



LIFE AND ACCIDENT AND HEALTH COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2016

OF THE CONDITION AND AFFAIRS OF THE

Integrity Life Insurance Company

NAIC Group Code

0836

0836

NAIC Company Code

74780

Employer's ID Number

86-0214103

(Current)

(Prior)

Organized under the Laws of

Ohio

State of Domicile or Port of Entry

OH

Country of Domicile

United States of America

Incorporated/Organized

05/03/1966

Commenced Business

05/25/1966

Statutory Home Office

400 Broadway

Cincinnati , OH, US 45202

(Street and Number)

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

Main Administrative Office

400 Broadway

Cincinnati , OH, US 45202

(Street and Number)

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

513-629-1800

(Area Code) (Telephone Number)

Mail Address

400 Broadway

Cincinnati , OH, US 45202

(Street and Number or P.O. Box)

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

Primary Location of Books and Records

400 Broadway

Cincinnati , OH, US 45202

(Street and Number)

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

513-629-1800

(Area Code) (Telephone Number)

Internet Website Address

www.integritylife.com

Statutory Statement Contact

Wade Matthew Fugate

513-629-1402

(Name)

(Area Code) (Telephone Number)

CompAcctGrp@WesternSouthernLife.com

513-629-1871

(E-mail Address)

(FAX Number)

OFFICERS

Chairman of the Board

John Finn Barrett

Secretary

Edward Joseph Babbitt

President & CEO

Jill Tripp McGruder

OTHER

Mark Erdem Caner, Sr VP	Karen Ann Chamberlain, Sr VP, Chf Information Off	Daniel Joseph Downing, Sr VP
Lisa Beth Fangman, VP	Wade Matthew Fugate #, VP, Controller	Daniel Wayne Harris, Sr VP, Chief Actuary
David Todd Henderson, Sr VP, Chief Risk Officer	Kevin Louis Howard, Sr VP	Bradley Joseph Hunkler, Sr VP, Chief Financial Officer
Phillip Earl King, VP, Auditor	Paul Matthew Kruth, VP	Roger Michael Lanham #, Sr VP, Co-Chief Inv Officer
Daniel Roger Larsen, VP, Tax	Bruce William Maisel, VP, CCO	Denise Lynn Sparks, VP
James Joseph Vance, Sr VP, Treasurer	Terrie Ann Wiedenheft, VP	Brendan Matthew White #, Sr VP, Co-Chief Inv Officer

DIRECTORS OR TRUSTEES

Edward Joseph Babbitt	John Finn Barrett	Jill Tripp McGruder
Jonathan David Niemeyer #	Donald Joseph Wuebbling	

State of

Ohio

County of

Hamilton

SS:

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

Jill Tripp McGruder

Edward Joseph Babbitt

Wade Matthew Fugate

President & CEO

Secretary

VP and Controller

Subscribed and sworn to before me this

22nd

day of

February, 2017

a. Is this an original filing?

Yes [X] No []

b. If no,

1. State the amendment number.....

2. Date filed

3. Number of pages attached.....

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Integrity Life Insurance Company

ASSETS

	Current Year			Prior Year
	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
1. Bonds (Schedule D)	4,156,799,351	0	4,156,799,351	3,170,980,730
2. Stocks (Schedule D):				
2.1 Preferred stocks	19,382,959	0	19,382,959	10,663,698
2.2 Common stocks	545,384,831	0	545,384,831	532,847,009
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	262,347,792	0	262,347,792	189,393,895
3.2 Other than first liens			0	
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ encumbrances)			0	
4.2 Properties held for the production of income (less \$ encumbrances)			0	
4.3 Properties held for sale (less \$ encumbrances)			0	
5. Cash (\$4,799,656 , Schedule E - Part 1), cash equivalents (\$57,188,484 , Schedule E - Part 2) and short-term investments (\$76,411,819 , Schedule DA)	138,399,959	0	138,399,959	109,937,506
6. Contract loans (including \$ premium notes)	110,490,336	0	110,490,336	112,730,129
7. Derivatives (Schedule DB)	49,950,161	0	49,950,161	17,286,830
8. Other invested assets (Schedule BA)	199,043,552	0	199,043,552	129,601,859
9. Receivables for securities	2,745,553	0	2,745,553	4,317,515
10. Securities lending reinvested collateral assets (Schedule DL)	87,622	0	87,622	6,691,200
11. Aggregate write-ins for invested assets	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	5,484,632,116	0	5,484,632,116	4,284,450,371
13. Title plants less \$ charged off (for Title insurers only)			0	
14. Investment income due and accrued	42,071,397	0	42,071,397	36,369,009
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection			0	
15.2 Deferred premiums and agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)			0	
15.3 Accrued retrospective premiums (\$) and contracts subject to redetermination (\$)			0	
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	13,027,227	0	13,027,227	15,731,582
16.2 Funds held by or deposited with reinsured companies			0	
16.3 Other amounts receivable under reinsurance contracts	5,298,071	0	5,298,071	7,874,892
17. Amounts receivable relating to uninsured plans			0	
18.1 Current federal and foreign income tax recoverable and interest thereon	0		0	3,566,203
18.2 Net deferred tax asset	40,977,123	29,640,150	11,336,973	13,707,575
19. Guaranty funds receivable or on deposit	20,077	0	20,077	20,077
20. Electronic data processing equipment and software			0	
21. Furniture and equipment, including health care delivery assets (\$)			0	
22. Net adjustment in assets and liabilities due to foreign exchange rates			0	
23. Receivables from parent, subsidiaries and affiliates	69,293	0	69,293	0
24. Health care (\$) and other amounts receivable	877,775	301,360	576,415	342,809
25. Aggregate write-ins for other than invested assets	2,028,100	0	2,028,100	1,994,344
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	5,589,001,179	29,941,510	5,559,059,669	4,364,056,862
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	2,440,513,730	0	2,440,513,730	2,480,289,243
28. Total (Lines 26 and 27)	8,029,514,909	29,941,510	7,999,573,399	6,844,346,105
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	0	0	0	0
2501. CSV Company Owned Life Insurance	2,028,100	0	2,028,100	1,994,344
2502.				
2503.				
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	2,028,100	0	2,028,100	1,994,344

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Integrity Life Insurance Company

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$3,938,774,666 (Exh. 5, Line 9999999) less \$ included in Line 6.3 (including \$736,585,752 Modco Reserve)	3,938,774,666	3,138,248,636
2. Aggregate reserve for accident and health contracts (including \$ Modco Reserve)	0	
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ Modco Reserve)	520,770,437	307,841,446
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11)	222,760	234,170
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11)	0	
5. Policyholders' dividends \$ and coupons \$ due and unpaid (Exhibit 4, Line 10)	0	
6. Provision for policyholders' dividends and coupons payable in following calendar year - estimated amounts:		
6.1 Dividends apportioned for payment (including \$ Modco)		
6.2 Dividends not yet apportioned (including \$ Modco)		
6.3 Coupons and similar benefits (including \$ Modco)		
7. Amount provisionally held for deferred dividend policies not included in Line 6		
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ discount; including \$0 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14)	0	
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts		
9.2 Provision for experience rating refunds, including the liability of \$ accident and health experience rating refunds of which \$0 is for medical loss ratio rebate per the Public Health Service Act		
9.3 Other amounts payable on reinsurance, including \$ assumed and \$17,083,556 ceded	17,083,556	23,140,485
9.4 Interest maintenance reserve (IMR, Line 6)	4,554,995	0
10. Commissions to agents due or accrued-life and annuity contracts \$691,410 accident and health \$ and deposit-type contract funds \$	691,410	922,396
11. Commissions and expense allowances payable on reinsurance assumed		
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 6)	201,611	334,116
13. Transfers to Separate Accounts due or accrued (net) (including \$(40,667,061) accrued for expense allowances recognized in reserves, net of reinsured allowances)	558,606	(12,190,541)
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 5)	1,007,824	1,469,717
15.1 Current federal and foreign income taxes, including \$15,079,224 on realized capital gains (losses)	15,467,286	
15.2 Net deferred tax liability		
16. Unearned investment income	25,170	31,838
17. Amounts withheld or retained by company as agent or trustee	1,994,257	42,299
18. Amounts held for agents' account, including \$ agents' credit balances		
19. Remittances and items not allocated	7,402,661	19,932,271
20. Net adjustment in assets and liabilities due to foreign exchange rates		
21. Liability for benefits for employees and agents if not included above		
22. Borrowed money \$0 and interest thereon \$		
23. Dividends to stockholders declared and unpaid		
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve (AVR, Line 16, Col. 7)	89,000,319	79,506,770
24.02 Reinsurance in unauthorized and certified (\$0) companies	0	
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$) reinsurers		
24.04 Payable to parent, subsidiaries and affiliates	2,728,469	3,290,341
24.05 Drafts outstanding		
24.06 Liability for amounts held under uninsured plans		
24.07 Funds held under coinsurance		
24.08 Derivatives	13,144,709	2,305,690
24.09 Payable for securities	2,983,958	111,328
24.10 Payable for securities lending	106,734,477	110,041,889
24.11 Capital notes \$ and interest thereon \$		
25. Aggregate write-ins for liabilities	27,394,310	10,231,591
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	4,750,741,481	3,685,494,442
27. From Separate Accounts Statement	2,440,513,730	2,480,289,243
28. Total liabilities (Lines 26 and 27)	7,191,255,211	6,165,783,685
29. Common capital stock	3,000,000	3,000,000
30. Preferred capital stock		
31. Aggregate write-ins for other than special surplus funds	0	0
32. Surplus notes	0	
33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1)	658,163,872	613,163,872
34. Aggregate write-ins for special surplus funds	0	0
35. Unassigned funds (surplus)	147,154,316	62,398,548
36. Less treasury stock, at cost:		
36.1 shares common (value included in Line 29 \$)		
36.2 shares preferred (value included in Line 30 \$)		
37. Surplus (Total Lines 31+32+33+34+35-36) (including \$(4) in Separate Accounts Statement)	805,318,188	675,562,420
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55)	808,318,188	678,562,420
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	7,999,573,399	6,844,346,105
DETAILS OF WRITE-INS		
2501. Payable for Collateral on Derivatives	26,990,000	9,420,000
2502. Uncashed drafts and checks that are pending escheatment to the state	404,310	417,652
2503. Unfunded commitment Low Income Housing tax credit property		393,939
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	27,394,310	10,231,591
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page	0	0
3199. Totals (Lines 3101 thru 3103 plus 3198)(Line 31 above)	0	0
3401.		
3402.		
3403.		
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0

SUMMARY OF OPERATIONS

	1 Current Year	2 Prior Year
1. Premiums and annuity considerations for life and accident and health contracts (Exhibit 1, Part 1, Line 20.4, Col. 1, less Col. 11)	1,201,816,403	1,101,227,853
2. Considerations for supplementary contracts with life contingencies	10,302,173	9,741,429
3. Net investment income (Exhibit of Net Investment Income, Line 17)	232,325,877	198,655,739
4. Amortization of Interest Maintenance Reserve (IMR, Line 5)	1,966,074	2,072,778
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0	0
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1)	1,286,446	1,361,670
7. Reserve adjustments on reinsurance ceded	(72,483,595)	(82,621,116)
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	13,689,193	13,437,686
8.2 Charges and fees for deposit-type contracts	0	
8.3 Aggregate write-ins for miscellaneous income	2,999,418	2,614,858
9. Total (Lines 1 to 8.3)	1,391,901,989	1,246,490,897
10. Death benefits	4,710,000	11,588,931
11. Matured endowments (excluding guaranteed annual pure endowments)	0	0
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8)	184,419,878	140,671,895
13. Disability benefits and benefits under accident and health contracts	0	
14. Coupons, guaranteed annual pure endowments and similar benefits	0	
15. Surrender benefits and withdrawals for life contracts	330,555,582	320,295,456
16. Group conversions	0	
17. Interest and adjustments on contract or deposit-type contract funds	(1,854,936)	6,619,668
18. Payments on supplementary contracts with life contingencies	5,174,147	5,133,098
19. Increase in aggregate reserves for life and accident and health contracts	801,262,326	742,663,973
20. Totals (Lines 10 to 19)	1,324,266,997	1,226,973,021
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	65,319,848	63,691,095
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1)	12,979	14,092
23. General insurance expenses (Exhibit 2, Line 10, Cols. 1, 2, 3 and 4)	36,307,491	30,023,807
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3)	2,548,529	3,088,401
25. Increase in loading on deferred and uncollected premiums	0	
26. Net transfers to or (from) Separate Accounts net of reinsurance	(149,118,032)	(166,855,771)
27. Aggregate write-ins for deductions	2,480,714	1,863,604
28. Totals (Lines 20 to 27)	1,281,818,526	1,158,798,249
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	110,083,463	87,692,648
30. Dividends to policyholders	0	
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	110,083,463	87,692,648
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	19,757,754	12,293,758
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	90,325,709	75,398,890
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$15,381,434 (excluding taxes of \$3,423,570 transferred to the IMR)	25,581,115	(8,180,467)
35. Net income (Line 33 plus Line 34)	115,906,824	67,218,423
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	678,562,420	663,788,131
37. Net income (Line 35)	115,906,824	67,218,423
38. Change in net unrealized capital gains (losses) less capital gains tax of \$(8,635,278)	(12,444,970)	(27,385,566)
39. Change in net unrealized foreign exchange capital gain (loss)		
40. Change in net deferred income tax	(2,749,575)	4,157,420
41. Change in nonadmitted assets	(6,297,892)	(4,812,421)
42. Change in liability for reinsurance in unauthorized and certified companies		
43. Change in reserve on account of change in valuation basis, (increase) or decrease	0	
44. Change in asset valuation reserve	(9,493,549)	280,953
45. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Col. 2 minus Col. 1)	0	
46. Surplus (contributed to) withdrawn from Separate Accounts during period		
47. Other changes in surplus in Separate Accounts Statement	(165,070)	315,480
48. Change in surplus notes		
49. Cumulative effect of changes in accounting principles		
50. Capital changes:		
50.1 Paid in		
50.2 Transferred from surplus (Stock Dividend)		
50.3 Transferred to surplus		
51. Surplus adjustment:		
51.1 Paid in	45,000,000	
51.2 Transferred to capital (Stock Dividend)		
51.3 Transferred from capital		
51.4 Change in surplus as a result of reinsurance		
52. Dividends to stockholders		(25,000,000)
53. Aggregate write-ins for gains and losses in surplus	0	0
54. Net change in capital and surplus for the year (Lines 37 through 53)	129,755,768	14,774,289
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	808,318,188	678,562,420
DETAILS OF WRITE-INS		
08.301. Administrative Service Fees	1,642,910	1,616,664
08.302. Other Fee Income	1,332,068	958,045
08.303. Miscellaneous Income	24,440	40,149
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398)(Line 8.3 above)	2,999,418	2,614,858
2701. Securities Lending Interest Expense	1,434,629	590,235
2702. Pension Expense	1,088,168	1,247,027
2703. Experience Refund	27,775	32,671
2798. Summary of remaining write-ins for Line 27 from overflow page	(69,858)	(6,329)
2799. Totals (Lines 2701 thru 2703 plus 2798)(Line 27 above)	2,480,714	1,863,604
5301.		
5302.		
5303.		
5398. Summary of remaining write-ins for Line 53 from overflow page	0	0
5399. Totals (Lines 5301 thru 5303 plus 5398)(Line 53 above)	0	0

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	1,211,721,221	1,111,170,137
2. Net investment income	230,504,566	195,042,965
3. Miscellaneous income	20,915,477	16,369,329
4. Total (Lines 1 through 3)	1,463,141,264	1,322,582,431
5. Benefit and loss related payments	599,588,546	566,306,442
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	(163,446,977)	(161,727,072)
7. Commissions, expenses paid and aggregate write-ins for deductions	107,490,430	98,565,708
8. Dividends paid to policyholders	0	0
9. Federal and foreign income taxes paid (recovered) net of \$5,165,432 tax on capital gains (losses)	19,533,833	15,749,976
10. Total (Lines 5 through 9)	563,165,832	518,895,054
11. Net cash from operations (Line 4 minus Line 10)	899,975,432	803,687,377
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	728,406,582	507,326,258
12.2 Stocks	115,400,852	172,320,875
12.3 Mortgage loans	25,016,469	9,912,280
12.4 Real estate	0	0
12.5 Other invested assets	14,701,956	15,972,535
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	(1,388)	830
12.7 Miscellaneous proceeds	11,048,170	4,947,798
12.8 Total investment proceeds (Lines 12.1 to 12.7)	894,572,641	710,480,576
13. Cost of investments acquired (long-term only):		
13.1 Bonds	1,720,907,240	1,187,811,756
13.2 Stocks	111,325,399	163,484,267
13.3 Mortgage loans	97,970,367	117,805,816
13.4 Real estate	0	0
13.5 Other invested assets	74,889,303	21,272,575
13.6 Miscellaneous applications	26,304,504	28,113,555
13.7 Total investments acquired (Lines 13.1 to 13.6)	2,031,396,813	1,518,487,969
14. Net increase (decrease) in contract loans and premium notes	(2,239,793)	(7,786,999)
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(1,134,584,379)	(800,220,394)
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes	0	0
16.2 Capital and paid in surplus, less treasury stock	45,000,000	0
16.3 Borrowed funds	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities	212,928,991	9,524,415
16.5 Dividends to stockholders	0	25,000,000
16.6 Other cash provided (applied)	5,142,409	68,193,853
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	263,071,400	52,718,268
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	28,462,453	56,185,250
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	109,937,506	53,752,256
19.2 End of year (Line 18 plus Line 19.1)	138,399,959	109,937,506

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

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ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Integrity Life Insurance Company

