 (a) | 0 | 0 | 0 | 10 | 9,887 | 84 | 532,606 |
| 21. Issued during year | | | | | | | | | | |
| 22. Other changes to in force (Net) | (10) | (59,165) | | | | 0 | 0 | 200 | (10) | (58,965) |
| 23. In force December 31 of current year | 64 | 463,554 | 0 (a) | 0 | 0 | 0 | 10 | 10,087 | 74 | 473,641 |

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

ACCIDENT AND HEALTH INSURANCE

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

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



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Virginia

DURING THE YEAR 2015

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

| | 1 | 2 | 3 | 4 | 5 |
|--|-----------|------------------------------------|---------|------------|-----------|
| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| 1. Life insurance | 711,587 | 0 | 0 | 402 | 711,989 |
| 2. Annuity considerations | | | | | |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Lines 1 to 4) | 711,587 | 0 | 0 | 402 | 711,989 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | 100,040 | 0 | 0 | 3,299 | 103,339 |
| 6.2 Applied to pay renewal premiums | 10,318 | 0 | 0 | 0 | 10,318 |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | 186,855 | 0 | 0 | 32,951 | 219,806 |
| 6.4 Other | | | | | |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) | 297,213 | 0 | 0 | 36,250 | 333,463 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | | | | | |
| 7.2 Applied to provide paid-up annuities | | | | | |
| 7.3 Other | | | | | |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | | | | | |
| 8. Grand Totals (Lines 6.5 plus 7.4) | 297,213 | 0 | 0 | 36,250 | 333,463 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 689,087 | 0 | 34,483 | 104,141 | 827,711 |
| 10. Matured endowments | 9,112 | 0 | 0 | 3,306 | 12,418 |
| 11. Annuity benefits | 0 | 0 | 236,274 | 0 | 236,274 |
| 12. Surrender values and withdrawals for life contracts | 257,979 | 0 | 0 | 2,485 | 260,464 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 214,414 | 0 | 0 | 29,058 | 243,472 |
| 15. Totals | 1,170,592 | 0 | 270,757 | 138,990 | 1,580,338 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|-------------|------------------------------------|--------|-----------------|--------|------------|-----------|-------|-------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. Unpaid December 31, prior year | 36 | 92,874 | 0 | 0 | 0 | 0 | 30 | 47,759 | 66 | 140,633 |
| 17. Incurred during current year | 135 | 701,989 | 0 | 0 | 0 | 0 | 103 | 91,187 | 238 | 793,176 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | 140 | 698,199 | | | | | 115 | 107,447 | 255 | 805,646 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 140 | 698,199 | 0 | 0 | 0 | 0 | 115 | 107,447 | 255 | 805,646 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 140 | 698,199 | 0 | 0 | 0 | 0 | 115 | 107,447 | 255 | 805,646 |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | 31 | 96,665 | 0 | 0 | 0 | 0 | 18 | 31,499 | 49 | 128,164 |
| POLICY EXHIBIT | | | | | No. of Policies | | | | | |
| 20. In force December 31, prior year | 4,389 | 57,346,014 | 0 | (a) 0 | 0 | 0 | 761 | 1,354,308 | 5,150 | 58,700,322 |
| 21. Issued during year | 76 | 1,386,193 | | | | | | | 76 | 1,386,193 |
| 22. Other changes to in force (Net) | (187) | (1,295,902) | | | | 0 | (73) | (114,973) | (260) | (1,410,875) |
| 23. In force December 31 of current year | 4,278 | 57,436,305 | 0 | (a) 0 | 0 | 0 | 688 | 1,239,335 | 4,966 | 58,675,640 |

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

ACCIDENT AND HEALTH INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|---|-----------------|------------------------|---|--------------------|------------------------|
| | Direct Premiums | Direct Premiums Earned | Dividends Paid Or Credited On Direct Business | Direct Losses Paid | Direct Losses Incurred |
| 24. Group Policies (b) | | | | | |
| 24.1 Federal Employees Health Benefits Plan premium (b) | | | | | |
| 24.2 Credit (Group and Individual) | | | | | |
| 24.3 Collectively renewable policies (b) | | | | | |
| 24.4 Medicare Title XVIII exempt from state taxes or fees | | | | | |
| Other Individual Policies: | | | | | |
| 25.1 Non-cancelable (b) | | | | | |
| 25.2 Guaranteed renewable (b) | 124,291 | 124,034 | 0 | 64,682 | 63,147 |
| 25.3 Non-renewable for stated reasons only (b) | | | | | |
| 25.4 Other accident only | | | | | |
| 25.5 All other (b) | | | | | |
| 25.6 Totals (sum of Lines 25.1 to 25.5) | 124,291 | 124,034 | 0 | 64,682 | 63,147 |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) | 124,291 | 124,034 | 0 | 64,682 | 63,147 |

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



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF WashingtonDURING THE YEAR 2015

NAIC Group Code 0836LIFE INSURANCENAIC Company Code 70483

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 | 2 | 3 | 4 | 5 |
|---|----------|---------------------------------------|--------|------------|---------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| 1. Life insurance | 167,396 | 0 | 0 | 378 | 167,774 |
| 2. Annuity considerations | | | | | |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Lines 1 to 4) | 167,396 | 0 | 0 | 378 | 167,774 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | 32,014 | 0 | 0 | 1,949 | 33,963 |
| 6.2 Applied to pay renewal premiums | 2,542 | 0 | 0 | 0 | 2,542 |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | 43,181 | 0 | 0 | 15,686 | 58,867 |
| 6.4 Other | | | | | |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) | 77,737 | 0 | 0 | 17,635 | 95,372 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | | | | | |
| 7.2 Applied to provide paid-up annuities | | | | | |
| 7.3 Other | | | | | |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | | | | | |
| 8. Grand Totals (Lines 6.5 plus 7.4) | 77,737 | 0 | 0 | 17,635 | 95,372 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 347,183 | 0 | 0 | 42,332 | 389,515 |
| 10. Matured endowments | 14,830 | 0 | 0 | 11 | 14,841 |
| 11. Annuity benefits | 0 | 0 | 31,261 | 0 | 31,261 |
| 12. Surrender values and withdrawals for life contracts | 38,446 | 0 | 0 | 9,715 | 48,161 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 299,828 | 0 | 0 | 8,735 | 308,563 |
| 15. Totals | 700,287 | 0 | 31,261 | 60,793 | 792,341 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|------------|--|--------|--------------------|--------|------------|----------|-------|------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. Unpaid December 31, prior year | 10 | 13,713 | 0 | 0 | 0 | 0 | 12 | 19,868 | 22 | 33,581 |
| 17. Incurred during current year Settled during current year: | 67 | 417,018 | 0 | 0 | 0 | 0 | 43 | 38,064 | 110 | 455,082 |
| 18.1 By payment in full | 62 | 362,013 | | | | | 44 | 42,343 | 106 | 404,356 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 62 | 362,013 | 0 | 0 | 0 | 0 | 44 | 42,343 | 106 | 404,356 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 62 | 362,013 | 0 | 0 | 0 | 0 | 44 | 42,343 | 106 | 404,356 |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | 15 | 68,719 | 0 | 0 | 0 | 0 | 11 | 15,589 | 26 | 84,308 |
| POLICY EXHIBIT | | | | | No. of Policies | | | | | |
| 20. In force December 31, prior year | 1,244 | 13,595,938 | 0 (a) | 0 | 0 | 0 | 406 | 685,587 | 1,650 | 14,281,525 |
| 21. Issued during year | 2 | 350,000 | | | | | | | 2 | 350,000 |
| 22. Other changes to in force (Net) | (61) | (923,619) | | | | 0 | (49) | (59,926) | (110) | (983,545) |
| 23. In force December 31 of current year | 1,185 | 13,022,319 | 0 (a) | 0 | 0 | 0 | 357 | 625,661 | 1,542 | 13,647,980 |

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

ACCIDENT AND HEALTH INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|---|-----------------|---------------------------|---|--------------------|---------------------------|
| | Direct Premiums | Direct Premiums Earned | Dividends Paid Or Credited On Direct Business | Direct Losses Paid | Direct Losses Incurred |
| 24. Group Policies (b) | | | | | |
| 24.1 Federal Employees Health Benefits Plan premium (b) | | | | | |
| 24.2 Credit (Group and Individual) | | | | | |
| 24.3 Collectively renewable policies (b) | | | | | |
| 24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies: | | | | | |
| 25.1 Non-cancelable (b) | | | | | |
| 25.2 Guaranteed renewable (b) | 9,371 | 9,352 | 0 | 14,094 | 13,759 |
| 25.3 Non-renewable for stated reasons only (b) | | | | | |
| 25.4 Other accident only | | | | | |
| 25.5 All other (b) | | | | | |
| 25.6 Totals (sum of Lines 25.1 to 25.5) | 9,371 | 9,352 | 0 | 14,094 | 13,759 |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) | 9,371 | 9,352 | 0 | 14,094 | 13,759 |

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



| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 Ordinary | 2 Credit Life (Group and Individual) | 3 Group | 4 Industrial | 5 Total |
|---|---------------|--|------------|-----------------|------------|
| 1. Life insurance | 4,542,434 | 0 | 0 | 3,528 | 4,545,962 |
| 2. Annuity considerations | | | | | |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Lines 1 to 4) | 4,542,434 | 0 | 0 | 3,528 | 4,545,962 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | 215,217 | 0 | 0 | 10,768 | 225,985 |
| 6.2 Applied to pay renewal premiums | 32,468 | 0 | 0 | 0 | 32,468 |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | 889,849 | 0 | 0 | 288,533 | 1,178,382 |
| 6.4 Other | | | | | |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) | 1,137,534 | 0 | 0 | 299,301 | 1,436,835 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | | | | | |
| 7.2 Applied to provide paid-up annuities | | | | | |
| 7.3 Other | | | | | |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | | | | | |
| 8. Grand Totals (Lines 6.5 plus 7.4) | 1,137,534 | 0 | 0 | 299,301 | 1,436,835 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 4,001,301 | 0 | 129,968 | 330,345 | 4,461,614 |
| 10. Matured endowments | 28,093 | 0 | 0 | 101,520 | 129,613 |
| 11. Annuity benefits | 0 | 0 | 691,707 | 0 | 691,707 |
| 12. Surrender values and withdrawals for life contracts | 1,378,794 | 0 | 0 | 50,204 | 1,428,998 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 441,061 | 0 | 9,106 | 2,247 | 452,414 |
| 15. Totals | 5,849,249 | 0 | 830,781 | 484,316 | 7,164,346 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|--------------|--|--------|--------------------|--------|------------|-----------|---------|--------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. Unpaid December 31, prior year | 59 | 468,207 | 0 | 0 | 0 | 0 | 835 | 439,179 | 894 | 907,386 |
| 17. Incurred during current year Settled during current year: | 419 | 3,866,289 | 0 | 0 | 0 | 0 | 197 | 474,756 | 616 | 4,341,044 |
| 18.1 By payment in full | 421 | 4,029,394 | | | | | 195 | 431,865 | 616 | 4,461,259 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 421 | 4,029,394 | 0 | 0 | 0 | 0 | 195 | 431,865 | 616 | 4,461,259 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 421 | 4,029,394 | 0 | 0 | 0 | 0 | 195 | 431,865 | 616 | 4,461,259 |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | 57 | 305,102 | 0 | 0 | 0 | 0 | 837 | 482,070 | 894 | 787,172 |
| POLICY EXHIBIT | | | | | No. of Policies | | | | | |
| 20. In force December 31, prior year | 15,297 | 294,529,208 | 0 (a) | 0 | 0 | 0 | 6,507 | 9,366,910 | 21,804 | 303,896,118 |
| 21. Issued during year | 275 | 10,186,982 | | | | | | | 275 | 10,186,982 |
| 22. Other changes to in force (Net) | (1,003) | (20,194,883) | | | | 0 | (462) | (251,080) | (1,465) | (20,445,963) |
| 23. In force December 31 of current year | 14,569 | 284,521,307 | 0 (a) | 0 | 0 | 0 | 6,045 | 9,115,830 | 20,614 | 293,637,137 |

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

ACCIDENT AND HEALTH INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|---|-----------------|---------------------------|---|--------------------|---------------------------|
| | Direct Premiums | Direct Premiums Earned | Dividends Paid Or Credited On Direct Business | Direct Losses Paid | Direct Losses Incurred |
| 24. Group Policies (b) | | | | | |
| 24.1 Federal Employees Health Benefits Plan premium (b) | | | | | |
| 24.2 Credit (Group and Individual) | | | | | |
| 24.3 Collectively renewable policies (b) | | | | | |
| 24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies: | | | | | |
| 25.1 Non-cancelable (b) | | | | | |
| 25.2 Guaranteed renewable (b) | 1,230,906 | 1,228,363 | 0 | 697,675 | 681,111 |
| 25.3 Non-renewable for stated reasons only (b) | | | | | |
| 25.4 Other accident only | | | | | |
| 25.5 All other (b) | | | | | |
| 25.6 Totals (sum of Lines 25.1 to 25.5) | 1,230,906 | 1,228,363 | 0 | 697,675 | 681,111 |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) | 1,230,906 | 1,228,363 | 0 | 697,675 | 681,111 |

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



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF WisconsinDURING THE YEAR 2015

NAIC Group Code 0836LIFE INSURANCENAIC Company Code 70483

| | 1 | 2 | 3 | 4 | 5 |
|--|-----------|------------------------------------|---------|------------|-----------|
| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| 1. Life insurance | 1,840,801 | 0 | 0 | 711 | 1,841,512 |
| 2. Annuity considerations | | | | | |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Lines 1 to 4) | 1,840,801 | 0 | 0 | 711 | 1,841,512 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | 125,232 | 0 | 0 | 4,351 | 129,583 |
| 6.2 Applied to pay renewal premiums | 21,411 | 0 | 0 | 0 | 21,411 |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | 160,490 | 0 | 0 | 31,584 | 192,074 |
| 6.4 Other | | | | | |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) | 307,133 | 0 | 0 | 35,935 | 343,068 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | | | | | |
| 7.2 Applied to provide paid-up annuities | | | | | |
| 7.3 Other | | | | | |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | | | | | |
| 8. Grand Totals (Lines 6.5 plus 7.4) | 307,133 | 0 | 0 | 35,935 | 343,068 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 1,470,676 | 0 | 165,400 | 123,383 | 1,759,459 |
| 10. Matured endowments | 10,240 | 0 | 0 | 26 | 10,266 |
| 11. Annuity benefits | 0 | 0 | 189,153 | 0 | 189,153 |
| 12. Surrender values and withdrawals for life contracts | 382,152 | 0 | 0 | (59) | 382,093 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 222,446 | 0 | 0 | 11,985 | 234,431 |
| 15. Totals | 2,085,514 | 0 | 354,553 | 135,335 | 2,575,402 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|--------------|------------------------------------|--------|-----------------|--------|------------|-----------|-------|--------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. Unpaid December 31, prior year | 30 | 88,342 | 0 | 0 | 0 | 0 | 28 | 57,194 | 58 | 145,536 |
| 17. Incurred during current year | 176 | 1,527,033 | 0 | 0 | 0 | 0 | 79 | 82,123 | 255 | 1,609,156 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | 165 | 1,480,916 | | | | | 97 | 123,409 | 262 | 1,604,325 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 165 | 1,480,916 | 0 | 0 | 0 | 0 | 97 | 123,409 | 262 | 1,604,325 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | 1 | 4,412 | | | | | | | 1 | 4,412 |
| 18.6 Total settlements | 166 | 1,485,328 | 0 | 0 | 0 | 0 | 97 | 123,409 | 263 | 1,608,737 |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | 40 | 130,046 | 0 | 0 | 0 | 0 | 9 | 15,908 | 49 | 145,955 |
| POLICY EXHIBIT | | | | | No. of Policies | | | | | |
| 20. In force December 31, prior year | 7,346 | 117,456,054 | 0 | (a) 0 | 0 | 0 | 881 | 1,468,017 | 8,227 | 118,924,071 |
| 21. Issued during year | 189 | 3,791,213 | | | | | | | 189 | 3,791,213 |
| 22. Other changes to in force (Net) | (566) | (10,201,254) | | | | 0 | (78) | (112,675) | (644) | (10,313,929) |
| 23. In force December 31 of current year | 6,969 | 111,046,013 | 0 | (a) 0 | 0 | 0 | 803 | 1,355,342 | 7,772 | 112,401,355 |

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

ACCIDENT AND HEALTH INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|---|-----------------|------------------------|---|--------------------|------------------------|
| | Direct Premiums | Direct Premiums Earned | Dividends Paid Or Credited On Direct Business | Direct Losses Paid | Direct Losses Incurred |
| 24. Group Policies (b) | | | | | |
| 24.1 Federal Employees Health Benefits Plan premium (b) | | | | | |
| 24.2 Credit (Group and Individual) | | | | | |
| 24.3 Collectively renewable policies (b) | | | | | |
| 24.4 Medicare Title XVIII exempt from state taxes or fees | | | | | |
| Other Individual Policies: | | | | | |
| 25.1 Non-cancelable (b) | | | | | |
| 25.2 Guaranteed renewable (b) | 54,270 | 54,158 | 0 | 0 | 0 |
| 25.3 Non-renewable for stated reasons only (b) | | | | | |
| 25.4 Other accident only | | | | | |
| 25.5 All other (b) | | | | | |
| 25.6 Totals (sum of Lines 25.1 to 25.5) | 54,270 | 54,158 | 0 | 0 | 0 |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) | 54,270 | 54,158 | 0 | 0 | 0 |

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



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Wyoming

NAIC Group Code 0836

LIFE INSURANCE

DURING THE YEAR 2015

NAIC Company Code 70483

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 Ordinary | 2 Credit Life (Group and Individual) | 3 Group | 4 Industrial | 5 Total |
|---|---------------|--|------------|-----------------|------------|
| 1. Life insurance | 12,142 | 0 | 0 | 65 | 12,207 |
| 2. Annuity considerations | | | | | |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Lines 1 to 4) | 12,142 | 0 | 0 | 65 | 12,207 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | 2,321 | 0 | 0 | 78 | 2,399 |
| 6.2 Applied to pay renewal premiums | 335 | 0 | 0 | 0 | 335 |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | 6,284 | 0 | 0 | 862 | 7,146 |
| 6.4 Other | | | | | |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) | 8,940 | 0 | 0 | 940 | 9,880 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | | | | | |
| 7.2 Applied to provide paid-up annuities | | | | | |
| 7.3 Other | | | | | |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | | | | | |
| 8. Grand Totals (Lines 6.5 plus 7.4) | 8,940 | 0 | 0 | 940 | 9,880 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 5,848 | 0 | 0 | 4,512 | 10,360 |
| 10. Matured endowments | | | | | |
| 11. Annuity benefits | 0 | 0 | 141 | 0 | 141 |
| 12. Surrender values and withdrawals for life contracts | 3,967 | 0 | 0 | 0 | 3,967 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 864 | 0 | 0 | 190 | 1,054 |
| 15. Totals | 10,679 | 0 | 141 | 4,702 | 15,522 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|-----------|--|--------|--------------------|--------|------------|---------|-------|-----------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. Unpaid December 31, prior year | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 17. Incurred during current year Settled during current year: | 5 | 8,005 | 0 | 0 | 0 | 0 | 4 | 4,512 | 9 | 12,517 |
| 18.1 By payment in full | 4 | 5,848 | | | | | 4 | 4,512 | 8 | 10,360 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 4 | 5,848 | 0 | 0 | 0 | 0 | 4 | 4,512 | 8 | 10,360 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 4 | 5,848 | 0 | 0 | 0 | 0 | 4 | 4,512 | 8 | 10,360 |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | 1 | 2,157 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 2,157 |
| POLICY EXHIBIT | | | | | No. of Policies | | | | | |
| 20. In force December 31, prior year | 180 | 1,320,739 | 0 (a) | 0 | 0 | 0 | 39 | 47,639 | 219 | 1,368,378 |
| 21. Issued during year | | | | | | | | | | |
| 22. Other changes to in force (Net) | (2) | 107,931 | | | | 0 | (5) | (5,492) | (7) | 102,439 |
| 23. In force December 31 of current year | 178 | 1,428,670 | 0 (a) | 0 | 0 | 0 | 34 | 42,147 | 212 | 1,470,817 |

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

ACCIDENT AND HEALTH INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|---|-----------------|---------------------------|---|--------------------|---------------------------|
| | Direct Premiums | Direct Premiums Earned | Dividends Paid Or Credited On Direct Business | Direct Losses Paid | Direct Losses Incurred |
| 24. Group Policies (b) | | | | | |
| 24.1 Federal Employees Health Benefits Plan premium (b) | | | | | |
| 24.2 Credit (Group and Individual) | | | | | |
| 24.3 Collectively renewable policies (b) | | | | | |
| 24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies: | | | | | |
| 25.1 Non-cancelable (b) | | | | | |
| 25.2 Guaranteed renewable (b) | 1,105 | 1,103 | 0 | 0 | 0 |
| 25.3 Non-renewable for stated reasons only (b) | | | | | |
| 25.4 Other accident only | | | | | |
| 25.5 All other (b) | | | | | |
| 25.6 Totals (sum of Lines 25.1 to 25.5) | 1,105 | 1,103 | 0 | 0 | 0 |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) | 1,105 | 1,103 | 0 | 0 | 0 |

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



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF American Samoa

DURING THE YEAR 2015

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

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

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

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

ACCIDENT AND HEALTH INSURANCE

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

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



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Guam

DURING THE YEAR 2015

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

| | 1 | 2 | 3 | 4 | 5 |
|---|----------|---------------------------------------|-------|------------|-------|
| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| 1. Life insurance | 256 | 0 | 0 | 0 | 256 |
| 2. Annuity considerations | | | | | |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Lines 1 to 4) | 256 | 0 | 0 | 0 | 256 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | 161 | 0 | 0 | 0 | 161 |
| 6.2 Applied to pay renewal premiums | 174 | 0 | 0 | 0 | 174 |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | 0 | 0 | 0 | 42 | 42 |
| 6.4 Other | | | | | |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) | 335 | 0 | 0 | 42 | 377 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | | | | | |
| 7.2 Applied to provide paid-up annuities | | | | | |
| 7.3 Other | | | | | |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | | | | | |
| 8. Grand Totals (Lines 6.5 plus 7.4) | 335 | 0 | 0 | 42 | 377 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 0 | 0 | 0 | 500 | 500 |
| 10. Matured endowments | | | | | |
| 11. Annuity benefits | | | | | |
| 12. Surrender values and withdrawals for life contracts | | | | | |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | | | | | |
| 15. Totals | 0 | 0 | 0 | 500 | 500 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|--------|--|--------|--------------------|--------|------------|--------|-------|--------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. Unpaid December 31, prior year | | | | | | | | | | |
| 17. Incurred during current year | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 500 | 0 | 500 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | | 0 | | | | | 0 | 500 | 0 | 500 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 500 | 0 | 500 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 500 | 0 | 500 |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | | | | | | | | | | |
| POLICY EXHIBIT | | | | | No. of Policies | | | | | |
| 20. In force December 31, prior year | 5 | 33,525 | 0 (a) | 0 | 0 | 0 | 2 | 1,741 | 7 | 35,266 |
| 21. Issued during year | | | | | | | | | | |
| 22. Other changes to in force (Net) | 1 | 20,208 | | | | 0 | (1) | (448) | 0 | 19,760 |
| 23. In force December 31 of current year | 6 | 53,733 | 0 (a) | 0 | 0 | 0 | 1 | 1,293 | 7 | 55,026 |

