



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

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

Country of Domicile United States of America

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

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

Main Administrative Office \_\_\_\_\_ 400 Broadway  
(Street and Number)

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

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(Street and Number or P.O. Box) (City or Town, State, Country and Zip Code)

Primary Location of Books and Records      400 Broadway  
(Street and Number)  
Cincinnati, OH 45202      513-629-1800

(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

## OFFICERS

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

Secretary and Counsel Donald 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 Stanton, 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**

State of Ohio County of Hamilton SS:

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

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 this  
22nd day of February, 2016

a. Is this an original filing? ..... Yes [  ] 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

DURING THE YEAR 2015

NAIC Company Code 70483

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	223,903		0	0	0	223,903
2. Annuity considerations .....			XXX		XXX	
3. Deposit-type contract funds .....						
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 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 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	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 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) .....	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

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		115,762	0	0	35	115,797
2. Annuity considerations .....			XXX		XXX	
3. Deposit-type contract funds .....						
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....		115,762	0	0	35	115,797
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
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
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
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
<b>DETAILS OF WRITE-INS</b>						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 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 .....	9	107,942	0	0	0	0	0	0	9	107,942
Settled during current year:										
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
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	329	6,909,112	0	(a)	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	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 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) .....	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 .



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

DIRECT BUSINESS IN THE STATE OF Arizona

DURING THE YEAR 2015

NAIC Group Code 0836

NAIC Company Code 70483

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	1,106,738		0	0	1,175	1,107,913
2. Annuity considerations .....			XXX		XXX	
3. Deposit-type contract funds .....						
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	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount	
			3 No. of Ind.Pols. & Gr. Certifs.	4 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 .....	171	826,618	0	0	0	0	157	161,712	328	.988,330	
Settled during current year:											
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	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 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) .....	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

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 .....	131,865		0	0	302	132,167
2. Annuity considerations .....			XXX		XXX	
3. Deposit-type contract funds .....						
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 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 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 .....	.58	282,044	0	0	0	0	.58	71,730	116	.353,774
Settled during current year:										
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 .



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

DIRECT BUSINESS IN THE STATE OF California

NAIC Group Code 0836

DURING THE YEAR 2015

NAIC Company Code 70483

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		10,440,151	0	0	3,229	10,443,380
2. Annuity considerations .....			XXX		XXX	
3. Deposit-type contract funds .....						
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....		10,440,151	0	0	3,229	10,443,380
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
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
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
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
<b>DETAILS OF WRITE-INS</b>						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount	
			3 No. of Ind.Pols. & Gr. Certifs.	4 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	
<b>POLICY EXHIBIT</b>					5 No. of Policies						
20. In force December 31, prior year .....	29,266	652,634,945	0	(a)	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 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) .....	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

NAIC Group Code 0836

DURING THE YEAR 2015

NAIC Company Code 70483

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	212,911		0	0	359	213,270
2. Annuity considerations .....			XXX		XXX	
3. Deposit-type contract funds .....						
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....	212,911		0	0	359	213,270
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
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
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
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
<b>DETAILS OF WRITE-INS</b>						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount	
			3 No. of Ind.Pols. & Gr. Certifs.	4 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 .....	.51	201,019	0	0	0	0	8	12,831	.59	213,850	
Settled during current year:											
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	
<b>POLICY EXHIBIT</b>					5 No. of Policies						
20. In force December 31, prior year .....	1,701	20,444,579	0	(a)	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 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) .....	12,184	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 .



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

DIRECT BUSINESS IN THE STATE OF Connecticut

DURING THE YEAR 2015

NAIC Group Code 0836

**LIFE INSURANCE**

NAIC Company Code 70483

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		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 .....			XXX		XXX	
3. Deposit-type contract funds .....						
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....	39,786		0	0	209	39,995
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
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
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
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
<b>DETAILS OF WRITE-INS</b>						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 Amount						
16. Unpaid December 31, prior year .....	3	6,116	0	0	0	0	1	568	4	6,684
17. Incurred during current year .....	15	68,183	0	0	0	0	7	6,175	22	74,358
Settled during current year:										
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
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	342	3,781,823	0	(a)	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	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

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		51,588	0	0	44	51,632
2. Annuity considerations .....			XXX		XXX	
3. Deposit-type contract funds .....						
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....		51,588	0	0	44	51,632
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
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
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
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
<b>DETAILS OF WRITE-INS</b>						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount	
			3 No. of Ind.Pols. & Gr. Certifs.	4 Amount							
16. Unpaid December 31, prior year .....	5	5,621	0	0	0	0	1	79	6	5,700	
17. Incurred during current year .....	9	68,855	0	0	0	0	2	7,375	11	76,230	
Settled during current year:											
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	
<b>POLICY EXHIBIT</b>					5 No. of Policies						
20. In force December 31, prior year .....	362	4,886,973	0	(a)	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	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 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) .....	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 .



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

DIRECT BUSINESS IN THE STATE OF District of Columbia

DURING THE YEAR 2015

NAIC Group Code 0836

**LIFE INSURANCE**

NAIC Company Code 70483

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		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 .....			XXX		XXX	
3. Deposit-type contract funds .....						
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....	227,606		0	0	93	227,699
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
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
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
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
<b>DETAILS OF WRITE-INS</b>						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount	
			3 No. of Ind.Pols. & Gr. Certifs.	4 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 .....	.40	177,794	0	0	0	0	12	13,569	.52	191,363	
Settled during current year:											
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	
<b>POLICY EXHIBIT</b>					5 No. of Policies						
20. In force December 31, prior year .....	1,037	12,946,709	0	(a)	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	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

DURING THE YEAR 2015

NAIC Company Code 70483

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	8,348,618		0	0	8,050	8,356,668
2. Annuity considerations .....			XXX		XXX	
3. Deposit-type contract funds .....						
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....	8,348,618		0	0	8,050	8,356,668
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
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
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
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
<b>DETAILS OF WRITE-INS</b>						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount	
			3 No. of Ind.Pols. & Gr. Certifs.	4 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 .....	985	6,907,114	0	0	0	0	850	.630,564	1,835	7,537,678	
Settled during current year:											
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	
<b>POLICY EXHIBIT</b>					No. of Policies						
20. In force December 31, prior year .....	35,813	626,820,330	0	(a)	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 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) .....	1,633,333	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 .



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

DIRECT BUSINESS IN THE STATE OF Georgia

NAIC Group Code 0836

DURING THE YEAR 2015

NAIC Company Code 70483

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	1,276,342		0	0	1,884	1,278,226
2. Annuity considerations .....			XXX		XXX	
3. Deposit-type contract funds .....						
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	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount	
			3 No. of Ind.Pols. & Gr. Certifs.	4 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 .....	173	935,121	0	0	0	0	143	203,387	.316	1,138,509	
Settled during current year:											
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	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

NAIC Group Code 0836

DURING THE YEAR 2015

NAIC Company Code 70483

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		34,351	0	0	22	34,373
2. Annuity considerations .....			XXX		XXX	
3. Deposit-type contract funds .....						
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 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
16. Unpaid December 31, prior year .....	0	0	0	0	0	0	3	7,411	3	7,411
17. Incurred during current year .....	4	10,867	0	0	0	0	1	5,336	5	16,203
Settled during current year:										
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 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) .....	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

DURING THE YEAR 2015

NAIC Group Code 0836

**LIFE INSURANCE**

NAIC Company Code 70483

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		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 .....			XXX		XXX	
3. Deposit-type contract funds .....						
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....		51,695	0	0	38	51,733
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
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
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
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
<b>DETAILS OF WRITE-INS</b>						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount	
			3 No. of Ind.Pols. & Gr. Certifs.	4 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 .....	9	37,480	0	0	0	0	2	2,759	11	40,239	
Settled during current year:											
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	
<b>POLICY EXHIBIT</b>					5 No. of Policies						
20. In force December 31, prior year .....	218	3,030,465	0	(a)	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	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 .