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS

	1	2	Ordinary			6	Group		Accident and Health			12
			3	4	5		7	8	9	10	11	
	Total	Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance (a)	Annuities	Group	Credit (Group and Individual)	Other	Aggregate of All Other Lines of Business
1. Premiums and annuity considerations for life and accident and health contracts	1,201,816,403	0	318,040	1,201,215,328		0	0	283,035	0	0	0	
2. Considerations for supplementary contracts with life contingencies	10,302,173				10,302,173							
3. Net investment income	232,325,877		14,717,994	173,420,562	5,668,757		594,770	188,914				37,734,880
4. Amortization of Interest Maintenance Reserve (IMR)	1,966,074		124,552	1,433,802	47,972		5,033	1,599				353,116
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0											
6. Commissions and expense allowances on reinsurance ceded	1,286,446	0	152,987	1,124,483		0	5,122	3,854	0	0	0	
7. Reserve adjustments on reinsurance ceded	(72,483,595)		(5,398,382)	(65,603,574)			(1,139,957)	(341,682)				
8. Miscellaneous Income:												
8.1 Fees associated with income from investment management, administration and contract guarantees from Separate Accounts	13,689,193		724,139	12,965,054								
8.2 Charges and fees for deposit-type contracts	0											
8.3 Aggregate write-ins for miscellaneous income	2,999,418	0	0	2,999,418	0	0	0	0	0	0	0	0
9. Totals (Lines 1 to 8.3)	1,391,901,989	0	10,639,330	1,327,555,073	16,018,902	0	(535,032)	135,720	0	0	0	38,087,996
10. Death benefits	4,710,000		4,710,000									
11. Matured endowments (excluding guaranteed annual pure endowments)	0											
12. Annuity benefits	184,419,878			184,101,761				318,117				
13. Disability benefits and benefits under accident and health contracts	0								0	0	0	
14. Coupons, guaranteed annual pure endowments and similar benefits	0											
15. Surrender benefits and withdrawals for life contracts	330,555,582		3,472,115	327,824,199			(613,622)	(127,110)				
16. Group conversions	0											
17. Interest and adjustments on contract or deposit-type contract funds	(1,854,936)			(1,916,965)	62,029							
18. Payments on supplementary contracts with life contingencies	5,174,147				5,174,147							
19. Increase in aggregate reserves for life and accident and health contracts	801,262,326		1,894,073	795,067,159	6,390,083		(1,629,287)	(459,702)				
20. Totals (Lines 10 to 19)	1,324,266,997	0	10,076,188	1,305,076,154	11,626,259	0	(2,242,909)	(268,695)	0	0	0	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	65,319,848	0	0	65,319,848		0	0	0	0	0	0	0
22. Commissions and expense allowances on reinsurance assumed	12,979	0	12,979	0		0	0	0	0	0	0	0
23. General insurance expenses	36,307,491		237,287	24,072,802	20,195			18,473	0	0	0	11,958,734
24. Insurance taxes, licenses and fees, excluding federal income taxes	2,548,529		11,126	2,493,765	719			820				42,099
25. Increase in loading on deferred and uncollected premiums	0											
26. Net transfers to or (from) Separate Accounts net of reinsurance	(149,118,032)		(421,754)	(150,052,794)								1,356,516
27. Aggregate write-ins for deductions	2,480,714	0	(37,034)	734,465	631	0	0	631	0	0	0	1,782,021
28. Totals (Lines 20 to 27)	1,281,818,526	0	9,878,792	1,247,644,240	11,647,804	0	(2,242,909)	(248,771)	0	0	0	15,139,370
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	110,083,463	0	760,538	79,910,833	4,371,098	0	1,707,877	384,491	0	0	0	22,948,626
30. Dividends to policyholders	0										0	
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	110,083,463	0	760,538	79,910,833	4,371,098	0	1,707,877	384,491	0	0	0	22,948,626
32. Federal income taxes incurred (excluding tax on capital gains)	19,757,754		266,188	27,968,792	1,529,884		597,757	134,572				(10,739,439)
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	90,325,709	0	494,350	51,942,041	2,841,214	0	1,110,120	249,919	0	0	0	33,688,065
DETAILS OF WRITE-INS												
08.301. Administrative Service Fees	1,642,910			1,642,910								
08.302. Other Fee Income	1,332,068			1,332,068								
08.303. Miscellaneous Income	24,440			24,440								
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	2,999,418	0	0	2,999,418	0	0	0	0	0	0	0	0
2701. Securities Lending Interest Expense	1,434,629											1,434,629
2702. Pension Expense	1,088,169		7,816	731,699	631			631				347,392
2703. Experience Refund	27,775		27,775									
2798. Summary of remaining write-ins for Line 27 from overflow page	(69,859)	0	(72,625)	2,766	0	0	0	0	0	0	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	2,480,714	0	(37,034)	734,465	631	0	0	631	0	0	0	1,782,021

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

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Integrity Life Insurance Company

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group	
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance	8 Annuities
Involving Life or Disability Contingencies (Reserves)								
(Net of Reinsurance Ceded)								
1. Reserve December 31, prior year	3,138,248,636	0	218,801,396	2,863,170,967	42,298,629	0	9,736,353	4,241,291
2. Tabular net premiums or considerations	1,149,018,524		374,074	1,138,766,907	9,877,543			
3. Present value of disability claims incurred	0				XXX			
4. Tabular interest	218,916,733		12,975,458	203,511,161	1,826,276		498,126	105,712
5. Tabular less actual reserve released	804,873			41,109	506,857			256,907
6. Increase in reserve on account of change in valuation basis	0							
7. Other increases (net)	1,393,308			1,393,308				
8. Totals (Lines 1 to 7)	4,508,382,074	0	232,150,928	4,206,883,452	54,509,305	0	10,234,479	4,603,910
9. Tabular cost	893,222		732,443		XXX		160,779	
10. Reserves released by death	7,455,773		7,455,773	XXX	XXX			XXX
11. Reserves released by other terminations (net)	431,936,254		3,895,066	425,163,155			2,055,712	822,321
12. Annuity, supplementary contract and disability payments involving life contingencies	151,867,795			146,047,202	5,820,593			
13. Net transfers to or (from) Separate Accounts	(22,545,636)		(474,067)	(22,071,569)				
14. Total Deductions (Lines 9 to 13)	569,607,408	0	11,609,215	549,138,788	5,820,593	0	2,216,491	822,321
15. Reserve December 31, current year	3,938,774,666	0	220,541,713	3,657,744,664	48,688,712	0	8,017,988	3,781,589

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Integrity Life Insurance Company

EXHIBIT OF NET INVESTMENT INCOME

		1	2
		Collected During Year	Earned During Year
1.	U.S. Government bonds	(a) .....980,016	.....1,103,805
1.1	Bonds exempt from U.S. tax	(a) .....	.....
1.2	Other bonds (unaffiliated)	(a) .....161,242,739	.....166,635,423
1.3	Bonds of affiliates	(a) .....	.....
2.1	Preferred stocks (unaffiliated)	(b) .....580,824	.....598,859
2.11	Preferred stocks of affiliates	(b) .....	.....
2.2	Common stocks (unaffiliated) .....	.....5,548,962	.....5,492,684
2.21	Common stocks of affiliates	34,000,000	34,000,000
3.	Mortgage loans	(c) .....9,902,173	.....10,098,239
4.	Real estate	(d) .....	.....
5	Contract loans .....	.....8,966,943	.....8,974,298
6	Cash, cash equivalents and short-term investments	(e) .....606,078	.....606,810
7	Derivative instruments	(f) .....	.....
8.	Other invested assets .....	.....7,437,071	.....7,436,023
9.	Aggregate write-ins for investment income	803,487	803,487
10.	Total gross investment income	230,068,293	235,749,628
11.	Investment expenses		(g) .....3,414,830
12.	Investment taxes, licenses and fees, excluding federal income taxes		(g) .....8,921
13.	Interest expense		(h)
14.	Depreciation on real estate and other invested assets		(i)
15.	Aggregate write-ins for deductions from investment income .....		.....0
16.	Total deductions (Lines 11 through 15) .....		.....3,423,751
17.	Net investment income (Line 10 minus Line 16)		232,325,877
DETAILS OF WRITE-INS			
0901.	Securities Lending Fee Income .....	.....815,842	.....815,842
0902.	Miscellaneous	(12,355)	(12,355)
0903.	.....	
0998.	Summary of remaining write-ins for Line 9 from overflow page .....	.....0	.....0
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	803,487	803,487
1501.	.....	
1502.	.....	
1503.	.....	
1598.	Summary of remaining write-ins for Line 15 from overflow page .....		.....0
1599.	Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above)		0

- (a) Includes \$3,277,310 accrual of discount less \$13,674,671 amortization of premium and less \$4,879,320 paid for accrued interest on purchases.
- (b) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued dividends on purchases.
- (c) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
- (d) Includes \$ for company's occupancy of its own buildings; and excludes \$ interest on encumbrances.
- (e) Includes \$138 accrual of discount less \$0 amortization of premium and less \$23 paid for accrued interest on purchases.
- (f) Includes \$ accrual of discount less \$ amortization of premium.
- (g) Includes \$ investment expenses and \$ investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ interest on surplus notes and \$ interest on capital notes.
- (i) Includes \$ depreciation on real estate and \$ depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

		1	2	3	4	5
		Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1.	U.S. Government bonds .....	.....0	.....0	.....0	.....0	.....0
1.1	Bonds exempt from U.S. tax .....	.....	.....	.....0	.....	.....
1.2	Other bonds (unaffiliated) .....	.....10,251,858	.....(6,218,371)	.....4,033,487	.....(318,171)	.....0
1.3	Bonds of affiliates .....	.....0	.....0	.....0	.....0	.....0
2.1	Preferred stocks (unaffiliated) .....	.....0	.....0	.....0	.....0	.....0
2.11	Preferred stocks of affiliates .....	.....0	.....0	.....0	.....0	.....0
2.2	Common stocks (unaffiliated) .....	.....50,801,970	.....(868,359)	.....49,933,611	.....(27,221,248)	.....0
2.21	Common stocks of affiliates .....	.....0	.....0	.....0	.....2,620,175	.....0
3.	Mortgage loans .....	.....0	.....0	.....0	.....0	.....0
4.	Real estate .....	.....	.....0	.....0	.....	.....0
5.	Contract loans .....	.....(5,346)	.....	.....(5,346)	.....	.....
6.	Cash, cash equivalents and short-term investments .....	.....3,958	.....	.....3,958	.....	.....
7.	Derivative instruments .....	.....(2,933,948)	.....	.....(2,933,948)	.....806,731	.....
8.	Other invested assets .....	.....0	.....(287,585)	.....(287,585)	.....3,032,265	.....0
9.	Aggregate write-ins for capital gains (losses) .....	.....0	.....0	.....0	.....0	.....0
10.	Total capital gains (losses)	58,118,492	(7,374,315)	50,744,177	(21,080,248)	0
DETAILS OF WRITE-INS						
0901.	.....				
0902.	.....				
0903.	.....				
0998.	Summary of remaining write-ins for Line 9 from overflow page .....	.....0	.....0	.....0	.....0	.....0
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Integrity Life Insurance Company

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

	1	2	Ordinary		5	Group		Accident and Health			11
			3	4		6	7	8	9	10	
	Total	Industrial Life	Life Insurance	Individual Annuities	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other	Aggregate of All Other Lines of Business
FIRST YEAR (other than single)											
1. Uncollected	0										
2. Deferred and accrued	0										
3. Deferred , accrued and uncollected:											
3.1 Direct	0										
3.2 Reinsurance assumed	0										
3.3 Reinsurance ceded	0										
3.4 Net (Line 1 + Line 2)	0	0	0	0	0	0	0	0	0	0	0
4. Advance	0										
5. Line 3.4 - Line 4	0	0	0	0	0	0	0	0	0	0	0
6. Collected during year:											
6.1 Direct	104,633,159			104,633,159							
6.2 Reinsurance assumed	0										
6.3 Reinsurance ceded	70,199			70,199							
6.4 Net	104,562,960	0	0	104,562,960	0	0	0	0	0	0	0
7. Line 5 + Line 6.4	104,562,960	0	0	104,562,960	0	0	0	0	0	0	0
8. Prior year (uncollected + deferred and accrued - advance) ..	0	0	0	0	0	0	0	0	0	0	0
9. First year premiums and considerations:											
9.1 Direct	104,633,159			104,633,159							
9.2 Reinsurance assumed	0										
9.3 Reinsurance ceded	70,199			70,199							
9.4 Net (Line 7 - Line 8)	104,562,960	0	0	104,562,960	0	0	0	0	0	0	0
SINGLE											
10. Single premiums and considerations:											
10.1 Direct	1,084,007,761			1,083,724,726			283,035				
10.2 Reinsurance assumed	0										
10.3 Reinsurance ceded	0										
10.4 Net	1,084,007,761	0	0	1,083,724,726	0	0	283,035	0	0	0	0
RENEWAL											
11. Uncollected	(526,118)		(3,810)	(522,308)	0						
12. Deferred and accrued	0										
13. Deferred, accrued and uncollected:											
13.1 Direct	0										
13.2 Reinsurance assumed	0										
13.3 Reinsurance ceded	526,118		3,810	522,308							
13.4 Net (Line 11 + Line 12)	(526,118)	0	(3,810)	(522,308)	0	0	0	0	0	0	0
14. Advance	0										
15. Line 13.4 - Line 14	(526,118)	0	(3,810)	(522,308)	0	0	0	0	0	0	0
16. Collected during year:											
16.1 Direct	14,858,514		533,992	14,324,522							
16.2 Reinsurance assumed	87,268		87,268								
16.3 Reinsurance ceded	1,302,743		300,725	1,002,018							
16.4 Net	13,643,039	0	320,535	13,322,504	0	0	0	0	0	0	0
17. Line 15 + Line 16.4	13,116,921	0	316,725	12,800,196	0	0	0	0	0	0	0
18. Prior year (uncollected + deferred and accrued - advance) ..	(128,761)	0	(1,315)	(127,446)	0	0	0	0	0	0	0
19. Renewal premiums and considerations:											
19.1 Direct	14,858,514		533,992	14,324,522							
19.2 Reinsurance assumed	87,268		87,268								
19.3 Reinsurance ceded	1,700,100		303,220	1,396,880							
19.4 Net (Line 17 - Line 18)	13,245,682	0	318,040	12,927,642	0	0	0	0	0	0	0
TOTAL											
20. Total premiums and annuity considerations:											
20.1 Direct	1,203,499,434	0	533,992	1,202,682,407	0	0	283,035	0	0	0	0
20.2 Reinsurance assumed	87,268	0	87,268	0	0	0	0	0	0	0	0
20.3 Reinsurance ceded	1,770,299	0	303,220	1,467,079	0	0	0	0	0	0	0
20.4 Net (Lines 9.4 + 10.4 + 19.4)	1,201,816,403	0	318,040	1,201,215,328	0	0	283,035	0	0	0	0

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

	1	2	Ordinary		5	Group		Accident and Health			11
			3	4		6	7	8	9	10	
	Total	Industrial Life	Life Insurance	Individual Annuities	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other	Aggregate of All Other Lines of Business
DIVIDENDS AND COUPONS APPLIED (included in Part 1)											
21. To pay renewal premiums	0										
22. All other	0										
REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED											
23. First year (other than single):											
23.1 Reinsurance ceded	0										
23.2 Reinsurance assumed	0										
23.3 Net ceded less assumed	0	0	0	0	0	0	0	0	0	0	0
24. Single:											
24.1 Reinsurance ceded	0										
24.2 Reinsurance assumed	0										
24.3 Net ceded less assumed	0	0	0	0	0	0	0	0	0	0	0
25. Renewal:											
25.1 Reinsurance ceded	1,286,446		152,987	1,124,483		5,122	3,854				
25.2 Reinsurance assumed	12,979		12,979								
25.3 Net ceded less assumed	1,273,467	0	140,008	1,124,483	0	5,122	3,854	0	0	0	0
26. Totals:											
26.1 Reinsurance ceded (Page 6, Line 6)	1,286,446	0	152,987	1,124,483	0	5,122	3,854	0	0	0	0
26.2 Reinsurance assumed (Page 6, Line 22)	12,979	0	12,979	0	0	0	0	0	0	0	0
26.3 Net ceded less assumed	1,273,467	0	140,008	1,124,483	0	5,122	3,854	0	0	0	0
COMMISSIONS INCURRED (direct business only)											
27. First year (other than single)	5,270,759			5,270,759							
28. Single	56,254,812			56,254,812							
29. Renewal	3,794,277			3,794,277							
30. Deposit-type contract funds	0										
31. Totals (to agree with Page 6, Line 21)	65,319,848	0	0	65,319,848	0	0	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Integrity Life Insurance Company

EXHIBIT 2 - GENERAL EXPENSES

	Insurance				5	6
	1	Accident and Health		4		
		2	3			
	Life	Cost Containment	All Other	All Other Lines of Business	Investment	Total
1. Rent	783,895			1,149,931	101,445	2,035,271
2. Salaries and wages	15,433,029			5,964,842	1,936,058	23,333,929
3.11 Contributions for benefit plans for employees	1,227,976			(334,006)	308,200	1,202,170
3.12 Contributions for benefit plans for agents						0
3.21 Payments to employees under non-funded benefit plans						0
3.22 Payments to agents under non-funded benefit plans						0
3.31 Other employee welfare	116,472			197,760	1,928	316,160
3.32 Other agent welfare	1,240				23	1,263
4.1 Legal fees and expenses	12,957			139,540		152,497
4.2 Medical examination fees						0
4.3 Inspection report fees	3,499			3,913	64	7,476
4.4 Fees of public accountants and consulting actuaries	162,223			60,985		223,208
4.5 Expense of investigation and settlement of policy claims	39,966			88,826		128,792
5.1 Traveling expenses	753,084			337,757	31,220	1,122,061
5.2 Advertising	1,652,539			997,004		2,649,543
5.3 Postage, express, telegraph and telephone	531,418			283,255	784	815,457
5.4 Printing and stationery	263,650			68,385	104	332,139
5.5 Cost or depreciation of furniture and equipment	71,584			74,210	960	146,754
5.6 Rental of equipment	37,001			115,237	154	152,392
5.7 Cost or depreciation of EDP equipment and software	397,827			343,250	408	741,485
6.1 Books and periodicals	7,409			20,055	76	27,540
6.2 Bureau and association fees	57,220			212,515	131	269,866
6.3 Insurance, except on real estate	72,247			37,989		110,236
6.4 Miscellaneous losses	10,580			(41,670)		(31,090)
6.5 Collection and bank service charges	421,884			78,622		500,506
6.6 Sundry general expenses	851,871			564,731	639,749	2,056,351
6.7 Group service and administration fees				26,067		26,067
6.8 Reimbursements by uninsured plans						0
7.1 Agency expense allowance						0
7.2 Agents' balances charged off (less \$ recovered)						0
7.3 Agency conferences other than local meetings	88,871			4		88,875
9.1 Real estate expenses					61,760	61,760
9.2 Investment expenses not included elsewhere	6,406			1,412	29,321	37,139
9.3 Aggregate write-ins for expenses	1,343,908	0	0	1,568,121	302,446	3,214,475
10. General expenses incurred	24,348,756	0	0	11,958,735	3,414,831	(a) 39,722,322
11. General expenses unpaid December 31, prior year	196,938	0	0	108,148	29,030	334,116
12. General expenses unpaid December 31, current year	123,582			60,697	17,332	201,611
13. Amounts receivable relating to uninsured plans, prior year						0
14. Amounts receivable relating to uninsured plans, current year						0
15. General expenses paid during year (Lines 10+11-12-13+14)	24,422,112	0	0	12,006,186	3,426,529	39,854,827
DETAILS OF WRITE-INS						
09.301. Equipment and software maintenance	758,982			1,006,619	44,231	1,809,832
09.302. Consulting	584,926			561,502	258,215	1,404,643
09.303.						0
09.398. Summary of remaining write-ins for Line 9.3 from overflow page	0	0	0	0	0	0
09.399. Totals (Lines 09.301 thru 09.303 plus 09.398) (Line 9.3 above)	1,343,908	0	0	1,568,121	302,446	3,214,475

(a) Includes management fees of \$ 37,695,529 to affiliates and \$ 104,534 to non-affiliates.

