



LIFE AND ACCIDENT AND HEALTH COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2016
OF THE CONDITION AND AFFAIRS OF THE

The Western and Southern Life Insurance Company

NAIC Group Code	0836 (Current)	0836 (Prior)	NAIC Company Code	70483	Employer's ID Number	31-0487145
Organized under the Laws of	Ohio			State of Domicile or Port of Entry	OH	
Country of Domicile	United States of America					
Incorporated/Organized	02/23/1888			Commenced Business	04/30/1888	
Statutory Home Office	400 Broadway (Street and Number)			Cincinnati , OH, US 45202 (City or Town, State, Country and Zip Code)		
Main Administrative Office	400 Broadway (Street and Number) Cincinnati , OH, US 45202 (City or Town, State, Country and Zip Code)					
				513-629-1800 (Area Code) (Telephone Number)		
Mail Address	400 Broadway (Street and Number or P.O. Box)			Cincinnati , OH, US 45202 (City or Town, State, Country and Zip Code)		
Primary Location of Books and Records	400 Broadway (Street and Number) Cincinnati , OH, US 45202 (City or Town, State, Country and Zip Code)					
				513-629-1800 (Area Code) (Telephone Number)		
Internet Website Address	WWW.WesternSouthernLife.com					
Statutory Statement Contact	Wade Matthew Fugate (Name) CompAcctGrp@WesternSouthernLife.com (E-mail Address)			513-629-1402 (Area Code) (Telephone Number) 513-629-1871 (FAX Number)		

OFFICERS

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

OTHER

James Howard Acton Jr. #, VP	Edward Joseph Babbitt, VP, Sr Counsel	Troy Dale Brodie, Sr VP, Chief Marketing Officer
Daniel Joseph Carter #, VP	Karen Ann Chamberlain, Sr VP, Chief Information Officer	Kim Rehling Chiodi, Sr VP
Keith Terrill Clark, MD, VP, Medical Director	James Joseph DeLuca, VP	Bryan Chalmer Dunn, Sr VP
Lisa Beth Fangman, VP	Wade Matthew Fugate #, VP, Controller	Stephen Paul Hamilton, VP
Daniel Wayne Harris, Sr VP, Chief Actuary	David Todd Henderson, Sr VP, Chief Risk Officer	Christopher Xavier Hill, VP
Kevin Louis Howard, VP, Deputy Gen Counsel	Bradley Joseph Hunkler, Sr VP, Chief Financial Officer	Stephen Gale Hussey Jr., VP
Narendra Varma Kanteti, VP	Phillip Earl King, VP, Auditor	Michael Joseph Laatsch, VP
Linda Marie Lake, VP	Roger Michael Lanham #, Sr VP, Co-Chief Inv Officer	Daniel Roger Larsen, VP, Tax
Todd Anthony Lee #, VP	Matthew William Loveless, VP	Joseph Hanlon Lynch Jr. #, VP
Bruce William Maisel, VP, CCO	Jill Tripp McGruder, Sr VP, Chief Marketing Officer	Jimmy Joe Miller, Sr VP
Jonathan David Niemeyer, Sr VP, CAO, & Gen Counsel	Steven Owen Reeves, VP	Mario Joseph San Marco, VP
Travis Daniel Schraffenberger #, VP	Luc Paul Sicotte, VP	Denise Lynn Sparks, VP
Jeffrey Laurence Stainton, VP, Assoc Gen Counsel	Thomas Martin Stapleton, VP	Gerald Joseph Ulland, VP
James Joseph Vance, Sr VP, Treasurer	Eric John Walzer #, VP	Brendan Matthew White #, Sr VP, Co-Chief Inv Officer

DIRECTORS OR TRUSTEES

John Finn Barrett	James Norman Clark	Jo Ann Davidson
James Kirby Risk III	Robert Blair Truitt #	George Herbert Walker III
Thomas Luke Williams	John Peter Zanotti	

State of	Ohio	SS:
County of	Hamilton	

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

John Finn Barrett Chairman of Board, President & CEO	Donald Joseph Wuebbling Secretary and Counsel	Wade Matthew Fugate VP and Controller
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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 The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Alabama

NAIC Group Code 0836

LIFE INSURANCE

DURING THE YEAR 2016

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	220,023	0	0	401	220,424
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	220,023	0	0	401	220,424
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	41,782	0	0	323	42,105
6.2 Applied to pay renewal premiums	3,803	0	0	0	3,803
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	61,860	0	0	13,322	75,182
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	107,445	0	0	13,645	121,090
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	107,445	0	0	13,645	121,090
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	253,970	0	73,056	12,732	339,758
10. Matured endowments	592	0	0	80	672
11. Annuity benefits	0	0	115,177	0	115,177
12. Surrender values and withdrawals for life contracts	81,309	0	0	388	81,697
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	67,117	0	0	1,990	69,107
15. Totals	402,988	0	188,233	15,190	606,411
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	16	48,132	0	0	0	0	6	12,205	22	60,337
17. Incurred during current year Settled during current year:	58	251,931			0	73,056	4	12,238	62	337,225
18.1 By payment in full	52	254,562		0		73,056	5	12,812	57	340,430
18.2 By payment on compromised claims									0	0
18.3 Totals paid	52	254,562	0	0	0	73,056	5	12,812	57	340,430
18.4 Reduction by compromise									0	0
18.5 Amount rejected	1	5,000							1	5,000
18.6 Total settlements	53	259,562	0	0	0	73,056	5	12,812	58	345,430
19. Unpaid Dec. 31, current year (16+17-18.6)	21	40,501	0	0	0	0	5	11,631	26	52,132
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	1,492	17,745,220	0 (a)	0	0	0	340	552,285	1,832	18,297,505
21. Issued during year	4	55,000							4	55,000
22. Other changes to in force (Net)	(75)	(455,786)					(16)	(647)	(91)	(456,433)
23. In force December 31 of current year	1,421	17,344,434	0 (a)	0	0	0	324	551,638	1,745	17,896,072

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	36,178	36,308	0	41,163	41,160
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	36,178	36,308	0	41,163	41,160
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	36,178	36,308	0	41,163	41,160

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



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Alaska

DURING THE YEAR 2016

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	112,925	0	0	16	112,941
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	112,925	0	0	16	112,941
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	9,416	0	0	116	9,532
6.2 Applied to pay renewal premiums	455	0	0	0	455
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	10,391	0	0	2,900	13,291
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	20,262	0	0	3,016	23,278
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	20,262	0	0	3,016	23,278
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	143,074	0	0	0	143,074
10. Matured endowments	0	0	0	1,792	1,792
11. Annuity benefits	0	0	5,774	0	5,774
12. Surrender values and withdrawals for life contracts	64,069	0	0	1,391	65,460
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	15,910	0	0	0	15,910
15. Totals	223,053	0	5,774	3,183	232,010
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	5	16,992	0	0	0	0	1	1,792	6	18,784
17. Incurred during current year Settled during current year:	8	141,925			0	0	2	1,059	10	142,984
18.1 By payment in full	11	143,074		0		0		1,792	11	144,866
18.2 By payment on compromised claims									0	0
18.3 Totals paid	11	143,074	0	0	0	0	0	1,792	11	144,866
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	11	143,074	0	0	0	0	0	1,792	11	144,866
19. Unpaid Dec. 31, current year (16+17-18.6)	2	15,843	0	0	0	0	3	1,059	5	16,902
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	311	7,042,776	0 (a)	0	0	0	67	106,187	378	7,148,963
21. Issued during year									0	0
22. Other changes to in force (Net)	(2)	868,477					(4)	(678)	(6)	867,799
23. In force December 31 of current year	309	7,911,253	0 (a)	0	0	0	63	105,509	372	8,016,762

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	3,158	3,169	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	3,158	3,169	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	3,158	3,169	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Arizona

NAIC Group Code 0836

LIFE INSURANCE

DURING THE YEAR 2016

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	1,067,715	0	0	1,042	1,068,757
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	1,067,715	0	0	1,042	1,068,757
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	130,593	0	0	1,864	132,457
6.2 Applied to pay renewal premiums	25,796	0	0	0	25,796
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	237,633	0	0	51,673	289,306
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	394,022	0	0	53,537	447,559
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	394,022	0	0	53,537	447,559
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	890,349	0	16,821	49,408	956,578
10. Matured endowments	10,132	0	0	0	10,132
11. Annuity benefits	0	0	604,452	0	604,452
12. Surrender values and withdrawals for life contracts	490,356	0	0	23,637	513,993
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	198,472	0	12,446	2,438	213,356
15. Totals	1,589,309	0	633,719	75,483	2,298,511
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	41	162,880	0	0	0	0	29	54,439	70	217,319
17. Incurred during current year Settled during current year:	152	883,200			0	16,821	31	92,431	183	992,452
18.1 By payment in full	168	900,481		0		16,821	21	49,408	189	966,710
18.2 By payment on compromised claims									0	0
18.3 Totals paid	168	900,481	0	0	0	16,821	21	49,408	189	966,710
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	168	900,481	0	0	0	16,821	21	49,408	189	966,710
19. Unpaid Dec. 31, current year (16+17-18.6)	25	145,599	0	0	0	0	39	97,462	64	243,061
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	5,868	75,692,817	0	(a) 0	0	0	881	1,841,992	6,749	77,534,809
21. Issued during year	119	3,390,101							119	3,390,101
22. Other changes to in force (Net)	(366)	(2,869,033)					(68)	(101,885)	(434)	(2,970,918)
23. In force December 31 of current year	5,621	76,213,885	0	(a) 0	0	0	813	1,740,107	6,434	77,953,992

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	54,765	54,962	0	32,054	32,052
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	54,765	54,962	0	32,054	32,052
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	54,765	54,962	0	32,054	32,052

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



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Arkansas

NAIC Group Code 0836

LIFE INSURANCE

DURING THE YEAR 2016

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	133,555	0	0	335	133,890
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	133,555	0	0	335	133,890
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	24,076	0	0	958	25,034
6.2 Applied to pay renewal premiums	2,263	0	0	0	2,263
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	36,699	0	0	17,181	53,880
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	63,038	0	0	18,139	81,177
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	63,038	0	0	18,139	81,177
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	227,719	0	0	37,655	265,374
10. Matured endowments	0	0	0	500	500
11. Annuity benefits	0	0	21,482	0	21,482
12. Surrender values and withdrawals for life contracts	33,812	0	0	0	33,812
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	53,010	0	0	336	53,346
15. Totals	314,541	0	21,482	38,491	374,514
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	10	61,699	0	0	0	0	6	10,885	16	72,585
17. Incurred during current year Settled during current year:	21	225,890			0	0	10	29,752	31	255,642
18.1 By payment in full	27	227,719		0		0	14	38,155	41	265,874
18.2 By payment on compromised claims									0	0
18.3 Totals paid	27	227,719	0	0	0	0	14	38,155	41	265,874
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	27	227,719	0	0	0	0	14	38,155	41	265,874
19. Unpaid Dec. 31, current year (16+17-18.6)	4	59,871	0	0	0	0	2	2,482	6	62,353
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	1,037	11,686,497	0 (a)	0	0	0	325	611,549	1,362	12,298,046
21. Issued during year	13	550,000							13	550,000
22. Other changes to in force (Net)	(65)	(1,078,485)					(21)	(17,049)	(86)	(1,095,534)
23. In force December 31 of current year	985	11,158,012	0 (a)	0	0	0	304	594,500	1,289	11,752,512

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

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	14,614	14,667	0	600	600
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	14,614	14,667	0	600	600
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	14,614	14,667	0	600	600

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



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF California

DURING THE YEAR 2016

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	10,426,237	0	0	3,732	10,429,969
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	10,426,237	0	0	3,732	10,429,969
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	414,282	0	0	8,057	422,339
6.2 Applied to pay renewal premiums	24,604	0	0	0	24,604
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	729,603	0	0	210,798	940,401
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	1,168,489	0	0	218,855	1,387,344
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	1,168,489	0	0	218,855	1,387,344
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	4,991,173	0	45,412	250,680	5,287,265
10. Matured endowments	66,406	0	0	2,036	68,442
11. Annuity benefits	12	0	1,111,237	0	1,111,249
12. Surrender values and withdrawals for life contracts	1,659,080	0	0	26,065	1,685,145
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	712,812	0	9,662	25,636	748,110
15. Totals	7,429,483	0	1,166,311	304,417	8,900,211
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	179	1,062,371	0	0	0	0	115	170,107	294	1,232,478
17. Incurred during current year Settled during current year:	495	4,951,097			0	45,412	49	231,944	544	5,228,454
18.1 By payment in full	581	5,057,579		0		45,412	80	252,716	661	5,355,707
18.2 By payment on compromised claims									0	0
18.3 Totals paid	581	5,057,579	0	0	0	45,412	80	252,716	661	5,355,707
18.4 Reduction by compromise									0	0
18.5 Amount rejected	2	30,000							2	30,000
18.6 Total settlements	583	5,087,579	0	0	0	45,412	80	252,716	663	5,385,707
19. Unpaid Dec. 31, current year (16+17-18.6)	91	925,889	0	0	0	0	84	149,335	175	1,075,224
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	28,476	668,028,053	0 (a)	0	0	0	4,523	7,829,507	32,999	675,857,560
21. Issued during year	1,494	64,516,664							1,494	64,516,664
22. Other changes to in force (Net)	(2,278)	(61,667,111)					(217)	(95,244)	(2,495)	(61,762,355)
23. In force December 31 of current year	27,692	670,877,606	0 (a)	0	0	0	4,306	7,734,263	31,998	678,611,869

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	508,439	510,266	0	86,578	86,571
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	508,439	510,266	0	86,578	86,571
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	508,439	510,266	0	86,578	86,571

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



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Colorado

DURING THE YEAR 2016

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	231,236	0	0	271	231,507
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	231,236	0	0	271	231,507
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	44,146	0	0	1,296	45,442
6.2 Applied to pay renewal premiums	6,712	0	0	0	6,712
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	71,889	0	0	17,885	89,774
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	122,747	0	0	19,181	141,928
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	122,747	0	0	19,181	141,928
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	134,616	0	286	52,325	187,227
10. Matured endowments	3,094	0	0	2,212	5,306
11. Annuity benefits	0	0	137,799	0	137,799
12. Surrender values and withdrawals for life contracts	147,133	0	0	4,213	151,346
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	63,868	0	0	10	63,878
15. Totals	348,711	0	138,085	58,760	545,556
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	22	57,783	0	0	0	0	21	25,698	43	83,481
17. Incurred during current year Settled during current year:	45	133,535			0	286	45	72,186	90	206,007
18.1 By payment in full	42	137,710		0		286	35	54,537	77	192,533
18.2 By payment on compromised claims									0	0
18.3 Totals paid	42	137,710	0	0	0	286	35	54,537	77	192,533
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	42	137,710	0	0	0	286	35	54,537	77	192,533
19. Unpaid Dec. 31, current year (16+17-18.6)	25	53,608	0	0	0	0	31	43,346	56	96,955
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	1,647	21,102,358	0	(a) 0	0	0	386	685,876	2,033	21,788,234
21. Issued during year	1	25,000							1	25,000
22. Other changes to in force (Net)	(38)	504,607					(52)	(70,697)	(90)	433,910
23. In force December 31 of current year	1,610	21,631,965	0	(a) 0	0	0	334	615,179	1,944	22,247,144

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	11,262	11,302	0	6,761	6,760
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	11,262	11,302	0	6,761	6,760
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	11,262	11,302	0	6,761	6,760

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



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Connecticut

DURING THE YEAR 2016

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	42,804	0	0	31	42,835
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	42,804	0	0	31	42,835
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	9,592	0	0	278	9,870
6.2 Applied to pay renewal premiums	1,005	0	0	0	1,005
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	17,671	0	0	5,485	23,156
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	28,268	0	0	5,763	34,031
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	28,268	0	0	5,763	34,031
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	95,352	0	0	9,416	104,768
10. Matured endowments	1,000	0	0	0	1,000
11. Annuity benefits	0	0	33,526	0	33,526
12. Surrender values and withdrawals for life contracts	23,906	0	0	0	23,906
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	8,434	0	0	178	8,612
15. Totals	128,692	0	33,526	9,594	171,812
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	4	4,600	0	0	0	0	6	5,226	10	9,826
17. Incurred during current year Settled during current year:	6	94,587			0	0	2	9,977	8	104,564
18.1 By payment in full	10	96,352		0		0	5	9,416	15	105,768
18.2 By payment on compromised claims									0	0
18.3 Totals paid	10	96,352	0	0	0	0	5	9,416	15	105,768
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	10	96,352	0	0	0	0	5	9,416	15	105,768
19. Unpaid Dec. 31, current year (16+17-18.6)	0	2,835	0	0	0	0	3	5,787	3	8,622
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	330	4,013,377	0 (a)	0	0	0	99	183,472	429	4,196,849
21. Issued during year									0	0
22. Other changes to in force (Net)	(22)	(264,001)					(9)	(1,047)	(31)	(265,048)
23. In force December 31 of current year	308	3,749,376	0 (a)	0	0	0	90	182,425	398	3,931,801

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	3,907	3,921	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	3,907	3,921	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	3,907	3,921	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Delaware

