



LIFE AND ACCIDENT AND HEALTH COMPANIES - ASSOCIATION EDITION

## ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2015  
OF THE CONDITION AND AFFAIRS OF THE

### Western-Southern Life Assurance Company

NAIC Group Code 0836 NAIC Company Code 92622 Employer's ID Number 31-1000236  
(Current) (Prior)

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

Country of Domicile United States of America

Incorporated/Organized 12/01/1980 Commenced Business 03/05/1981

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

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

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

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

Internet Website Address WWW.WesternSouthernLife.com

Statutory Statement Contact Bradley J. Hunkler, 513-629-2980  
(Name) CompAcctGrp@WesternSouthernLife.com, 513-629-1871  
(E-mail Address) (FAX Number)

#### OFFICERS

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

#### DIRECTORS OR TRUSTEES

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

State 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? .....  
b. If no,  
1. State the amendment number.....  
2. Date filed .....  
3. Number of pages attached.....

Yes [  ] No [  ]



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Alabama

NAIC Group Code 0836

DURING THE YEAR 2015

NAIC Company Code 92622

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		1,377,074	0	0	0	1,377,074
2. Annuity considerations .....		1,066,742	0	0	0	1,066,742
3. Deposit-type contract funds .....			XXX		XXX	
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4)		2,443,816	0	0	0	2,443,816
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit .....						
6.2 Applied to pay renewal premiums .....						
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						
6.4 Other .....						
6.5 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4) .....						
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits .....		202,768	0	0	0	202,768
10. Matured endowments .....				138	0	4,272,332
11. Annuity benefits .....		4,272,194	0			4,272,194
12. Surrender values and withdrawals for life contracts .....		11,289,903	0	0	0	11,289,903
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....		196,659	0	0	0	196,659
15. Totals .....		15,961,524	0	138	0	15,961,662
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 .....	5	202,768	0	0	0	0	0	0	5	202,768
Settled during current year:										
18.1 By payment in full .....	5	202,768							5	202,768
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	5	202,768	0	0	0	0	0	0	5	202,768
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	5	202,768	0	0	0	0	0	0	5	202,768
19. Unpaid Dec. 31, current year (16+17-18.6) .....										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	549	90,252,308	0 (a)	0	0	0	0	0	549	90,252,308
21. Issued during year .....	11	2,824,998							11	2,824,998
22. Other changes to in force (Net) .....	2	(1,362,658)							2	(1,362,658)
23. In force December 31 of current year .....	562	91,714,648	0 (a)	0	0	0	0	0	562	91,714,648

(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 Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Alaska

NAIC Group Code 0836

DURING THE YEAR 2015

NAIC Company Code 92622

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		43,235	0	0	0	43,235
2. Annuity considerations .....		690	0	0	0	690
3. Deposit-type contract funds .....			XXX		XXX	
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....		43,925	0	0	0	43,925
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit .....						
6.2 Applied to pay renewal premiums .....						
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						
6.4 Other .....						
6.5 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4) .....						
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits .....		25,000	0	0	0	25,000
10. Matured endowments .....						
11. Annuity benefits .....		113,120	0	0	0	113,120
12. Surrender values and withdrawals for life contracts .....		58,742	0	0	0	58,742
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....		26	0	0	0	26
15. Totals .....		196,888	0	0	0	196,888
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	25,000	0	0	0	0	0	0	0	25,000
Settled during current year:										
18.1 By payment in full .....		25,000								25,000
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	0	25,000	0	0	0	0	0	0	0	25,000
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	0	25,000	0	0	0	0	0	0	0	25,000
19. Unpaid Dec. 31, current year (16+17-18.6) .....										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	62	5,207,650	0 (a)	0	0	0	0	0	62	5,207,650
21. Issued during year .....										
22. Other changes to in force (Net) .....	3	(171,766)							3	(171,766)
23. In force December 31 of current year .....	65	5,035,884	0 (a)	0	0	0	0	0	65	5,035,884

(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 Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Arizona

NAIC Group Code 0836

DURING THE YEAR 2015

NAIC Company Code 92622

**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 .....		1,079,183	0	0	0	1,079,183
2. Annuity considerations .....		1,826,807	0	0	0	1,826,807
3. Deposit-type contract funds .....			XXX		XXX	
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4)		2,905,990	0	0	0	2,905,990
<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 .....		527,258	0	0	0	.527,258
10. Matured endowments .....		12,445	0	0	0	12,445
11. Annuity benefits .....		2,300,372	0	180	0	2,300,552
12. Surrender values and withdrawals for life contracts .....		5,780,476	0	0	0	5,780,476
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....		133,332	0	0	0	133,332
15. Totals .....		8,753,883	0	180	0	8,754,063
<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	75,000	0	0	0	0	0	0	3	75,000
17. Incurred during current year .....	20	686,358	0	0	0	0	0	0	20	.686,358
Settled during current year:										
18.1 By payment in full .....	17	539,703							17	.539,703
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	17	539,703	0	0	0	0	0	0	17	.539,703
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	17	539,703	0	0	0	0	0	0	17	.539,703
19. Unpaid Dec. 31, current year (16+17-18.6) .....	6	221,655	0	0	0	0	0	0	6	221,655
<b>POLICY EXHIBIT</b>					5 No. of Policies					
20. In force December 31, prior year .....	1,810	243,532,488	0	(a)	0	0	0	0	1,810	243,532,488
21. Issued during year .....	.38	7,234,666							.38	7,234,666
22. Other changes to in force (Net) .....	(109)	(18,127,717)							(109)	(18,127,717)
23. In force December 31 of current year .....	1,739	232,639,437	0	(a)	0	0	0	0	1,739	232,639,437

(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 Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Arkansas

NAIC Group Code 0836

DURING THE YEAR 2015

NAIC Company Code 92622

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	324,534		0	0	0	324,534
2. Annuity considerations .....	7,447,601		0	0	0	7,447,601
3. Deposit-type contract funds .....		XXX			XXX	
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4)	7,772,135		0	0	0	7,772,135
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit .....						
6.2 Applied to pay renewal premiums .....						
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						
6.4 Other .....						
6.5 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4) .....						
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits .....	131,486		0	0	0	131,486
10. Matured endowments .....	23,005		0	0	0	23,005
11. Annuity benefits .....	4,405,647		0	0	0	4,405,647
12. Surrender values and withdrawals for life contracts .....	10,050,627		0	0	0	10,050,627
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....	58,710		0	0	0	58,710
15. Totals .....	14,669,475		0	0	0	14,669,475
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 .....	8	154,491	0	0	0	0	0	0	8	154,491
Settled during current year:										
18.1 By payment in full .....	8	154,491							8	154,491
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	8	154,491	0	0	0	0	0	0	8	154,491
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	8	154,491	0	0	0	0	0	0	8	154,491
19. Unpaid Dec. 31, current year (16+17-18.6) .....										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	337	39,039,462	0 (a)	0	0	0	0	0	337	39,039,462
21. Issued during year .....	7	697,598							7	697,598
22. Other changes to in force (Net) .....	(13)	(753,289)							(13)	(753,289)
23. In force December 31 of current year .....	331	38,983,771	0 (a)	0	0	0	0	0	331	38,983,771

(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 Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF California

NAIC Group Code 0836

DURING THE YEAR 2015

NAIC Company Code 92622

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		6,163,155	0	0	0	6,163,155
2. Annuity considerations .....		1,332,992	0	0	0	1,332,992
3. Deposit-type contract funds .....		115,638	XXX	0	XXX	115,638
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4)		7,611,785	0	0	0	7,611,785
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit .....						
6.2 Applied to pay renewal premiums .....						
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						
6.4 Other .....						
6.5 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4) .....						
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits .....		3,823,550	0	0	0	3,823,550
10. Matured endowments .....		30,178	0	0	0	30,178
11. Annuity benefits .....		10,325,837	0	0	0	10,325,837
12. Surrender values and withdrawals for life contracts .....		16,847,048	0	0	0	16,847,048
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....		255,691	0	0	0	255,691
15. Totals .....		31,282,304	0	0	0	31,282,304
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	294,200	0	0	0	0	0	0	6	294,200
17. Incurred during current year .....	.55	4,249,916	0	0	0	0	0	0	.55	4,249,916
Settled during current year:										
18.1 By payment in full .....	.56	3,853,728							.56	3,853,728
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	.56	3,853,728	0	0	0	0	0	0	.56	3,853,728
18.4 Reduction by compromise .....										
18.5 Amount rejected .....	1	25,000							1	25,000
18.6 Total settlements .....	.57	3,878,728	0	0	0	0	0	0	.57	3,878,728
19. Unpaid Dec. 31, current year (16+17-18.6) .....	4	665,388	0	0	0	0	0	0	4	665,388
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	8,225	1,515,694,115	0 (a)	0	0	0	0	0	8,225	1,515,694,115
21. Issued during year .....	719	101,239,537							719	101,239,537
22. Other changes to in force (Net) .....	(649)	(83,878,409)							(649)	(83,878,409)
23. In force December 31 of current year .....	8,295	1,533,055,243	0 (a)	0	0	0	0	0	8,295	1,533,055,243

(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 Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Colorado

NAIC Group Code 0836

DURING THE YEAR 2015

NAIC Company Code 92622

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	.911,289		0	0	0	.911,289
2. Annuity considerations .....	2,721,782		0	0	0	2,721,782
3. Deposit-type contract funds .....		XXX			XXX	
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4)	3,633,071		0	0	0	3,633,071
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit .....						
6.2 Applied to pay renewal premiums .....						
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						
6.4 Other .....						
6.5 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4) .....						
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits .....	.893,236		0	0	0	.893,236
10. Matured endowments .....						
11. Annuity benefits .....	1,104,652		0	1,049	0	1,104,652
12. Surrender values and withdrawals for life contracts .....	2,960,341		0	0	0	2,960,341
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....	.70,362		0	0	0	.70,362
15. Totals	5,028,591		0	1,049	0	5,028,591
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	154,610	0	0	0	0	0	0	2	.154,610
17. Incurred during current year .....	7	789,809	0	0	0	0	0	0	7	.789,809
Settled during current year:										
18.1 By payment in full .....	8	893,236							8	.893,236
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	8	893,236	0	0	0	0	0	0	8	.893,236
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	8	893,236	0	0	0	0	0	0	8	.893,236
19. Unpaid Dec. 31, current year (16+17-18.6) .....	1	51,184	0	0	0	0	0	0	1	51,184
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	689	179,933,824	0	(a)	0	0	0	0	689	179,933,824
21. Issued during year .....	13	1,420,145							13	1,420,145
22. Other changes to in force (Net) .....	(17)	(1,129,800)							(17)	(1,129,800)
23. In force December 31 of current year .....	685	180,224,169	0	(a)	0	0	0	0	685	180,224,169

(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 Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Connecticut

NAIC Group Code 0836

DURING THE YEAR 2015

NAIC Company Code 92622

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		2,049,990	0	0	0	2,049,990
2. Annuity considerations .....		6,067,915	0	0	0	6,067,915
3. Deposit-type contract funds .....			XXX		XXX	
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4)		8,117,905	0	0	0	8,117,905
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit .....						
6.2 Applied to pay renewal premiums .....						
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						
6.4 Other .....						
6.5 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4) .....						
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits .....		1,843,407	0	0	0	1,843,407
10. Matured endowments .....						
11. Annuity benefits .....		479,573	0	0	0	479,573
12. Surrender values and withdrawals for life contracts .....		980,706	0	0	0	980,706
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....		24,485	0	0	0	24,485
15. Totals .....		3,328,171	0	0	0	3,328,171
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 .....	7	2,075,145	0	0	0	0	0	0	7	2,075,145
Settled during current year:										
18.1 By payment in full .....	6	1,843,407							6	1,843,407
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	6	1,843,407	0	0	0	0	0	0	6	1,843,407
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	6	1,843,407	0	0	0	0	0	0	6	1,843,407
19. Unpaid Dec. 31, current year (16+17-18.6) .....	1	231,738	0	0	0	0	0	0	1	231,738
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	351	98,651,148	0 (a)	0	0	0	0	0	351	98,651,148
21. Issued during year .....	27	3,136,538							27	3,136,538
22. Other changes to in force (Net) .....	(21)	(6,036,069)							(21)	(6,036,069)
23. In force December 31 of current year .....	357	95,751,617	0 (a)	0	0	0	0	0	357	95,751,617

(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 Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Delaware

NAIC Group Code 0836

DURING THE YEAR 2015

NAIC Company Code 92622

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		317,448	0	0	0	317,448
2. Annuity considerations .....		142,505	0	0	0	142,505
3. Deposit-type contract funds .....			XXX		XXX	
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4)		459,953	0	0	0	459,953
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit .....						
6.2 Applied to pay renewal premiums .....						
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						
6.4 Other .....						
6.5 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4) .....						
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits .....		61,367	0	0	0	61,367
10. Matured endowments .....						
11. Annuity benefits .....		380,918	0	0	0	380,918
12. Surrender values and withdrawals for life contracts .....		694,638	0	0	0	694,638
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....		7,800	0	0	0	7,800
15. Totals .....		1,144,723	0	0	0	1,144,723
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 .....	1	61,367	0	0	0	0	0	0	1	61,367
Settled during current year:										
18.1 By payment in full .....	1	61,367							1	61,367
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	1	61,367	0	0	0	0	0	0	1	61,367
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	1	61,367	0	0	0	0	0	0	1	61,367
19. Unpaid Dec. 31, current year (16+17-18.6) .....										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	172	37,012,295	0	(a) 0	0	0	0	0	172	37,012,295
21. Issued during year .....	2	100,000							2	100,000
22. Other changes to in force (Net) .....	(6)	(1,312,047)							(6)	(1,312,047)
23. In force December 31 of current year .....	168	35,800,248	0	(a) 0	0	0	0	0	168	35,800,248

(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 Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF District of Columbia

NAIC Group Code 0836

DURING THE YEAR 2015

NAIC Company Code 92622

**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 .....		114,984	0	0	0	114,984
2. Annuity considerations .....		71,814	0	0	0	71,814
3. Deposit-type contract funds .....			XXX		XXX	
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4)		186,798	0	0	0	186,798
<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 .....		93,711	0	0	0	93,711
10. Matured endowments .....						
11. Annuity benefits .....		107,141	0	0	0	107,141
12. Surrender values and withdrawals for life contracts .....		177,423	0	0	0	177,423
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....		5,386	0	0	0	5,386
15. Totals .....		383,661	0	0	0	383,661
<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 .....	3	119,302	0	0	0	0	0	0	3	119,302
Settled during current year:										
18.1 By payment in full .....	2	93,711							2	93,711
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	2	93,711	0	0	0	0	0	0	2	93,711
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	2	93,711	0	0	0	0	0	0	2	93,711
19. Unpaid Dec. 31, current year (16+17-18.6) .....	1	25,592	0	0	0	0	0	0	1	25,592
<b>POLICY EXHIBIT</b>					5 No. of Policies					
20. In force December 31, prior year .....	211	24,855,137	0	(a)	0	0	0	0	211	24,855,137
21. Issued during year .....	5	150,000							5	150,000
22. Other changes to in force (Net) .....	(7)	(1,132,824)							(7)	(1,132,824)
23. In force December 31 of current year .....	209	23,872,313	0	(a)	0	0	0	0	209	23,872,313

(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 Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Florida

NAIC Group Code 0836

DURING THE YEAR 2015

NAIC Company Code 92622

**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 .....		11,268,318	0	0	0	11,268,318
2. Annuity considerations .....		5,396,230	0	0	0	5,396,230
3. Deposit-type contract funds .....		25,000	XXX	0	XXX	25,000
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4)		16,689,548	0	0	0	16,689,548
<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 .....		6,549,891	0	0	0	6,549,891
10. Matured endowments .....		60,104	0	0	0	60,104
11. Annuity benefits .....		8,533,585	0	7,497	0	8,541,082
12. Surrender values and withdrawals for life contracts .....		26,720,671	0	0	0	26,720,671
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....		1,068,092	0	0	0	1,068,092
15. Totals .....		42,932,343	0	7,497	0	42,939,840
<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	467,372	0	0	0	0	0	0	15	467,372
17. Incurred during current year .....	172	7,313,088	0	0	0	0	0	0	172	7,313,088
Settled during current year:										
18.1 By payment in full .....	163	6,609,995							163	6,609,995
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	163	6,609,995	0	0	0	0	0	0	163	6,609,995
18.4 Reduction by compromise .....										
18.5 Amount rejected .....	1	7,443							1	7,443
18.6 Total settlements .....	164	6,617,438	0	0	0	0	0	0	164	6,617,438
19. Unpaid Dec. 31, current year (16+17-18.6) .....	23	1,163,021	0	0	0	0	0	0	23	1,163,021
<b>POLICY EXHIBIT</b>					5 No. of Policies					
20. In force December 31, prior year .....	13,479	1,343,891,489	0	(a)	0	0	0	0	13,479	1,343,891,489
21. Issued during year .....	678	109,495,083							678	109,495,083
22. Other changes to in force (Net) .....	(933)	(94,618,746)							(933)	(94,618,746)
23. In force December 31 of current year .....	13,224	1,358,767,826	0	(a)	0	0	0	0	13,224	1,358,767,826

(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 Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Georgia