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

ACCIDENT AND HEALTH INSURANCE

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

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



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Puerto Rico

DURING THE YEAR 2015

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 Ordinary | 2 Credit Life (Group and Individual) | 3 Group | 4 Industrial | 5 Total |
|---|---------------|--|------------|-----------------|------------|
| 1. Life insurance | 17,925 | 0 | 0 | 39 | 17,964 |
| 2. Annuity considerations | | | | | |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Lines 1 to 4) | 17,925 | 0 | 0 | 39 | 17,964 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | 1,411 | 0 | 0 | 0 | 1,411 |
| 6.2 Applied to pay renewal premiums | | | | | |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | 4,001 | 0 | 0 | 2,293 | 6,294 |
| 6.4 Other | | | | | |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) | 5,412 | 0 | 0 | 2,293 | 7,705 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | | | | | |
| 7.2 Applied to provide paid-up annuities | | | | | |
| 7.3 Other | | | | | |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | | | | | |
| 8. Grand Totals (Lines 6.5 plus 7.4) | 5,412 | 0 | 0 | 2,293 | 7,705 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 15,367 | 0 | 0 | 0 | 15,367 |
| 10. Matured endowments | 3,315 | 0 | 0 | 0 | 3,315 |
| 11. Annuity benefits | 0 | 0 | 20,593 | 0 | 20,593 |
| 12. Surrender values and withdrawals for life contracts | 8,005 | 0 | 0 | 0 | 8,005 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 7,672 | 0 | 0 | 1,284 | 8,956 |
| 15. Totals | 34,359 | 0 | 20,593 | 1,284 | 56,236 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|-----------|--|--------|--------------------|--------------------|------------|--------|-------|-----------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. Unpaid December 31, prior year | 1 | 2,244 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 2,244 |
| 17. Incurred during current year Settled during current year: | 4 | 18,708 | 0 | 0 | 0 | 0 | 0 | 0 | 4 | 18,708 |
| 18.1 By payment in full | 4 | 18,682 | | | | | 0 | 0 | 4 | 18,682 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 4 | 18,682 | 0 | 0 | 0 | 0 | 0 | 0 | 4 | 18,682 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 4 | 18,682 | 0 | 0 | 0 | 0 | 0 | 0 | 4 | 18,682 |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | 1 | 2,270 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 2,270 |
| POLICY EXHIBIT | | | | | | No. of Policies | | | | |
| 20. In force December 31, prior year | 98 | 867,105 | 0 (a) | 0 | 0 | 0 | 24 | 71,348 | 122 | 938,453 |
| 21. Issued during year | | | | | | | | | | |
| 22. Other changes to in force (Net) | (15) | (110,848) | | | | 0 | (1) | 2,209 | (16) | (108,639) |
| 23. In force December 31 of current year | 83 | 756,257 | 0 (a) | 0 | 0 | 0 | 23 | 73,557 | 106 | 829,814 |

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

ACCIDENT AND HEALTH INSURANCE

| | 1 Direct Premiums | 2 Direct Premiums Earned | 3 Dividends Paid Or Credited On Direct Business | 4 Direct Losses Paid | 5 Direct Losses Incurred |
|---|----------------------|--------------------------------|--|-------------------------|--------------------------------|
| 24. Group Policies (b) | | | | | |
| 24.1 Federal Employees Health Benefits Plan premium (b) | | | | | |
| 24.2 Credit (Group and Individual) | | | | | |
| 24.3 Collectively renewable policies (b) | | | | | |
| 24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies: | | | | | |
| 25.1 Non-cancelable (b) | | | | | |
| 25.2 Guaranteed renewable (b) | 395 | 394 | 0 | 0 | 0 |
| 25.3 Non-renewable for stated reasons only (b) | | | | | |
| 25.4 Other accident only | | | | | |
| 25.5 All other (b) | | | | | |
| 25.6 Totals (sum of Lines 25.1 to 25.5) | 395 | 394 | 0 | 0 | 0 |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) | 395 | 394 | 0 | 0 | 0 |

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



| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 Ordinary | 2 Credit Life (Group and Individual) | 3 Group | 4 Industrial | 5 Total |
|---|---------------|--|------------|-----------------|------------|
| 1. Life insurance | 946 | 0 | 0 | 0 | 946 |
| 2. Annuity considerations | | | | | |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Lines 1 to 4) | 946 | 0 | 0 | 0 | 946 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | 59 | 0 | 0 | 0 | 59 |
| 6.2 Applied to pay renewal premiums | | | | | |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | 804 | 0 | 0 | 27 | 831 |
| 6.4 Other | | | | | |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) | 863 | 0 | 0 | 27 | 890 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | | | | | |
| 7.2 Applied to provide paid-up annuities | | | | | |
| 7.3 Other | | | | | |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | | | | | |
| 8. Grand Totals (Lines 6.5 plus 7.4) | 863 | 0 | 0 | 27 | 890 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | | | | | |
| 10. Matured endowments | | | | | |
| 11. Annuity benefits | | | | | |
| 12. Surrender values and withdrawals for life contracts | | | | | |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 11 | 0 | 0 | 0 | 11 |
| 15. Totals | 11 | 0 | 0 | 0 | 11 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|---------|--|--------|--------------------|--------|------------|--------|-------|---------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. Unpaid December 31, prior year | | | | | | | | | | |
| 17. Incurred during current year Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | | | | | | | | | | |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | | | | | | | | | | |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | | | | | | | | | | |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | | | | | | | | | | |
| POLICY EXHIBIT | | | | | No. of Policies | | | | | |
| 20. In force December 31, prior year | 14 | 207,555 | 0 (a) | 0 | 0 | 0 | 1 | 928 | 15 | 208,483 |
| 21. Issued during year | | | | | | | | | | |
| 22. Other changes to in force (Net) | 0 | 2,131 | | | | 0 | 0 | 38 | 0 | 2,169 |
| 23. In force December 31 of current year | 14 | 209,686 | 0 (a) | 0 | 0 | 0 | 1 | 966 | 15 | 210,652 |

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

ACCIDENT AND HEALTH INSURANCE

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

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



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

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

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

ACCIDENT AND HEALTH INSURANCE

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

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



| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 Ordinary | 2 Credit Life (Group and Individual) | 3 Group | 4 Industrial | 5 Total |
|---|---------------|--|------------|-----------------|------------|
| 1. Life insurance | 14 | 0 | 0 | 0 | 14 |
| 2. Annuity considerations | | | | | |
| 3. Deposit-type contract funds | | XXX | | XXX | |
| 4. Other considerations | | | | | |
| 5. Totals (Sum of Lines 1 to 4) | 14 | 0 | 0 | 0 | 14 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | 1,399 | 0 | 0 | 0 | 1,399 |
| 6.2 Applied to pay renewal premiums | | | | | |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | 1,945 | 0 | 0 | 1,138 | 3,083 |
| 6.4 Other | | | | | |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) | 3,344 | 0 | 0 | 1,138 | 4,482 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | | | | | |
| 7.2 Applied to provide paid-up annuities | | | | | |
| 7.3 Other | | | | | |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | | | | | |
| 8. Grand Totals (Lines 6.5 plus 7.4) | 3,344 | 0 | 0 | 1,138 | 4,482 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 7,182 | 0 | 0 | 0 | 7,182 |
| 10. Matured endowments | | | | | |
| 11. Annuity benefits | | | | | |
| 12. Surrender values and withdrawals for life contracts | | | | | |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | | | | | |
| 14. All other benefits, except accident and health | 14,043 | 0 | 0 | 0 | 14,043 |
| 15. Totals | 21,225 | 0 | 0 | 0 | 21,225 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | | | | | |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | | | | | |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|---------|--|--------|--------------------|--------|------------|--------|-------|---------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. Unpaid December 31, prior year | | | | | | | | | | |
| 17. Incurred during current year | 0 | 7,182 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 7,182 |
| Settled during current year: | | | | | | | | | | |
| 18.1 By payment in full | | 7,182 | | | | | 0 | 0 | 0 | 7,182 |
| 18.2 By payment on compromised claims | | | | | | | | | | |
| 18.3 Totals paid | 0 | 7,182 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 7,182 |
| 18.4 Reduction by compromise | | | | | | | | | | |
| 18.5 Amount rejected | | | | | | | | | | |
| 18.6 Total settlements | 0 | 7,182 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 7,182 |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | | | | | | | | | | |
| POLICY EXHIBIT | | | | | No. of Policies | | | | | |
| 20. In force December 31, prior year | 58 | 187,075 | 0 (a) | 0 | 0 | 0 | 0 | 0 | 58 | 187,075 |
| 21. Issued during year | | | | | | | | | | |
| 22. Other changes to in force (Net) | (1) | (438) | | | | 0 | 0 | 0 | (1) | (438) |
| 23. In force December 31 of current year | 57 | 186,637 | 0 (a) | 0 | 0 | 0 | 0 | 0 | 57 | 186,637 |

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

ACCIDENT AND HEALTH INSURANCE

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

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



| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 | 2 | 3 | 4 | 5 |
|---|----------|---------------------------------------|-------|------------|---------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| 1. Life insurance | 122,300 | 0 | 0 | 2 | 122,302 |
| 2. Annuity considerations | 0 | 0 | 0 | 0 | 0 |
| 3. Deposit-type contract funds | 0 | XXX | 0 | XXX | 0 |
| 4. Other considerations | 0 | 0 | 0 | 0 | 0 |
| 5. Totals (Sum of Lines 1 to 4) | 122,300 | 0 | 0 | 2 | 122,302 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | 9,942 | 0 | 0 | 252 | 10,194 |
| 6.2 Applied to pay renewal premiums | 1,061 | 0 | 0 | 0 | 1,061 |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | 18,178 | 0 | 0 | 2,535 | 20,713 |
| 6.4 Other | 0 | 0 | 0 | 0 | 0 |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) | 29,181 | 0 | 0 | 2,787 | 31,968 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | 0 | 0 | 0 | 0 | 0 |
| 7.2 Applied to provide paid-up annuities | 0 | 0 | 0 | 0 | 0 |
| 7.3 Other | 0 | 0 | 0 | 0 | 0 |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | 0 | 0 | 0 | 0 | 0 |
| 8. Grand Totals (Lines 6.5 plus 7.4) | 29,181 | 0 | 0 | 2,787 | 31,968 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 45,011 | 0 | 0 | 5,988 | 50,999 |
| 10. Matured endowments | 0 | 0 | 0 | 0 | 0 |
| 11. Annuity benefits | 0 | 0 | 596 | 0 | 596 |
| 12. Surrender values and withdrawals for life contracts | 74,431 | 0 | 0 | 5,554 | 79,985 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | 0 | 0 | 0 | 0 | 0 |
| 14. All other benefits, except accident and health | 46,806 | 0 | 0 | 741 | 47,547 |
| 15. Totals | 166,248 | 0 | 596 | 12,283 | 179,127 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | 0 | 0 | 0 | 0 | 0 |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | 0 | 0 | 0 | 0 | 0 |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|-------------|--|--------|--------------------|--------|------------|----------|-------|-------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. Unpaid December 31, prior year | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 17. Incurred during current year Settled during current year: | 6 | 45,011 | 0 | 0 | 0 | 0 | 3 | 5,988 | 9 | 50,999 |
| 18.1 By payment in full | 6 | 45,011 | 0 | 0 | 0 | 0 | 3 | 5,988 | 9 | 50,999 |
| 18.2 By payment on compromised claims | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.3 Totals paid | 6 | 45,011 | 0 | 0 | 0 | 0 | 3 | 5,988 | 9 | 50,999 |
| 18.4 Reduction by compromise | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.5 Amount rejected | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.6 Total settlements | 6 | 45,011 | 0 | 0 | 0 | 0 | 3 | 5,988 | 9 | 50,999 |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| POLICY EXHIBIT | | | | | No. of Policies | | | | | |
| 20. In force December 31, prior year | 374 | 15,164,384 | 0 (a) | 0 | 0 | 0 | 88 | 150,270 | 462 | 15,314,654 |
| 21. Issued during year | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 22. Other changes to in force (Net) | (38) | (1,459,162) | 0 | 0 | 0 | 0 | (14) | (27,383) | (52) | (1,486,545) |
| 23. In force December 31 of current year | 336 | 13,705,222 | 0 (a) | 0 | 0 | 0 | 74 | 122,887 | 410 | 13,828,109 |

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

ACCIDENT AND HEALTH INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|---|-----------------|---------------------------|---|--------------------|---------------------------|
| | Direct Premiums | Direct Premiums Earned | Dividends Paid Or Credited On Direct Business | Direct Losses Paid | Direct Losses Incurred |
| 24. Group Policies (b) | 0 | 0 | 0 | 0 | 0 |
| 24.1 Federal Employees Health Benefits Plan premium (b) | 0 | 0 | 0 | 0 | 0 |
| 24.2 Credit (Group and Individual) | 0 | 0 | 0 | 0 | 0 |
| 24.3 Collectively renewable policies (b) | 0 | 0 | 0 | 0 | 0 |
| 24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies: | 0 | 0 | 0 | 0 | 0 |
| 25.1 Non-cancelable (b) | 0 | 0 | 0 | 0 | 0 |
| 25.2 Guaranteed renewable (b) | 1,665 | 1,662 | 0 | 0 | 0 |
| 25.3 Non-renewable for stated reasons only (b) | 0 | 0 | 0 | 0 | 0 |
| 25.4 Other accident only | 0 | 0 | 0 | 0 | 0 |
| 25.5 All other (b) | 0 | 0 | 0 | 0 | 0 |
| 25.6 Totals (sum of Lines 25.1 to 25.5) | 1,665 | 1,662 | 0 | 0 | 0 |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) | 1,665 | 1,662 | 0 | 0 | 0 |

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



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Grand Total

DURING THE YEAR 2015

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

| DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS | 1 | 2 | 3 | 4 | 5 |
|---|-------------|---------------------------------------|------------|------------|-------------|
| | Ordinary | Credit Life (Group and Individual) | Group | Industrial | Total |
| 1. Life insurance | 185,642,838 | 0 | 0 | 141,916 | 185,784,754 |
| 2. Annuity considerations | 36,945 | 0 | 0 | 0 | 36,945 |
| 3. Deposit-type contract funds | 0 | XXX | 0 | XXX | 0 |
| 4. Other considerations | 0 | 0 | 0 | 0 | 0 |
| 5. Totals (Sum of Lines 1 to 4) | 185,679,783 | 0 | 0 | 141,916 | 185,821,699 |
| DIRECT DIVIDENDS TO POLICYHOLDERS | | | | | |
| Life insurance: | | | | | |
| 6.1 Paid in cash or left on deposit | 12,961,178 | 0 | 0 | 1,365,107 | 14,326,285 |
| 6.2 Applied to pay renewal premiums | 1,874,744 | 0 | 0 | 0 | 1,874,744 |
| 6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period | 29,366,702 | 0 | 0 | 11,655,510 | 41,022,212 |
| 6.4 Other | 989 | 0 | 0 | 0 | 989 |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) | 44,203,613 | 0 | 0 | 13,020,617 | 57,224,230 |
| Annuities: | | | | | |
| 7.1 Paid in cash or left on deposit | 0 | 0 | 0 | 0 | 0 |
| 7.2 Applied to provide paid-up annuities | 0 | 0 | 0 | 0 | 0 |
| 7.3 Other | 0 | 0 | 0 | 0 | 0 |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) | 0 | 0 | 0 | 0 | 0 |
| 8. Grand Totals (Lines 6.5 plus 7.4) | 44,203,613 | 0 | 0 | 13,020,617 | 57,224,230 |
| DIRECT CLAIMS AND BENEFITS PAID | | | | | |
| 9. Death benefits | 133,504,863 | 0 | 5,559,804 | 41,601,496 | 180,666,163 |
| 10. Matured endowments | 973,255 | 0 | 0 | 634,955 | 1,608,210 |
| 11. Annuity benefits | 55,871 | 0 | 56,889,188 | 0 | 56,945,059 |
| 12. Surrender values and withdrawals for life contracts | 48,631,182 | 0 | 0 | 3,336,509 | 51,967,691 |
| 13. Aggregate write-ins for miscellaneous direct claims and benefits paid | 0 | 0 | 0 | 0 | 0 |
| 14. All other benefits, except accident and health | 25,573,204 | 0 | 1,110,441 | 10,204,545 | 36,888,190 |
| 15. Totals | 208,738,375 | 0 | 63,559,433 | 55,777,505 | 328,075,313 |
| DETAILS OF WRITE-INS | | | | | |
| 1301. | | | | | |
| 1302. | | | | | |
| 1303. | | | | | |
| 1398. Summary of Line 13 from overflow page | 0 | 0 | 0 | 0 | 0 |
| 1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) | 0 | 0 | 0 | 0 | 0 |

| DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED | Ordinary | | Credit Life (Group and Individual) | | Group | | Industrial | | Total | |
|---|----------|----------------|--|--------|--------------------|--------------------|------------|-------------|-----------|----------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| | No. | Amount | No. of Ind.Pols. & Gr. Certifs. | Amount | No. of Certifs. | Amount | No. | Amount | No. | Amount |
| 16. Unpaid December 31, prior year | 4,382 | 15,554,807 | 0 | 0 | 17 | 351,627 | 18,622 | 24,456,703 | 23,021 | 40,363,136 |
| 17. Incurred during current year Settled during current year: | 24,855 | 138,069,699 | 0 | 0 | 147 | 5,302,976 | 32,185 | 33,207,774 | 57,187 | 176,580,449 |
| 18.1 By payment in full | 24,327 | 134,478,118 | 0 | 0 | 156 | 5,559,804 | 34,711 | 42,236,451 | 59,194 | 182,274,373 |
| 18.2 By payment on compromised claims | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.3 Totals paid | 24,327 | 134,478,118 | 0 | 0 | 156 | 5,559,804 | 34,711 | 42,236,451 | 59,194 | 182,274,373 |
| 18.4 Reduction by compromise | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18.5 Amount rejected | 51 | 452,723 | 0 | 0 | 0 | 0 | 0 | 0 | 51 | 452,723 |
| 18.6 Total settlements | 24,378 | 134,930,841 | 0 | 0 | 156 | 5,559,804 | 34,711 | 42,236,451 | 59,245 | 182,727,096 |
| 19. Unpaid Dec. 31, current year (16+17-18.6) | 4,859 | 18,693,665 | 0 | 0 | 8 | 94,799 | 16,096 | 15,428,025 | 20,963 | 34,216,490 |
| POLICY EXHIBIT | | | | | | No. of Policies | | | | |
| 20. In force December 31, prior year | 800,770 | 12,794,901,268 | 0 | (a) 0 | 0 | | | | | |
| 21. Issued during year | 23,872 | 798,146,469 | 0 | 0 | 0 | | | | | |
| 22. Other changes to in force (Net) | (58,757) | (951,344,764) | 0 | 0 | 0 | | | | | |
| 23. In force December 31 of current year | 765,885 | 12,641,702,973 | 0 | (a) 0 | 0 | 661,940,191 | 234,921 | 399,965,660 | 1,000,806 | 13,703,608,824 |

(a) Includes Individual Credit Life Insurance prior year \$ 0 , current year \$ 0

Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ 0 , current year \$ 0

Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ 0 , current year \$ 0

ACCIDENT AND HEALTH INSURANCE

| | 1 | 2 | 3 | 4 | 5 |
|---|-----------------|---------------------------|---|--------------------|---------------------------|
| | Direct Premiums | Direct Premiums Earned | Dividends Paid Or Credited On Direct Business | Direct Losses Paid | Direct Losses Incurred |
| 24. Group Policies (b) | 0 | 0 | 0 | 0 | 0 |
| 24.1 Federal Employees Health Benefits Plan premium (b) | 0 | 0 | 0 | 0 | 0 |
| 24.2 Credit (Group and Individual) | 0 | 0 | 0 | 0 | 0 |
| 24.3 Collectively renewable policies (b) | 0 | 0 | 0 | 0 | 0 |
| 24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies: | 0 | 0 | 0 | 0 | 0 |
| 25.1 Non-cancelable (b) | 0 | 0 | 0 | 0 | 0 |
| 25.2 Guaranteed renewable (b) | 27,089,415 | 27,033,452 | 0 | 16,277,844 | 15,891,381 |
| 25.3 Non-renewable for stated reasons only (b) | 0 | 0 | 0 | 0 | 0 |
| 25.4 Other accident only | 0 | 0 | 0 | 0 | 0 |
| 25.5 All other (b) | 0 | 0 | 0 | 0 | 0 |
| 25.6 Totals (sum of Lines 25.1 to 25.5) | 27,089,415 | 27,033,452 | 0 | 16,277,844 | 15,891,381 |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) | 27,089,415 | 27,033,452 | 0 | 16,277,844 | 15,891,381 |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 21 .