DURING THE YEAR 2016

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	51,287	0	0	22	51,309
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	51,287	0	0	22	51,309
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	6,994	0	0	351	7,345
6.2 Applied to pay renewal premiums	854	0	0	0	854
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	13,456	0	0	2,268	15,724
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	21,304	0	0	2,619	23,923
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	21,304	0	0	2,619	23,923
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	22,864	0	23,825	11,986	58,675
10. Matured endowments					0
11. Annuity benefits	0	0	15,066	0	15,066
12. Surrender values and withdrawals for life contracts	19,873	0	0	0	19,873
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	14,427	0	0	63	14,490
15. Totals	57,164	0	38,891	12,049	108,104
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	3	1,751	0	0	0	0	3	5,947	6	7,698
17. Incurred during current year Settled during current year:	10	22,680			0	23,825	8	11,986	18	58,491
18.1 By payment in full	9	22,864		0		23,825	8	11,986	17	58,675
18.2 By payment on compromised claims									0	0
18.3 Totals paid	9	22,864	0	0	0	23,825	8	11,986	17	58,675
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	9	22,864	0	0	0	23,825	8	11,986	17	58,675
19. Unpaid Dec. 31, current year (16+17-18.6)	4	1,567	0	0	0	0	3	5,947	7	7,514
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	336	4,340,519	0 (a)	0	0	0	71	112,807	407	4,453,326
21. Issued during year	1	296							1	296
22. Other changes to in force (Net)	(10)	(22,197)					(11)	(16,867)	(21)	(39,064)
23. In force December 31 of current year	327	4,318,618	0 (a)	0	0	0	60	95,940	387	4,414,558

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	3,415	3,427	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	3,415	3,427	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	3,415	3,427	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF District of Columbia

DURING THE YEAR 2016

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	230,227	0	0	98	230,325
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	230,227	0	0	98	230,325
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	9,139	0	0	115	9,254
6.2 Applied to pay renewal premiums	344	0	0	0	344
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	18,063	0	0	2,316	20,379
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	27,546	0	0	2,431	29,977
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	27,546	0	0	2,431	29,977
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	116,462	0	0	3,870	120,332
10. Matured endowments	5,260	0	0	0	5,260
11. Annuity benefits	0	0	2,690	0	2,690
12. Surrender values and withdrawals for life contracts	50,192	0	0	0	50,192
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	13,380	0	0	819	14,199
15. Totals	185,294	0	2,690	4,689	192,673
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	8	12,878	0	0	0	0	6	5,676	14	18,554
17. Incurred during current year Settled during current year:	15	115,527			0	0	2	7,807	17	123,334
18.1 By payment in full	23	121,722		0		0	2	3,870	25	125,592
18.2 By payment on compromised claims									0	0
18.3 Totals paid	23	121,722	0	0	0	0	2	3,870	25	125,592
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	23	121,722	0	0	0	0	2	3,870	25	125,592
19. Unpaid Dec. 31, current year (16+17-18.6)	0	6,683	0	0	0	0	6	9,612	6	16,295
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	985	12,752,275	0 (a)	0	0	0	138	167,484	1,123	12,919,759
21. Issued during year	43	797,394							43	797,394
22. Other changes to in force (Net)	(85)	(1,411,560)					(5)	(8,867)	(90)	(1,420,427)
23. In force December 31 of current year	943	12,138,109	0 (a)	0	0	0	133	158,617	1,076	12,296,726

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	15,342	15,397	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	15,342	15,397	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	15,342	15,397	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Florida

DURING THE YEAR 2016

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	8,144,977	0	0	4,433	8,149,410
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	8,144,977	0	0	4,433	8,149,410
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	762,544	0	0	52,982	815,526
6.2 Applied to pay renewal premiums	116,084	0	0	0	116,084
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	1,400,173	0	0	306,320	1,706,493
6.4 Other	158	0	0	0	158
6.5 Totals (Sum of Lines 6.1 to 6.4)	2,278,959	0	0	359,302	2,638,261
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	2,278,959	0	0	359,302	2,638,261
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	7,008,600	0	194,607	2,056,567	9,259,774
10. Matured endowments	65,472	0	0	1,031,950	1,097,422
11. Annuity benefits	0	0	3,867,792	0	3,867,792
12. Surrender values and withdrawals for life contracts	2,381,373	0	0	87,684	2,469,057
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	1,747,699	0	68,260	369,296	2,185,255
15. Totals	11,203,144	0	4,130,659	3,545,497	18,879,300
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	345	1,310,054	0	0	0	0	3,435	1,539,616	3,780	2,849,670
17. Incurred during current year Settled during current year:	1,176	6,952,326			0	194,607	(2,124)	1,961,380	(948)	9,108,313
18.1 By payment in full	1,351	7,074,072		0		194,607	777	3,088,517	2,128	10,357,196
18.2 By payment on compromised claims									0	0
18.3 Totals paid	1,351	7,074,072	0	0	0	194,607	777	3,088,517	2,128	10,357,196
18.4 Reduction by compromise									0	0
18.5 Amount rejected	2	10,000							2	10,000
18.6 Total settlements	1,353	7,084,072	0	0	0	194,607	777	3,088,517	2,130	10,367,196
19. Unpaid Dec. 31, current year (16+17-18.6)	168	1,178,308	0	0	0	0	534	412,479	702	1,590,787
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	34,368	608,621,038	0 (a)	0	0	0	25,698	17,003,870	60,066	625,624,908
21. Issued during year	1,025	44,262,331							1,025	44,262,331
22. Other changes to in force (Net)	(2,468)	(47,228,036)					(12,274)	(3,167,451)	(14,742)	(50,395,487)
23. In force December 31 of current year	32,925	605,655,333	0 (a)	0	0	0	13,424	13,836,419	46,349	619,491,752

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	1,571,531	1,577,178	0	1,415,050	1,414,940
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	1,571,531	1,577,178	0	1,415,050	1,414,940
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,571,531	1,577,178	0	1,415,050	1,414,940

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



DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	1,301,283	0	0	1,584	1,302,867
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	1,301,283	0	0	1,584	1,302,867
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	112,521	0	0	4,203	116,724
6.2 Applied to pay renewal premiums	13,337	0	0	0	13,337
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	159,326	0	0	25,259	184,585
6.4 Other	43	0	0	0	43
6.5 Totals (Sum of Lines 6.1 to 6.4)	285,227	0	0	29,462	314,689
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	285,227	0	0	29,462	314,689
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	1,207,217	0	53,043	143,046	1,403,306
10. Matured endowments	1,191	0	0	12,591	13,782
11. Annuity benefits	0	0	287,328	0	287,328
12. Surrender values and withdrawals for life contracts	327,976	0	0	8,780	336,756
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	409,396	0	8,535	117,852	535,783
15. Totals	1,945,780	0	348,906	282,269	2,576,955
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	71	350,759	0	0	0	0	133	179,713	204	530,472
17. Incurred during current year Settled during current year:	138	1,197,524			0	53,043	(30)	25,675	108	1,276,242
18.1 By payment in full	188	1,203,369		0		53,043	70	155,637	258	1,412,049
18.2 By payment on compromised claims	1	5,039							1	5,039
18.3 Totals paid	189	1,208,408	0	0	0	53,043	70	155,637	259	1,417,088
18.4 Reduction by compromise	1	(514)							1	(514)
18.5 Amount rejected	1	10,000							1	10,000
18.6 Total settlements	191	1,217,894	0	0	0	53,043	70	155,637	261	1,426,574
19. Unpaid Dec. 31, current year (16+17-18.6)	18	330,389	0	0	0	0	33	49,750	51	380,139
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	5,387	94,045,076	0 (a)	0	0	0	741	1,087,410	6,128	95,132,486
21. Issued during year	275	9,930,379							275	9,930,379
22. Other changes to in force (Net)	(227)	(7,232,315)					(61)	(38,148)	(288)	(7,270,463)
23. In force December 31 of current year	5,435	96,743,140	0 (a)	0	0	0	680	1,049,262	6,115	97,792,402

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	121,578	122,015	0	17,030	17,029
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	121,578	122,015	0	17,030	17,029
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	121,578	122,015	0	17,030	17,029

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



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Hawaii

DURING THE YEAR 2016

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	35,491	0	0	22	35,513
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	35,491	0	0	22	35,513
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	7,781	0	0	415	8,196
6.2 Applied to pay renewal premiums	1,027	0	0	0	1,027
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	11,127	0	0	2,937	14,064
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	19,935	0	0	3,352	23,287
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	19,935	0	0	3,352	23,287
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	60,647	0	0	15,780	76,427
10. Matured endowments	(5,032)	0	0	4,250	(782)
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts	(2,939)	0	0	0	(2,939)
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	69,278	0	0	1,595	70,873
15. Totals	121,954	0	0	21,625	143,579
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	3	7,411	3	7,411
17. Incurred during current year Settled during current year:	16	60,160			0	0	6	21,024	22	81,184
18.1 By payment in full	12	55,615		0		0	5	20,030	17	75,645
18.2 By payment on compromised claims									0	0
18.3 Totals paid	12	55,615	0	0	0	0	5	20,030	17	75,645
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	12	55,615	0	0	0	0	5	20,030	17	75,645
19. Unpaid Dec. 31, current year (16+17-18.6)	4	4,545	0	0	0	0	4	8,405	8	12,950
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	273	3,563,893	0 (a)	0	0	0	76	135,597	349	3,699,490
21. Issued during year									0	0
22. Other changes to in force (Net)	(10)	160,244					(14)	(22,165)	(24)	138,079
23. In force December 31 of current year	263	3,724,137	0 (a)	0	0	0	62	113,432	325	3,837,569

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	1,072	1,076	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	1,072	1,076	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,072	1,076	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Idaho

DURING THE YEAR 2016

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	50,620	0	0	57	50,677
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	50,620	0	0	57	50,677
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	8,566	0	0	0	8,566
6.2 Applied to pay renewal premiums	945	0	0	0	945
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	9,276	0	0	1,854	11,130
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	18,787	0	0	1,854	20,641
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	18,787	0	0	1,854	20,641
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	74,168	0	22,506	0	96,674
10. Matured endowments					0
11. Annuity benefits	0	0	18,825	0	18,825
12. Surrender values and withdrawals for life contracts	16,865	0	0	0	16,865
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	28,106	0	0	0	28,106
15. Totals	119,139	0	41,331	0	160,470
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	1	1,128	0	0	0	0	1	1,150	2	2,278
17. Incurred during current year Settled during current year:	5	73,572			0	22,506	0	0	5	96,078
18.1 By payment in full	6	74,168		0		22,506		0	6	96,674
18.2 By payment on compromised claims									0	0
18.3 Totals paid	6	74,168	0	0	0	22,506	0	0	6	96,674
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	6	74,168	0	0	0	22,506	0	0	6	96,674
19. Unpaid Dec. 31, current year (16+17-18.6)	0	532	0	0	0	0	1	1,150	1	1,683
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	214	2,950,775	0 (a)	0	0	0	39	62,182	253	3,012,957
21. Issued during year	1	6,000							1	6,000
22. Other changes to in force (Net)	(9)	(14,396)					(5)	(977)	(14)	(15,373)
23. In force December 31 of current year	206	2,942,379	0 (a)	0	0	0	34	61,205	240	3,003,584

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	756	759	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	756	759	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	756	759	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Illinois

DURING THE YEAR 2016

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	22,418,428	0	0	5,216	22,423,644
2. Annuity considerations	100	0	0	0	100
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	22,418,528	0	0	5,216	22,423,744
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	1,177,913	0	0	53,455	1,231,368
6.2 Applied to pay renewal premiums	267,129	0	0	0	267,129
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	3,471,857	0	0	1,185,382	4,657,239
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	4,916,899	0	0	1,238,837	6,155,736
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	4,916,899	0	0	1,238,837	6,155,736
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	11,196,207	0	211,488	1,622,339	13,030,034
10. Matured endowments	79,083	0	0	46,622	125,705
11. Annuity benefits	0	0	2,915,928	0	2,915,928
12. Surrender values and withdrawals for life contracts	6,015,505	0	0	321,442	6,336,947
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	2,089,389	0	66,123	164,331	2,319,843
15. Totals	19,380,184	0	3,193,539	2,154,734	24,728,457
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	366	1,790,902	0	0	0	0	675	1,214,934	1,041	3,005,836
17. Incurred during current year Settled during current year:	1,402	11,106,309			0	211,488	308	1,438,725	1,710	12,756,522
18.1 By payment in full	1,545	11,275,290		0		211,488	529	1,668,961	2,074	13,155,739
18.2 By payment on compromised claims									0	0
18.3 Totals paid	1,545	11,275,290	0	0	0	211,488	529	1,668,961	2,074	13,155,739
18.4 Reduction by compromise									0	0
18.5 Amount rejected	8	157,000							8	157,000
18.6 Total settlements	1,553	11,432,290	0	0	0	211,488	529	1,668,961	2,082	13,312,739
19. Unpaid Dec. 31, current year (16+17-18.6)	215	1,464,921	0	0	0	0	454	984,698	669	2,449,619
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	66,654	1,631,726,488	0 (a)	0	0	0	17,055	37,752,296	83,709	1,669,478,784
21. Issued during year	2,353	121,855,850							2,353	121,855,850
22. Other changes to in force (Net)	(4,962)	(124,107,911)					(853)	(557,073)	(5,815)	(124,664,984)
23. In force December 31 of current year	64,045	1,629,474,427	0 (a)	0	0	0	16,202	37,195,223	80,247	1,666,669,650

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	1,367,005	1,371,917	0	730,093	730,036
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	1,367,005	1,371,917	0	730,093	730,036
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,367,005	1,371,917	0	730,093	730,036

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



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Indiana

DURING THE YEAR 2016

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	14,640,364	0	0	9,268	14,649,632
2. Annuity considerations	(63)	0	0	0	(63)
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	14,640,301	0	0	9,268	14,649,569
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	1,190,450	0	0	87,272	1,277,722
6.2 Applied to pay renewal premiums	190,801	0	0	0	190,801
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	2,902,878	0	0	1,586,129	4,489,007
6.4 Other	105	0	0	0	105
6.5 Totals (Sum of Lines 6.1 to 6.4)	4,284,234	0	0	1,673,401	5,957,635
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	4,284,234	0	0	1,673,401	5,957,635
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	10,818,971	0	292,795	2,581,686	13,693,452
10. Matured endowments	68,899	0	0	47,613	116,512
11. Annuity benefits	97	0	7,006,972	0	7,007,069
12. Surrender values and withdrawals for life contracts	4,501,770	0	0	548,211	5,049,981
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	1,918,375	0	49,495	225,930	2,193,800
15. Totals	17,308,112	0	7,349,262	3,403,440	28,060,814
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	299	1,273,521	0	0	0	0	1,546	2,531,162	1,845	3,804,684
17. Incurred during current year Settled during current year:	1,844	10,732,102			0	292,795	574	1,877,097	2,418	12,901,994
18.1 By payment in full	1,946	10,887,870		0		292,795	1,030	2,629,299	2,976	13,809,964
18.2 By payment on compromised claims									0	0
18.3 Totals paid	1,946	10,887,870	0	0	0	292,795	1,030	2,629,299	2,976	13,809,964
18.4 Reduction by compromise									0	0
18.5 Amount rejected	2	26,500							2	26,500
18.6 Total settlements	1,948	10,914,370	0	0	0	292,795	1,030	2,629,299	2,978	13,836,464
19. Unpaid Dec. 31, current year (16+17-18.6)	195	1,091,254	0	0	0	0	1,090	1,778,960	1,285	2,870,213
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	68,129	1,041,653,913	0	(a) 0	0	0	23,098	50,254,609	91,227	1,091,908,522
21. Issued during year	1,411	72,448,459							1,411	72,448,459
22. Other changes to in force (Net)	(4,383)	(76,929,483)					(1,270)	(744,292)	(5,653)	(77,673,775)
23. In force December 31 of current year	65,157	1,037,172,889	0	(a) 0	0	0	21,828	49,510,317	86,985	1,086,683,206

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	2,898,840	2,909,256	0	2,063,111	2,062,950
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	2,898,840	2,909,256	0	2,063,111	2,062,950
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	2,898,840	2,909,256	0	2,063,111	2,062,950

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



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Iowa

DURING THE YEAR 2016

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	176,815	0	0	553	177,368
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	176,815	0	0	553	177,368
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	25,270	0	0	788	26,058
6.2 Applied to pay renewal premiums	2,407	0	0	0	2,407
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	42,122	0	0	24,366	66,488
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	69,799	0	0	25,154	94,953
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	69,799	0	0	25,154	94,953
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	207,490	0	998	21,798	230,286
10. Matured endowments					0
11. Annuity benefits	0	0	17,786	0	17,786
12. Surrender values and withdrawals for life contracts	114,419	0	0	6,320	120,739
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	26,618	0	0	5,385	32,003
15. Totals	348,527	0	18,784	33,503	400,814
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	6	4,443	0	0	0	0	11	14,781	17	19,224
17. Incurred during current year Settled during current year:	26	205,824			0	998	(1)	15,933	25	222,755
18.1 By payment in full	26	207,490		0		998	7	21,798	33	230,286
18.2 By payment on compromised claims									0	0
18.3 Totals paid	26	207,490	0	0	0	998	7	21,798	33	230,286
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	26	207,490	0	0	0	998	7	21,798	33	230,286
19. Unpaid Dec. 31, current year (16+17-18.6)	6	2,777	0	0	0	0	3	8,915	9	11,693
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	1,314	15,474,275	0 (a)	0	0	0	584	1,002,575	1,898	16,476,850
21. Issued during year	12	176,568							12	176,568
22. Other changes to in force (Net)	(67)	(485,700)					(29)	(7,874)	(96)	(493,574)
23. In force December 31 of current year	1,259	15,165,143	0 (a)	0	0	0	555	994,701	1,814	16,159,844