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

		Insurance			4	5
		1	2	3		
		Life	Accident and Health	All Other Lines of Business	Investment	Total
1.	Real estate taxes					0
2.	State insurance department licenses and fees	1,025,345				1,025,345
3.	State taxes on premiums	266,506				266,506
4.	Other state taxes, including \$					
	for employee benefits	507,651		1,810	384	509,845
5.	U.S. Social Security taxes	796,062		40,289	8,537	844,888
6.	All other taxes	(89,134)				(89,134)
7.	Taxes, licenses and fees incurred	2,506,430	0	42,099	8,921	2,557,450
8.	Taxes, licenses and fees unpaid December 31, prior year	1,449,640				1,449,640
9.	Taxes, licenses and fees unpaid December 31, current year.....	987,747				987,747
10.	Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	2,968,323	0	42,099	8,921	3,019,343

EXHIBIT 4 - DIVIDENDS OR REFUNDS

	1	2
	Life	Accident and Health
1. Applied to pay renewal premiums		
2. Applied to shorten the endowment or premium-paying period		
3. Applied to provide paid-up additions		
4. Applied to provide paid-up annuities		
5. Total Lines 1 through 4		
6. Paid in cash		
7. Left on deposit		
8. Aggregate write-ins for dividend or refund options		
9. Total Lines 5 through 8		
10. Amount due and unpaid		
11. Provision for dividends or refunds payable in the following calendar year		
12. Terminal dividends		
13. Provision for deferred dividend contracts		
14. Amount provisionally held for deferred dividend contracts (Include on Line 13)		
15. Total Lines 10 through 14		
16. Total from prior year		
17. Total dividends or refunds (Lines 9 + 15 - 16)		
DETAILS OF WRITE-INS		
0801.		
0802.		
0803.		
0898. Summary of remaining write-ins for Line 8 from overflow page		
0899. Totals (Lines 0801 thru 0803 plus 0898) (Line 8 above)		

NONE

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Integrity Life Insurance Company

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total	Industrial	Ordinary	Credit (Group and Individual)	Group
0100001. 58 CSO/CET 3.5% CRVM 66-74	1,217,890		1,217,890		
0100002. 58 CSO/CET 4% CRVM 75-79	937,871		937,871		
0100003. 58 CSO/CET 4.5% CRVM 80-82	366,304		366,304		
0100004. 80 CSO/CET 6% CRVM 83-86	131,621,062		128,103,404		3,517,658
0100005. 80 CSO/CET 5.5% CRVM 87-92	91,776,734		87,260,672		4,516,062
0100006. 80 CSO/CET 5% CRVM 93-94	402,580		402,580		
0100007. 80 CSO/CET 4.5% CRVM 86-91, 95	2,265,125		2,265,125		
0199997. Totals (Gross)	228,587,566	0	220,553,846	0	8,033,720
0199998. Reinsurance ceded	27,925		12,193		15,732
0199999. Life Insurance: Totals (Net)	228,559,641	0	220,541,653	0	8,017,988
0200001. 71IAM 5.50% 80-82	6,386,890	XXX	6,386,890	XXX	
0200002. 71IAM 4.00% 75-79	5,039,214	XXX	5,039,214	XXX	
0200003. 83a 8.75% CARVM, Deferred 83	1,450,159	XXX	1,450,159	XXX	
0200004. 83a 8.50% CARVM, Deferred 84-85	2,367,712	XXX	2,367,712	XXX	
0200005. 83a 7.25% CARVM, Deferred 86, 89	10,180,243	XXX	10,180,243	XXX	
0200006. 83a 7.00% CARVM, Deferred 88-89	25,948,985	XXX	25,540,802	XXX	408,183
0200007. 83a 6.75% CARVM, Deferred 87, 91	26,105,869	XXX	25,789,924	XXX	315,945
0200008. 83a 6.50% CARVM, Deferred 87, 90	28,230,520	XXX	27,027,104	XXX	1,203,416
0200009. 83a 6.25% CARVM, Deferred 92	12,109,895	XXX	11,787,478	XXX	322,417
0200010. 83a 6.00% CARVM, Deferred 95, 00	3,886,233	XXX	3,841,321	XXX	44,912
0200011. 83a 5.75% CARVM, Deferred 93-94, 96-97, 00-02					
	9,371,232	XXX	8,868,997	XXX	502,235
0200012. 83a 5.50% CARVM, Deferred 94, 96-98, 01-02	10,633,948	XXX	10,175,258	XXX	458,690
0200013. 83a 5.25% CARVM, Deferred 99, 03, 09	42,163,634	XXX	42,163,634	XXX	
0200014. 83a 5.00% CARVM, Deferred 03, 04, 08	1,887,909	XXX	1,887,909	XXX	
0200015. 83a 4.75% CARVM, Deferred 04-07, 10	3,342,269	XXX	3,342,269	XXX	
0200016. 83a 4.50% CARVM, Deferred 05, 11	4,014,761	XXX	4,014,761	XXX	
0200017. 83a 4.00% CARVM, Deferred 12,14	870,110	XXX	870,110	XXX	
0200018. 83a 3.75% CARVM, Deferred 13	351,562	XXX	345,379	XXX	6,183
0200019. a2000 5.25% CARVM, Deferred 03, 09	88,700	XXX	88,700	XXX	
0200020. a2000 5.00% CARVM, Deferred 04, 07-09	128,619,031	XXX	128,619,031	XXX	
0200021. a2000 4.75% CARVM, Deferred 05-08, 10	257,159,397	XXX	257,159,397	XXX	
0200022. a2000 4.50% CARVM, Deferred 06, 10-11	48,324,625	XXX	48,324,625	XXX	
0200023. a2000 4.25% CARVM, Deferred 11	27,232,311	XXX	27,232,311	XXX	
0200024. a2000 4.00% CARVM, Deferred 12, 14	69,548,234	XXX	69,548,234	XXX	
0200025. a2000 3.75% CARVM, Deferred 12-13	39,628,607	XXX	39,628,607	XXX	
0200026. 2012 IAR 4.00%, Deferred 15-16 NB	19,151,711	XXX	19,151,711	XXX	
0200027. 2012 IAR 3.75%, Deferred 15-16 NB	1,185,554,987	XXX	1,185,035,379	XXX	519,608
0200028. AG 43	(1,971,915)	XXX	(1,971,915)	XXX	
0200029. 83a 8.50% Immediate 86, 88-89	141,448	XXX	141,448	XXX	
0200030. 83a 8.25% Immediate 90-91	218,363	XXX	218,363	XXX	
0200031. 83a 8.00% Immediate 87	475,217	XXX	475,217	XXX	
0200032. 83a 7.50% Immediate 85-92	459,434,205	XXX	459,434,205	XXX	
0200033. 83a 7.00% Immediate 93	18,940,566	XXX	18,940,566	XXX	
0200034. 83a 6.50% Immediate 86, 94	3,674,882	XXX	3,674,882	XXX	
0200035. a2000 6.50% Immediate 02	242,568	XXX	242,568	XXX	
0200036. a2000 6.00% Immediate 03	1,248,877	XXX	1,248,877	XXX	
0200037. a2000 5.50% Immediate 07-08	74,165,191	XXX	74,165,191	XXX	
0200038. a2000 5.25% Immediate 06	26,215,617	XXX	26,215,617	XXX	
0200039. a2000 5.05% Immediate 04	7,889,345	XXX	7,889,345	XXX	
0200040. a2000 5.00% Immediate 09	65,279,240	XXX	65,279,240	XXX	
0200041. a2000 4.95% Immediate 05	15,476,098	XXX	15,476,098	XXX	
0200042. a2000 4.25% Immediate 10	102,752,815	XXX	102,752,815	XXX	
0200043. a2000 4.00% Immediate 14	100,746,359	XXX	100,746,359	XXX	
0200044. a2000 3.95% Immediate 11	73,964,335	XXX	73,964,335	XXX	
0200045. a2000 3.50% Immediate 12-13	114,500,478	XXX	114,500,478	XXX	
0200046. 2012 IAR 4.00% Immediate 15-16 NB	630,266,497	XXX	630,266,497	XXX	
0299997. Totals (Gross)	3,663,308,934	XXX	3,659,527,345	XXX	3,781,589
0299998. Reinsurance ceded	1,782,681	XXX	1,782,681	XXX	
0299999. Annuities: Totals (Net)	3,661,526,253	XXX	3,657,744,664	XXX	3,781,589
0300001. 83a 8.50% Immediate 88-89	511,962		511,962		
0300002. 83a 8.25% Immediate 90-91	169,023		169,023		
0300003. 83a 8.00% Immediate 87	510,288		510,288		
0300004. 83a 7.75% Immediate 92	218,620		218,620		
0300005. 83a 7.25% Immediate 95	282,499		282,499		
0300006. 83a 7.00% Immediate 93	42,536		42,536		
0300007. 83a 6.75% Immediate 96-97	1,393,979		1,393,979		
0300008. 83a 6.50% Immediate 94	71,876		71,876		
0300009. a2000 7.00% Immediate 00	333,640		333,640		
0300010. a2000 6.75% Immediate 01	107,501		107,501		
0300011. a2000 6.50% Immediate 02	180,995		180,995		
0300012. a2000 6.25% Immediate 98-99	200,454		200,454		
0300013. a2000 6.00% Immediate 03	668,996		668,996		
0300014. a2000 4.80% Immediate 07	1,171,304		1,171,304		
0300015. a2000 4.70% Immediate 08	480,772		480,772		
0300016. a2000 4.60% Immediate 06	372,972		372,972		
0300017. a2000 4.50% Immediate 09	1,179,562		1,179,562		
0300018. a2000 4.20% Immediate 10	4,333,737		4,333,737		
0300019. a2000 4.00% Immediate 04-05	983,514		983,514		
0300020. a2000 3.50% Immediate 14	5,978,141		5,978,141		
0300021. a2000 3.25% Immediate 11, 13	8,273,616		8,273,616		
0300022. a2000 2.95% Immediate 12, 14	4,484,637		4,484,637		
0300023. 2012 IAR 4.00% Immediate 15 NB	8,196,869		8,196,869		
0300024. 2012 IAR 3.75% Immediate 16 NB	8,541,219		8,541,219		
0399997. Totals (Gross)	48,688,712	0	48,688,712	0	0
0399998. Reinsurance ceded	0				
0399999. SCWLC: Totals (Net)	48,688,712	0	48,688,712	0	0
0400001. UNEARNED PREMIUM	9		9		
0499997. Totals (Gross)	9	0	9	0	0
0499998. Reinsurance ceded	0				
0499999. Accidental Death Benefits: Totals (Net)	9	0	9	0	0

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Integrity Life Insurance Company

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total	Industrial	Ordinary	Credit (Group and Individual)	Group
0500001. 58 CS0 52 DB 3% .....	.51		.51		
0599997. Totals (Gross)	51	0	51	0	0
0599998. Reinsurance ceded	0				
0599999. Disability-Active Lives: Totals (Net)	51	0	51	0	0
0699998. Reinsurance ceded	0				
0699999. Disability-Disabled Lives: Totals (Net)	0	0	0	0	0
0799998. Reinsurance ceded	0				
0799999. Miscellaneous Reserves: Totals (Net)	0	0	0	0	0
9999999. Totals (Net) - Page 3, Line 1	3,938,774,666	0	3,926,975,089	0	11,799,577

EXHIBIT 5 - INTERROGATORIES

1.1

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

Yes [] No [X]

1.2

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

2.1

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

Yes [] No [X]

2.2

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

3.

Does the reporting entity at present issue or have in force contracts that contain non-guaranteed elements?.....
If so, attach a statement that contains the determination procedures, answers to the interrogatories and an actuarial opinion as described in the instructions.

Yes [X] No []

4.

Has the reporting entity any assessment or stipulated premium contracts in force?.....
If so, state:
4.1 Amount of insurance?\$
4.2 Amount of reserve?\$
4.3 Basis of reserve:
4.4 Basis of regular assessments:
4.5 Basis of special assessments:
4.6 Assessments collected during the year\$

5.

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

6.

Does the reporting entity hold reserves for any annuity contracts that are less than the reserves that would be held on a standard basis? Yes [X] No []
6.1 If so, state the amount of reserve on such contracts on the basis actually held:\$180,141,826
6.2 That would have been held (on an exact or approximate basis) using the actual ages of the annuitants; the interest rate(s) used in 6.1; and the same mortality basis used by the reporting entity for the valuation of comparable annuity benefits issued to standard lives. If the reporting entity has no comparable annuity benefits for standard lives to be valued, the mortality basis shall be the table most recently approved by the state of domicile for valuing individual annuity benefits:\$222,021,507
Attach statement of methods employed in their valuation.

7.

Does the reporting entity have any Synthetic GIC contracts or agreements in effect as of December 31 of the current year? Yes [] No [X]
7.1 If yes, state the total dollar amount of assets covered by these contracts or agreements\$
7.2 Specify the basis (fair value, amortized cost, etc.) for determining the amount:
7.3 State the amount of reserves established for this business:\$
7.4 Identify where the reserves are reported in the blank:

8.

Does the reporting entity have any Contingent Deferred Annuity contracts or agreements in effect as of December 31 of the current year? Yes [] No [X]
8.1 If yes, state the total dollar amount of account value covered by these contracts or agreements:\$
8.2 State the amount of reserves established for this business:\$
8.3 Identify where the reserves are reported in the blank:

9.

Does the reporting entity have any Guaranteed Lifetime Income Benefit contracts, agreements or riders in effect as of December 31 of the current year? Yes [X] No []
9.1 If yes, state the total dollar amount of any account value associated with these contracts, agreements or riders:\$569,745,394
9.2 State the amount of reserves established for this business:\$9,116,455
9.3 Identify where the reserves are reported in the blank:
Exhibit 5 - Annuities

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

1	Valuation Basis		4
	2	3	
Description of Valuation Class	Changed From	Changed To	Increase in Actuarial Reserve Due to Change
NONE			
9999999 - Total (Column 4, only)			

Exhibit 6 - Aggregate Reserves for Accident and Health Contracts

N O N E

EXHIBIT 7 - DEPOSIT TYPE CONTRACTS

	1	2	3	4	5	6
	Total	Guaranteed Interest Contracts	Annuities Certain	Supplemental Contracts	Dividend Accumulations or Refunds	Premium and Other Deposit Funds
1. Balance at the beginning of the year before reinsurance	307,841,447	0	232,103,424	72,832,279	0	2,905,744
2. Deposits received during the year	291,925,473	246,343,578	26,496,126	18,330,800		754,969
3. Investment earnings credited to the account	12,221,412	150,238	9,717,426	2,344,540		9,208
4. Other net change in reserves	0					
5. Fees and other charges assessed	0					
6. Surrender charges	0					
7. Net surrender or withdrawal payments	91,217,896	26,875,189	45,580,840	16,583,885		2,177,982
8. Other net transfers to or (from) Separate Accounts	0					
9. Balance at the end of current year before reinsurance (Lines 1+2+3+4-5-6-7-8)	520,770,436	219,618,627	222,736,136	76,923,734	0	1,491,939
10. Reinsurance balance at the beginning of the year	0	0	0	0	0	0
11. Net change in reinsurance assumed	0					
12. Net change in reinsurance ceded	0					
13. Reinsurance balance at the end of the year (Lines 10+11-12)	0	0	0	0	0	0
14. Net balance at the end of current year after reinsurance (Lines 9 + 13)	520,770,436	219,618,627	222,736,136	76,923,734	0	1,491,939

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Integrity Life Insurance Company

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 1 - Liability End of Current Year											
		1	2	Ordinary		6	Group		Accident and Health		
				3	4		7	8	9	10	11
		Total	Industrial Life	Life Insurance	Individual Annuities	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other
1.	Due and unpaid:										
	1.1 Direct	14,846			14,846						
	1.2 Reinsurance assumed	0									
	1.3 Reinsurance ceded	0									
	1.4 Net	14,846	0	0	14,846	0	0	0	0	0	0
2.	In course of settlement:										
	2.1 Resisted										
	2.11 Direct	0									
	2.12 Reinsurance assumed	0									
	2.13 Reinsurance ceded	0									
	2.14 Net	0	0	(b) 0	(b) 0	(b) 0	(b) 0	0	0	0	0
	2.2 Other										
	2.21 Direct	0									
	2.22 Reinsurance assumed	0									
	2.23 Reinsurance ceded	0									
	2.24 Net	0	0	(b) 0	(b) 0	(b) 0	(b) 0	0	(b) 0	(b) 0	(b) 0
3.	Incurred but unreported:										
	3.1 Direct	242,000		161,000	81,000						
	3.2 Reinsurance assumed	0									
	3.3 Reinsurance ceded	38,000		32,000	6,000						
	3.4 Net	204,000	0	(b) 129,000	(b) 75,000	(b) 0	(b) 0	0	(b) 0	(b) 0	(b) 0
4.	TOTALS										
	4.1 Direct	256,846	0	161,000	95,846	0	0	0	0	0	0
	4.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0
	4.3 Reinsurance ceded	38,000	0	32,000	6,000	0	0	0	0	0	0
	4.4 Net	218,846	(a) 0	(a) 129,000	89,846	0	(a) 0	0	0	0	0

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

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Integrity Life Insurance Company

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 2 - Incurred During the Year

	1 Total	2 Industrial Life (a)	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance (b)	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance (c)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Settlements During the Year:											
1.1 Direct	249,024,113		8,962,238	234,251,493	5,174,147			636,235			
1.2 Reinsurance assumed	58,789			58,789							
1.3 Reinsurance ceded	57,467,908		6,739,600	50,484,138				244,170			
1.4 Net (d)	191,614,994	0	2,222,638	183,826,144	5,174,147	0	0	392,065	0	0	0
2. Liability December 31, current year from Part 1:											
2.1 Direct	256,846	0	161,000	95,846	0	0	0	0	0	0	0
2.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
2.3 Reinsurance ceded	38,000	0	32,000	6,000	0	0	0	0	0	0	0
2.4 Net	218,846	0	129,000	89,846	0	0	0	0	0	0	0
3. Amounts recoverable from reinsurers December 31, current year	13,027,227		804,429	12,137,828				84,970			
4. Liability December 31, prior year:											
4.1 Direct	277,170	0	177,000	100,170	0	0	0	0	0	0	0
4.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
4.3 Reinsurance ceded	43,000	0	36,000	7,000	0	0	0	0	0	0	0
4.4 Net	234,170	0	141,000	93,170	0	0	0	0	0	0	0
5. Amounts recoverable from reinsurers December 31, prior year	15,731,582		3,303,791	12,416,769				11,022			
6. Incurred Benefits											
6.1 Direct	249,003,789	0	8,946,238	234,247,169	5,174,147	0	0	636,235	0	0	0
6.2 Reinsurance assumed	58,789	0	0	58,789	0	0	0	0	0	0	0
6.3 Reinsurance ceded	54,758,553	0	4,236,238	50,204,197	0	0	0	318,118	0	0	0
6.4 Net	194,304,025	0	4,710,000	184,101,761	5,174,147	0	0	318,117	0	0	0

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

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Integrity Life Insurance Company

EXHIBIT OF NON-ADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)	0	0	0
2. Stocks (Schedule D):			
2.1 Preferred stocks	0	0	0
2.2 Common stocks	0	0	0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens	0	0	0
3.2 Other than first liens.....			0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company			0
4.2 Properties held for the production of income.....			0
4.3 Properties held for sale			0
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA)	0	0	0
6. Contract loans	0	0	0
7. Derivatives (Schedule DB)	0	0	0
8. Other invested assets (Schedule BA)	0	0	0
9. Receivables for securities	0	0	0
10. Securities lending reinvested collateral assets (Schedule DL)	0	0	0
11. Aggregate write-ins for invested assets	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	0	0	0
13. Title plants (for Title insurers only)			0
14. Investment income due and accrued	0	0	0
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection			0
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due			0
15.3 Accrued retrospective premiums and contracts subject to redetermination			0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers	0	0	0
16.2 Funds held by or deposited with reinsured companies			0
16.3 Other amounts receivable under reinsurance contracts	0	0	0
17. Amounts receivable relating to uninsured plans			0
18.1 Current federal and foreign income tax recoverable and interest thereon		0	0
18.2 Net deferred tax asset	29,640,150	21,383,846	(8,256,304)
19. Guaranty funds receivable or on deposit	0	0	0
20. Electronic data processing equipment and software			0
21. Furniture and equipment, including health care delivery assets			0
22. Net adjustment in assets and liabilities due to foreign exchange rates			0
23. Receivables from parent, subsidiaries and affiliates	0	0	0
24. Health care and other amounts receivable	301,360	677,913	376,553
25. Aggregate write-ins for other than invested assets	0	1,581,861	1,581,861
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	29,941,510	23,643,620	(6,297,890)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0
28. Total (Lines 26 and 27)	29,941,510	23,643,620	(6,297,890)
DETAILS OF WRITE-INS			
1101.		0	0
1102.		0	0
1103.		0	0
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	0	0	0
2501. IMR		1,581,861	1,581,861
2502.		0	0
2503.		0	0
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	0	1,581,861	1,581,861

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Integrity Life Insurance Company

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies

A. Accounting Practices

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

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

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

	SSAP #	F/S Page	F/S Line #	2016	2015
NET INCOME					
(1) State basis (Page 4, Line 35, Columns 1 & 2)	xxx	xxx	xxx	115,906,824	67,218,423
(2) State Prescribed Practices that increase/(decrease) NAIC SAP				—	—
(3) State Permitted Practices that increase/(decrease) NAIC SAP				—	—
(4) NAIC SAP (1-2-3=4)	xxx	xxx	xxx	115,906,824	67,218,423
SURPLUS					
(5) State basis (Page 3, Line 38, Columns 1 & 2)	xxx	xxx	xxx	808,318,188	678,562,420
(6) State Prescribed Practices that increase/(decrease) NAIC SAP				—	—
(7) State Permitted Practices that increase/(decrease) NAIC SAP				—	—
(8) NAIC SAP (5-6-7=8)	xxx	xxx	xxx	808,318,188	678,562,420

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

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

C. Accounting Policy

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

In addition, the Company uses the following accounting policies:

- (1) Short-term investments are stated at amortized cost.
- (2) Bonds not backed by other loans are stated at either amortized cost using the interest method or the lower of amortized cost or fair market value.
- (3) Unaffiliated common stocks are stated at fair market value, except for Federal Home Loan Bank (FHLB) stock, which is carried at cost, adjusted for stock dividends, and is restricted. Common stocks of non-life subsidiaries and non-life affiliates in which the Company has an interest of 10% or more are carried on the GAAP equity basis.