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

DIRECT BUSINESS IN THE STATE OF Illinois

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 .....		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 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 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 .....	2,052	12,156,467	0	0	0	0	3,264	3,099,567	5,316	15,256,035	
Settled during current year:											
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	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 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) .....	1,409,666	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 .



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

DIRECT BUSINESS IN THE STATE OF Indiana

NAIC Group Code 0836

DURING THE YEAR 2015

NAIC Company Code 70483

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	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 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 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	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 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) .....	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

NAIC Group Code 0836

DURING THE YEAR 2015

NAIC Company Code 70483

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	186,469		0	0	649	187,118
2. Annuity considerations .....			XXX		XXX	
3. Deposit-type contract funds .....						
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 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 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 .....	.36	123,969	0	0	0	0	.66	85,361	102	209,330	
Settled during current year:											
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	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 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) .....	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

DURING THE YEAR 2015

NAIC Company Code 70483

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		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 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 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	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 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) .....	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

NAIC Group Code 0836

DURING THE YEAR 2015

NAIC Company Code 70483

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 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
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
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
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
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
<b>DETAILS OF WRITE-INS</b>						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount	
			3 No. of Ind.Pols. & Gr. Certifs.	4 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 .....	687	5,601,172	0	0	0	0	631	.748,309	1,318	.6,349,481	
Settled during current year:											
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	
<b>POLICY EXHIBIT</b>					No. of Policies						
20. In force December 31, prior year .....	26,674	424,885,685	0	(a)	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	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 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) .....	1,601,627	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

DURING THE YEAR 2015

NAIC Group Code 0836

NAIC Company Code 70483

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	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	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount	
			3 No. of Ind.Pols. & Gr. Certifs.	4 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					5 No. of Policies						
20. In force December 31, prior year .....	30,266	439,905,666	0	(a)	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 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) .....	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

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 .....		5,966	0	0	40	6,006
2. Annuity considerations .....			XXX		XXX	
3. Deposit-type contract funds .....						
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 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 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 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) .....	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 .



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

DIRECT BUSINESS IN THE STATE OF Maryland

DURING THE YEAR 2015

NAIC Group Code 0836

**LIFE INSURANCE**

NAIC Company Code 70483

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	2,665,125		0	0	1,462	2,666,587
2. Annuity considerations .....			XXX		XXX	
3. Deposit-type contract funds .....						
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....	2,665,125		0	0	1,462	2,666,587
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
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
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
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
<b>DETAILS OF WRITE-INS</b>						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount	
			3 No. of Ind.Pols. & Gr. Certifs.	4 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	
<b>POLICY EXHIBIT</b>					5 No. of Policies						
20. In force December 31, prior year .....	10,519	148,543,403	0	(a)	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 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) .....	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

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		55,771	0	0	75	55,846
2. Annuity considerations .....			XXX		XXX	
3. Deposit-type contract funds .....						
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 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
16. Unpaid December 31, prior year .....	6	6,331	0	0	0	0	0	0	6	6,331
17. Incurred during current year .....	15	50,813	0	0	0	0	10	7,946	25	58,759
Settled during current year:										
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	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	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 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) .....	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 .



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

DIRECT BUSINESS IN THE STATE OF Michigan

NAIC Group Code 0836

DURING THE YEAR 2015

NAIC Company Code 70483

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	6,734,215		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	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount	
			3 No. of Ind.Pols. & Gr. Certifs.	4 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					5 No. of Policies						
20. In force December 31, prior year .....	39,237	493,818,256	0	(a)	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 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) .....	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

DURING THE YEAR 2015

NAIC Company Code 70483

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		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 .....			XXX		XXX	
3. Deposit-type contract funds .....						
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....		1,473,017	0	0	70	1,473,087
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
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
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
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
<b>DETAILS OF WRITE-INS</b>						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total		
	1 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 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 .....	.33	702,644	0	0	0	0	6	6,678	.39	.709,322	
Settled during current year:											
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	
<b>POLICY EXHIBIT</b>					No. of Policies						
20. In force December 31, prior year .....	2,217	100,848,446	0	(a)	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

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	150,405		0	0	308	150,713
2. Annuity considerations .....			XXX		XXX	
3. Deposit-type contract funds .....						
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 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 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 .....	.39	147,811	0	0	0	0	11	18,727	.50	166,538	
Settled during current year:											
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	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	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 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) .....	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

DURING THE YEAR 2015

NAIC Group Code 0836

NAIC Company Code 70483

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 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
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
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
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
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
<b>DETAILS OF WRITE-INS</b>						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount	
			3 No. of Ind.Pols. & Gr. Certifs.	4 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	
<b>POLICY EXHIBIT</b>					5 No. of Policies						
20. In force December 31, prior year .....	28,030	321,848,494	0	(a)	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 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) .....	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 .



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

DIRECT BUSINESS IN THE STATE OF Montana

NAIC Group Code 0836

DURING THE YEAR 2015

NAIC Company Code 70483

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		15,171	0	0	0	15,171
2. Annuity considerations .....			XXX		XXX	
3. Deposit-type contract funds .....						
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 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 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	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	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 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) .....	1,046	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

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	20,263		0	0	36	20,299
2. Annuity considerations .....			XXX		XXX	
3. Deposit-type contract funds .....						
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 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 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 .....	11	44,285	0	0	0	0	2	1,073	13	45,357
Settled during current year:										
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	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	(1,847)	(22)	(83,168)
23. In force December 31 of current year .....	214	3,377,824	0	(a)	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 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) .....	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

DURING THE YEAR 2015

NAIC Company Code 70483

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	246,103		0	0	184	246,287
2. Annuity considerations .....			XXX		XXX	
3. Deposit-type contract funds .....						
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 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 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 .....	.38	180,020	0	0	0	0	12	23,790	.50	.203,810
Settled during current year:										
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	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	(33,240)	(69)	(1,626,872)
23. In force December 31 of current year .....	1,240	18,679,125	0	(a)	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 .



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE The Western and Southern Life Insurance Company  
 DIRECT BUSINESS IN THE STATE OF New Hampshire  
 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 .....	10,378		0	0	25	10,403
2. Annuity considerations .....			XXX		XXX	
3. Deposit-type contract funds .....						
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 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
16. Unpaid December 31, prior year .....	2	7,036	0	0	0	0	0	0	2	7,036
17. Incurred during current year .....	3	12,883	0	0	0	0	3	2,785	6	15,668
Settled during current year:										
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	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	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 .