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	13,406	13,454	0	10,000	9,999
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	13,406	13,454	0	10,000	9,999
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	13,406	13,454	0	10,000	9,999

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



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Kansas

DURING THE YEAR 2016

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	783,829	0	0	1,757	785,586
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	783,829	0	0	1,757	785,586
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	76,992	0	0	5,125	82,117
6.2 Applied to pay renewal premiums	4,269	0	0	0	4,269
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	120,887	0	0	61,765	182,652
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	202,148	0	0	66,890	269,038
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	202,148	0	0	66,890	269,038
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	941,989	0	10,000	250,901	1,202,890
10. Matured endowments	3,278	0	0	23,817	27,095
11. Annuity benefits	0	0	252,568	0	252,568
12. Surrender values and withdrawals for life contracts	202,660	0	0	4,135	206,795
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	66,901	0	0	1,797	68,698
15. Totals	1,214,828	0	262,568	280,650	1,758,046
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	38	102,254	0	0	0	0	336	151,796	374	254,050
17. Incurred during current year Settled during current year:	185	934,426			0	10,000	365	518,406	550	1,462,832
18.1 By payment in full	145	945,267		0		10,000	207	274,718	352	1,229,985
18.2 By payment on compromised claims									0	0
18.3 Totals paid	145	945,267	0	0	0	10,000	207	274,718	352	1,229,985
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	145	945,267	0	0	0	10,000	207	274,718	352	1,229,985
19. Unpaid Dec. 31, current year (16+17-18.6)	78	91,412	0	0	0	0	494	395,484	572	486,896
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	4,381	56,638,279	0 (a)	0	0	0	2,910	3,391,901	7,291	60,030,180
21. Issued during year	74	3,717,481							74	3,717,481
22. Other changes to in force (Net)	(392)	(6,918,550)					(433)	(421,956)	(825)	(7,340,506)
23. In force December 31 of current year	4,063	53,437,210	0 (a)	0	0	0	2,477	2,969,945	6,540	56,407,155

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	195,278	195,980	0	206,228	206,212
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	195,278	195,980	0	206,228	206,212
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	195,278	195,980	0	206,228	206,212

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



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Kentucky

DURING THE YEAR 2016

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	5,732,485	0	0	3,869	5,736,354
2. Annuity considerations	429	0	0	0	429
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	5,732,914	0	0	3,869	5,736,783
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	408,760	0	0	17,403	426,163
6.2 Applied to pay renewal premiums	48,588	0	0	0	48,588
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	1,071,069	0	0	330,829	1,401,898
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	1,528,417	0	0	348,232	1,876,649
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	1,528,417	0	0	348,232	1,876,649
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	3,879,616	0	472,182	497,844	4,849,642
10. Matured endowments	17,259	0	0	24,621	41,880
11. Annuity benefits	18	0	9,526,769	0	9,526,787
12. Surrender values and withdrawals for life contracts	1,466,712	0	0	116,324	1,583,036
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	820,239	0	168,927	24,596	1,013,762
15. Totals	6,183,844	0	10,167,878	663,385	17,015,107
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	94	488,502	0	0	0	0	185	231,393	279	719,894
17. Incurred during current year Settled during current year:	591	3,848,465			0	472,182	167	527,535	758	4,848,182
18.1 By payment in full	617	3,896,875		0		472,182	189	522,465	806	4,891,522
18.2 By payment on compromised claims									0	0
18.3 Totals paid	617	3,896,875	0	0	0	472,182	189	522,465	806	4,891,522
18.4 Reduction by compromise									0	0
18.5 Amount rejected	1	25,000							1	25,000
18.6 Total settlements	618	3,921,875	0	0	0	472,182	189	522,465	807	4,916,522
19. Unpaid Dec. 31, current year (16+17-18.6)	67	415,092	0	0	0	0	163	236,462	230	651,555
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	25,694	422,261,913	0	(a) 0	0	0	5,121	10,764,508	30,815	433,026,421
21. Issued during year	765	36,059,635							765	36,059,635
22. Other changes to in force (Net)	(1,689)	(29,874,526)					(320)	(317,432)	(2,009)	(30,191,958)
23. In force December 31 of current year	24,770	428,447,022	0	(a) 0	0	0	4,801	10,447,076	29,571	438,894,098

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	1,503,059	1,508,460	0	1,030,172	1,030,092
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	1,503,059	1,508,460	0	1,030,172	1,030,092
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,503,059	1,508,460	0	1,030,172	1,030,092

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



DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	6,919,481	0	0	8,656	6,928,137
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	6,919,481	0	0	8,656	6,928,137
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	281,797	0	0	5,137	286,934
6.2 Applied to pay renewal premiums	4,803	0	0	0	4,803
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	459,365	0	0	92,634	551,999
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	745,965	0	0	97,771	843,736
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	745,965	0	0	97,771	843,736
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	3,062,777	0	6,667	197,312	3,266,756
10. Matured endowments	5,753	0	0	6,002	11,755
11. Annuity benefits	33	0	1,402,843	0	1,402,876
12. Surrender values and withdrawals for life contracts	1,044,691	0	0	32,289	1,076,980
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	345,439	0	5,305	31,088	381,832
15. Totals	4,458,693	0	1,414,815	266,691	6,140,199
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	176	825,522	0	0	0	0	256	218,580	432	1,044,103
17. Incurred during current year Settled during current year:	418	3,038,185			0	6,667	(26)	111,506	392	3,156,358
18.1 By payment in full	535	3,068,530		0		6,667	96	203,314	631	3,278,511
18.2 By payment on compromised claims									0	0
18.3 Totals paid	535	3,068,530	0	0	0	6,667	96	203,314	631	3,278,511
18.4 Reduction by compromise									0	0
18.5 Amount rejected	3	30,000							3	30,000
18.6 Total settlements	538	3,098,530	0	0	0	6,667	96	203,314	634	3,308,511
19. Unpaid Dec. 31, current year (16+17-18.6)	56	765,177	0	0	0	0	134	126,773	190	891,950
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	29,471	436,243,826	0 (a)	0	0	0	10,094	9,145,588	39,565	445,389,414
21. Issued during year	1,223	34,239,152							1,223	34,239,152
22. Other changes to in force (Net)	(2,031)	(35,977,924)					(391)	(214,948)	(2,422)	(36,192,872)
23. In force December 31 of current year	28,663	434,505,054	0 (a)	0	0	0	9,703	8,930,640	38,366	443,435,694

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	308,109	309,216	0	125,093	125,083
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	308,109	309,216	0	125,093	125,083
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	308,109	309,216	0	125,093	125,083

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



DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	7,265	0	0	12	7,277
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	7,265	0	0	12	7,277
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	3,521	0	0	192	3,713
6.2 Applied to pay renewal premiums	542	0	0	0	542
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	5,040	0	0	1,362	6,402
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	9,103	0	0	1,554	10,657
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	9,103	0	0	1,554	10,657
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	11,393	0	0	7,226	18,619
10. Matured endowments					0
11. Annuity benefits	0	0	9,474	0	9,474
12. Surrender values and withdrawals for life contracts	19,694	0	0	0	19,694
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	5,027	0	0	0	5,027
15. Totals	36,114	0	9,474	7,226	52,814
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	1	1,775	0	0	0	0	0	0	1	1,775
17. Incurred during current year Settled during current year:	1	11,301			0	0	3	7,226	4	18,527
18.1 By payment in full	2	11,393		0		0	3	7,226	5	18,619
18.2 By payment on compromised claims									0	0
18.3 Totals paid	2	11,393	0	0	0	0	3	7,226	5	18,619
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	2	11,393	0	0	0	0	3	7,226	5	18,619
19. Unpaid Dec. 31, current year (16+17-18.6)	0	1,684	0	0	0	0	0	0	0	1,684
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	117	1,224,421	0 (a)	0	0	0	21	48,605	138	1,273,026
21. Issued during year									0	0
22. Other changes to in force (Net)	0	133,551					(3)	(9,061)	(3)	124,490
23. In force December 31 of current year	117	1,357,972	0 (a)	0	0	0	18	39,544	135	1,397,516

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

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	1,117	1,121	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	1,117	1,121	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,117	1,121	0	0	0

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



DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	2,700,039	0	0	1,632	2,701,671
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	2,700,039	0	0	1,632	2,701,671
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	153,508	0	0	3,215	156,723
6.2 Applied to pay renewal premiums	7,967	0	0	0	7,967
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	229,093	0	0	42,888	271,981
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	390,568	0	0	46,103	436,671
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	390,568	0	0	46,103	436,671
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	1,485,836	0	68,925	144,430	1,699,191
10. Matured endowments	1,279	0	0	5,091	6,370
11. Annuity benefits	0	0	283,311	0	283,311
12. Surrender values and withdrawals for life contracts	564,073	0	0	17,023	581,096
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	172,930	0	1,149	8,751	182,830
15. Totals	2,224,118	0	353,385	175,295	2,752,798
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	50	195,731	0	0	0	0	216	158,794	266	354,525
17. Incurred during current year Settled during current year:	224	1,473,906			0	68,925	26	61,564	250	1,604,396
18.1 By payment in full	235	1,465,115		0		68,925	123	149,521	358	1,683,561
18.2 By payment on compromised claims	2	22,000							2	22,000
18.3 Totals paid	237	1,487,115	0	0	0	68,925	123	149,521	360	1,705,561
18.4 Reduction by compromise	2	7,888							2	7,888
18.5 Amount rejected									0	0
18.6 Total settlements	239	1,495,003	0	0	0	68,925	123	149,521	362	1,713,449
19. Unpaid Dec. 31, current year (16+17-18.6)	35	174,634	0	0	0	0	119	70,838	154	245,472
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	10,106	148,806,429	0 (a)	0	0	0	4,112	3,750,753	14,218	152,557,182
21. Issued during year	402	10,566,010							402	10,566,010
22. Other changes to in force (Net)	(761)	(12,682,742)					(148)	(84,075)	(909)	(12,766,817)
23. In force December 31 of current year	9,747	146,689,697	0 (a)	0	0	0	3,964	3,666,678	13,711	150,356,375

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	86,178	86,488	0	36,206	36,203
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	86,178	86,488	0	36,206	36,203
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	86,178	86,488	0	36,206	36,203

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



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Massachusetts

DURING THE YEAR 2016

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	53,063	0	0	33	53,096
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	53,063	0	0	33	53,096
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	13,683	0	0	176	13,859
6.2 Applied to pay renewal premiums	1,160	0	0	0	1,160
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	17,583	0	0	4,174	21,757
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	32,426	0	0	4,350	36,776
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	32,426	0	0	4,350	36,776
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	49,571	0	1,667	7,021	58,259
10. Matured endowments					0
11. Annuity benefits	0	0	102,032	0	102,032
12. Surrender values and withdrawals for life contracts	25,214	0	0	0	25,214
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	41,856	0	0	468	42,324
15. Totals	116,641	0	103,699	7,489	227,829
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	4	5,724	0	0	0	0	4	4,885	8	10,608
17. Incurred during current year Settled during current year:	12	49,173			0	1,667	1	2,136	13	52,976
18.1 By payment in full	15	49,571		0		1,667	5	7,021	20	58,259
18.2 By payment on compromised claims									0	0
18.3 Totals paid	15	49,571	0	0	0	1,667	5	7,021	20	58,259
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	15	49,571	0	0	0	1,667	5	7,021	20	58,259
19. Unpaid Dec. 31, current year (16+17-18.6)	1	5,326	0	0	0	0	0	0	1	5,325
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	404	4,877,438	0 (a)	0	0	0	69	133,645	473	5,011,083
21. Issued during year									0	0
22. Other changes to in force (Net)	(4)	381,098					(2)	3,188	(6)	384,286
23. In force December 31 of current year	400	5,258,536	0 (a)	0	0	0	67	136,833	467	5,395,369

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	5,891	5,912	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	5,891	5,912	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	5,891	5,912	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Michigan

DURING THE YEAR 2016

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	6,521,888	0	0	3,624	6,525,512
2. Annuity considerations	4,679	0	0	0	4,679
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	6,526,567	0	0	3,624	6,530,191
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	710,078	0	0	45,289	755,367
6.2 Applied to pay renewal premiums	93,435	0	0	0	93,435
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	1,399,870	0	0	985,920	2,385,790
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	2,203,383	0	0	1,031,209	3,234,592
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	2,203,383	0	0	1,031,209	3,234,592
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	5,063,956	0	85,190	1,291,929	6,441,075
10. Matured endowments	75,120	0	0	49,831	124,951
11. Annuity benefits	2,357	0	1,919,366	0	1,921,723
12. Surrender values and withdrawals for life contracts	2,282,187	0	0	293,730	2,575,917
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	1,384,383	0	11,561	125,284	1,521,228
15. Totals	8,808,003	0	2,016,117	1,760,774	12,584,894
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	195	691,549	0	0	0	0	568	974,792	763	1,666,341
17. Incurred during current year Settled during current year:	1,020	5,023,296			0	85,190	259	1,111,900	1,279	6,220,386
18.1 By payment in full	1,090	5,139,076		0		85,190	447	1,341,760	1,537	6,566,026
18.2 By payment on compromised claims									0	0
18.3 Totals paid	1,090	5,139,076	0	0	0	85,190	447	1,341,760	1,537	6,566,026
18.4 Reduction by compromise									0	0
18.5 Amount rejected	3	24,951							3	24,951
18.6 Total settlements	1,093	5,164,027	0	0	0	85,190	447	1,341,760	1,540	6,590,977
19. Unpaid Dec. 31, current year (16+17-18.6)	122	550,818	0	0	0	0	380	744,932	502	1,295,750
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	37,141	479,164,732	0 (a)	0	0	0	14,563	31,453,795	51,704	510,618,527
21. Issued during year	636	21,980,115							636	21,980,115
22. Other changes to in force (Net)	(2,404)	(34,849,492)					(757)	(451,704)	(3,161)	(35,301,196)
23. In force December 31 of current year	35,373	466,295,355	0 (a)	0	0	0	13,806	31,002,091	49,179	497,297,446

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	818,426	821,367	0	613,325	613,277
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	818,426	821,367	0	613,325	613,277
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	818,426	821,367	0	613,325	613,277

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



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Minnesota

NAIC Group Code 0836

LIFE INSURANCE

DURING THE YEAR 2016

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	1,490,217	0	0	48	1,490,265
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	1,490,217	0	0	48	1,490,265
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	18,117	0	0	612	18,729
6.2 Applied to pay renewal premiums	2,935	0	0	0	2,935
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	47,833	0	0	9,921	57,754
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	68,885	0	0	10,533	79,418
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	68,885	0	0	10,533	79,418
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	409,248	0	0	7,546	416,794
10. Matured endowments	1,000	0	0	8,788	9,788
11. Annuity benefits	0	0	41,236	0	41,236
12. Surrender values and withdrawals for life contracts	118,838	0	0	0	118,838
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	53,565	0	58,445	1,279	113,289
15. Totals	582,651	0	99,681	17,613	699,945
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	5	40,010	0	0	0	0	1	926	6	40,936
17. Incurred during current year Settled during current year:	42	405,962			0	0	16	20,633	58	426,595
18.1 By payment in full	38	410,248		0		0	10	16,334	48	426,582
18.2 By payment on compromised claims									0	0
18.3 Totals paid	38	410,248	0	0	0	0	10	16,334	48	426,582
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	38	410,248	0	0	0	0	10	16,334	48	426,582
19. Unpaid Dec. 31, current year (16+17-18.6)	9	35,724	0	0	0	0	7	5,225	16	40,949
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	2,252	107,190,307	0 (a)	0	0	0	174	342,274	2,426	107,532,581
21. Issued during year	110	9,848,996							110	9,848,996
22. Other changes to in force (Net)	(78)	(3,385,010)					(19)	(16,930)	(97)	(3,401,940)
23. In force December 31 of current year	2,284	113,654,293	0 (a)	0	0	0	155	325,344	2,439	113,979,637

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

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	45,628	45,792	0	55,088	55,084
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	45,628	45,792	0	55,088	55,084
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	45,628	45,792	0	55,088	55,084

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



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF MississippiDURING THE YEAR 2016

NAIC Group Code 0836LIFE INSURANCENAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	143,669	0	0	291	143,960
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	143,669	0	0	291	143,960
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	19,912	0	0	528	20,440
6.2 Applied to pay renewal premiums	342	0	0	0	342
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	25,188	0	0	6,392	31,580
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	45,442	0	0	6,920	52,362
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	45,442	0	0	6,920	52,362
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	160,407	0	0	8,731	169,138
10. Matured endowments	6,679	0	0	0	6,679
11. Annuity benefits	0	0	166,762	0	166,762
12. Surrender values and withdrawals for life contracts	164,555	0	0	10,987	175,542
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	58,627	0	0	0	58,627
15. Totals	390,268	0	166,762	19,718	576,748
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	12	31,998	0	0	0	0	8	12,591	20	44,589
17. Incurred during current year Settled during current year:	28	159,119			0	0	3	6,098	31	165,217
18.1 By payment in full	31	167,086		0		0	6	8,731	37	175,817
18.2 By payment on compromised claims									0	0
18.3 Totals paid	31	167,086	0	0	0	0	6	8,731	37	175,817
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	31	167,086	0	0	0	0	6	8,731	37	175,817
19. Unpaid Dec. 31, current year (16+17-18.6)	9	24,031	0	0	0	0	5	9,959	14	33,990
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	862	10,058,054	0 (a)	0	0	0	132	236,058	994	10,294,112
21. Issued during year	9	327,323							9	327,323
22. Other changes to in force (Net)	(26)	422,849					(10)	(12,706)	(36)	410,143
23. In force December 31 of current year	845	10,808,226	0 (a)	0	0	0	122	223,352	967	11,031,578