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE The Western and Southern Life Insurance Company

FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE

| INTEREST MAINTENANCE RESERVE | | | | 1 Amount |
|------------------------------|---|--|--|-------------|
| 1. | Reserve as of December 31, Prior Year | | | 34,892,763 |
| 2. | Current year's realized pre-tax capital gains/(losses) of \$20,489,003 | transferred into the reserve net of taxes of \$7,171,151 | | 13,317,852 |
| 3. | Adjustment for current year's liability gains/(losses) released from the reserve | | | |
| 4. | Balance before reduction for amount transferred to Summary of Operations (Line 1 + Line 2 + Line 3) | | | 48,210,615 |
| 5. | Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4) | | | 2,044,587 |
| 6. | Reserve as of December 31, current year (Line 4 minus Line 5) | | | 46,166,028 |

AMORTIZATION

| | | 1 | 2 | 3 | 4 |
|----------------------|-----------------------|---|--|--|---|
| Year of Amortization | | Reserve as of December 31, Prior Year | Current Year's Realized Capital Gains/(Losses) Transferred into the Reserve Net of Taxes | Adjustment for Current Year's Liability Gains/(Losses) Released From the Reserve | Balance Before Reduction for Current Year's Amortization (Cols. 1 + 2 + 3) |
| 1. | 2015 | 2,140,401 | (95,814) | 0 | 2,044,587 |
| 2. | 2016 | 1,809,007 | 616,491 | 0 | 2,425,498 |
| 3. | 2017 | 2,016,697 | 618,837 | 0 | 2,635,534 |
| 4. | 2018 | 2,210,213 | 631,832 | 0 | 2,842,045 |
| 5. | 2019 | 2,403,466 | 641,434 | 0 | 3,044,900 |
| 6. | 2020 | 2,585,133 | 659,077 | 0 | 3,244,210 |
| 7. | 2021 | 2,566,967 | 654,990 | 0 | 3,221,957 |
| 8. | 2022 | 2,478,103 | 654,892 | 0 | 3,132,995 |
| 9. | 2023 | 2,426,263 | 652,740 | 0 | 3,079,003 |
| 10. | 2024 | 2,304,963 | 642,400 | 0 | 2,947,363 |
| 11. | 2025 | 2,172,835 | 633,719 | 0 | 2,806,554 |
| 12. | 2026 | 2,080,266 | 651,754 | 0 | 2,732,020 |
| 13. | 2027 | 1,966,446 | 678,960 | 0 | 2,645,406 |
| 14. | 2028 | 1,744,898 | 700,497 | 0 | 2,445,395 |
| 15. | 2029 | 1,420,866 | 745,771 | 0 | 2,166,637 |
| 16. | 2030 | 1,070,415 | 762,905 | 0 | 1,833,320 |
| 17. | 2031 | 726,643 | 738,664 | 0 | 1,465,307 |
| 18. | 2032 | 380,960 | 629,215 | 0 | 1,010,175 |
| 19. | 2033 | 166,797 | 516,321 | 0 | 683,118 |
| 20. | 2034 | 118,890 | 409,474 | 0 | 528,364 |
| 21. | 2035 | 90,512 | 280,042 | 0 | 370,554 |
| 22. | 2036 | 59,666 | 205,707 | 0 | 265,373 |
| 23. | 2037 | 38,271 | 176,710 | 0 | 214,981 |
| 24. | 2038 | 8,212 | 145,111 | 0 | 153,323 |
| 25. | 2039 | (25,721) | 115,733 | 0 | 90,012 |
| 26. | 2040 | (35,140) | 81,533 | 0 | 46,393 |
| 27. | 2041 | (23,145) | 58,878 | 0 | 35,733 |
| 28. | 2042 | (9,961) | 46,658 | 0 | 36,697 |
| 29. | 2043 | (734) | 34,438 | 0 | 33,704 |
| 30. | 2044 | 574 | 22,218 | 0 | 22,792 |
| 31. | 2045 and Later | | 6,665 | 0 | 6,665 |
| 32. | Total (Lines 1 to 31) | 34,892,763 | 13,317,852 | 0 | 48,210,615 |

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE The Western and Southern Life Insurance Company

ASSET VALUATION RESERVE

| | Default Component | | | Equity Component | | | 7 Total Amount (Cols. 3 + 6) |
|---|-----------------------------------|---------------------|-----------------------------|-------------------|--|-----------------------------|------------------------------------|
| | 1 Other Than Mortgage Loans | 2 Mortgage Loans | 3 Total (Cols. 1 + 2) | 4 Common Stock | 5 Real Estate and Other Invested Assets | 6 Total (Cols. 4 + 5) | |
| 1. Reserve as of December 31, prior year | 27,671,055 | 110,411 | 27,781,466 | 219,252,800 | 98,363,502 | 317,616,302 | 345,397,768 |
| 2. Realized capital gains/(losses) net of taxes - General Account | 2,807,625 | 0 | 2,807,625 | 60,949,691 | (5,524,234) | 55,425,457 | 58,233,082 |
| 3. Realized capital gains/(losses) net of taxes - Separate Accounts | | | 0 | | | 0 | 0 |
| 4. Unrealized capital gains/(losses) net of deferred taxes - General Account | (2,425) | 0 | (2,425) | (170,847,228) | 27,125,867 | (143,721,361) | (143,723,786) |
| 5. Unrealized capital gains/(losses) net of deferred taxes - Separate Accounts | 0 | | 0 | | | 0 | 0 |
| 6. Capital gains credited/(losses charged) to contract benefits, payments or reserves | | | 0 | | | 0 | 0 |
| 7. Basic contribution | 7,196,528 | 130,297 | 7,326,825 | 0 | 2,379,004 | 2,379,004 | 9,705,829 |
| 8. Accumulated balances (Lines 1 through 5 - 6 + 7) | 37,672,784 | 240,707 | 37,913,491 | 109,355,263 | 122,344,139 | 231,699,402 | 269,612,893 |
| 9. Maximum reserve | 32,908,914 | 498,696 | 33,407,610 | 163,609,268 | 122,792,369 | 286,401,637 | 319,809,246 |
| 10. Reserve objective | 22,909,816 | 383,612 | 23,293,429 | 163,609,268 | 119,984,633 | 283,593,900 | 306,887,329 |
| 11. 20% of (Line 10 - Line 8) | (2,952,593) | 28,581 | (2,924,012) | 10,850,801 | (471,901) | 10,378,900 | 7,454,887 |
| 12. Balance before transfers (Lines 8 + 11) | 34,720,190 | 269,288 | 34,989,478 | 120,206,064 | 121,872,237 | 242,078,302 | 277,067,780 |
| 13. Transfers | (229,408) | 229,408 | 0 | | | 0 | 0 |
| 14. Voluntary contribution | | | 0 | | | 0 | 0 |
| 15. Adjustment down to maximum/up to zero | (1,581,868) | | (1,581,868) | | | 0 | (1,581,868) |
| 16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15) | 32,908,914 | 498,696 | 33,407,610 | 120,206,064 | 121,872,237 | 242,078,302 | 275,485,912 |

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

| Line Num- ber | NAIC Desig- nation | Description | 1 | 2 | 3 | 4 | Basic Contribution | | Reserve Objective | | Maximum Reserve | |
|------------------------|--------------------------|--|---------------------------------|---|---------------------------------|---|--------------------|------------------------|-------------------|-------------------------|-----------------|-------------------------|
| | | | Book/Adjusted Carrying Value | Reclassify Related Party Encumbrances | Add Third Party Encumbrances | Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3) | 5 | 6 | 7 | 8 | 9 | 10 |
| | | | | | | | Factor | Amount (Cols.4 x 5) | Factor | Amount (Cols. 4 x 7) | Factor | Amount (Cols. 4 x 9) |
| LONG-TERM BONDS | | | | | | | | | | | | |
| 1. | | Exempt Obligations | 144,201,732 | XXX | XXX | 144,201,732 | 0.0000 | .0 | 0.0000 | .0 | 0.0000 | .0 |
| 2. | 1 | Highest Quality | 2,068,617,179 | XXX | XXX | 2,068,617,179 | 0.0004 | 827,447 | 0.0023 | 4,757,820 | 0.0030 | 6,205,852 |
| 3. | 2 | High Quality | 1,105,777,551 | XXX | XXX | 1,105,777,551 | 0.0019 | 2,100,977 | 0.0058 | 6,413,510 | 0.0090 | 9,951,998 |
| 4. | 3 | Medium Quality | 146,305,952 | XXX | XXX | 146,305,952 | 0.0093 | 1,360,645 | 0.0230 | 3,365,037 | 0.0340 | 4,974,402 |
| 5. | 4 | Low Quality | 80,863,881 | XXX | XXX | 80,863,881 | 0.0213 | 1,722,401 | 0.0530 | 4,285,786 | 0.0750 | 6,064,791 |
| 6. | 5 | Lower Quality | 17,342,685 | XXX | XXX | 17,342,685 | 0.0432 | 749,204 | 0.1100 | 1,907,695 | 0.1700 | 2,948,256 |
| 7. | 6 | In or Near Default | 4,025,255 | XXX | XXX | 4,025,255 | 0.0000 | .0 | 0.2000 | 805,051 | 0.2000 | 805,051 |
| 8. | | Total Unrated Multi-class Securities Acquired by Conversion .. | | XXX | XXX | 0 | XXX | 0 | XXX | 0 | XXX | 0 |
| 9. | | Total Bonds (Sum of Lines 1 through 8) | 3,567,134,235 | XXX | XXX | 3,567,134,235 | XXX | 6,760,674 | XXX | 21,534,898 | XXX | 30,950,350 |
| PREFERRED STOCK | | | | | | | | | | | | |
| 10. | 1 | Highest Quality | 4,834,021 | XXX | XXX | 4,834,021 | 0.0004 | 1,934 | 0.0023 | 11,118 | 0.0030 | 14,502 |
| 11. | 2 | High Quality | 20,302,110 | XXX | XXX | 20,302,110 | 0.0019 | 38,574 | 0.0058 | 117,752 | 0.0090 | 182,719 |
| 12. | 3 | Medium Quality | 3,169,493 | XXX | XXX | 3,169,493 | 0.0093 | 29,476 | 0.0230 | 72,898 | 0.0340 | 107,763 |
| 13. | 4 | Low Quality | 10,098,677 | XXX | XXX | 10,098,677 | 0.0213 | 215,102 | 0.0530 | 535,230 | 0.0750 | 757,401 |
| 14. | 5 | Lower Quality | | XXX | XXX | 0 | 0.0432 | .0 | 0.1100 | .0 | 0.1700 | .0 |
| 15. | 6 | In or Near Default | | XXX | XXX | 0 | 0.0000 | .0 | 0.2000 | .0 | 0.2000 | .0 |
| 16. | | Affiliated Life with AVR | | XXX | XXX | 0 | 0.0000 | 0 | 0.0000 | 0 | 0.0000 | 0 |
| 17. | | Total Preferred Stocks (Sum of Lines 10 through 16) | 38,404,301 | XXX | XXX | 38,404,301 | XXX | 285,086 | XXX | 736,999 | XXX | 1,062,385 |
| SHORT - TERM BONDS | | | | | | | | | | | | |
| 18. | | Exempt Obligations | 50,000 | XXX | XXX | 50,000 | 0.0000 | .0 | 0.0000 | .0 | 0.0000 | .0 |
| 19. | 1 | Highest Quality | 164,678,210 | XXX | XXX | 164,678,210 | 0.0004 | 65,871 | 0.0023 | 378,760 | 0.0030 | 494,035 |
| 20. | 2 | High Quality | 44,682,694 | XXX | XXX | 44,682,694 | 0.0019 | 84,897 | 0.0058 | 259,160 | 0.0090 | 402,144 |
| 21. | 3 | Medium Quality | | XXX | XXX | 0 | 0.0093 | .0 | 0.0230 | .0 | 0.0340 | .0 |
| 22. | 4 | Low Quality | | XXX | XXX | 0 | 0.0213 | .0 | 0.0530 | .0 | 0.0750 | .0 |
| 23. | 5 | Lower Quality | | XXX | XXX | 0 | 0.0432 | .0 | 0.1100 | .0 | 0.1700 | .0 |
| 24. | 6 | In or Near Default | | XXX | XXX | 0 | 0.0000 | 0 | 0.2000 | 0 | 0.2000 | 0 |
| 25. | | Total Short - Term Bonds (Sum of Lines 18 through 24) | 209,410,904 | XXX | XXX | 209,410,904 | XXX | 150,768 | XXX | 637,920 | XXX | 896,179 |
| DERIVATIVE INSTRUMENTS | | | | | | | | | | | | |
| 26. | | Exchange Traded | | XXX | XXX | 0 | 0.0004 | .0 | 0.0023 | .0 | 0.0030 | .0 |
| 27. | 1 | Highest Quality | | XXX | XXX | 0 | 0.0004 | .0 | 0.0023 | .0 | 0.0030 | .0 |
| 28. | 2 | High Quality | | XXX | XXX | 0 | 0.0019 | .0 | 0.0058 | .0 | 0.0090 | .0 |
| 29. | 3 | Medium Quality | | XXX | XXX | 0 | 0.0093 | .0 | 0.0230 | .0 | 0.0340 | .0 |
| 30. | 4 | Low Quality | | XXX | XXX | 0 | 0.0213 | .0 | 0.0530 | .0 | 0.0750 | .0 |
| 31. | 5 | Lower Quality | | XXX | XXX | 0 | 0.0432 | .0 | 0.1100 | .0 | 0.1700 | .0 |
| 32. | 6 | In or Near Default | | XXX | XXX | 0 | 0.0000 | 0 | 0.2000 | 0 | 0.2000 | 0 |
| 33. | | Total Derivative Instruments | 0 | XXX | XXX | 0 | XXX | 0 | XXX | 0 | XXX | 0 |
| 34. | | Total (Lines 9 + 17 + 25 + 33) | 3,814,949,440 | XXX | XXX | 3,814,949,440 | XXX | 7,196,528 | XXX | 22,909,816 | XXX | 32,908,914 |

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

| Line Num- ber | NAIC Desig- nation | Description | 1 Book/Adjusted Carrying Value | 2 Reclassify Related Party Encumbrances | 3 Add Third Party Encumbrances | 4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3) | Basic Contribution | | Reserve Objective | | Maximum Reserve | |
|---------------------|--------------------------|--|--|--|--|--|--------------------|---------------------------------|-------------------|----------------------------------|-----------------|-----------------------------------|
| | | | | | | | 5 Factor | 6 Amount (Cols.4 x 5) | 7 Factor | 8 Amount (Cols. 4 x 7) | 9 Factor | 10 Amount (Cols. 4 x 9) |
| | | MORTGAGE LOANS | | | | | | | | | | |
| | | In Good Standing: | | | | | | | | | | |
| 35. | | Farm Mortgages - CM1 - Highest Quality | | | XXX | 0 | 0.0010 | 0 | 0.0050 | 0 | 0.0065 | 0 |
| 36. | | Farm Mortgages - CM2 - High Quality | | | XXX | 0 | 0.0035 | 0 | 0.0100 | 0 | 0.0130 | 0 |
| 37. | | Farm Mortgages - CM3 - Medium Quality | | | XXX | 0 | 0.0060 | 0 | 0.0175 | 0 | 0.0225 | 0 |
| 38. | | Farm Mortgages - CM4 - Low Medium Quality | | | XXX | 0 | 0.0105 | 0 | 0.0300 | 0 | 0.0375 | 0 |
| 39. | | Farm Mortgages - CM5 - Low Quality | | | XXX | 0 | 0.0160 | 0 | 0.0425 | 0 | 0.0550 | 0 |
| 40. | | Residential Mortgages - Insured or Guaranteed | | | XXX | 0 | 0.0003 | 0 | 0.0006 | 0 | 0.0010 | 0 |
| 41. | | Residential Mortgages - All Other | | | XXX | 0 | 0.0013 | 0 | 0.0030 | 0 | 0.0040 | 0 |
| 42. | | Commercial Mortgages - Insured or Guaranteed | | | XXX | 0 | 0.0003 | 0 | 0.0006 | 0 | 0.0010 | 0 |
| 43. | | Commercial Mortgages - All Other - CM1 - Highest Quality | 5,290,038 | | XXX | 5,290,038 | 0.0010 | 5,290 | 0.0050 | 26,450 | 0.0065 | 34,385 |
| 44. | | Commercial Mortgages - All Other - CM2 - High Quality | 35,716,200 | | XXX | 35,716,200 | 0.0035 | 125,007 | 0.0100 | 357,162 | 0.0130 | 464,311 |
| 45. | | Commercial Mortgages - All Other - CM3 - Medium Quality | | | XXX | 0 | 0.0060 | 0 | 0.0175 | 0 | 0.0225 | 0 |
| 46. | | Commercial Mortgages - All Other - CM4 - Low Medium Quality | | | XXX | 0 | 0.0105 | 0 | 0.0300 | 0 | 0.0375 | 0 |
| 47. | | Commercial Mortgages - All Other - CM5 - Low Quality | | | XXX | 0 | 0.0160 | 0 | 0.0425 | 0 | 0.0550 | 0 |
| | | Overdue, Not in Process: | | | | | | | | | | |
| 48. | | Farm Mortgages | | | XXX | 0 | 0.0420 | 0 | 0.0760 | 0 | 0.1200 | 0 |
| 49. | | Residential Mortgages - Insured or Guaranteed | | | XXX | 0 | 0.0005 | 0 | 0.0012 | 0 | 0.0020 | 0 |
| 50. | | Residential Mortgages - All Other | | | XXX | 0 | 0.0025 | 0 | 0.0058 | 0 | 0.0090 | 0 |
| 51. | | Commercial Mortgages - Insured or Guaranteed | | | XXX | 0 | 0.0005 | 0 | 0.0012 | 0 | 0.0020 | 0 |
| 52. | | Commercial Mortgages - All Other | | | XXX | 0 | 0.0420 | 0 | 0.0760 | 0 | 0.1200 | 0 |
| | | In Process of Foreclosure: | | | | | | | | | | |
| 53. | | Farm Mortgages | | | XXX | 0 | 0.0000 | 0 | 0.1700 | 0 | 0.1700 | 0 |
| 54. | | Residential Mortgages - Insured or Guaranteed | | | XXX | 0 | 0.0000 | 0 | 0.0040 | 0 | 0.0040 | 0 |
| 55. | | Residential Mortgages - All Other | | | XXX | 0 | 0.0000 | 0 | 0.0130 | 0 | 0.0130 | 0 |
| 56. | | Commercial Mortgages - Insured or Guaranteed | | | XXX | 0 | 0.0000 | 0 | 0.0040 | 0 | 0.0040 | 0 |
| 57. | | Commercial Mortgages - All Other | | | XXX | 0 | 0.0000 | 0 | 0.1700 | 0 | 0.1700 | 0 |
| 58. | | Total Schedule B Mortgages (Sum of Lines 35 through 57) | 41,006,238 | 0 | XXX | 41,006,238 | XXX | 130,297 | XXX | 383,612 | XXX | 498,696 |
| 59. | | Schedule DA Mortgages | | | XXX | 0 | 0.0030 | 0 | 0.0100 | 0 | 0.0130 | 0 |
| 60. | | Total Mortgage Loans on Real Estate (Lines 58 + 59) | 41,006,238 | 0 | XXX | 41,006,238 | XXX | 130,297 | XXX | 383,612 | XXX | 498,696 |

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

| Line Num- ber | NAIC Desig- nation | Description | 1 | 2 | 3 | 4 | Basic Contribution | | Reserve Objective | | Maximum Reserve | |
|---|--------------------------|--|---------------------------------|---|---------------------------------|---|--------------------|------------------------|-------------------|-------------------------|-----------------|-------------------------|
| | | | Book/Adjusted Carrying Value | Reclassify Related Party Encumbrances | Add Third Party Encumbrances | Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3) | 5 | 6 | 7 | 8 | 9 | 10 |
| | | | | | | | Factor | Amount (Cols.4 x 5) | Factor | Amount (Cols. 4 x 7) | Factor | Amount (Cols. 4 x 9) |
| COMMON STOCK | | | | | | | | | | | | |
| 1. | | Unaffiliated - Public | 1,211,920,503 | XXX | XXX | 1,211,920,503 | 0.0000 | 0 | 0.1350 (a) | 163,609,268 | 0.1350 (a) | 163,609,268 |
| 2. | | Unaffiliated - Private | | XXX | XXX | 0 | 0.0000 | 0 | 0.1600 | 0 | 0.1600 | 0 |
| 3. | | Federal Home Loan Bank | | XXX | XXX | 0 | 0.0000 | 0 | 0.0050 | 0 | 0.0080 | 0 |
| 4. | | Affiliated - Life with AVR | 1,946,730,273 | XXX | XXX | 1,946,730,273 | 0.0000 | 0 | 0.0000 | 0 | 0.0000 | 0 |
| Affiliated - Investment Subsidiary: | | | | | | | | | | | | |
| 5. | | Fixed Income - Exempt Obligations | | | | 0 | XXX | | XXX | | XXX | |
| 6. | | Fixed Income - Highest Quality | | | | 0 | XXX | | XXX | | XXX | |
| 7. | | Fixed Income - High Quality | | | | 0 | XXX | | XXX | | XXX | |
| 8. | | Fixed Income - Medium Quality | | | | 0 | XXX | | XXX | | XXX | |
| 9. | | Fixed Income - Low Quality | | | | 0 | XXX | | XXX | | XXX | |
| 10. | | Fixed Income - Lower Quality | | | | 0 | XXX | | XXX | | XXX | |
| 11. | | Fixed Income - In/Near Default | | | | 0 | XXX | | XXX | | XXX | |
| 12. | | Unaffiliated Common Stock - Public | | | | 0 | 0.0000 | 0 | 0.1350 (a) | 0 | 0.1350 (a) | 0 |
| 13. | | Unaffiliated Common Stock - Private | | | | 0 | 0.0000 | 0 | 0.1600 | 0 | 0.1600 | 0 |
| 14. | | Real Estate | | | | 0 | (b) | 0 | (b) | 0 | (b) | 0 |
| 15. | | Affiliated - Certain Other (See SVO Purposes and Procedures Manual) | | XXX | XXX | 0 | 0.0000 | 0 | 0.1300 | 0 | 0.1300 | 0 |
| 16. | | Affiliated - All Other | | XXX | XXX | 0 | 0.0000 | 0 | 0.1600 | 0 | 0.1600 | 0 |
| 17. | | Total Common Stock (Sum of Lines 1 through 16) | 3,158,650,776 | 0 | 0 | 3,158,650,776 | XXX | 0 | XXX | 163,609,268 | XXX | 163,609,268 |
| REAL ESTATE | | | | | | | | | | | | |
| 18. | | Home Office Property (General Account only) | 26,853,515 | | | 26,853,515 | 0.0000 | 0 | 0.0750 | 2,014,014 | 0.0750 | 2,014,014 |
| 19. | | Investment Properties | 3,153,252 | | | 3,153,252 | 0.0000 | 0 | 0.0750 | 236,494 | 0.0750 | 236,494 |
| 20. | | Properties Acquired in Satisfaction of Debt | | | | 0 | 0.0000 | 0 | 0.1100 | 0 | 0.1100 | 0 |
| 21. | | Total Real Estate (Sum of Lines 18 through 20) | 30,006,767 | 0 | 0 | 30,006,767 | XXX | 0 | XXX | 2,250,508 | XXX | 2,250,508 |
| OTHER INVESTED ASSETS | | | | | | | | | | | | |
| INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS | | | | | | | | | | | | |
| 22. | | Exempt Obligations | | XXX | XXX | 0 | 0.0000 | 0 | 0.0000 | 0 | 0.0000 | 0 |
| 23. | 1 | Highest Quality | | XXX | XXX | 0 | 0.0004 | 0 | 0.0023 | 0 | 0.0030 | 0 |
| 24. | 2 | High Quality | | XXX | XXX | 0 | 0.0019 | 0 | 0.0058 | 0 | 0.0090 | 0 |
| 25. | 3 | Medium Quality | 242,933,464 | XXX | XXX | 242,933,464 | 0.0093 | 2,259,281 | 0.0230 | 5,587,470 | 0.0340 | 8,259,738 |
| 26. | 4 | Low Quality | 4,071,041 | XXX | XXX | 4,071,041 | 0.0213 | 86,713 | 0.0530 | 215,765 | 0.0750 | 305,328 |
| 27. | 5 | Lower Quality | | XXX | XXX | 0 | 0.0432 | 0 | 0.1100 | 0 | 0.1700 | 0 |
| 28. | 6 | In or Near Default | | XXX | XXX | 0 | 0.0000 | 0 | 0.2000 | 0 | 0.2000 | 0 |
| 29. | | Total with Bond Characteristics (Sum of Lines 22 through 28) | 247,004,505 | XXX | XXX | 247,004,505 | XXX | 2,345,994 | XXX | 5,803,235 | XXX | 8,565,066 |