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Integrity Life Insurance Company

- (4) Preferred stocks are stated at either cost or the lower of cost or fair market value.
- (5) Mortgage loans on real estate are stated at the aggregate unpaid principal balance plus unamortized premium less unaccrued discount.
- (6) Loan-backed and structured securities are stated at amortized cost, except those with an initial NAIC designation of 6, which are stated at the lower of amortized cost or fair value. Loan-backed and structured securities with an initial NAIC designation of 6 could have a final designation of 1 through 5 as determined by the SVO financial modeling process or the SVO modified filing exempt process. The retrospective adjustment method is used to determine amortized cost for all loan-backed and structured securities, except for those which an other-than-temporary impairment has been recognized, which use the prospective adjustment method to determine amortized cost.
- (7) The Company owns 100% of the capital stock of National Integrity, which is stated at statutory equity.
- (8) The Company has investments in joint ventures organized as limited partnerships or limited liability companies. The Company carries these interests based on the underlying GAAP equity of the investee. Undistributed earnings allocated to the Company are reported in the change in net unrealized capital gains or losses. Distributions from earnings of the entity are reported as net investment income when received. Because of the indirect nature of these investments, there is an inherent reduction in transparency and liquidity and increased complexity in valuing the underlying investments. As a result, these investments are actively managed by Company management via detailed evaluation of the investment performance relative to risk.
- (9) The Company utilizes customized call options to hedge the S&P 500 and Goldman Sachs Multi-Asset Class index exposure embedded in equity indexed annuities. The Company purchases and writes call options to correlate with changes in the annuity features due to movements in the S&P 500 and the Goldman Sachs Multi-Asset Class index. At the beginning of these contracts, a premium is either paid or received for transferring the related risk. The Company retains basis risk and risk associated with actual versus expected assumptions for mortality and lapse rates. The call options are not designated as a hedge for accounting purposes and are carried at fair value on the balance sheet with changes in fair value recorded in surplus. The related gains and losses from terminations or expirations are recorded in realized capital gains and losses.
- (10) Anticipated investment income is not a factor in calculating deficiency reserves.
- (11) The Company had no accident and health contracts on its books during the statement periods.
- (12) The Company does not own capitalizable assets. Therefore, the Company does not have a capitalization policy.
- (13) The Company has no pharmaceutical rebate receivables on its books during the statement periods.
- (14) The Company monitors investments to determine if there has been an other-than-temporary decline in fair value. Factors management considers for each identified security include the following:
 - the length of time and the extent to which the fair value is below the book/adjusted carry value;
 - the financial condition and near term prospects of the issuer, including specific events that may affect its operations;
 - for equity securities and debt securities with credit related declines in fair value, the Company's intent and ability to hold the security long enough for it to recover its value to book/adjusted carry value;
 - for debt securities with interest related declines in fair value, the Company's intent to sell the security before recovery of its book/adjusted carry value;
 - for loan-backed securities, the Company's intent and ability to hold the security long enough for it to recover its value to book/adjusted carry value;
 - for loan-backed securities, the Company's intent to sell the security before recovery of its book/adjusted carry value.

If the decline is judged to be other-than-temporary, an impairment charge is recorded as a net realized capital loss in the period the determination is made.

2. Accounting Changes and Correction of Errors

The Company did not make any accounting changes in 2016 or 2015.

3. Business Combinations and Goodwill. None.

4. Discontinued Operations. None.

5. Investments

A. Mortgage Loans, including Mezzanine Real Estate Loans

(1) The minimum and maximum lending rates for mortgage loans issued during 2016 were:

Farm Loans	None
City Loans	3.95% and 4.50%
Purchase money mortgages	None
Mezzanine Loans	None

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

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

(4) Age Analysis of Mortgage Loans

	Farm	Residential		Commercial		Mezzanine	Total
		Insured	All Other	Insured	All Other		
a. Current Year							
1. Recorded Investment (All)							
(a) Current	—	—	—	—	259,598,795	2,748,997	262,347,792
(b) 30 - 59 Days Past Due	—	—	—	—		—	—
(c) 60 - 89 Days Past Due	—	—	—	—	—	—	—
(d) 90 - 179 Days Past Due	—	—	—	—	—	—	—
(e) 180+ Days Past Due	—	—	—	—	—	—	—
2. Accruing Interest 90 - 179 Days Past Due							
(a) Recorded Investment	—	—	—	—	—	—	—
(b) Interest Accrued	—	—	—	—	—	—	—
3. Accruing Interest 180+ Days Past Due							
(a) Recorded Investment	—	—	—	—	—	—	—
(b) Interest Accrued	—	—	—	—	—	—	—
4. Interest Reduced							
(a) Recorded Investment	—	—	—	—	—	—	—
(b) Number of Loans	—	—	—	—	—	—	—
(c) Percent Reduced	—	—	—	—	—	—	—
b. Prior Year							
1. Recorded Investment							
(a) Current	—	—	—	—	186,758,809	2,635,086	189,393,895
(b) 30 - 59 Days Past Due	—	—	—	—	—	—	—
(c) 60 - 89 Days Past Due	—	—	—	—	—	—	—
(d) 90 - 179 Days Past Due	—	—	—	—	—	—	—
(e) 180+ Days Past Due	—	—	—	—	—	—	—
2. Accruing Interest 90 - 179 Days Past Due							
(a) Recorded Investment	—	—	—	—	—	—	—
(b) Interest Accrued	—	—	—	—	—	—	—
3. Accruing Interest 180+ Days Past Due							
(a) Recorded Investment	—	—	—	—	—	—	—
(b) Interest Accrued	—	—	—	—	—	—	—
4. Interest Reduced							
(a) Recorded Investment	—	—	—	—	—	—	—
(b) Number of Loans	—	—	—	—	—	—	—
(c) Percent Reduced	—	—	—	—	—	—	—

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

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

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

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

(7) Allowance for Credit Losses:

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

(8) Mortgage Loans Derecognized as a Result of Foreclosure. None

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

B. Debt Restructuring. None.

C. Reverse Mortgages. None.

D. Loan-Backed Securities

- (1) Prepayment assumptions are derived from Bloomberg and broker dealer prepayment models or from empirical data.
- (2) The Company had no other-than-temporary impairments on loan-backed and structured securities for the year ended December 31, 2016, due to the intent to sell the security or the inability or lack of intent to retain the investment in the security for a period of time sufficient to recover the amortized cost basis of the security.

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Integrity Life Insurance Company

(3) The following is a list of each loan-backed and structured security with a recognized other-than-temporary impairment, for the year ended December 31, 2016, as the present value of future cash flows expected to be collected is less than the amortized cost basis of the securities:

1	2	3	4	5	6	7
CUSIP	Book/Adjusted Carrying Value Amortized Cost Before Current Period OTTI	Present Value of Projected Cash Flows	Recognized Other-Than-Temporary Impairment	Amortized Cost After Other-Than-Temporary Impairment	Fair Value at time of OTTI	Date of Financial Statement Where Reported
46628S-AJ-2	1,849,577	1,827,595	21,982	1,827,595	1,727,759	06/30/2016
52524M-AV-1	638,103	581,305	56,798	581,305	505,573	06/30/2016
86359D-SR-9	1,521,346	1,520,373	973	1,520,373	1,397,865	06/30/2016
3622MP-AP-3	33,058	26,240	6,818	26,240	23,344	09/30/2016
52524M-AV-1	576,956	503,447	73,509	503,447	503,447	12/31/2016
116663-AC-9	6,950,145	3,614,075	3,336,069	3,614,075	2,224,046	12/31/2016
60467M-AC-5	2,907,706	2,499,065	408,641	2,499,065	2,499,065	12/31/2016
Total	XXX	XXX	3,904,790	XXX	XXX	XXX

(4) The following is an aggregate total of all impaired loan-backed securities (fair value is less than cost or amortized cost) for which an other-than-temporary impairment has not been recognized in earnings as a realized loss, including securities with a recognized other-than-temporary impairment for non-interest related declines when a non-recognized interest related impairment remains as of December 31, 2016:

a. The aggregate amount of unrealized losses:	
1. Less than 12 Months	\$ 19,713,289
2. 12 Months or Longer	\$ 2,010,496
b. The aggregate related fair value of securities with unrealized losses:	
1. Less than 12 Months	\$ 741,229,972
2. 12 Months or Longer	\$ 25,864,149

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

E. Repurchase Agreements and/or Securities Lending Transactions

At December 31, 2016, the Company has loaned \$104.2 million and \$38.8 million (fair value) in the general and separate account, respectively, of various debt securities, preferred stocks and common stocks as part of a securities lending program administered by Deutsche Bank. At December 31, 2015, the Company had loaned \$107.4 million and \$43.6 million (fair value) in the general and separate account, respectively, of various debt securities, preferred stocks and common stocks as part of a securities lending program administered by Deutsche Bank. The Company maintains effective control over all loaned securities and, therefore, continues to report such securities as invested assets in the balance sheets. There is no difference in the policy and procedures for the separate account.

Collateral for separate account securities lent is held in the general account with a corresponding payable and receivable between the general and separate accounts. The corresponding payable and receivable is included in the due to/from general account/separate account line on the balance sheets and was \$39.6 million and \$44.5 million at December 31, 2016 and 2015, respectively.

- (1) The Company requires at the initial transaction that the fair value of the cash collateral received must be equal to 102% of the fair value of the loaned securities. The Company monitors the ratio of the fair value of the collateral to loaned securities to ensure it does not fall below 100%. If the fair value of the collateral falls below 100% of the fair value of the securities loaned, the Company non-admits that portion of the loaned security. At December 31, 2016 and 2015, the Company did not non-admit any portion of the loaned securities.
- (2) Not Applicable.

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Integrity Life Insurance Company

(3) Collateral Received

a. Aggregate Amount Collateral Received

	(1) Fair Value
1. Repurchase Agreement	
(a) Open	—
(b) 30 Days or Less	—
(c) 31 to 60 Days	—
(d) 61 to 90 Days	—
(e) Greater Than 90 Days	—
(f) Subtotal	—
(g) Securities Received	—
(h) Total Collateral Received	—
2. Securities Lending	
(a) Open	145,031,380
(b) 30 Days or Less	—
(c) 31 to 60 Days	—
(d) 61 to 90 Days	—
(e) Greater Than 90 Days	865,892
(f) Subtotal	145,897,272
(g) Securities Received	—
(h) Total Collateral Received	145,897,272
3. Dollar Repurchase Agreement	
(a) Open	—
(b) 30 Days or Less	—
(c) 31 to 60 Days	—
(d) 61 to 90 Days	—
(e) Greater Than 90 Days	—
(f) Subtotal	—
(g) Securities Received	—
(h) Total Collateral Received	—

b. The fair value of that collateral and of the portion of that collateral that it has sold or repledged is \$145.9 million.

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

(4) The Company reports all collateral on the balance sheet with an offsetting liability recognized for the obligation to return the collateral. Collateral for the securities lending program is either managed by an affiliated agent of the Company or is managed by Deutsche Bank, an unaffiliated agent. Collateral managed by an affiliated agent is invested primarily in investment-grade debt securities and cash equivalents and is included in the applicable amount on the balance sheet because the funds are available for the general use of the Company. Collateral managed by an unaffiliated agent is invested in cash equivalents and is included in securities lending reinvested collateral assets on the balance sheet at December 31, 2016 and 2015.

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(5) Collateral Reinvestment

a. Aggregate Amount Collateral Reinvested

	(1) Amortized Cost	(2) Fair Value
1. Repurchase Agreement		
(a) Open	—	—
(b) 30 Days or Less	—	—
(c) 31 to 60 Days	—	—
(d) 61 to 90 Days	—	—
(e) 91 to 120 Days	—	—
(f) 121 to 180 Days	—	—
(g) 181 to 365 Days	—	—
(h) 1 to 2 years	—	—
(i) 2 to 3 years	—	—
(j) Greater than 3 years	—	—
(k) Subtotal	—	—
(l) Securities Received	—	—
(m) Total Collateral Reinvested	—	—
2. Securities Lending		
(a) Open	—	—
(b) 30 Days or Less	13,503,877	13,503,489
(c) 31 to 60 Days	15,041,756	15,040,113
(d) 61 to 90 Days	15,003,509	15,007,465
(e) 91 to 120 Days	3,707,934	3,705,276
(f) 121 to 180 Days	24,178,361	24,157,727
(g) 181 to 365 Days	23,407,174	23,409,215
(h) 1 to 2 years	899,795	900,485
(i) 2 to 3 years	—	—
(j) Greater than 3 years	50,173,502	50,173,502
(k) Subtotal	145,915,908	145,897,272
(l) Securities Received	—	—
(m) Total Collateral Reinvested	145,915,908	145,897,272
3. Dollar Repurchase Agreement		
(a) Open	—	—
(b) 30 Days or Less	—	—
(c) 31 to 60 Days	—	—
(d) 61 to 90 Days	—	—
(e) 91 to 120 Days	—	—
(f) 121 to 180 Days	—	—
(g) 181 to 365 Days	—	—
(h) 1 to 2 years	—	—
(i) 2 to 3 years	—	—
(j) Greater than 3 years	—	—
(k) Subtotal	—	—
(l) Securities Received	—	—
(m) Total Collateral Reinvested	—	—

B. At December 31, 2016, all of the collateral held for the securities lending program was invested in tradable securities that could be sold and used to pay for the \$146.3 million in collateral calls that could come due under a worst-case scenario.

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

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

F. Real Estate. None.

G. Low Income Housing Tax Credit Property Investments.

- (1) There are 11 years of unexpired tax credits remaining. The required holding period is 18 years.
- (2) The Company recognized \$2.2 million and \$2.1 million in LIHTC and other tax benefits, in 2016 and 2015, respectively.
- (3) The Company has investment balances of \$9.4 million and \$10.9 million in LIHTC partnerships, in 2016 and 2015, respectively.
- (4) The reviews are annual regulatory reviews which are in place to ensure each property qualifies for the tax credits.
- (5) The Company's investments in low income housing tax credit properties do not exceed 10% of admitted assets.
- (6) The Company did not recognize any impairment during the statement periods.
- (7) There were no write-downs or reclassifications made during the year due to the forfeiture or ineligibility of tax credits, etc.

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H. Restricted Assets

(1) Restricted Assets (Including Pledged)

Restricted Asset Category	Gross (Admitted & Nonadmitted) Restricted					Current Year					
	Current Year					6	7	8	9	Percentage	
	1	2	3	4	5					10	11
	Total General Account (G/A)	G/A Supporting S/A Activity (a)	Total Separate Account (S/A) Restricted Assets	S/A Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)	Total Non-admitted Restricted	Total Admitted Restricted (5 minus 8)	Gross(Admitted & Non-admitted) Restricted to Total Assets (c)	Admitted Restricted to Total Admitted Assets (d)
a. Subject to contractual obligation for which liability is not shown	—	—	—	—	—	—	—	—	—	0.000	0.000
b. Collateral held under security lending agreements	145,915,908	—	—	—	145,915,908	—	145,915,908	—	145,915,908	1.817	1.824
c. Subject to repurchase agreements	—	—	—	—	—	—	—	—	—	0.000	0.000
d. Subject to reverse repurchase agreements	—	—	—	—	—	—	—	—	—	0.000	0.000
e. Subject to dollar repurchase agreements	—	—	—	—	—	—	—	—	—	0.000	0.000
f. Subject to dollar reverse repurchase agreements	—	—	—	—	—	—	—	—	—	0.000	0.000
g. Placed under option contracts	—	—	—	—	—	—	—	—	—	0.000	0.000
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock	—	—	—	—	—	—	—	—	—	0.000	0.000
i. FHLB capital stock	13,246,100	—	—	—	13,246,100	—	13,246,100	—	13,246,100	0.165	0.166
j. On deposit with states	5,565,609	—	—	—	5,565,609	5,551,758	13,851	—	5,565,609	0.069	0.070
k. On deposit with other regulatory bodies	—	—	—	—	—	—	—	—	—	0.000	0.000
l. Pledged collateral to FHLB (including assets backing funding agreements)	289,494,167	—	—	—	289,494,167	—	289,494,167	—	289,494,167	3.605	3.619
m. Pledged as collateral not captured in other categories	—	—	—	—	—	—	—	—	—	0.000	0.000
n. Other restricted assets	—	—	—	—	—	—	—	—	—	0.000	0.000
o. Total Restricted Assets	454,221,784	—	—	—	454,221,784	5,551,758	448,670,026	—	454,221,784	5.656	5.679

- (a) Subset of column 1
- (b) Subset of column 3
- (c) Column 5 divided by Asset Page, Column 1, Line 28
- (d) Column 9 divided by Asset Page, Column 3, Line 28

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

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

- (a) Subset of column 1
- (b) Subset of column 3
- (c) Total Line for Columns 1 through 7 should equal 5H(1)m Columns 1 through 7 respectively and Total Line for Columns 8 through 10 should equal 5H(1)m Columns 9 through 11 respectively.

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

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

- (a) Subset of column 1
- (b) Subset of column 3
- (c) Total Line for Columns 1 through 7 should equal 5H(1)n Columns 1 through 7 respectively and Total Line for Columns 8 through 10 should equal 5H(1)n Columns 9 through 11 respectively.

(4) Collateral Received and Reflected as Assets Within the Reporting Entity's Financial Statements

	1	2	3	4
Collateral Assets	Book/Adjusted Carrying Value	Fair Value	% of BACV to Total Assets (Admitted and Nonadmitted)*	% of BACV to Total Admitted Assets **
a. Cash	8,456,135	8,456,135	0.151%	0.152%
b. Schedule D, Part 1	137,372,151	137,353,514	2.458%	2.471%
c. Schedule D, Part 2, Section 1	—	—	0.000%	0.000%
d. Schedule D, Part 2, Section 2	—	—	0.000%	0.000%
e. Schedule B	—	—	0.000%	0.000%
f. Schedule A	—	—	0.000%	0.000%
g. Schedule BA, Part 1	—	—	0.000%	0.000%
h. Schedule DL, Part 1	87,622	87,622	0.002%	0.002%
i. Other	—	—	0.000%	0.000%
j. Total Collateral Assets (a+b+c+d+e+f+g+h+i)	145,915,908	145,897,271	2.611%	2.625%

* Column 1 divided by Asset Page, Line 26 (Column 1)

** Column 1 divided by Asset Page, Line 26 (Column 3)

This table represents only collateral received and therefore amounts for FHLB funding agreements and on deposit with states were not included since they are collateral pledged.