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

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	11,051	11,091	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	11,051	11,091	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	11,051	11,091	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Missouri

DURING THE YEAR 2016

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	4,381,282	0	0	5,988	4,387,270
2. Annuity considerations	240	0	0	0	240
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	4,381,522	0	0	5,988	4,387,510
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	484,448	0	0	33,198	517,646
6.2 Applied to pay renewal premiums	63,035	0	0	0	63,035
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	798,825	0	0	312,542	1,111,367
6.4 Other	131	0	0	0	131
6.5 Totals (Sum of Lines 6.1 to 6.4)	1,346,439	0	0	345,740	1,692,179
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	1,346,439	0	0	345,740	1,692,179
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	4,391,828	0	76,817	1,149,926	5,618,571
10. Matured endowments	27,179	0	0	695,599	722,778
11. Annuity benefits	0	0	1,231,069	0	1,231,069
12. Surrender values and withdrawals for life contracts	1,521,043	0	0	75,953	1,596,996
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	1,088,332	0	560	375,967	1,464,859
15. Totals	7,028,382	0	1,308,446	2,297,445	10,634,273
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	485	1,075,578	0	0	0	0	3,598	1,822,860	4,083	2,898,437
17. Incurred during current year Settled during current year:	634	4,356,565			0	76,817	(3,043)	369,902	(2,409)	4,803,284
18.1 By payment in full	1,018	4,419,007		0		76,817	290	1,845,525	1,308	6,341,349
18.2 By payment on compromised claims									0	0
18.3 Totals paid	1,018	4,419,007	0	0	0	76,817	290	1,845,525	1,308	6,341,349
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	1,018	4,419,007	0	0	0	76,817	290	1,845,525	1,308	6,341,349
19. Unpaid Dec. 31, current year (16+17-18.6)	101	1,013,135	0	0	0	0	265	347,237	366	1,360,372
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	26,276	308,637,233	0 (a)	0	0	0	11,176	13,004,967	37,452	321,642,200
21. Issued during year	500	13,175,314							500	13,175,314
22. Other changes to in force (Net)	(1,768)	(23,006,439)					(3,485)	(517,570)	(5,253)	(23,524,009)
23. In force December 31 of current year	25,008	298,806,108	0 (a)	0	0	0	7,691	12,487,397	32,699	311,293,505

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	578,939	581,019	0	378,989	378,959
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	578,939	581,019	0	378,989	378,959
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	578,939	581,019	0	378,989	378,959

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



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Montana

DURING THE YEAR 2016

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	14,864	0	0	0	14,864
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	14,864	0	0	0	14,864
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	3,262	0	0	0	3,262
6.2 Applied to pay renewal premiums	440	0	0	0	440
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	6,263	0	0	1,136	7,399
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	9,965	0	0	1,136	11,101
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	9,965	0	0	1,136	11,101
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	12,002	0	0	0	12,002
10. Matured endowments	33	0	0	0	33
11. Annuity benefits	0	0	6,016	0	6,016
12. Surrender values and withdrawals for life contracts	3,065	0	0	0	3,065
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	5,934	0	0	0	5,934
15. Totals	21,034	0	6,016	0	27,050
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	1	1,923	0	0	0	0	3	2,744	4	4,667
17. Incurred during current year Settled during current year:	6	11,905			0	0	0	0	6	11,905
18.1 By payment in full	5	12,035		0		0		0	5	12,035
18.2 By payment on compromised claims									0	0
18.3 Totals paid	5	12,035	0	0	0	0	0	0	5	12,035
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	5	12,035	0	0	0	0	0	0	5	12,035
19. Unpaid Dec. 31, current year (16+17-18.6)	2	1,794	0	0	0	0	3	2,744	5	4,538
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	150	1,568,641	0 (a)	0	0	0	25	40,257	175	1,608,898
21. Issued during year									0	0
22. Other changes to in force (Net)	(10)	(254,498)					(2)	(295)	(12)	(254,793)
23. In force December 31 of current year	140	1,314,143	0 (a)	0	0	0	23	39,962	163	1,354,105

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	1,046	1,050	0	6,393	6,393
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	1,046	1,050	0	6,393	6,393
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,046	1,050	0	6,393	6,393

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



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Nebraska

NAIC Group Code 0836

LIFE INSURANCE

DURING THE YEAR 2016

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	24,069	0	0	38	24,107
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	24,069	0	0	38	24,107
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	5,043	0	0	0	5,043
6.2 Applied to pay renewal premiums	503	0	0	0	503
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	10,482	0	0	2,776	13,258
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	16,028	0	0	2,776	18,804
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	16,028	0	0	2,776	18,804
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	49,026	0	0	602	49,628
10. Matured endowments					0
11. Annuity benefits	0	0	65,648	0	65,648
12. Surrender values and withdrawals for life contracts	1,940	0	0	0	1,940
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	2,648	0	0	443	3,091
15. Totals	53,614	0	65,648	1,045	120,307
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	3	15,100	0	0	0	0	0	0	3	15,100
17. Incurred during current year Settled during current year:	4	48,633			0	0	0	602	4	49,235
18.1 By payment in full	6	49,026		0		0		602	6	49,628
18.2 By payment on compromised claims									0	0
18.3 Totals paid	6	49,026	0	0	0	0	0	602	6	49,628
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	6	49,026	0	0	0	0	0	602	6	49,628
19. Unpaid Dec. 31, current year (16+17-18.6)	1	14,706	0	0	0	0	0	0	1	14,707
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	214	3,377,824	0 (a)	0	0	0	69	105,293	283	3,483,117
21. Issued during year									0	0
22. Other changes to in force (Net)	9	154,942					(3)	1,264	6	156,206
23. In force December 31 of current year	223	3,532,766	0 (a)	0	0	0	66	106,557	289	3,639,323

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

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	998	1,002	0	4,207	4,207
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	998	1,002	0	4,207	4,207
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	998	1,002	0	4,207	4,207

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



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Nevada

DURING THE YEAR 2016

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	277,445	0	0	173	277,618
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	277,445	0	0	173	277,618
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	31,699	0	0	877	32,576
6.2 Applied to pay renewal premiums	3,674	0	0	0	3,674
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	44,091	0	0	7,243	51,334
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	79,464	0	0	8,120	87,584
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	79,464	0	0	8,120	87,584
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	229,520	0	0	21,824	251,344
10. Matured endowments	1,000	0	0	0	1,000
11. Annuity benefits	0	0	129,277	0	129,277
12. Surrender values and withdrawals for life contracts	61,063	0	0	6,569	67,632
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	80,465	0	543	8	81,016
15. Totals	372,048	0	129,820	28,401	530,269
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	6	19,044	0	0	0	0	7	14,834	13	33,877
17. Incurred during current year Settled during current year:	40	227,677			0	0	3	10,825	43	238,502
18.1 By payment in full	39	230,520		0		0	7	21,824	46	252,344
18.2 By payment on compromised claims									0	0
18.3 Totals paid	39	230,520	0	0	0	0	7	21,824	46	252,344
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	39	230,520	0	0	0	0	7	21,824	46	252,344
19. Unpaid Dec. 31, current year (16+17-18.6)	7	16,201	0	0	0	0	3	3,834	10	20,035
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	1,240	18,679,125	0 (a)	0	0	0	141	269,938	1,381	18,949,063
21. Issued during year	95	4,484,162							95	4,484,162
22. Other changes to in force (Net)	(100)	(3,081,589)					(9)	(9,792)	(109)	(3,091,381)
23. In force December 31 of current year	1,235	20,081,698	0 (a)	0	0	0	132	260,146	1,367	20,341,844

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	17,448	17,511	0	1,106	1,106
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	17,448	17,511	0	1,106	1,106
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	17,448	17,511	0	1,106	1,106

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



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF New Hampshire

DURING THE YEAR 2016

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	8,689	0	0	25	8,714
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	8,689	0	0	25	8,714
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	7,651	0	0	0	7,651
6.2 Applied to pay renewal premiums	1,180	0	0	0	1,180
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	7,527	0	0	832	8,359
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	16,358	0	0	832	17,190
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	16,358	0	0	832	17,190
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	53,690	0	6,138	0	59,828
10. Matured endowments					0
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts	7,227	0	0	0	7,227
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	10,300	0	0	315	10,615
15. Totals	71,217	0	6,138	315	77,670
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	3	10,130	0	0	0	0	0	0	3	10,130
17. Incurred during current year Settled during current year:	5	53,259			0	6,138	0	0	5	59,397
18.1 By payment in full	8	53,690		0		6,138		0	8	59,828
18.2 By payment on compromised claims									0	0
18.3 Totals paid	8	53,690	0	0	0	6,138	0	0	8	59,828
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	8	53,690	0	0	0	6,138	0	0	8	59,828
19. Unpaid Dec. 31, current year (16+17-18.6)	0	9,699	0	0	0	0	0	0	0	9,699
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	154	1,335,585	0 (a)	0	0	0	17	30,124	171	1,365,709
21. Issued during year									0	0
22. Other changes to in force (Net)	(11)	(169,854)					0	1,040	(11)	(168,814)
23. In force December 31 of current year	143	1,165,731	0 (a)	0	0	0	17	31,164	160	1,196,895

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	1,798	1,804	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	1,798	1,804	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,798	1,804	0	0	0

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



DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	172,419	0	0	188	172,607
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	172,419	0	0	188	172,607
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	25,729	0	0	834	26,563
6.2 Applied to pay renewal premiums	2,939	0	0	0	2,939
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	36,748	0	0	9,608	46,356
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	65,416	0	0	10,442	75,858
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	65,416	0	0	10,442	75,858
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	150,684	0	5,600	22,086	178,370
10. Matured endowments	1,000	0	0	0	1,000
11. Annuity benefits	0	0	82,716	0	82,716
12. Surrender values and withdrawals for life contracts	57,629	0	0	6,162	63,791
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	52,002	0	600	1,095	53,697
15. Totals	261,315	0	88,916	29,343	379,574
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	14	32,190	0	0	0	0	11	11,199	25	43,389
17. Incurred during current year Settled during current year:	22	149,474			0	5,600	2	12,154	24	167,229
18.1 By payment in full	31	151,684		0		5,600	8	22,086	39	179,370
18.2 By payment on compromised claims									0	0
18.3 Totals paid	31	151,684	0	0	0	5,600	8	22,086	39	179,370
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	31	151,684	0	0	0	5,600	8	22,086	39	179,370
19. Unpaid Dec. 31, current year (16+17-18.6)	5	29,980	0	0	0	0	5	1,267	10	31,247
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	1,001	16,050,739	0	(a) 0	0	0	211	346,955	1,212	16,397,694
21. Issued during year	22	864,699							22	864,699
22. Other changes to in force (Net)	(35)	(112,074)					(11)	(8,426)	(46)	(120,500)
23. In force December 31 of current year	988	16,803,364	0	(a) 0	0	0	200	338,529	1,188	17,141,893

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

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	15,060	15,114	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	15,060	15,114	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	15,060	15,114	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF New Mexico

DURING THE YEAR 2016

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	38,640	0	0	89	38,729
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	38,640	0	0	89	38,729
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	10,693	0	0	659	11,352
6.2 Applied to pay renewal premiums	1,409	0	0	0	1,409
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	18,060	0	0	11,988	30,048
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	30,162	0	0	12,647	42,809
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	30,162	0	0	12,647	42,809
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	58,310	0	0	20,197	78,507
10. Matured endowments	0	0	0	1,565	1,565
11. Annuity benefits	0	0	11,647	0	11,647
12. Surrender values and withdrawals for life contracts	13,526	0	0	6,074	19,600
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	38,857	0	0	4,086	42,943
15. Totals	110,693	0	11,647	31,922	154,262
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	22	55,984	0	0	0	0	34	44,828	56	100,812
17. Incurred during current year Settled during current year:	0	57,841			0	0	(9)	1,070	(9)	58,911
18.1 By payment in full	20	58,310		0		0	7	21,762	27	80,072
18.2 By payment on compromised claims									0	0
18.3 Totals paid	20	58,310	0	0	0	0	7	21,762	27	80,072
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	20	58,310	0	0	0	0	7	21,762	27	80,072
19. Unpaid Dec. 31, current year (16+17-18.6)	2	55,516	0	0	0	0	18	24,136	20	79,652
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	474	4,537,923	0 (a)	0	0	0	217	390,747	691	4,928,670
21. Issued during year									0	0
22. Other changes to in force (Net)	(13)	(145,533)					(18)	(4,123)	(31)	(149,656)
23. In force December 31 of current year	461	4,392,390	0 (a)	0	0	0	199	386,624	660	4,779,014

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	6,374	6,397	0	10,959	10,958
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	6,374	6,397	0	10,959	10,958
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	6,374	6,397	0	10,959	10,958

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



	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	181,898	0	0	100	181,998
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	181,898	0	0	100	181,998
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	33,175	0	0	731	33,906
6.2 Applied to pay renewal premiums	5,499	0	0	0	5,499
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	56,260	0	0	24,528	80,788
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	94,934	0	0	25,259	120,193
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	94,934	0	0	25,259	120,193
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	103,499	0	25,232	30,371	159,102
10. Matured endowments	41,500	0	0	3,092	44,592
11. Annuity benefits	0	0	66,915	0	66,915
12. Surrender values and withdrawals for life contracts	53,056	0	0	401	53,457
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	55,521	0	0	109	55,630
15. Totals	253,576	0	92,147	33,973	379,696
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	12	24,154	0	0	0	0	39	42,623	51	66,777
17. Incurred during current year	26	102,668			0	25,232	10	49,730	36	177,630
Settled during current year:										
18.1 By payment in full	26	144,999		0		25,232	11	33,463	37	203,694
18.2 By payment on compromised claims									0	0
18.3 Totals paid	26	144,999	0	0	0	25,232	11	33,463	37	203,694
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	26	144,999	0	0	0	25,232	11	33,463	37	203,694
19. Unpaid Dec. 31, current year (16+17-18.6)	12	(18,177)	0	0	0	0	38	58,891	50	40,713
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	1,480	16,762,315	0	(a) 0	0	0	511	834,636	1,991	17,596,951
21. Issued during year									0	0
22. Other changes to in force (Net)	(41)	(114,185)					(27)	(9,367)	(68)	(123,552)
23. In force December 31 of current year	1,439	16,648,130	0	(a) 0	0	0	484	825,269	1,923	17,473,399

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	17,735	17,799	0	4,268	4,268
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	17,735	17,799	0	4,268	4,268
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	17,735	17,799	0	4,268	4,268

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



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF North Carolina

DURING THE YEAR 2016

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	16,827,175	0	0	17,238	16,844,413
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	16,827,175	0	0	17,238	16,844,413
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	922,010	0	0	21,688	943,698
6.2 Applied to pay renewal premiums	153,661	0	0	0	153,661
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	2,365,301	0	0	394,064	2,759,365
6.4 Other	191	0	0	0	191
6.5 Totals (Sum of Lines 6.1 to 6.4)	3,441,163	0	0	415,752	3,856,915
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	3,441,163	0	0	415,752	3,856,915
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	10,642,672	0	468,722	726,498	11,837,892
10. Matured endowments	83,376	0	0	12,341	95,717
11. Annuity benefits	71,799	0	3,867,508	0	3,939,307
12. Surrender values and withdrawals for life contracts	4,118,394	0	0	145,876	4,264,270
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	1,393,540	0	104,904	65,450	1,563,894
15. Totals	16,309,781	0	4,441,134	950,165	21,701,080
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	277	1,319,795	0	0	0	0	897	559,457	1,174	1,879,252
17. Incurred during current year Settled during current year:	1,534	10,557,219			0	468,722	349	643,913	1,883	11,669,854
18.1 By payment in full	1,620	10,726,048		0		468,722	393	738,839	2,013	11,933,609
18.2 By payment on compromised claims									0	0
18.3 Totals paid	1,620	10,726,048	0	0	0	468,722	393	738,839	2,013	11,933,609
18.4 Reduction by compromise									0	0
18.5 Amount rejected	10	135,000							10	135,000
18.6 Total settlements	1,630	10,861,048	0	0	0	468,722	393	738,839	2,023	12,068,609
19. Unpaid Dec. 31, current year (16+17-18.6)	181	1,015,965	0	0	0	0	853	464,531	1,034	1,480,497
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	65,346	1,092,695,921	0	(a) 0	0	0	19,624	20,572,744	84,970	1,113,268,665
21. Issued during year	3,124	86,540,846							3,124	86,540,846
22. Other changes to in force (Net)	(4,803)	(84,539,604)					(841)	(375,054)	(5,644)	(84,914,658)
23. In force December 31 of current year	63,667	1,094,697,163	0	(a) 0	0	0	18,783	20,197,690	82,450	1,114,894,853

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	4,149,694	4,164,605	0	2,600,672	2,600,469
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	4,149,694	4,164,605	0	2,600,672	2,600,469
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	4,149,694	4,164,605	0	2,600,672	2,600,469

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 3 .