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

| Line Num- ber | NAIC Desig- nation | Description | 1 | 2 | 3 | 4 | Basic Contribution | | Reserve Objective | | Maximum Reserve | |
|---------------------|--------------------------|--|---------------------------------|---|---------------------------------|---|--------------------|------------------------|-------------------|-------------------------|-----------------|-------------------------|
| | | | Book/Adjusted Carrying Value | Reclassify Related Party Encumbrances | Add Third Party Encumbrances | Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3) | 5 | 6 | 7 | 8 | 9 | 10 |
| | | | | | | | Factor | Amount (Cols.4 x 5) | Factor | Amount (Cols. 4 x 7) | Factor | Amount (Cols. 4 x 9) |
| | | INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF PREFERRED STOCKS | | | | | | | | | | |
| 30. | 1 | Highest Quality | 36,109,215 | XXX | XXX | 36,109,215 | 0.0004 | 14,444 | 0.0023 | 83,051 | 0.0030 | 108,328 |
| 31. | 2 | High Quality | | XXX | XXX | 0 | 0.0019 | 0 | 0.0058 | 0 | 0.0090 | 0 |
| 32. | 3 | Medium Quality | | XXX | XXX | 0 | 0.0093 | 0 | 0.0230 | 0 | 0.0340 | 0 |
| 33. | 4 | Low Quality | | XXX | XXX | 0 | 0.0213 | 0 | 0.0530 | 0 | 0.0750 | 0 |
| 34. | 5 | Lower Quality | | XXX | XXX | 0 | 0.0432 | 0 | 0.1100 | 0 | 0.1700 | 0 |
| 35. | 6 | In or Near Default | | XXX | XXX | 0 | 0.0000 | 0 | 0.2000 | 0 | 0.2000 | 0 |
| 36. | | Affiliated Life with AVR | | XXX | XXX | 0 | 0.0000 | 0 | 0.0000 | 0 | 0.0000 | 0 |
| 37. | | Total with Preferred Stock Characteristics (Sum of Lines 30 through 36) | 36,109,215 | XXX | XXX | 36,109,215 | XXX | 14,444 | XXX | 83,051 | XXX | 108,328 |
| | | INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF MORTGAGE LOANS | | | | | | | | | | |
| | | In Good Standing Affiliated: | | | | | | | | | | |
| 38. | | Mortgages - CM1 - Highest Quality | | | XXX | 0 | 0.0010 | 0 | 0.0050 | 0 | 0.0065 | 0 |
| 39. | | Mortgages - CM2 - High Quality | | | XXX | 0 | 0.0035 | 0 | 0.0100 | 0 | 0.0130 | 0 |
| 40. | | Mortgages - CM3 - Medium Quality | | | XXX | 0 | 0.0060 | 0 | 0.0175 | 0 | 0.0225 | 0 |
| 41. | | Mortgages - CM4 - Low Medium Quality | | | XXX | 0 | 0.0105 | 0 | 0.0300 | 0 | 0.0375 | 0 |
| 42. | | Mortgages - CM5 - Low Quality | | | XXX | 0 | 0.0160 | 0 | 0.0425 | 0 | 0.0550 | 0 |
| 43. | | Residential Mortgages - Insured or Guaranteed | | | XXX | 0 | 0.0003 | 0 | 0.0006 | 0 | 0.0010 | 0 |
| 44. | | Residential Mortgages - All Other | | XXX | XXX | 0 | 0.0013 | 0 | 0.0030 | 0 | 0.0040 | 0 |
| 45. | | Commercial Mortgages - Insured or Guaranteed | | | XXX | 0 | 0.0003 | 0 | 0.0006 | 0 | 0.0010 | 0 |
| | | Overdue, Not in Process Affiliated: | | | | | | | | | | |
| 46. | | Farm Mortgages | | | XXX | 0 | 0.0420 | 0 | 0.0760 | 0 | 0.1200 | 0 |
| 47. | | Residential Mortgages - Insured or Guaranteed | | | XXX | 0 | 0.0005 | 0 | 0.0012 | 0 | 0.0020 | 0 |
| 48. | | Residential Mortgages - All Other | | | XXX | 0 | 0.0025 | 0 | 0.0058 | 0 | 0.0090 | 0 |
| 49. | | Commercial Mortgages - Insured or Guaranteed | | | XXX | 0 | 0.0005 | 0 | 0.0012 | 0 | 0.0020 | 0 |
| 50. | | Commercial Mortgages - All Other | | | XXX | 0 | 0.0420 | 0 | 0.0760 | 0 | 0.1200 | 0 |
| | | In Process of Foreclosure Affiliated: | | | | | | | | | | |
| 51. | | Farm Mortgages | | | XXX | 0 | 0.0000 | 0 | 0.1700 | 0 | 0.1700 | 0 |
| 52. | | Residential Mortgages - Insured or Guaranteed | | | XXX | 0 | 0.0000 | 0 | 0.0040 | 0 | 0.0040 | 0 |
| 53. | | Residential Mortgages - All Other | | | XXX | 0 | 0.0000 | 0 | 0.0130 | 0 | 0.0130 | 0 |
| 54. | | Commercial Mortgages - Insured or Guaranteed | | | XXX | 0 | 0.0000 | 0 | 0.0040 | 0 | 0.0040 | 0 |
| 55. | | Commercial Mortgages - All Other | | | XXX | 0 | 0.0000 | 0 | 0.1700 | 0 | 0.1700 | 0 |
| 56. | | Total Affiliated (Sum of Lines 38 through 55) | 0 | 0 | XXX | 0 | XXX | 0 | XXX | 0 | XXX | 0 |
| 57. | | Unaffiliated - In Good Standing With Covenants | | | XXX | 0 | (c) | 0 | (c) | 0 | (c) | 0 |
| 58. | | Unaffiliated - In Good Standing Defeased With Government Securities | | | XXX | 0 | 0.0010 | 0 | 0.0050 | 0 | 0.0065 | 0 |
| 59. | | Unaffiliated - In Good Standing Primarily Senior | | | XXX | 0 | 0.0035 | 0 | 0.0010 | 0 | 0.0130 | 0 |
| 60. | | Unaffiliated - In Good Standing All Other | | | XXX | 0 | 0.0060 | 0 | 0.0175 | 0 | 0.0225 | 0 |
| 61. | | Unaffiliated - Overdue, Not in Process | | | XXX | 0 | 0.0420 | 0 | 0.0760 | 0 | 0.1200 | 0 |
| 62. | | Unaffiliated - In Process of Foreclosure | | | XXX | 0 | 0.0000 | 0 | 0.1700 | 0 | 0.1700 | 0 |
| 63. | | Total Unaffiliated (Sum of Lines 57 through 62) | 0 | 0 | XXX | 0 | XXX | 0 | XXX | 0 | XXX | 0 |
| 64. | | Total with Mortgage Loan Characteristics (Lines 56 + 63) | 0 | 0 | XXX | 0 | XXX | 0 | XXX | 0 | XXX | 0 |

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

| Line Num- ber | NAIC Desig- nation | Description | 1 | 2 | 3 | 4 | Basic Contribution | | Reserve Objective | | Maximum Reserve | |
|--|--------------------------|---|---------------------------------|---|---------------------------------|---|--------------------|------------------------|-------------------|-------------------------|-----------------|-------------------------|
| | | | Book/Adjusted Carrying Value | Reclassify Related Party Encumbrances | Add Third Party Encumbrances | Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3) | 5 | 6 | 7 | 8 | 9 | 10 |
| | | | | | | | Factor | Amount (Cols.4 x 5) | Factor | Amount (Cols. 4 x 7) | Factor | Amount (Cols. 4 x 9) |
| INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF COMMON STOCK | | | | | | | | | | | | |
| 65. | | Unaffiliated Public | | XXX | XXX | .0 | 0.0000 | .0 | 0.1350 (a) | .0 | 0.1350 (a) | .0 |
| 66. | | Unaffiliated Private | 131,836,244 | XXX | XXX | 131,836,244 | 0.0000 | .0 | 0.1600 | 21,093,799 | 0.1600 | 21,093,799 |
| 67. | | Affiliated Life with AVR | | XXX | XXX | .0 | 0.0000 | .0 | 0.0000 | .0 | 0.0000 | .0 |
| 68. | | Affiliated Certain Other (See SVO Purposes & Procedures Manual) | | XXX | XXX | .0 | 0.0000 | .0 | 0.1300 | .0 | 0.1300 | .0 |
| 69. | | Affiliated Other - All Other | 196,456,191 | XXX | XXX | 196,456,191 | 0.0000 | 0 | 0.1600 | 31,432,991 | 0.1600 | 31,432,991 |
| 70. | | Total with Common Stock Characteristics (Sum of Lines 65 through 69) | 328,292,435 | XXX | XXX | 328,292,435 | XXX | 0 | XXX | 52,526,790 | XXX | 52,526,790 |
| INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF REAL ESTATE | | | | | | | | | | | | |
| 71. | | Home Office Property (General Account only) | | | | .0 | 0.0000 | .0 | 0.0750 | .0 | 0.0750 | .0 |
| 72. | | Investment Properties | 526,511,565 | | | 526,511,565 | 0.0000 | .0 | 0.0750 | 39,488,367 | 0.0750 | 39,488,367 |
| 73. | | Properties Acquired in Satisfaction of Debt | | | | 0 | 0.0000 | 0 | 0.1100 | 0 | 0.1100 | 0 |
| 74. | | Total with Real Estate Characteristics (Sum of Lines 71 through 73) | 526,511,565 | 0 | 0 | 526,511,565 | XXX | 0 | XXX | 39,488,367 | XXX | 39,488,367 |
| LOW INCOME HOUSING TAX CREDIT INVESTMENTS | | | | | | | | | | | | |
| 75. | | Guaranteed Federal Low Income Housing Tax Credit | .0 | | | .0 | 0.0003 | .0 | 0.0006 | .0 | 0.0010 | .0 |
| 76. | | Non-guaranteed Federal Low Income Housing Tax Credit | 2,946,971 | | | 2,946,971 | 0.0063 | 18,566 | 0.0120 | 35,364 | 0.0190 | 55,992 |
| 77. | | Guaranteed State Low Income Housing Tax Credit | .0 | | | .0 | 0.0003 | .0 | 0.0006 | .0 | 0.0010 | .0 |
| 78. | | Non-guaranteed State Low Income Housing Tax Credit | .0 | | | .0 | 0.0063 | .0 | 0.0120 | .0 | 0.0190 | .0 |
| 79. | | All Other Low Income Housing Tax Credit | 0 | | | 0 | 0.0273 | 0 | 0.0600 | 0 | 0.0975 | 0 |
| 80. | | Total LIHTC (Sum of Lines 75 through 79) | 2,946,971 | 0 | 0 | 2,946,971 | XXX | 18,566 | XXX | 35,364 | XXX | 55,992 |
| ALL OTHER INVESTMENTS | | | | | | | | | | | | |
| 81. | | NAIC 1 Working Capital Finance Investments | | XXX | | .0 | 0.0000 | .0 | 0.0037 | .0 | 0.0037 | .0 |
| 82. | | NAIC 2 Working Capital Finance Investments | | XXX | | .0 | 0.0000 | .0 | 0.0120 | .0 | 0.0120 | .0 |
| 83. | | Other Invested Assets - Schedule BA | 152,287,064 | XXX | | 152,287,064 | 0.0000 | .0 | 0.1300 | 19,797,318 | 0.1300 | 19,797,318 |
| 84. | | Other Short-Term Invested Assets - Schedule DA | | XXX | | 0 | 0.0000 | 0 | 0.1300 | 0 | 0.1300 | 0 |
| 85. | | Total All Other (Sum of Lines 81, 82, 83 and 84) | 152,287,064 | XXX | 0 | 152,287,064 | XXX | 0 | XXX | 19,797,318 | XXX | 19,797,318 |
| 86. | | Total Other Invested Assets - Schedules BA & DA (Sum of Lines 29, 37, 64, 70, 74, 80 and 85) | 1,293,151,755 | 0 | 0 | 1,293,151,755 | XXX | 2,379,004 | XXX | 117,734,125 | XXX | 120,541,861 |

(a) Times the company's weighted average portfolio beta (Minimum .10, Maximum .20).
(b) Determined using the same factors and breakdowns used for directly owned real estate.
(c) This will be the factor associated with the risk category determined in the company generated worksheet.

ASSET VALUATION RESERVE (Continued)

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

| 1 RSAT Number | 2 Type | 3 CUSIP | 4 Description of Asset(s) | 5 NAIC Designation or Other Description of Asset | 6 Value of Asset | 7 AVR Basic Contribution | 8 AVR Reserve Objective | 9 AVR Maximum Reserve |
|------------------|-----------|------------|------------------------------|--|---------------------|--------------------------------|-------------------------------|-----------------------------|
| NONE | | | | | | | | |
| 0599999 - Total | | | | | | | | |

SCHEDULE F

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

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
|--|---------------|--------------------------------|---------------------------------------|----------------|-----------------------------|---|--------------------------------------|
| Contract Numbers | Claim Numbers | State of Residence of Claimant | Year of Claim for Death or Disability | Amount Claimed | Amount Paid During the Year | Amount Resisted Dec. 31 of Current Year | Why Compromised or Resisted |
| 80643642 | 1969108 | CA | 2015 | 15,000 | 1,137 | 0 | No Contract |
| 48867512 | 2104537 | IL | 2015 | 20,000 | 1,560 | 0 | No Contract |
| 80581511 | 2121819 | IL | 2015 | 25,000 | 1,251 | 0 | No Contract |
| 80599507 | 2024526 | IL | 2015 | 10,000 | 1,103 | 0 | No Contract |
| 80605971 | 2010580 | IL | 2015 | 10,000 | 619 | 0 | No Contract |
| 80609388 | 1910573 | IL | 2015 | 15,000 | 86 | 0 | No Contract |
| 80626566 | 2031716 | IL | 2015 | 10,000 | 897 | 0 | No Contract |
| 80630979 | 2135431 | IL | 2015 | 15,000 | 645 | 0 | No Contract |
| 80637823 | 1899768 | IL | 2015 | 10,000 | 612 | 0 | No Contract |
| 80645895 | 2184343 | IL | 2015 | 10,000 | 585 | 0 | No Contract |
| 80707841 | 1959096 | IL | 2015 | 15,000 | 166 | 0 | No Contract |
| 48512430 | 1969109 | IN | 2015 | 7,500 | 767 | 0 | No Contract |
| 48762988 | 1979316 | IN | 2015 | 10,000 | 662 | 0 | No Contract |
| 48817473 | 1966553 | IN | 2015 | 15,000 | 592 | 0 | No Contract |
| 48876041 | 1979315 | IN | 2015 | 10,000 | 638 | 0 | No Contract |
| 48990064 | 1935276 | IN | 2015 | 5,000 | 358 | 0 | No Contract |
| 80648604 | 2070618 | IN | 2015 | 15,000 | 975 | 0 | No Contract |
| 80679639 | 1935269 | KY | 2015 | 3,000 | 233 | 0 | No Contract |
| 48460406 | 2031169 | LA | 2015 | 10,000 | 589 | 0 | No Contract |
| 48795373 | 2018721 | LA | 2015 | 5,000 | 1,181 | 0 | No Contract |
| 80479576 | 2061439 | LA | 2015 | 4,769 | 648 | 0 | No Contract |
| 80606332 | 2023898 | LA | 2015 | 25,000 | 1,270 | 0 | No Contract |
| 80715611 | 2109844 | MD | 2015 | 10,000 | 290 | 0 | No Contract |
| 80634753 | 2018008 | MI | 2015 | 5,000 | 380 | 0 | No Contract |
| 80657014 | 2074071 | MI | 2015 | 5,000 | 1,195 | 0 | No Contract |
| 47515050 | 2161163 | NC | 2015 | 5,752 | 228 | 0 | No Contract |
| 80530057 | 2161164 | NC | 2015 | 5,000 | 806 | 0 | No Contract |
| 80573171 | 0 | NC | | 5,000 | 91 | 0 | No Contract |
| 80639426 | 2051906 | NC | 2015 | 10,000 | 1,006 | 0 | No Contract |
| 80661805 | 1977683 | NC | 2015 | 10,000 | 156 | 0 | No Contract |
| 80698692 | 2026366 | NC | 2015 | 25,000 | 150 | 0 | No Contract |
| 80717200 | 2000550 | NC | 2015 | 10,000 | 32 | 0 | No Contract |
| 48448687 | 1924210 | OH | 2015 | 4,000 | 734 | 0 | No Contract |
| 49027542 | 2105816 | OH | 2015 | 5,000 | 1,187 | 0 | No Contract |
| 49044918 | 2073299 | OH | 2015 | 4,994 | 400 | 0 | No Contract |
| 80613137 | 2024658 | OH | 2015 | 5,000 | 1,351 | 0 | No Contract |
| 80633287 | 2071094 | OH | 2015 | 7,500 | 1,385 | 0 | No Contract |
| 80665682 | 1995659 | OH | 2015 | 4,538 | 400 | 0 | No Contract |
| 80666326 | 1977169 | OH | 2015 | 9,000 | 1,767 | 0 | No Contract |
| 80675813 | 2000551 | OH | 2015 | 25,000 | 448 | 0 | No Contract |
| 80690225 | 2120596 | OH | 2015 | 2,500 | 245 | 0 | No Contract |
| 80708967 | 2183738 | OH | 2015 | 5,000 | 310 | 0 | No Contract |
| 80713379 | 1998537 | OH | 2015 | 2,962 | 75 | 0 | No Contract |
| 48697966 | 1987128 | PA | 2015 | 10,000 | 613 | 0 | No Contract |
| 80655582 | 2139832 | PA | 2015 | 2,500 | 230 | 0 | No Contract |
| 80676630 | 1933314 | TN | 2015 | 5,000 | 251 | 0 | No Contract |
| 48791847 | 2184342 | TX | 2015 | 10,000 | 2,164 | 0 | No Contract |
| 80622846 | 2073303 | TX | 2015 | 5,000 | 1,332 | 0 | No Contract |
| 80648755 | 2148593 | TX | 2015 | 10,000 | 1,767 | 0 | No Contract |
| 80686289 | 1967139 | TX | 2015 | 10,000 | 137 | 0 | No Contract |
| 48931736 | 2010579 | WI | 2015 | 5,000 | 588 | 0 | No Contract |
| 0199999. Death Claims - Ordinary | | | | 489,015 | 36,292 | 0 | XXX |
| 0599999. Death Claims - Disposed Of | | | | 489,015 | 36,292 | 0 | XXX |
| 1099999. Additional Accidental Death Benefits Claims - Disposed Of | | | | | | | XXX |
| 32081681 | 2902226 | IN | 2015 | 0 | 90 | 0 | Unsound Health and Misrepresentation |
| 80628557 | 2105941 | MD | 2015 | 0 | 94 | 0 | Unsound Health and Misrepresentation |
| 80647706 | 1919823 | MD | 2015 | 0 | 180 | 0 | Unsound Health and Misrepresentation |
| 48984893 | 1958007 | NC | 2015 | 0 | 135 | 0 | Unsound Health and Misrepresentation |
| 45607615 | 2034087 | PA | 2015 | 0 | 297 | 0 | Unsound Health and Misrepresentation |
| 46082693 | 2034088 | PA | 2015 | 0 | 248 | 0 | Unsound Health and Misrepresentation |
| 1199999. Disability Benefits Claims - Ordinary | | | | 0 | 1,044 | 0 | XXX |
| 1599999. Disability Benefits Claims - Disposed Of | | | | 0 | 1,044 | 0 | XXX |
| 2099999. Matured Endowments Claims - Disposed Of | | | | | | | XXX |
| 2599999. Annuities with Life Contingency Claims - Disposed Of | | | | | | | XXX |
| 2699999. Claims Disposed of During Current Year | | | | 489,015 | 37,336 | 0 | XXX |
| 3199999. Death Claims - Resisted | | | | | | | XXX |
| 3699999. Additional Accidental Death Benefits Claims - Resisted | | | | | | | XXX |
| 4199999. Disability Benefits Claims - Resisted | | | | | | | XXX |
| 4699999. Matured Endowments Claims - Resisted | | | | | | | XXX |
| 5199999. Annuities with Life Contingencies Claims - Resisted | | | | | | | XXX |
| 5299999. Claims Resisted During Current Year | | | | | | | XXX |
| 5399999 - Totals | | | | 489,015 | 37,336 | 0 | XXX |

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE The Western and Southern Life Insurance Company

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT

| | Total | | Group Accident and Health | | Credit Accident and Health (Group and Individual) | | Collectively Renewable | | Other Individual Contracts | | | | | | | | | |
|--|--------------|---------|------------------------------|--------|---|--------|------------------------|--------|----------------------------|---------|----------------------|---------|--|---------|---------------------|---------|--------------|---------|
| | | | | | | | | | Non-Cancelable | | Guaranteed Renewable | | Non-Renewable for Stated Reasons Only | | Other Accident Only | | All Other | |
| | 1 Amount | 2 % | 3 Amount | 4 % | 5 Amount | 6 % | 7 Amount | 8 % | 9 Amount | 10 % | 11 Amount | 12 % | 13 Amount | 14 % | 15 Amount | 16 % | 17 Amount | 18 % |
| PART 1. - ANALYSIS OF UNDERWRITING OPERATIONS | | | | | | | | | | | | | | | | | | |
| 1. Premiums written | 22,249,677 | XXX | | XXX | | XXX | | XXX | | XXX | 22,249,677 | XXX | | XXX | | XXX | | XXX |
| 2. Premiums earned | 22,311,870 | XXX | | XXX | | XXX | | XXX | | XXX | 22,311,870 | XXX | | XXX | | XXX | | XXX |
| 3. Incurred claims | 14,068,922 | 63.1 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | (4,000) | 0.0 | 14,072,922 | 63.1 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| 4. Cost containment expenses | 732,209 | 3.3 | | 0.0 | | 0.0 | | 0.0 | | 0.0 | 732,209 | 3.3 | | 0.0 | | 0.0 | | 0.0 |
| 5. Incurred claims and cost containment expenses (Lines 3 and 4) | 14,801,131 | 66.3 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | (4,000) | 0.0 | 14,805,131 | 66.4 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| 6. Increase in contract reserves | 16,637,879 | 74.6 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 16,637,879 | 74.6 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| 7. Commissions (a) | 949,417 | 4.3 | | 0.0 | | 0.0 | | 0.0 | | 0.0 | 949,417 | 4.3 | | 0.0 | | 0.0 | | 0.0 |
| 8. Other general insurance expenses | 12,639,321 | 56.6 | | 0.0 | | 0.0 | | 0.0 | | 0.0 | 12,639,321 | 56.6 | | 0.0 | | 0.0 | | 0.0 |
| 9. Taxes, licenses and fees | 1,151,032 | 5.2 | | 0.0 | | 0.0 | | 0.0 | | 0.0 | 1,151,032 | 5.2 | | 0.0 | | 0.0 | | 0.0 |
| 10. Total other expenses incurred | 14,739,770 | 66.1 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 14,739,770 | 66.1 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| 11. Aggregate write-ins for deductions | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| 12. Gain from underwriting before dividends or refunds | (23,866,910) | (107.0) | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 4,000 | 0.0 | (23,870,910) | (107.0) | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| 13. Dividends or refunds | 0 | 0.0 | | 0.0 | | 0.0 | | 0.0 | | 0.0 | | 0.0 | | 0.0 | | 0.0 | | 0.0 |
| 14. Gain from underwriting after dividends or refunds | (23,866,910) | (107.0) | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 4,000 | 0.0 | (23,870,910) | (107.0) | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| DETAILS OF WRITE-INS | | | | | | | | | | | | | | | | | | |
| 1101. | | | | | | | | | | | | | | | | | | |
| 1102. | | | | | | | | | | | | | | | | | | |
| 1103. | | | | | | | | | | | | | | | | | | |
| 1198. Summary of remaining write-ins for Line 11 from overflow page | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| 1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above) | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |

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

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE The Western and Southern Life Insurance Company