NAIC Group Code 0836

DURING THE YEAR 2015

NAIC Company Code 92622

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		1,893,194	0	0	0	1,893,194
2. Annuity considerations .....		734,179	0	0	0	734,179
3. Deposit-type contract funds .....			XXX		XXX	
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4)		2,627,373	0	0	0	2,627,373
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit .....						
6.2 Applied to pay renewal premiums .....						
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						
6.4 Other .....						
6.5 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4) .....						
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits .....		845,463	0	0	0	845,463
10. Matured endowments .....		5,045	0	0	0	5,045
11. Annuity benefits .....		7,031,248	0	1,753	0	7,033,001
12. Surrender values and withdrawals for life contracts .....		7,538,857	0	0	0	7,538,857
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....		619,577	0	0	0	619,577
15. Totals .....		16,040,190	0	1,753	0	16,041,943
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	223,411	0	0	0	0	0	0	2	223,411
17. Incurred during current year .....	16	1,666,366	0	0	0	0	0	0	16	1,666,366
Settled during current year:										
18.1 By payment in full .....	17	850,508							17	850,508
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	17	850,508	0	0	0	0	0	0	17	850,508
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	17	850,508	0	0	0	0	0	0	17	850,508
19. Unpaid Dec. 31, current year (16+17-18.6) .....	1	1,039,269	0	0	0	0	0	0	1	1,039,269
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	2,383	465,098,044	0	(a)	0	0	0	0	2,383	465,098,044
21. Issued during year .....	.66	8,775,900							.66	8,775,900
22. Other changes to in force (Net) .....	(106)	(21,827,736)							(106)	(21,827,736)
23. In force December 31 of current year .....	2,343	452,046,208	0	(a)	0	0	0	0	2,343	452,046,208

(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 Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Hawaii

NAIC Group Code 0836

DURING THE YEAR 2015

NAIC Company Code 92622

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		628,096	0	0	0	628,096
2. Annuity considerations .....		10,392,918	0	0	0	10,392,918
3. Deposit-type contract funds .....			XXX		XXX	
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4)		11,021,014	0	0	0	11,021,014
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit .....						
6.2 Applied to pay renewal premiums .....						
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						
6.4 Other .....						
6.5 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4) .....						
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits .....		100,063	0	0	0	100,063
10. Matured endowments .....		19	0	0	0	19
11. Annuity benefits .....		3,858,055	0	0	0	3,858,055
12. Surrender values and withdrawals for life contracts .....		14,877,421	0	0	0	14,877,421
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....		305,882	0	0	0	305,882
15. Totals .....		19,141,440	0	0	0	19,141,440
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 .....	0	100,082	0	0	0	0	0	0	0	100,082
Settled during current year:										
18.1 By payment in full .....		100,082							0	100,082
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	0	100,082	0	0	0	0	0	0	0	100,082
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	0	100,082	0	0	0	0	0	0	0	100,082
19. Unpaid Dec. 31, current year (16+17-18.6) .....										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	.97	15,867,173	0	(a)		0	0	0	.97	15,867,173
21. Issued during year .....	12	1,090,263							12	1,090,263
22. Other changes to in force (Net) .....	(6)	(1,062,965)							(6)	(1,062,965)
23. In force December 31 of current year .....	103	15,894,471	0	(a)		0	0	0	103	15,894,471

(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 Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Idaho

NAIC Group Code 0836

DURING THE YEAR 2015

NAIC Company Code 92622

**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 .....		50,416	0	0	0	50,416
2. Annuity considerations .....		44,995	0	0	0	44,995
3. Deposit-type contract funds .....			XXX		XXX	
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....		95,411	0	0	0	95,411
<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 .....		20,000	0	0	0	20,000
10. Matured endowments .....		182	0	0	0	182
11. Annuity benefits .....		680,028	0	0	0	680,028
12. Surrender values and withdrawals for life contracts .....		1,075,522	0	0	0	1,075,522
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....		10,852	0	0	0	10,852
15. Totals .....		1,786,584	0	0	0	1,786,584
<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 .....	2	20,182	0	0	0	0	0	0	2	20,182
Settled during current year:										
18.1 By payment in full .....	2	20,182							2	20,182
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	2	20,182	0	0	0	0	0	0	2	20,182
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	2	20,182	0	0	0	0	0	0	2	20,182
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 .....	111	23,304,364	0	(a)	0	0	0	0	111	23,304,364
21. Issued during year .....	2	550,000							2	550,000
22. Other changes to in force (Net) .....	(8)	(1,467,056)							(8)	(1,467,056)
23. In force December 31 of current year .....	105	22,387,308	0	(a)	0	0	0	0	105	22,387,308

(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 \_\_\_\_\_ and number of persons insured under indemnity only products \_\_\_\_\_

**NONE**



**ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Western-Southern Life Assurance Company**

DIRECT BUSINESS IN THE STATE OF Illinois

NAIC Group Code 0836

DURING THE YEAR 2015

NAIC Company Code 92622

**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 .....		12,573,192	0	0	0	12,573,192
2. Annuity considerations .....		20,233,184	0	0	0	20,233,184
3. Deposit-type contract funds .....		24,884	XXX	0	XXX	24,884
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....		32,831,260	0	0	0	32,831,260
<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 .....		8,373,106	0	0	0	8,373,106
10. Matured endowments .....		210,910	0	0	0	210,910
11. Annuity benefits .....		17,757,934	0	0	0	17,757,934
12. Surrender values and withdrawals for life contracts .....		38,099,986	0	0	0	38,099,986
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....		897,387	0	0	0	897,387
15. Totals .....		65,339,323	0	0	0	65,339,323
<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 .....	30	1,249,839	0	0	0	0	0	0	30	1,249,839
17. Incurred during current year .....	219	9,166,605	0	0	0	0	0	0	219	9,166,605
Settled during current year:										
18.1 By payment in full .....	225	8,584,016							225	8,584,016
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	225	8,584,016	0	0	0	0	0	0	225	8,584,016
18.4 Reduction by compromise .....										
18.5 Amount rejected .....	4	495,000							4	495,000
18.6 Total settlements .....	229	9,079,016	0	0	0	0	0	0	229	9,079,016
19. Unpaid Dec. 31, current year (16+17-18.6) .....	20	1,337,428	0	0	0	0	0	0	20	1,337,428
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	19,186	1,825,519,832	0	(a)	0	0	0	0	19,186	1,825,519,832
21. Issued during year .....	951	113,646,434							951	113,646,434
22. Other changes to in force (Net) .....	(1,486)	(142,698,993)							(1,486)	(142,698,993)
23. In force December 31 of current year .....	18,651	1,796,467,273	0	(a)	0	0	0	0	18,651	1,796,467,273

(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 Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Indiana

NAIC Group Code 0836

DURING THE YEAR 2015

NAIC Company Code 92622

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		16,857,924	0	0	0	16,857,924
2. Annuity considerations .....		15,563,126	0	0	0	15,563,126
3. Deposit-type contract funds .....		445,656	XXX	0	XXX	445,656
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4)		32,866,706	0	0	0	32,866,706
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit .....						
6.2 Applied to pay renewal premiums .....						
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						
6.4 Other .....						
6.5 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4) .....						
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits .....		9,557,864	0	0	0	9,557,864
10. Matured endowments .....		275,661	0	0	0	275,661
11. Annuity benefits .....		13,606,987	0	3,034	0	13,610,021
12. Surrender values and withdrawals for life contracts .....		30,122,861	0	0	0	30,122,861
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....		1,048,595	0	0	0	1,048,595
15. Totals .....		54,611,968	0	3,034	0	54,615,002
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	625,847	0	0	0	0	0	0	16	.625,847
17. Incurred during current year .....	322	10,537,371	0	0	0	0	0	0	322	10,537,371
Settled during current year:										
18.1 By payment in full .....	317	9,833,525							317	9,833,525
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	317	9,833,525	0	0	0	0	0	0	317	9,833,525
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	317	9,833,525	0	0	0	0	0	0	317	9,833,525
19. Unpaid Dec. 31, current year (16+17-18.6) .....	21	1,329,693	0	0	0	0	0	0	21	1,329,693
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	24,484	1,674,520,047	0	(a)	0	0	0	0	24,484	1,674,520,047
21. Issued during year .....	836	89,041,024							836	89,041,024
22. Other changes to in force (Net) .....	(1,785)	(132,086,577)							(1,785)	(132,086,577)
23. In force December 31 of current year .....	23,535	1,631,474,494	0	(a)	0	0	0	0	23,535	1,631,474,494

(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 \_\_\_\_\_ and number of persons insured under indemnity only products \_\_\_\_\_

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Iowa

NAIC Group Code 0836

DURING THE YEAR 2015

NAIC Company Code 92622

**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 .....		338,210	0	0	0	338,210
2. Annuity considerations .....		5,715,033	0	0	0	5,715,033
3. Deposit-type contract funds .....			XXX		XXX	
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4)		6,053,243	0	0	0	6,053,243
<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 .....		25,360	0	0	0	25,360
10. Matured endowments .....						
11. Annuity benefits .....		2,523,589	0	0	0	2,523,589
12. Surrender values and withdrawals for life contracts .....		4,385,060	0	0	0	4,385,060
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....		35,824	0	0	0	35,824
15. Totals .....		6,969,833	0	0	0	6,969,833
<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 .....										
17. Incurred during current year .....	1	25,360	0	0	0	0	0	0	1	25,360
Settled during current year:										
18.1 By payment in full .....	1	25,360							1	25,360
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	1	25,360	0	0	0	0	0	0	1	25,360
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	1	25,360	0	0	0	0	0	0	1	25,360
19. Unpaid Dec. 31, current year (16+17-18.6) .....										
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	362	48,467,414	0 (a)	0	0	0	0	0	362	48,467,414
21. Issued during year .....	3	273,522							3	273,522
22. Other changes to in force (Net) .....	(6)	263,191							(6)	263,191
23. In force December 31 of current year .....	359	49,004,127	0 (a)	0	0	0	0	0	359	49,004,127

(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 \_\_\_\_\_ and number of persons insured under indemnity only products \_\_\_\_\_

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Kansas

NAIC Group Code 0836

DURING THE YEAR 2015

NAIC Company Code 92622

**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 .....		868,156	0	0	0	868,156
2. Annuity considerations .....		2,469,002	0	0	0	2,469,002
3. Deposit-type contract funds .....			XXX		XXX	
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4)		3,337,158	0	0	0	3,337,158
<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 .....		1,211,631	0	0	0	1,211,631
10. Matured endowments .....		4,544	0	0	0	4,544
11. Annuity benefits .....		2,496,713	0	0	0	2,496,713
12. Surrender values and withdrawals for life contracts .....		4,149,433	0	0	0	4,149,433
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....		106,165	0	0	0	106,165
15. Totals .....		7,968,486	0	0	0	7,968,486
<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	254,000	0	0	0	0	0	0	2	254,000
17. Incurred during current year .....	13	1,269,277	0	0	0	0	0	0	13	1,269,277
Settled during current year:										
18.1 By payment in full .....	14	1,216,175							14	1,216,175
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	14	1,216,175	0	0	0	0	0	0	14	1,216,175
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	14	1,216,175	0	0	0	0	0	0	14	1,216,175
19. Unpaid Dec. 31, current year (16+17-18.6) .....	1	307,102	0	0	0	0	0	0	1	307,102
<b>POLICY EXHIBIT</b>					5 No. of Policies					
20. In force December 31, prior year .....	1,386	130,487,850	0	(a)	0	0	0	0	1,386	130,487,850
21. Issued during year .....	.84	9,491,251							.84	9,491,251
22. Other changes to in force (Net) .....	(141)	(12,610,499)							(141)	(12,610,499)
23. In force December 31 of current year .....	1,329	127,368,602	0	(a)	0	0	0	0	1,329	127,368,602

(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 \_\_\_\_\_ and number of persons insured under indemnity only products \_\_\_\_\_

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Kentucky

NAIC Group Code 0836

DURING THE YEAR 2015

NAIC Company Code 92622

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		9,911,822	0	0	0	9,911,822
2. Annuity considerations .....		5,552,036	0	0	0	5,552,036
3. Deposit-type contract funds .....		223,188	XXX	0	XXX	223,188
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4)		15,687,046	0	0	0	15,687,046
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit .....						
6.2 Applied to pay renewal premiums .....						
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						
6.4 Other .....						
6.5 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4) .....						
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits .....		5,536,787	0	0	0	5,536,787
10. Matured endowments .....		37,739	0	0	0	37,739
11. Annuity benefits .....		6,937,915	0	5,580	0	6,943,495
12. Surrender values and withdrawals for life contracts .....		14,306,512	0	0	0	14,306,512
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....		483,385	0	0	0	483,385
15. Totals .....		27,302,338	0	5,580	0	27,307,918
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 .....	11	538,755	0	0	0	0	0	0	11	.538,755
17. Incurred during current year .....	136	5,664,280	0	0	0	0	0	0	136	5,664,280
Settled during current year:										
18.1 By payment in full .....	133	5,574,526							133	5,574,526
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	133	5,574,526	0	0	0	0	0	0	133	5,574,526
18.4 Reduction by compromise .....										
18.5 Amount rejected .....	1	25,000							1	25,000
18.6 Total settlements .....	134	5,599,526	0	0	0	0	0	0	134	5,599,526
19. Unpaid Dec. 31, current year (16+17-18.6) .....	13	603,510	0	0	0	0	0	0	13	603,510
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	10,495	824,813,154	0	(a)	0	0	0	0	10,495	824,813,154
21. Issued during year .....	636	83,364,384							636	83,364,384
22. Other changes to in force (Net) .....	(722)	(59,609,312)							(722)	(59,609,312)
23. In force December 31 of current year .....	10,409	848,568,226	0	(a)	0	0	0	0	10,409	848,568,226

(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 Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Louisiana

NAIC Group Code 0836

DURING THE YEAR 2015

NAIC Company Code 92622

**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 .....		4,762,108	0	0	0	4,762,108
2. Annuity considerations .....		7,436,444	0	0	0	7,436,444
3. Deposit-type contract funds .....			XXX		XXX	
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4)		12,198,552	0	0	0	12,198,552
<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 .....		2,865,670	0	0	0	2,865,670
10. Matured endowments .....		6,396	0	0	0	6,396
11. Annuity benefits .....		5,452,848	0	0	0	5,452,848
12. Surrender values and withdrawals for life contracts .....		16,291,892	0	0	0	16,291,892
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....		362,372	0	0	0	362,372
15. Totals .....		24,979,178	0	0	0	24,979,178
<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	375,823	0	0	0	0	0	0	.15	.375,823
17. Incurred during current year .....	.91	3,033,701	0	0	0	0	0	0	.91	3,033,701
Settled during current year:										
18.1 By payment in full .....	.95	2,872,066							.95	2,872,066
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	.95	2,872,066	0	0	0	0	0	0	.95	2,872,066
18.4 Reduction by compromise .....										
18.5 Amount rejected .....	2	275,000							2	275,000
18.6 Total settlements .....	.97	3,147,066	0	0	0	0	0	0	.97	3,147,066
19. Unpaid Dec. 31, current year (16+17-18.6) .....	9	262,458	0	0	0	0	0	0	9	262,458
<b>POLICY EXHIBIT</b>					5 No. of Policies					
20. In force December 31, prior year .....	8,264	529,452,619	0	(a)	0	0	0	0	8,264	529,452,619
21. Issued during year .....	256	26,109,555							256	26,109,555
22. Other changes to in force (Net) .....	(591)	(48,036,400)							(591)	(48,036,400)
23. In force December 31 of current year .....	7,929	507,525,774	0	(a)	0	0	0	0	7,929	507,525,774

(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 \_\_\_\_\_ and number of persons insured under indemnity only products \_\_\_\_\_

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Maine

NAIC Group Code 0836

DURING THE YEAR 2015

NAIC Company Code 92622

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		14,956	0	0	0	14,956
2. Annuity considerations .....		900	0	0	0	900
3. Deposit-type contract funds .....			XXX		XXX	
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....		15,856	0	0	0	15,856
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit .....						
6.2 Applied to pay renewal premiums .....						
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						
6.4 Other .....						
6.5 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4) .....						
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits .....		50,588	0	0	0	50,588
10. Matured endowments .....						
11. Annuity benefits .....		118,719	0	0	0	118,719
12. Surrender values and withdrawals for life contracts .....		111,755	0	0	0	111,755
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....		588	0	0	0	588
15. Totals .....		281,650	0	0	0	281,650
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 .....	1	50,588	0	0	0	0	0	0	1	50,588
Settled during current year:										
18.1 By payment in full .....	1	50,588							1	50,588
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	1	50,588	0	0	0	0	0	0	1	50,588
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	1	50,588	0	0	0	0	0	0	1	50,588
19. Unpaid Dec. 31, current year (16+17-18.6) .....										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	37	4,872,118	0 (a)	0	0	0	0	0	37	4,872,118
21. Issued during year .....										
22. Other changes to in force (Net) .....	2	135,903							2	135,903
23. In force December 31 of current year .....	39	5,008,021	0 (a)	0	0	0	0	0	39	5,008,021

(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 Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Maryland

NAIC Group Code 0836

DURING THE YEAR 2015

NAIC Company Code 92622

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		3,063,947	0	0	0	3,063,947
2. Annuity considerations .....		3,766,223	0	0	0	3,766,223
3. Deposit-type contract funds .....			XXX		XXX	
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4)		6,830,170	0	0	0	6,830,170
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit .....						
6.2 Applied to pay renewal premiums .....						
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						
6.4 Other .....						
6.5 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4) .....						
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits .....		609,091	0	0	0	.609,091
10. Matured endowments .....						
11. Annuity benefits .....		4,197,997	0	0	0	4,197,997
12. Surrender values and withdrawals for life contracts .....		8,126,358	0	0	0	8,126,358
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....		237,267	0	0	0	.237,267
15. Totals .....		13,170,713	0	0	0	13,170,713
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	.51,000	0	0	0	0	0	0	2	.51,000
17. Incurred during current year .....	18	608,683	0	0	0	0	0	0	18	.608,683
Settled during current year:										
18.1 By payment in full .....	18	609,091							18	.609,091
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	18	609,091	0	0	0	0	0	0	18	.609,091
18.4 Reduction by compromise .....										
18.5 Amount rejected .....	1	25,000							1	.25,000
18.6 Total settlements .....	19	634,091	0	0	0	0	0	0	19	.634,091
19. Unpaid Dec. 31, current year (16+17-18.6) .....	1	25,592	0	0	0	0	0	0	1	25,592
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	2,691	352,391,976	0 (a)	0	0	0	0	0	2,691	.352,391,976
21. Issued during year .....	194	20,816,334							194	.20,816,334
22. Other changes to in force (Net) .....	(261)	(28,239,195)							(261)	(28,239,195)
23. In force December 31 of current year .....	2,624	344,969,115	0 (a)	0	0	0	0	0	2,624	.344,969,115