	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	5,077	0	0	0	5,077
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	5,077	0	0	0	5,077
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	1,888	0	0	229	2,117
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	2,172	0	0	969	3,141
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	4,060	0	0	1,198	5,258
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	4,060	0	0	1,198	5,258
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	4,820	0	0	7,822	12,642
10. Matured endowments					0
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts	6,996	0	0	0	6,996
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	91	0	0	0	91
15. Totals	11,907	0	0	7,822	19,729
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	2	9,080	0	0	0	0	4	11,525	6	20,605
17. Incurred during current year Settled during current year:	1	4,781			0	0	6	7,076	7	11,857
18.1 By payment in full	1	4,820		0		0	4	7,822	5	12,642
18.2 By payment on compromised claims									0	0
18.3 Totals paid	1	4,820	0	0	0	0	4	7,822	5	12,642
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	1	4,820	0	0	0	0	4	7,822	5	12,642
19. Unpaid Dec. 31, current year (16+17-18.6)	2	9,042	0	0	0	0	6	10,779	8	19,821
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	65	724,667	0 (a)	0	0	0	25	39,152	90	763,819
21. Issued during year	1	10,000							1	10,000
22. Other changes to in force (Net)	(5)	138,016					(4)	(4,797)	(9)	133,219
23. In force December 31 of current year	61	872,683	0 (a)	0	0	0	21	34,355	82	907,038

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	346	347	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	346	347	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	346	347	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Ohio

DURING THE YEAR 2016

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	49,759,720	0	0	31,577	49,791,297
2. Annuity considerations	15,575	0	0	0	15,575
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	49,775,295	0	0	31,577	49,806,872
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	3,725,363	0	0	196,432	3,921,795
6.2 Applied to pay renewal premiums	649,182	0	0	0	649,182
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	9,671,919	0	0	3,823,263	13,495,182
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	14,046,464	0	0	4,019,695	18,066,159
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	14,046,464	0	0	4,019,695	18,066,159
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	35,740,983	0	2,953,622	5,831,563	44,526,168
10. Matured endowments	242,864	0	0	1,111,250	1,354,114
11. Annuity benefits	28,199	0	27,998,615	0	28,026,814
12. Surrender values and withdrawals for life contracts	13,129,157	0	0	1,081,191	14,210,348
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	6,483,661	0	484,754	1,015,040	7,983,455
15. Totals	55,624,864	0	31,436,991	9,039,044	96,100,899
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	1,424	4,807,240	0	0	8	94,799	2,089	3,553,346	3,521	8,455,385
17. Incurred during current year Settled during current year:	5,684	35,958,154			162	3,379,345	1,298	6,073,650	7,144	45,411,149
18.1 By payment in full	6,206	35,983,847		0	155	2,953,622	1,970	6,942,813	8,331	45,880,282
18.2 By payment on compromised claims									0	0
18.3 Totals paid	6,206	35,983,847	0	0	155	2,953,622	1,970	6,942,813	8,331	45,880,282
18.4 Reduction by compromise									0	0
18.5 Amount rejected	5	62,000							5	62,000
18.6 Total settlements	6,211	36,045,847	0	0	155	2,953,622	1,970	6,942,813	8,336	45,942,282
19. Unpaid Dec. 31, current year (16+17-18.6)	897	4,719,547	0	0	15	520,522	1,417	2,684,183	2,329	7,924,251
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	226,969	3,485,290,732	0	(a) 0	0	661,940,191	53,208	120,488,583	280,177	4,267,719,506
21. Issued during year	5,381	181,161,146							5,381	181,161,146
22. Other changes to in force (Net)	(14,325)	(229,597,710)				18,020,872	(2,885)	(2,212,317)	(17,210)	(213,789,155)
23. In force December 31 of current year	218,025	3,436,854,168	0	(a) 0	0	679,961,063	50,323	118,276,266	268,348	4,235,091,497

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	7,554,169	7,581,313	0	4,144,798	4,144,475
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	7,554,169	7,581,313	0	4,144,798	4,144,475
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	7,554,169	7,581,313	0	4,144,798	4,144,475

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



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Oklahoma

NAIC Group Code 0836

LIFE INSURANCE

DURING THE YEAR 2016

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	172,700	0	0	644	173,344
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	172,700	0	0	644	173,344
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	37,195	0	0	850	38,045
6.2 Applied to pay renewal premiums	2,455	0	0	0	2,455
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	47,900	0	0	49,343	97,243
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	87,550	0	0	50,193	137,743
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	87,550	0	0	50,193	137,743
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	290,608	0	0	10,889	301,497
10. Matured endowments	14,446	0	0	1,200	15,646
11. Annuity benefits	0	0	97,367	0	97,367
12. Surrender values and withdrawals for life contracts	108,154	0	0	10,619	118,773
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	70,789	0	0	1,554	72,343
15. Totals	483,997	0	97,367	24,262	605,626
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	16	50,952	0	0	0	0	25	34,864	41	85,815
17. Incurred during current year Settled during current year:	48	288,274			0	0	12	29,032	60	317,306
18.1 By payment in full	53	305,054		0		0	6	12,089	59	317,143
18.2 By payment on compromised claims									0	0
18.3 Totals paid	53	305,054	0	0	0	0	6	12,089	59	317,143
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	53	305,054	0	0	0	0	6	12,089	59	317,143
19. Unpaid Dec. 31, current year (16+17-18.6)	11	34,172	0	0	0	0	31	51,807	42	85,979
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	1,519	14,967,560	0 (a)	0	0	0	1,032	1,690,994	2,551	16,658,554
21. Issued during year	15	505,258							15	505,258
22. Other changes to in force (Net)	(70)	(109,981)					(41)	805	(111)	(109,176)
23. In force December 31 of current year	1,464	15,362,837	0 (a)	0	0	0	991	1,691,799	2,455	17,054,636

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

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	19,809	19,880	0	3,156	3,156
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	19,809	19,880	0	3,156	3,156
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	19,809	19,880	0	3,156	3,156

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



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Oregon

NAIC Group Code 0836

LIFE INSURANCE

DURING THE YEAR 2016

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	109,931	0	0	226	110,157
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	109,931	0	0	226	110,157
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	16,311	0	0	19	16,330
6.2 Applied to pay renewal premiums	1,582	0	0	0	1,582
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	24,418	0	0	6,812	31,230
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	42,311	0	0	6,831	49,142
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	42,311	0	0	6,831	49,142
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	111,076	0	1,250	1,437	113,763
10. Matured endowments	2,261	0	0	0	2,261
11. Annuity benefits	0	0	24,730	0	24,730
12. Surrender values and withdrawals for life contracts	42,219	0	0	0	42,219
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	33,015	0	0	1,157	34,172
15. Totals	188,571	0	25,980	2,594	217,145
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	4	19,746	0	0	0	0	3	2,521	7	22,268
17. Incurred during current year	21	110,185			0	1,250	1	1,320	22	112,755
Settled during current year:										
18.1 By payment in full	24	113,337		0		1,250	1	1,437	25	116,024
18.2 By payment on compromised claims									0	0
18.3 Totals paid	24	113,337	0	0	0	1,250	1	1,437	25	116,024
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	24	113,337	0	0	0	1,250	1	1,437	25	116,024
19. Unpaid Dec. 31, current year (16+17-18.6)	1	16,593	0	0	0	0	3	2,405	4	18,998
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	675	9,280,116	0	(a) 0	0	0	192	285,808	867	9,565,924
21. Issued during year									0	0
22. Other changes to in force (Net)	(21)	279,693					(7)	3,732	(28)	283,425
23. In force December 31 of current year	654	9,559,809	0	(a) 0	0	0	185	289,540	839	9,849,349

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	4,810	4,827	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	4,810	4,827	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	4,810	4,827	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Pennsylvania

DURING THE YEAR 2016

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	10,062,429	0	0	2,812	10,065,241
2. Annuity considerations	3,005	0	0	0	3,005
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	10,065,434	0	0	2,812	10,068,246
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	749,131	0	0	33,156	782,287
6.2 Applied to pay renewal premiums	99,412	0	0	0	99,412
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	1,794,497	0	0	661,173	2,455,670
6.4 Other	186	0	0	0	186
6.5 Totals (Sum of Lines 6.1 to 6.4)	2,643,226	0	0	694,329	3,337,555
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	2,643,226	0	0	694,329	3,337,555
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	7,615,767	0	212,880	1,148,267	8,976,914
10. Matured endowments	46,903	0	0	47,076	93,979
11. Annuity benefits	13	0	2,435,821	0	2,435,834
12. Surrender values and withdrawals for life contracts	2,386,139	0	0	114,173	2,500,312
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	1,431,637	0	32,805	92,726	1,557,168
15. Totals	11,480,459	0	2,681,506	1,402,242	15,564,207
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	170	866,659	0	0	0	0	388	602,767	558	1,469,426
17. Incurred during current year Settled during current year:	1,227	7,554,618			0	212,880	319	1,169,788	1,546	8,937,286
18.1 By payment in full	1,279	7,662,670		0		212,880	395	1,195,343	1,674	9,070,893
18.2 By payment on compromised claims									0	0
18.3 Totals paid	1,279	7,662,670	0	0	0	212,880	395	1,195,343	1,674	9,070,893
18.4 Reduction by compromise									0	0
18.5 Amount rejected	4	25,500							4	25,500
18.6 Total settlements	1,283	7,688,170	0	0	0	212,880	395	1,195,343	1,678	9,096,393
19. Unpaid Dec. 31, current year (16+17-18.6)	114	733,107	0	0	0	0	312	577,211	426	1,310,318
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	44,185	675,123,399	0 (a)	0	0	0	10,073	21,351,688	54,258	696,475,087
21. Issued during year	1,113	36,104,717							1,113	36,104,717
22. Other changes to in force (Net)	(3,084)	(44,076,014)					(608)	(614,273)	(3,692)	(44,690,287)
23. In force December 31 of current year	42,214	667,152,102	0 (a)	0	0	0	9,465	20,737,415	51,679	687,889,517

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	1,112,641	1,116,639	0	494,564	494,525
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	1,112,641	1,116,639	0	494,564	494,525
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,112,641	1,116,639	0	494,564	494,525

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



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Rhode Island

NAIC Group Code 0836

LIFE INSURANCE

DURING THE YEAR 2016

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	7,349	0	0	15	7,364
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	7,349	0	0	15	7,364
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	2,256	0	0	0	2,256
6.2 Applied to pay renewal premiums	407	0	0	0	407
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	4,247	0	0	968	5,215
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	6,910	0	0	968	7,878
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	6,910	0	0	968	7,878
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	1,740	0	0	0	1,740
10. Matured endowments					0
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts					0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	1,513	0	0	0	1,513
15. Totals	3,253	0	0	0	3,253
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	1	1,747	0	0	0	0	0	0	1	1,747
17. Incurred during current year	(1)	1,726			0	0	0	0	(1)	1,726
Settled during current year:										
18.1 By payment in full		1,740		0		0		0	0	1,740
18.2 By payment on compromised claims									0	0
18.3 Totals paid	0	1,740	0	0	0	0	0	0	0	1,740
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	0	1,740	0	0	0	0	0	0	0	1,740
19. Unpaid Dec. 31, current year (16+17-18.6)	0	1,733	0	0	0	0	0	0	0	1,733
POLICY EXHIBIT										
20. In force December 31, prior year	87	847,094	0	(a) 0	No. of Policies 0	0	16	28,701	103	875,795
21. Issued during year									0	0
22. Other changes to in force (Net)	6	71,339						1,078	6	72,417
23. In force December 31 of current year	93	918,433	0	(a) 0	0	0	16	29,779	109	948,212

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	173	174	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	173	174	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	173	174	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF South Carolina

DURING THE YEAR 2016

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	1,795,169	0	0	1,012	1,796,181
2. Annuity considerations	500	0	0	0	500
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	1,795,669	0	0	1,012	1,796,681
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	78,029	0	0	1,024	79,053
6.2 Applied to pay renewal premiums	11,473	0	0	0	11,473
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	162,318	0	0	16,248	178,566
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	251,820	0	0	17,272	269,092
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	251,820	0	0	17,272	269,092
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	873,760	0	286	23,992	898,038
10. Matured endowments	6,469	0	0	0	6,469
11. Annuity benefits	0	0	397,244	0	397,244
12. Surrender values and withdrawals for life contracts	212,994	0	0	5,661	218,655
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	147,414	0	2,883	2,148	152,445
15. Totals	1,240,637	0	400,413	31,801	1,672,851
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	30	178,318	0	0	0	0	19	22,334	49	200,652
17. Incurred during current year Settled during current year:	131	866,744			0	286	6	23,327	137	890,358
18.1 By payment in full	140	880,229		0		286	10	23,992	150	904,507
18.2 By payment on compromised claims									0	0
18.3 Totals paid	140	880,229	0	0	0	286	10	23,992	150	904,507
18.4 Reduction by compromise									0	0
18.5 Amount rejected	1	7,500							1	7,500
18.6 Total settlements	141	887,729	0	0	0	286	10	23,992	151	912,007
19. Unpaid Dec. 31, current year (16+17-18.6)	20	157,333	0	0	0	0	15	21,669	35	179,003
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	6,019	106,682,708	0	(a) 0	0	0	392	677,774	6,411	107,360,482
21. Issued during year	601	20,481,828							601	20,481,828
22. Other changes to in force (Net)	(470)	(9,901,009)					(17)	(15,487)	(487)	(9,916,496)
23. In force December 31 of current year	6,150	117,263,527	0	(a) 0	0	0	375	662,287	6,525	117,925,814

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	269,779	270,748	0	30,648	30,646
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	269,779	270,748	0	30,648	30,646
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	269,779	270,748	0	30,648	30,646

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



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF South Dakota

DURING THE YEAR 2016

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	10,534	0	0	10	10,544
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	10,534	0	0	10	10,544
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	1,790	0	0	54	1,844
6.2 Applied to pay renewal premiums	26	0	0	0	26
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	5,437	0	0	298	5,735
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	7,253	0	0	352	7,605
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	7,253	0	0	352	7,605
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	7,469	0	0	1,956	9,425
10. Matured endowments	1,000	0	0	368	1,368
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts	3,803	0	0	0	3,803
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	1,842	0	0	375	2,217
15. Totals	14,114	0	0	2,699	16,813
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	3	2,481	3	2,481
17. Incurred during current year Settled during current year:	2	7,409			0	0	0	1,956	2	9,365
18.1 By payment in full	2	8,469		0		0	1	2,324	3	10,793
18.2 By payment on compromised claims									0	0
18.3 Totals paid	2	8,469	0	0	0	0	1	2,324	3	10,793
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	2	8,469	0	0	0	0	1	2,324	3	10,793
19. Unpaid Dec. 31, current year (16+17-18.6)	0	(1,060)	0	0	0	0	2	2,113	2	1,053
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	115	1,098,646	0 (a)	0	0	0	16	21,109	131	1,119,755
21. Issued during year									0	0
22. Other changes to in force (Net)	(2)	83,643					(1)	(1,565)	(3)	82,078
23. In force December 31 of current year	113	1,182,289	0 (a)	0	0	0	15	19,544	128	1,201,833

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	2,910	2,920	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	2,910	2,920	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	2,910	2,920	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Tennessee

DURING THE YEAR 2016

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	1,638,552	0	0	2,034	1,640,586
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	1,638,552	0	0	2,034	1,640,586
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	121,440	0	0	2,410	123,850
6.2 Applied to pay renewal premiums	13,588	0	0	0	13,588
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	247,806	0	0	45,654	293,460
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	382,834	0	0	48,064	430,898
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	382,834	0	0	48,064	430,898
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	1,255,805	0	21,975	66,520	1,344,300
10. Matured endowments	8,008	0	0	0	8,008
11. Annuity benefits	0	0	608,348	0	608,348
12. Surrender values and withdrawals for life contracts	438,033	0	0	3,994	442,027
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	175,191	0	0	3,480	178,671
15. Totals	1,877,037	0	630,323	73,994	2,581,354
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	49	185,327	0	0	0	0	28	56,282	77	241,609
17. Incurred during current year Settled during current year:	212	1,245,721			0	21,975	25	54,217	237	1,321,913
18.1 By payment in full	230	1,263,813		0		21,975	30	66,520	260	1,352,308
18.2 By payment on compromised claims									0	0
18.3 Totals paid	230	1,263,813	0	0	0	21,975	30	66,520	260	1,352,308
18.4 Reduction by compromise									0	0
18.5 Amount rejected	2	10,500							2	10,500
18.6 Total settlements	232	1,274,313	0	0	0	21,975	30	66,520	262	1,362,808
19. Unpaid Dec. 31, current year (16+17-18.6)	29	156,736	0	0	0	0	23	43,979	52	200,714
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	7,639	121,334,752	0 (a)	0	0	0	1,074	1,868,954	8,713	123,203,706
21. Issued during year	251	6,279,347							251	6,279,347
22. Other changes to in force (Net)	(465)	(5,052,350)					(41)	(7,612)	(506)	(5,059,962)
23. In force December 31 of current year	7,425	122,561,749	0 (a)	0	0	0	1,033	1,861,342	8,458	124,423,091

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	606,129	608,307	0	227,065	227,047
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	606,129	608,307	0	227,065	227,047
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	606,129	608,307	0	227,065	227,047