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (Continued)

| | 1 | 2 | 3 | 4 | Other Individual Contracts | | | | |
|---|-------------|------------------------------|--|---------------------------|----------------------------|-------------------------|---|------------------------|-----------|
| | | | | | 5 | 6 | 7 | 8 | 9 |
| | Total | Group Accident and Health | Credit Accident and Health (Group and Individual) | Collectively Renewable | Non-Cancelable | Guaranteed Renewable | Non-Renewable for Stated Reasons Only | Other Accident Only | All Other |
| PART 2. - RESERVES AND LIABILITIES | | | | | | | | | |
| A. Premium Reserves: | | | | | | | | | |
| 1. Unearned premiums | 2,125,354 | | | | | 2,125,354 | | | |
| 2. Advance premiums | 96,099 | | | | | 96,099 | | | |
| 3. Reserve for rate credits | 0 | | | | | | | | |
| 4. Total premium reserves, current year | 2,221,453 | 0 | 0 | 0 | 0 | 2,221,453 | 0 | 0 | 0 |
| 5. Total premium reserves, prior year | 2,283,646 | 0 | 0 | 0 | 0 | 2,283,646 | 0 | 0 | 0 |
| 6. Increase in total premium reserves | (62,193) | 0 | 0 | 0 | 0 | (62,193) | 0 | 0 | 0 |
| B. Contract Reserves: | | | | | | | | | |
| 1. Additional reserves (a) | 216,504,721 | | | | | 216,504,721 | | | |
| 2. Reserve for future contingent benefits | 0 | | | | | | | | |
| 3. Total contract reserves, current year | 216,504,721 | 0 | 0 | 0 | 0 | 216,504,721 | 0 | 0 | 0 |
| 4. Total contract reserves, prior year | 199,866,842 | 0 | 0 | 0 | 0 | 199,866,842 | 0 | 0 | 0 |
| 5. Increase in contract reserves | 16,637,879 | 0 | 0 | 0 | 0 | 16,637,879 | 0 | 0 | 0 |
| C. Claim Reserves and Liabilities: | | | | | | | | | |
| 1. Total current year | 29,399,538 | 0 | 0 | 0 | 5,000 | 29,394,538 | 0 | 0 | 0 |
| 2. Total prior year | 29,769,456 | 0 | 0 | 0 | 9,000 | 29,760,456 | 0 | 0 | 0 |
| 3. Increase | (369,918) | 0 | 0 | 0 | (4,000) | (365,918) | 0 | 0 | 0 |

| | | | | | | | | | |
|--|------------|---|---|---|---------|------------|---|---|---|
| PART 3. - TEST OF PRIOR YEAR'S CLAIM RESERVES AND LIABILITIES | | | | | | | | | |
| 1. Claims paid during the year: | | | | | | | | | |
| 1.1 On claims incurred prior to current year | 6,904,548 | | | | | 6,904,548 | | | |
| 1.2 On claims incurred during current year | 7,534,292 | | | | | 7,534,292 | | | |
| 2. Claim reserves and liabilities, December 31, current year: | | | | | | | | | |
| 2.1 On claims incurred prior to current year | 24,937,803 | | | | | 24,937,803 | | | |
| 2.2 On claims incurred during current year | 4,461,735 | | | | 5,000 | 4,456,735 | | | |
| 3. Test: | | | | | | | | | |
| 3.1 Lines 1.1 and 2.1 | 31,842,351 | 0 | 0 | 0 | 0 | 31,842,351 | 0 | 0 | 0 |
| 3.2 Claim reserves and liabilities, December 31, prior year | 29,769,456 | 0 | 0 | 0 | 9,000 | 29,760,456 | 0 | 0 | 0 |
| 3.3 Line 3.1 minus Line 3.2 | 2,072,895 | 0 | 0 | 0 | (9,000) | 2,081,895 | 0 | 0 | 0 |

| | | | | | | | | | |
|------------------------------|-----------|---|---|--|--|-----------|--|--|--|
| PART 4. - REINSURANCE | | | | | | | | | |
| A. Reinsurance Assumed: | | | | | | | | | |
| 1. Premiums written | 0 | | | | | | | | |
| 2. Premiums earned | 0 | | | | | | | | |
| 3. Incurred claims | 0 | | | | | | | | |
| 4. Commissions | 0 | 0 | 0 | | | | | | |
| B. Reinsurance Ceded: | | | | | | | | | |
| 1. Premiums written | 4,777,157 | | | | | 4,777,157 | | | |
| 2. Premiums earned | 4,777,157 | | | | | 4,777,157 | | | |
| 3. Incurred claims | 1,445,675 | | | | | 1,445,675 | | | |
| 4. Commissions | 854,695 | 0 | 0 | | | 854,695 | | | |

(a) Includes \$ premium deficiency reserve.

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE The Western and Southern Life Insurance Company

SCHEDULE H - PART 5 - HEALTH CLAIMS

| | 1 Medical | 2 Dental | 3 Other | 4 Total |
|---|--------------|-------------|------------|------------|
| A. Direct: | | | | |
| 1. Incurred Claims | 14 | | 15,514,598 | 15,514,612 |
| 2. Beginning Claim Reserves and Liabilities | | | 32,849,728 | 32,849,728 |
| 3. Ending Claim Reserves and Liabilities | | | 32,086,482 | 32,086,482 |
| 4. Claims Paid | 14 | 0 | 16,277,844 | 16,277,858 |
| B. Assumed Reinsurance: | | | | |
| 5. Incurred Claims..... | | | | 0 |
| 6. Beginning Claim Reserves and Liabilities | | | | 0 |
| 7. Ending Claim Reserves and Liabilities | | | | 0 |
| 8. Claims Paid | 0 | 0 | 0 | 0 |
| C. Ceded Reinsurance: | | | | |
| 9. Incurred Claims..... | | | 1,445,675 | 1,445,675 |
| 10. Beginning Claim Reserves and Liabilities | | | 3,255,424 | 3,255,424 |
| 11. Ending Claim Reserves and Liabilities | | | 2,767,019 | 2,767,019 |
| 12. Claims Paid | 0 | 0 | 1,934,080 | 1,934,080 |
| D. Net: | | | | |
| 13. Incurred Claims..... | 14 | 0 | 14,068,923 | 14,068,937 |
| 14. Beginning Claim Reserves and Liabilities | 0 | 0 | 29,594,304 | 29,594,304 |
| 15. Ending Claim Reserves and Liabilities | 0 | 0 | 29,319,463 | 29,319,463 |
| 16. Claims Paid | 14 | 0 | 14,343,764 | 14,343,778 |
| E. Net Incurred Claims and Cost Containment Expenses: | | | | |
| 17. Incurred Claims and Cost Containment Expenses | | | 14,801,131 | 14,801,131 |
| 18. Beginning Reserves and Liabilities | | | 29,594,304 | 29,594,304 |
| 19. Ending Reserves and Liabilities | | | 29,319,463 | 29,319,463 |
| 20. Paid Claims and Cost Containment Expenses | 0 | 0 | 15,075,972 | 15,075,972 |

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE The Western and Southern Life Insurance Company

SCHEDULE S - PART 1 - SECTION 1

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

| 1 NAIC Company Code | 2 ID Number | 3 Effective Date | 4 Name of Reinsured | 5 Domiciliary Jurisdiction | 6 Type of Reinsurance Assumed | 7 Amount of In Force at End of Year | 8 Reserve | 9 Premiums | 10 Reinsurance Payable on Paid and Unpaid Losses | 11 Modified Coinsurance Reserve | 12 Funds Withheld Under Coinsurance |
|--|-------------------|------------------------|----------------------------------|----------------------------------|--|---|--------------|---------------|---|--|---|
| 65242 | 35-0457540 | 01/01/2006 | Lafayette Life Insurance Company | OH | YRT/I | 142,728,695 | 1,134,552 | 1,197,164 | | | |
| 74780 | 86-0214103 | 12/31/2002 | Integrity Life Insurance Company | OH | MCO/I | 157,116,657 | | 1,879,597 | 15,730,177 | 763,168,983 | |
| 0299999. General Account - U.S. Affiliates - Other | | | | | | 299,845,352 | 1,134,552 | 3,076,761 | 15,730,177 | 763,168,983 | 0 |
| 0399999. Total General Account - U.S. Affiliates | | | | | | 299,845,352 | 1,134,552 | 3,076,761 | 15,730,177 | 763,168,983 | 0 |
| 0699999. Total General Account - Non-U.S. Affiliates | | | | | | 0 | 0 | 0 | 0 | 0 | 0 |
| 0799999. Total General Account - Affiliates | | | | | | 299,845,352 | 1,134,552 | 3,076,761 | 15,730,177 | 763,168,983 | 0 |
| 1099999. Total General Account - Non-Affiliates | | | | | | 0 | 0 | 0 | 0 | 0 | 0 |
| 1199999. Total General Account | | | | | | 299,845,352 | 1,134,552 | 3,076,761 | 15,730,177 | 763,168,983 | 0 |
| 1499999. Total Separate Accounts - U.S. Affiliates | | | | | | 0 | 0 | 0 | 0 | 0 | 0 |
| 1799999. Total Separate Accounts - Non-U.S. Affiliates | | | | | | 0 | 0 | 0 | 0 | 0 | 0 |
| 1899999. Total Separate Accounts - Affiliates | | | | | | 0 | 0 | 0 | 0 | 0 | 0 |
| 2199999. Total Separate Accounts - Non-Affiliates | | | | | | 0 | 0 | 0 | 0 | 0 | 0 |
| 2299999. Total Separate Accounts | | | | | | 0 | 0 | 0 | 0 | 0 | 0 |
| 2399999. Total U.S. (Sum of 0399999, 0899999, 1499999 and 1999999) | | | | | | 299,845,352 | 1,134,552 | 3,076,761 | 15,730,177 | 763,168,983 | 0 |
| 2499999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999 and 2099999) | | | | | | 0 | 0 | 0 | 0 | 0 | 0 |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| 9999999 - Totals | | | | | | 299,845,352 | 1,134,552 | 3,076,761 | 15,730,177 | 763,168,983 | 0 |

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE The Western and Southern Life Insurance Company

SCHEDULE S - PART 1 - SECTION 2

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

| 1 NAIC Company Code | 2 ID Number | 3 Effective Date | 4 Name of Reinsured | 5 Domiciliary Jurisdiction | 6 Type of Reinsurance Assumed | 7 Premiums | 8 Unearned Premiums | 9 Reserve Liability Other Than for Unearned Premiums | 10 Reinsurance Payable on Paid and Unpaid Losses | 11 Modified Coinsurance Reserve | 12 Funds Withheld Under Coinsurance |
|------------------------------|-------------------|------------------------|------------------------|----------------------------------|--|---------------|---------------------------|--|---|--|---|
| NONE | | | | | | | | | | | |
| 9999999 - Totals | | | | | | | | | | | |

SCHEDULE S - PART 2

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE The Western and Southern Life Insurance Company

SCHEDULE S - PART 3 - SECTION 1

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

| 1 NAIC Company Code | 2 ID Number | 3 Effective Date | 4 Name of Company | 5 Domi- ciliary Juris- diction | 6 Type of Reinsurance Ceded | 7 Type of Business Ceded | 8 Amount in Force at End of Year | Reserve Credit Taken | | 11 Premiums | Outstanding Surplus Relief | | 14 Modified Coinsurance Reserve | 15 Funds Withheld Under Coinsurance |
|--|--------------------|------------------------|---|--|--------------------------------------|-----------------------------------|--|----------------------|-------------|----------------|----------------------------|------------|--|--|
| | | | | | | | | 9 | 10 | | 12 | 13 | | |
| | | | | | | | | Current Year | Prior Year | | Current Year | Prior Year | | |
| ..99937 | ..31-1191427 | ..07/01/1996 | Columbus Life Insurance Company | OH |OTH/I | QL | 1,617,876,480 | 571,405,720 | 591,446,974 | | | | | |
| 0299999. General Account - Authorized U.S. Affiliates - Other | | | | | | | 1,617,876,480 | 571,405,720 | 591,446,974 | 0 | 0 | 0 | 0 | 0 |
| 0399999. Total General Account - Authorized U.S. Affiliates | | | | | | | 1,617,876,480 | 571,405,720 | 591,446,974 | 0 | 0 | 0 | 0 | 0 |
| 0699999. Total General Account - Authorized Non-U.S. Affiliates | | | | | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 0799999. Total General Account - Authorized Affiliates | | | | | | | 1,617,876,480 | 571,405,720 | 591,446,974 | 0 | 0 | 0 | 0 | 0 |
| ..60895 | ..35-0145825 | ..01/01/1998 | American United Life Insurance Co. | IN |YRT/I | QL | 0 | 0 | 0 | 0 | | | | |
| ..80659 | ..38-0397420 | ..08/01/2008 | Canada Life Assurance Co. | MI |YRT/I | QL | 28,203,889 | 21,192 | 16,447 | 25,165 | | | | |
| ..62308 | ..06-0303370 | ..01/01/1997 | Connecticut General Life Insurance Co. | CT |YRT/I | QL | 456,152 | 9,097 | 11,435 | 7,870 | | | | |
| ..86258 | ..13-2572994 | ..08/01/1997 | General Re Life Corp. | CT |YRT/I | QL | 1,343,302 | 27,560 | 26,746 | 13,955 | | | | |
| ..88340 | ..59-2859797 | ..12/01/1999 | Hannover Life Reinsurance Co. | FL |YRT/I | QL | 8,183,511 | 50,976 | 52,482 | 69,746 | | | | |
| ..66346 | ..58-0828824 | ..01/01/1986 | Munich American Reassurance Co. | GA |YRT/I | QL | 1,077,265 | 9,013 | 8,529 | 13,245 | | | | |
| ..93572 | ..43-1235868 | ..01/01/1982 | RGA Reinsurance Co. | MO |YRT/I | QL | 145,706,305 | 675,902 | 678,817 | 844,780 | | | | |
| ..82627 | ..06-0839705 | ..08/01/2003 | Swiss Re Life & Health America, Inc | CT |YRT/I | QL | 67,523,042 | 312,095 | 340,075 | 386,413 | | | | |
| ..65676 | ..35-0472300 | ..01/01/1960 | Lincoln National Life Insurance Co. | IN |CO/I | QL | 1,347,690 | 1,180,280 | 1,291,867 | | | | | |
| ..62308 | ..06-0303370 | ..01/01/1960 | Connecticut General Life Insurance Co. | CT |CO/I | QL | 701,072 | 565,258 | 615,167 | | | | | |
| 0899999. General Account - Authorized U.S. Non-Affiliates | | | | | | | 254,542,228 | 2,851,373 | 3,041,565 | 1,361,174 | 0 | 0 | 0 | 0 |
| 1099999. Total General Account - Authorized Non-Affiliates | | | | | | | 254,542,228 | 2,851,373 | 3,041,565 | 1,361,174 | 0 | 0 | 0 | 0 |
| 1199999. Total General Account Authorized | | | | | | | 1,872,418,708 | 574,257,093 | 594,488,539 | 1,361,174 | 0 | 0 | 0 | 0 |
| 1499999. Total General Account - Unauthorized U.S. Affiliates | | | | | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1799999. Total General Account - Unauthorized Non-U.S. Affiliates | | | | | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1899999. Total General Account - Unauthorized Affiliates | | | | | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| ..00000 | ..AA-1580095 | ..08/01/2008 | The TOA Reinsurance Company, Ltd | JPN |YRT/I | QL | 14,308,718 | 9,641 | 7,235 | 11,361 | | | | |
| 2099999. General Account - Unauthorized Non-U.S. Non-Affiliates | | | | | | | 14,308,718 | 9,641 | 7,235 | 11,361 | 0 | 0 | 0 | 0 |
| 2199999. Total General Account - Unauthorized Non-Affiliates | | | | | | | 14,308,718 | 9,641 | 7,235 | 11,361 | 0 | 0 | 0 | 0 |
| 2299999. Total General Account Unauthorized | | | | | | | 14,308,718 | 9,641 | 7,235 | 11,361 | 0 | 0 | 0 | 0 |
| 2599999. Total General Account - Certified U.S. Affiliates | | | | | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2899999. Total General Account - Certified Non-U.S. Affiliates | | | | | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2999999. Total General Account - Certified Affiliates | | | | | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3299999. Total General Account - Certified Non-Affiliates | | | | | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3399999. Total General Account Certified | | | | | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3499999. Total General Account Authorized, Unauthorized and Certified | | | | | | | 1,886,727,426 | 574,266,734 | 594,495,774 | 1,372,535 | 0 | 0 | 0 | 0 |
| 3799999. Total Separate Accounts - Authorized U.S. Affiliates | | | | | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4099999. Total Separate Accounts - Authorized Non-U.S. Affiliates | | | | | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4199999. Total Separate Accounts - Authorized Affiliates | | | | | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4499999. Total Separate Accounts - Authorized Non-Affiliates | | | | | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4599999. Total Separate Accounts Authorized | | | | | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4899999. Total Separate Accounts - Unauthorized U.S. Affiliates | | | | | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5199999. Total Separate Accounts - Unauthorized Non-U.S. Affiliates | | | | | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5299999. Total Separate Accounts - Unauthorized Affiliates | | | | | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5599999. Total Separate Accounts - Unauthorized Non-Affiliates | | | | | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5699999. Total Separate Accounts Unauthorized | | | | | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5999999. Total Separate Accounts - Certified U.S. Affiliates | | | | | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6299999. Total Separate Accounts - Certified Non-U.S. Affiliates | | | | | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6399999. Total Separate Accounts - Certified Affiliates | | | | | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6699999. Total Separate Accounts - Certified Non-Affiliates | | | | | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6799999. Total Separate Accounts Certified | | | | | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6899999. Total Separate Accounts Authorized, Unauthorized and Certified | | | | | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6999999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3799999, 4299999, 4899999, 5399999, 5999999 and 6499999) | | | | | | | 1,872,418,708 | 574,257,093 | 594,488,539 | 1,361,174 | 0 | 0 | 0 | 0 |
| 7099999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 4099999, 4399999, 5199999, 5499999, 6299999 and 6599999) | | | | | | | 14,308,718 | 9,641 | 7,235 | 11,361 | 0 | 0 | 0 | 0 |
| 9999999 - Totals | | | | | | | 1,886,727,426 | 574,266,734 | 594,495,774 | 1,372,535 | 0 | 0 | 0 | 0 |

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE The Western and Southern Life Insurance Company

SCHEDULE S - PART 3 - SECTION 2

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

| 1 NAIC Company Code | 2 ID Number | 3 Effective Date | 4 Name of Company | 5 Domi- ciliary Juris- diction | 6 Type of Reinsurance Ceded | 7 Type of Business Ceded | 8 Premiums | 9 Unearned Premiums (Estimated) | 10 Reserve Credit Taken Other than for Unearned Premiums | Outstanding Surplus Relief | | 13 Modified Coinsurance Reserve | 14 Funds Withheld Under Coinsurance |
|--|-------------------|------------------------|-------------------------------|--|--------------------------------------|-----------------------------------|---------------|--|--|----------------------------|------------------|--|--|
| | | | | | | | | | | 11 Current Year | 12 Prior Year | | |
| 99937 | 31-1191427 | 07/01/1986 | Columbus Life Insurance Co. | OH | OTH/I | LTDI | | 6,431 | 1,626,367 | | | | |
| 0299999. General Account - Authorized U.S. Affiliates - Other | | | | | | | 0 | 6,431 | 1,626,367 | 0 | 0 | 0 | 0 |
| 0399999. Total General Account - Authorized U.S. Affiliates | | | | | | | 0 | 6,431 | 1,626,367 | 0 | 0 | 0 | 0 |
| 0699999. Total General Account - Authorized Non-U.S. Affiliates | | | | | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 0799999. Total General Account - Authorized Affiliates | | | | | | | 0 | 6,431 | 1,626,367 | 0 | 0 | 0 | 0 |
| 71412 | 47-0246511 | 07/01/2001 | Mutual of Omaha Insurance Co. | NE | CO/I | SD | 2,453,736 | | 14,005,672 | | | | |
| 86258 | 13-2572994 | 10/01/2009 | General Re Life Corp. | CT | CO/I | SD | 2,322,971 | | 2,085,006 | | | | |
| 0899999. General Account - Authorized U.S. Non-Affiliates | | | | | | | 4,776,707 | 0 | 16,090,678 | 0 | 0 | 0 | 0 |
| 1099999. Total General Account - Authorized Non-Affiliates | | | | | | | 4,776,707 | 0 | 16,090,678 | 0 | 0 | 0 | 0 |
| 1199999. Total General Account Authorized | | | | | | | 4,776,707 | 6,431 | 17,717,045 | 0 | 0 | 0 | 0 |
| 1499999. Total General Account - Unauthorized U.S. Affiliates | | | | | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1799999. Total General Account - Unauthorized Non-U.S. Affiliates | | | | | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1899999. Total General Account - Unauthorized Affiliates | | | | | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2199999. Total General Account - Unauthorized Non-Affiliates | | | | | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2299999. Total General Account Unauthorized | | | | | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2599999. Total General Account - Certified U.S. Affiliates | | | | | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2899999. Total General Account - Certified Non-U.S. Affiliates | | | | | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2999999. Total General Account - Certified Affiliates | | | | | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3299999. Total General Account - Certified Non-Affiliates | | | | | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3399999. Total General Account Certified | | | | | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3499999. Total General Account Authorized, Unauthorized and Certified | | | | | | | 4,776,707 | 6,431 | 17,717,045 | 0 | 0 | 0 | 0 |
| 3799999. Total Separate Accounts - Authorized U.S. Affiliates | | | | | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4099999. Total Separate Accounts - Authorized Non-U.S. Affiliates | | | | | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4199999. Total Separate Accounts - Authorized Affiliates | | | | | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4499999. Total Separate Accounts - Authorized Non-Affiliates | | | | | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4599999. Total Separate Accounts Authorized | | | | | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4899999. Total Separate Accounts - Unauthorized U.S. Affiliates | | | | | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5199999. Total Separate Accounts - Unauthorized Non-U.S. Affiliates | | | | | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5299999. Total Separate Accounts - Unauthorized Affiliates | | | | | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5599999. Total Separate Accounts - Unauthorized Non-Affiliates | | | | | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5699999. Total Separate Accounts Unauthorized | | | | | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5999999. Total Separate Accounts - Certified U.S. Affiliates | | | | | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6299999. Total Separate Accounts - Certified Non-U.S. Affiliates | | | | | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6399999. Total Separate Accounts - Certified Affiliates | | | | | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6699999. Total Separate Accounts - Certified Non-Affiliates | | | | | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6799999. Total Separate Accounts Certified | | | | | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6899999. Total Separate Accounts Authorized, Unauthorized and Certified | | | | | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6999999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3799999, 4299999, 4899999, 5399999, 5999999 and 6499999) | | | | | | | 4,776,707 | 6,431 | 17,717,045 | 0 | 0 | 0 | 0 |
| 7099999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 4099999, 4399999, 5199999, 5499999, 6299999 and 6599999) | | | | | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 9999999 - Totals | | | | | | | 4,776,707 | 6,431 | 17,717,045 | 0 | 0 | 0 | 0 |

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE The Western and Southern Life Insurance Company