(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 Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Massachusetts

NAIC Group Code 0836

DURING THE YEAR 2015

NAIC Company Code 92622

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	656,373		0	0	0	656,373
2. Annuity considerations .....	1,005,000		0	0	0	1,005,000
3. Deposit-type contract funds .....		XXX			XXX	
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....	1,661,373		0	0	0	1,661,373
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit .....						
6.2 Applied to pay renewal premiums .....						
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						
6.4 Other .....						
6.5 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4) .....						
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits .....	25,000		0	0	0	25,000
10. Matured endowments .....		1,037,975	0	1,067	0	1,039,042
11. Annuity benefits .....		813,991	0	0	0	813,991
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 .....	4,177	0	0	0	0	4,177
15. Totals .....	1,881,143	0	1,067	0	0	1,882,210
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	76,184	0	0	0	0	0	0	2	76,184
Settled during current year:										
18.1 By payment in full .....	1	25,000							1	25,000
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	1	25,000	0	0	0	0	0	0	1	25,000
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	1	25,000	0	0	0	0	0	0	1	25,000
19. Unpaid Dec. 31, current year (16+17-18.6) .....	1	51,184	0	0	0	0	0	0	1	51,184
POLICY EXHIBIT					5 No. of Policies					
20. In force December 31, prior year .....	112	18,571,228	0	(a)	0	0	0	0	112	18,571,228
21. Issued during year .....	9	1,010,747							9	1,010,747
22. Other changes to in force (Net) .....	2	793,809							2	793,809
23. In force December 31 of current year .....	123	20,375,784	0	(a)	0	0	0	0	123	20,375,784

(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) .....					
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 Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Michigan

NAIC Group Code 0836

DURING THE YEAR 2015

NAIC Company Code 92622

**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 .....		11,928,910	0	0	0	11,928,910
2. Annuity considerations .....		23,647,353	0	0	0	23,647,353
3. Deposit-type contract funds .....			XXX		XXX	
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4)		35,576,263	0	0	0	35,576,263
<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 .....		5,420,728	0	0	0	5,420,728
10. Matured endowments .....		78,449	0	0	0	78,449
11. Annuity benefits .....		17,396,434	0	0	0	17,396,434
12. Surrender values and withdrawals for life contracts .....		37,992,245	0	0	0	37,992,245
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....		632,118	0	0	0	632,118
15. Totals .....		61,519,974	0	0	0	61,519,974
<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 .....	13	517,705	0	0	0	0	0	0	13	.517,705
17. Incurred during current year .....	153	5,541,158	0	0	0	0	0	0	153	5,541,158
Settled during current year:										
18.1 By payment in full .....	152	5,499,177							152	5,499,177
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	152	5,499,177	0	0	0	0	0	0	152	5,499,177
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	152	5,499,177	0	0	0	0	0	0	152	5,499,177
19. Unpaid Dec. 31, current year (16+17-18.6) .....	14	559,686	0	0	0	0	0	0	14	559,686
<b>POLICY EXHIBIT</b>					5 No. of Policies					
20. In force December 31, prior year .....	12,612	1,050,127,185	0	(a)	0	0	0	0	12,612	1,050,127,185
21. Issued during year .....	543	66,490,884							543	66,490,884
22. Other changes to in force (Net) .....	(944)	(79,122,512)							(944)	(79,122,512)
23. In force December 31 of current year .....	12,211	1,037,495,557	0	(a)	0	0	0	0	12,211	1,037,495,557

(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 Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Minnesota

NAIC Group Code 0836

DURING THE YEAR 2015

NAIC Company Code 92622

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		2,413,083	0	0	0	2,413,083
2. Annuity considerations .....		815,384	0	0	0	815,384
3. Deposit-type contract funds .....			XXX		XXX	
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4)		3,228,467	0	0	0	3,228,467
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit .....						
6.2 Applied to pay renewal premiums .....						
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						
6.4 Other .....						
6.5 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4) .....						
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits .....		1,043,358	0	0	0	1,043,358
10. Matured endowments .....						
11. Annuity benefits .....		4,103,314	0	0	0	4,103,314
12. Surrender values and withdrawals for life contracts .....		7,868,778	0	0	0	7,868,778
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....		168,404	0	0	0	168,404
15. Totals .....		13,183,854	0	0	0	13,183,854
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	50,000	0	0	0	0	0	0	1	50,000
17. Incurred during current year .....	21	1,288,922	0	0	0	0	0	0	21	1,288,922
Settled during current year:										
18.1 By payment in full .....	17	1,043,358							17	1,043,358
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	17	1,043,358	0	0	0	0	0	0	17	1,043,358
18.4 Reduction by compromise .....										
18.5 Amount rejected .....	2	55,000							2	55,000
18.6 Total settlements .....	19	1,098,358	0	0	0	0	0	0	19	1,098,358
19. Unpaid Dec. 31, current year (16+17-18.6) .....	3	240,563	0	0	0	0	0	0	3	240,563
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	2,357	296,910,745	0	(a)	0	0	0	0	2,357	296,910,745
21. Issued during year .....	217	25,309,995							217	25,309,995
22. Other changes to in force (Net) .....	(86)	(13,268,884)							(86)	(13,268,884)
23. In force December 31 of current year .....	2,488	308,951,856	0	(a)	0	0	0	0	2,488	308,951,856

(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 Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Mississippi

NAIC Group Code 0836

DURING THE YEAR 2015

NAIC Company Code 92622

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		1,855,303	0	0	0	1,855,303
2. Annuity considerations .....		4,309,628	0	0	0	4,309,628
3. Deposit-type contract funds .....			XXX		XXX	
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4)		6,164,931	0	0	0	6,164,931
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit .....						
6.2 Applied to pay renewal premiums .....						
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						
6.4 Other .....						
6.5 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4) .....						
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits .....		301,087	0	0	0	301,087
10. Matured endowments .....		27,118	0	0	0	27,118
11. Annuity benefits .....		6,420,170	0	0	0	6,420,170
12. Surrender values and withdrawals for life contracts .....		20,456,607	0	0	0	20,456,607
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....		114,509	0	0	0	114,509
15. Totals .....		27,319,491	0	0	0	27,319,491
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	.96,913	0	0	0	0	0	0	2	.96,913
17. Incurred during current year .....	11	231,292	0	0	0	0	0	0	11	231,292
Settled during current year:										
18.1 By payment in full .....	13	328,205							13	.328,205
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	13	328,205	0	0	0	0	0	0	13	.328,205
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	13	328,205	0	0	0	0	0	0	13	.328,205
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 .....	434	53,394,520	0 (a)	0	0	0	0	0	434	53,394,520
21. Issued during year .....	29	3,102,181							29	3,102,181
22. Other changes to in force (Net) .....	(13)	(1,760,997)							(13)	(1,760,997)
23. In force December 31 of current year .....	450	54,735,704	0 (a)	0	0	0	0	0	450	54,735,704

(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 Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Missouri

NAIC Group Code 0836

DURING THE YEAR 2015

NAIC Company Code 92622

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	3,641,659		0	0	0	3,641,659
2. Annuity considerations .....	14,881,437		0	0	0	14,881,437
3. Deposit-type contract funds .....	29,236		XXX	0	XXX	29,236
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4)	18,552,332		0	0	0	18,552,332
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit .....						
6.2 Applied to pay renewal premiums .....						
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						
6.4 Other .....						
6.5 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4) .....						
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits .....	2,380,235		0	0	0	2,380,235
10. Matured endowments .....	38,397		0	0	0	38,397
11. Annuity benefits .....	11,424,243		0	0	0	11,424,243
12. Surrender values and withdrawals for life contracts .....	28,713,583		0	0	0	28,713,583
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....	.876,094		0	0	0	.876,094
15. Totals	43,432,552		0	0	0	43,432,552
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	180,000	0	0	0	0	0	0	2	180,000
17. Incurred during current year .....	.66	2,570,734	0	0	0	0	0	0	.66	2,570,734
Settled during current year:										
18.1 By payment in full .....	.65	2,418,632							.65	2,418,632
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	.65	2,418,632	0	0	0	0	0	0	.65	2,418,632
18.4 Reduction by compromise .....										
18.5 Amount rejected .....	1	25,000							1	25,000
18.6 Total settlements .....	.66	2,443,632	0	0	0	0	0	0	.66	2,443,632
19. Unpaid Dec. 31, current year (16+17-18.6) .....	2	307,102	0	0	0	0	0	0	2	307,102
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	6,253	500,181,596	0	(a)	0	0	0	0	6,253	500,181,596
21. Issued during year .....	272	24,320,312							272	24,320,312
22. Other changes to in force (Net) .....	(457)	(35,964,857)							(457)	(35,964,857)
23. In force December 31 of current year .....	6,068	488,537,051	0	(a)	0	0	0	0	6,068	488,537,051

(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 Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Montana

NAIC Group Code 0836

DURING THE YEAR 2015

NAIC Company Code 92622

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		29,140	0	0	0	29,140
2. Annuity considerations .....		903,716	0	0	0	903,716
3. Deposit-type contract funds .....			XXX		XXX	
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4)		932,856	0	0	0	932,856
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit .....						
6.2 Applied to pay renewal premiums .....						
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						
6.4 Other .....						
6.5 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4) .....						
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits .....						
10. Matured endowments .....						
11. Annuity benefits .....		269,247	0	0	0	269,247
12. Surrender values and withdrawals for life contracts .....		141,127	0	0	0	141,127
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....						
15. Totals .....		410,374	0	0	0	410,374
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 .....	.67	9,044,491	0	(a)		0	0	0	.67	9,044,491
21. Issued during year .....										
22. Other changes to in force (Net) .....	-(5)	(1,223,200)							-(5)	(1,223,200)
23. In force December 31 of current year .....	62	7,821,291	0	(a)	0	0	0	0	62	7,821,291

(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 Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Nebraska

NAIC Group Code 0836

DURING THE YEAR 2015

NAIC Company Code 92622

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		76,308	0	0	0	76,308
2. Annuity considerations .....		448,885	0	0	0	448,885
3. Deposit-type contract funds .....			XXX		XXX	
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4)		525,193	0	0	0	525,193
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit .....						
6.2 Applied to pay renewal premiums .....						
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						
6.4 Other .....						
6.5 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4) .....						
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits .....		164,201	0	0	0	164,201
10. Matured endowments .....						
11. Annuity benefits .....		835,384	0	0	0	835,384
12. Surrender values and withdrawals for life contracts .....		1,987,179	0	0	0	1,987,179
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....		37,542	0	0	0	37,542
15. Totals .....		3,024,306	0	0	0	3,024,306
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 .....	4	164,201	0	0	0	0	0	0	4	164,201
Settled during current year:										
18.1 By payment in full .....	4	164,201							4	164,201
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	4	164,201	0	0	0	0	0	0	4	164,201
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	4	164,201	0	0	0	0	0	0	4	164,201
19. Unpaid Dec. 31, current year (16+17-18.6) .....										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	136	31,350,658	0	(a)	0	0	0	0	136	31,350,658
21. Issued during year .....	1	250,000							1	250,000
22. Other changes to in force (Net) .....	(9)	63,026							(9)	63,026
23. In force December 31 of current year .....	128	31,663,684	0	(a)	0	0	0	0	128	31,663,684

(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 Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Nevada

NAIC Group Code 0836

DURING THE YEAR 2015

NAIC Company Code 92622

**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 .....		288,822	0	0	0	288,822
2. Annuity considerations .....		31,447	0	0	0	31,447
3. Deposit-type contract funds .....			XXX		XXX	
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4)		320,269	0	0	0	320,269
<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 .....		30,385	0	0	0	30,385
10. Matured endowments .....						
11. Annuity benefits .....		578,144	0	0	0	578,144
12. Surrender values and withdrawals for life contracts .....		808,897	0	0	0	808,897
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....		31,317	0	0	0	31,317
15. Totals .....		1,448,743	0	0	0	1,448,743
<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	25,000	0	0	0	0	0	0	1	25,000
17. Incurred during current year .....	1	30,385	0	0	0	0	0	0	1	30,385
Settled during current year:										
18.1 By payment in full .....	1	30,385							1	30,385
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	1	30,385	0	0	0	0	0	0	1	30,385
18.4 Reduction by compromise .....										
18.5 Amount rejected .....	1	25,000							1	25,000
18.6 Total settlements .....	2	55,385	0	0	0	0	0	0	2	55,385
19. Unpaid Dec. 31, current year (16+17-18.6) .....	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>					5 No. of Policies					
20. In force December 31, prior year .....	393	80,759,479	0	(a)	0	0	0	0	393	80,759,479
21. Issued during year .....	.56	18,501,305							.56	18,501,305
22. Other changes to in force (Net) .....	(42)	(5,532,666)							(42)	(5,532,666)
23. In force December 31 of current year .....	407	93,728,118	0	(a)	0	0	0	0	407	93,728,118

(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 Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF New Hampshire

NAIC Group Code 0836

DURING THE YEAR 2015

NAIC Company Code 92622

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		10,072	0	0	0	10,072
2. Annuity considerations .....		300	0	0	0	300
3. Deposit-type contract funds .....			XXX		XXX	
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....		10,372	0	0	0	10,372
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit .....						
6.2 Applied to pay renewal premiums .....						
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						
6.4 Other .....						
6.5 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4) .....						
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits .....		68,608	0	0	0	68,608
10. Matured endowments .....						
11. Annuity benefits .....		124,199	0	0	0	124,199
12. Surrender values and withdrawals for life contracts .....		71,113	0	0	0	71,113
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....		53	0	0	0	53
15. Totals .....		263,973	0	0	0	263,973
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 .....	2	68,608	0	0	0	0	0	0	2	68,608
Settled during current year:										
18.1 By payment in full .....	2	68,608							2	68,608
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	2	68,608	0	0	0	0	0	0	2	68,608
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	2	68,608	0	0	0	0	0	0	2	68,608
19. Unpaid Dec. 31, current year (16+17-18.6) .....										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	25	4,299,806	0	(a) 0	0	0	0	0	25	4,299,806
21. Issued during year .....										
22. Other changes to in force (Net) .....	(1)	14,577							(1)	14,577
23. In force December 31 of current year .....	24	4,314,383	0	(a) 0	0	0	0	0	24	4,314,383

(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 Western-Southern Life Assurance Company**

DIRECT BUSINESS IN THE STATE OF New Jersey

NAIC Group Code 0836

DURING THE YEAR 2015

NAIC Company Code 92622

**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 .....		2,581,266	0	0	0	2,581,266
2. Annuity considerations .....		760,374	0	0	0	760,374
3. Deposit-type contract funds .....			XXX		XXX	
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4)		3,341,640	0	0	0	3,341,640
<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 .....		232,667	0	0	0	232,667
10. Matured endowments .....						
11. Annuity benefits .....		.859,078	0	0	0	.859,078
12. Surrender values and withdrawals for life contracts .....		.914,633	0	0	0	.914,633
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....		.55,260	0	0	0	.55,260
15. Totals .....		2,061,638	0	0	0	2,061,638
<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 .....	2	230,135	0	0	0	0	0	0	2	.230,135
17. Incurred during current year .....	0	.2,532	0	0	0	0	0	0	0	.2,532
Settled during current year:										
18.1 By payment in full .....	2	232,667							2	.232,667
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	2	232,667	0	0	0	0	0	0	2	.232,667
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	2	232,667	0	0	0	0	0	0	2	.232,667
19. Unpaid Dec. 31, current year (16+17-18.6) .....	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	845	.306,584,113	0 (a)	0	0	0	0	0	845	.306,584,113
21. Issued during year .....	.28	.5,288,175							.28	.5,288,175
22. Other changes to in force (Net) .....	(16)	(9,904,971)							(16)	(9,904,971)
23. In force December 31 of current year .....	857	301,967,317	0 (a)	0	0	0	0	0	857	301,967,317

(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 Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF New Mexico

DURING THE YEAR 2015

NAIC Group Code 0836

NAIC Company Code 92622

**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 .....		124,348	0	0	0	124,348
2. Annuity considerations .....		5,586,448	0	0	0	5,586,448
3. Deposit-type contract funds .....			XXX		XXX	
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4)		5,710,796	0	0	0	5,710,796
<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 .....		515,989	0	0	0	515,989
10. Matured endowments .....						
11. Annuity benefits .....		985,797	0	0	0	985,797
12. Surrender values and withdrawals for life contracts .....		2,025,438	0	0	0	2,025,438
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....		31,982	0	0	0	31,982
15. Totals .....		3,559,206	0	0	0	3,559,206
<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	29,067	0	0	0	0	0	0	1	29,067
17. Incurred during current year .....	3	486,922	0	0	0	0	0	0	3	486,922
Settled during current year:										
18.1 By payment in full .....	4	515,989							4	515,989
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	4	515,989	0	0	0	0	0	0	4	515,989
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	4	515,989	0	0	0	0	0	0	4	515,989
19. Unpaid Dec. 31, current year (16+17-18.6) .....	0	0	0	0	0	0	0	0	0	0
<b>POLICY EXHIBIT</b>					5 No. of Policies					
20. In force December 31, prior year .....	197	37,682,449	0	(a)	0	0	0	0	197	37,682,449
21. Issued during year .....										
22. Other changes to in force (Net) .....	0	(840,811)							0	(840,811)
23. In force December 31 of current year .....	197	36,841,638	0	(a)	0	0	0	0	197	36,841,638