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

DIRECT BUSINESS IN THE STATE OF New Jersey

DURING THE YEAR 2015

NAIC Group Code 0836

**LIFE INSURANCE**

NAIC Company Code 70483

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	157,186		0	0	180	157,366
2. Annuity considerations .....			XXX		XXX	
3. Deposit-type contract funds .....						
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....	157,186		0	0	180	157,366
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
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
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
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
<b>DETAILS OF WRITE-INS</b>						
1301. .....						
1302. .....						
1303. .....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount	
			3 No. of Ind.Pols. & Gr. Certifs.	4 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 .....	.43	157,623	0	0	0	0	.38	22,087	.81	179,710	
Settled during current year:											
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	
<b>POLICY EXHIBIT</b>					5 No. of Policies						
20. In force December 31, prior year .....	1,041	14,754,519	0	(a)	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	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 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) .....	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

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		39,432	0	0	78	39,510
2. Annuity considerations .....			XXX		XXX	
3. Deposit-type contract funds .....						
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....		39,432	0	0	78	39,510
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
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
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
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
<b>DETAILS OF WRITE-INS</b>						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 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 .....	28	108,696	0	0	0	0	21	28,935	.49	137,630
Settled during current year:										
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
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	491	4,498,361	0	(a)	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	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 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) .....	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 .



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

DIRECT BUSINESS IN THE STATE OF New York

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 .....	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 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 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 .....	34	145,737	0	0	0	0	6	18,480	.40	164,217
Settled during current year:										
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	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	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 .....			XXX		XXX	
3. Deposit-type contract funds .....						
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	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount	
			3 No. of Ind.Pols. & Gr. Certifs.	4 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 .....	1,983	.11,668,868	0	0	0	0	2,058	.1,647,900	4,041	13,316,768	
Settled during current year:											
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					5 No. of Policies						
20. In force December 31, prior year .....	67,962	.1,118,772,603	0	(a)	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 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) .....	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 .



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

DIRECT BUSINESS IN THE STATE OF North Dakota

NAIC Group Code 0836

DURING THE YEAR 2015

NAIC Company Code 70483

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		4,566	0	0	0	4,566
2. Annuity considerations .....			XXX		XXX	
3. Deposit-type contract funds .....						
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 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
16. Unpaid December 31, prior year .....	2	8,976	0	0	0	0	0	0	2	8,976
17. Incurred during current year .....	2	3,099	0	0	0	0	7	11,525	9	14,624
Settled during current year:										
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

NAIC Group Code 0836

DURING THE YEAR 2015

NAIC Company Code 70483

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	51,246,630		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 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 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	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	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 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) .....	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 .



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

DIRECT BUSINESS IN THE STATE OF Oklahoma

NAIC Group Code 0836

DURING THE YEAR 2015

NAIC Company Code 70483

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		169,615	0	0	825	170,440
2. Annuity considerations .....			XXX		XXX	
3. Deposit-type contract funds .....						
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 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 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 .....	.44	141,032	0	0	0	0	.44	61,276	.88	202,308	
Settled during current year:											
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

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 .....	107,370		0	0	274	107,644
2. Annuity considerations .....			XXX		XXX	
3. Deposit-type contract funds .....						
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 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 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	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	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 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) .....	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

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 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
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
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
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
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
<b>DETAILS OF WRITE-INS</b>						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount	
			3 No. of Ind.Pols. & Gr. Certifs.	4 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 .....	1,492	7,490,673	0	0	0	0	2,079	2,005,573	3,571	9,496,246	
Settled during current year:											
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	
<b>POLICY EXHIBIT</b>					No. of Policies						
20. In force December 31, prior year .....	46,397	685,021,077	0	(a)	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 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) .....	1,125,334	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 .



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

DIRECT BUSINESS IN THE STATE OF Rhode Island

DURING THE YEAR 2015

NAIC Group Code 0836

**LIFE INSURANCE**

NAIC Company Code 70483

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		8,080	0	0	15	8,095
2. Annuity considerations .....			XXX		XXX	
3. Deposit-type contract funds .....						
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....		8,080	0	0	15	8,095
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
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
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
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
<b>DETAILS OF WRITE-INS</b>						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 Amount						
16. Unpaid December 31, prior year .....	0	0	0	0	0	0	1	2,202	1	2,202
17. Incurred during current year .....	2	3,009	0	0	0	0	(1)	(644)	1	2,365
Settled during current year:										
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
<b>POLICY EXHIBIT</b>					5 No. of Policies					
20. In force December 31, prior year .....	90	918,560	0	(a)	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	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 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) .....	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 .



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

DIRECT BUSINESS IN THE STATE OF South 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 .....		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	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 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 .....	163	945,936	0	0	0	0	.37	32,220	200	.978,155
Settled during current year:										
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	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	(38,310)	(510)	(10,198,180)
23. In force December 31 of current year .....	6,019	106,682,708	0	(a)	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 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) .....	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 .



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

DIRECT BUSINESS IN THE STATE OF South Dakota

DURING THE YEAR 2015

NAIC Group Code 0836

**LIFE INSURANCE**

NAIC Company Code 70483

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		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 .....			XXX		XXX	
3. Deposit-type contract funds .....						
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....		11,846	0	0	13	11,859
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
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
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
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
<b>DETAILS OF WRITE-INS</b>						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 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 .....	3	8,964	0	0	0	0	(2)	509	1	9,473
Settled during current year:										
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
<b>POLICY EXHIBIT</b>					5 No. of Policies					
20. In force December 31, prior year .....	110	939,283	0	(a)	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	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

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	1,679,635		0	0	2,335	1,681,970
2. Annuity considerations .....			XXX		XXX	
3. Deposit-type contract funds .....						
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....	1,679,635		0	0	2,335	1,681,970
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
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
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
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
<b>DETAILS OF WRITE-INS</b>						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount	
			3 No. of Ind.Pols. & Gr. Certifs.	4 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 .....	257	1,742,322	0	0	0	0	.91	110,001	.348	1,852,324	
Settled during current year:											
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	
<b>POLICY EXHIBIT</b>					5 No. of Policies						
20. In force December 31, prior year .....	7,757	122,283,047	0	(a)	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 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) .....	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 .



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

DIRECT BUSINESS IN THE STATE OF Texas

DURING THE YEAR 2015

NAIC Group Code 0836

NAIC Company Code 70483

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		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	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount	
			3 No. of Ind.Pols. & Gr. Certifs.	4 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 .....	937	4,466,360	0	0	0	0	1,219	1,223,952	2,156	5,690,312	
Settled during current year:											
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					5 No. of Policies						
20. In force December 31, prior year .....	28,102	384,575,149	0	(a)	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 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) .....	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

DURING THE YEAR 2015

NAIC Company Code 70483

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		46,240	0	0	82	46,322
2. Annuity considerations .....			XXX		XXX	
3. Deposit-type contract funds .....						
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 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 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 .....	17	103,479	0	0	0	0	2	1,743	19	105,222
Settled during current year:										
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 .