SCHEDULE S - PART 4

Reinsurance Ceded to Unauthorized Companies

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 |
|--|--------------|-------------------|-------------------|-------------------------|---|--------------|-----------------------|----------------------|---|---------------------|---|-------|---------------------------------------|---|
| NAIC Company Code | ID Number | Effective Date | Name of Reinsurer | Reserve Credit Taken | Paid and Unpaid Losses Recoverable (Debit) | Other Debits | Total (Cols.5+6+7) | Letters of Credit | Issuing or Confirming Bank Reference Number (a) | Trust Agreements | Funds Deposited by and Withheld from Reinsurers | Other | Miscellaneous Balances (Credit) | Sum of Cols. 9+11+12+13 +14 but not in Excess of Col. 8 |
| 0399999. Total General Account - Life and Annuity U.S. Affiliates | | | | 0 | 0 | 0 | 0 | 0 | XXX | 0 | 0 | 0 | 0 | 0 |
| 0699999. Total General Account - Life and Annuity Non-U.S. Affiliates | | | | 0 | 0 | 0 | 0 | 0 | XXX | 0 | 0 | 0 | 0 | 0 |
| 0799999. Total General Account - Life and Annuity Affiliates | | | | 0 | 0 | 0 | 0 | 0 | XXX | 0 | 0 | 0 | 0 | 0 |
| 1099999. Total General Account - Life and Annuity Non-Affiliates | | | | 0 | 0 | 0 | 0 | 0 | XXX | 0 | 0 | 0 | 0 | 0 |
| 1199999. Total General Account Life and Annuity | | | | 0 | 0 | 0 | 0 | 0 | XXX | 0 | 0 | 0 | 0 | 0 |
| 1499999. Total General Account - Accident and Health U.S. Affiliates | | | | 0 | 0 | 0 | 0 | 0 | XXX | 0 | 0 | 0 | 0 | 0 |
| 1799999. Total General Account - Accident and Health Non-U.S. Affiliates | | | | 0 | 0 | 0 | 0 | 0 | XXX | 0 | 0 | 0 | 0 | 0 |
| 1899999. Total General Account - Accident and Health Affiliates | | | | 0 | 0 | 0 | 0 | 0 | XXX | 0 | 0 | 0 | 0 | 0 |
| ...00000 ...AA-1580095 ...08/01/2008 ...TOA Reinsurance Company | | | | 9,641 | 254 | | 9,895 | 10,000 | | | | | | 9,895 |
| 2099999. General Account - Accident and Health Non-U.S. Non-Affiliates | | | | 9,641 | 254 | 0 | 9,895 | 10,000 | XXX | 0 | 0 | 0 | 0 | 9,895 |
| 2199999. Total General Account - Accident and Health Non-Affiliates | | | | 9,641 | 254 | 0 | 9,895 | 10,000 | XXX | 0 | 0 | 0 | 0 | 9,895 |
| 2299999. Total General Account Accident and Health | | | | 9,641 | 254 | 0 | 9,895 | 10,000 | XXX | 0 | 0 | 0 | 0 | 9,895 |
| 2399999. Total General Account | | | | 9,641 | 254 | 0 | 9,895 | 10,000 | XXX | 0 | 0 | 0 | 0 | 9,895 |
| 2699999. Total Separate Accounts - U.S. Affiliates | | | | 0 | 0 | 0 | 0 | 0 | XXX | 0 | 0 | 0 | 0 | 0 |
| 2999999. Total Separate Accounts - Non-U.S. Affiliates | | | | 0 | 0 | 0 | 0 | 0 | XXX | 0 | 0 | 0 | 0 | 0 |
| 3099999. Total Separate Accounts - Affiliates | | | | 0 | 0 | 0 | 0 | 0 | XXX | 0 | 0 | 0 | 0 | 0 |
| 3399999. Total Separate Accounts - Non-Affiliates | | | | 0 | 0 | 0 | 0 | 0 | XXX | 0 | 0 | 0 | 0 | 0 |
| 3499999. Total Separate Accounts | | | | 0 | 0 | 0 | 0 | 0 | XXX | 0 | 0 | 0 | 0 | 0 |
| 3599999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2699999 and 3199999) | | | | 0 | 0 | 0 | 0 | 0 | XXX | 0 | 0 | 0 | 0 | 0 |
| 3699999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2999999 and 3299999) | | | | 9,641 | 254 | 0 | 9,895 | 10,000 | XXX | 0 | 0 | 0 | 0 | 9,895 |
| 9999999 - Totals | | | | 9,641 | 254 | 0 | 9,895 | 10,000 | XXX | 0 | 0 | 0 | 0 | 9,895 |

| | | | | | |
|-----|---|---------------------------------|--|---|-----------------------------|
| (a) | Issuing or Confirming Bank Reference Number | Letters of Credit Code | American Bankers Association (ABA) Routing Number | Issuing or Confirming Bank Name | Letters of Credit Amount |
|  | ..... | 1..... | 026009674 | Sumitomo Mitsui Banking Corporation |10,000 |

Schedule S - Part 5
N O N E

Schedule S - Part 5 - Bank Footnote
N O N E

SCHEDULE S - PART 6
Five Year Exhibit of Reinsurance Ceded Business
(000 OMITTED)

| | 1 2015 | 2 2014 | 3 2013 | 4 2012 | 5 2011 |
|--|-----------|-----------|-----------|-----------|-----------|
| A. OPERATIONS ITEMS | | | | | |
| 1. Premiums and annuity considerations for life and accident and health contracts | 6,149 | 5,598 | 5,279 | 5,310 | 5,648 |
| 2. Commissions and reinsurance expense allowances | 855 | 228 | 248 | 272 | 298 |
| 3. Contract claims | 3,355 | 3,598 | 2,582 | 3,691 | 2,910 |
| 4. Surrender benefits and withdrawals for life contracts | | | | | 0 |
| 5. Dividends to policyholders | | | | | 0 |
| 6. Reserve adjustments on reinsurance ceded | 0 | 0 | 0 | 0 | 0 |
| 7. Increase in aggregate reserve for life and accident and health contracts | (26,659) | (15,067) | (10,656) | (13,671) | (13,952) |
| B. BALANCE SHEET ITEMS | | | | | |
| 8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected | 428 | 435 | 435 | 433 | 431 |
| 9. Aggregate reserves for life and accident and health contracts | 591,990 | 618,649 | 633,637 | 644,293 | 657,964 |
| 10. Liability for deposit-type contracts | 27,956 | 28,809 | 29,559 | 30,277 | 31,670 |
| 11. Contract claims unpaid | 1,520 | 1,540 | 1,282 | 1,586 | 1,611 |
| 12. Amounts recoverable on reinsurance | 89 | 184 | 93 | 316 | 150 |
| 13. Experience rating refunds due or unpaid | | | | | 0 |
| 14. Policyholders' dividends (not included in Line 10) | | | | | 0 |
| 15. Commissions and reinsurance expense allowances due | | | | | 0 |
| 16. Unauthorized reinsurance offset | 0 | 0 | 0 | 0 | 0 |
| 17. Offset for reinsurance with Certified Reinsurers | 0 | 0 | | | XXX |
| C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM) | | | | | |
| 18. Funds deposited by and withheld from (F) | 0 | 0 | 0 | 0 | 0 |
| 19. Letters of credit (L) | 10 | 10 | 20 | 5 | 5 |
| 20. Trust agreements (T) | 0 | 0 | 0 | 0 | 0 |
| 21. Other (O) | 0 | 0 | 0 | 0 | 0 |
| D. REINSURANCE WITH CERTIFIED REINSURERS (DEPOSITS BY AND FUNDS WITHHELD FROM) | | | | | |
| 22. Multiple Beneficiary Trust | 0 | 0 | | | XXX |
| 23. Funds deposited by and withheld from (F) | 0 | 0 | | | XXX |
| 24. Letters of credit (L) | 0 | 0 | | | XXX |
| 25. Trust agreements (T) | 0 | 0 | | | XXX |
| 26. Other (O) | 0 | 0 | | | XXX |

SCHEDULE S - PART 7

Restatement of Balance Sheet to Identify Net Credit for Ceded Reinsurance

| | 1 As Reported (net of ceded) | 2 Restatement Adjustments | 3 Restated (gross of ceded) |
|--|------------------------------------|---------------------------------|-----------------------------------|
| ASSETS (Page 2, Col. 3) | | | |
| 1. Cash and invested assets (Line 12) | 8,516,926,166 | | 8,516,926,166 |
| 2. Reinsurance (Line 16) | 23,096,009 | (23,096,009) | 0 |
| 3. Premiums and considerations (Line 15) | 51,946,650 | 427,981 | 52,374,631 |
| 4. Net credit for ceded reinsurance | XXX | 616,178,531 | 616,178,531 |
| 5. All other admitted assets (balance) | 217,616,111 | | 217,616,111 |
| 6. Total assets excluding Separate Accounts (Line 26) | 8,809,584,936 | 593,510,503 | 9,403,095,439 |
| 7. Separate Account assets (Line 27) | 982,729,267 | | 982,729,267 |
| 8. Total assets (Line 28) | 9,792,314,203 | 593,510,503 | 10,385,824,706 |
| LIABILITIES, CAPITAL AND SURPLUS (Page 3) | | | |
| 9. Contract reserves (Lines 1 and 2) | 2,863,987,280 | 564,034,661 | 3,428,021,941 |
| 10. Liability for deposit-type contracts (Line 3) | 237,126,379 | 27,955,549 | 265,081,928 |
| 11. Claim reserves (Line 4) | 62,229,640 | 1,520,293 | 63,749,933 |
| 12. Policyholder dividends/reserves (Lines 5 through 7) | 41,828,643 | | 41,828,643 |
| 13. Premium & annuity considerations received in advance (Line 8) | 4,939,313 | | 4,939,313 |
| 14. Other contract liabilities (Line 9) | 53,171,975 | | 53,171,975 |
| 15. Reinsurance in unauthorized companies (Line 24.02 minus inset amount) | 0 | 0 | 0 |
| 16. Funds held under reinsurance treaties with unauthorized reinsurers (Line 24.03 minus inset amount) | 0 | | 0 |
| 17. Reinsurance with Certified Reinsurers (Line 24.02 inset amount) | 0 | | 0 |
| 18. Funds held under reinsurance treaties with Certified Reinsurers (Line 24.03 inset amount) | | | 0 |
| 19. All other liabilities (balance) | 997,967,008 | | 997,967,008 |
| 20. Total liabilities excluding Separate Accounts (Line 26) | 4,261,250,238 | 593,510,503 | 4,854,760,741 |
| 21. Separate Account liabilities (Line 27) | 982,729,267 | | 982,729,267 |
| 22. Total liabilities (Line 28) | 5,243,979,505 | 593,510,503 | 5,837,490,008 |
| 23. Capital & surplus (Line 38) | 4,548,334,698 | XXX | 4,548,334,698 |
| 24. Total liabilities, capital & surplus (Line 39) | 9,792,314,203 | 593,510,503 | 10,385,824,706 |
| NET CREDIT FOR CEDED REINSURANCE | | | |
| 25. Contract reserves | 564,034,661 | | |
| 26. Claim reserves | 1,520,293 | | |
| 27. Policyholder dividends/reserves | 0 | | |
| 28. Premium & annuity considerations received in advance | 0 | | |
| 29. Liability for deposit-type contracts | 27,955,549 | | |
| 30. Other contract liabilities | 0 | | |
| 31. Reinsurance ceded assets | 23,096,009 | | |
| 32. Other ceded reinsurance recoverables | 0 | | |
| 33. Total ceded reinsurance recoverables | 616,606,512 | | |
| 34. Premiums and considerations | 427,981 | | |
| 35. Reinsurance in unauthorized companies | 0 | | |
| 36. Funds held under reinsurance treaties with unauthorized reinsurers | 0 | | |
| 37. Reinsurance with Certified Reinsurers | 0 | | |
| 38. Funds held under reinsurance treaties with Certified Reinsurers | 0 | | |
| 39. Other ceded reinsurance payables/offsets | 0 | | |
| 40. Total ceded reinsurance payable/offsets | 427,981 | | |
| 41. Total net credit for ceded reinsurance | 616,178,531 | | |

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

Allocated by States and Territories

| | | | Direct Business Only | | | | | |
|--------------|--------------------------------|-----|--------------------------------|-------------------------------------|--|---|---------------------------|-------------|
| | | | 1 | 2 | 3 | 4 | 5 | 6 |
| States, Etc. | | | Life (Group and Individual) | Annuities (Group and Individual) | Disability Income (Group and Individual) | Long-Term Care (Group and Individual) | Deposit-Type Contracts | Totals |
| 1. | Alabama | AL | 223,903 | .0 | | | .0 | 223,903 |
| 2. | Alaska | AK | 115,797 | .0 | | | .0 | 115,797 |
| 3. | Arizona | AZ | 1,107,913 | .0 | | | .0 | 1,107,913 |
| 4. | Arkansas | AR | 132,167 | .0 | | | .0 | 132,167 |
| 5. | California | CA | 10,443,380 | .0 | | | .0 | 10,443,380 |
| 6. | Colorado | CO | 213,270 | .0 | | | .0 | 213,270 |
| 7. | Connecticut | CT | 39,995 | .0 | | | .0 | 39,995 |
| 8. | Delaware | DE | 51,632 | .0 | | | .0 | 51,632 |
| 9. | District of Columbia | DC | 227,699 | .0 | | | .0 | 227,699 |
| 10. | Florida | FL | 8,356,668 | .0 | | | .0 | 8,356,668 |
| 11. | Georgia | GA | 1,278,226 | .0 | | | .0 | 1,278,226 |
| 12. | Hawaii | HI | 34,373 | .0 | | | .0 | 34,373 |
| 13. | Idaho | ID | 51,733 | .0 | | | .0 | 51,733 |
| 14. | Illinois | IL | 22,326,743 | 100 | 182 | | .0 | 22,327,025 |
| 15. | Indiana | IN | 15,220,876 | (8) | 1,025 | | .0 | 15,221,893 |
| 16. | Iowa | IA | 187,118 | .0 | | | .0 | 187,118 |
| 17. | Kansas | KS | 820,144 | 42 | | | .0 | 820,186 |
| 18. | Kentucky | KY | 5,808,365 | 7,000 | 501 | | .0 | 5,815,866 |
| 19. | Louisiana | LA | 6,961,435 | .0 | 569 | | .0 | 6,962,004 |
| 20. | Maine | ME | 6,006 | .0 | | | .0 | 6,006 |
| 21. | Maryland | MD | 2,666,587 | .0 | | | .0 | 2,666,587 |
| 22. | Massachusetts | MA | 55,846 | .0 | | | .0 | 55,846 |
| 23. | Michigan | MI | 6,737,785 | 2,847 | | | .0 | 6,740,632 |
| 24. | Minnesota | MN | 1,473,087 | .0 | | | .0 | 1,473,087 |
| 25. | Mississippi | MS | 150,713 | .0 | | | .0 | 150,713 |
| 26. | Missouri | MO | 4,606,686 | 240 | | | .0 | 4,606,926 |
| 27. | Montana | MT | 15,171 | .0 | | | .0 | 15,171 |
| 28. | Nebraska | NE | 20,299 | .0 | | | .0 | 20,299 |
| 29. | Nevada | NV | 246,287 | .0 | | | .0 | 246,287 |
| 30. | New Hampshire | NH | 10,403 | .0 | | | .0 | 10,403 |
| 31. | New Jersey | NJ | 157,366 | .0 | | | .0 | 157,366 |
| 32. | New Mexico | NM | 39,510 | .0 | | | .0 | 39,510 |
| 33. | New York | NY | 188,341 | .0 | | | .0 | 188,341 |
| 34. | North Carolina | NC | 17,108,863 | .0 | | | .0 | 17,108,863 |
| 35. | North Dakota | ND | 4,566 | .0 | | | .0 | 4,566 |
| 36. | Ohio | OH | 51,281,123 | 21,274 | | | .0 | 51,302,397 |
| 37. | Oklahoma | OK | 170,440 | .0 | | | .0 | 170,440 |
| 38. | Oregon | OR | 107,644 | .0 | | | .0 | 107,644 |
| 39. | Pennsylvania | PA | 10,356,660 | 3,029 | | | .0 | 10,359,689 |
| 40. | Rhode Island | RI | 8,095 | .0 | | | .0 | 8,095 |
| 41. | South Carolina | SC | 1,611,375 | 500 | | | .0 | 1,611,875 |
| 42. | South Dakota | SD | 11,859 | .0 | | | .0 | 11,859 |
| 43. | Tennessee | TN | 1,681,970 | .0 | | | .0 | 1,681,970 |
| 44. | Texas | TX | 5,995,608 | 1,921 | | | .0 | 5,997,529 |
| 45. | Utah | UT | 46,322 | .0 | | | .0 | 46,322 |
| 46. | Vermont | VT | 3,779 | .0 | | | .0 | 3,779 |
| 47. | Virginia | VA | 711,989 | .0 | | | .0 | 711,989 |
| 48. | Washington | WA | 167,774 | .0 | | | .0 | 167,774 |
| 49. | West Virginia | WV | 4,545,962 | .0 | | | .0 | 4,545,962 |
| 50. | Wisconsin | WI | 1,841,512 | .0 | | | .0 | 1,841,512 |
| 51. | Wyoming | WY | 12,207 | .0 | | | .0 | 12,207 |
| 52. | American Samoa | AS | .0 | .0 | | | .0 | .0 |
| 53. | Guam | GU | 256 | .0 | | | .0 | 256 |
| 54. | Puerto Rico | PR | 17,964 | .0 | | | .0 | 17,964 |
| 55. | U.S. Virgin Islands | VI | 946 | .0 | | | .0 | 946 |
| 56. | Northern Mariana Islands | MP | .0 | .0 | | | .0 | .0 |
| 57. | Canada | CAN | 14 | .0 | | | .0 | 14 |
| 58. | Aggregate Other Alien | OT | 122,302 | .0 | | | .0 | 122,302 |
| 59. | Total | | 185,784,754 | 36,945 | 2,277 | 0 | .0 | 185,823,976 |

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE The Western and Southern Life Insurance Company

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

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 |
|------------|------------------------|-------------------|------------|--------------|-----|--|---|------------------------|------------------------------------|--|--|--|--|----|
| Group Code | Group Name | NAIC Company Code | ID Number | Federal RSSD | CIK | Name of Securities Exchange if Publicly Traded (U.S. or International) | Names of Parent, Subsidiaries Or Affiliates | Domi-ciliary Loca-tion | Rela-tion-ship to Reporting Entity | Directly Controlled by (Name of Entity/Person) | Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other) | If Control is Ownership Provide Per-cent-age | Ultimate Controlling Entity(ies)/Person(s) | * |
| 0836 | Western-Southern Group | 00000 | 47-3228849 | | | | 1373 Lex Road Investor Holdings, LLC | KY | NIA | W&S Real Estate Holdings LLC | Ownership | 98.000 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 45-5458388 | | | | 2758 South Main SPE, LLC | NC | NIA | W&S Real Estate Holdings LLC | Ownership | 100.000 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 27-1594103 | | | | 506 Phelps Hldings, LLC | OH | NIA | W&S Real Estate Holdings LLC | Ownership | 98.000 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 47-1046102 | | | | Apex Housing Investor Holdings, LLC | KY | NIA | W&S Real Estate Holdings LLC | Ownership | 98.000 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 45-5439068 | | | | Belle Housing Investor Holdings, Inc. | NC | NIA | W&S Real Estate Holdings LLC | Ownership | 98.000 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 04-3226492 | | | | Boston Cap Corp Tax Credit Fund III | MA | NIA | The Western and Southern Life Ins Co | Ownership | 13.340 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 45-5458332 | | | | BY Apartment Investor Holding, LLC | MD | NIA | W&S Real Estate Holdings LLC | Ownership | 98.000 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 35-2431972 | | | | Canal Senate Apartments LLC | IN | NIA | W&S Real Estate Holdings LLC | Ownership | 100.000 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 20-8819502 | | | | Carmel Holdings, LLC | IN | NIA | W&S Real Estate Holdings LLC | Ownership | 98.000 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 20-5862349 | | | | Carmel Hotel LLC | IN | NIA | Carmel Holdings, LLC | Ownership | 36.260 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 31-1449186 | | | | Carthage Senior Housing Ltd | OH | NIA | W&S Real Estate Holdings LLC | Ownership | 98.000 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 75-2808126 | | | | Centreport Partners LP | TX | NIA | The Western and Southern Life Ins Co | Ownership | 25.250 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 23-1691523 | | | | Cincinnati Analyst Inc | OH | DS | Columbus Life Insurance Co | Ownership | 100.000 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 61-1454115 | | | | Cincinnati New Markets Fund LLC | OH | NIA | The Western and Southern Life Ins Co | Ownership | 14.660 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 20-0434449 | | | | Cleveland East Hotel LLC | OH | NIA | WS CEH LLC | Ownership | 37.000 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 99937 | 31-1191427 | | | | Columbus Life Insurance Co | OH | DS | The Western and Southern Life Ins Co | Ownership | 100.000 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 46-5593932 | | | | Crabtree Common Apt. Invesotr Holdings, LLC | NC | NIA | W&S Real Estate Holdings LLC | Ownership | 98.000 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 45-2524597 | | | | Cranberry NP Hotel Company LLC | PA | NIA | NP Cranberry Hotel Holdings, LLC | Ownership | 72.520 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 47-3929236 | | | | Crossings Apt. Holdings | UT | NIA | W&S Real Estate Holdings LLC | Ownership | 98.000 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 46-3421289 | | | | Dallas City Investor Holdings, LLC | TX | NIA | W&S Real Estate Holdings LLC | Ownership | 98.000 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 20-2681473 | | | | Day Hill Road Land LLC | CT | NIA | W&S Real Estate Holdings LLC | Ownership | 74.000 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 31-1498142 | | | | Dublin Hotel LLC | OH | NIA | The Western and Southern Life Ins Co | Ownership | 25.000 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 47-3945554 | | | | Dunvale Investor Holdings, LLC | TX | NIA | W&S Real Estate Holdings LLC | Ownership | 98.000 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 31-1779165 | | | | Eagle Realty Group, LLC | OH | DS | LLC | Ownership | 100.000 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 31-1779151 | | | | Eagle Realty Investments, Inc | OH | DS | Eagle Realty Group, LLC | Ownership | 100.000 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 47-1596551 | | | | East Denver Investor Holdings, LLC | CO | NIA | W&S Real Estate Holdings LLC | Ownership | 98.000 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 47-1596551 | | | | East Denver Investor Holdings, LLC | CO | NIA | W&S Real Estate Holdings LLC | Ownership | 98.000 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 46-1383159 | | | | Emerging Markets LLC | OH | NIA | Western-Southern Life Assurance Co | Ownership | 39.520 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 46-1383159 | | | | Emerging Markets LLC | OH | NIA | Integrity Life Insurance Co | Ownership | 14.870 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 46-1383159 | | | | Emerging Markets LLC | OH | NIA | National Integrity Life Insurance Co | Ownership | 24.770 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 46-1383159 | | | | Emerging Markets LLC | OH | NIA | Lafayette Life Insurance Company | Ownership | 19.820 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 45-5350091 | | | | Flat Apts. Investor Holdings, LLC | IN | NIA | W&S Real Estate Holdings LLC | Ownership | 98.000 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 52-2206041 | | | | Fort Washington PE Invest II LP | OH | NIA | The Western and Southern Life Ins Co | Ownership | 98.690 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 16-1648796 | | | | Fort Washington PE Invest IV LP | OH | NIA | The Western and Southern Life Ins Co | Ownership | 38.320 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 20-4568842 | | | | Fort Washington PE Invest V LP | OH | NIA | The Western and Southern Life Ins Co | Ownership | 37.460 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 27-1321348 | | | | Fort Washington PE Invest VII LP | OH | NIA | The Western and Southern Life Ins Co | Ownership | 30.990 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 45-0571051 | | | | Fort Washington Active Fixed Fund | OH | NIA | The Western and Southern Life Ins Co | Ownership | 77.790 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 47-3243974 | | | | Fort Washington Global Alpha Domestic Fund LP | OH | NIA | Western & Southern Financial Group, Inc | Ownership | 99.990 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 98-1227949 | | | | Fort Washington Global Alpha Master Fund LP | OH | NIA | Fort Washington Global Alpha Domestic Fund LP | Ownership | 99.470 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 31-1702203 | | | | Fort Washington High Yield Invt LLC | OH | NIA | The Western and Southern Life Ins Co | Ownership | 1.250 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 31-1702203 | | | | Fort Washington High Yield Invt LLC | OH | NIA | Western-Southern Life Assurance Co | Ownership | 31.700 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 31-1702203 | | | | Fort Washington High Yield Invt LLC | OH | NIA | Columbus Life Insurance Co | Ownership | 24.670 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 31-1702203 | | | | Fort Washington High Yield Invt LLC | OH | NIA | Integrity Life Insurance Co | Ownership | 4.680 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 31-1702203 | | | | Fort Washington High Yield Invt LLC | OH | NIA | National Integrity Life Insurance Co | Ownership | 4.680 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 31-1301863 | | | | Fort Washington Investment Advisors | OH | DS | Western & Southern Investment Holdings LLC | Ownership | 100.000 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 31-1727947 | | | | Fort Washington PE Invest III LP | OH | NIA | The Western and Southern Life Ins Co | Ownership | 63.720 | WS Mutual Holding Co | |