(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 Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF New York

NAIC Group Code 0836

DURING THE YEAR 2015

NAIC Company Code 92622

**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 .....		312,960	0	0	0	312,960
2. Annuity considerations .....		980	0	0	0	980
3. Deposit-type contract funds .....			XXX		XXX	
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....		313,940	0	0	0	313,940
<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 .....		50,000	0	0	0	50,000
10. Matured endowments .....						
11. Annuity benefits .....		823,304	0	0	0	823,304
12. Surrender values and withdrawals for life contracts .....		990,882	0	0	0	990,882
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....		2,349	0	0	0	2,349
15. Totals .....		1,866,535	0	0	0	1,866,535
<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 .....	1	15,075	0	0	0	0	0	0	1	15,075
17. Incurred during current year .....	1	50,280	0	0	0	0	0	0	1	50,280
Settled during current year:										
18.1 By payment in full .....	1	50,000							1	50,000
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	1	50,000	0	0	0	0	0	0	1	50,000
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	1	50,000	0	0	0	0	0	0	1	50,000
19. Unpaid Dec. 31, current year (16+17-18.6) .....	1	15,355	0	0	0	0	0	0	1	15,355
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	289	47,737,622	0	(a)	0	0	0	0	289	47,737,622
21. Issued during year .....										
22. Other changes to in force (Net) .....	0	(104,143)							0	(104,143)
23. In force December 31 of current year .....	289	47,633,479	0	(a)	0	0	0	0	289	47,633,479

(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 Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF North Carolina

NAIC Group Code 0836

DURING THE YEAR 2015

NAIC Company Code 92622

**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 .....		16,364,061	0	0	0	16,364,061
2. Annuity considerations .....		6,347,804	0	0	0	6,347,804
3. Deposit-type contract funds .....		94,611	XXX	0	XXX	94,611
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4)		22,806,476	0	0	0	22,806,476
<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 .....		9,540,986	0	0	0	9,540,986
10. Matured endowments .....		33,246	0	0	0	33,246
11. Annuity benefits .....		12,292,428	0	750	0	12,293,178
12. Surrender values and withdrawals for life contracts .....		41,633,690	0	0	0	41,633,690
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....		988,328	0	0	0	988,328
15. Totals .....		64,488,678	0	750	0	64,489,428
<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	618,981	0	0	0	0	0	0	17	.618,981
17. Incurred during current year .....	226	9,827,638	0	0	0	0	0	0	226	9,827,638
Settled during current year:										
18.1 By payment in full .....	223	9,574,232							223	9,574,232
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	223	9,574,232	0	0	0	0	0	0	223	9,574,232
18.4 Reduction by compromise .....										
18.5 Amount rejected .....	1	5,000							1	5,000
18.6 Total settlements .....	224	9,579,232	0	0	0	0	0	0	224	9,579,232
19. Unpaid Dec. 31, current year (16+17-18.6) .....	19	867,388	0	0	0	0	0	0	19	867,388
<b>POLICY EXHIBIT</b>					5 No. of Policies					
20. In force December 31, prior year .....	23,047	1,840,649,160	0	(a)	0	0	0	0	23,047	1,840,649,160
21. Issued during year .....	1,573	180,539,184							1,573	180,539,184
22. Other changes to in force (Net) .....	(1,838)	(177,602,166)							(1,838)	(177,602,166)
23. In force December 31 of current year .....	22,782	1,843,586,178	0	(a)	0	0	0	0	22,782	1,843,586,178

(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 Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF North Dakota

NAIC Group Code 0836

DURING THE YEAR 2015

NAIC Company Code 92622

**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 .....		20,283	0	0	0	20,283
2. Annuity considerations .....			XXX		XXX	
3. Deposit-type contract funds .....						
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....		20,283	0	0	0	20,283
<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 .....		381,139	0	0	0	381,139
12. Surrender values and withdrawals for life contracts .....		24,962	0	0	0	24,962
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....		249	0	0	0	249
15. Totals .....		406,350	0	0	0	406,350
<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 .....										
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 .....	.49	8,356,246	0	(a)		0	0	0	.49	8,356,246
21. Issued during year .....	1	150,001							1	150,001
22. Other changes to in force (Net) .....	(.3)	(67,661)							(.3)	(67,661)
23. In force December 31 of current year .....	47	8,438,586	0	(a)		0	0	0	47	8,438,586

(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 \_\_\_\_\_ and number of persons insured under indemnity only products \_\_\_\_\_

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Ohio

NAIC Group Code 0836

DURING THE YEAR 2015

NAIC Company Code 92622

**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 .....		65,680,152	0	0	0	65,680,152
2. Annuity considerations .....		31,190,499	0	15,244,288	0	.46,434,787
3. Deposit-type contract funds .....		1,808,831,829	XXX	0	XXX	1,808,831,829
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4)		1,905,702,480	0	15,244,288	0	1,920,946,768
<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 .....		35,843,223	0	0	0	35,843,223
10. Matured endowments .....		752,909	0	0	0	.752,909
11. Annuity benefits .....		35,968,371	0	249,098	0	36,217,469
12. Surrender values and withdrawals for life contracts .....		87,147,916	0	0	0	87,147,916
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....		.4,085,798	0	0	0	.4,085,798
15. Totals .....		163,798,217	0	249,098	0	164,047,315
<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	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount		
16. Unpaid December 31, prior year .....	.85	3,758,621	0	0	0	0	0	.85	3,758,621	
17. Incurred during current year .....	1,070	36,957,931	0	0	0	0	0	1,070	36,957,931	
Settled during current year:										
18.1 By payment in full .....	1,047	36,571,132						1,047	36,571,132	
18.2 By payment on compromised claims .....	1	25,000						1	25,000	
18.3 Totals paid .....	1,048	36,596,132	0	0	0	0	0	1,048	36,596,132	
18.4 Reduction by compromise .....	1	5,726						1	5,726	
18.5 Amount rejected .....	5	252,513						5	252,513	
18.6 Total settlements .....	1,054	36,854,371	0	0	0	0	0	1,054	36,854,371	
19. Unpaid Dec. 31, current year (16+17-18.6) .....	101	3,862,181	0	0	0	0	0	101	3,862,181	
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	84,715	6,115,603,476	0	(a)	0	0	0	84,715	6,115,603,476	
21. Issued during year .....	3,713	428,787,491						3,713	428,787,491	
22. Other changes to in force (Net) .....	(6,266)	(501,004,377)						(6,266)	(501,004,377)	
23. In force December 31 of current year .....	82,162	6,043,386,590	0	(a)	0	0	0	82,162	6,043,386,590	

(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 Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Oklahoma

NAIC Group Code 0836

DURING THE YEAR 2015

NAIC Company Code 92622

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		652,681	0	0	0	652,681
2. Annuity considerations .....		9,645,302	0	0	0	9,645,302
3. Deposit-type contract funds .....			XXX		XXX	
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4)		10,297,983	0	0	0	10,297,983
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit .....						
6.2 Applied to pay renewal premiums .....						
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						
6.4 Other .....						
6.5 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4) .....						
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits .....		313,350	0	0	0	313,350
10. Matured endowments .....						
11. Annuity benefits .....		3,806,487	0	0	0	3,806,487
12. Surrender values and withdrawals for life contracts .....		14,252,158	0	0	0	14,252,158
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....		69,528	0	0	0	69,528
15. Totals .....		18,441,523	0	0	0	18,441,523
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	219,594	0	0	0	0	0	0	2	219,594
17. Incurred during current year .....	2	93,756	0	0	0	0	0	0	2	93,756
Settled during current year:										
18.1 By payment in full .....	4	313,350							4	313,350
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	4	313,350	0	0	0	0	0	0	4	313,350
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	4	313,350	0	0	0	0	0	0	4	313,350
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 .....	391	76,928,341	0 (a)	0	0	0	0	0	391	76,928,341
21. Issued during year .....	19	1,301,614							19	1,301,614
22. Other changes to in force (Net) .....	(13)	(2,443,267)							(13)	(2,443,267)
23. In force December 31 of current year .....	397	75,786,688	0 (a)	0	0	0	0	0	397	75,786,688

(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 Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Oregon

NAIC Group Code 0836

DURING THE YEAR 2015

NAIC Company Code 92622

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		275,906	0	0	0	275,906
2. Annuity considerations .....		633,113	0	0	0	633,113
3. Deposit-type contract funds .....			XXX		XXX	
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4)		909,019	0	0	0	909,019
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit .....						
6.2 Applied to pay renewal premiums .....						
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						
6.4 Other .....						
6.5 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4) .....						
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits .....		300,496	0	0	0	300,496
10. Matured endowments .....						
11. Annuity benefits .....		1,652,776	0	0	0	1,652,776
12. Surrender values and withdrawals for life contracts .....		5,154,908	0	0	0	5,154,908
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....		86,664	0	0	0	86,664
15. Totals .....		7,194,844	0	0	0	7,194,844
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 .....	3	300,496	0	0	0	0	0	0	3	300,496
Settled during current year:										
18.1 By payment in full .....	3	300,496							3	300,496
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	3	300,496	0	0	0	0	0	0	3	300,496
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	3	300,496	0	0	0	0	0	0	3	300,496
19. Unpaid Dec. 31, current year (16+17-18.6) .....										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	269	57,968,709	0	(a)	0	0	0	0	269	57,968,709
21. Issued during year .....	2	199,487							2	199,487
22. Other changes to in force (Net) .....	(10)	(4,410,627)							(10)	(4,410,627)
23. In force December 31 of current year .....	261	53,757,569	0	(a)	0	0	0	0	261	53,757,569

(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 Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Pennsylvania

NAIC Group Code 0836

DURING THE YEAR 2015

NAIC Company Code 92622

**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 .....		23,158,722	0	0	0	23,158,722
2. Annuity considerations .....		7,229,480	0	0	0	7,229,480
3. Deposit-type contract funds .....		240,095	XXX	0	XXX	240,095
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4)		30,628,297	0	0	0	30,628,297
<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 .....		8,267,384	0	0	0	8,267,384
10. Matured endowments .....		82,048	0	0	0	82,048
11. Annuity benefits .....		11,743,280	0	323	0	11,743,603
12. Surrender values and withdrawals for life contracts .....		32,529,467	0	0	0	32,529,467
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....		1,057,481	0	0	0	1,057,481
15. Totals .....		53,679,660	0	323	0	53,679,983
<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 .....	16	596,501	0	0	0	0	0	0	16	.596,501
17. Incurred during current year .....	217	8,437,786	0	0	0	0	0	0	217	8,437,786
Settled during current year:										
18.1 By payment in full .....	220	8,349,432							220	8,349,432
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	220	8,349,432	0	0	0	0	0	0	220	8,349,432
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	220	8,349,432	0	0	0	0	0	0	220	8,349,432
19. Unpaid Dec. 31, current year (16+17-18.6) .....	13	684,855	0	0	0	0	0	0	13	684,855
<b>POLICY EXHIBIT</b>					5 No. of Policies					
20. In force December 31, prior year .....	17,605	1,497,296,059	0	(a)	0	0	0	0	17,605	1,497,296,059
21. Issued during year .....	971	110,923,616							971	110,923,616
22. Other changes to in force (Net) .....	(1,333)	(114,269,123)							(1,333)	(114,269,123)
23. In force December 31 of current year .....	17,243	1,493,950,552	0	(a)	0	0	0	0	17,243	1,493,950,552

(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 Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Rhode Island

NAIC Group Code 0836

DURING THE YEAR 2015

NAIC Company Code 92622

**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 .....		15,448	0	0	0	15,448
2. Annuity considerations .....			XXX		XXX	
3. Deposit-type contract funds .....						
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....		15,448	0	0	0	15,448
<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 .....		19,795	0	0	0	19,795
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....						
15. Totals .....		19,795	0	0	0	19,795
<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.	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) .....										
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	17	2,946,248	0	(a)		0	0	0	17	2,946,248
21. Issued during year .....										
22. Other changes to in force (Net) .....	(2)	(165,521)							(2)	(165,521)
23. In force December 31 of current year .....	15	2,780,727	0	(a)	0	0	0	0	15	2,780,727

(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 Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF South Carolina

NAIC Group Code 0836

DURING THE YEAR 2015

NAIC Company Code 92622

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		2,026,165	0	0	0	2,026,165
2. Annuity considerations .....		2,219,679	0	0	0	2,219,679
3. Deposit-type contract funds .....		85,830	XXX	0	XXX	85,830
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4)		4,331,674	0	0	0	4,331,674
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit .....						
6.2 Applied to pay renewal premiums .....						
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						
6.4 Other .....						
6.5 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4) .....						
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits .....		773,689	0	0	0	.773,689
10. Matured endowments .....		30,900	0	0	0	30,900
11. Annuity benefits .....		4,599,704	0	121	0	4,599,825
12. Surrender values and withdrawals for life contracts .....		12,984,782	0	0	0	12,984,782
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....		363,809	0	0	0	.363,809
15. Totals .....		18,752,884	0	121	0	18,753,005
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 .....	27	903,120	0	0	0	0	0	0	27	.903,120
Settled during current year:										
18.1 By payment in full .....	24	804,589							24	.804,589
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	24	804,589	0	0	0	0	0	0	24	.804,589
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	24	804,589	0	0	0	0	0	0	24	.804,589
19. Unpaid Dec. 31, current year (16+17-18.6) .....	3	98,532	0	0	0	0	0	0	3	98,532
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	2,350	247,301,777	0 (a)	0	0	0	0	0	2,350	247,301,777
21. Issued during year .....	351	41,989,537							351	41,989,537
22. Other changes to in force (Net) .....	(183)	(14,733,501)							(183)	(14,733,501)
23. In force December 31 of current year .....	2,518	274,557,813	0 (a)	0	0	0	0	0	2,518	274,557,813

(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 Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF South Dakota

NAIC Group Code 0836

DURING THE YEAR 2015

NAIC Company Code 92622

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		35,918	0	0	0	35,918
2. Annuity considerations .....		172,000	0	0	0	172,000
3. Deposit-type contract funds .....			XXX		XXX	
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4)		207,918	0	0	0	207,918
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit .....						
6.2 Applied to pay renewal premiums .....						
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						
6.4 Other .....						
6.5 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4) .....						
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits .....						
10. Matured endowments .....						
11. Annuity benefits .....		718,536	0	0	0	718,536
12. Surrender values and withdrawals for life contracts .....		894,720	0	0	0	894,720
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....		16,327	0	0	0	16,327
15. Totals .....		1,629,583	0	0	0	1,629,583
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 .....										
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 .....	.74	17,113,779	0	(a)		0	0	0	.74	17,113,779
21. Issued during year .....	4	125,000							4	125,000
22. Other changes to in force (Net) .....	3	1,392,021							3	1,392,021
23. In force December 31 of current year .....	81	18,630,800	0	(a)	0	0	0	0	81	18,630,800

(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 Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Tennessee

NAIC Group Code 0836

DURING THE YEAR 2015

NAIC Company Code 92622

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	2,374,663		0	0	0	2,374,663
2. Annuity considerations .....	4,496,668		0	0	0	4,496,668
3. Deposit-type contract funds .....			XXX		XXX	
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4)	6,871,331		0	0	0	6,871,331
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit .....						
6.2 Applied to pay renewal premiums .....						
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						
6.4 Other .....						
6.5 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4) .....						
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits .....	1,523,753		0	0	0	1,523,753
10. Matured endowments .....	14,472		0	0	0	14,472
11. Annuity benefits .....	2,558,020		0	7,667	0	2,565,687
12. Surrender values and withdrawals for life contracts .....	6,633,020		0	0	0	6,633,020
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....	294,496		0	0	0	294,496
15. Totals .....	11,023,761		0	7,667	0	11,031,428
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	40,000	0	0	0	0	0	0	2	40,000
17. Incurred during current year .....	.46	1,647,090	0	0	0	0	0	0	.46	1,647,090
Settled during current year:										
18.1 By payment in full .....	.42	1,538,225							.42	1,538,225
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	.42	1,538,225	0	0	0	0	0	0	.42	1,538,225
18.4 Reduction by compromise .....										
18.5 Amount rejected .....	1	25,000							1	25,000
18.6 Total settlements .....	.43	1,563,225	0	0	0	0	0	0	.43	1,563,225
19. Unpaid Dec. 31, current year (16+17-18.6) .....	5	123,865	0	0	0	0	0	0	5	123,865
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	3,907	367,832,383	0	(a)	0	0	0	0	3,907	367,832,383
21. Issued during year .....	151	13,842,408							151	13,842,408
22. Other changes to in force (Net) .....	(254)	(20,300,729)							(254)	(20,300,729)
23. In force December 31 of current year .....	3,804	361,374,062	0	(a)	0	0	0	0	3,804	361,374,062

(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 Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Texas