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

DIRECT BUSINESS IN THE STATE OF Vermont

NAIC Group Code 0836

DURING THE YEAR 2015

NAIC Company Code 70483

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		3,779	0	0	0	3,779
2. Annuity considerations .....			XXX		XXX	
3. Deposit-type contract funds .....						
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	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 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					5 No. of Policies					
20. In force December 31, prior year .....	.74	522,719	0	(a)	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	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 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 .



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

DIRECT BUSINESS IN THE STATE OF Virginia

NAIC Group Code 0836

DURING THE YEAR 2015

NAIC Company Code 70483

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	711,587		0	0	402	711,989
2. Annuity considerations .....			XXX		XXX	
3. Deposit-type contract funds .....						
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 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 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	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	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 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) .....	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 Washington

DURING THE YEAR 2015

NAIC Group Code 0836

**LIFE INSURANCE**

NAIC Company Code 70483

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	167,396		0	0	378	167,774
2. Annuity considerations .....			XXX		XXX	
3. Deposit-type contract funds .....						
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....	167,396		0	0	378	167,774
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
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
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
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
<b>DETAILS OF WRITE-INS</b>						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount	
			3 No. of Ind.Pols. & Gr. Certifs.	4 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 .....	.67	417,018	0	0	0	0	43	38,064	110	455,082	
Settled during current year:											
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	
<b>POLICY EXHIBIT</b>					5 No. of Policies						
20. In force December 31, prior year .....	1,244	13,595,938	0	(a)	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	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 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) .....	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 .



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

DIRECT BUSINESS IN THE STATE OF West Virginia

NAIC Group Code 0836

DURING THE YEAR 2015

NAIC Company Code 70483

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	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	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount	
			3 No. of Ind.Pols. & Gr. Certifs.	4 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 .....	419	3,866,289	0	0	0	0	197	474,756	616	4,341,044	
Settled during current year:											
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	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 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) .....	1,230,906	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 Wisconsin

NAIC Group Code 0836

DURING THE YEAR 2015

NAIC Company Code 70483

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	1,840,801		0	0	711	1,841,512
2. Annuity considerations .....			XXX		XXX	
3. Deposit-type contract funds .....						
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....	1,840,801		0	0	711	1,841,512
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
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
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
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
<b>DETAILS OF WRITE-INS</b>						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount	
			3 No. of Ind.Pols. & Gr. Certifs.	4 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	
<b>POLICY EXHIBIT</b>					No. of Policies						
20. In force December 31, prior year .....	7,346	117,456,054	0	(a)	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	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 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) .....	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

DURING THE YEAR 2015

NAIC Company Code 70483

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		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 .....			XXX		XXX	
3. Deposit-type contract funds .....						
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....		12,142	0	0	65	12,207
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
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
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
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
<b>DETAILS OF WRITE-INS</b>						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 Amount						
16. Unpaid December 31, prior year .....	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year .....	5	8,005	0	0	0	0	4	4,512	9	12,517
Settled during current year:										
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
<b>POLICY EXHIBIT</b>					5 No. of Policies					
20. In force December 31, prior year .....	180	1,320,739	0	(a)	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	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 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) .....	1,105	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

NAIC Group Code 0836

DURING THE YEAR 2015

NAIC Company Code 70483

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>	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) .....					
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit .....					
6.2 Applied to pay renewal premiums .....					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....					
6.4 Other .....					
6.5 Totals (Sum of 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) .....					
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits .....					
10. Matured endowments .....					
11. Annuity benefits .....					
12. Surrender values and withdrawals for life contracts .....					
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....					
15. Totals .....					
<b>DETAILS OF WRITE-INS</b>					
1301. .....					
1302. .....					
1303. .....					
1398. Summary of Line 13 from overflow page .....					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....					

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 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) .....										
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....										
21. Issued during year .....										
22. Other changes to in force (Net) .....										
23. In force December 31 of current year .....										

(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 .



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

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		256	0	0	0	256
2. Annuity considerations .....			XXX		XXX	
3. Deposit-type contract funds .....						
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 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 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	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 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) .....	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

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		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 .....			XXX		XXX	
3. Deposit-type contract funds .....						
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....		17,925	0	0	39	17,964
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
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
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
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
<b>DETAILS OF WRITE-INS</b>						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 Amount						
16. Unpaid December 31, prior year .....	1	2,244	0	0	0	0	0	0	1	2,244
17. Incurred during current year .....	4	18,708	0	0	0	0	0	0	4	18,708
Settled during current year:										
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
<b>POLICY EXHIBIT</b>					5 No. of Policies					
20. In force December 31, prior year .....	.98	867,105	0	(a)	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	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 .



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

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

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 .....		946	0	0	0	946
2. Annuity considerations .....			XXX		XXX	
3. Deposit-type contract funds .....						
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	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	Industrial	Total	
			3 No. of Ind.Pols. & Gr. Certifs.	4 Amount					9 No.	10 Amount
16. Unpaid December 31, prior year .....										
17. Incurred during current year .....										
Settled during current year:										
18.1 By payment in full .....										
18.2 By payment on compromised claims .....										
18.3 Totals paid .....										
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....										
19. Unpaid Dec. 31, current year (16+17-18.6) .....										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	14	207,555	0	(a) 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	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 .



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

DIRECT BUSINESS IN THE STATE OF Northern Mariana Islands

NAIC Group Code 0836

DURING THE YEAR 2015

NAIC Company Code 70483

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>	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) .....					
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit .....					
6.2 Applied to pay renewal premiums .....					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....					
6.4 Other .....					
6.5 Totals (Sum of 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) .....					
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits .....					
10. Matured endowments .....					
11. Annuity benefits .....					
12. Surrender values and withdrawals for life contracts .....					
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....					
15. Totals .....					
<b>DETAILS OF WRITE-INS</b>					
1301. .....					
1302. .....					
1303. .....					
1398. Summary of Line 13 from overflow page .....					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....					

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 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) .....										
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....										
21. Issued during year .....										
22. Other changes to in force (Net) .....										
23. In force December 31 of current year .....										

(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 .



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

DIRECT BUSINESS IN THE STATE OF Canada

NAIC Group Code 0836

DURING THE YEAR 2015

NAIC Company Code 70483

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		14	0	0	0	14
2. Annuity considerations .....			XXX		XXX	
3. Deposit-type contract funds .....						
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....		14	0	0	0	14
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
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
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
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
<b>DETAILS OF WRITE-INS</b>						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 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 .....								0	0	
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) .....										
<b>POLICY EXHIBIT</b>					5 No. of Policies					
20. In force December 31, prior year .....	.58	187,075	0	(a)	0	0	0	0	.58	187,075
21. Issued during year .....										
22. Other changes to in force (Net) .....	(1)	(438)					0	0	(1)	(438)
23. In force December 31 of current year .....	57	186,637	0	(a)	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 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 .