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



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Texas

DURING THE YEAR 2016

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	6,123,354	0	0	8,976	6,132,330
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	6,123,354	0	0	8,976	6,132,330
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	397,774	0	0	16,647	414,421
6.2 Applied to pay renewal premiums	23,418	0	0	0	23,418
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	834,696	0	0	806,081	1,640,777
6.4 Other	147	0	0	0	147
6.5 Totals (Sum of Lines 6.1 to 6.4)	1,256,035	0	0	822,728	2,078,763
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	1,256,035	0	0	822,728	2,078,763
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	3,668,004	0	30,533	594,272	4,292,809
10. Matured endowments	92,740	0	0	9,161	101,901
11. Annuity benefits	0	0	1,332,149	0	1,332,149
12. Surrender values and withdrawals for life contracts	1,657,806	0	0	100,590	1,758,396
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	777,152	0	4,165	77,156	858,473
15. Totals	6,195,702	0	1,366,847	781,179	8,343,728
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	243	870,399	0	0	0	0	496	560,958	739	1,431,357
17. Incurred during current year Settled during current year:	522	3,638,552			0	30,533	(19)	404,860	503	4,073,945
18.1 By payment in full	679	3,760,744		0		30,533	212	603,433	891	4,394,710
18.2 By payment on compromised claims									0	0
18.3 Totals paid	679	3,760,744	0	0	0	30,533	212	603,433	891	4,394,710
18.4 Reduction by compromise									0	0
18.5 Amount rejected	1	4,000							1	4,000
18.6 Total settlements	680	3,764,744	0	0	0	30,533	212	603,433	892	4,398,710
19. Unpaid Dec. 31, current year (16+17-18.6)	85	744,207	0	0	0	0	265	362,384	350	1,106,592
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	27,039	389,436,667	0 (a)	0	0	0	17,516	26,606,177	44,555	416,042,844
21. Issued during year	1,255	46,818,973							1,255	46,818,973
22. Other changes to in force (Net)	(1,877)	(34,066,765)					(539)	291,539	(2,416)	(33,775,226)
23. In force December 31 of current year	26,417	402,188,875	0 (a)	0	0	0	16,977	26,897,716	43,394	429,086,591

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	735,047	737,688	0	459,950	459,914
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	735,047	737,688	0	459,950	459,914
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	735,047	737,688	0	459,950	459,914

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



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Utah

DURING THE YEAR 2016

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	43,567	0	0	80	43,647
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	43,567	0	0	80	43,647
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	7,297	0	0	58	7,355
6.2 Applied to pay renewal premiums	1,047	0	0	0	1,047
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	10,242	0	0	2,256	12,498
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	18,586	0	0	2,314	20,900
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	18,586	0	0	2,314	20,900
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	65,071	0	17,060	1,973	84,104
10. Matured endowments					0
11. Annuity benefits	0	0	26,317	0	26,317
12. Surrender values and withdrawals for life contracts	13,901	0	0	0	13,901
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	25,351	0	0	248	25,599
15. Totals	104,323	0	43,377	2,221	149,921
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	1	2,383	0	0	0	0	1	2,131	2	4,514
17. Incurred during current year Settled during current year:	6	64,548			0	17,060	0	(158)	6	81,450
18.1 By payment in full	6	65,071		0		17,060	1	1,973	7	84,104
18.2 By payment on compromised claims									0	0
18.3 Totals paid	6	65,071	0	0	0	17,060	1	1,973	7	84,104
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	6	65,071	0	0	0	17,060	1	1,973	7	84,104
19. Unpaid Dec. 31, current year (16+17-18.6)	1	1,860	0	0	0	0	0	0	1	1,860
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	250	3,536,874	0 (a)	0	0	0	33	67,129	283	3,604,003
21. Issued during year	2	737							2	737
22. Other changes to in force (Net)	(5)	26,907						2,616	(5)	29,523
23. In force December 31 of current year	247	3,564,518	0 (a)	0	0	0	33	69,745	280	3,634,263

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	1,214	1,218	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	1,214	1,218	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,214	1,218	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Vermont

DURING THE YEAR 2016

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	3,696	0	0	0	3,696
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	3,696	0	0	0	3,696
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	1,620	0	0	17	1,637
6.2 Applied to pay renewal premiums	556	0	0	0	556
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	2,825	0	0	158	2,983
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	5,001	0	0	175	5,176
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	5,001	0	0	175	5,176
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	9,266	0	0	517	9,783
10. Matured endowments					0
11. Annuity benefits	0	0	2,158	0	2,158
12. Surrender values and withdrawals for life contracts	22,613	0	0	0	22,613
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	114	0	0	14	128
15. Totals	31,993	0	2,158	531	34,682
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	1	706	1	706
17. Incurred during current year Settled during current year:	131	9,192			0	0	1	517	132	9,709
18.1 By payment in full	131	9,266		0		0	1	517	132	9,783
18.2 By payment on compromised claims									0	0
18.3 Totals paid	131	9,266	0	0	0	0	1	517	132	9,783
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	131	9,266	0	0	0	0	1	517	132	9,783
19. Unpaid Dec. 31, current year (16+17-18.6)	0	(74)	0	0	0	0	1	706	1	632
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	64	463,554	0 (a)	0	0	0	10	10,087	74	473,641
21. Issued during year									0	0
22. Other changes to in force (Net)	(4)	(27,412)					(1)	(328)	(5)	(27,740)
23. In force December 31 of current year	60	436,142	0 (a)	0	0	0	9	9,759	69	445,901

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

ACCIDENT AND HEALTH INSURANCE

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

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



DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	721,233	0	0	1,375	722,608
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	721,233	0	0	1,375	722,608
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	99,847	0	0	1,576	101,423
6.2 Applied to pay renewal premiums	9,241	0	0	0	9,241
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	195,494	0	0	32,530	228,024
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	304,582	0	0	34,106	338,688
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	304,582	0	0	34,106	338,688
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	765,003	0	4,167	45,128	814,298
10. Matured endowments	4,388	0	0	0	4,388
11. Annuity benefits	0	0	257,306	0	257,306
12. Surrender values and withdrawals for life contracts	248,571	0	0	9,746	258,317
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	231,849	0	0	1,462	233,311
15. Totals	1,249,811	0	261,473	56,336	1,567,620
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	31	96,665	0	0	0	0	18	31,499	49	128,164
17. Incurred during current year Settled during current year:	(11)	758,861			0	4,167	23	23,860	12	786,888
18.1 By payment in full	1	769,391		0		4,167	30	45,128	31	818,686
18.2 By payment on compromised claims									0	0
18.3 Totals paid	1	769,391	0	0	0	4,167	30	45,128	31	818,686
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	1	769,391	0	0	0	4,167	30	45,128	31	818,686
19. Unpaid Dec. 31, current year (16+17-18.6)	19	86,134	0	0	0	0	11	10,231	30	96,366
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	4,278	57,436,305	0 (a)	0	0	0	688	1,239,335	4,966	58,675,640
21. Issued during year	90	1,732,304							90	1,732,304
22. Other changes to in force (Net)	(223)	(1,278,216)					(30)	(13,266)	(253)	(1,291,482)
23. In force December 31 of current year	4,145	57,890,393	0 (a)	0	0	0	658	1,226,069	4,803	59,116,462

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	119,891	120,322	0	154,371	154,359
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	119,891	120,322	0	154,371	154,359
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	119,891	120,322	0	154,371	154,359

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



	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	162,576	0	0	408	162,984
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	162,576	0	0	408	162,984
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	25,505	0	0	1,411	26,916
6.2 Applied to pay renewal premiums	2,402	0	0	0	2,402
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	44,564	0	0	14,378	58,942
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	72,471	0	0	15,789	88,260
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	72,471	0	0	15,789	88,260
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	183,378	0	0	39,769	223,147
10. Matured endowments	1,000	0	0	4,187	5,187
11. Annuity benefits	0	0	27,504	0	27,504
12. Surrender values and withdrawals for life contracts	106,616	0	0	4,005	110,621
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	111,541	0	0	240	111,781
15. Totals	402,535	0	27,504	48,201	478,240
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	15	68,719	0	0	0	0	11	15,589	26	84,308
17. Incurred during current year	16	181,905			0	0	12	44,925	28	226,830
Settled during current year:										
18.1 By payment in full	29	184,378		0		0	15	43,956	44	228,334
18.2 By payment on compromised claims									0	0
18.3 Totals paid	29	184,378	0	0	0	0	15	43,956	44	228,334
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	29	184,378	0	0	0	0	15	43,956	44	228,334
19. Unpaid Dec. 31, current year (16+17-18.6)	2	66,246	0	0	0	0	8	16,558	10	82,804
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	1,185	13,022,319	0 (a)	0	0	0	357	625,661	1,542	13,647,980
21. Issued during year	1	100,000							1	100,000
22. Other changes to in force (Net)	(31)	(172,908)					(33)	(50,568)	(64)	(223,476)
23. In force December 31 of current year	1,155	12,949,411	0 (a)	0	0	0	324	575,093	1,479	13,524,504

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	9,828	9,863	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	9,828	9,863	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	9,828	9,863	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF West Virginia

DURING THE YEAR 2016

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	4,241,222	0	0	3,061	4,244,283
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	4,241,222	0	0	3,061	4,244,283
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	230,958	0	0	37,707	268,665
6.2 Applied to pay renewal premiums	32,351	0	0	0	32,351
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	905,798	0	0	234,670	1,140,468
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	1,169,107	0	0	272,377	1,441,484
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	1,169,107	0	0	272,377	1,441,484
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	4,225,303	0	15,368	1,217,914	5,458,585
10. Matured endowments	8,093	0	0	96,412	104,505
11. Annuity benefits	419	0	751,759	0	752,178
12. Surrender values and withdrawals for life contracts	1,437,000	0	0	64,022	1,501,022
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	348,229	0	17,140	5,583	370,952
15. Totals	6,019,044	0	784,267	1,383,931	8,187,242
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	57	305,102	0	0	0	0	837	482,070	894	787,172
17. Incurred during current year Settled during current year:	546	4,191,376			0	15,368	785	1,335,466	1,331	5,542,211
18.1 By payment in full	538	4,233,396		0		15,368	768	1,314,326	1,306	5,563,090
18.2 By payment on compromised claims									0	0
18.3 Totals paid	538	4,233,396	0	0	0	15,368	768	1,314,326	1,306	5,563,090
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	538	4,233,396	0	0	0	15,368	768	1,314,326	1,306	5,563,090
19. Unpaid Dec. 31, current year (16+17-18.6)	65	263,082	0	0	0	0	854	503,210	919	766,293
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	14,569	284,521,307	0 (a)	0	0	0	6,045	9,115,830	20,614	293,637,137
21. Issued during year	248	8,759,276							248	8,759,276
22. Other changes to in force (Net)	(1,090)	(21,392,206)					(1,026)	(1,570,805)	(2,116)	(22,963,011)
23. In force December 31 of current year	13,727	271,888,377	0 (a)	0	0	0	5,019	7,545,025	18,746	279,433,402

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	1,144,142	1,148,253	0	727,194	727,137
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	1,144,142	1,148,253	0	727,194	727,137
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,144,142	1,148,253	0	727,194	727,137

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



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Wisconsin

DURING THE YEAR 2016

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	1,780,037	0	0	611	1,780,648
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	1,780,037	0	0	611	1,780,648
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	113,664	0	0	2,179	115,843
6.2 Applied to pay renewal premiums	7,580	0	0	0	7,580
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	165,306	0	0	30,940	196,246
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	286,550	0	0	33,119	319,669
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	286,550	0	0	33,119	319,669
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	954,831	0	0	49,455	1,004,286
10. Matured endowments	5,391	0	0	3,935	9,326
11. Annuity benefits	0	0	225,109	0	225,109
12. Surrender values and withdrawals for life contracts	269,534	0	0	17,009	286,543
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	164,245	0	783	2,942	167,970
15. Totals	1,394,001	0	225,892	73,341	1,693,234
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	40	130,046	0	0	0	0	9	15,908	49	145,955
17. Incurred during current year Settled during current year:	147	947,165			0	0	16	46,797	163	993,962
18.1 By payment in full	162	955,222		0		0	17	53,390	179	1,008,612
18.2 By payment on compromised claims	1	5,000							1	5,000
18.3 Totals paid	163	960,222	0	0	0	0	17	53,390	180	1,013,612
18.4 Reduction by compromise	1	1,470							1	1,470
18.5 Amount rejected	1	10,000							1	10,000
18.6 Total settlements	165	971,692	0	0	0	0	17	53,390	182	1,025,082
19. Unpaid Dec. 31, current year (16+17-18.6)	22	105,519	0	0	0	0	8	9,316	30	114,834
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	6,969	111,046,013	0	(a) 0	0	0	803	1,355,342	7,772	112,401,355
21. Issued during year	110	2,811,548							110	2,811,548
22. Other changes to in force (Net)	(342)	(3,206,157)					(47)	(51,451)	(389)	(3,257,608)
23. In force December 31 of current year	6,737	110,651,404	0	(a) 0	0	0	756	1,303,891	7,493	111,955,295

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	52,077	52,264	0	14,286	14,285
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	52,077	52,264	0	14,286	14,285
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	52,077	52,264	0	14,286	14,285

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



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Wyoming

NAIC Group Code 0836

LIFE INSURANCE

DURING THE YEAR 2016

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	10,418	0	0	29	10,447
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	10,418	0	0	29	10,447
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	2,873	0	0	0	2,873
6.2 Applied to pay renewal premiums	442	0	0	0	442
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	6,838	0	0	928	7,766
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	10,153	0	0	928	11,081
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	10,153	0	0	928	11,081
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	2,324	0	0	0	2,324
10. Matured endowments					0
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts	23,013	0	0	0	23,013
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	4,348	0	0	0	4,348
15. Totals	29,685	0	0	0	29,685
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	1	2,157	0	0	0	0	0	0	1	2,157
17. Incurred during current year Settled during current year:	(1)	2,306			0	0	0	0	(1)	2,306
18.1 By payment in full		2,324		0		0		0	0	2,324
18.2 By payment on compromised claims									0	0
18.3 Totals paid	0	2,324	0	0	0	0	0	0	0	2,324
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	0	2,324	0	0	0	0	0	0	0	2,324
19. Unpaid Dec. 31, current year (16+17-18.6)	0	2,138	0	0	0	0	0	0	0	2,138
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	178	1,428,670	0 (a)	0	0	0	34	42,147	212	1,470,817
21. Issued during year									0	0
22. Other changes to in force (Net)	(13)	(213,007)						1,134	(13)	(211,873)
23. In force December 31 of current year	165	1,215,663	0 (a)	0	0	0	34	43,281	199	1,258,944

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

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	1,309	1,314	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	1,309	1,314	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,309	1,314	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF American Samoa

DURING THE YEAR 2016

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

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

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

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

ACCIDENT AND HEALTH INSURANCE

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

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



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Guam

NAIC Group Code 0836

LIFE INSURANCE

DURING THE YEAR 2016

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	684	0	0	0	684
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	684	0	0	0	684
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	166	0	0	0	166
6.2 Applied to pay renewal premiums	176	0	0	0	176
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	18	0	0	44	62
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	360	0	0	44	404
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	360	0	0	44	404
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					0
10. Matured endowments					0
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts					0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health					0
15. Totals	0	0	0	0	0
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year									0	0
17. Incurred during current year Settled during current year:									0	0
18.1 By payment in full									0	0
18.2 By payment on compromised claims									0	0
18.3 Totals paid	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	6	53,733	0 (a)	0	0	0	1	1,293	7	55,026
21. Issued during year									0	0
22. Other changes to in force (Net)	(1)	(4,352)						54	(1)	(4,298)
23. In force December 31 of current year	5	49,381	0 (a)	0	0	0	1	1,347	6	50,728

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	319	320	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	319	320	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	319	320	0	0	0

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



	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	15,162	0	0	40	15,202
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	15,162	0	0	40	15,202
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	1,446	0	0	0	1,446
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	3,716	0	0	2,413	6,129
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	5,162	0	0	2,413	7,575
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	5,162	0	0	2,413	7,575
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	16,114	0	0	0	16,114
10. Matured endowments					0
11. Annuity benefits	0	0	20,141	0	20,141
12. Surrender values and withdrawals for life contracts	10,826	0	0	0	10,826
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	4,870	0	0	0	4,870
15. Totals	31,810	0	20,141	0	51,951
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	1	2,270	0	0	0	0	0	0	1	2,270
17. Incurred during current year	3	15,984			0	0	0	0	3	15,984
Settled during current year:										
18.1 By payment in full	3	16,114		0		0		0	3	16,114
18.2 By payment on compromised claims									0	0
18.3 Totals paid	3	16,114	0	0	0	0	0	0	3	16,114
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	3	16,114	0	0	0	0	0	0	3	16,114
19. Unpaid Dec. 31, current year (16+17-18.6)	1	2,141	0	0	0	0	0	0	1	2,141
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	83	756,257	0 (a)	0	0	0	23	73,557	106	829,814
21. Issued during year									0	0
22. Other changes to in force (Net)	4	111,691						2,865	4	114,556
23. In force December 31 of current year	87	867,948	0 (a)	0	0	0	23	76,422	110	944,370

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	630	632	0	0	0
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	630	632	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	630	632	0	0	0

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



	1	2	3	4	5
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	946	0	0	0	946
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	946	0	0	0	946
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit .....	.61	0	0	0	.61
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	859	0	0	29	888
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	920	0	0	29	949
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	920	0	0	29	949
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					0
10. Matured endowments					0
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts					0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health .....	.11	0	0	0	.11
15. Totals	11	0	0	0	11
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year									0	0
17. Incurred during current year									0	0
Settled during current year:										
18.1 By payment in full									0	0
18.2 By payment on compromised claims									0	0
18.3 Totals paid	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (16+17-18.6)	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	14	209,686	0 (a)	0	0	0	1	966	15	210,652
21. Issued during year									0	0
22. Other changes to in force (Net)	0	2,267						40	0	2,307
23. In force December 31 of current year	14	211,953	0 (a)	0	0	0	1	1,006	15	212,959