NAIC Group Code 0836

DURING THE YEAR 2015

NAIC Company Code 92622

**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 .....		4,774,903	0	0	0	4,774,903
2. Annuity considerations .....		10,820,818	0	0	0	10,820,818
3. Deposit-type contract funds .....		175,000	XXX	0	XXX	175,000
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4)		15,770,721	0	0	0	15,770,721
<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 .....		2,996,986	0	0	0	2,996,986
10. Matured endowments .....		33,746	0	0	0	33,746
11. Annuity benefits .....		17,989,462	0	0	0	17,989,462
12. Surrender values and withdrawals for life contracts .....		33,725,555	0	0	0	33,725,555
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....		774,980	0	0	0	774,980
15. Totals .....		55,520,729	0	0	0	55,520,729
<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 .....	4	275,785	0	0	0	0	0	0	4	275,785
17. Incurred during current year .....	62	2,965,039	0	0	0	0	0	0	62	2,965,039
Settled during current year:										
18.1 By payment in full .....	61	3,030,732							61	3,030,732
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	61	3,030,732	0	0	0	0	0	0	61	3,030,732
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	61	3,030,732	0	0	0	0	0	0	61	3,030,732
19. Unpaid Dec. 31, current year (16+17-18.6) .....	5	210,092	0	0	0	0	0	0	5	210,092
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	6,526	908,973,436	0	(a)	0	0	0	0	6,526	908,973,436
21. Issued during year .....	381	65,964,769							381	65,964,769
22. Other changes to in force (Net) .....	(437)	(49,647,506)							(437)	(49,647,506)
23. In force December 31 of current year .....	6,470	925,290,699	0	(a)	0	0	0	0	6,470	925,290,699

(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 Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Utah

NAIC Group Code 0836

DURING THE YEAR 2015

NAIC Company Code 92622

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		497,212	0	0	0	497,212
2. Annuity considerations .....			XXX		XXX	
3. Deposit-type contract funds .....						
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....		497,212	0	0	0	497,212
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit .....						
6.2 Applied to pay renewal premiums .....						
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						
6.4 Other .....						
6.5 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4) .....						
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits .....		150,132	0	0	0	150,132
10. Matured endowments .....		17,213	0	0	0	17,213
11. Annuity benefits .....		421,243	0	0	0	421,243
12. Surrender values and withdrawals for life contracts .....		328,752	0	0	0	328,752
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....		79,337	0	0	0	79,337
15. Totals .....		996,677	0	0	0	996,677
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 .....	6	167,345	0	0	0	0	0	0	6	167,345
Settled during current year:										
18.1 By payment in full .....	6	167,345							6	167,345
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	6	167,345	0	0	0	0	0	0	6	167,345
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	6	167,345	0	0	0	0	0	0	6	167,345
19. Unpaid Dec. 31, current year (16+17-18.6) .....										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	181	60,206,869	0 (a)	0	0	0	0	0	181	60,206,869
21. Issued during year .....	5	911,750							5	911,750
22. Other changes to in force (Net) .....	(3)	1,509,328							(3)	1,509,328
23. In force December 31 of current year .....	183	62,627,947	0 (a)	0	0	0	0	0	183	62,627,947

(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 Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Vermont

NAIC Group Code 0836

DURING THE YEAR 2015

NAIC Company Code 92622

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	243,152		0	0	0	243,152
2. Annuity considerations .....			XXX		XXX	
3. Deposit-type contract funds .....						
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....	243,152		0	0	0	243,152
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit .....						
6.2 Applied to pay renewal premiums .....						
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						
6.4 Other .....						
6.5 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4) .....						
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits .....	360		0	0	0	360
10. Matured endowments .....						
11. Annuity benefits .....	32,661		0	0	0	32,661
12. Surrender values and withdrawals for life contracts .....	41,311		0	0	0	41,311
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....	2,475		0	0	0	2,475
15. Totals .....	76,807		0	0	0	76,807
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	360	0	0	0	0	0	0	0	360
Settled during current year:										
18.1 By payment in full .....		360							0	360
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	0	360	0	0	0	0	0	0	0	360
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	0	360	0	0	0	0	0	0	0	360
19. Unpaid Dec. 31, current year (16+17-18.6) .....										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	19	3,764,869	0 (a)	0	0	0	0	0	19	3,764,869
21. Issued during year .....	3	462,297							3	462,297
22. Other changes to in force (Net) .....	(3)	(119,285)							(3)	(119,285)
23. In force December 31 of current year .....	19	4,107,881	0 (a)	0	0	0	0	0	19	4,107,881

(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 Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Virginia

NAIC Group Code 0836

DURING THE YEAR 2015

NAIC Company Code 92622

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		1,141,210	0	0	0	1,141,210
2. Annuity considerations .....		1,464,069	0	0	0	1,464,069
3. Deposit-type contract funds .....			XXX		XXX	
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4)		2,605,279	0	0	0	2,605,279
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit .....						
6.2 Applied to pay renewal premiums .....						
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						
6.4 Other .....						
6.5 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4) .....						
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits .....		1,416,437	0	0	0	1,416,437
10. Matured endowments .....		28,722	0	0	0	28,722
11. Annuity benefits .....		7,452,494	0	202	0	7,452,696
12. Surrender values and withdrawals for life contracts .....		14,877,925	0	0	0	14,877,925
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....		196,617	0	0	0	196,617
15. Totals .....		23,972,195	0	202	0	23,972,397
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	260,877	0	0	0	0	0	0	4	260,877
17. Incurred during current year .....	15	1,207,466	0	0	0	0	0	0	15	1,207,466
Settled during current year:										
18.1 By payment in full .....	18	1,445,159							18	1,445,159
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	18	1,445,159	0	0	0	0	0	0	18	1,445,159
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	18	1,445,159	0	0	0	0	0	0	18	1,445,159
19. Unpaid Dec. 31, current year (16+17-18.6) .....	1	23,184	0	0	0	0	0	0	1	23,184
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	1,706	340,037,816	0 (a)	0	0	0	0	0	1,706	340,037,816
21. Issued during year .....	.71	6,214,600							.71	6,214,600
22. Other changes to in force (Net) .....	(66)	(16,170,984)							(66)	(16,170,984)
23. In force December 31 of current year .....	1,711	330,081,432	0 (a)	0	0	0	0	0	1,711	330,081,432

(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 Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Washington

NAIC Group Code 0836

DURING THE YEAR 2015

NAIC Company Code 92622

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		336,117	0	0	0	336,117
2. Annuity considerations .....		203,156	0	0	0	203,156
3. Deposit-type contract funds .....			XXX		XXX	
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4)		539,273	0	0	0	539,273
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit .....						
6.2 Applied to pay renewal premiums .....						
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						
6.4 Other .....						
6.5 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4) .....						
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits .....		500,510	0	0	0	500,510
10. Matured endowments .....						
11. Annuity benefits .....		1,337,505	0	0	0	1,337,505
12. Surrender values and withdrawals for life contracts .....		1,321,152	0	0	0	1,321,152
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....		36,929	0	0	0	36,929
15. Totals .....		3,196,096	0	0	0	3,196,096
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 .....	2	551,694	0	0	0	0	0	0	2	.551,694
Settled during current year:										
18.1 By payment in full .....	1	500,510							1	.500,510
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	1	500,510	0	0	0	0	0	0	1	.500,510
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	1	500,510	0	0	0	0	0	0	1	.500,510
19. Unpaid Dec. 31, current year (16+17-18.6) .....	1	51,184	0	0	0	0	0	0	1	51,184
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	577	166,166,792	0	(a)	0	0	0	0	577	166,166,792
21. Issued during year .....	3	900,000							3	.900,000
22. Other changes to in force (Net) .....	1	(1,480,780)							1	-(1,480,780)
23. In force December 31 of current year .....	581	165,586,012	0	(a)	0	0	0	0	581	165,586,012

(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 Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF West Virginia

NAIC Group Code 0836

DURING THE YEAR 2015

NAIC Company Code 92622

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		3,754,271	0	0	0	3,754,271
2. Annuity considerations .....		6,296,965	0	0	0	6,296,965
3. Deposit-type contract funds .....		7,596	XXX	0	XXX	7,596
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4)		10,058,832	0	0	0	10,058,832
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit .....						
6.2 Applied to pay renewal premiums .....						
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						
6.4 Other .....						
6.5 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4) .....						
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits .....		2,190,344	0	0	0	2,190,344
10. Matured endowments .....		12,905	0	0	0	12,905
11. Annuity benefits .....		3,253,533	0	2,502	0	3,256,035
12. Surrender values and withdrawals for life contracts .....		8,302,716	0	0	0	8,302,716
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....		293,455	0	0	0	293,455
15. Totals .....		14,052,953	0	2,502	0	14,055,455
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 .....	3	143,623	0	0	0	0	0	0	3	143,623
17. Incurred during current year .....	.52	2,262,045	0	0	0	0	0	0	.52	2,262,045
Settled during current year:										
18.1 By payment in full .....	.49	2,203,249							.49	2,203,249
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	.49	2,203,249	0	0	0	0	0	0	.49	2,203,249
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	.49	2,203,249	0	0	0	0	0	0	.49	2,203,249
19. Unpaid Dec. 31, current year (16+17-18.6) .....	6	202,419	0	0	0	0	0	0	6	202,419
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	4,492	307,996,035	0	(a)	0	0	0	0	4,492	307,996,035
21. Issued during year .....	198	19,742,495							198	19,742,495
22. Other changes to in force (Net) .....	(344)	(29,974,030)							(344)	(29,974,030)
23. In force December 31 of current year .....	4,346	297,764,500	0	(a)	0	0	0	0	4,346	297,764,500

(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 Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Wisconsin

NAIC Group Code 0836

DURING THE YEAR 2015

NAIC Company Code 92622

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	3,382,123		0	0	0	3,382,123
2. Annuity considerations .....	11,655,040		0	0	0	11,655,040
3. Deposit-type contract funds .....		XXX			XXX	
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4)	15,037,163		0	0	0	15,037,163
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit .....						
6.2 Applied to pay renewal premiums .....						
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						
6.4 Other .....						
6.5 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4) .....						
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits .....	195,628		0	0	0	195,628
10. Matured endowments .....	33		0	0	0	33
11. Annuity benefits .....	11,483,195		0	0	0	11,483,195
12. Surrender values and withdrawals for life contracts .....	30,243,996		0	0	0	30,243,996
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....	503,167		0	0	0	503,167
15. Totals	42,426,019		0	0	0	42,426,019
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	31,063	0	0	0	0	0	0	1	31,063
17. Incurred during current year .....	10	266,965	0	0	0	0	0	0	10	266,965
Settled during current year:										
18.1 By payment in full .....	11	195,661							11	195,661
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	11	195,661	0	0	0	0	0	0	11	195,661
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	11	195,661	0	0	0	0	0	0	11	195,661
19. Unpaid Dec. 31, current year (16+17-18.6) .....	0	102,367	0	0	0	0	0	0	0	102,367
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	1,971	218,108,363	0 (a)	0	0	0	0	0	1,971	218,108,363
21. Issued during year .....	142	17,203,832							142	17,203,832
22. Other changes to in force (Net) .....	(131)	(13,718,128)							(131)	(13,718,128)
23. In force December 31 of current year .....	1,982	221,594,067	0 (a)	0	0	0	0	0	1,982	221,594,067

(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 Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Wyoming

NAIC Group Code 0836

DURING THE YEAR 2015

NAIC Company Code 92622

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		65,484	0	0	0	65,484
2. Annuity considerations .....			XXX		XXX	
3. Deposit-type contract funds .....						
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....		65,484	0	0	0	65,484
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit .....						
6.2 Applied to pay renewal premiums .....						
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						
6.4 Other .....						
6.5 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4) .....						
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits .....		1,812	0	0	0	1,812
10. Matured endowments .....						
11. Annuity benefits .....		10,805	0	0	0	10,805
12. Surrender values and withdrawals for life contracts .....		172,178	0	0	0	172,178
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....		1,812	0	0	0	1,812
15. Totals .....		186,607	0	0	0	186,607
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	1,812	0	0	0	0	0	0	0	1,812
Settled during current year:										
18.1 By payment in full .....		1,812								1,812
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	0	1,812	0	0	0	0	0	0	0	1,812
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	0	1,812	0	0	0	0	0	0	0	1,812
19. Unpaid Dec. 31, current year (16+17-18.6) .....										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	.56	8,818,987	0 (a)	0	0	0	0	0	.56	8,818,987
21. Issued during year .....	1	500,000							1	.500,000
22. Other changes to in force (Net) .....	(.3)	(1,444,110)							(.3)	(1,444,110)
23. In force December 31 of current year .....	54	7,874,877	0 (a)	0	0	0	0	0	54	7,874,877

(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 Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF American Samoa

NAIC Group Code 0836

DURING THE YEAR 2015

NAIC Company Code 92622

**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>	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 .....	1	0	0	0	0	0	0	0	1	0
Settled during current year:										
18.1 By payment in full .....	1	0							1	0
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	1	0	0	0	0	0	0	0	1	0
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	1	0	0	0	0	0	0	0	1	0
19. Unpaid Dec. 31, current year (16+17-18.6) .....										
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....				(a)						
21. Issued during year .....										
22. Other changes to in force (Net) .....										
23. In force December 31 of current year .....				(a)						

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

**ACCIDENT AND HEALTH INSURANCE**

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

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



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Guam

NAIC Group Code 0836

DURING THE YEAR 2015

NAIC Company Code 92622

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		5,615	0	0	0	5,615
2. Annuity considerations .....		2,293,832	0	0	0	2,293,832
3. Deposit-type contract funds .....			XXX		XXX	
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4)		2,299,447	0	0	0	2,299,447
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit .....						
6.2 Applied to pay renewal premiums .....						
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						
6.4 Other .....						
6.5 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4) .....						
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits .....						
10. Matured endowments .....						
11. Annuity benefits .....						
12. Surrender values and withdrawals for life contracts .....		327,419	0	0	0	327,419
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....						
15. Totals .....		327,419	0	0	0	327,419
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 .....	2	0	0	0	0	0	0	0	2	0
Settled during current year:										
18.1 By payment in full .....	2	0							2	0
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	2	0	0	0	0	0	0	0	2	0
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	2	0	0	0	0	0	0	0	2	0
19. Unpaid Dec. 31, current year (16+17-18.6) .....										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	2	315,812	0	(a) 0	0	0	0	0	2	315,812
21. Issued during year .....										
22. Other changes to in force (Net) .....	0	621							0	621
23. In force December 31 of current year .....	2	316,433	0	(a) 0	0	0	0	0	2	316,433

(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 Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Puerto Rico

NAIC Group Code 0836

DURING THE YEAR 2015

NAIC Company Code 92622

**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 .....		7,837	0	0	0	7,837
2. Annuity considerations .....			XXX		XXX	
3. Deposit-type contract funds .....						
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....		7,837	0	0	0	7,837
<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 .....		588	0	0	0	588
10. Matured endowments .....						
11. Annuity benefits .....						
12. Surrender values and withdrawals for life contracts .....		11,448	0	0	0	11,448
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....		588	0	0	0	588
15. Totals .....		12,624	0	0	0	12,624
<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	.588	0	.0	0	0	0	.0	0	.588
Settled during current year:										
18.1 By payment in full .....		.588								.588
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	0	.588	0	.0	0	0	0	.0	0	.588
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	0	.588	0	.0	0	0	0	.0	0	.588
19. Unpaid Dec. 31, current year (16+17-18.6) .....										
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	15	1,462,423	0	(a)		0	0	0	15	1,462,423
21. Issued during year .....										
22. Other changes to in force (Net) .....	0	.93,469								.93,469
23. In force December 31 of current year .....	15	1,555,892	0	(a)		0	0	0	15	1,555,892

(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 Western-Southern Life Assurance Company

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

NAIC Group Code 0836

DURING THE YEAR 2015

NAIC Company Code 92622

**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 .....		285	0	0	0	285
2. Annuity considerations .....			XXX		XXX	
3. Deposit-type contract funds .....						
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....		285	0	0	0	285
<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 .....	3	350,000	0	(a)		0	0	0	3	350,000
21. Issued during year .....										
22. Other changes to in force (Net) .....										
23. In force December 31 of current year .....	3	350,000	0	(a)	0	0	0	0	3	350,000

(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 Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Northern Mariana Islands

NAIC Group Code 0836

DURING THE YEAR 2015

NAIC Company Code 92622

**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 .....				(a) .....						
21. Issued during year .....										
22. Other changes to in force (Net) .....										
23. In force December 31 of current year .....				(a) .....						