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

DIRECT BUSINESS IN THE STATE OF Other Aliens

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 .....	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	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	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	0
8. Grand Totals (Lines 6.5 plus 7.4) .....	29,181	0	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 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
16. Unpaid December 31, prior year .....	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year .....	6	45,011	0	0	0	0	3	5,988	9	50,999
Settled during current year:										
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	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	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 Direct Premiums		2 Direct Premiums Earned		3 Dividends Paid Or Credited On Direct Business		4 Direct Losses Paid		5 Direct Losses Incurred	
	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	0
24.1 Federal Employees Health Benefits Plan premium (b) .....	0		0		0		0		0	0
24.2 Credit (Group and Individual) .....	0		0		0		0		0	0
24.3 Collectively renewable policies (b) .....	0		0		0		0		0	0
24.4 Medicare Title XVIII exempt from state taxes or fees	0		0		0		0		0	0
Other Individual Policies:										
25.1 Non-cancelable (b) .....	0		0		0		0		0	0
25.2 Guaranteed renewable (b) .....	1,665		1,662		0		0		0	0
25.3 Non-renewable for stated reasons only (b) .....	0		0		0		0		0	0
25.4 Other accident only .....	0		0		0		0		0	0
25.5 All other (b) .....	0		0		0		0		0	0
25.6 Totals (sum of Lines 25.1 to 25.5) .....	1,665		1,662		0		0		0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....	1,665		1,662		0		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

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 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	0
5. Totals (Sum of Lines 1 to 4) .....	185,679,783	0	0	0	141,916	185,821,699
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
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	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	0	13,020,617	57,224,230
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
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
<b>DETAILS OF WRITE-INS</b>						
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

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 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 .....	24,855	138,069,699	0	0	147	5,302,976	32,185	33,207,774	57,187	176,580,449
Settled during current year:										
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
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	800,770	12,794,901,268	0	(a)	0	659,722,813	264,653	445,045,607	1,065,423	13,899,669,688
21. Issued during year .....	23,872	798,146,469	0	0	0	0	0	0	23,872	798,146,469
22. Other changes to in force (Net) .....	(58,757)	(951,344,764)	0	0	0	2,217,378	(29,732)	(45,079,947)	(88,489)	(994,207,333)
23. In force December 31 of current year .....	765,885	12,641,702,973	0	(a)	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 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) .....	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	0	0	0	0	0
Other Individual Policies:					
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**

Year of Amortization	1 Reserve as of December 31, Prior Year	2 Current Year's Realized Capital Gains/(Losses) Transferred into the Reserve Net of Taxes	3 Adjustment for Current Year's Liability Gains/(Losses) Released From the Reserve	4 Balance Before Reduction for Current Year's Amortization (Cols. 1 + 2 + 3)
1. 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 Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve		
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)	
LONG-TERM BONDS													
1.	1	Exempt Obligations	144,201,732	XXX	XXX	144,201,732	0.0000	0	0.0000	0	0.0000	0	
2.		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.		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.		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.		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.		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.		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.		High Quality	20,302,110	XXX	XXX	20,302,110	0.0019	38,574	0.0058	117,752	0.0090	182,719	
12.		Medium Quality	3,169,493	XXX	XXX	3,169,493	0.0093	29,476	0.0230	72,898	0.0340	107,763	
13.		Low Quality	10,098,677	XXX	XXX	10,098,677	0.0213	215,102	0.0530	535,230	0.0750	757,401	
14.		Lower Quality		XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0	
15.		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.	1	Exempt Obligations	50,000	XXX	XXX	50,000	0.0000	0	0.0000	0	0.0000	0	
19.		Highest Quality	164,678,210	XXX	XXX	164,678,210	0.0004	65,871	0.0023	378,760	0.0030	494,035	
20.		High Quality	44,682,694	XXX	XXX	44,682,694	0.0019	84,897	0.0058	259,160	0.0090	402,144	
21.		Medium Quality		XXX	XXX	0	0.0093	0	0.0230	0	0.0340	0	
22.		Low Quality		XXX	XXX	0	0.0213	0	0.0530	0	0.0750	0	
23.		Lower Quality		XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0	
24.		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.	1	Exchange Traded		XXX	XXX	0	0.0004	0	0.0023	0	0.0030	0	
27.		Highest Quality		XXX	XXX	0	0.0004	0	0.0023	0	0.0030	0	
28.		High Quality		XXX	XXX	0	0.0019	0	0.0058	0	0.0090	0	
29.		Medium Quality		XXX	XXX	0	0.0093	0	0.0230	0	0.0340	0	
30.		Low Quality		XXX	XXX	0	0.0213	0	0.0530	0	0.0750	0	
31.		Lower Quality		XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0	
32.		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