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

ACCIDENT AND HEALTH INSURANCE

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

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



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

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

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

ACCIDENT AND HEALTH INSURANCE

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

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



DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	14	0	0	0	14
2. Annuity considerations					0
3. Deposit-type contract funds		XXX		XXX	0
4. Other considerations					0
5. Totals (Sum of Lines 1 to 4)	14	0	0	0	14
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	587	0	0	0	587
6.2 Applied to pay renewal premiums					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	2,031	0	0	1,212	3,243
6.4 Other					0
6.5 Totals (Sum of Lines 6.1 to 6.4)	2,618	0	0	1,212	3,830
Annuities:					
7.1 Paid in cash or left on deposit					0
7.2 Applied to provide paid-up annuities					0
7.3 Other					0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	2,618	0	0	1,212	3,830
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	197	0	0	0	197
10. Matured endowments					0
11. Annuity benefits					0
12. Surrender values and withdrawals for life contracts					0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	322	0	0	0	322
15. Totals	519	0	0	0	519
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year									0	0
17. Incurred during current year Settled during current year:	0	195			0	0	1	0	1	195
18.1 By payment in full		197		0		0		0	0	197
18.2 By payment on compromised claims									0	0
18.3 Totals paid	0	197	0	0	0	0	0	0	0	197
18.4 Reduction by compromise									0	0
18.5 Amount rejected									0	0
18.6 Total settlements	0	197	0	0	0	0	0	0	0	197
19. Unpaid Dec. 31, current year (16+17-18.6)	0	(2)	0	0	0	0	1	0	1	(2)
POLICY EXHIBIT					No. of					
					Policies					
20. In force December 31, prior year	57	186,637	0	(a) 0	0	0	0	0	57	186,637
21. Issued during year									0	0
22. Other changes to in force (Net)	2	16,563							2	16,563
23. In force December 31 of current year	59	203,200	0	(a) 0	0	0	0	0	59	203,200

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

ACCIDENT AND HEALTH INSURANCE

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

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



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Other Aliens

DURING THE YEAR 2016

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	110,838	0	0	(3)	110,835
2. Annuity considerations	0	0	0	0	0
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	110,838	0	0	(3)	110,835
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	8,586	0	0	0	8,586
6.2 Applied to pay renewal premiums	897	0	0	0	897
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	19,011	0	0	2,678	21,689
6.4 Other	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4)	28,494	0	0	2,678	31,172
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	28,494	0	0	2,678	31,172
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	71,036	0	0	0	71,036
10. Matured endowments	2,000	0	0	0	2,000
11. Annuity benefits	0	0	486	0	486
12. Surrender values and withdrawals for life contracts	10,932	0	0	0	10,932
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	47,197	0	0	866	48,063
15. Totals	131,165	0	486	866	132,517
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year Settled during current year:	11	70,466	0	0	0	0	0	0	11	70,466
18.1 By payment in full	10	73,036	0	0	0	0	0	0	10	73,036
18.2 By payment on compromised claims	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid	10	73,036	0	0	0	0	0	0	10	73,036
18.4 Reduction by compromise	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements	10	73,036	0	0	0	0	0	0	10	73,036
19. Unpaid Dec. 31, current year (16+17-18.6)	1	(2,570)	0	0	0	0	0	0	1	(2,570)
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	336	13,705,222	0 (a)	0	0	0	74	122,887	410	13,828,109
21. Issued during year	0	0	0	0	0	0	0	0	0	0
22. Other changes to in force (Net)	(28)	(931,728)	0	0	0	0	(1)	3,984	(29)	(927,744)
23. In force December 31 of current year	308	12,773,494	0 (a)	0	0	0	73	126,871	381	12,900,365

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	0	0	0	0	0
24.1 Federal Employees Health Benefits Plan premium (b)	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively renewable policies (b)	0	0	0	0	0
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:	0	0	0	0	0
25.1 Non-cancelable (b)	0	0	0	0	0
25.2 Guaranteed renewable (b)	2,665	2,675	0	0	0
25.3 Non-renewable for stated reasons only (b)	0	0	0	0	0
25.4 Other accident only	0	0	0	0	0
25.5 All other (b)	0	0	0	0	0
25.6 Totals (sum of Lines 25.1 to 25.5)	2,665	2,675	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	2,665	2,675	0	0	0

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



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE The Western and Southern Life Insurance Company

DIRECT BUSINESS IN THE STATE OF Grand Total

DURING THE YEAR 2016

NAIC Group Code 0836

LIFE INSURANCE

NAIC Company Code 70483

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	182,337,612	0	0	123,749	182,461,361
2. Annuity considerations	24,465	0	0	0	24,465
3. Deposit-type contract funds	0	XXX	0	XXX	0
4. Other considerations	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	182,362,077	0	0	123,749	182,485,826
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	12,808,930	0	0	641,906	13,450,836
6.2 Applied to pay renewal premiums	1,910,182	0	0	0	1,910,182
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	30,065,621	0	0	11,489,722	41,555,343
6.4 Other	961	0	0	0	961
6.5 Totals (Sum of Lines 6.1 to 6.4)	44,785,694	0	0	12,131,628	56,917,322
Annuities:					
7.1 Paid in cash or left on deposit	0	0	0	0	0
7.2 Applied to provide paid-up annuities	0	0	0	0	0
7.3 Other	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	44,785,694	0	0	12,131,628	56,917,322
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	124,067,459	0	5,419,118	20,295,206	149,781,783
10. Matured endowments	996,116	0	0	3,253,982	4,250,098
11. Annuity benefits	102,947	0	69,532,045	0	69,634,992
12. Surrender values and withdrawals for life contracts	47,778,573	0	0	3,154,664	50,933,237
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	0	0	0	0	0
14. All other benefits, except accident and health	23,173,239	0	1,109,045	2,761,586	27,043,870
15. Totals	196,118,334	0	76,060,208	29,465,438	301,643,980
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	4,859	18,693,665	0	0	8	94,799	16,096	15,428,025	20,963	34,216,490
17. Incurred during current year Settled during current year:	18,904	123,575,428	0	0	162	5,844,841	(506)	18,481,047	18,560	147,901,316
18.1 By payment in full	20,972	125,031,535	0	0	155	5,419,118	7,851	23,549,188	28,978	153,999,841
18.2 By payment on compromised claims	4	32,039	0	0	0	0	0	0	4	32,039
18.3 Totals paid	20,976	125,063,574	0	0	155	5,419,118	7,851	23,549,188	28,982	154,031,880
18.4 Reduction by compromise	4	8,844	0	0	0	0	0	0	4	8,844
18.5 Amount rejected	47	572,951	0	0	0	0	0	0	47	572,951
18.6 Total settlements	21,027	125,645,369	0	0	155	5,419,118	7,851	23,549,188	29,033	154,613,675
19. Unpaid Dec. 31, current year (16+17-18.6)	2,736	16,623,724	0	0	15	520,522	7,739	10,359,885	10,490	27,504,131
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	765,885	12,641,702,973	0	(a) 0	0	661,940,191	234,921	399,965,660	1,000,806	13,703,608,824
21. Issued during year	22,780	844,582,909	0	0	0	0	0	0	22,780	844,582,909
22. Other changes to in force (Net)	(51,268)	(905,551,962)	0	0	0	18,020,872	(26,669)	(11,533,530)	(77,937)	(899,064,620)
23. In force December 31 of current year	737,397	12,580,733,920	0	(a) 0	0	679,961,063	208,252	388,432,130	945,649	13,649,127,113

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	0	0	0	0	0
24.1 Federal Employees Health Benefits Plan premium (b)	0	0	0	0	0
24.2 Credit (Group and Individual)	0	0	0	0	0
24.3 Collectively renewable policies (b)	0	0	0	0	0
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:	0	0	0	0	0
25.1 Non-cancelable (b)	0	0	0	0	0
25.2 Guaranteed renewable (b)	26,026,985	26,120,505	0	15,731,178	15,729,953
25.3 Non-renewable for stated reasons only (b)	0	0	0	0	0
25.4 Other accident only	0	0	0	0	0
25.5 All other (b)	0	0	0	0	0
25.6 Totals (sum of Lines 25.1 to 25.5)	26,026,985	26,120,505	0	15,731,178	15,729,953
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	26,026,985	26,120,505	0	15,731,178	15,729,953

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 15 .

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE The Western and Southern Life Insurance Company

FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE

INTEREST MAINTENANCE RESERVE		1 Amount
1. Reserve as of December 31, Prior Year		46,166,028
2. Current year's realized pre-tax capital gains/(losses) of \$12,836,220 transferred into the reserve net of taxes of \$4,492,677		8,343,543
3. Adjustment for current year's liability gains/(losses) released from the reserve		0
4. Balance before reduction for amount transferred to Summary of Operations (Line 1 + Line 2 + Line 3)		54,509,571
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4)		2,911,418
6. Reserve as of December 31, current year (Line 4 minus Line 5)		51,598,153

AMORTIZATION

	1	2	3	4
Year of Amortization	Reserve as of December 31, Prior Year	Current Year's Realized Capital Gains/(Losses) Transferred into the Reserve Net of Taxes	Adjustment for Current Year's Liability Gains/(Losses) Released From the Reserve	Balance Before Reduction for Current Year's Amortization (Cols. 1 + 2 + 3)
1. 2016	2,425,498	485,920	0	2,911,418
2. 2017	2,635,534	889,937	0	3,525,471
3. 2018	2,842,045	807,682	0	3,649,727
4. 2019	3,044,900	695,826	0	3,740,726
5. 2020	3,244,210	579,902	0	3,824,112
6. 2021	3,221,957	461,675	0	3,683,632
7. 2022	3,132,995	385,532	0	3,518,527
8. 2023	3,079,003	361,224	0	3,440,227
9. 2024	2,947,363	333,777	0	3,281,140
10. 2025	2,806,554	302,284	0	3,108,838
11. 2026	2,732,020	275,501	0	3,007,521
12. 2027	2,645,406	250,299	0	2,895,705
13. 2028	2,445,395	221,737	0	2,667,132
14. 2029	2,166,637	195,999	0	2,362,636
15. 2030	1,833,320	165,257	0	1,998,577
16. 2031	1,465,307	136,676	0	1,601,983
17. 2032	1,010,175	123,664	0	1,133,839
18. 2033	683,118	124,311	0	807,429
19. 2034	528,364	127,802	0	656,166
20. 2035	370,554	131,109	0	501,663
21. 2036	265,373	131,573	0	396,946
22. 2037	214,981	136,161	0	351,142
23. 2038	153,323	142,213	0	295,536
24. 2039	90,012	145,238	0	235,250
25. 2040	46,393	154,316	0	200,709
26. 2041	35,733	157,342	0	193,075
27. 2042	36,697	148,264	0	184,961
28. 2043	33,704	118,006	0	151,710
29. 2044	22,792	84,722	0	107,514
30. 2045	6,665	51,439	0	58,104
31. 2046 and Later		18,155	0	18,155
32. Total (Lines 1 to 31)	46,166,028	8,343,543	0	54,509,571

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE The Western and Southern Life Insurance Company

ASSET VALUATION RESERVE

	Default Component			Equity Component			7 Total Amount (Cols. 3 + 6)
	1 Other Than Mortgage Loans	2 Mortgage Loans	3 Total (Cols. 1 + 2)	4 Common Stock	5 Real Estate and Other Invested Assets	6 Total (Cols. 4 + 5)	
1. Reserve as of December 31, prior year	32,908,914	498,696	33,407,610	120,206,064	121,872,237	242,078,302	275,485,912
2. Realized capital gains/(losses) net of taxes - General Account	(12,356,310)		(12,356,310)	41,246,591	(9,766,089)	31,480,502	19,124,192
3. Realized capital gains/(losses) net of taxes - Separate Accounts			0			0	0
4. Unrealized capital gains/(losses) net of deferred taxes - General Account	(37,604)		(37,604)	63,054,957	34,393,551	97,448,508	97,410,904
5. Unrealized capital gains/(losses) net of deferred taxes - Separate Accounts			0			0	0
6. Capital gains credited/(losses charged) to contract benefits, payments or reserves			0			0	0
7. Basic contribution	6,446,723	280,714	6,727,437	0	2,617,840	2,617,840	9,345,277
8. Accumulated balances (Lines 1 through 5 - 6 + 7)	26,961,723	779,410	27,741,133	224,507,612	149,117,540	373,625,152	401,366,285
9. Maximum reserve	32,808,638	1,062,297	33,870,935	177,624,534	136,671,193	314,295,727	348,166,662
10. Reserve objective	23,665,776	824,048	24,489,825	177,624,534	133,593,452	311,217,986	335,707,811
11. 20% of (Line 10 - Line 8)	(659,189)	8,928	(650,261)	(9,376,615)	(3,104,818)	(12,481,433)	(13,131,694)
12. Balance before transfers (Lines 8 + 11)	26,302,534	788,338	27,090,872	215,130,997	146,012,722	361,143,719	388,234,591
13. Transfers			0			0	0
14. Voluntary contribution			0			0	0
15. Adjustment down to maximum/up to zero			0	(37,506,463)	(9,341,529)	(46,847,992)	(46,847,992)
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15)	26,302,534	788,338	27,090,872	177,624,534	136,671,193	314,295,727	341,386,599

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

Line Num- ber	NAIC Desig- nation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols.4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
LONG-TERM BONDS												
1.		Exempt Obligations	73,428,301	XXX	XXX	73,428,301	0.0000	.0	0.0000	.0	0.0000	.0
2.	1	Highest Quality	1,957,996,357	XXX	XXX	1,957,996,357	0.0004	783,199	0.0023	4,503,392	0.0030	5,873,989
3.	2	High Quality	1,146,589,988	XXX	XXX	1,146,589,988	0.0019	2,178,521	0.0058	6,650,222	0.0090	10,319,310
4.	3	Medium Quality	180,336,031	XXX	XXX	180,336,031	0.0093	1,677,125	0.0230	4,147,729	0.0340	6,131,425
5.	4	Low Quality	53,965,603	XXX	XXX	53,965,603	0.0213	1,149,467	0.0530	2,860,177	0.0750	4,047,420
6.	5	Lower Quality	11,897,240	XXX	XXX	11,897,240	0.0432	513,961	0.1100	1,308,696	0.1700	2,022,531
7.	6	In or Near Default	8,032,732	XXX	XXX	8,032,732	0.0000	.0	0.2000	1,606,546	0.2000	1,606,546
8.		Total Unrated Multi-class Securities Acquired by Conversion		XXX	XXX	0	XXX	0	XXX	0	XXX	0
9.		Total Long-Term Bonds (Sum of Lines 1 through 8)	3,432,246,252	XXX	XXX	3,432,246,252	XXX	6,302,273	XXX	21,076,762	XXX	30,001,221
PREFERRED STOCK												
10.	1	Highest Quality	4,834,021	XXX	XXX	4,834,021	0.0004	1,934	0.0023	11,118	0.0030	14,502
11.	2	High Quality	16,607,958	XXX	XXX	16,607,958	0.0019	31,555	0.0058	96,326	0.0090	149,472
12.	3	Medium Quality	3,574,855	XXX	XXX	3,574,855	0.0093	33,246	0.0230	82,222	0.0340	121,545
13.	4	Low Quality	767,385	XXX	XXX	767,385	0.0213	16,345	0.0530	40,671	0.0750	57,554
14.	5	Lower Quality		XXX	XXX	0	0.0432	.0	0.1100	0	0.1700	.0
15.	6	In or Near Default	10,383,824	XXX	XXX	10,383,824	0.0000	.0	0.2000	2,076,765	0.2000	2,076,765
16.		Affiliated Life with AVR		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
17.		Total Preferred Stocks (Sum of Lines 10 through 16)	36,168,043	XXX	XXX	36,168,043	XXX	83,080	XXX	2,307,102	XXX	2,419,837
SHORT - TERM BONDS												
18.		Exempt Obligations	50,000	XXX	XXX	50,000	0.0000	.0	0.0000	.0	0.0000	.0
19.	1	Highest Quality	87,651,900	XXX	XXX	87,651,900	0.0004	35,061	0.0023	201,599	0.0030	262,956
20.	2	High Quality	13,847,031	XXX	XXX	13,847,031	0.0019	26,309	0.0058	80,313	0.0090	124,623
21.	3	Medium Quality		XXX	XXX	0	0.0093	.0	0.0230	.0	0.0340	.0
22.	4	Low Quality		XXX	XXX	0	0.0213	.0	0.0530	.0	0.0750	.0
23.	5	Lower Quality		XXX	XXX	0	0.0432	.0	0.1100	.0	0.1700	.0
24.	6	In or Near Default		XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
25.		Total Short - Term Bonds (Sum of Lines 18 through 24)	101,548,931	XXX	XXX	101,548,931	XXX	61,370	XXX	281,912	XXX	387,579
DERIVATIVE INSTRUMENTS												
26.		Exchange Traded		XXX	XXX	0	0.0004	.0	0.0023	.0	0.0030	.0
27.	1	Highest Quality		XXX	XXX	0	0.0004	.0	0.0023	.0	0.0030	.0
28.	2	High Quality		XXX	XXX	0	0.0019	.0	0.0058	.0	0.0090	.0
29.	3	Medium Quality		XXX	XXX	0	0.0093	.0	0.0230	.0	0.0340	.0
30.	4	Low Quality		XXX	XXX	0	0.0213	.0	0.0530	.0	0.0750	.0
31.	5	Lower Quality		XXX	XXX	0	0.0432	.0	0.1100	.0	0.1700	.0
32.	6	In or Near Default		XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
33.		Total Derivative Instruments	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
34.		Total (Lines 9 + 17 + 25 + 33)	3,569,963,226	XXX	XXX	3,569,963,226	XXX	6,446,723	XXX	23,665,776	XXX	32,808,638