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

**ACCIDENT AND HEALTH INSURANCE**

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

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



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Canada

NAIC Group Code 0836

DURING THE YEAR 2015

NAIC Company Code 92622

**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 .....	598	0	0	0	598
2. Annuity considerations .....		XXX		XXX	
3. Deposit-type contract funds .....					
4. Other considerations .....					
5. Totals (Sum of Lines 1 to 4) .....	598	0	0	0	598
<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 .....	1	50,000	0	(a) 0		0	0	0	1	50,000
21. Issued during year .....										
22. Other changes to in force (Net) .....	(1)	(50,000)							(1)	(50,000)
23. In force December 31 of current year .....	0	0	0	(a) 0	0	0	0	0	0	0

(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 Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Other Aliens

NAIC Group Code 0836

DURING THE YEAR 2015

NAIC Company Code 92622

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		69,965	0	0	0	69,965
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) .....		69,965	0	0	0	69,965
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit .....		0	0	0	0	0
6.2 Applied to pay renewal premiums .....		0	0	0	0	0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....		0	0	0	0	0
6.4 Other .....		0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4) .....		0	0	0	0	0
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) .....		0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits .....		0	0	0	0	0
10. Matured endowments .....		0	0	0	0	0
11. Annuity benefits .....		979,070	0	0	0	979,070
12. Surrender values and withdrawals for life contracts .....		465,389	0	0	0	465,389
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....		0	0	0	0	0
14. All other benefits, except accident and health .....		9,954	0	0	0	9,954
15. Totals .....		1,454,413	0	0	0	1,454,413
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 .....	0	0	0	0	0	0	0	0	0	0
Settled during current year:										
18.1 By payment in full .....	0	0	0	0	0	0	0	0	0	0
18.2 By payment on compromised claims .....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid .....	0	0	0	0	0	0	0	0	0	0
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 .....	0	0	0	0	0	0	0	0	0	0
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 .....	110	17,777,737	0	(a)	0	0	0	0	110	17,777,737
21. Issued during year .....	0	0	0	0	0	0	0	0	0	0
22. Other changes to in force (Net) .....	(1)	341,862	0	0	0	0	0	0	(1)	341,862
23. In force December 31 of current year .....	109	18,119,599	0	(a)	0	0	0	0	109	18,119,599

(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	
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) .....	0		0		0		0		0	
25.3 Non-renewable for stated reasons only (b) .....	0		0		0		0		0	
25.4 Other accident only .....	0		0		0		0		0	
25.5 All other (b) .....	0		0		0		0		0	
25.6 Totals (sum of Lines 25.1 to 25.5) .....	0		0		0		0		0	
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....	0		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 Western-Southern Life Assurance Company

DIRECT BUSINESS IN THE STATE OF Grand Total

NAIC Group Code 0836

DURING THE YEAR 2015

NAIC Company Code 92622

**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 .....		223,412,246	0	0	0	223,412,246
2. Annuity considerations .....		245,042,495	0	15,244,288	0	260,286,783
3. Deposit-type contract funds .....		1,810,298,563	XXX	0	XXX	1,810,298,563
4. Other considerations .....		0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)		2,278,753,304	0	15,244,288	0	2,293,997,592
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
Life insurance:						
6.1 Paid in cash or left on deposit .....		0	0	0	0	0
6.2 Applied to pay renewal premiums .....		0	0	0	0	0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....		0	0	0	0	0
6.4 Other .....		0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4) .....		0	0	0	0	0
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) .....		0	0	0	0	0
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits .....		117,595,232	0	0	0	117,595,232
10. Matured endowments .....		1,816,386	0	0	0	1,816,386
11. Annuity benefits .....		258,222,021	0	280,961	0	258,502,982
12. Surrender values and withdrawals for life contracts .....		608,523,964	0	0	0	608,523,964
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....		0	0	0	0	0
14. All other benefits, except accident and health .....		16,744,236	0	0	0	16,744,236
15. Totals .....		1,002,901,839	0	280,961	0	1,003,182,800
<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	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount		
16. Unpaid December 31, prior year .....	261	11,398,797	0	0	0	0	0	0	261	11,398,797
17. Incurred during current year .....	3,102	123,922,088	0	0	0	0	0	0	3,102	123,922,088
Settled during current year:										
18.1 By payment in full .....	3,063	119,386,618	0	0	0	0	0	0	3,063	119,386,618
18.2 By payment on compromised claims .....	1	25,000	0	0	0	0	0	0	1	25,000
18.3 Totals paid .....	3,064	119,411,618	0	0	0	0	0	0	3,064	119,411,618
18.4 Reduction by compromise .....	1	5,726	0	0	0	0	0	0	1	5,726
18.5 Amount rejected .....	21	1,239,956	0	0	0	0	0	0	21	1,239,956
18.6 Total settlements .....	3,086	120,657,300	0	0	0	0	0	0	3,086	120,657,300
19. Unpaid Dec. 31, current year (16+17-18.6) .....	277	14,663,585	0	0	0	0	0	0	277	14,663,585
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	267,184	24,175,533,716	0	(a)	0	0	0	0	267,184	24,175,533,716
21. Issued during year .....	13,284	1,613,488,912	0		0	0	0	0	13,284	1,613,488,912
22. Other changes to in force (Net) .....	(19,318)	(1,746,879,087)	0		0	0	0	0	(19,318)	(1,746,879,087)
23. In force December 31 of current year .....	261,150	24,042,143,541	0	(a)	0	0	0	0	261,150	24,042,143,541

(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) .....	0	0	0	0	0
25.3 Non-renewable for stated reasons only (b) .....	0	0	0	0	0
25.4 Other accident only .....	0	0	0	0	0
25.5 All other (b) .....	0	0	0	0	0
25.6 Totals (sum of Lines 25.1 to 25.5) .....	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....	0	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 Western-Southern Life Assurance Company  
**FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE**

**INTEREST MAINTENANCE RESERVE**

	1 Amount
1. Reserve as of December 31, Prior Year .....	8,429,960
2. Current year's realized pre-tax capital gains/(losses) of \$ .....(18,547,923) transferred into the reserve net of taxes of \$ .....(6,491,773) .....	(12,056,150)
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) .....	(3,626,190)
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4) .....	3,964,569
6. Reserve as of December 31, current year (Line 4 minus Line 5) .....	(7,590,759)

**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 .....	5,854,692	(1,890,123)	0	3,964,569
2. 2016 .....	3,451,941	(2,626,469)	0	825,472
3. 2017 .....	1,814,706	(2,538,315)	0	(723,609)
4. 2018 .....	704,519	(2,135,517)	0	(1,430,998)
5. 2019 .....	167,709	(1,725,600)	0	(1,557,891)
6. 2020 .....	(10,722)	(1,284,229)	0	(1,294,951)
7. 2021 .....	(39,841)	(957,892)	0	(997,733)
8. 2022 .....	(32,453)	(737,164)	0	(769,617)
9. 2023 .....	30,687	(505,124)	0	(474,437)
10. 2024 .....	8,019	(267,691)	0	(259,672)
11. 2025 .....	(86,314)	(15,808)	0	(102,122)
12. 2026 .....	(150,504)	119,751	0	(30,753)
13. 2027 .....	(200,767)	123,863	0	(76,904)
14. 2028 .....	(246,488)	127,738	0	(118,750)
15. 2029 .....	(248,227)	138,525	0	(109,702)
16. 2030 .....	(245,529)	139,185	0	(106,344)
17. 2031 .....	(253,944)	146,699	0	(107,245)
18. 2032 .....	(274,269)	144,251	0	(130,018)
19. 2033 .....	(281,973)	147,494	0	(134,479)
20. 2034 .....	(262,066)	145,221	0	(116,845)
21. 2035 .....	(237,413)	147,641	0	(89,772)
22. 2036 .....	(220,418)	149,581	0	(70,837)
23. 2037 .....	(204,085)	153,418	0	(50,667)
24. 2038 .....	(185,573)	157,080	0	(28,493)
25. 2039 .....	(162,043)	166,671	0	4,628
26. 2040 .....	(128,347)	170,159	0	41,812
27. 2041 .....	(84,206)	157,084	0	72,878
28. 2042 .....	(37,879)	124,482	0	86,603
29. 2043 .....	(8,653)	91,879	0	83,226
30. 2044 .....	(595)	59,277	0	58,682
31. 2045 and Later .....		17,783	0	17,783
32. Total (Lines 1 to 31) .....	8,429,964	(12,056,150)	0	(3,626,186)

## ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Western-Southern Life Assurance 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 .....	105,497,870	9,412,380	114,910,250	26,447,613	11,146,189	37,593,802	152,504,051
2. Realized capital gains/(losses) net of taxes - General Account .....	17,789,459	0	17,789,459	(452,962)	0	(452,962)	17,336,497
3. Realized capital gains/(losses) net of taxes - Separate Accounts .....			0			0	0
4. Unrealized capital gains/(losses) net of deferred taxes - General Account .....	313,962	260,000	573,962	13,893,882	(2,999,483)	10,894,399	11,468,361
5. Unrealized capital gains/(losses) net of deferred taxes - Separate Accounts .....			0			0	0
6. Capital gains credited/(losses charged) to contract benefits, payments or reserves .....			0			0	0
7. Basic contribution .....	21,378,830	2,522,411	23,901,241	0	3,382,990	3,382,990	27,284,231
8. Accumulated balances (Lines 1 through 5 - 6 + 7) .....	144,980,121	12,194,791	157,174,912	39,888,533	11,529,696	51,418,229	208,593,140
9. Maximum reserve .....	96,886,150	9,883,693	106,769,843	30,772,879	11,877,906	42,650,785	149,420,628
10. Reserve objective .....	67,845,216	7,618,683	75,463,899	30,613,459	8,263,839	38,877,298	114,341,197
11. 20% of (Line 10 - Line 8) .....	(15,426,981)	(915,222)	(16,342,203)	(1,855,015)	(653,171)	(2,508,186)	(18,850,389)
12. Balance before transfers (Lines 8 + 11) .....	129,553,140	11,279,569	140,832,709	38,033,518	10,876,525	48,910,043	189,742,752
13. Transfers .....			0	(1,001,381)	1,001,381	0	0
14. Voluntary contribution .....			0			0	0
15. Adjustment down to maximum/up to zero .....	(32,666,991)	(1,395,877)	(34,062,868)	(6,259,258)		(6,259,258)	(40,322,126)
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15)	96,886,149	9,883,692	106,769,841	30,772,879	11,877,906	42,650,785	149,420,626

**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	257,803,616	XXX	XXX	257,803,616	0.0000	0	0.0000	0	0.0000	0
2.		Highest Quality	6,157,067,449	XXX	XXX	6,157,067,449	0.0004	2,462,827	0.0023	14,161,255	0.0030	18,471,202
3.		High Quality	2,953,804,697	XXX	XXX	2,953,804,697	0.0019	5,612,229	0.0058	17,132,067	0.0090	26,584,242
4.		Medium Quality	476,276,322	XXX	XXX	476,276,322	0.0093	4,429,370	0.0230	10,954,355	0.0340	16,193,395
5.		Low Quality	310,696,642	XXX	XXX	310,696,642	0.0213	6,617,838	0.0530	16,466,922	0.0750	23,302,248
6.		Lower Quality	46,295,160	XXX	XXX	46,295,160	0.0432	1,999,951	0.1100	5,092,468	0.1700	7,870,177
7.		In or Near Default	15,422,026	XXX	XXX	15,422,026	0.0000	0	0.2000	3,084,405	0.2000	3,084,405
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)	10,217,365,912	XXX	XXX	10,217,365,912	XXX	21,122,215	XXX	66,891,473	XXX	95,505,670
PREFERRED STOCK												
10.	1	Highest Quality	10,000,000	XXX	XXX	10,000,000	0.0004	4,000	0.0023	23,000	0.0030	30,000
11.		High Quality		XXX	XXX	0	0.0019	0	0.0058	0	0.0090	0
12.		Medium Quality	2,121,638	XXX	XXX	2,121,638	0.0093	19,731	0.0230	48,798	0.0340	72,136
13.		Low Quality		XXX	XXX	0	0.0213	0	0.0530	0	0.0750	0
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)		12,121,638	XXX	XXX	12,121,638	XXX	23,731	XXX	71,798	XXX	102,136
SHORT - TERM BONDS												
18.	1	Exempt Obligations	25,000	XXX	XXX	25,000	0.0000	0	0.0000	0	0.0000	0
19.		Highest Quality	10,825,247	XXX	XXX	10,825,247	0.0004	4,330	0.0023	24,898	0.0030	32,476
20.		High Quality	50,328,052	XXX	XXX	50,328,052	0.0019	95,623	0.0058	291,903	0.0090	452,952
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)		61,178,299	XXX	XXX	61,178,299	XXX	99,953	XXX	316,801	XXX	485,428
DERIVATIVE INSTRUMENTS												
26.	1	Exchange Traded		XXX	XXX	0	0.0004	0	0.0023	0	0.0030	0
27.		Highest Quality	310,465	XXX	XXX	310,465	0.0004	124	0.0023	714	0.0030	931
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		310,465	XXX	XXX	310,465	XXX	124	XXX	714	XXX	931
34.	Total (Lines 9 + 17 + 25 + 33)		10,290,976,314	XXX	XXX	10,290,976,314	XXX	21,246,024	XXX	67,280,785	XXX	96,094,165

## ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Western-Southern Life Assurance Company

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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
		MORTGAGE LOANS										
		In Good Standing:										
35.		Farm Mortgages - CM1 - Highest Quality .....				XXX	0	0.0010	0	0.0050	0	0.0065
36.		Farm Mortgages - CM2 - High Quality .....				XXX	0	0.0035	0	0.0100	0	0.0130
37.		Farm Mortgages - CM3 - Medium Quality .....				XXX	0	0.0060	0	0.0175	0	0.0225
38.		Farm Mortgages - CM4 - Low Medium Quality .....				XXX	0	0.0105	0	0.0300	0	0.0375
39.		Farm Mortgages - CM5 - Low Quality .....				XXX	0	0.0160	0	0.0425	0	0.0550
40.		Residential Mortgages - Insured or Guaranteed .....				XXX	0	0.0003	0	0.0006	0	0.0010
41.		Residential Mortgages - All Other .....				XXX	0	0.0013	0	0.0030	0	0.0040
42.		Commercial Mortgages - Insured or Guaranteed .....				XXX	0	0.0003	0	0.0006	0	0.0010
43.		Commercial Mortgages - All Other - CM1 - Highest Quality .....	180,109,160			XXX	180,109,160	0.0010	180,109	0.0050	.900,546	0.0065
44.		Commercial Mortgages - All Other - CM2 - High Quality .....	526,664,718			XXX	526,664,718	0.0035	1,843,327	0.0100	5,266,647	0.0130
45.		Commercial Mortgages - All Other - CM3 - Medium Quality .....	80,467,677			XXX	80,467,677	0.0060	482,806	0.0175	1,408,184	0.0225
46.		Commercial Mortgages - All Other - CM4 - Low Medium Quality .....	168,507			XXX	168,507	0.0105	1,769	0.0300	.5,055	0.0375
47.		Commercial Mortgages - All Other - CM5 - Low Quality .....	900,000			XXX	900,000	0.0160	14,400	0.0425	38,250	0.0550
		Overdue, Not in Process:										
48.		Farm Mortgages .....				XXX	0	0.0420	0	0.0760	0	0.1200
49.		Residential Mortgages - Insured or Guaranteed .....				XXX	0	0.0005	0	0.0012	0	0.0020
50.		Residential Mortgages - All Other .....				XXX	0	0.0025	0	0.0058	0	0.0090
51.		Commercial Mortgages - Insured or Guaranteed .....				XXX	0	0.0005	0	0.0012	0	0.0020
52.		Commercial Mortgages - All Other .....				XXX	0	0.0420	0	0.0760	0	0.1200
		In Process of Foreclosure:										
53.		Farm Mortgages .....				XXX	0	0.0000	0	0.1700	0	0.1700
54.		Residential Mortgages - Insured or Guaranteed .....				XXX	0	0.0000	0	0.0040	0	0.0040
55.		Residential Mortgages - All Other .....				XXX	0	0.0000	0	0.0130	0	0.0130
56.		Commercial Mortgages - Insured or Guaranteed .....				XXX	0	0.0000	0	0.0040	0	0.0040
57.		Commercial Mortgages - All Other .....				XXX	0	0.0000	0	0.1700	0	0.1700
58.		Total Schedule B Mortgages (Sum of Lines 35 through 57)	788,310,062	0	XXX	788,310,062	XXX	2,522,411	XXX	7,618,683	XXX	9,883,693
59.		Schedule DA Mortgages				XXX	0	0.0030	0	0.0100	0	0.0130
60.		Total Mortgage Loans on Real Estate (Lines 58 + 59)	788,310,062	0	XXX	788,310,062	XXX	2,522,411	XXX	7,618,683	XXX	9,883,693

## ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Western-Southern Life Assurance Company

**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	211,773,682	XXX	XXX	211,773,682	0.0000	0	0.1426 (a)	30,198,927	0.1426 (a)	30,198,927
2.		Unaffiliated - Public		XXX	XXX	0	0.0000	0	0.1600	0	0.1600	0
3.		Unaffiliated - Private		XXX	XXX	0	0.0000	0	0.0050	265,701	0.0080	425,121
4.		Federal Home Loan Bank	53,140,100	XXX	XXX	53,140,100	0.0000	0	0.0000	0	0.0000	0
5.		Affiliated - Life with AVR		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
6.		Affiliated - Investment Subsidiary:										
7.		Fixed Income - Exempt Obligations				0	XXX		XXX		XXX	
8.		Fixed Income - Highest Quality				0	XXX		XXX		XXX	
9.		Fixed Income - High Quality				0	XXX		XXX		XXX	
10.		Fixed Income - Medium Quality				0	XXX		XXX		XXX	
11.		Fixed Income - Low Quality				0	XXX		XXX		XXX	
12.		Fixed Income - Lower Quality				0	XXX		XXX		XXX	
13.		Fixed Income - In/Near Default				0	XXX		XXX		XXX	
14.		Unaffiliated Common Stock - Public				0	0.0000	0	0.1426 (a)	0	0.1426 (a)	0
15.		Unaffiliated Common Stock - Private				0	0.0000	0	0.1600	0	0.1600	0
16.		Real Estate				0	(b)	0	(b)	0	(b)	0
17.		Affiliated - Certain Other (See SVO Purposes and Procedures Manual)	1,144,855	XXX	XXX	1,144,855	0.0000	0	0.1300	148,831	0.1300	148,831
18.		Affiliated - All Other		XXX	XXX	0	0.0000	0	0.1600	0	0.1600	0
19.		Total Common Stock (Sum of Lines 1 through 16)	266,058,637	0	0	266,058,637	XXX	0	XXX	30,613,459	XXX	30,772,879
20.		REAL ESTATE										
21.		Home Office Property (General Account only)				0	0.0000	0	0.0750	0	0.0750	0
22.		Investment Properties				0	0.0000	0	0.0750	0	0.0750	0
23.		Properties Acquired in Satisfaction of Debt				0	0.0000	0	0.1100	0	0.1100	0
24.		Total Real Estate (Sum of Lines 18 through 20)	0	0	0	0	XXX	0	XXX	0	XXX	0
25.		OTHER INVESTED ASSETS										
26.		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS										
27.		Exempt Obligations		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
28.		Highest Quality		XXX	XXX	0	0.0004	0	0.0023	0	0.0030	0
29.		High Quality		XXX	XXX	0	0.0019	0	0.0058	0	0.0090	0
30.		Medium Quality		XXX	XXX	0	0.0093	0	0.0230	0	0.0340	0
31.		Low Quality	147,107,092	XXX	XXX	147,107,092	0.0213	3,133,381	0.0530	7,796,676	0.0750	11,033,032
32.		Lower Quality		XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
33.		In or Near Default		XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
34.		Total with Bond Characteristics (Sum of Lines 22 through 28)	147,107,092	XXX	XXX	147,107,092	XXX	3,133,381	XXX	7,796,676	XXX	11,033,032

## ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Western-Southern Life Assurance Company

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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (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)
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF PREFERRED STOCKS										
30.	1	Highest Quality .....	33,413,569	XXX	XXX	33,413,569	0.0004	13,365	0.0023	76,851	0.0030	100,241
31.	2	High Quality .....		XXX	XXX	0	0.0019	0	0.0058	0	0.0090	0
32.	3	Medium Quality .....		XXX	XXX	0	0.0093	0	0.0230	0	0.0340	0
33.	4	Low Quality .....		XXX	XXX	0	0.0213	0	0.0530	0	0.0750	0
34.	5	Lower Quality .....		XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
35.	6	In or Near Default .....		XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
36.		Affiliated Life with AVR .....		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
37.		Total with Preferred Stock Characteristics (Sum of Lines 30 through 36)	33,413,569	XXX	XXX	33,413,569	XXX	13,365	XXX	76,851	XXX	100,241
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF MORTGAGE LOANS										
		In Good Standing Affiliated:										
38.		Mortgages - CM1 - Highest Quality .....			XXX	0	0.0010	0	0.0050	0	0.0065	0
39.		Mortgages - CM2 - High Quality .....			XXX	0	0.0035	0	0.0100	0	0.0130	0
40.		Mortgages - CM3 - Medium Quality .....			XXX	0	0.0060	0	0.0175	0	0.0225	0
41.		Mortgages - CM4 - Low Medium Quality .....			XXX	0	0.0105	0	0.0300	0	0.0375	0
42.		Mortgages - CM5 - Low Quality .....			XXX	0	0.0160	0	0.0425	0	0.0550	0
43.		Residential Mortgages - Insured or Guaranteed .....			XXX	0	0.0003	0	0.0006	0	0.0010	0
44.		Residential Mortgages - All Other .....			XXX	0	0.0013	0	0.0030	0	0.0040	0
45.		Commercial Mortgages - Insured or Guaranteed .....			XXX	0	0.0003	0	0.0006	0	0.0010	0
		Overdue, Not in Process Affiliated:										
46.		Farm Mortgages .....			XXX	0	0.0420	0	0.0760	0	0.1200	0
47.		Residential Mortgages - Insured or Guaranteed .....			XXX	0	0.0005	0	0.0012	0	0.0020	0
48.		Residential Mortgages - All Other .....			XXX	0	0.0025	0	0.0058	0	0.0090	0
49.		Commercial Mortgages - Insured or Guaranteed .....			XXX	0	0.0005	0	0.0012	0	0.0020	0
50.		Commercial Mortgages - All Other .....			XXX	0	0.0420	0	0.0760	0	0.1200	0
		In Process of Foreclosure Affiliated:										
51.		Farm Mortgages .....			XXX	0	0.0000	0	0.1700	0	0.1700	0
52.		Residential Mortgages - Insured or Guaranteed .....			XXX	0	0.0000	0	0.0040	0	0.0040	0
53.		Residential Mortgages - All Other .....			XXX	0	0.0000	0	0.0130	0	0.0130	0
54.		Commercial Mortgages - Insured or Guaranteed .....			XXX	0	0.0000	0	0.0040	0	0.0040	0
55.		Commercial Mortgages - All Other .....			XXX	0	0.0000	0	0.1700	0	0.1700	0
56.		Total Affiliated (Sum of Lines 38 through 55) .....	0	0	XXX	0	XXX	0	XXX	0	XXX	0
57.		Unaffiliated - In Good Standing With Covenants .....			XXX	0	(c)	0	(c)	0	(c)	0
58.		Unaffiliated - In Good Standing Defeased With Government Securities .....			XXX	0	0.0010	0	0.0050	0	0.0065	0
59.		Unaffiliated - In Good Standing Primarily Senior .....	11,321,210		XXX	11,321,210	0.0035	39,624	0.0010	11,321	0.0130	147,176
60.		Unaffiliated - In Good Standing All Other .....			XXX	0	0.0060	0	0.0175	0	0.0225	0
61.		Unaffiliated - Overdue, Not in Process .....			XXX	0	0.0420	0	0.0760	0	0.1200	0
62.		Unaffiliated - In Process of Foreclosure .....			XXX	0	0.0000	0	0.1700	0	0.1700	0
63.		Total Unaffiliated (Sum of Lines 57 through 62) .....	11,321,210	0	XXX	11,321,210	XXX	39,624	XXX	11,321	XXX	147,176
64.		Total with Mortgage Loan Characteristics (Lines 56 + 63) .....	11,321,210	0	XXX	11,321,210	XXX	39,624	XXX	11,321	XXX	147,176

## ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Western-Southern Life Assurance Company

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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (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	0.1426 (a)	0	0.1426 (a) .....	
67.		Unaffiliated Private .....	27,985	XXX	XXX	27,985	0.0000	0	0.1600	4,478	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 .....		XXX	XXX	0	0.0000	0	0.1600	0	0.1600 .....	
		Total with Common Stock Characteristics (Sum of Lines 65 through 69)	27,985	XXX	XXX	27,985	XXX	0	XXX	4,478	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 .....				0	0.0000	0	0.0750	0	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)	0	0	0	0	XXX	0	XXX	0	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 .....	31,209,453			31,209,453	0.0063	196,620	0.0120	374,513	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)	31,209,453	0	0	31,209,453	XXX	196,620	XXX	374,513	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 .....		XXX		0	0.0000	0	0.1300	0	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)	0	XXX	0	0	XXX	0	XXX	0	XXX .....	
		Total Other Invested Assets - Schedules BA & DA (Sum of Lines 29, 37, 64, 70, 74, 80 and 85)	223,079,309	0	0	223,079,309	XXX	3,382,990	XXX	8,263,839	XXX .....	
											11,877,906	

(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 Western-Southern Life Assurance Company

## ASSET VALUATION RESERVE (Continued)

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

1 RSAT Number	2 Type	3 CUSIP	4 Description of Asset(s)	5 NAIC Designation or Other Description of Asset	6 Value of Asset	7 AVR Basic Contribution	8 AVR Reserve Objective	9 AVR Maximum Reserve
913017F*5	R.	913017-BH-1	United Technologies	1	9,970,846	.3,988	.22,933	.29,913
913017F*5	CNL.	20047E-AE-2	COMM 2006-C8 A4	1FM	9,967,840	.0	.0	.0
742718G*4	R.	742718-DA-4	Procter&Gamble	1	25,199,288	.10,080	.57,958	.75,598
742718G*4	CNL.	313747-JU-5	FHMS K701 A2	1	25,026,901	.0	.0	.0
166751C*6	R.	166751-AJ-6	Chevron Corporation	1	10,175,938	.4,070	.23,405	.30,528
166751C*6	CNL.	31398J-ZS-5	FHR K004 A2	1	10,113,492	.0	.0	.0
9113080@1	R.	911308-AB-0	United Parcel	1	15,192,115	.6,077	.34,942	.45,576
9113080@1	CNL.	31398W-D3-5	FHR K005 A2	1	15,086,005	.0	.0	.0
911308C#9	R.	911308-AB-0	United Parcel	1	25,226,920	.10,091	.58,022	.75,681
911308C#9	CNL.	3137AB-FV-8	FHLMC SER1CL	1	25,050,070	.0	.0	.0
125896A*1	R.	125896-BA-7	CMS Energy	2	15,706,892	.29,843	.91,100	.141,362
125896A*1	CNL.	50185V-AA-1	LCCM 2014-909 A	1FM	15,353,573	.0	.0	.0
88579YB*1	R.	607059-AT-9	Exxon	1	5,108,910	.2,044	.11,750	.15,327
88579YB*1	CNL.	36249K-AC-4	GSMS 2010-C1 A2	1FM	5,074,823	.0	.0	.0
88579YB*1	R.	607059-AT-9	Exxon	1	4,037,783	.1,615	.9,287	.12,113
88579YB*1	CNL.	233050-AB-9	DBUBS 2011-LC1A A2	1FM	4,010,514	.0	.0	.0
88579YB*1	R.	607059-AT-9	Exxon	1	11,097,076	.4,439	.25,523	.33,291
88579YB*1	CNL.	46635G-AC-4	JPMCC 2010-C2 A2	1FM	11,022,085	.0	.0	.0
244199C*4	R.	244199-BC-8	Deere & Co	1	18,332,548	.7,333	.42,165	.54,998
244199C*4	CNL.	90269G-AD-3	UBSCM 2012-C1 AAB	1FM	18,214,267	.0	.0	.0
244199C*4	R.	244199-BC-8	Deere & Co	1	2,029,116	.812	.4,667	.6,087
244199C*4	CNL.	46640U-AC-6	JPMIB 2013-C17 A3	1FM	2,015,974	.0	.0	.0
30231GA*3	R.	604059-AE-5	3M	1	7,902,547	.3,161	.18,176	.23,708
30231GA*3	CNL.	12622D-AB-0	COMM 2010-C1 A2	1FM	7,853,660	.0	.0	.0
30231GA*3	R.	604059-AE-5	3M	1	12,107,900	.4,843	.27,848	.36,324
30231GA*3	CNL.	46635G-AC-4	JPMCC 2010-C2 A2	1FM	12,024,093	.0	.0	.0
30231GA*3	R.	604059-AE-5	3M	1	1,007,450	.403	.2,317	.3,022
30231GA*3	CNL.	12622D-AB-0	COMM 2010-C1 A2	1FM	1,000,466	.0	.0	.0
251799A*3	R.	251799-AA-0	Devon Energy	2	13,769,186	.26,161	.79,861	.123,923
251799A*3	CNL.	05544B-AA-5	BHMS 2014-ATLS	1FM	15,004,468	.0	.0	.0
251799A*3	R.	251799-AA-0	Devon Energy	2	9,392,635	.17,846	.54,477	.84,534
251799A*3	CNL.	91830M-AA-4	VNDO 2013-PENN A	1FM	10,216,156	.0	.0	.0
0199999. Subtotal Default Component - Other Than Mortgage						373,291,537	132,806	564,431
0599999 - Total						373,291,537	132,806	564,431
								791,985

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Western-Southern Life Assurance 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

Schedule H - Part 1 - Analysis of Underwriting Operations  
**N O N E**

Schedule H - Part 2 - Reserves and Liabilities  
**N O N E**

Schedule H - Part 3 - Prior Year's Claim Reserves and Liabilities  
**N O N E**

Schedule H - Part 4 - Reinsurance  
**N O N E**

Schedule H - Part 5 - Health Claims  
**N O N E**

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Western-Southern Life Assurance 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

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Western-Southern Life Assurance 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 Western-Southern Life Assurance 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	11/15/1999	Canada Life Assurance Co.	MI	247,556	182,222
82627	06-0839705	08/01/2003	Swiss Re Life & Health America	CT	943,155	1,457,563
93572	43-1235868	04/01/2000	RGA Reinsurance Co.	MO	183,088	224,004
.88340	.59-2859797	12/01/1999	Hannover Life Reassurance Company of America	FL		1,800
86258	13-2572994	08/01/1997	General Re Life Corp.	CT		26,574
62308	06-0303370	05/01/1982	Connecticut General Life Insurance Co.	CT		1,793
66346	58-0828824	01/01/1986	Munich American Reassurance Co.	GA		922
97071	13-3126819	08/01/2014	SCOR Global Life USA Reinsurance Co.	DE		70,977
0899999. Life and Annuity - U.S. Non-Affiliates					1,373,799	1,965,855
00000	AA-1580095	08/01/2008	The TOA Reinsurance Company Ltd.	JPN	33,730	126,753
0999999. Life and Annuity - Non-U.S. Non-Affiliates					33,730	126,753
1099999. Total Life and Annuity - Non-Affiliates					1,407,529	2,092,608
1199999. Total Life and Annuity					1,407,529	2,092,608
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
2199999. Total Accident and Health - Non-Affiliates					0	0
2299999. Total Accident and Health					0	0
2399999. Total U.S. (Sum of 0399999, 0899999, 1499999 and 1999999)					1,373,799	1,965,855
2499999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999 and 2099999)					33,730	126,753
9999999 Totals - Life, Annuity and Accident and Health					1,407,529	2,092,608

## ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Western-Southern Life Assurance 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		
0399999.			Total General Account - Authorized U.S. Affiliates				0	0	0	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				0	0	0	0	0	0	0	0
80659	.38-0397420	08/01/2008	Canada Life Assurance Co.	MI	YRT/I..	OL	1,693,475,646	1,508,156	1,303,428	1,641,047				
62308	.06-0303370	01/01/1998	Connecticut General Life Insurance Co.	CT	OTH/I..	VSA		39,856	.47,928	1,950				
62308	.06-0303370	05/01/1982	Connecticut General Life Insurance Co.	CT	YRT/I..	OL	5,800,007	.69,507	.76,144	95,015				
86258	.13-2572994	08/01/1997	General Re Life Corp.	CT	YRT/I..	OL	.7,027,756	.96,017	.100,669	.106,018				
88340	.59-2859797	12/01/1999	Hannover Life Reassurance Company of America	FL	YRT/I..	OL	21,033,728	.109,831	.108,525	.141,313				
66346	.58-0828824	01/01/1966	Munich American Reassurance Co.	GA	YRT/I..	OL	4,993,575	.56,276	.61,565	.91,416				
93572	.43-1235868	01/01/1982	RGA Reinsurance Co.	MO	YRT/I..	OL	1,542,319,766	2,671,376	2,192,641	3,095,124				
97071	.13-3126819	08/01/2014	SCOR Global Life USA Reinsurance Co.	DE	YRT/I..	OL	19,061,795	.198,869	.45,732	.194,593				
82627	.06-0839705	09/30/2005	Swiss Re Life & Health America Inc.	CT	YRT/I..	OL	4,028,288,162	12,829,585	12,048,771	8,976,079				
0899999.			General Account - Authorized U.S. Non-Affiliates				7,322,000,435	17,579,473	15,985,403	14,342,555	0	0	0	0
1099999.			Total General Account - Authorized Non-Affiliates				7,322,000,435	17,579,473	15,985,403	14,342,555	0	0	0	0
1199999.			Total General Account Authorized				7,322,000,435	17,579,473	15,985,403	14,342,555	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	1,099,890,876	.869,517	.726,129	.918,646				
00000	.AA-3160036	10/01/2012	RGA Reinsurance Co Barbados, LTD	BRB	OTH/I..	OL				.538,884				
2099999.			General Account - Unauthorized Non-U.S. Non-Affiliates				1,099,890,876	.869,517	.726,129	1,457,530	0	0	0	0
2199999.			Total General Account - Unauthorized Non-Affiliates				1,099,890,876	.869,517	.726,129	1,457,530	0	0	0	0
2299999.			Total General Account Unauthorized				1,099,890,876	.869,517	.726,129	1,457,530	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				8,421,891,311	18,448,990	16,711,532	15,800,085	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)				7,322,000,435	17,579,473	15,985,403	14,342,555	0	0	0	0
7099999.			Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 4099999, 4399999, 5199999, 5499999, 6299999 and 6599999)				1,099,890,876	.869,517	.726,129	1,457,530	0	0	0	0
9999999 - Totals							8,421,891,311	18,448,990	16,711,532	15,800,085	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Western-Southern Life Assurance Company

## **SCHEDULE S - PART 3 - SECTION 2**

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

# NON E

## ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Western-Southern Life Assurance 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 .....	869,517		160,483		1,030,000		1,030,000							1,030,000
...00000. AA-3160036 10/01/2012 RGA Reinsurance Company Barbados LTD .....					0									0
2099999. General Account - Accident and Health Non-U.S. Non-Affiliates				869,517	160,483	0	1,030,000	1,030,000	XXX	0	0	0	0	1,030,000
2199999. Total General Account - Accident and Health Non-Affiliates				869,517	160,483	0	1,030,000	1,030,000	XXX	0	0	0	0	1,030,000
2299999. Total General Account Accident and Health				869,517	160,483	0	1,030,000	1,030,000	XXX	0	0	0	0	1,030,000
2399999. Total General Account				869,517	160,483	0	1,030,000	1,030,000	XXX	0	0	0	0	1,030,000
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)				869,517	160,483	0	1,030,000	1,030,000	XXX	0	0	0	0	1,030,000
9999999 - Totals				869,517	160,483	0	1,030,000	1,030,000	XXX	0	0	0	0	1,030,000

(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
0001	1	026009674		Sumitomo Mitsui Banking Corporation .....	1,030,000

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Western-Southern Life Assurance Company

## **SCHEDULE S - PART 5**

#### Reinsurance Ceded to Certified Reinsurers as of December 31, Current Year (000 Omitted)

**NON-**

(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
---	------------------------	---	---------------------------------	--------------------------