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

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

Line Num- ber	NAIC Design- nation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
31		MORTGAGE LOANS										
35.		In Good Standing:					XXX	0	0.0010	0	0.0050	0
36.		Farm Mortgages - CM1 - Highest Quality .....					XXX	0	0.0035	0	0.0100	0
37.		Farm Mortgages - CM2 - High Quality .....					XXX	0	0.0060	0	0.0175	0
38.		Farm Mortgages - CM3 - Medium Quality .....					XXX	0	0.0105	0	0.0300	0
39.		Farm Mortgages - CM4 - Low Medium Quality .....					XXX	0	0.0160	0	0.0425	0
40.		Farm Mortgages - CM5 - Low Quality .....					XXX	0	0.0003	0	0.0006	0
41.		Residential Mortgages - Insured or Guaranteed .....					XXX	0	0.0013	0	0.0030	0
42.		Residential Mortgages - All Other .....					XXX	0	0.0003	0	0.0006	0
43.		Commercial Mortgages - Insured or Guaranteed .....	5,290,038				XXX	5,290,038	0.0010	5,290	0.0050	26,450
44.		Commercial Mortgages - All Other - CM1 - Highest Quality .....	35,716,200				XXX	35,716,200	0.0035	125,007	0.0100	357,162
45.		Commercial Mortgages - All Other - CM2 - High Quality .....					XXX	0	0.0060	0	0.0175	0
46.		Commercial Mortgages - All Other - CM3 - Medium Quality .....					XXX	0	0.0105	0	0.0300	0
47.		Commercial Mortgages - All Other - CM4 - Low Medium Quality .....					XXX	0	0.0160	0	0.0425	0
		Commercial Mortgages - All Other - CM5 - Low Quality .....					XXX	0	0.0005	0	0.0013	0
48.		Overdue, Not in Process:					XXX	0	0.0420	0	0.0760	0
49.		Farm Mortgages .....					XXX	0	0.0005	0	0.0012	0
50.		Residential Mortgages - Insured or Guaranteed .....					XXX	0	0.0025	0	0.0058	0
51.		Residential Mortgages - All Other .....					XXX	0	0.0005	0	0.0012	0
52.		Commercial Mortgages - Insured or Guaranteed .....					XXX	0	0.0420	0	0.0760	0
		Commercial Mortgages - All Other .....					XXX	0	0.0000	0	0.1700	0
53.		In Process of Foreclosure:					XXX	0	0.0000	0	0.0040	0
54.		Farm Mortgages .....					XXX	0	0.0000	0	0.0040	0
55.		Residential Mortgages - Insured or Guaranteed .....					XXX	0	0.0000	0	0.0130	0
56.		Residential Mortgages - All Other .....					XXX	0	0.0000	0	0.0040	0
57.		Commercial Mortgages - Insured or Guaranteed .....					XXX	0	0.0000	0	0.01700	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 Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
1.		COMMON STOCK										
		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
		Unaffiliated - Private .....		XXX	XXX	0	0.0000	0	0.1600	0	0.1600	0
		Federal Home Loan Bank .....		XXX	XXX	0	0.0000	0	0.0050	0	0.0080	0
		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:										
		Fixed Income - Exempt Obligations .....				0	XXX		XXX		XXX	
		Fixed Income - Highest Quality .....				0	XXX		XXX		XXX	
		Fixed Income - High Quality .....				0	XXX		XXX		XXX	
		Fixed Income - Medium Quality .....				0	XXX		XXX		XXX	
		Fixed Income - Low Quality .....				0	XXX		XXX		XXX	
		Fixed Income - Lower Quality .....				0	XXX		XXX		XXX	
		Fixed Income - In/Near Default .....				0	XXX		XXX		XXX	
		Unaffiliated Common Stock - Public .....				0	0.0000	0	0.1350 (a)	0	0.1350 (a)	0
		Unaffiliated Common Stock - Private .....				0	0.0000	0	0.1600	0	0.1600	0
		Real Estate .....				0	(b)	0	(b)	0	(b)	0
		Affiliated - Certain Other (See SVO Purposes and Procedures Manual) .....		XXX	XXX	0	0.0000	0	0.1300	0	0.1300	0
		Affiliated - All Other .....		XXX	XXX	0	0.0000	0	0.1600	0	0.1600	0
		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
18.		REAL ESTATE										
		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
		Investment Properties .....	3,153,252			3,153,252	0.0000	0	0.0750	236,494	0.0750	236,494
		Properties Acquired in Satisfaction of Debt .....				0	0.0000	0	0.1100	0	0.1100	0
		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
22.	1	OTHER INVESTED ASSETS										
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS										
		Exempt Obligations .....		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
		Highest Quality .....		XXX	XXX	0	0.0004	0	0.0023	0	0.0030	0
		High Quality .....		XXX	XXX	0	0.0019	0	0.0058	0	0.0090	0
		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
		Low Quality .....	4,071,041	XXX	XXX	4,071,041	0.0213	86,713	0.0530	215,765	0.0750	305,328
		Lower Quality .....		XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
		In or Near Default .....		XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
		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 Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
30.	1	INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF PREFERRED STOCKS	36,109,215	XXX	XXX	36,109,215	0.0004	14,444	0.0023	83,051	0.0030	108,328
		Highest Quality .....					0.0004	14,444	0.0023	83,051	0.0030	108,328
		High Quality .....					0.0019	0	0.0058	0	0.0090	0
		Medium Quality .....					0.0093	0	0.0230	0	0.0340	0
		Low Quality .....					0.0213	0	0.0530	0	0.0750	0
		Lower Quality .....					0.0432	0	0.1100	0	0.1700	0
		In or Near Default .....					0.0000	0	0.2000	0	0.2000	0
35.	6	Affiliated Life with AVR .....	36,109,215	XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
		Total with Preferred Stock Characteristics (Sum of Lines 30 through 36) .....										
33		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF MORTGAGE LOANS	XXX	XXX	XXX	36,109,215	XXX	14,444	XXX	83,051	XXX	108,328
		In Good Standing Affiliated:										
		Mortgages - CM1 - Highest Quality .....					0.0010	0	0.0050	0	0.0065	0
		Mortgages - CM2 - High Quality .....					0.0035	0	0.0100	0	0.0130	0
		Mortgages - CM3 - Medium Quality .....					0.0060	0	0.0175	0	0.0225	0
		Mortgages - CM4 - Low Medium Quality .....					0.0105	0	0.0300	0	0.0375	0
		Mortgages - CM5 - Low Quality .....					0.0160	0	0.0425	0	0.0550	0
		Residential Mortgages - Insured or Guaranteed .....					0.0003	0	0.0006	0	0.0010	0
		Residential Mortgages - All Other .....					0.0013	0	0.0030	0	0.0040	0
		Commercial Mortgages - Insured or Guaranteed .....					0.0003	0	0.0006	0	0.0010	0
		Overdue, Not in Process Affiliated:										
		Farm Mortgages .....					0.0420	0	0.0760	0	0.1200	0
		Residential Mortgages - Insured or Guaranteed .....					0.0005	0	0.0012	0	0.0020	0
		Residential Mortgages - All Other .....					0.0025	0	0.0058	0	0.0090	0
		Commercial Mortgages - Insured or Guaranteed .....					0.0005	0	0.0012	0	0.0020	0
		Commercial Mortgages - All Other .....					0.0420	0	0.0760	0	0.1200	0
		In Process of Foreclosure Affiliated:										
		Farm Mortgages .....					0.0000	0	0.1700	0	0.1700	0
		Residential Mortgages - Insured or Guaranteed .....					0.0000	0	0.0040	0	0.0040	0
		Residential Mortgages - All Other .....					0.0000	0	0.0130	0	0.0130	0
		Commercial Mortgages - Insured or Guaranteed .....					0.0000	0	0.0040	0	0.0040	0
		Commercial Mortgages - All Other .....					0.0000	0	0.1700	0	0.1700	0
		Total Affiliated (Sum of Lines 38 through 55) .....	0	0	XXX	0	XXX	0	XXX	0	XXX	0
		Unaffiliated - In Good Standing With Covenants .....	0	XXX	0	(c)	0	(c)	0	(c)	0	0
		Unaffiliated - In Good Standing Defeased With Government Securities .....										
		Unaffiliated - In Good Standing Primarily Senior .....	0	XXX	0	0.0010	0	0.0050	0	0.0065	0	0
		Unaffiliated - In Good Standing All Other .....										
		Unaffiliated - Overdue, Not in Process .....	0	XXX	0	0.0420	0	0.0760	0	0.1200	0	0
		Unaffiliated - In Process of Foreclosure .....										
		Total Unaffiliated (Sum of Lines 57 through 62) .....	0	0	XXX	0	XXX	0	XXX	0	XXX	0
		Total with Mortgage Loan Characteristics (Lines 56 + 63) .....	0	0	XXX	0	XXX	0	XXX	0	XXX	0

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

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

(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.