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE The Western and Southern Life Insurance Company

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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|------------|------------------------|-------------------|------------|--------------|-----|--|---|----------------------|----------------------------------|--|--|--|--|----|
| Group Code | Group Name | NAIC Company Code | ID Number | Federal RSSD | CIK | Name of Securities Exchange if Publicly Traded (U.S. or International) | Names of Parent, Subsidiaries Or Affiliates | Domiciliary Location | Relationship to Reporting Entity | Directly Controlled by (Name of Entity/Person) | Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other) | If Control is Ownership Provide Percentage | Ultimate Controlling Entity(ies)/Person(s) | * |
| 0836 | Western-Southern Group | 00000 | 26-1073680 | | | | Fort Washington PE Invest VI LP | OH | NIA | The Western and Southern Life Ins Co | Ownership | 26.600 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 35-2485044 | | | | Fort Washington PE Invest VIII | OH | NIA | The Western and Southern Life Ins Co | Ownership | 2.330 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 32-0418436 | | | | Fort Washington PE Invest VIII-B | OH | NIA | The Western and Southern Life Ins Co | Ownership | 99.500 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 20-5398098 | | | | Fort Washington PE Investors V-B, L.P. | OH | NIA | Fort Washington PE Invest V LP | Ownership | 87.620 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 20-5398156 | | | | Fort Washington PE Investors V-VC, L.P. | OH | NIA | Fort Washington PE Invest V LP | Ownership | 89.590 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 26-3806629 | | | | Fort Washington PE Opp Fund II, L.P. | OH | NIA | Fort Washington PE Invest VI LP | Ownership | 9.840 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 26-3806629 | | | | Fort Washington PE Opp Fund II, L.P. | OH | NIA | The Western and Southern Life Ins Co | Ownership | 15.160 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 26-3806629 | | | | Fort Washington PE Opp Fund II, L.P. | OH | NIA | Fort Washington PE Invest V LP | Ownership | 6.700 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 26-3806629 | | | | Fort Washington PE Opp Fund II, L.P. | OH | NIA | Fort Washington PE Invest VI LP | Ownership | 5.410 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 90-0989164 | | | | Fort Washington PE Opp Fund III, L.P. | OH | NIA | Fort Washington PE Invest VII LP | Ownership | 3.750 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 90-0989164 | | | | Fort Washington PE Opp Fund III, L.P. | OH | NIA | Fort Washington PE Invest VIII LP | Ownership | 3.180 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 90-0989164 | | | | Fort Washington PE Opp Fund III, L.P. | OH | NIA | The Western and Southern Life Ins Co | Ownership | 2.640 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 37-1736757 | | | | Fort Washington PE Opp Fund III-B, L.P. | OH | NIA | The Western and Southern Life Ins Co | Ownership | 99.500 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 47-1922641 | | | | Frontage Lodge Investor Holdings, LLC | CO | NIA | W&S Real Estate Holdings LLC | Ownership | 98.000 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 47-1922641 | | | | Frontage Lodge Investor Holdings, LLC | CO | NIA | W&S Real Estate Holdings LLC | Ownership | 98.000 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 47-4083280 | | | | Gallatin Investor Holdings, LLC | TN | NIA | W&S Real Estate Holdings LLC | Ownership | 98.000 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 45-3507078 | | | | Galleria Investor Holdings, LLC | TX | NIA | W&S Real Estate Holdings LLC | Ownership | 98.000 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 26-1553878 | | | | Galveston Summerbrooke Apts LLC | TX | NIA | Summerbrooke Holdings LLC | Ownership | 52.920 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 45-3457194 | | | | GS Multifamily Galleria LLC | TX | NIA | Galleria Investor Holdings, LLC | Ownership | 57.820 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 26-3525111 | | | | GS Yorktown Apt LP | TX | NIA | YT Crossing Holdings, LLC | Ownership | 57.820 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 26-3108420 | | | | Hearthview Praire Lake Apts LLC | IN | NIA | Prairie Lakes Holdings, LLC | Ownership | 62.720 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 31-1328371 | | | | IFS Financial Services, Inc | OH | DS | Western-Southern Life Assurance Co | Ownership | 100.000 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 43-2081325 | | | | Insurance Profillment Solutions, LLC | OH | DS | The Western and Southern Life Ins Co | Ownership | 100.000 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 74780 | 86-0214103 | | | | Integrity Life Insurance Co | OH | DS | The Western and Southern Life Ins Co | Ownership | 100.000 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 34-1826874 | | | | IR Mall Associates LTD | FL | NIA | The Western and Southern Life Ins Co | Ownership | 49.500 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 47-4171986 | | | | Kissimmee Investor Holdings, LLC | FL | NIA | W&S Real Estate Holdings LLC | Ownership | 98.000 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 46-4737222 | | | | LaCenterra Apts. Investor Holdings, LLC | TX | NIA | The Western and Southern Life Ins Co | Ownership | 98.000 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 65242 | 35-0457540 | | | | Lafayette Life Insurance Company | OH | IA | Western & Southern Financial Group, Inc | Ownership | 100.000 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 31-1705445 | | | | LaFrontera Holdings, LLC | TX | NIA | W&S Real Estate Holdings LLC | Ownership | 74.250 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 27-2330466 | | | | Leroy Glen Investment LLC | OH | NIA | The Western and Southern Life Ins Co | Ownership | 100.000 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 47-3380015 | | | | Linthicum Investor Holdings, LLC | MD | NIA | W&S Real Estate Holdings LLC | Ownership | 98.000 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 35-2123483 | | | | LLIA Inc | OH | NIA | Lafayette Life Insurance Company | Ownership | 100.000 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 47-2577517 | | | | Lytle Park Inn, LLC | OH | NIA | W&S Real Estate Holdings LLC | Ownership | 98.000 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 47-3966673 | | | | Main Hospitality Holdings | OH | NIA | W&S Real Estate Holdings LLC | Ownership | 98.000 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 81-0743431 | | | | Midtown Park Inv. Holdings, LC | TX | NIA | W&S Real Estate Holdings LLC | Ownership | 98.000 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 45-5439036 | | | | Miller Creek Investor Holdings, LLC | TN | NIA | W&S Real Estate Holdings LLC | Ownership | 98.000 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 75264 | 16-0958252 | | | | National Integrity Life Insurance Co | NY | DS | Integrity Life Insurance Co | Ownership | 100.000 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 46-5030427 | | | | NE Emerson Edgewood, LLC | IN | NIA | Lafayette Life Insurance Company | Ownership | 60.000 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 27-1024113 | | | | North Braeswood Meritage Holdings LLC | OH | NIA | Western-Southern Life Assurance Co | Ownership | 100.000 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 02-0593144 | | | | North Pittsburgh Hotel LLC | PA | NIA | WSALD NPH LLC | Ownership | 37.000 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 31-1427318 | | | | Northeast Cincinnati Hotel LLC | OH | NIA | The Western and Southern Life Ins Co | Ownership | 25.000 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 45-2914674 | | | | NP Cranberry Hotel Holdings, LLC | PA | NIA | W&S Real Estate Holdings LLC | Ownership | 98.000 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 46-5765100 | | | | Olathe Apt. Investor Holdings, LLC | KS | NIA | W&S Real Estate Holdings LLC | Ownership | 98.000 | WS Mutual Holding Co | |
| | | | | | | | One Kennedy Housing Investor Holdings, LLC | | | | | | | |
| 0836 | Western-Southern Group | 00000 | 47-1122741 | | | | | CT | NIA | W&S Real Estate Holdings LLC | Ownership | 98.000 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 31-1338187 | | | | OTR Housing Associates LP | OH | NIA | The Western and Southern Life Ins Co | Ownership | 98.000 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 31-1335827 | | | | OTR Transitional Housing LP | OH | NIA | The Western and Southern Life Ins Co | Ownership | 99.000 | WS Mutual Holding Co | |
| | | | | | | | Overland Apartments Investor Holdings, LLC | | | | | | | |
| 0836 | Western-Southern Group | 00000 | 46-1553387 | | | | | KS | NIA | W&S Real Estate Holdings LLC | Ownership | 98.000 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 20-4322006 | | | | PCE LP | GA | NIA | The Western and Southern Life Ins Co | Ownership | 41.900 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 20-4322006 | | | | PCE LP | GA | NIA | Western-Southern Life Assurance Co | Ownership | 22.340 | WS Mutual Holding Co | |

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

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|------------|------------------------|-------------------|------------|--------------|-----|--|--|-----------------------|-----------------------------------|--|--|--|--|----|
| Group Code | Group Name | NAIC Company Code | ID Number | Federal RSSD | CIK | Name of Securities Exchange if Publicly Traded (U.S. or International) | Names of Parent, Subsidiaries Or Affiliates | Domi-ciliary Location | Relation-ship to Reporting Entity | Directly Controlled by (Name of Entity/Person) | Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other) | If Control is Ownership Provide Percentage | Ultimate Controlling Entity(ies)/Person(s) | * |
| 0836 | Western-Southern Group | 00000 | 47-3394236 | | | | Perimeter TC Investor Holdings | GA | NIA | W&S Real Estate Holdings LLC | Ownership | 98.000 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 26-3167828 | | | | Prairie Lakes Holdings, LLC | IN | NIA | W&S Real Estate Holdings LLC | Ownership | 98.000 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 34-1998937 | | | | Queen City Square LLC | OH | NIA | The Western and Southern Life Ins Co | Ownership | 100.000 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 52-2096076 | | | | Race Street Dev Ltd | OH | NIA | W&S Real Estate Holdings LLC | Ownership | 100.000 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 46-4725907 | | | | Railroad Parkside Investor Holdings, LLC | AL | NIA | W&S Real Estate Holdings LLC | Ownership | 98.000 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 27-4266774 | | | | Randolph Tower Affordable Inv Fund LLC | IL | NIA | The Western and Southern Life Ins Co | Ownership | 99.990 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 80-0246040 | | | | Ridgegate Commonwealth Apts LLC | CO | NIA | Ridgegate Holdings, LLC | Ownership | 52.920 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 26-3526448 | | | | Ridgegate Holdings, LLC | CO | NIA | W&S Real Estate Holdings LLC | Ownership | 98.000 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 47-1617717 | | | | Settlers Ridge Robinson Investor Holdings, LLC | PA | NIA | W&S Real Estate Holdings LLC | Ownership | 98.000 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 27-3564950 | | | | Seventh & Culvert Garage LLC | OH | NIA | W&S Real Estate Holdings LLC | Ownership | 100.000 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 26-1554676 | | | | Shelbourne Campus Properties LLC | KY | NIA | Shelbourne Holdings, LLC | Ownership | 52.920 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 26-1944856 | | | | Shelbourne Holdings, LLC | KY | NIA | W&S Real Estate Holdings LLC | Ownership | 98.000 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 45-4354663 | | | | Siena Investor Holding, LLC | TX | NIA | W&S Real Estate Holdings LLC | Ownership | 69.000 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 46-2930953 | | | | Skye Apts Investor Holdings, LLC | MN | NIA | W&S Real Estate Holdings LLC | Ownership | 98.000 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 61-1328558 | | | | Skyport Hotel LLC | KY | NIA | The Western and Southern Life Ins Co | Ownership | 25.000 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 47-2306231 | | | | Southside Tunnel Apts. Investor Holdings, LLC | PA | NIA | W&S Real Estate Holdings LLC | Ownership | 98.000 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 47-2306231 | | | | Southside Tunnel Apts. Investor Holdings, LLC | PA | NIA | W&S Real Estate Holdings LLC | Ownership | 98.000 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 46-2922655 | | | | SP Charlotte Apts. Investor Holdings, LLC | NC | NIA | W&S Real Estate Holdings LLC | Ownership | 98.000 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 26-2348581 | | | | Summerbrooke Holdings LLC | TX | NIA | W&S Real Estate Holdings LLC | Ownership | 98.000 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 26-4291356 | | | | Sundance Lafrontera Holdings LLC | TX | NIA | The Western and Southern Life Ins Co | Ownership | 72.520 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 70483 | 31-0487145 | | | | The Western and Southern Life Ins Co | OH | RE | Western & Southern Financial Group, Inc | Ownership | 100.000 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 31-1394672 | | | | Touchstone Advisors Inc | OH | DS | IFS Financial Services, Inc | Ownership | 100.000 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 47-6046379 | | | | Touchstone Securities, Inc | NE | DS | IFS Financial Services, Inc | Ownership | 100.000 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 47-5098714 | | | | Trevi Apartment Holdings, LLC | AZ | NIA | W&S Real Estate Holdings LLC | Ownership | 98.000 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 20-5542652 | | | | Tri-State Fund II Growth LP | OH | NIA | The Western and Southern Life Ins Co | Ownership | 29.840 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 31-1788429 | | | | Tri-State Growth Captial Fund LP | OH | NIA | The Western and Southern Life Ins Co | Ownership | 12.500 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 31-1653922 | | | | Union Centre Hotel LLC | OH | NIA | The Western and Southern Life Ins Co | Ownership | 25.000 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 36-4107014 | | | | Vinings Trace | OH | NIA | W&S Real Estate Holdings LLC | Ownership | 99.000 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 72-1388989 | | | | Vulcan Hotel LLC | AL | NIA | The Western and Southern Life Ins Co | Ownership | 25.000 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 31-0846576 | | | | W&S Brokerage Services, Inc | OH | DS | Western-Southern Life Assurance Co | Ownership | 100.000 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 31-1334221 | | | | W&S Financial Group Distributors Inc | OH | DS | Western-Southern Life Assurance Co | Ownership | 100.000 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 06-1804432 | | | | W&S Real Estate Holdings LLC | OH | DS | The Western and Southern Life Ins Co | Ownership | 100.000 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 31-1732404 | | | | Western & Southern Financial Group, Inc | OH | UDP | Western-Southern Mutual Holding Company | Ownership | 100.000 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 06-1804434 | | | | Western & Southern Investment Holdings LLC | OH | DS | The Western and Southern Life Ins Co | Ownership | 100.000 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 31-1413821 | | | | Western-Southern Agency | OH | DS | The Western and Southern Life Ins Co | Ownership | 100.000 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 92622 | 31-1000236 | | | | Western-Southern Life Assurance Co | OH | DS | The Western and Southern Life Ins Co | Ownership | 100.000 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 31-1732405 | | | | Western-Southern Mutual Holding Company | OH | UIP | Western-Southern Mutual Holding Company | Ownership | 100.000 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 31-1732344 | | | | Windsor Hotel LLC | CT | NIA | The Western and Southern Life Ins Co | Ownership | 25.000 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 31-1317879 | | | | Wright Exec Hotel LTD Partners | OH | NIA | The Western and Southern Life Ins Co | Ownership | 60.490 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 61-1182451 | | | | WS Airport Exchange GP LLC | KY | NIA | W&S Real Estate Holdings LLC | Ownership | 74.000 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 20-2820067 | | | | WS CEH LLC | OH | NIA | W&S Real Estate Holdings LLC | Ownership | 50.000 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 31-1303229 | | | | WS Country Place GP LLC | GA | NIA | W&S Real Estate Holdings LLC | Ownership | 90.000 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 61-0998084 | | | | WS Lookup JV LLC | KY | NIA | The Western and Southern Life Ins Co | Ownership | 50.000 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 20-1515960 | | | | WSA Commons LLC | GA | NIA | The Western and Southern Life Ins Co | Ownership | 50.000 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 33-1058916 | | | | WSALD NPH LLC | PA | NIA | W&S Real Estate Holdings LLC | Ownership | 50.000 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 20-0360272 | | | | WSL Partners LP | OH | NIA | The Western and Southern Life Ins Co | Ownership | 67.730 | WS Mutual Holding Co | |
| 0836 | Western-Southern Group | 00000 | 20-8843748 | | | | WSLR Birmingham | AL | NIA | WSLR Holdings LLC | Ownership | 100.000 | WS Mutual Holding Co | |

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

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| Group Code | Group Name | NAIC Company Code | ID Number | Federal RSSD | CIK | Name of Securities Exchange if Publicly Traded (U.S. or International) | Names of Parent, Subsidiaries Or Affiliates | Domi-ciliary Loca-tion | Relation-ship to Reporting Entity | Directly Controlled by (Name of Entity/Person) | Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other) | If Control is Owner-ship Provide Percen-tage | Ultimate Controlling Entity(ies)/Person(s) | * |
| ...0836 ... | Western-Southern Group | ...00000 | 20-8843635 ..... | ..... | ..... | ..... | WSLR Cinti LLC | ..OH..... | ..NIA..... | WSLR Holdings LLC | Ownership..... | ..100.000 | WS Mutual Holding Co ..... | ..... |
| ...0836 ... | Western-Southern Group | ...00000 | 20-8843645 ..... | ..... | ..... | ..... | WSLR Columbus LLC | ..OH..... | ..NIA..... | WSLR Holdings LLC | Ownership..... | ..100.000 | WS Mutual Holding Co ..... | ..... |
| ...0836 ... | Western-Southern Group | ...00000 | 20-8843653 ..... | ..... | ..... | ..... | WSLR Dallas LLC | ..TX..... | ..NIA..... | WSLR Holdings LLC | Ownership..... | ..100.000 | WS Mutual Holding Co ..... | ..... |
| ...0836 ... | Western-Southern Group | ...00000 | 20-8843767 ..... | ..... | ..... | ..... | WSLR Hartford LLC | ..CT..... | ..NIA..... | WSLR Holdings LLC | Ownership..... | ..100.000 | WS Mutual Holding Co ..... | ..... |
| ...0836 ... | Western-Southern Group | ...00000 | 20-8843577 ..... | ..... | ..... | ..... | WSLR Holdings LLC | ..OH..... | ..DS..... | The Western and Southern Life Ins Co | Ownership..... | ..24.490 | WS Mutual Holding Co ..... | ..... |
| ...0836 ... | Western-Southern Group | ...00000 | 20-8843962 ..... | ..... | ..... | ..... | WSLR Skyport LLC | ..KY..... | ..NIA..... | WSLR Holdings LLC | Ownership..... | ..100.000 | WS Mutual Holding Co ..... | ..... |
| ...0836 ... | Western-Southern Group | ...00000 | 20-8843814 ..... | ..... | ..... | ..... | WSLR Union LLC | ..OH..... | ..NIA..... | WSLR Holdings LLC | Ownership..... | ..100.000 | WS Mutual Holding Co ..... | ..... |
| ...0836 ... | Western-Southern Group | ...00000 | 26-3526711 | | | | YT Crossing Holdings, LLC | ..TX..... | ..NIA..... | W&S Real Estate Holdings LLC | Ownership..... | ..98.000 | WS Mutual Holding Co | |

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| Asterisk | Explanation |
| | |

SCHEDULE Y

PART 2 - SUMMARY OF INSURER’S TRANSACTIONS WITH ANY AFFILIATES

| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 |
|-------------------------|----------------|---|--------------------------|--------------------------|---|---|---|---|-----|--|---------------|---|
| NAIC Company Code | ID Number | Names of Insurers and Parent, Subsidiaries or Affiliates | Shareholder Dividends | Capital Contributions | Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments | Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s) | Management Agreements and Service Contracts | Income/ (Disbursements) Incurred Under Reinsurance Agreements | * | Any Other Material Activity Not in the Ordinary Course of the Insurer's Business | Totals | Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability) |
| 00000 | 31-1732405 | Western-Southern Mutual Holding Company | | | | | 319,269 | | | | 319,269 | |
| 00000 | 31-1732404 | Western & Southern Financial Group, Inc | 40,000,000 | (40,000,000) | | | 5,645,705 | | | | 5,645,705 | |
| 65242 | 35-0457540 | Lafayette Life Insurance Company | | 40,000,000 | | | (39,233,651) | | | | 766,349 | 1,134,552 |
| 00000 | 35-2123483 | LLIA Inc | | | | | (24,298) | | | | (24,298) | |
| 70483 | 31-0487145 | The Western and Southern Life Ins Co | 164,000,000 | (50,000,000) | | | 318,863,304 | | | | 432,863,304 | 556,173,789 |
| 92622 | 31-1000236 | Western-Southern Life Assurance Co | (173,988,003) | | | | (119,998,081) | | | | (293,986,084) | |
| 99937 | 31-1191427 | Columbus Life Insurance Co | | 50,000,000 | | | (39,030,413) | | | | 10,969,587 | (573,038,518) |
| 74780 | 86-0214103 | Integrity Life Insurance Co | 12,000,000 | | | | (42,695,113) | | | | (30,695,113) | 15,730,177 |
| 75264 | 16-0958252 | National Integrity Life Insurance Co | (37,000,000) | | | | (31,693,098) | | | | (68,693,098) | |
| 00000 | 47-6046379 | Touchstone Securities, Inc | | | | | 1,333,784 | | | | 1,333,784 | |
| 00000 | 31-1328371 | IFS Financial Services, Inc | (5,011,997) | | | | (2,208,149) | | | | (7,220,146) | |
| 00000 | 31-0846576 | W&S Brokerage Services, Inc | | | | | (1,117,626) | | | | (1,117,626) | |
| 00000 | 23-1691523 | Cincinnati Analyst Inc | | | | | 266,429 | | | | 266,429 | |
| 00000 | 31-1394672 | Touchstone Advisors Inc | | | | | (21,884,167) | | | | (21,884,167) | |
| 00000 | 43-2081325 | Insurance Profitment Solutions, LLC | | | | | (1,194,164) | | | | (1,194,164) | |
| 00000 | 31-1018957 | Eagle Realty Group, LLC | | | | | (6,812,483) | | | | (6,812,483) | |
| 00000 | 31-1301863 | Fort Washington Investment Advisors | | | | | (20,541,673) | | | | (20,541,673) | |
| 00000 | 31-1334221 | W&S Financial Group Distributors Inc | | | | | 4,425 | | | | 4,425 | |
| | | | | | | | | | | | | |
| | | | | | | | | | | | | |
| | | | | | | | | | | | | |
| 9999999 | Control Totals | | 0 | 0 | 0 | 0 | 0 | 0 | XXX | 0 | 0 | 0 |

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

| | Responses |
|---|-----------|
| MARCH FILING | |
| 1. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1? | YES |
| 2. Will the confidential Risk-based Capital Report be filed with the NAIC by March 1? | YES |
| 3. Will the confidential Risk-based Capital Report be filed with the state of domicile, if required, by March 1? | YES |
| 4. Will an actuarial opinion be filed by March 1? | YES |
| APRIL FILING | |
| 5. Will Management's Discussion and Analysis be filed by April 1? | YES |
| 6. Will the Life, Health & Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit be filed with the state of domicile and the NAIC by April 1? | YES |
| 7. Will the Adjustment Form (if required) be filed with the state of domicile and the NAIC by April 1? | YES |
| 8. Will the Supplemental Investment Risks Interrogatories be filed by April 1? | YES |
| JUNE FILING | |
| 9. Will an audited financial report be filed by June 1? | YES |
| 10. Will Accountant's Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1? | YES |
| AUGUST FILING | |
| 11. Will Communication of Internal Control Related Matters Noted in Audit be filed with the state of domicile by August 1? | YES |