**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	15,800	14,286	17,395	11,446	11,182
2. Commissions and reinsurance expense allowances	0	0	0	0	0
3. Contract claims	13,581	10,636	8,713	10,309	8,268
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	1,737	1,180	645	(138)	733
<b>B. BALANCE SHEET ITEMS</b>					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected	1,304	1,254	1,089	1,061	1,042
9. Aggregate reserves for life and accident and health contracts	18,449	16,712	15,531	14,886	15,024
10. Liability for deposit-type contracts					0
11. Contract claims unpaid	2,003	1,174	1,835	1,406	1,116
12. Amounts recoverable on reinsurance	1,408	1,526	803	653	890
13. Experience rating refunds due or unpaid				0	0
14. Policyholders' dividends (not included in Line 10)					0
15. Commissions and reinsurance expense allowances due					0
16. Unauthorized reinsurance offset	0	173	0	0	0
17. Offset for reinsurance with Certified Reinsurers	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)	1,030	850	700	545	415
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				XXX
23. Funds deposited by and withheld from (F)	0				XXX
24. Letters of credit (L)	0				XXX
25. Trust agreements (T)	0				XXX
26. Other (O)	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) .....	11,734,692,753		11,734,692,753
2. Reinsurance (Line 16) .....	626,842,385	(626,842,385)	0
3. Premiums and considerations (Line 15) .....	21,230,837	1,304,219	22,535,056
4. Net credit for ceded reinsurance .....	XXX	645,989,765	645,989,765
5. All other admitted assets (balance) .....	144,971,770		144,971,770
6. Total assets excluding Separate Accounts (Line 26) .....	12,527,737,745	20,451,599	12,548,189,344
7. Separate Account assets (Line 27) .....	25,637,723		25,637,723
8. Total assets (Line 28)	12,553,375,468	20,451,599	12,573,827,067
<b>LIABILITIES, CAPITAL AND SURPLUS (Page 3)</b>			
9. Contract reserves (Lines 1 and 2) .....	9,565,248,140	18,448,991	9,583,697,131
10. Liability for deposit-type contracts (Line 3) .....	1,413,140,189		1,413,140,189
11. Claim reserves (Line 4) .....	24,765,810	2,002,608	26,768,418
12. Policyholder dividends/reserves (Lines 5 through 7) .....	0		0
13. Premium & annuity considerations received in advance (Line 8)	603,763		603,763
14. Other contract liabilities (Line 9) .....	1,416,719		1,416,719
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) .....	527,327,047		527,327,047
20. Total liabilities excluding Separate Accounts (Line 26) .....	11,532,501,668	20,451,599	11,552,953,267
21. Separate Account liabilities (Line 27) .....	25,637,723		25,637,723
22. Total liabilities (Line 28) .....	11,558,139,391	20,451,599	11,578,590,990
23. Capital & surplus (Line 38) .....	995,236,077	XXX	995,236,077
24. Total liabilities, capital & surplus (Line 39)	12,553,375,468	20,451,599	12,573,827,067
<b>NET CREDIT FOR CEDED REINSURANCE</b>			
25. Contract reserves .....	18,448,991		
26. Claim reserves .....	2,002,608		
27. Policyholder dividends/reserves .....	0		
28. Premium & annuity considerations received in advance .....	0		
29. Liability for deposit-type contracts .....	0		
30. Other contract liabilities .....	0		
31. Reinsurance ceded assets .....	626,842,385		
32. Other ceded reinsurance recoverables .....	0		
33. Total ceded reinsurance recoverables .....	647,293,984		
34. Premiums and considerations .....	1,304,219		
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 .....	1,304,219		
41. Total net credit for ceded reinsurance	645,989,765		

**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	1,377,074	1,066,742			0	2,443,816
2. Alaska	AK	43,235	690			0	43,925
3. Arizona	AZ	1,079,183	1,826,807			0	2,905,990
4. Arkansas	AR	324,534	7,447,601			0	7,772,135
5. California	CA	6,163,155	1,332,992			115,638	7,611,785
6. Colorado	CO	911,289	2,721,782			0	3,633,071
7. Connecticut	CT	2,049,990	6,067,915			0	8,117,905
8. Delaware	DE	317,448	142,505			0	459,953
9. District of Columbia	DC	114,984	71,814			0	186,798
10. Florida	FL	11,268,318	5,396,230			25,000	16,689,548
11. Georgia	GA	1,893,194	734,179			0	2,627,373
12. Hawaii	HI	628,096	10,392,918			0	11,021,014
13. Idaho	ID	50,416	44,995			0	95,411
14. Illinois	IL	12,573,192	20,233,184			24,884	32,831,260
15. Indiana	IN	16,857,924	15,563,126			445,656	32,866,706
16. Iowa	IA	338,210	5,715,033			0	6,053,243
17. Kansas	KS	868,156	2,469,002			0	3,337,158
18. Kentucky	KY	9,911,822	5,552,036			223,188	15,687,046
19. Louisiana	LA	4,762,108	7,436,444			0	12,198,552
20. Maine	ME	14,956	900			0	15,856
21. Maryland	MD	3,063,947	3,766,223			0	6,830,170
22. Massachusetts	MA	656,373	1,005,000			0	1,661,373
23. Michigan	MI	11,928,910	23,647,353			0	35,576,263
24. Minnesota	MN	2,413,083	815,384			0	3,228,467
25. Mississippi	MS	1,855,303	4,309,628			0	6,164,931
26. Missouri	MO	3,641,659	14,881,437			29,236	18,552,332
27. Montana	MT	29,140	903,716			0	932,856
28. Nebraska	NE	76,308	448,885			0	525,193
29. Nevada	NV	288,822	31,447			0	320,269
30. New Hampshire	NH	10,072	300			0	10,372
31. New Jersey	NJ	2,581,266	760,374			0	3,341,640
32. New Mexico	NM	124,348	5,586,448			0	5,710,796
33. New York	NY	312,960	980			0	313,940
34. North Carolina	NC	16,364,061	6,347,804			94,611	22,806,476
35. North Dakota	ND	20,283	0			0	20,283
36. Ohio	OH	65,680,152	46,434,787			1,808,831,829	1,920,946,768
37. Oklahoma	OK	652,681	9,645,302			0	10,297,983
38. Oregon	OR	275,906	633,113			0	909,019
39. Pennsylvania	PA	23,158,722	7,229,480			240,095	30,628,297
40. Rhode Island	RI	15,448	0			0	15,448
41. South Carolina	SC	2,026,165	2,219,679			85,830	4,331,674
42. South Dakota	SD	35,918	172,000			0	207,918
43. Tennessee	TN	2,374,663	4,496,668			0	6,871,331
44. Texas	TX	4,774,903	10,820,818			175,000	15,770,721
45. Utah	UT	497,212	0			0	497,212
46. Vermont	VT	243,152	0			0	243,152
47. Virginia	VA	1,141,210	1,464,069			0	2,605,279
48. Washington	WA	336,117	203,156			0	539,273
49. West Virginia	WV	3,754,271	6,296,965			7,596	10,058,832
50. Wisconsin	WI	3,382,123	11,655,040			0	15,037,163
51. Wyoming	WY	65,484	0			0	65,484
52. American Samoa	AS	0	0			0	0
53. Guam	GU	5,615	2,293,832			0	2,299,447
54. Puerto Rico	PR	7,837	0			0	7,837
55. U.S. Virgin Islands	VI	285	0			0	285
56. Northern Mariana Islands	MP	0	0			0	0
57. Canada	CAN	598	0			0	598
58. Aggregate Other Alien	OT	69,962	0			0	69,962
59. Total		223,412,243	260,286,783	0	0	1,810,298,563	2,293,997,589

## ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Western-Southern Life Assurance 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	N/A	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	N/A	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	N/A	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	N/A	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	N/A	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	N/A	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	N/A	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	N/A	W&S Real Estate Holdings LLC	Ownership	.100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	20-8819502				Carmel Holdings, LLC	IN	N/A	W&S Real Estate Holdings LLC	Ownership	.98.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	20-5862349				Carmel Hotel LLC	IN	N/A	Carmel Holdings, LLC	Ownership	.36.260	WS Mutual Holding Co	
0836	Western-Southern Group	00000	31-1449186				Carthage Senior Housing Ltd	OH	N/A	W&S Real Estate Holdings LLC	Ownership	.98.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	75-2808126				Centreport Partners LP	TX	N/A	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	N/A	Columbus Life Insurance Co	Ownership	.100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	61-1454115				Cincinnati New Markets Fund LLC	OH	N/A	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	N/A	WS CEH LLC	Ownership	.37.000	WS Mutual Holding Co	
0836	Western-Southern Group	99937	31-1191427				Columbus Life Insurance Co	OH	IA	The Western and Southern Life Ins Co	Ownership	.100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	46-5593932				Crabtree Common Apt. Invesotr Holdings, LLC	NC	N/A	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	N/A	NP Cranberry Hotel Holdings, LLC	Ownership	.72.520	WS Mutual Holding Co	
0836	Western-Southern Group	00000	47-3929236				Crossings Apt. Holdings	UT	N/A	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	N/A	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	N/A	W&S Real Estate Holdings LLC	Ownership	.74.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	31-1498142				Dublin Hotel LLC	OH	N/A	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	N/A	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	N/A	Western & Southern Investment Holdings LLC	Ownership	.100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	31-1779151				Eagle Realty Investments, Inc	OH	N/A	Eagle Realty Group, LLC	Ownership	.100.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	47-1596551				East Denver Investor Holdings, LLC	CO	N/A	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	N/A	W&S Real Estate Holdings LLC	Ownership	.98.000	WS Mutual Holding Co	
0836	Western-Southern Group	00000	46-1383159				Emerging Markets LLC	OH	N/A	Western-Southern Life Assurance Co	Ownership	.39.520	WS Mutual Holding Co	
0836	Western-Southern Group	00000	46-1383159				Emerging Markets LLC	OH	N/A	Integrity Life Insurance Co	Ownership	.14.870	WS Mutual Holding Co	
0836	Western-Southern Group	00000	46-1383159				Emerging Markets LLC	OH	N/A	National Integrity Life Insurance Co	Ownership	.24.770	WS Mutual Holding Co	
0836	Western-Southern Group	00000	46-1383159				Emerging Markets LLC	OH	N/A	Lafayette Life Insurance Company	Ownership	.19.820	WS Mutual Holding Co	
0836	Western-Southern Group	00000	45-3530091				Flat Apts. Investor Holdings, LLC	IN	N/A	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	N/A	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	N/A	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	N/A	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	N/A	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	N/A	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	N/A	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	N/A	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	N/A	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	N/A	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	N/A	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	N/A	National Integrity Life Insurance Co	Ownership	.4.680	WS Mutual Holding Co	
0836	Western-Southern Group	00000	31-1301863				Fort Washington Investment Advisors	OH	N/A	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	N/A	The Western and Southern Life Ins Co	Ownership	.63.720	WS Mutual Holding Co	

## ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Western-Southern Life Assurance 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	99.500	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	4.550	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	NIA	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	IA	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	IA	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 Western-Southern Life Assurance 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	47-3394236			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 Lafrontera Holdings LLC	TX	NIA	The Western and Southern Life Ins Co	Ownership	.72.520	WS Mutual Holding Co		
0836	Western-Southern Group	70483	31-0487145			The Western and Southern Life Ins Co	OH	UDP	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	NIA	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	UIP	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	NIA	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	NIA	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	PE	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 Western-Southern Life Assurance 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	.NIA .....	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 Western-Southern Life Assurance 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? .....

NO

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? .....

YES

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? .....

YES

**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?	.....	YES
32. Will the Actuarial Certification Related to the Reserves required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?	.....	YES
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?	.....	YES
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?	.....	NO
45. Will the Analysis of Annuity Operations by Lines of Business be filed with the state of domicile and the NAIC by April 1?	.....	YES
46. Will the Analysis of Increase in Annuity Reserves During the Year be filed with the state of domicile and the NAIC by April 1?	.....	YES
47. Will the Supplemental Health Care Exhibit (Parts 1, 2 and 3) be filed with the state of domicile and the NAIC by April 1?	.....	NO
48. Will the regulator only (non-public) Supplemental Health Care Exhibit's Expense Allocation Report be filed with the state of domicile and the NAIC by April 1?	.....	NO
49. Will the confidential Actuarial Memorandum required by Actuarial Guideline XXXVIII 8D be filed with the state of domicile by April 30?	.....	NO
50. Will the Supplemental XXX/AXXX Reinsurance Exhibit be filed with the state of domicile and the NAIC by April 1?	.....	YES

**AUGUST FILING**

51. Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1?	.....	YES
Explanations:		
12.		
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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]



15. Participating Opinion for Exhibit 5 [Document Identifier 371]



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]

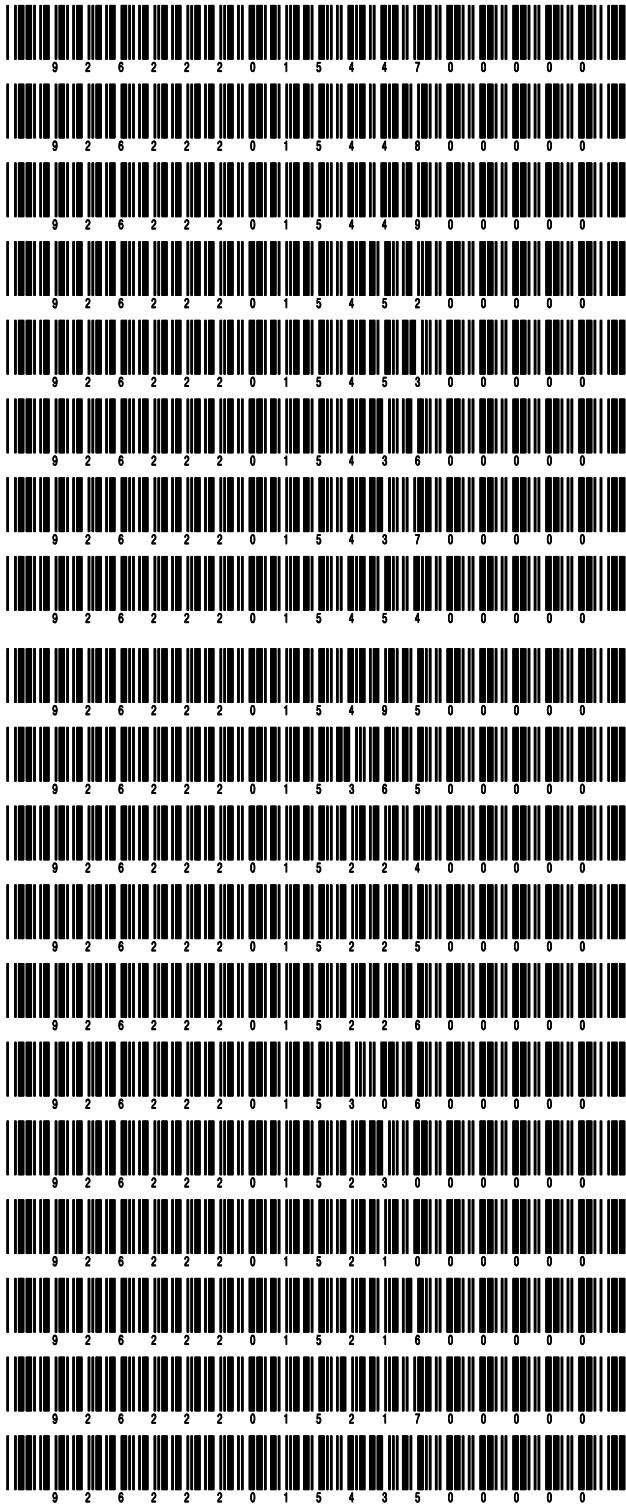


21. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 446]



**SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES**

- 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]
- 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]
- 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]
- 43. Credit Insurance Experience Exhibit [Document Identifier 230]
- 44. Accident and Health Policy Experience Exhibit [Document Identifier 210]
- 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 Western-Southern Life Assurance Company  
**OVERFLOW PAGE FOR WRITE-INS**

**NONE**



SUPPLEMENT FOR THE YEAR 2015 OF THE Western-Southern Life Assurance Company

## SCHEDULE O SUPPLEMENT

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

Of The Western-Southern Life Assurance Company  
ADDRESS (City, State and Zip Code) Cincinnati, OH 45202  
NAIC Group Code 0836 NAIC Company Code 92622 Employer's Identification Number (FEIN) 31-1000236

### 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	0	0
2. 2011 .....				
3. 2012 .....	XXX			
4. 2013 .....	XXX	XXX		
5. 2014 .....	XXX	XXX	XXX	
6. 2015 .....	XXX	XXX	XXX	XXX

#### Section C - Credit Accident and Health

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

#### Section D -

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

#### Section E -

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

#### Section F -

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

#### Section G -

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

(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 Western-Southern Life Assurance 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 Western-Southern Life Assurance Company  
**SCHEDULE O SUPPLEMENT**

**SUPPLEMENTAL SCHEDULE O - PART 3**

Development of Incurred Losses  
 (\$000 OMITTED)

**Section A - Group Accident and Health**

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

**Section B - Other Accident and Health**

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

**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 .....					
2. 2012 .....	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 .....					
2. 2012 .....	XXX				
3. 2013 .....	XXX	XXX			
4. 2014 .....	XXX	XXX	XXX		
5. 2015 .....	XXX	XXX	XXX	XXX	XXX

**Section C - Credit Accident and Health**

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

**Section D -**

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

**Section E -**

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

**Section F -**

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

**Section G -**

1. 2011 .....					
2. 2012 .....	XXX				
3. 2013 .....	XXX	XXX			
4. 2014 .....	XXX	XXX	XXX		
5. 2015 .....	XXX	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 .....		
2. Ordinary Life .....	Other	24,609
3. Individual Annuity .....	Other	157
4. Supplementary Contracts .....		
5. Credit Life .....		
6. Group Life .....		
7. Group Annuities .....		
8. Group Accident and Health .....		
9. Credit Accident and Health .....		
10. Other Accident and Health .....		
11. Total .....		24,766

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