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

## ASSET VALUATION RESERVE (Continued)

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

# **NONE**

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

**SCHEDULE F**

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

1 Contract Numbers	2 Claim Numbers	3 State of Residence of Claimant	4 Year of Claim for Death or Disability	5 Amount Claimed	6 Amount Paid During the Year	7 Amount Resisted Dec. 31 of Current Year	8 Why Compromised or Resisted
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
019999. Death Claims - Ordinary				489,015	36,292	0	XXX
059999. Death Claims - Disposed Of				489,015	36,292	0	XXX
109999. 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
119999. Disability Benefits Claims - Ordinary				0	1,044	0	XXX
159999. Disability Benefits Claims - Disposed Of				0	1,044	0	XXX
209999. Matured Endowments Claims - Disposed Of							XXX
259999. Annuities with Life Contingency Claims - Disposed Of							XXX
269999. Claims Disposed of During Current Year				489,015	37,336	0	XXX
319999. Death Claims - Resisted							XXX
369999. Additional Accidental Death Benefits Claims - Resisted							XXX
419999. Disability Benefits Claims - Resisted							XXX
469999. Matured Endowments Claims - Resisted							XXX
519999. Annuities with Life Contingencies Claims - Resisted							XXX
529999. Claims Resisted During Current Year							XXX
539999 - 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									
	1 Amount	2 %							11 Amount	12 %	13 Amount	14 %	15 Amount	16 %	17 Amount	18 %		
<b>PART 1. - ANALYSIS OF UNDERWRITING OPERATIONS</b>																		
1. Premiums written	22,249,677	XXX		XXX		XXX		XXX		XXX		XXX		XXX		XXX		XXX
2. Premiums earned	22,311,870	XXX		XXX		XXX		XXX		XXX		XXX		XXX		XXX		XXX
3. Incurred claims	14,068,922	.63.1	0	.00	0	.00	0	.00	(4,000)	0.0	14,072,922	.63.1	0	.00	0	.00	0	.00
4. Cost containment expenses	732,209	3.3		.00		.00		.00		.00	732,209	3.3		.00		.00		.00
5. Incurred claims and cost containment expenses (Lines 3 and 4)	14,801,131	.66.3	0	.00	0	.00	0	.00	(4,000)	0.0	14,805,131	.66.4	0	.00	0	.00	0	.00
6. Increase in contract reserves	16,637,879	.74.6	0	.00	0	.00	0	.00	0	0.0	16,637,879	.74.6	0	.00	0	.00	0	.00
7. Commissions (a)	949,417	4.3		.00		.00		.00		.00	949,417	4.3		.00		.00		.00
8. Other general insurance expenses	12,639,321	.56.6		.00		.00		.00		.00	12,639,321	.56.6		.00		.00		.00
9. Taxes, licenses and fees	1,151,032	5.2		.00		.00		.00		.00	1,151,032	5.2		.00		.00		.00
10. Total other expenses incurred	14,739,770	.66.1	0	.00	0	.00	0	.00	0	0.0	14,739,770	.66.1	0	.00	0	.00	0	.00
11. Aggregate write-ins for deductions	0	0.0	0	.00	0	.00	0	.00	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	.00	0	.00	0	.00	4,000	0.0	(23,870,910)	(107.0)	0	.00	0	.00	0	.00
13. Dividends or refunds	0	0.0		.00		.00		.00		.00	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	.00	0	.00	0	.00	4,000	0.0	(23,870,910)	(107.0)	0	.00	0	.00	0	.00
<b>DETAILS OF WRITE-INS</b>																		
1101.																		
1102.																		
1103.																		
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0.0	0	.00	0	.00	0	.00	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	.00	0	.00	0	.00	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 Total	2 Group Accident and Health	3 Credit Accident and Health (Group and Individual)	4 Collectively Renewable	Other Individual Contracts				
					5 Non-Cancelable	6 Guaranteed Renewable	7 Non-Renewable for Stated Reasons Only	8 Other Accident Only	9 All Other
<b>PART 2. - RESERVES AND LIABILITIES</b>									
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					4,461,735			
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	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	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
<b>A. Direct:</b>				
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>B. Assumed Reinsurance:</b>				
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
<b>C. Ceded Reinsurance:</b>				
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
<b>D. Net:</b>				
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
<b>E. Net Incurred Claims and Cost Containment Expenses:</b>				
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**

# None

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

**SCHEDULE S - PART 2**

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domiciliary Jurisdiction	6 Paid Losses	7 Unpaid Losses
0399999. Total Life and Annuity - U.S. Affiliates					0	0
0699999. Total Life and Annuity - Non-U.S. Affiliates					0	0
0799999. Total Life and Annuity - Affiliates					0	0
80659 ...38-0397420 ...08/01/2008 ...Canada Life Assurance Co. ....				MI.....		559
86258 ...13-2572994 ...08/01/1977 ...General Re Life Corp. ....				CT.....		51,227
62308 ...06-0303370 ...07/01/1981 ...Connecticut General Life Insurance Co. ....				CT.....		15,150
.66346 ...58-0828824 ...01/01/1986 ...Munich American Reassurance Co. ....				GA.....		238
93572 ...43-1235868 ...06/01/1992 ...RGA Reinsurance Co. ....				MO.....	8,868	.99,429
.88340 ...59-2859797 ...12/01/1999 ...Hannover Life Reassurance Company of America ....				FL.....		1,345
82627 ...06-0839705 ...08/01/2003 ...Swiss Re Life & Health America, Inc. ....				CT.....		63,272
.65676 ...35-0472300 ...01/01/1960 ...Lincoln National Life Insurance Co. ....				IN.....		31,133
0899999. Life and Annuity - U.S. Non-Affiliates					8,868	262,353
.00000 ...AA-1580095 ...08/01/2008 ...The TOA Reinsurance Company, Ltd. ....				JPN.....		254
0999999. Life and Annuity - Non-U.S. Non-Affiliates					0	254
1099999. Total Life and Annuity - Non-Affiliates					8,868	262,607
1199999. Total Life and Annuity					8,868	262,607
1499999. Total Accident and Health - U.S. Affiliates					0	0
1799999. Total Accident and Health - Non-U.S. Affiliates					0	0
1899999. Total Accident and Health - Affiliates					0	0
71412 ...47-0246511 ...07/01/2001 ...Mutual of Omaha Insurance Co. ....				NE.....	80,076	823,641
.86258 ...13-2572994 ...10/01/2009 ...General Re Life Corp. ....				CT.....	0	329,671
1999999. Accident and Health - U.S. Non-Affiliates					80,076	1,153,312
2199999. Total Accident and Health - Non-Affiliates					80,076	1,153,312
2299999. Total Accident and Health					80,076	1,153,312
2399999. Total U.S. (Sum of 0399999, 0899999, 1499999 and 1999999)					88,944	1,415,665
2499999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999 and 2099999)					0	254
9999999 Totals - Life, Annuity and Accident and Health					88,944	1,415,919