	1	2
	Amount	% of Liability to Total Liabilities *
k. Recognized Obligation to Return Collateral Asset	146,326,209	3.080%

* Column 1 divided by Liability Page, Line 26 (Column 1)

- I. Working Capital Finance Investments. None.
- J. Offsetting and Netting of Assets and Liabilities

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

	Gross Amount Recognized	Amount Offset*	Net Amount Presented on Financial Statements
(1) Assets Derivative Instrument	49,950,161	—	49,950,161

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

	Gross Amount Recognized	Amount Offset*	Net Amount Presented on Financial Statements
(2) Liabilities Derivative Instrument	(13,144,709)	—	(13,144,709)

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

K. Structured Notes

Integrity General

CUSIP Identification	Actual Cost	Fair Value	Book/Adjusted Carrying Value	Mortgage-Referenced Security (Y/N)
03938L-AQ-7	575,580	611,175	572,058	No
111021-AE-1	2,165,540	3,046,286	2,181,101	No
25156P-AC-7	4,088,550	5,870,860	4,163,994	No
35177P-AL-1	8,742,187	13,133,741	8,854,135	No
Total	15,571,857	22,662,062	15,771,288	XXX

Integrity Separate

CUSIP Identification	Actual Cost	Fair Value	Book/Adjusted Carrying Value	Mortgage-Referenced Security (Y/N)
03938L-AQ-7	1,969,395	2,020,575	1,926,695	No
25156P-AC-7	2,050,480	2,935,430	2,055,336	No
749770-AQ-6	1,600,000	1,880,480	1,600,000	No
Total	5,619,875	6,836,485	5,582,031	XXX

L. 5* Securities. Information related to the Company's 5* securities are as follows:

	Number of 5* Securities: Current Year	Number of 5* Securities: Prior Year	Aggregate BACV: Current Year	Aggregate BACV: Prior Year	Aggregate Fair Value: Current Year	Aggregate Fair Value: Prior Year
5* Securities: Bonds - AC	—	—	—	—	—	—
5* Securities: LB&SS - AC	1	1	14,713	23,354	13,424	19,930
5* Securities: Preferred Stock - AC	—	—	—	—	—	—
5* Securities: Preferred Stock - FV	—	—	—	—	—	—
5* Securities: Total	1	1	14,713	23,354	13,424	19,930

AC - Amortized Cost, FV - Fair Value

6. Joint Ventures, Partnerships and Limited Liability Companies

- A. The Company has no investments in joint ventures, partnerships or limited liability companies that exceed 10% of its admitted assets.
- B. The Company recognized the following impairment/write down for its investments in limited partnerships and limited liability companies during the statement periods:

Description	Amount of Impairment
CARLYLE MEZZANINE PARTNERS LP	\$ 287,585
Total	<u>\$ 287,585</u>

7. Investment Income

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

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

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

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

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8. Derivative Instruments

The Company has entered into call options to hedge the S&P 500 and Goldman Sachs Multi-Asset Class index. The discussion of the accounting policies, risks, and objectives are in Note 1C. The net gain recognized in unrealized gains and losses during the reporting period related to the call options was \$806,730. The net loss recognized in net income within realized gains and losses during the reporting period related to the call options was \$(1,043,963). The Company has entered into a collateral agreement with the counterparty whereby under certain conditions the counterparty is required to post assets on the Company’s behalf. The posted amount is equal to the difference between the net positive fair value of the option and the agreed upon thresholds that are based on the credit rating of the counterparty. Inversely, if the net fair value of the option is negative, then the Company may be required to post assets instead using similar thresholds. At December 31, 2016, \$26,990,000 cash collateral has been posted to the Company.

9. Income Taxes

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

1.

		As of End of Current Period			12/31/2015			Change		
		(1)	(2)	(3) (Col. 1 + 2) Total	(4)	(5)	(6)	(7)	(8)	(9)
		Ordinary	Capital		Ordinary	Capital	(Col. 4 + 5) Total	(Col. 1 - 4) Ordinary	(Col. 2 - 5) Capital	(Col. 7 + 8) Total
(a)	Gross Deferred Tax Assets	49,138,016	11,728,342	60,866,358	51,539,733	8,341,554	59,881,287	(2,401,717)	3,386,788	985,071
(b)	Statutory Valuation Allowance Adjustment	—	—	—	—	—	—	—	—	—
(c)	Adjusted Gross Deferred Tax Assets (1a - 1b)	49,138,016	11,728,342	60,866,358	51,539,733	8,341,554	59,881,287	(2,401,717)	3,386,788	985,071
(d)	Deferred Tax Assets Nonadmitted	29,640,150	—	29,640,150	21,383,846	—	21,383,846	8,256,304	—	8,256,304
(e)	Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	19,497,866	11,728,342	31,226,208	30,155,887	8,341,554	38,497,441	(10,658,021)	3,386,788	(7,271,233)
(f)	Deferred Tax Liabilities	9,146,835	10,742,396	19,889,231	7,344,844	17,445,019	24,789,863	1,801,991	(6,702,623)	(4,900,632)
(g)	Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)	10,351,031	985,946	11,336,977	22,811,043	(9,103,465)	13,707,578	(12,460,012)	10,089,411	(2,370,601)

2.

		As of End of Current Period			12/31/2015			Change		
		(1)	(2)	(3) (Col. 1 + 2) Total	(4)	(5)	(6)	(7)	(8)	(9)
		Ordinary	Capital		Ordinary	Capital	(Col. 4 + 5) Total	(Col. 1 - 4) Ordinary	(Col. 2 - 5) Capital	(Col. 7 + 8) Total
Admission Calculation Components										
SSAP No. 101										
(a)	Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks.	10,276,133	1,060,844	11,336,977	11,207,577	2,500,000	13,707,577	(931,444)	(1,439,156)	(2,370,600)
(b)	Adjusted Gross Deferred Tax Assets Expected To Be Realized (Excluding The Amount Of Deferred Tax Assets From 2(a) above) After Application of the Threshold Limitation. (The Lesser of 2(b)1 and 2(b)2 Below)	—	—	—	—	—	—	—	—	—
	1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date.	—	—	—	—	—	—	—	—	—
	2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	xxx	xxx	111,116,945	xxx	xxx	99,728,227	xxx	xxx	11,388,718
(c)	Adjusted Gross Deferred Tax Assets (Excluding The Amount Of Deferred Tax Assets From 2(a) and 2(b) above) Offset by Gross Deferred Tax Liabilities.	9,221,733	10,667,498	19,889,231	18,948,310	5,841,554	24,789,864	(9,726,577)	4,825,944	(4,900,633)
(d)	Deferred Tax Assets Admitted as the result of application of SSAP No. 101. Total (2(a) + 2(b) + 2(c))	19,497,866	11,728,342	31,226,208	30,155,887	8,341,554	38,497,441	(10,658,021)	3,386,788	(7,271,233)

3.

	2016	2015
a. Ratio Percentage Used To Determine Recovery Period And Threshold Limitation Amount.	850.818	799.788
b. Amount Of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation In 2(b)2 Above.	105,176,259	95,548,881

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4.

	As of End of Current Period		12/31/2015		Change	
	(1)	(2)	(3)	(4)	(5)	(6)
	Ordinary	Capital	Ordinary	Capital	(Col. 1 - 3) Ordinary	(Col. 2 - 4) Capital
Impact of Tax Planning Strategies:						
(a) Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage.						
1. Adjusted Gross DTAs amount from Note 9A1(c)	49,138,016	11,728,342	51,539,733	8,341,554	(2,401,717)	3,386,788
2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	3.29%	1.74%	3.34%	4.17%	(0.05)%	(2.43)%
3. Net Admitted Adjusted Gross DTAs amount from Note 9A1(e)	19,497,866	11,728,342	30,155,887	8,341,554	(10,658,021)	3,386,788
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies	6.40%	3.40%	5.20%	6.49%	1.20 %	(3.09)%

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

- B. Deferred tax liabilities are not recognized for the following amounts: For years December 31, 2016 and 2015, the Company had a deferred tax liability balance of \$608,529 related to the balance in its policyholder surplus account that could become taxable to the extent that future shareholder dividends are paid from this account.
- C. Current income taxes incurred consist of the following major components:

	(1)	(2)	(3)
	As of End of Current Period	12/31/2015	(Col. 1 - 2) Change
1. Current Income Tax			
(a) Federal	19,762,318	12,150,254	7,612,064
(b) Foreign	(4,564)	143,504	(148,068)
(c) Subtotal	19,757,754	12,293,758	7,463,996
(d) Federal income tax on net capital gains	18,805,004	(2,929,393)	21,734,397
(e) Utilization of capital loss carry-forwards	—	—	—
(f) Other	—	—	—
(g) Federal and foreign income taxes incurred	38,562,758	9,364,365	29,198,393
2. Deferred Tax Assets:			
(a) Ordinary:			
(1) Discounting of unpaid losses	—	—	—
(2) Unearned premium reserve	—	—	—
(3) Policyholder reserves	38,732,673	41,973,608	(3,240,935)
(4) Investments	—	688,471	(688,471)
(5) Deferred acquisition costs	10,066,413	8,423,940	1,642,473
(6) Policyholder dividends accrual	—	—	—
(7) Fixed Assets	—	—	—
(8) Compensation and benefits accrual	58,156	106,510	(48,354)
(9) Pension accrual	—	—	—
(10) Receivables - nonadmitted	105,476	237,270	(131,794)
(11) Net operating loss carry-forward	—	—	—
(12) Tax credit carry-forward	—	—	—
(13) Other (including items <5% of total ordinary tax assets)	175,298	109,934	65,364
(99) Subtotal	49,138,016	51,539,733	(2,401,717)
(b) Statutory valuation allowance adjustment	—	—	—
(c) Nonadmitted	29,640,150	21,383,846	8,256,304
(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	19,497,866	30,155,887	(10,658,021)
(e) Capital:			
(1) Investments	11,728,342	8,341,554	3,386,788
(2) Net capital loss carry-forward	—	—	—
(3) Real estate	—	—	—
(4) Other (including items <5% of total ordinary tax assets)	—	—	—
(99) Subtotal	11,728,342	8,341,554	3,386,788
(f) Statutory valuation allowance adjustment	—	—	—
(g) Nonadmitted	—	—	—
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)	11,728,342	8,341,554	3,386,788
(i) Admitted deferred tax assets (2d + 2h)	31,226,208	38,497,441	(7,271,233)
3. Deferred Tax Liabilities:			
(a) Ordinary:			
(1) Investments	5,397,816	6,714,409	(1,316,593)

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Integrity Life Insurance Company

(2) Fixed assets	—	—	—
(3) Deferred and uncollected premium	—	—	—
(4) Policyholder reserves	3,749,019	630,435	3,118,584
(5) Other (including items <5% of total ordinary tax liabilities)	—	—	—
(99) Subtotal	9,146,835	7,344,844	1,801,991
(b) Capital:			—
(1) Investments	10,742,395	17,445,019	(6,702,624)
(2) Real estate	—	—	—
(3) Other (including items <5% of total capital tax liabilities)	—	—	—
(99) Subtotal	10,742,395	17,445,019	(6,702,624)
(c) Deferred tax liabilities (3a99 + 3b99)	19,889,230	24,789,863	(4,900,633)
4. Net deferred tax assets/liabilities (2i - 3c)	11,336,978	13,707,578	(2,370,600)

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

	12/31/2016	Effective Tax Rate
Provision computed at statutory rate	\$ 56,289,674	35.00 %
Dividends received deduction	(13,417,215)	(8.34)%
Derivative adjustment	282,356	0.18 %
Tax credits	(1,731,762)	(1.08)%
Other	(110,720)	(0.07)%
Total statutory income taxes	\$ 41,312,333	25.69 %
Federal taxes incurred	\$ 38,562,758	23.98 %
Change in net deferred income taxes	2,749,575	1.71 %
Total statutory income taxes	\$ 41,312,333	25.69 %

	12/31/2015	Effective Tax Rate
Provision computed at statutory rate	27,096,382	35.00 %
Dividends received deduction	(13,864,899)	(17.91)%
Derivative adjustment	(2,737,313)	(3.54)%
Interest maintenance reserve adjustment	(1,488,419)	(1.92)%
Tax credits	(1,885,881)	(2.44)%
Other	(1,912,925)	(2.46)%
Total statutory income taxes	5,206,945	6.73 %
Federal taxes incurred	9,364,365	12.10 %
Change in net deferred income taxes	(4,157,420)	(5.37)%
Total statutory income taxes	5,206,945	6.73 %

E. At December 31, 2016, the Company had \$0 of net operating loss carryforwards, net capital loss carryforwards and tax credit carryforwards.

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

2016	\$ 38,660,387
2015	\$ 9,083,451
2014	\$ 24,924,598

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

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

The Western and Southern Life Insurance Company (Western and Southern), parent of the Company, files a consolidated income tax return with its eligible subsidiaries, including the Company. The provision for federal income taxes is allocated to the Company using a separate return method based upon a written tax sharing agreement. Under the agreement, the benefits from losses of subsidiaries are retained by the subsidiary companies. The Western and Southern Life Insurance Company pays all federal income taxes due for all members in the consolidated return. The Western and Southern Life Insurance Company then immediately charges or reimburses, as the case may be, these members an amount consistent with the method described in the tax sharing agreement. At December 31, 2016, the Company has a net liability of \$15,467,286 on line 15.1 of page 3.

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

10. Information Concerning Parent, Subsidiaries and Affiliates

A, B & C.

The Company received a dividend of \$34.0 million from National Integrity Life Insurance Company in November 2016. The dividend was in the form of cash.

The Company received a capital contribution of \$45.0 million from The Western and Southern Life Insurance Company in December 2016. The capital contribution was in the form of cash.

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

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

D. The Company had \$0.1 million and \$0.0 million receivable from parent, subsidiaries and affiliates as of December 31, 2016 and 2015, respectively. The Company had \$2.7 million and \$3.3 million payable to parent, subsidiaries and affiliates as of December 31, 2016 and 2015, respectively. The terms of the settlement generally require that these amounts be settled in cash within 30 days.

E. The Company has not guaranteed any obligation of its affiliates as of December 31, 2016.

F. The Western and Southern Life Insurance Company performs certain administrative and special services, as well as provides facilities and equipment to the Company to assist with their business operations. These services, facilities and equipment include but are not limited to the following: accounting, actuarial, audit, tax and legal services, administrative support services such as payroll and personnel functions, policyholder services, underwriting and electronic data processing equipment. There are also a number of other service arrangements with affiliates where the provider renders specified services for a stated fee, including agreements for certain investment advisory services as well as marketing and product development. The charges for services, facilities and equipment are considered reasonable and in accordance with the requirements of applicable insurance law and regulations.

G. All outstanding shares of the Company are owned by The Western and Southern Life Insurance Company, a life insurance company domiciled in the state of Ohio.

H. The Company does not own any shares of an upstream affiliate either directly or through its subsidiaries.

I. The Company does not have an investment in an SCA entity that exceeds 10% of the admitted assets of the insurer.

J. The Company did not recognize any impairment write down for its investments in subsidiary, controlled or affiliated companies during the statement period.

K. Not applicable.

L. Not applicable.

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M. All SCA Investments

1. Balance Sheet Value (Admitted and Nonadmitted) All SCAs (Except 8bi Entities)

SCA Entity	Percentage of SCA Ownership	Gross Amount	Admitted Amount	Nonadmitted amount
a. SSAP No. 97 8a Entities:				
Total SSAP No. 97 8a Entities	xxx	—	—	—
b. SSAP No. 97 8b(ii) Entities:				
Total SSAP No. 97 8b(ii) Entities	xxx	—	—	—
c. SSAP No. 97 8b(iii) Entities:				
Total SSAP No. 97 8b(iii) Entities	xxx	—	—	—
d. SSAP No. 97 8b(iv) Entities:				
Total SSAP No. 97 8b(iv) Entities	xxx	—	—	—
e. Total SSAP No. 97 8b Entities (except 8bi entities) (b+c+d)	xxx	—	—	—
f. Aggregate Total (a+e)	xxx	—	—	—

2. NAIC Filing Response Information

SCA Entity (should be same entities as shown in M(1) above.)	Type of NAIC Filing *	Date of Filing to the NAIC	NAIC Valuation Amount	NAIC Response Received Y/N	NAIC Disallowed Entities Valuation Method, Resubmission Required Y/N	Code **
a. SSAP No. 97 8a Entities:						
Total SSAP No. 97 8a Entities	xxx	xxx	—	xxx	xxx	xxx
b. SSAP No. 97 8b(ii) Entities:						
Total SSAP No. 97 8b(ii) Entities	xxx	xxx	—	xxx	xxx	xxx
c. SSAP No. 97 8b(iii) Entities:						
Total SSAP No. 97 8b(iii) Entities	xxx	xxx	—	xxx	xxx	xxx
d. SSAP No. 97 8b(iv) Entities:						
Total SSAP No. 97 8b(iv) Entities	xxx	xxx	—	xxx	xxx	xxx
e. Total SSAP No. 97 8b Entities (except 8bi entities) (b+c+d)	xxx	xxx	—	xxx	xxx	xxx
f. Aggregate Total (a+e)	xxx	xxx	—	xxx	xxx	xxx

*S1 - Sub-1, S2 - Sub-2, or RDF - Resubmission of Disallowed Filing

** I - Immaterial or M - Material

N. Not applicable.

11. Debt

A. The Company has no capital notes outstanding. The Company does not hold any dollar reverse repurchase agreements.

B. FHLB (Federal Home Loan Bank) Agreements.

1. The Company is a member of the Federal Home Loan Bank (FHLB) of Cincinnati. Through its membership, the Company has conducted business activity (borrowings) with the FHLB. It is part of the Company’s strategy to utilize these funds to increase profitability. The Company has determined the actual/estimated maximum borrowing capacity as \$300.0 million. The Company calculated this amount after a review of its pledgeable assets (both pledged and unpledged) and after applying the respective FHLB borrowing haircuts.