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

| | |
|--|-----|
| MARCH FILING | |
| 12. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1? | NO |
| 13. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1? | NO |
| 14. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1? | NO |
| 15. Will the actuarial opinion on participating and non-participating policies as required in Interrogatories 1 and 2 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1? | YES |
| 16. Will the actuarial opinion on non-guaranteed elements as required in interrogatory #3 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1? | YES |
| 17. Will the actuarial opinion on X-Factors be filed with the state of domicile and electronically with the NAIC by March 1? | NO |
| 18. Will the actuarial opinion on Separate Accounts Funding Guaranteed Minimum Benefit be filed with the state of domicile and electronically with the NAIC by March 1? | NO |
| 19. Will the actuarial opinion on Synthetic Guaranteed Investment Contracts be filed with the state of domicile and electronically with the NAIC by March 1? | NO |
| 20. Will the Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1? | NO |
| 21. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1? | NO |
| 22. Will the Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI be filed with the state of domicile and electronically with the NAIC by March 1? | NO |
| 23. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Average Market Value) be filed with the state of domicile and electronically with the NAIC by March 1? | NO |
| 24. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) be filed with the state of domicile and electronically with the NAIC by March 1? | NO |
| 25. Will the C-3 RBC Certifications required under C-3 Phase I be filed with the state of domicile and electronically with the NAIC by March 1? | YES |
| 26. Will the C-3 RBC Certifications required under C-3 Phase II be filed with the state of domicile and electronically with the NAIC by March 1? | NO |
























ANNUAL STATEMENT FOR THE YEAR 2015 OF THE The Western and Southern Life Insurance Company

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

| | | |
|---------------|---|-----|
| 27. | Will the Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities be filed with the state of domicile and electronically with the NAIC by March 1? | NO |
| 28. | Will the actuarial opinion required by the Modified Guaranteed Annuity Model Regulation be filed with the state of domicile and electronically with the NAIC by March 1? | NO |
| 29. | Will the Actuarial Certifications Related to Hedging required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1? | NO |
| 30. | Will the Financial Officer Certification Related to Clearly Defined Hedging Strategy required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1? | NO |
| 31. | Will the Management Certification That the Valuation Reflects Management's Intent required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1? | NO |
| 32. | Will the Actuarial Certification Related to the Reserves required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1? | NO |
| 33. | Will the Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities be filed with the state of domicile and electronically with the NAIC by March 1? | NO |
| 34. | Will the Worker's Compensation Carve-Out Supplement be filed by March 1? | NO |
| 35. | Will Supplemental Schedule O be filed with the state of domicile and the NAIC by March 1? | YES |
| 36. | Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1? | NO |
| 37. | Will an approval from the reporting entity's state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1? | NO |
| 38. | Will an approval from the reporting entity's state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1? | NO |
| 39. | Will an approval from the reporting entity's state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1?..... | NO |
| 40. | Will the confidential Regulatory Asset Adequacy Issues Summary (RAAIS) required by Actuarial Opinion and Memorandum Regulation (Model 822), Section 7A(5) be filed with the state of domicile by March 15? | YES |
| APRIL FILING | | |
| 41. | Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1? | NO |
| 42. | Will the Interest-Sensitive Life Insurance Products Report Forms be filed with the state of domicile and the NAIC by April 1? | NO |
| 43. | Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1? | NO |
| 44. | Will the Accident and Health Policy Experience Exhibit be filed by April 1? | YES |
| 45. | Will the Analysis of Annuity Operations by Lines of Business be filed with the state of domicile and the NAIC by April 1? | YES |
| 46. | Will the Analysis of Increase in Annuity Reserves During the Year be filed with the state of domicile and the NAIC by April 1? | YES |
| 47. | Will the Supplemental Health Care Exhibit (Parts 1, 2 and 3) be filed with the state of domicile and the NAIC by April 1? | NO |
| 48. | Will the regulator only (non-public) Supplemental Health Care Exhibit's Expense Allocation Report be filed with the state of domicile and the NAIC by April 1? | NO |
| 49. | Will the confidential Actuarial Memorandum required by Actuarial Guideline XXXVIII 8D be filed with the state of domicile by April 30? | NO |
| 50. | Will the Supplemental XXX/AXXX Reinsurance Exhibit be filed with the state of domicile and the NAIC by April 1? | YES |
| AUGUST FILING | | |
| 51. | Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1? | YES |
| Explanations: | | |
| 12. | | |
| 13. | | |
| 14. | | |
| 17. | | |
| 18. | | |
| 19. | | |
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| 42. | | |
| 43. | | |
| 47. | | |
| 48. | | |
| 49. | | |
| Bar Codes: | | |
| 12. | SIS Stockholder Information Supplement [Document Identifier 420] | |
| 13. | Medicare Supplement Insurance Experience Exhibit [Document Identifier 360] | |
| 14. | Trusted Surplus Statement [Document Identifier 490] | |
| 17. | Actuarial Opinion on X-Factors [Document Identifier 442] | |
| 18. | Actuarial Opinion on Separate Accounts Funding Guaranteed Minimum Benefit [Document Identifier 443] | |
| 19. | Actuarial Opinion on Synthetic Guaranteed Investment Contracts [Document Identifier 444] | |
| 20. | Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 445] | |

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE The Western and Southern Life Insurance Company

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

| | | |
|-----|---|--|
| 21. | Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 446] |  <div>704832015446000000</div> |
| 22. | Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI [Document Identifier 447] |  <div>704832015447000000</div> |
| 23. | Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI [Document Identifier 448] |  <div>704832015448000000</div> |
| 24. | Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) [Document Identifier 449] |  <div>704832015449000000</div> |
| 26. | C-3 RBC Certifications Required Under C-3 Phase II [Document Identifier 451] |  <div>704832015451000000</div> |
| 27. | Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities [Document Identifier 452] |  <div>704832015452000000</div> |
| 28. | Modified Guaranteed Annuity Model Regulation [Document Identifier 453] |  <div>704832015453000000</div> |
| 29. | Actuarial Certifications Related to Hedging required by Actuarial Guideline XLIII [Document Identifier 436] |  <div>704832015436000000</div> |
| 30. | Financial Officer Certification Related to Clearly Defined Hedging Strategy required by Actuarial Guideline XLIII [Document Identifier 437] |  <div>704832015437000000</div> |
| 31. | Management Certification That the Valuation Reflects Management's Intent required by Actuarial Guideline XLIII [Document Identifier 438] |  <div>704832015438000000</div> |
| 32. | Actuarial Certification Related to the Reserves required by Actuarial Guideline XLIII [Document Identifier 439] |  <div>704832015439000000</div> |
| 33. | Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities [Document Identifier 454] |  <div>704832015454000000</div> |
| 34. | Workers' Compensation Carve-Out Supplement [Document Identifier 495] |  <div>704832015495000000</div> |
| 36. | Medicare Part D Coverage Supplement [Document Identifier 365] |  <div>704832015365000000</div> |
| 37. | Relief from the five-year rotation requirement for lead audit partner [Document Identifier 224] |  <div>704832015224000000</div> |
| 38. | Relief from the one-year cooling off period for independent CPA [Document Identifier 225] |  <div>704832015225000000</div> |
| 39. | Relief from the Requirements for Audit Committees [Document Identifier 226] |  <div>704832015226000000</div> |
| 41. | Long-Term Care Experience Reporting Forms [Document Identifier 306] |  <div>704832015306000000</div> |
| 42. | Interest-Sensitive Life Insurance Products Report Forms [Document Identifier 280] |  <div>704832015280000000</div> |
| 43. | Credit Insurance Experience Exhibit [Document Identifier 230] |  <div>704832015230000000</div> |
| 47. | Supplemental Health Care Exhibit (Parts 1, 2 and 3) [Document Identifier 216] |  <div>704832015216000000</div> |
| 48. | Supplemental Health Care Exhibit's Expense Allocation Report [Document Identifier 217] |  <div>704832015217000000</div> |
| 49. | Actuarial Memorandum Required by Actuarial Guideline XXXVIII 8D [Document Identifier 435] |  <div>704832015435000000</div> |

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE The Western and Southern Life Insurance Company

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Liabilities Line 25

| | 1 Current Year | 2 Prior Year |
|---|-------------------|-----------------|
| 2504. Cash Collateral - Derivatives | 601,387 | 573,171 |
| 2597. Summary of remaining write-ins for Line 25 from overflow page | 601,387 | 573,171 |

Additional Write-ins for Summary of Operations Line 27

| | 1 Current Year | 2 Prior Year |
|---|-------------------|-----------------|
| 2704. Miscellaneous Expense | 1,027 | 2,148,123 |
| 2705. Reserve adjustment on reinsurance assumed - Integrity | (82,551,600) | (75,403,316) |
| 2706. | | |
| 2797. Summary of remaining write-ins for Line 27 from overflow page | (82,550,573) | (73,255,193) |

Additional Write-ins for Summary of Operations Line 53

| | 1 Current Year | 2 Prior Year |
|---|-------------------|-----------------|
| 5304. Critical Illness Ceded Reserve Error Correction | (7,548,542) | |
| 5397. Summary of remaining write-ins for Line 53 from overflow page | (7,548,542) | 0 |

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE The Western and Southern 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 | 1,027 | | | | | | | | | | | 1,027 |
| 2705. Reserve adjustment on reinsurance assumed – Integrity | (82,551,600) | | (13,801,732) | (66,897,295) | | | (1,366,608) | (485,965) | | | | |
| 2797. Summary of remaining write-ins for Line 27 from overflow page | (82,550,573) | 0 | (13,801,732) | (66,897,295) | 0 | 0 | (1,366,608) | (485,965) | 0 | 0 | 0 | 1,027 |



SUPPLEMENT FOR THE YEAR 2015 OF THE The Western and Southern Life Insurance Company

SCHEDULE O SUPPLEMENT

For The Year Ended December 31, 2015
(To Be Filed by March 1)

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

SUPPLEMENTAL SCHEDULE O - PART 1

Development of Incurred Losses
(\$000 OMITTED)

Section A - Group Accident and Health

| Years in Which Losses Were Incurred | Cumulative Net Amounts Paid Policyholders | | | | |
|--|---|-----------|-----------|-----------|--------------|
| | 1 2011 | 2 2012 | 3 2013 | 4 2014 | 5 2015(a) |
| 1. Prior | 0 | 0 | 0 | 0 | |
| 2. 2011 | | | | | |
| 3. 2012 | XXX | | | | |
| 4. 2013 | XXX | XXX | | | |
| 5. 2014 | XXX | XXX | XXX | | |
| 6. 2015 | XXX | XXX | XXX | XXX | |

Section B - Other Accident and Health

| | | | | | |
|----------|-----|-----|-----------|-----------|-------|
| 1. Prior | 0 | 0 | 5,400,856 | 4,457,986 | 3,014 |
| 2. 2011 | | | 600,510 | 528,097 | 444 |
| 3. 2012 | XXX | | 3,532,204 | 869,056 | 659 |
| 4. 2013 | XXX | XXX | 4,745,086 | 2,926,704 | 555 |
| 5. 2014 | XXX | XXX | XXX | 3,776,653 | 3,210 |
| 6. 2015 | XXX | XXX | XXX | XXX | 3,709 |

Section C - Credit Accident and Health

| | | | | | |
|----------|-----|-----|-----|-----|--|
| 1. Prior | 0 | 0 | 0 | 0 | |
| 2. 2011 | | | | | |
| 3. 2012 | XXX | | | | |
| 4. 2013 | XXX | XXX | | | |
| 5. 2014 | XXX | XXX | XXX | | |
| 6. 2015 | XXX | XXX | XXX | XXX | |

Section D -

| | | | | | |
|----------|-----|-----|-----|-----|--|
| 1. Prior | 0 | 0 | 0 | 0 | |
| 2. 2011 | | | | | |
| 3. 2012 | XXX | | | | |
| 4. 2013 | XXX | XXX | | | |
| 5. 2014 | XXX | XXX | XXX | | |
| 6. 2015 | XXX | XXX | XXX | XXX | |

Section E -

| | | | | | |
|----------|-----|-----|-----|-----|--|
| 1. Prior | 0 | 0 | 0 | 0 | |
| 2. 2011 | | | | | |
| 3. 2012 | XXX | | | | |
| 4. 2013 | XXX | XXX | | | |
| 5. 2014 | XXX | XXX | XXX | | |
| 6. 2015 | XXX | XXX | XXX | XXX | |

Section F -

| | | | | | |
|----------|-----|-----|-----|-----|--|
| 1. Prior | 0 | 0 | 0 | 0 | |
| 2. 2011 | | | | | |
| 3. 2012 | XXX | | | | |
| 4. 2013 | XXX | XXX | | | |
| 5. 2014 | XXX | XXX | XXX | | |
| 6. 2015 | XXX | XXX | XXX | XXX | |

Section G -

| | | | | | |
|----------|-----|-----|-----|-----|--|
| 1. Prior | 0 | 0 | 0 | 0 | |
| 2. 2011 | | | | | |
| 3. 2012 | XXX | | | | |
| 4. 2013 | XXX | XXX | | | |
| 5. 2014 | XXX | XXX | XXX | | |
| 6. 2015 | XXX | XXX | XXX | XXX | |

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

SUPPLEMENT FOR THE YEAR 2015 OF THE The Western and Southern Life Insurance Company

SCHEDULE O SUPPLEMENT

SUPPLEMENTAL SCHEDULE O - PART 2

Development of Incurred Losses
(\$000 OMITTED)

Section A - Group Accident and Health

| Years in Which Losses Were Incurred | | Net Amounts Paid for Cost Containment Expenses | | | | |
|--|-------------|--|-----------|-----------|-----------|-----------|
| | | 1 2011 | 2 2012 | 3 2013 | 4 2014 | 5 2015 |
| 1. | Prior | 0 | 0 | 0 | 0 | |
| 2. | 2011 | | | | | |
| 3. | 2012 | XXX | | | | |
| 4. | 2013 | XXX | XXX | | | |
| 5. | 2014 | XXX | XXX | XXX | | |
| 6. | 2015 | XXX | XXX | XXX | XXX | |

Section B - Other Accident and Health

| | | | | | | |
|----|-------------|-----|-----|-----|-----|--|
| 1. | Prior | 0 | 0 | 0 | 0 | |
| 2. | 2011 | | | | | |
| 3. | 2012 | XXX | | | | |
| 4. | 2013 | XXX | XXX | | | |
| 5. | 2014 | XXX | XXX | XXX | | |
| 6. | 2015 | XXX | XXX | XXX | XXX | |

Section C - Credit Accident and Health

| | | | | | | |
|----|-------------|-----|-----|-----|-----|--|
| 1. | Prior | 0 | 0 | 0 | 0 | |
| 2. | 2011 | | | | | |
| 3. | 2012 | XXX | | | | |
| 4. | 2013 | XXX | XXX | | | |
| 5. | 2014 | XXX | XXX | XXX | | |
| 6. | 2015 | XXX | XXX | XXX | XXX | |

Section D -

| | | | | | | |
|----|-------------|-----|-----|-----|-----|--|
| 1. | Prior | 0 | 0 | 0 | 0 | |
| 2. | 2011 | | | | | |
| 3. | 2012 | XXX | | | | |
| 4. | 2013 | XXX | XXX | | | |
| 5. | 2014 | XXX | XXX | XXX | | |
| 6. | 2015 | XXX | XXX | XXX | XXX | |

Section E -

| | | | | | | |
|----|-------------|-----|-----|-----|-----|--|
| 1. | Prior | 0 | 0 | 0 | 0 | |
| 2. | 2011 | | | | | |
| 3. | 2012 | XXX | | | | |
| 4. | 2013 | XXX | XXX | | | |
| 5. | 2014 | XXX | XXX | XXX | | |
| 6. | 2015 | XXX | XXX | XXX | XXX | |

Section F -

| | | | | | | |
|----|-------------|-----|-----|-----|-----|--|
| 1. | Prior | 0 | 0 | 0 | 0 | |
| 2. | 2011 | | | | | |
| 3. | 2012 | XXX | | | | |
| 4. | 2013 | XXX | XXX | | | |
| 5. | 2014 | XXX | XXX | XXX | | |
| 6. | 2015 | XXX | XXX | XXX | XXX | |

Section G -

| | | | | | | |
|----|-------------|-----|-----|-----|-----|--|
| 1. | Prior | 0 | 0 | 0 | 0 | |
| 2. | 2011 | | | | | |
| 3. | 2012 | XXX | | | | |
| 4. | 2013 | XXX | XXX | | | |
| 5. | 2014 | XXX | XXX | XXX | | |
| 6. | 2015 | XXX | XXX | XXX | XXX | |

SUPPLEMENT FOR THE YEAR 2015 OF THE The Western and Southern Life Insurance Company

SCHEDULE O SUPPLEMENT

SUPPLEMENTAL SCHEDULE O - PART 3

Development of Incurred Losses
(\$000 OMITTED)

Section A - Group Accident and Health

| Years in Which Losses Were Incurred | Sum of Net Cumulative Amount Paid Policyholders and Claim Liability and Reserve Outstanding at End of Year | | | | |
|--|--|-----------|-----------|-----------|-----------|
| | 1 2011 | 2 2012 | 3 2013 | 4 2014 | 5 2015 |
| 1. 2011 | | | | XXX | XXX |
| 2. 2012 | XXX | | | | XXX |
| 3. 2013 | XXX | XXX | | | |
| 4. 2014 | XXX | XXX | XXX | | |
| 5. 2015 | XXX | XXX | XXX | XXX | |

Section B - Other Accident and Health

| | | | | | |
|---------------|-----|-----|------------|------------|--------|
| 1. 2011 | | | 10,327,049 | XXX | XXX |
| 2. 2012 | XXX | | 6,733,141 | 7,210,545 | XXX |
| 3. 2013 | XXX | XXX | 13,744,435 | 12,956,834 | 12,857 |
| 4. 2014 | XXX | XXX | XXX | 13,391,855 | 13,416 |
| 5. 2015 | XXX | XXX | XXX | XXX | 12,539 |

Section C - Credit Accident and Health

| | | | | | |
|---------------|-----|-----|-----|-----|-----|
| 1. 2011 | | | | XXX | XXX |
| 2. 2012 | XXX | | | | XXX |
| 3. 2013 | XXX | XXX | | | |
| 4. 2014 | XXX | XXX | XXX | | |
| 5. 2015 | XXX | XXX | XXX | XXX | |

Section D -

| | | | | | |
|---------------|-----|-----|-----|-----|-----|
| 1. 2011 | | | | XXX | XXX |
| 2. 2012 | XXX | | | | XXX |
| 3. 2013 | XXX | XXX | | | |
| 4. 2014 | XXX | XXX | XXX | | |
| 5. 2015 | XXX | XXX | XXX | XXX | |

Section E -

| | | | | | |
|---------------|-----|-----|-----|-----|-----|
| 1. 2011 | | | | XXX | XXX |
| 2. 2012 | XXX | | | | XXX |
| 3. 2013 | XXX | XXX | | | |
| 4. 2014 | XXX | XXX | XXX | | |
| 5. 2015 | XXX | XXX | XXX | XXX | |

Section F -

| | | | | | |
|---------------|-----|-----|-----|-----|-----|
| 1. 2011 | | | | XXX | XXX |
| 2. 2012 | XXX | | | | XXX |
| 3. 2013 | XXX | XXX | | | |
| 4. 2014 | XXX | XXX | XXX | | |
| 5. 2015 | XXX | XXX | XXX | XXX | |

Section G -

| | | | | | |
|---------------|-----|-----|-----|-----|-----|
| 1. 2011 | | | | XXX | XXX |
| 2. 2012 | XXX | | | | XXX |
| 3. 2013 | XXX | XXX | | | |
| 4. 2014 | XXX | XXX | XXX | | |
| 5. 2015 | XXX | XXX | XXX | XXX | |

SCHEDULE O SUPPLEMENT
SUPPLEMENTAL SCHEDULE O - PART 4

Development of Incurred Losses
(\$000 OMITTED)

Section A - Group Accident and Health

| Years in Which Losses Were Incurred | Sum of Net Cumulative Amount Paid Policyholders, Cost Containment Expenses, and Claim and Cost Containment Liability and Reserve Outstanding at End of Year | | | | |
|--|--|-----------|-----------|-----------|-----------|
| | 1 2011 | 2 2012 | 3 2013 | 4 2014 | 5 2015 |
| 1. 2011 | 0 | | | | |
| 2. 2012 | XXX | | | | |
| 3. 2013 | XXX | XXX | | | |
| 4. 2014 | XXX | XXX | XXX | | |
| 5. 2015 | XXX | XXX | XXX | XXX | |

Section B - Other Accident and Health

| | | | | | |
|---------------|-----|------------|------------|------------|--------|
| 1. 2011 | 0 | 8,077,271 | 10,327,049 | | 0 |
| 2. 2012 | XXX | 16,971,296 | 6,733,141 | 7,210,545 | 0 |
| 3. 2013 | XXX | XXX | 13,744,435 | 12,956,834 | 12,857 |
| 4. 2014 | XXX | XXX | XXX | 13,391,855 | 13,416 |
| 5. 2015 | XXX | XXX | XXX | XXX | 12,539 |

Section C - Credit Accident and Health

| | | | | | |
|---------------|-----|-----|-----|-----|--|
| 1. 2011 | 0 | | | | |
| 2. 2012 | XXX | | | | |
| 3. 2013 | XXX | XXX | | | |
| 4. 2014 | XXX | XXX | XXX | | |
| 5. 2015 | XXX | XXX | XXX | XXX | |

Section D -

| | | | | | |
|---------------|-----|-----|-----|-----|--|
| 1. 2011 | 0 | | | | |
| 2. 2012 | XXX | | | | |
| 3. 2013 | XXX | XXX | | | |
| 4. 2014 | XXX | XXX | XXX | | |
| 5. 2015 | XXX | XXX | XXX | XXX | |

Section E -

| | | | | | |
|---------------|-----|-----|-----|-----|--|
| 1. 2011 | 0 | | | | |
| 2. 2012 | XXX | | | | |
| 3. 2013 | XXX | XXX | | | |
| 4. 2014 | XXX | XXX | XXX | | |
| 5. 2015 | XXX | XXX | XXX | XXX | |

Section F -

| | | | | | |
|---------------|-----|-----|-----|-----|--|
| 1. 2011 | 0 | | | | |
| 2. 2012 | XXX | | | | |
| 3. 2013 | XXX | XXX | | | |
| 4. 2014 | XXX | XXX | XXX | | |
| 5. 2015 | XXX | XXX | XXX | XXX | |

Section G -

| | | | | | |
|---------------|-----|-----|-----|-----|--|
| 1. 2011 | 0 | | | | |
| 2. 2012 | XXX | | | | |
| 3. 2013 | XXX | XXX | | | |
| 4. 2014 | XXX | XXX | XXX | | |
| 5. 2015 | XXX | XXX | XXX | XXX | |

SUPPLEMENTAL SCHEDULE O - PART 5
(\$000 OMITTED)

Reserve and Liability Methodology - Exhibits 6 and 8

| Line of Business | | 1 Methodology | 2 Amount |
|-------------------------------------|-------------------|------------------|-------------|
| 1. Industrial Life | Other | | 17,355 |
| 2. Ordinary Life | Other | | 29,205 |
| 3. Individual Annuity | Other | | 12,415 |
| 4. Supplementary Contracts | | | |
| 5. Credit Life | | | |
| 6. Group Life | Other | | 105 |
| 7. Group Annuities | Other | | 11 |
| 8. Group Accident and Health | | | |
| 9. Credit Accident and Health | | | |
| 10. Other Accident and Health | Development | | 29,400 |
| 11. Total | | | 88,491 |

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| | |
|--|------|
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