## 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 Current Year	10 Prior Year		12 Current Year	13 Prior Year		
99937	31-1191427	07/01/1996	Columbus Life Insurance Company	OH	OTH/I	OL	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	OL	0	0	0	0				
80659	38-0397420	08/01/2008	Canada Life Assurance Co.	MI	YRT/I	OL	28,203,889	21,192	16,447	25,165				
62308	06-0303370	01/01/1997	Connecticut General Life Insurance Co.	CT	YRT/I	OL	456,152	9,097	11,435	7,870				
86258	13-2572994	08/01/1997	General Re Life Corp.	CT	YRT/I	OL	1,343,302	27,560	26,746	13,955				
88340	59-2859797	12/01/1999	Hanover Life Reinsurance Co.	FL	YRT/I	OL	8,183,511	50,976	52,482	69,746				
66346	58-0828824	01/01/1986	Munich American Reassurance Co.	GA	YRT/I	OL	1,077,265	9,013	8,529	13,245				
93572	43-1235868	01/01/1982	RGA Reinsurance Co.	MO	YRT/I	OL	145,706,305	675,902	678,817	844,780				
82627	06-0839705	08/01/2003	Swiss Re Life & Health America, Inc.	CT	YRT/I	OL	67,523,042	312,095	340,075	386,413				
65676	35-0472300	01/01/1960	Lincoln National Life Insurance Co.	IN	CO/I	OL	1,347,690	1,180,280	1,291,867					
62308	06-0303370	01/01/1960	Connecticut General Life Insurance Co.	CT	CO/I	OL	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	OL	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 Ccoinsurance Reserve	14 Funds Withheld Under Ccoinsurance
										11 Current Year	12 Prior Year		
99937	31-1191427	07/01/1986	Columbus Life Insurance Co.	OH	OTH/I	LTDI		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 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Reinsurer	5 Reserve Credit Taken	6 Paid and Unpaid Losses Recoverable (Debit)	7 Other Debits	8 Total (Cols.5+6+7)	9 Letters of Credit	10 Issuing or Confirming Bank Reference Number (a)	11 Trust Agreements	12 Funds Deposited by and Withheld from Reinsurers	13 Other	14 Miscellaneous Balances (Credit)	15 Sum of Cols. 9+11+12+13 +14 but not in Excess of Col. 8
0399999. Total General Account - Life and Annuity U.S. Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
0699999. Total General Account - Life and Annuity Non-U.S. Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
0799999. Total General Account - Life and Annuity Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
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
<b>A. OPERATIONS ITEMS</b>					
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>B. BALANCE SHEET ITEMS</b>					
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
<b>C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)</b>					
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
<b>D. REINSURANCE WITH CERTIFIED REINSURERS (DEPOSITS BY AND FUNDS WITHHELD FROM)</b>					
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)
<b>ASSETS (Page 2, Col. 3)</b>			
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
<b>LIABILITIES, CAPITAL AND SURPLUS (Page 3)</b>			
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		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
<b>NET CREDIT FOR CEDED REINSURANCE</b>			
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

States, Etc.		Direct Business Only					
		1 Life (Group and Individual)	2 Annuities (Group and Individual)	3 Disability Income (Group and Individual)	4 Long-Term Care (Group and Individual)	5 Deposit-Type Contracts	6 Totals
1. Alabama	AL	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	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	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 Holdings, 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	Western & Southern Investment Holdings 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	45-3530091				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			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	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**

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	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 VII 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 Profilment 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	
0836	Western-Southern Group	00000	47-1122741				One Kennedy Housing Investor Holdings, LLC	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	
0836	Western-Southern Group	00000	46-1553387				Overland Apartments Investor Holdings, LLC	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	

## 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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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			Shebourne 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			Skypoint 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 Lafonterea 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 Capital 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 Lookout 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		

## 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 Group Code	2 Group Name	3 NAIC Company Code	4 ID Number	5 Federal RSSD	6 CIK	7 Name of Securities Exchange if Publicly Traded (U.S. or International)	8 Names of Parent, Subsidiaries Or Affiliates	9 Domi- niciary Loca- tion	10 Relation- ship to Reporting Entity	11 Directly Controlled by (Name of Entity/Person)	12 Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	13 If Control is Owner- ship Provide Percen- tage	14 Ultimate Controlling Entity(ies)/Person(s)	15 *
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 .....	

Asterisk	Explanation

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

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

1 NAIC Company Code	2 ID Number	3 Names of Insurers and Parent, Subsidiaries or Affiliates	4 Shareholder Dividends	5 Capital Contributions	6 Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	7 Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	8 Management Agreements and Service Contracts	9 Income/ (Disbursements) Incurred Under Reinsurance Agreements	10 *	11 Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	12	13 Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
.00000	31-1732405	Western-Southern Mutual Holding Company					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)	50,000,000		(119,998,081)				(293,986,084)	
.99937	31-1191427	Columbus Life Insurance Co					(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 Profillment 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	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 &amp; 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:		

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Bar Codes:

12. SIS Stockholder Information Supplement [Document Identifier 420]



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



14. Trusteed Surplus Statement [Document Identifier 490]



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



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



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

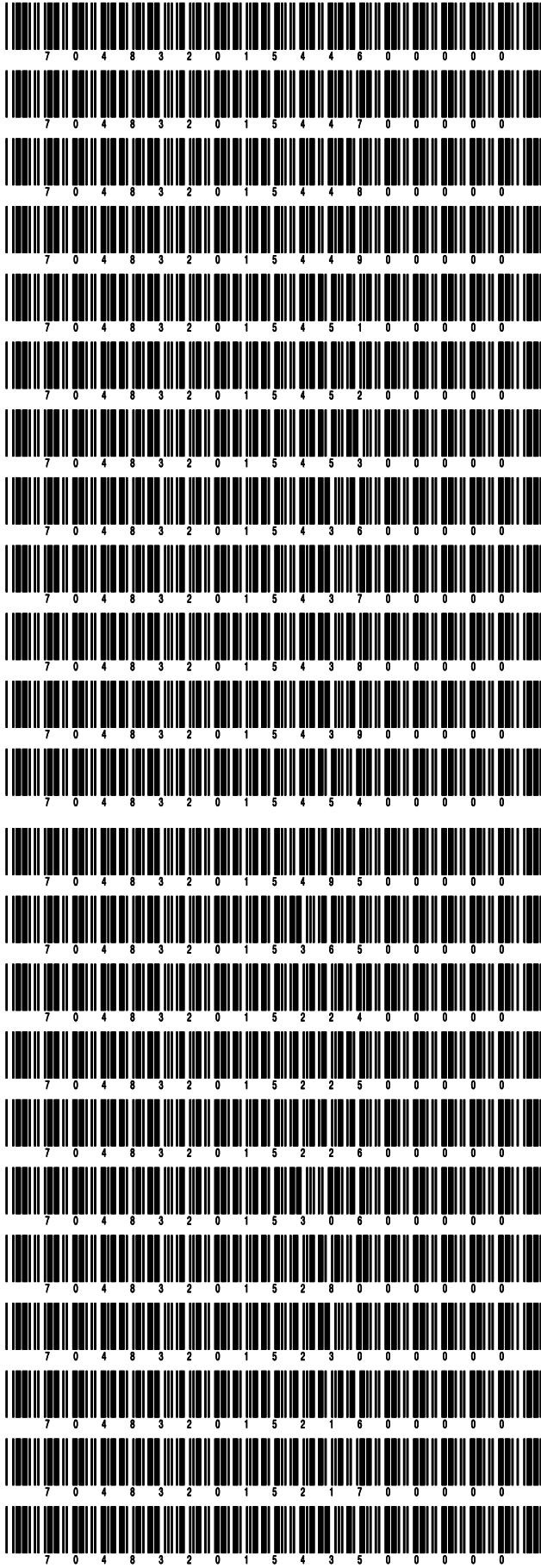


20. Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 445]



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



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 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health			12 Aggregate of All Other Lines of Business
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance (a)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other	
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	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	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	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	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	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	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	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	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 .....	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
3. 2013 .....	XXX	XXX	13,744,435	12,956,834
4. 2014 .....	XXX	XXX	XXX	13,391,855
5. 2015 .....	XXX	XXX	XXX	XXX

**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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