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2. FHLB Capital Stock

a. Aggregate Totals

	1 Total 2+3	2 General Account	3 Separate Accounts
1. Current Year			
(a) Membership Stock - Class A	8,669,372	8,669,372	—
(b) Membership Stock - Class B	—	—	—
(c) Activity Stock	4,576,728	4,576,728	—
(d) Excess Stock	—	—	—
(e) Aggregate Total (a+b+c+d)	13,246,100	13,246,100	—
(f) Actual or estimated Borrowing Capacity as Determined by the Insurer	300,000,000	XXX	XXX
2. Prior Year-end			
(a) Membership Stock - Class A	—	—	—
(b) Membership Stock - Class B	—	—	—
(c) Activity Stock	—	—	—
(d) Excess Stock	—	—	—
(e) Aggregate Total (a+b+c+d)	—	—	—
(f) Actual or estimated Borrowing Capacity as Determined by the Insurer	—	XXX	XXX
11B(2)a1(f) should be equal to or greater than 11B(4)a1(d)			
11B(2)a2(f) should be equal to or greater than 11B(4)a2(d)			

	1 Current Year Total (2+3+4+5+6)	2 Not Eligible for Redemption	Eligible for Redemption			
			3 Less Than 6 Months	4 6 Months to Less Than 1 Year	5 1 to Less Than 3 Years	6 3 to 5 Years
Membership Stock						
1. Class A	8,669,372	8,669,372	—	—	—	—
2. Class B	—	—	—	—	—	—
11B(2)b1 Current Year Total (Column 1) should equal 11B(2)a1(a) Total (Column 1)						
11B(2)b2 Current Year Total (Column 1) should equal 11B(2)a1(b) Total (Column 1)						

3. Collateral Pledged to FHLB

a. Amount Pledged as of Reporting Date

	1 Fair Value	2 Carrying Value	3 Aggregate Total Borrowing
1. Current Year Total General and Separate Accounts Total Collateral Pledged (Lines 2+3)	289,494,167	284,812,203	228,834,478
2. Current Year General Account Total Collateral Pledged	289,494,167	284,812,203	228,834,478
3. Current Year Separate Accounts Total Collateral Pledged	—	—	—
4. Prior Year-end Total General and Separate Accounts Total Collateral Pledged	—	—	—
11B(3)a1 (Columns 1, 2 and 3) should be equal to or less than 11B(3)b1 (Columns 1, 2 and 3 respectively)			
11B(3)a2 (Columns 1, 2 and 3) should be equal to or less than 11B(3)b2 (Columns 1, 2 and 3 respectively)			
11B(3)a3 (Columns 1, 2 and 3) should be equal to or less than 11B(3)b3 (Columns 1, 2 and 3 respectively)			
11B(3)a4 (Columns 1, 2 and 3) should be equal to or less than 11B(3)b4 (Columns 1, 2 and 3 respectively)			

b. Maximum Amount Pledged During Reporting Period

	1 Fair Value	2 Carrying Value	3 Amount Borrowed at Time of Maximum Collateral
1. Current Year Total General and Separate Accounts Maximum Collateral Pledged (Lines 2+3)	289,494,167	284,812,203	228,834,478
2. Current Year General Account Maximum Collateral Pledged	289,494,167	284,812,203	228,834,478
3. Current Year Separate Accounts Maximum Collateral Pledged	—	—	—
4. Prior Year-end Total General and Separate Accounts Maximum Collateral Pledged	—	—	—

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4. Borrowing from FHLB

a. Amount as of Reporting Date

	1 Total 2+3	2 General Account	3 Separate Accounts	4 Funding Agreements Reserves Established
1. Current Year				
(a) Debt	—	—	—	XXX
(b) Funding Agreements	228,834,478	228,834,478	—	219,618,627
(c) Other	—	—	—	XXX
(d) Aggregate Total (a+b+c)	228,834,478	228,834,478	—	219,618,627
2. Prior Year-end				
(a) Debt	—	—	—	XXX
(b) Funding Agreements	—	—	—	—
(c) Other	—	—	—	XXX
(d) Aggregate Total (a+b+c)	—	—	—	—

b. Maximum Amount During Reporting Period (Current Year)

	1 Total 2+3	2 General Account	3 Separate Accounts
1. Debt	—	—	—
2. Funding Agreements	228,834,478	228,834,478	—
3. Other	—	—	—
4. Aggregate Total (1+2+3)	228,834,478	228,834,478	—
11B(4)b4 (Columns 1, 2 and 3) should be equal to or greater than 11B(4)a1(d) (Columns 1, 2 and 3 respectively)			

c. FHLB - Prepayment Obligations

	Does the company have prepayment obligations under the following arrangements (YES/NO?)
1. Debt	No
2. Funding Agreements	No
3. Other	No

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

A. Defined Benefit Plan

The Company has no employee retirement plan. However, it contributes its share toward the retirement plans of Western and Southern.

B. Not applicable.

C. Not applicable.

D. Not applicable.

E. Defined Contribution Plan

The Company maintains Supplemental Executive Retirement Plans (“SERP”) for former executives. The SERP liability as of December 31, 2016 and 2015 was \$166,161 and \$304,316, respectively.

F. Multi-employer Plans. None.

G. Consolidated/Holding Company Plans.

The Company participates in a qualified, noncontributory defined benefit pension plan sponsored by Western and Southern, the parent company. The Company has no legal obligation for benefits under this plan. The parent company allocates amounts to the Company based on a rational allocation methodology. The Company’s share of net expense for the qualified pension plan was \$1.1 million and \$1.1 million for 2016 and 2015.

H. Postemployment Benefits and Compensated Absences. Not applicable.

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

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Integrity Life Insurance Company

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

- (1) The Company has one class of common stock with a par value of \$2 per share. At December 31, 2016, the Company had 1,500,000 shares authorized, 1,500,000 shares issued and 1,500,000 shares outstanding.
- (2) The Company has no preferred stock outstanding.
- (3) The ability of the Company to pay dividends is limited by state insurance laws. Under Ohio insurance laws, the Company may pay dividends, without the approval of the Ohio Director of Insurance, only from earned surplus and those dividends may not exceed (when added to other dividends paid in the preceding 12 months) the greater of (i) 10% of the Company's surplus as of the prior December 31, or (ii) the Company's net income for the twelve month period ending the prior December 31. Dividends are noncumulative.
- (4) The Company paid a \$25.0 million dividend to The Western and Southern Life Insurance Company in December 2015. The dividend was in the form of cash.
- (5) Within the limitations of (3) above, there are no restrictions placed on the portion of company profits that may be paid as ordinary dividends to stockholders.
- (6) There were no restrictions placed on the Company's surplus.
- (7) There were no advances to surplus that had not been repaid.
- (8) There was no stock held by the Company, including stock of affiliated companies, for special purposes.
- (9) The Company does not hold any special surplus funds.
- (10) The portion of unassigned funds (surplus) represented or reduced by cumulative unrealized gains and losses: \$149,336,810.
- (11) There were no surplus debentures or similar item outstanding during the statement periods.
- (12) There have been no restatements of surplus due to quasi-reorganizations.
- (13) Not applicable.

14. Liabilities, Contingencies, and Assessments

A. Contingent Commitments

The Company has future commitments to joint ventures, limited partnerships and limited liability companies, excluding those related to Low Income Housing Tax Credits, in the amount of \$33,149,374.

The Company has future commitments to joint ventures, limited partnerships and limited liability companies investing in Low Income Housing Tax Credit properties in the amount of \$0.

B. Assessments

The Company is not aware of any material assessments.

C. Gain Contingencies

The Company is not aware of any gain contingencies.

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

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

E. Joint and Several Liabilities. None.

F. All Other Contingencies. None.

15. Leases

A. The Company did not have any material lease obligations at December 31, 2016.

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

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

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

- A. Transfers of Receivables as Sales. None.
- B. (1) See Note 5E for information regarding securities lending.
(2) Not applicable.
(3) Not applicable.
(4) Not applicable.
(5) Not applicable.
(6) Not applicable.
(7) Not applicable.
- C. The Company did not have any wash sales for securities with a NAIC designation of 3 or below, or unrated.

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

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

20. Fair Value Measurements

- A.
- (1) Fair Value Measurements at December 31, 2016

Description for each class of asset or liability	(Level 1)	(Level 2)	(Level 3)	Total
a. Assets at fair value				
Bonds: RMBS	—	379,018	—	379,018
Common stock: Industrial & miscellaneous	161,014,855	—	—	161,014,855
Common stock: Mutual funds	11,861,781	—	—	11,861,781
Derivative assets: Options, purchased	—	16,974,712	32,975,449	49,950,161
Separate account assets*	759,793,317	2,002,346	—	761,795,663
Total assets at fair value	932,669,953	19,356,076	32,975,449	985,001,478

Description for each class of asset or liability	(Level 1)	(Level 2)	(Level 3)	Total
b. Liabilities at fair value				
Derivative liabilities: Options, written	—	(13,144,711)	—	(13,144,711)
Total liabilities at fair value	—	(13,144,711)	—	(13,144,711)

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

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

(2) Fair Value Measurements in Level 3 of the Fair Value Hierarchy

Year Ended at 12/31/16

Descript ion	Beginning Balance at 01/01/2016	Transfers into Level 3	Transfers out of Level 3	Total gains and (losses) included in Net Income	Total gains and (losses) included in Surplus	Purchases	Issuances	Sales	Settlements	Ending Balance at 12/31/2016
a. Assets										
Derivati ve assets	12,946,816	—	—	—	(1,134,710)	21,163,343	—	—	—	32,975,449
Total Assets	12,946,816	—	—	—	(1,134,710)	21,163,343	—	—	—	32,975,449

- (3) The Company's policy is to recognize transfers in and transfers out of levels at the beginning of each quarterly reporting period.
- (4) Investments in Level 2 include below investment grade residential mortgage-backed securities initially rated NAIC 6. These securities represent subordinated tranches in securitization trusts containing residential mortgage loans originated in 2006. The Company determined fair value as of the balance sheet date through the use of third-party pricing services utilizing market observable inputs.

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

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

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

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

Assets held in separate accounts carried at fair value primarily include mutual funds. The fair values of these assets have been determined using the same aforementioned methodologies in the general account for common stock.

- B. Not applicable.
- C. The carrying amounts and fair value of the Company’s significant financial instruments were as follows:

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Not Practicable (Carrying Value)
Bonds	4,291,529,967	4,156,799,350	5,616,273	4,010,725,690	275,188,004	
Common stock: Unaffiliated**	174,260,955	174,260,955	174,260,955	—	—	
Common stock: Mutual funds	11,861,781	11,861,781	11,861,781	—	—	
Preferred stock	18,906,625	19,382,959	—	13,851,958	5,054,667	
Mortgage loans	266,063,237	262,347,792	—	—	266,063,237	
Cash, cash equivalents, & short-term investments	138,399,959	138,399,959	138,399,959	—	—	
Other invested assets: Surplus notes	18,828,222	16,007,984	—	18,828,222	—	
Securities lending reinvested collateral assets	87,622	87,622	87,622	—	—	
Derivative assets	49,950,161	49,950,161	—	16,974,712	32,975,449	
Separate account assets	2,489,154,254	2,440,513,730	759,779,650	1,547,693,543	181,681,061	
Life and annuity reserves for investment-type contracts and deposit fund liabilities	(1,368,957,693)	(1,285,817,761)	—	—	(1,368,957,693)	
Fixed-indexed annuity contracts	(1,204,315,750)	(1,183,302,479)	—	—	(1,204,315,750)	
Derivative liabilities	(13,144,711)	(13,144,711)	—	(13,144,711)	—	
Cash collateral payable	(26,990,000)	(26,990,000)	—	(26,990,000)	—	
Separate account liabilities *	(1,747,304,041)	(1,657,419,487)	—	—	(1,747,304,041)	
Securities lending liability	(106,734,477)	(106,734,477)	—	(106,734,477)	—	

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

**Includes FHLB common stock which is held at cost.

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

Debt Securities and Surplus Notes

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

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Equity Securities

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

Mortgage Loans

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

Cash, Cash Equivalents and Short-Term Investments

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

Derivative Instruments

The fair values of free-standing derivative instruments, primarily call options, are determined through the use of third-party pricing services utilizing market observable inputs or valuation models incorporating significant unobservable inputs, including projected discounted cash flows, applicable swap curves and implied volatilities.

Securities Lending Reinvested Collateral Assets

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

Assets Held in Separate Accounts

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

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

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

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

Cash Collateral Payable

The payable represents the obligation to return cash collateral the Company has received relating to derivative instruments. The fair value is based upon the stated amount.

Securities Lending Liability

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

Separate Account Liabilities

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

D. Not applicable.

21. Other Items

A. Extraordinary Items. None.

B. Troubled Debt Restructuring. None.

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C. Other Disclosures and Unusual Items. None.

D. Business Interruption Insurance Recoveries. None.

E. State Transferable Tax Credits. None.

F. Subprime Mortgage Related Risk Exposure

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

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

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

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

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

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

(3) Direct exposure through other investments.

Integrity General				
	(1)	(2)	(3)	(4)
	Actual Cost	Book/Adjusted Carrying Value (excluding interest)	Fair Value	Other-Than-Temporary Impairment Losses Recognized
a. Residential mortgage backed securities	24,441,488	24,058,161	32,369,385	—
b. Commercial mortgage backed securities	—	—	—	—
c. Collateralized debt obligations	—	—	—	—
d. Structured securities	—	—	—	—
e. Equity investment in SCAs	—	—	—	—
f. Other assets	—	—	—	—
g. Total	24,441,488	24,058,161	32,369,385	—

The percentage of book value of these debt securities that have underlying loans with primarily variable interest rates is 5.13%

Integrity Separate				
	(1)	(2)	(3)	(4)
	Actual Cost	Book/Adjusted Carrying Value (excluding interest)	Fair Value	Other-Than-Temporary Impairment Losses Recognized
a. Residential mortgage backed securities	23,011,127	22,633,182	22,380,396	—
b. Commercial mortgage backed securities	—	—	—	—
c. Collateralized debt obligations	—	—	—	—
d. Structured securities	—	—	—	—
e. Equity investment in SCAs	—	—	—	—
f. Other assets	—	—	—	—
g. Total	23,011,127	22,633,182	22,380,396	—

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The percentage of book value of these debt securities that have underlying loans with primarily variable interest rates is 21.89%

G. Retained Assets

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

22. Events Subsequent

The Company recognizes in the financial statements the effects of all subsequent events that provide additional evidence about conditions that existed at the Balance Sheet date. For non-recognized subsequent events that must be disclosed to keep the financial statements from being misleading, the Company is required to disclose the nature of the event as well as an estimate of its financial effect, or a statement that such an estimate cannot be made. Management has evaluated subsequent events through the issuance of these financial statements on February 27, 2017.

23. Reinsurance

A. Ceded Reinsurance Report

Section 1 - General Interrogatories

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

Section 2 - Ceded Reinsurance Report - Part A

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

Section 3 - Ceded Reinsurance Report - Part B

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

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(3) If yes, what is the amount of reinsurance credits, whether an asset or a reduction of liability, taken for such new agreements or amendments?

- B. The Company had no uncollectible reinsurance balances written off through income or expense during the year.
- C. The Company had no commutation of reinsurance reflected in income or expense during the year.
- D. Certified reinsurer rating downgraded or status subject to revocation. None.
- E. Reinsurance of variable annuity contracts with an affiliated captive reinsurer. None.
- F. Reinsurance agreement with an affiliated captive reinsurer. None.
- G. Ceding entities that utilize captive reinsurers to assume reserves subject to the XXX/AXXX captive framework. None.

24. Retrospectively Rated Contracts and Contracts Subject to Redetermination.

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

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

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

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

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

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

25. Change in Incurred Losses and Loss Adjustment Expenses. None.

26. Intercompany Pooling Arrangements. None.

27. Structured Settlements. None.

28. Health Care Receivables. None.

29. Participating Policies. None.

30. Premium Deficiency Reserves. None.

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31. Reserves for Life Contracts and Annuity Contracts

1. The Company waives deduction of deferred fractional premiums upon death of the insured and does not return any portion of the final premium beyond the date of death. Surrender values are not promised in excess of the legally computed reserves.
2. Policies issued to substandard lives are charged an extra premium plus the regular gross premium for the true age. Mean reserves are based on appropriate multiples of standard rates of mortality.
3. As of December 31, 2016, the Company had no insurance in force for which the gross premiums are less than the net premiums.
4. The tabular interest, the tabular less actual reserve released, and the tabular cost have been determined by formula as described in the instructions.
5. The determination of tabular interest on funds not involving life has been determined by formula as described in the instructions.
6. The details for other changes: None.

32. Analysis of Annuity Actuarial Reserves and Deposit Type Liabilities by Withdrawal Characteristics

	(1)	(2)	(3)	(4)	(5)
	General Account	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	% of Total
A. Subject to discretionary withdrawal:					
(1) With market value adjustment	(1,971,915)	1,052,770,807	—	1,050,798,892	15.9
(2) At book value less current surrender charge of 5% or more	1,281,228,094	604,648,680	—	1,885,876,774	28.5
(3) At fair value	—	—	736,720,542	736,720,542	11.1
(4) Total with market value adjustment or at fair value (total of 1 through 3)	1,279,256,179	1,657,419,487	736,720,542	3,673,396,208	55.5
(5) At book value without adjustment (minimal or no charge or adjustment)	671,371,510	—	—	671,371,510	10.1
Not subject to discretionary withdrawal	2,282,140,393	—	—	2,282,140,393	34.4
C. Total (gross: direct + assumed)	4,232,768,082	1,657,419,487	736,720,542	6,626,908,111	100.0
D. Reinsurance ceded	1,782,681	—	—	1,782,681	
E. Total (net)* (C) - (D)	4,230,985,401	1,657,419,487	736,720,542	6,625,125,430	

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

F. Life & Accident & Health Annual Statement:	Amount
1. Exhibit 5, Annuities Section, Total (net)	3,661,526,253
2. Exhibit 5, Supplementary Contracts with Life Contingencies Section, Total (net)	48,688,712
3. Exhibit 7, Deposit-Type Contracts, Line 14, Column 1	520,770,436
4. Subtotal	4,230,985,401
Separate Accounts Annual Statement:	
5. Exhibit 3, Line 0299999, Column 2	2,394,140,029
6. Exhibit 3, Line 0399999, Column 2	—
7. Policyholder dividend and coupon accumulations	—
8. Policyholder premiums	—
9. Guaranteed interest contracts	—
10. Other contract deposit funds	—
11. Subtotal	2,394,140,029
12. Combined Total	6,625,125,430

33. Premiums and Annuity Consideration Deferred and Uncollected. None.

34. Separate Accounts

A. Separate Account Activity

(1) The Company utilizes separate accounts to record and account for assets and liabilities for particular lines of business and/or transactions. For the current reporting period, the Company reported assets and liabilities from the following product lines/transactions into separate accounts:

- Variable Life Insurance
- Variable Annuities
- Fixed Annuities with Market Value Adjustments

In accordance with the Ohio Department of Insurance procedures for approving items within the separate accounts, the separate account classification of variable life insurance policies, variable annuity contracts and fixed annuity contracts with market value adjustments are supported by Ohio Revised Code §3907.15.

(2) All separate account assets are legally insulated from the general account. The legal insulation of the separate account assets prevents such assets from being generally available to satisfy claims resulting from the general account.

As of December 31, 2016 and 2015, the Company’s separate account statement included legally insulated assets of \$2,440,513,730 and \$2,480,289,244, respectively. The assets legally insulated from the general accounts as of December 31, 2016 are attributed to the following products:

(1) Product/Transaction	(1) Legally Insulated Assets	(2) Separate Account Assets (Not Legally Insulated)
Variable Life Insurance	6,626,760	—
Variable Annuities	753,166,557	—
Market Value Adjusted Annuities	1,680,720,413	—
Total	2,440,513,730	—

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

As of December 31, 2016, the Company’s general account had a maximum guarantee for separate account liabilities of \$17,893,720. To compensate the general account for the risk taken, the separate accounts have paid risk charges as follows for the past five years:

a. 2016	2,364,829
b. 2015	2,245,090
c. 2014	1,718,292
d. 2013	1,179,930
e. 2012	919,336

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

a. 2016	206,156
b. 2015	234,848
c. 2014	174,094
d. 2013	145,317
e. 2012	866,357

(4) The Company engages in securities lending transactions within the separate account. The Company has loaned \$38,243,516 (book/adjusted carrying value) of various debt and equity securities within the separate account as part of the securities lending program administered by Deutsche Bank. The loaned securities are attributable to the Market Value Adjusted Annuity contracts. In accordance with such transactions conducted from the separate account, the Company follows the same policies and procedures as the general account.

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Integrity Life Insurance Company

B. General Nature and Characteristics of Separate Account Business

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

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

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

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

Information regarding the separate accounts of the Company as of and for the year ended December 31, 2016 is as follows:

	(1)	(2) Nonindexed Guarantee Less than/equal to	(3) Nonindexed Guarantee More than 4%	(4) Nonguaranteed Separate Accounts	(5) Total
(1) Premiums, considerations, or deposits as of the end of current period	—	67,768,022	15,456	74,905,990	142,689,468
Reserves as of the end of the current period					
(2) For accounts with assets at:					
a. Fair Value	—	—	—	743,347,302	743,347,302
b. Amortized cost	—	1,489,895,877	167,523,611	—	1,657,419,488
c. Total reserves*	—	1,489,895,877	167,523,611	743,347,302	2,400,766,790
(3) By withdrawal characteristics:					
a. Subject to discretionary withdrawal:					
1. With market value adjustment	—	885,440,408	167,330,400	—	1,052,770,808
2. At book value without market value adjustment and with current surrender charge of 5% or more	—	604,455,469	193,211	—	604,648,680
3. At fair value	—	—	—	743,347,302	743,347,302
4. At book value without market value adjustment and with current surrender charge less than 5%	—	—	—	—	—
5. Subtotal	—	1,489,895,877	167,523,611	743,347,302	2,400,766,790
b. Not subject to discretionary withdrawal	—	—	—	—	—
c. Total	—	1,489,895,877	167,523,611	743,347,302	2,400,766,790
(4) Reserves for Asset Default Risk in Lieu of AVR	—	—	—	—	—

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

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Integrity Life Insurance Company

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

(1) Transfers as reported in the Summary of Operations of the Separate Accounts Statement:	
a. Transfers to Separate Accounts (Page 4, Line 1.4)	142,689,468
b. Transfers from Separate Accounts (Page 4, Line 10)	<u>291,840,808</u>
c. Net transfers to or (from) Separate Accounts (a) - (b)	(149,151,340)
(2) Reconciling Adjustments:	
Policy deductions and other expenses (Page 4, Line 9.302)	765,606
Bonus account value (included in Page 4, Line 1.1)	—
Other changes in surplus in Separate Account Statement	(165,070)
Other account adjustments	<u>(567,228)</u>
(3) Transfers as Reported in the Summary of Operations of the Life, Accident & Health Annual Statement (1c) + (2) = (Page 4, Line 26)	<u><u>(149,118,032)</u></u>

35. Loss/Claim Adjustment Expenses. None.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES
GENERAL

1.1

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

Yes [X] No []

1.2

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

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

1.3

State Regulating?

Ohio

2.1

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

Yes [] No [X]

2.2

If yes, date of change:

3.1

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

12/31/2012

3.2

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

12/31/2012

3.3

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

10/02/2013

3.4

By what department or departments?
Ohio Department of Insurance

3.5

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

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

3.6

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

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

4.1

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

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

4.2

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

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

5.1

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

Yes [] No [X]

5.2

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

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

6.1

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

Yes [] No [X]

6.2

If yes, give full information:

7.1

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

Yes [] No [X]

7.2

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

1 Nationality	2 Type of Entity

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Integrity Life Insurance Company

GENERAL INTERROGATORIES

- 8.1

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

Yes [] No [X]
- 8.2

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

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

Yes [] No [X]
- 8.4

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

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

9.

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

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

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

Yes [] No [X]
- 10.2

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

Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation?

Yes [] No [X]
- 10.4

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

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

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

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

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

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

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

Yes [X] No []
- 12.11

Name of real estate holding company

Various
- 12.12

Number of parcels involved

2
- 12.13

Total book/adjusted carrying value

\$ 10,486,584
- 12.2

If, yes provide explanation:

The Company has investments on Schedule BA that are classified as Real Estate and LIHTCs.
13.

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

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

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

Yes [] No []
- 13.3

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

Yes [] No []
- 13.4

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

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

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

Yes [X] No []
- (a)

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

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

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

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

Accountability for adherence to the code.
- 14.11

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

Has the code of ethics for senior managers been amended?

Yes [X] No []
- 14.21

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

Presentation, wording, and contact persons
- 14.3

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

Yes [] No [X]
- 14.31

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

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Integrity Life Insurance Company

GENERAL INTERROGATORIES

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

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

BOARD OF DIRECTORS

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

FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)?
- 20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.11 To directors or other officers
- 20.12 To stockholders not officers
- 20.13 Trustees, supreme or grand (Fraternal Only)
- 20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.21 To directors or other officers
- 20.22 To stockholders not officers
- 20.23 Trustees, supreme or grand (Fraternal Only)
- 21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement?
- 21.2 If yes, state the amount thereof at December 31 of the current year:
- 21.21 Rented from others
- 21.22 Borrowed from others
- 21.23 Leased from others
- 21.24 Other
- 22.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments?
- 22.2 If answer is yes:
- 22.21 Amount paid as losses or risk adjustment
- 22.22 Amount paid as expenses
- 22.23 Other amounts paid
- 23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement?
- 23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount:
- Yes [] No [X]
- \$
- \$
- \$
- \$
- \$
- \$
- \$
- \$
- \$
- \$
- \$
- Yes [] No [X]
- \$
- \$
- \$
- \$
- Yes [X] No []
- \$

INVESTMENT

- 24.01 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 24.03)
- 24.02 If no, give full and complete information relating thereto
- 24.03 For security lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided) DESCRIPTION OF PROGRAM IS PROVIDED IN NOTE 5E
- 24.04 Does the Company's security lending program meet the requirements for a conforming program as outlined in the Risk-Based Capital Instructions?
- 24.05 If answer to 24.04 is yes, report amount of collateral for conforming programs.
- 24.06 If answer to 24.04 is no, report amount of collateral for other programs.
- 24.07 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract?
- 24.08 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%?
- 24.09 Does the reporting entity or the reporting entity 's securities lending agent utilize the Master Securities lending Agreement (MSLA) to conduct securities lending?
- Yes [X] No []
- No []
- N/A []
- Yes [] No [X] N/A []
- \$
- \$145,897,272
- Yes [X] No [] N/A []
- Yes [X] No [] N/A []
- Yes [X] No [] N/A []

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Integrity Life Insurance Company

GENERAL INTERROGATORIES

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

24.101	Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2.	\$	145,897,272
24.102	Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2.	\$	145,915,908
24.103	Total payable for securities lending reported on the liability page.	\$	106,734,477

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

25.2	If yes, state the amount thereof at December 31 of the current year:	25.21 Subject to repurchase agreements	\$	
		25.22 Subject to reverse repurchase agreements	\$	
		25.23 Subject to dollar repurchase agreements	\$	
		25.24 Subject to reverse dollar repurchase agreements	\$	
		25.25 Placed under option agreements	\$	
		25.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock	\$	
		25.27 FHLB Capital Stock	\$	13,246,100
		25.28 On deposit with states	\$	5,565,609
		25.29 On deposit with other regulatory bodies	\$	
		25.30 Pledged as collateral - excluding collateral pledged to an FHLB	\$	
		25.31 Pledged as collateral to FHLB - including assets backing funding agreements	\$	289,494,167
		25.32 Other	\$	

25.3 For category (25.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount

26.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes ☒ No ☐

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

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

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

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

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

1 Name of Custodian(s)	2 Custodian's Address
BANK OF NEW YORK MELLON	ONE WALL STREET NY NY 10286
FEDERAL HOME LOAN BANK	CINCINNATI OH 45202

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

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

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Integrity Life Insurance Company

GENERAL INTERROGATORIES

28.05 Investment management – Identify all investment advisors, investment managers, broker/dealers, including individuals that have the authority to make investment decisions on behalf of the reporting entity. For assets that are managed internally by employees of the reporting entity, note as such. ["...that have access to the investment accounts"; "...handle securities"]

1 Name of Firm or Individual	2 Affiliation
FT WASHINGTON INVESTMENT ADVISORS	A.....
MILLIMAN	U.....
.....

28.0597 For those firms/individuals listed in the table for Question 28.05, do any firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") manage more than 10% of the reporting entity's assets?..... Yes [] No [X]

28.0598 For firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") listed in the table for Question 28.05, does the total assets under management aggregate to more than 50% of the reporting entity's assets?..... Yes [] No [X]

28.06 For those firms or individuals listed in the table for 28.05 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

1 Central Registration Depository Number	2 Name of Firm or Individual	3 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed
107126	FT WASHINGTON INVESTMENT ADVISORS	KSRXYW3EHSEF8KM62609	Securities Exchange Commission	DS.....
.....

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

29.2 If yes, complete the following schedule:

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

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

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

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

	1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1 Bonds	4,290,399,651	4,425,130,291	134,730,640
30.2 Preferred stocks	19,382,959	18,906,625	(476,334)
30.3 Totals	4,309,782,610	4,444,036,916	134,254,306

30.4 Describe the sources or methods utilized in determining the fair values:
Fair Values were generally obtained from IDC, Princeton Financial Spread Pricing Module, and/or an internal pricing committee/internal pricing modules.

31.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D? Yes [X] No []

31.2 If the answer to 31.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source? Yes [] No [X]

31.3 If the answer to 31.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:
Rates used to calculate fair value determined by a broker or custodian are reviewed by an internal pricing committee based upon asset class expertise to determine if rates are reasonable given current market conditions.

32.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Investment Analysis Office been followed? Yes [X] No []

32.2 If no, list exceptions:
.....

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Integrity Life Insurance Company

GENERAL INTERROGATORIES

OTHER

33.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any?\$197,963

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

1 Name	2 Amount Paid
American Council of Life Insurance	58,564
.....

34.1 Amount of payments for legal expenses, if any?\$16,858

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

1 Name	2 Amount Paid
Morgan, Lewis & Bockius LLP	12,539
.....

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

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

1 Name	2 Amount Paid
.....
.....

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Integrity Life Insurance Company

GENERAL INTERROGATORIES

PART 2 - LIFE INTERROGATORIES

1.1

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

Yes [] No [X]

1.2

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

\$

1.3

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

\$

1.31

Reason for excluding:

1.4

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

\$

1.5

Indicate total incurred claims on all Medicare Supplement insurance.

\$0

1.6

Individual policies:

Most current three years:

1.61

Total premium earned

\$0

1.62

Total incurred claims

\$0

1.63

Number of covered lives

.....0

All years prior to most current three years

1.64

Total premium earned

\$0

1.65

Total incurred claims

\$0

1.66

Number of covered lives

.....0

1.7

Group policies:

Most current three years:

1.71

Total premium earned

\$0

1.72

Total incurred claims

\$0

1.73

Number of covered lives

.....0

All years prior to most current three years

1.74

Total premium earned

\$0

1.75

Total incurred claims

\$0

1.76

Number of covered lives

.....0

2.

Health Test:

1

Current Year

2

Prior Year

2.1

Premium Numerator

.....

.....

2.2

Premium Denominator

1,201,816,403

1,101,227,853

2.3

Premium Ratio (2.1/2.2)

0.000

0.000

2.4

Reserve Numerator

0

0

2.5

Reserve Denominator

3,938,997,426

3,138,482,806

2.6

Reserve Ratio (2.4/2.5)

0.000

0.000

3.1

Does this reporting entity have Separate Accounts?

Yes [X] No []

3.2

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

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

3.3

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

\$40,667,061

3.4

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

3.5

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

Yes [X] No []

3.6

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

Yes [] No [X]

3.7

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

.....

4.1

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

Yes [X] No []

4.2

Net reimbursement of such expenses between reporting entities:

4.21

Paid

\$37,695,529

4.22

Received

\$

5.1

Does the reporting entity write any guaranteed interest contracts?

Yes [] No [X]

5.2

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

5.21

Page 3, Line 1

\$

5.22

Page 4, Line 1

\$

6.

FOR STOCK REPORTING ENTITIES ONLY:

6.1

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

\$658,163,872

7.

Total dividends paid stockholders since organization of the reporting entity:

7.11

Cash

\$178,550,000

7.12

Stock

\$

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Integrity Life Insurance Company

GENERAL INTERROGATORIES

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

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

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

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

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

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

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

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

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

Type		3	4	5	6	7	8	9
1 Guaranteed Death Benefit	2 Guaranteed Living Benefit	Waiting Period Remaining	Account Value Related to Col. 3	Total Related Account Values	Gross Amount of Reserve	Location of Reserve	Portion Reinsured	Reinsurance Reserve Credit
Greater of AV(7), 5% Roll-up, ROP, AV	None	N/A	N/A	442,863	3,148	Exhibit 5	None	
Greater of AV(7), 7% Roll-up, ROP, AV	None	N/A	N/A	9,022,337	139,017	Exhibit 5	None	
Greater of AV(7), ROP, AV ..	None	N/A	N/A	113,287,883	(11,283)	Exhibit 5	None	
Greater of MAV(76), ROP, AV ..	None	N/A	N/A	37,051,185	(65,089)	Exhibit 5	None	
Greater of MAV(81), 5% Roll-up, ROP, AV	None	N/A	N/A	2,689,108	113,186	Exhibit 5	None	
Greater of MAV(81), ROP, AV ..	None	N/A	N/A	194,067,890	(545,257)	Exhibit 5	None	
Greater of MAV(81), ROP, AV Reins	None	N/A	N/A	73,665,470	111,656	Exhibit 5	92.5%	81,493
Greater of MAV, ROP, AV Reins	None	N/A	N/A	39,090,765	687,523	Exhibit 5	92.5%	611,577
Greater of ROP, AV	None	N/A	N/A	23,901,412	(12,338)	Exhibit 5	None	
	GMIAB-ROP (Agg), ROP+15% (MOD) or ROP+25% (Con), 10 yr wait	N/A	N/A	5,009,168	14,844	Exhibit 5	None	
	GMIAB-Greater of Bonus or Step-Up	N/A	N/A	350,040,162	(2,407,322)	Exhibit 5	None	

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

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

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

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Integrity Life Insurance Company

GENERAL INTERROGATORIES

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

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

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

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

13.1 Direct Premium Written\$533,993

13.2 Total Incurred Claims\$8,961,798

13.3 Number of Covered Lives3,883

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

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Integrity Life Insurance Company

FIVE-YEAR HISTORICAL DATA

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

	1 2016	2 2015	3 2014	4 2013	5 2012
Life Insurance in Force (Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4)	370,146	375,909	401,649	413,181	433,476
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4)	4,826	5,274	6,039	7,186	7,916
3. Credit life (Line 21, Col. 6)	0	0	0	0	0
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4)	13,609	16,558	20,271	23,418	23,801
5. Industrial (Line 21, Col. 2)	0	0	0	0	0
6. FEGLI/SGLI (Lines 43 & 44, Col. 4)	0	0	0	0	0
7. Total (Line 21, Col. 10)	388,581	397,741	427,959	443,785	465,193
New Business Issued (Exhibit of Life Insurance)					
8. Ordinary - whole life and endowment (Line 34, Col. 2)					
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2)	0	0	0	0	0
10. Credit life (Line 2, Col. 6)	0	0	0	0	0
11. Group (Line 2, Col. 9)	0	0	0	0	0
12. Industrial (Line 2, Col. 2)	0	0	0	0	0
13. Total (Line 2, Col. 10)	0	0	0	0	0
Premium Income - Lines of Business (Exhibit 1 - Part 1)					
14. Industrial life (Line 20.4, Col. 2)	0	0			0
15.1 Ordinary-life insurance (Line 20.4, Col. 3)	318,040	390,167	454,216	488,037	460,488
15.2 Ordinary-individual annuities (Line 20.4, Col. 4)	1,201,215,328	1,100,560,421	407,010,364	249,300,137	301,712,308
16 Credit life (group and individual) (Line 20.4, Col. 5)	0	0			0
17.1 Group life insurance (Line 20.4, Col. 6)	0	0			0
17.2 Group annuities (Line 20.4, Col. 7)	283,035	277,265			0
18.1 A & H-group (Line 20.4, Col. 8)	0	0			0
18.2 A & H-credit (group and individual) (Line 20.4, Col. 9)	0	0			0
18.3 A & H-other (Line 20.4, Col. 10)	0	0			0
19. Aggregate of all other lines of business (Line 20.4, Col. 11)	0	0			0
20. Total	1,201,816,403	1,101,227,853	407,464,580	249,788,174	302,172,796
Balance Sheet (Pages 2 & 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)	5,559,059,669	4,364,056,862	3,535,730,284	3,496,142,275	3,435,160,262
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26)	4,750,741,481	3,685,494,442	2,871,942,153	2,828,119,889	2,835,469,445
23. Aggregate life reserves (Page 3, Line 1)	3,938,774,666	3,138,248,636	2,396,370,963	2,307,492,087	2,321,750,591
24. Aggregate A & H reserves (Page 3, Line 2)	0	0	0	0	0
25. Deposit-type contract funds (Page 3, Line 3)	520,770,437	307,841,446	298,317,031	292,380,327	299,710,189
26. Asset valuation reserve (Page 3, Line 24.01)	89,000,319	79,506,770	79,787,723	85,771,128	67,437,918
27. Capital (Page 3, Lines 29 and 30)	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000
28. Surplus (Page 3, Line 37)	805,318,188	675,562,420	660,788,131	665,022,386	596,690,817
Cash Flow (Page 5)					
29. Net Cash from Operations (Line 11)	899,975,432	803,687,377	77,649,143	45,431,063	90,975,022
Risk-Based Capital Analysis					
30. Total adjusted capital	906,195,012	777,896,051	752,010,350	805,302,436	710,374,281
31. Authorized control level risk - based capital	105,176,260	95,548,881	76,110,993	80,825,154	80,664,159
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line No. /Page 2, Line 12, Col. 3) x 100.0					
32. Bonds (Line 1)	75.8	74.0	72.2	73.9	76.4
33. Stocks (Lines 2.1 and 2.2)	10.3	12.7	16.7	15.4	14.1
34. Mortgage loans on real estate(Lines 3.1 and 3.2)	4.8	4.4	2.3	1.2	1.3
35. Real estate (Lines 4.1, 4.2 and 4.3)	0.0	0.0	0.0	0.0	0.0
36. Cash, cash equivalents and short-term investments (Line 5)	2.5	2.6	1.5	3.0	1.8
37. Contract loans (Line 6)	2.0	2.6	3.5	3.4	3.5
38. Derivatives (Page 2, Line 7)	0.9	0.4	0.1	0.0	0.0
39. Other invested assets (Line 8)	3.6	3.0	3.3	2.7	2.3
40. Receivables for securities (Line 9)	0.1	0.1	0.1	0.1	0.1
41. Securities lending reinvested collateral assets (Line 10)	0.0	0.2	0.3	0.3	0.4
42. Aggregate write-ins for invested assets (Line 11)	0.0	0.0	0.0	0.0	0.0
43. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2016	2 2015	3 2014	4 2013	5 2012
Investments in Parent, Subsidiaries and Affiliates					
44. Affiliated bonds (Schedule D Summary, Line 12, Col. 1)	0	0	0		
45. Affiliated preferred stocks (Schedule D Summary, Line 18, Col. 1)			0	0	0
46. Affiliated common stocks (Schedule D Summary Line 24, Col. 1),	359,262,095	356,641,920	377,538,939	320,974,785	301,682,416
47. Affiliated short-term investments (subtotal included in Schedule DA Verification, Col. 5, Line 10)	0	0	0	0	0
48. Affiliated mortgage loans on real estate				0	
49. All other affiliated	89,426,465	31,699,041	31,948,628	28,643,815	
50. Total of above Lines 44 to 49	448,688,560	388,340,961	409,487,567	349,618,600	301,682,416
51. Total Investment in Parent included in Lines 44 to 49 above				0	
Total Nonadmitted and Admitted Assets					
52. Total nonadmitted assets (Page 2, Line 28, Col. 2)	29,941,510	23,643,620	18,831,198	7,565,991	12,941,678
53. Total admitted assets (Page 2, Line 28, Col. 3)	7,999,573,399	6,844,346,105	6,107,078,432	6,056,680,741	5,988,264,089
Investment Data					
54. Net investment income (Exhibit of Net Investment Income)	232,325,877	198,655,740	156,220,938	148,222,439	147,131,738
55. Realized capital gains (losses) (Page 4, Line 34, Column 1)	25,581,115	(8,180,467)	17,786,871	16,483,335	770,933
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1)	(12,444,970)	(27,385,566)	41,238,988	40,473,345	35,839,661
57. Total of above Lines 54, 55 and 56	245,462,022	163,089,707	215,246,797	205,179,119	183,742,332
Benefits and Reserve Increases (Page 6)					
58. Total contract benefits - life (Lines 10, 11, 12, 13, 14 and 15 Col. 1, minus Lines 10, 11,12, 13, 14 and 15 Cols. 9, 10 and 11)	519,685,460	472,556,282	447,185,007	425,486,660	382,960,295
59. Total contract benefits - A & H (Lines 13 & 14, Cols. 9, 10 & 11)	0	0	0	0	0
60. Increase in life reserves - other than group and annuities (Line 19, Cols. 2 and 3)	1,894,073	(13,942,710)	687,473	(5,840,175)	(10,626,779)
61. Increase in A & H reserves (Line 19, Cols. 9, 10 & 11)	0	0	0	0	0
62. Dividends to policyholders (Line 30, Col. 1)	0	0	0	0	0
Operating Percentages					
63. Insurance expense percent (Page 6, Col. 1, Lines 21, 22 & 23, less Line 6)/(Page 6, Col. 1, Line 1 plus Exhibit 7, Col. 2, Line 2) x 100.0	6.9	8.4	11.8	15.8	10.0
64. Lapse percent (ordinary only) [(Exhibit of Life Insurance, Col. 4, Lines 14 & 15) / 1/2 (Exhibit of Life Insurance, Col. 4, Lines 1 & 21)] x 100.0	2.0	2.6	1.9	2.3	4.1
65. A & H loss percent (Schedule H, Part 1, Lines 5 and 6, Col. 2)	0.0	0.0	0.0	0.0	0.0
66. A & H cost containment percent (Schedule H, Pt. 1, Line 4, Col. 2)		0.0	0.0	0.0	
67. A & H expense percent excluding cost containment expenses (Schedule H, Pt. 1, Line 10, Col. 2)		0.0	0.0	0.0	
A & H Claim Reserve Adequacy					
68. Incurred losses on prior years' claims - group health (Schedule H, Part 3, Line 3.1 Col. 2)				0	
69. Prior years' claim liability and reserve - group health (Schedule H, Part 3, Line 3.2 Col. 2)					
70. Incurred losses on prior years' claims-health other than group (Schedule H, Part 3, Line 3.1 Col. 1 less Col. 2)	0	0	0	0	0
71. Prior years' claim liability and reserve-health other than group (Schedule H, Part 3, Line 3.2 Col. 1 less Col. 2)	0	0	0	0	0
Net Gains From Operations After Federal Income Taxes by Lines of Business (Page 6, Line 33)					
72. Industrial life (Col. 2)	0	0	0	0	0
73. Ordinary - life (Col. 3)	494,350	1,100,074	1,159,163	1,982,812	4,991,773
74. Ordinary - individual annuities (Col. 4)	51,942,041	29,658,842	25,904,495	24,654,258	18,882,488
75. Ordinary-supplementary contracts (Col. 5)	2,841,214	1,927,100	1,051,860	1,087,450	876,577
76. Credit life (Col. 6)	0	0	0	0	0
77. Group life (Col. 7)	1,110,120	160,668	147,898	179,674	28,256
78. Group annuities (Col. 8)	249,919	39,071	298,752	104,914	(281,958)
79. A & H-group (Col. 9)	0	0	0	0	0
80. A & H-credit (Col. 10)	0	0	0	0	0
81. A & H-other (Col. 11)	0	0	0	0	0
82. Aggregate of all other lines of business (Col. 12)	33,688,065	42,513,135	10,611,291	(2,337,241)	8,405,879
83. Total (Col. 1)	90,325,709	75,398,890	39,173,459	25,671,867	32,903,015

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

If no, please explain:

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Integrity Life Insurance Company

EXHIBIT OF LIFE INSURANCE

	Industrial		Ordinary		Credit Life (Group and Individual)		Group			10 Total Amount of Insurance (a)
	1	2	3	4	5	6	Number of		9	
	Number of Policies	Amount of Insurance (a)	Number of Policies	Amount of Insurance (a)	Number of Individual Policies and Group Certificates	Amount of Insurance (a)	7 Policies	8 Certificates	Amount of Insurance (a)	
1. In force end of prior year	0	0	4,547	381,183	0	0	17	98	16,558	397,741
2. Issued during year		0	0	0		0			0	0
3. Reinsurance assumed										0
4. Revived during year										0
5. Increased during year (net)				11,198					38	11,236
6. Subtotals, Lines 2 to 5	0	0	0	11,198	0	0	0	0	38	11,236
7. Additions by dividends during year	XXX		XXX		XXX		XXX	XXX		0
8. Aggregate write-ins for increases	0	0	0	0	0	0	0	0	0	0
9. Totals (Lines 1 and 6 to 8)	0	0	4,547	392,381	0	0	17	98	16,596	408,977
Deductions during year:										
10. Death			56	7,462			XXX			7,462
11. Maturity							XXX			0
12. Disability							XXX			0
13. Expiry				2,434						2,434
14. Surrender			157	6,378				17	2,987	9,365
15. Lapse			15	1,135						1,135
16. Conversion							XXX	XXX	XXX	0
17. Decreased (net)			25	0						0
18. Reinsurance										0
19. Aggregate write-ins for decreases	0	0	0	0	0	0	0	0	0	0
20. Totals (Lines 10 to 19)	0	0	253	17,409	0	0	0	17	2,987	20,396
21. In force end of year (Line 9 minus Line 20)	0	0	4,294	374,972	0	0	17	81	13,609	388,581
22. Reinsurance ceded end of year	XXX		XXX	173,925	XXX		XXX	XXX	8,324	182,249
23. Line 21 minus Line 22	XXX	0	XXX	201,047	XXX	(b) 0	XXX	XXX	5,285	206,332
DETAILS OF WRITE-INS										
0801.										
0802.										
0803.										
0898. Summary of remaining write-ins for Line 8 from overflow page	0	0	0	0	0	0	0	0	0	0
0899. TOTALS (Lines 0801 thru 0803 plus 0898) (Line 8 above)	0	0	0	0	0	0	0	0	0	0
1901.										
1902.										
1903.										
1998. Summary of remaining write-ins for Line 19 from overflow page	0	0	0	0	0	0	0	0	0	0
1999. TOTALS (Lines 1901 thru 1903 plus 1998) (Line 19 above)	0	0	0	0	0	0	0	0	0	0

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

(b) Group \$; Individual \$

EXHIBIT OF LIFE INSURANCE (Continued)

ADDITIONAL INFORMATION ON INSURANCE IN FORCE END OF YEAR

	Industrial		Ordinary	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)
24. Additions by dividends	XXX		XXX	
25. Other paid-up insurance			3,013	304,422
26. Debit ordinary insurance	XXX	XXX		

ADDITIONAL INFORMATION ON ORDINARY INSURANCE

	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)
Term Insurance Excluding Extended Term Insurance				
27. Term policies - decreasing .....			.77	4,804
28. Term policies - other				
29. Other term insurance - decreasing	XXX		XXX	
30. Other term insurance	XXX		XXX	
31. Totals (Lines 27 to 30)	0	0	.77	4,804
Reconciliation to Lines 2 and 21:				
32. Term additions	XXX		XXX	
33. Totals, extended term insurance	XXX	XXX	3	22
34. Totals, whole life and endowment			4,214	370,146
35. Totals (Lines 31 to 34)	0	0	4,294	374,972

CLASSIFICATION OF AMOUNT OF INSURANCE (a) BY PARTICIPATING STATUS

	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Non-Participating	2 Participating	3 Non-Participating	4 Participating
36. Industrial				
37. Ordinary			374,972	
38. Credit Life (Group and Individual)				
39. Group			13,609	
40. Totals (Lines 36 to 39)	0	0	388,581	0

ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE

	Credit Life		Group	
	1 Number of Individual Policies and Group Certificates	2 Amount of Insurance (a)	3 Number of Certificates	4 Amount of Insurance (a)
41. Amount of insurance included in Line 2 ceded to other companies	XXX		XXX	
42. Number in force end of year if the number under shared groups is counted on a pro-rata basis		XXX	.81	XXX
43. Federal Employees' Group Life Insurance included in Line 21				
44. Servicemen's Group Life Insurance included in Line 21				
45. Group Permanent Insurance included in Line 21			81	13,609

ADDITIONAL ACCIDENTAL DEATH BENEFITS

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

BASIS OF CALCULATION OF ORDINARY TERM INSURANCE

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

POLICIES WITH DISABILITY PROVISIONS

	Industrial		Ordinary		Credit		Group	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)	5 Number of Policies	6 Amount of Insurance (a)	7 Number of Certifi- cates	8 Amount of Insurance (a)
Disability Provisions								
48. Waiver of Premium			389	670				
49. Disability Income			205	330				
50. Extended Benefits			XXX	XXX				
51. Other								
52. Total	0	(b) 0	594	(b) 1,000	0	(b) 0	0	(b) 0

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

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Integrity Life Insurance Company

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

SUPPLEMENTARY CONTRACTS				
	Ordinary		Group	
	1 Involving Life Contingencies	2 Not Involving Life Contingencies	3 Involving Life Contingencies	4 Not Involving Life Contingencies
1. In force end of prior year	1,028	3,476	0	0
2. Issued during year	162	518		
3. Reinsurance assumed				
4. Increased during year (net)				
5. Total (Lines 1 to 4)	1,190	3,994	0	0
Deductions during year:				
6. Decreased (net)	11	283		
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	11	283	0	0
9. In force end of year	1,179	3,711	0	0
10. Amount on deposit		(a)		(a)
11. Income now payable	1,179	3,711		
12. Amount of income payable	(a) 5,344,874	(a) 15,148,857	(a)	(a)

ANNUITIES				
	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year	10,979	54,801	4	.98
2. Issued during year	2,146	7,832		1
3. Reinsurance assumed				
4. Increased during year (net)				
5. Totals (Lines 1 to 4)	13,125	62,633	4	99
Deductions during year:				
6. Decreased (net)	489	4,928		14
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	489	4,928	0	14
9. In force end of year	12,636	57,705	4	.85
Income now payable:				
10. Amount of income payable	(a) 176,236,479	XXX	XXX	(a)
Deferred fully paid:				
11. Account balance	XXX	(a) 1,283,043,816	XXX	(a) 3,781,589
Deferred not fully paid:				
12. Account balance	XXX	(a) 3,168,838,051	XXX	(a)

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

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS		
	1 Deposit Funds Contracts	2 Dividend Accumulations Contracts
1. In force end of prior year	61	0
2. Issued during year	15	
3. Reinsurance assumed		
4. Increased during year (net)		
5. Totals (Lines 1 to 4)	76	0
Deductions During Year:		
6. Decreased (net)	22	
7. Reinsurance ceded		
8. Totals (Lines 6 and 7)	22	0
9. In force end of year	54	0
10. Amount of account balance	(a) 1,491,939	(a)

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

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Integrity Life Insurance Company

SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS

Allocated by States and Territories

States, Etc.			1	Life Contracts		Direct Business Only			
				2	3	4 Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	5 Other Considerations	6 Total Columns 2 through 5	7 Deposit-Type Contracts
Active Status									
1.	Alabama	AL	L	12,224	21,728,831			21,741,055	
2.	Alaska	AK	L		255,462			255,462	
3.	Arizona	AZ	L	1,014	28,379,265			28,380,279	100,000
4.	Arkansas	AR	L	902	4,539,013			4,539,915	
5.	California	CA	L	17,354	70,957,143			70,974,497	1,847,809
6.	Colorado	CO	L	5,116	12,865,313			12,870,429	608,977
7.	Connecticut	CT	L	103	26,994,245			26,994,348	1,223,931
8.	Delaware	DE	L	2,450	4,816,381			4,818,831	
9.	District of Columbia	DC	L		590,129			590,129	
10.	Florida	FL	L	34,977	105,511,910			105,546,887	2,685,415
11.	Georgia	GA	L	14,143	20,033,317			20,047,460	629,368
12.	Hawaii	HI	L	53	49,501,079			49,501,132	247,847
13.	Idaho	ID	L	165	3,336,321			3,336,486	
14.	Illinois	IL	L	42,761	51,765,730			51,808,491	1,881,431
15.	Indiana	IN	L	6,611	32,445,460			32,452,071	297,424
16.	Iowa	IA	L	50,683	6,653,860			6,704,543	
17.	Kansas	KS	L	9,972	4,334,813			4,344,785	483,993
18.	Kentucky	KY	L	1,977	25,015,901			25,017,878	160,764
19.	Louisiana	LA	L		25,422,368			25,422,368	25,000
20.	Maine	ME	L		279,645			279,645	
21.	Maryland	MD	L	49,337	25,991,042			26,040,379	1,091,895
22.	Massachusetts	MA	L		26,713,746			26,713,746	985,980
23.	Michigan	MI	L	983	50,062,542			50,063,525	1,716,243
24.	Minnesota	MN	L	50,617	15,595,249			15,645,866	1,150,051
25.	Mississippi	MS	L	7,838	11,675,929			11,683,767	267,862
26.	Missouri	MO	L	9,911	16,971,329			16,981,240	129,582
27.	Montana	MT	L	283	1,070,998			1,071,281	
28.	Nebraska	NE	L	3,893	4,138,784			4,142,677	57,869
29.	Nevada	NV	L	88	11,802,062			11,802,150	
30.	New Hampshire	NH	L		9,088			9,088	
31.	New Jersey	NJ	L		59,232,344			59,232,344	3,504,471
32.	New Mexico	NM	L	4,608	2,516,150			2,520,758	
33.	New York	NY	N		3,984,566			3,984,566	
34.	North Carolina	NC	L	327	36,077,744			36,078,071	444,482
35.	North Dakota	ND	L		175,094			175,094	
36.	Ohio	OH	L	106,558	109,925,500			110,032,058	249,429,589
37.	Oklahoma	OK	L	17,472	12,445,098			12,462,570	796,000
38.	Oregon	OR	L	7,008	32,562,305			32,569,313	129,611
39.	Pennsylvania	PA	L	28,905	97,924,446			97,953,351	1,669,467
40.	Rhode Island	RI	L		1,707,231			1,707,231	
41.	South Carolina	SC	L	11,307	11,824,095			11,835,402	62,398
42.	South Dakota	SD	L	4,281	429,300			433,581	
43.	Tennessee	TN	L	6,390	18,448,694			18,455,084	250,000
44.	Texas	TX	L	5,099	92,075,919			92,081,018	1,725,407
45.	Utah	UT	L		7,556,433			7,556,433	
46.	Vermont	VT	L					0	
47.	Virginia	VA	L	2,927	13,696,869			13,699,796	169,917
48.	Washington	WA	L	5,300	14,712,166			14,717,466	26,443
49.	West Virginia	WV	L	8,156	3,955,030			3,963,186	300,000
50.	Wisconsin	WI	L	2,200	22,411,443			22,413,643	1,602,036
51.	Wyoming	WY	L		1,720,519			1,720,519	
52.	American Samoa	AS	N					0	
53.	Guam	GU	N					0	
54.	Puerto Rico	PR	N					0	
55.	U.S. Virgin Islands	VI	N					0	
56.	Northern Mariana Islands	MP	N					0	
57.	Canada	CAN	N					0	
58.	Aggregate Other Alien	OT	XXX	0	127,544	0	0	127,544	0
59.	Subtotal	(a)	50	533,993	1,202,965,445	0	0	1,203,499,438	275,701,262
90.	Reporting entity contributions for employee benefits plans	XXX						0	
91.	Dividends or refunds applied to purchase paid-up additions and annuities	XXX						0	
92.	Dividends or refunds applied to shorten endowment or premium paying period	XXX						0	
93.	Premium or annuity considerations waived under disability or other contract provisions	XXX						0	
94.	Aggregate or other amounts not allocable by State	XXX		0	0	0	0	0	0
95.	Totals (Direct Business)	XXX		533,993	1,202,965,445	0	0	1,203,499,438	275,701,262
96.	Plus reinsurance assumed	XXX		87,268				87,268	
97.	Totals (All Business)	XXX		621,261	1,202,965,445	0	0	1,203,586,706	275,701,262
98.	Less reinsurance ceded	XXX		303,220	1,467,079			1,770,299	
99.	Totals (All Business) less Reinsurance Ceded	XXX		318,041	1,201,498,366	(b) 0	0	1,201,816,407	275,701,262
DETAILS OF WRITE-INS									
58001.	ZZZ Other Alien	XXX			127,544			127,544	
58002.	XXX							
58003.	XXX							
58998.	Summary of remaining write-ins for Line 58 from overflow page	XXX		0	0	0	0	0	0
58999.	Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX		0	127,544	0	0	127,544	0
9401.	XXX							
9402.	XXX							
9403.	XXX							
9498.	Summary of remaining write-ins for Line 94 from overflow page	XXX		0	0	0	0	0	0
9499.	Totals (Lines 9401 through 9403 plus 9498)(Line 94 above)	XXX		0	0	0	0	0	0

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

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

By state of residence of the policyholder

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

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

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

	<u>NAIC#</u>	<u>TIN#</u>
PARENT - WESTERN & SOUTHERN MUTUAL HOLDING COMPANY, OH (NON-INSURER)		31-1732405
SUBSIDIARY - WESTERN & SOUTHERN FINANCIAL GROUP, INC., OH (NON-INSURER)		31-1732404
SUBSIDIARY - THE LAFAYETTE LIFE INSURANCE COMPANY, OH (INSURER)	65242	35-0457540
SUBSIDIARY - LLIA, INC., OH (NON-INSURER)		35-2123483
SUBSIDIARY - THE WESTERN & SOUTHERN LIFE INSURANCE COMPANY, OH (INSURER)	70483	31-0487145
SUBSIDIARY - WESTERN-SOUTHERN LIFE ASSURANCE COMPANY, OH (INSURER)	92622	31-1000236
SUBSIDIARY - IFS FINANCIAL SERVICES, INC., OH (NON-INSURER)		31-1328371
SUBSIDIARY - W&S BROKERAGE SERVICES, INC., OH (NON-INSURER)		31-0846576
SUBSIDIARY - W&S FINANCIAL GROUP DISTRIBUTORS, INC. (NON-INSURER)		31-1334221
SUBSIDIARY - COLUMBUS LIFE INSURANCE COMPANY, OH (INSURER)	99937	31-1191427
SUBSIDIARY - INTEGRITY LIFE INSURANCE COMPANY, OH (INSURER)	74780	86-0214103
SUBSIDIARY - NATIONAL INTEGRITY LIFE INSURANCE COMPANY, NY (INSURER)	75264	16-0958252
SUBSIDIARY - INSURANCE PROFILLMENT SOLUTIONS, LLC, OH (NON-INSURER)		43-2081325
SUBSIDIARY - WESTERN & SOUTHERN INVESTMENT HOLDINGS, LLC, OH (NON-INSURER)		06-1804434
SUBSIDIARY - EAGLE REALTY GROUP, LLC, OH (NON-INSURER)		31-1018957
SUBSIDIARY - FORT WASHINGTON INVESTMENT ADVISORS, INC., OH (NON-INSURER)		31-1301863

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Integrity Life Insurance Company

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Summary of Operations Line 27

		1	2
		Current Year	Prior Year
2704.	Miscellaneous Expense	2,767	14,440
2705.	Reserve Adjustment	(72,625)	(20,769)
2797.	Summary of remaining write-ins for Line 27 from overflow page	(69,858)	(6,329)

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE Integrity Life Insurance Company

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Analysis of Operations Line 27

	1	2	Ordinary			6	Group		Accident and Health			12
			3	4	5		7	8	9	10	11	
	Total	Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance (a)	Annuities	Group	Credit (Group and Individual)	Other	Aggregate of All Other Lines of Business
2704. Miscellaneous Expense	2,766			2,766								
2705. Reserve Adjustment	(72,625)		(72,625)									
2797. Summary of remaining write-ins for Line 27 from overflow page	(69,859)	0	(72,625)	2,766	0	0	0	0	0	0	0	0

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