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

Line Num- ber	NAIC Desig- nation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols.4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
		MORTGAGE LOANS										
		In Good Standing:										
35.		Farm Mortgages - CM1 - Highest Quality			XXX	0	0.0010	0	0.0050	0	0.0065	0
36.		Farm Mortgages - CM2 - High Quality			XXX	0	0.0035	0	0.0100	0	0.0130	0
37.		Farm Mortgages - CM3 - Medium Quality			XXX	0	0.0060	0	0.0175	0	0.0225	0
38.		Farm Mortgages - CM4 - Low Medium Quality			XXX	0	0.0105	0	0.0300	0	0.0375	0
39.		Farm Mortgages - CM5 - Low Quality			XXX	0	0.0160	0	0.0425	0	0.0550	0
40.		Residential Mortgages - Insured or Guaranteed			XXX	0	0.0003	0	0.0006	0	0.0010	0
41.		Residential Mortgages - All Other			XXX	0	0.0013	0	0.0030	0	0.0040	0
42.		Commercial Mortgages - Insured or Guaranteed			XXX	0	0.0003	0	0.0006	0	0.0010	0
43.		Commercial Mortgages - All Other - CM1 - Highest Quality	4,293,285		XXX	4,293,285	0.0010	4,293	0.0050	21,466	0.0065	27,906
44.		Commercial Mortgages - All Other - CM2 - High Quality	17,500,000		XXX	17,500,000	0.0035	61,250	0.0100	175,000	0.0130	227,500
45.		Commercial Mortgages - All Other - CM3 - Medium Quality	35,861,825		XXX	35,861,825	0.0060	215,171	0.0175	627,582	0.0225	806,891
46.		Commercial Mortgages - All Other - CM4 - Low Medium Quality			XXX	0	0.0105	0	0.0300	0	0.0375	0
47.		Commercial Mortgages - All Other - CM5 - Low Quality			XXX	0	0.0160	0	0.0425	0	0.0550	0
		Overdue, Not in Process:										
48.		Farm Mortgages			XXX	0	0.0420	0	0.0760	0	0.1200	0
49.		Residential Mortgages - Insured or Guaranteed			XXX	0	0.0005	0	0.0012	0	0.0020	0
50.		Residential Mortgages - All Other			XXX	0	0.0025	0	0.0058	0	0.0090	0
51.		Commercial Mortgages - Insured or Guaranteed			XXX	0	0.0005	0	0.0012	0	0.0020	0
52.		Commercial Mortgages - All Other			XXX	0	0.0420	0	0.0760	0	0.1200	0
		In Process of Foreclosure:										
53.		Farm Mortgages			XXX	0	0.0000	0	0.1700	0	0.1700	0
54.		Residential Mortgages - Insured or Guaranteed			XXX	0	0.0000	0	0.0040	0	0.0040	0
55.		Residential Mortgages - All Other			XXX	0	0.0000	0	0.0130	0	0.0130	0
56.		Commercial Mortgages - Insured or Guaranteed			XXX	0	0.0000	0	0.0040	0	0.0040	0
57.		Commercial Mortgages - All Other			XXX	0	0.0000	0	0.1700	0	0.1700	0
58.		Total Schedule B Mortgages (Sum of Lines 35 through 57)	57,655,110	0	XXX	57,655,110	XXX	280,714	XXX	824,048	XXX	1,062,297
59.		Schedule DA Mortgages			XXX	0	0.0030	0	0.0100	0	0.0130	0
60.		Total Mortgage Loans on Real Estate (Lines 58 + 59)	57,655,110	0	XXX	57,655,110	XXX	280,714	XXX	824,048	XXX	1,062,297

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

Line Num- ber	NAIC Desig- nation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols.4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
COMMON STOCK												
1.		Unaffiliated - Public	1,287,614,625	.XXX	.XXX	1,287,614,625	0.0000	0	0.1377 (a)	177,304,534	0.1377 (a)	177,304,534
2.		Unaffiliated - Private	2,000,000	.XXX	.XXX	2,000,000	0.0000	0	0.1600	320,000	0.1600	320,000
3.		Federal Home Loan Bank .....		.XXX	.XXX	0	0.0000	0	0.0050	0	0.0080	0
4.		Affiliated - Life with AVR	2,191,212,013	.XXX	.XXX	2,191,212,013	0.0000	0	0.0000	0	0.0000	0
Affiliated - Investment Subsidiary:												
5.		Fixed Income - Exempt Obligations				0	.XXX		.XXX		.XXX	
6.		Fixed Income - Highest Quality				0	.XXX		.XXX		.XXX	
7.		Fixed Income - High Quality				0	.XXX		.XXX		.XXX	
8.		Fixed Income - Medium Quality				0	.XXX		.XXX		.XXX	
9.		Fixed Income - Low Quality				0	.XXX		.XXX		.XXX	
10.		Fixed Income - Lower Quality				0	.XXX		.XXX		.XXX	
11.		Fixed Income - In/Near Default				0	.XXX		.XXX		.XXX	
12.		Unaffiliated Common Stock - Public				0	0.0000	0	0.1377 (a)	0	0.1377 (a)	0
13.		Unaffiliated Common Stock - Private				0	0.0000	0	0.1600	0	0.1600	0
14.		Real Estate				0	(b)	0	(b)	0	(b)	0
15.		Affiliated - Certain Other (See SVO Purposes and Procedures Manual) .....		.XXX	.XXX	0	0.0000	0	0.1300	0	0.1300	0
16.		Affiliated - All Other .....		.XXX	.XXX	0	0.0000	0	0.1600	0	0.1600	0
17.		Total Common Stock (Sum of Lines 1 through 16)	3,480,826,638	0	0	3,480,826,638	.XXX	0	.XXX	177,624,534	.XXX	177,624,534
REAL ESTATE												
18.		Home Office Property (General Account only)	25,993,496			25,993,496	0.0000	0	0.0750	1,949,512	0.0750	1,949,512
19.		Investment Properties	3,110,827			3,110,827	0.0000	0	0.0750	233,312	0.0750	233,312
20.		Properties Acquired in Satisfaction of Debt				0	0.0000	0	0.1100	0	0.1100	0
21.		Total Real Estate (Sum of Lines 18 through 20)	29,104,323	0	0	29,104,323	.XXX	0	.XXX	2,182,824	.XXX	2,182,824
OTHER INVESTED ASSETS												
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS												
22.		Exempt Obligations .....		.XXX	.XXX	0	0.0000	0	0.0000	0	0.0000	0
23.	1	Highest Quality .....		.XXX	.XXX	0	0.0004	0	0.0023	0	0.0030	0
24.	2	High Quality .....		.XXX	.XXX	0	0.0019	0	0.0058	0	0.0090	0
25.	3	Medium Quality	259,826,450	.XXX	.XXX	259,826,450	0.0093	2,416,386	0.0230	5,976,008	0.0340	8,834,099
26.	4	Low Quality	8,045,425	.XXX	.XXX	8,045,425	0.0213	171,368	0.0530	426,408	0.0750	603,407
27.	5	Lower Quality .....		.XXX	.XXX	0	0.0432	0	0.1100	0	0.1700	0
28.	6	In or Near Default .....		.XXX	.XXX	0	0.0000	0	0.2000	0	0.2000	0
29.		Total with Bond Characteristics (Sum of Lines 22 through 28)	267,871,875	.XXX	.XXX	267,871,875	.XXX	2,587,754	.XXX	6,402,416	.XXX	9,437,506

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

Line Num- ber	NAIC Desig- nation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols.4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF PREFERRED STOCKS										
30.	1	Highest Quality	36,082,952	XXX	XXX	36,082,952	0.0004	14,433	0.0023	82,991	0.0030	108,249
31.	2	High Quality		XXX	XXX	0	0.0019	0	0.0058	0	0.0090	0
32.	3	Medium Quality		XXX	XXX	0	0.0093	0	0.0230	0	0.0340	0
33.	4	Low Quality		XXX	XXX	0	0.0213	0	0.0530	0	0.0750	0
34.	5	Lower Quality		XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
35.	6	In or Near Default		XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
36.		Affiliated Life with AVR		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
37.		Total with Preferred Stock Characteristics (Sum of Lines 30 through 36)	36,082,952	XXX	XXX	36,082,952	XXX	14,433	XXX	82,991	XXX	108,249
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF MORTGAGE LOANS										
		In Good Standing Affiliated:										
38.		Mortgages - CM1 - Highest Quality			XXX	0	0.0010	0	0.0050	0	0.0065	0
39.		Mortgages - CM2 - High Quality			XXX	0	0.0035	0	0.0100	0	0.0130	0
40.		Mortgages - CM3 - Medium Quality			XXX	0	0.0060	0	0.0175	0	0.0225	0
41.		Mortgages - CM4 - Low Medium Quality			XXX	0	0.0105	0	0.0300	0	0.0375	0
42.		Mortgages - CM5 - Low Quality			XXX	0	0.0160	0	0.0425	0	0.0550	0
43.		Residential Mortgages - Insured or Guaranteed			XXX	0	0.0003	0	0.0006	0	0.0010	0
44.		Residential Mortgages - All Other		XXX	XXX	0	0.0013	0	0.0030	0	0.0040	0
45.		Commercial Mortgages - Insured or Guaranteed			XXX	0	0.0003	0	0.0006	0	0.0010	0
		Overdue, Not in Process Affiliated:										
46.		Farm Mortgages			XXX	0	0.0420	0	0.0760	0	0.1200	0
47.		Residential Mortgages - Insured or Guaranteed			XXX	0	0.0005	0	0.0012	0	0.0020	0
48.		Residential Mortgages - All Other			XXX	0	0.0025	0	0.0058	0	0.0090	0
49.		Commercial Mortgages - Insured or Guaranteed			XXX	0	0.0005	0	0.0012	0	0.0020	0
50.		Commercial Mortgages - All Other			XXX	0	0.0420	0	0.0760	0	0.1200	0
		In Process of Foreclosure Affiliated:										
51.		Farm Mortgages			XXX	0	0.0000	0	0.1700	0	0.1700	0
52.		Residential Mortgages - Insured or Guaranteed			XXX	0	0.0000	0	0.0040	0	0.0040	0
53.		Residential Mortgages - All Other			XXX	0	0.0000	0	0.0130	0	0.0130	0
54.		Commercial Mortgages - Insured or Guaranteed			XXX	0	0.0000	0	0.0040	0	0.0040	0
55.		Commercial Mortgages - All Other			XXX	0	0.0000	0	0.1700	0	0.1700	0
56.		Total Affiliated (Sum of Lines 38 through 55)	0	0	XXX	0	XXX	0	XXX	0	XXX	0
57.		Unaffiliated - In Good Standing With Covenants			XXX	0	(c)	0	(c)	0	(c)	0
58.		Unaffiliated - In Good Standing Defeased With Government Securities			XXX	0	0.0010	0	0.0050	0	0.0065	0
59.		Unaffiliated - In Good Standing Primarily Senior			XXX	0	0.0035	0	0.0010	0	0.0130	0
60.		Unaffiliated - In Good Standing All Other			XXX	0	0.0060	0	0.0175	0	0.0225	0
61.		Unaffiliated - Overdue, Not in Process			XXX	0	0.0420	0	0.0760	0	0.1200	0
62.		Unaffiliated - In Process of Foreclosure			XXX	0	0.0000	0	0.1700	0	0.1700	0
63.		Total Unaffiliated (Sum of Lines 57 through 62)	0	0	XXX	0	XXX	0	XXX	0	XXX	0
64.		Total with Mortgage Loan Characteristics (Lines 56 + 63)	0	0	XXX	0	XXX	0	XXX	0	XXX	0

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

Line Num- ber	NAIC Desig- nation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols.4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF COMMON STOCK												
65.		Unaffiliated Public		XXX	XXX	.0	0.0000	.0	0.1377 (a)	.0	0.1377 (a)	.0
66.		Unaffiliated Private	125,607,915	XXX	XXX	125,607,915	0.0000	.0	0.1600	20,097,266	0.1600	20,097,266
67.		Affiliated Life with AVR		XXX	XXX	.0	0.0000	.0	0.0000	.0	0.0000	.0
68.		Affiliated Certain Other (See SVO Purposes & Procedures Manual)		XXX	XXX	.0	0.0000	.0	0.1300	.0	0.1300	.0
69.		Affiliated Other - All Other	193,384,311	XXX	XXX	193,384,311	0.0000	0	0.1600	30,941,490	0.1600	30,941,490
70.		Total with Common Stock Characteristics (Sum of Lines 65 through 69)	318,992,226	XXX	XXX	318,992,226	XXX	0	XXX	51,038,756	XXX	51,038,756
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF REAL ESTATE												
71.		Home Office Property (General Account only) .....				.0	0.0000	.0	0.0750	.0	0.0750	.0
72.		Investment Properties	722,008,128			722,008,128	0.0000	.0	0.0750	54,150,610	0.0750	54,150,610
73.		Properties Acquired in Satisfaction of Debt				0	0.0000	0	0.1100	0	0.1100	0
74.		Total with Real Estate Characteristics (Sum of Lines 71 through 73)	722,008,128	0	0	722,008,128	XXX	0	XXX	54,150,610	XXX	54,150,610
LOW INCOME HOUSING TAX CREDIT INVESTMENTS												
75.		Guaranteed Federal Low Income Housing Tax Credit .....	.0			.0	0.0003	.0	0.0006	.0	0.0010	.0
76.		Non-guaranteed Federal Low Income Housing Tax Credit	2,484,675			2,484,675	0.0063	15,653	0.0120	29,816	0.0190	47,209
77.		Guaranteed State Low Income Housing Tax Credit .....	.0			.0	0.0003	.0	0.0006	.0	0.0010	.0
78.		Non-guaranteed State Low Income Housing Tax Credit .....	.0			.0	0.0063	.0	0.0120	.0	0.0190	.0
79.		All Other Low Income Housing Tax Credit	0			0	0.0273	0	0.0600	0	0.0975	0
80.		Total LIHTC (Sum of Lines 75 through 79)	2,484,675	0	0	2,484,675	XXX	15,653	XXX	29,816	XXX	47,209
ALL OTHER INVESTMENTS												
81.		NAIC 1 Working Capital Finance Investments		XXX		.0	0.0000	.0	0.0037	.0	0.0037	.0
82.		NAIC 2 Working Capital Finance Investments		XXX		.0	0.0000	.0	0.0120	.0	0.0120	.0
83.		Other Invested Assets - Schedule BA	151,584,918	XXX		151,584,918	0.0000	.0	0.1300	19,706,039	0.1300	19,706,039
84.		Other Short-Term Invested Assets - Schedule DA		XXX		0	0.0000	0	0.1300	0	0.1300	0
85.		Total All Other (Sum of Lines 81, 82, 83 and 84)	151,584,918	XXX	0	151,584,918	XXX	0	XXX	19,706,039	XXX	19,706,039
86.		Total Other Invested Assets - Schedules BA & DA (Sum of Lines 29, 37, 64, 70, 74, 80 and 85)	1,499,024,774	0	0	1,499,024,774	XXX	2,617,840	XXX	131,410,628	XXX	134,488,369

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

ASSET VALUATION RESERVE (Continued)

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

1 RSAT Number	2 Type	3 CUSIP	4 Description of Asset(s)	5 NAIC Designation or Other Description of Asset	6 Value of Asset	7 AVR Basic Contribution	8 AVR Reserve Objective	9 AVR Maximum Reserve
<div style="font-size: 100px; font-weight: bold; opacity: 0.5;">NONE</div>								
0599999 - Total								

SCHEDULE F

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

1	2	3	4	5	6	7	8
Contract Numbers	Claim Numbers	State of Residence of Claimant	Year of Claim for Death or Disability	Amount Claimed	Amount Paid During the Year	Amount Resisted Dec. 31 of Current Year	Why Compromised or Resisted
80758148	2302616	AL	2016	5,000	101	0	No Contract
48986320	2353876	CA	2016	10,000	1,247	0	No Contract
80740875	2413164	CA	2016	20,000	743	0	No Contract
80662509	2463847	FL	2016	5,000	1,770	0	No Contract
80693437	2470416	FL	2016	5,000	1,056	0	No Contract
42021621	2494319	GA	2016	5,039	5,553	0	Misrepresentation
80684746	2291678	GA	2016	10,000	1,084	0	No Contract
49140748	2370127	IL	2016	50,000	1,762	0	No Contract
80663306	2229198	IL	2016	10,000	423	0	No Contract
80671985	2337605	IL	2016	15,000	86	0	No Contract
80717844	2274681	IL	2016	7,000	752	0	No Contract
80720474	2411168	IL	2016	10,000	1,008	0	No Contract
80722570	2337435	IL	2016	10,000	1,033	0	No Contract
80730591	2476154	IL	2016	50,000	538	0	No Contract
80738893	2480773	IL	2016	5,000	847	0	No Contract
49087756	2447801	IN	2016	2,500	604	0	No Contract
80710790	2482776	IN	2016	24,000	343	0	No Contract
80719962	2359379	KY	2016	25,000	161	0	No Contract
80733009	2291777	LA	2016	10,000	155	0	No Contract
80740225	2247404	LA	2016	10,000	85	0	No Contract
80760549	2441651	LA	2016	10,000	52	0	No Contract
7728685	2510080	MD	2016	2,000	2,053	0	Misrepresentation
45281045	2299688	MD	2016	20,000	12,059	0	Misrepresentation
80666051	2317692	MI	2016	4,536	1,150	0	No Contract
80730239	2473503	MI	2016	10,000	371	0	No Contract
80731447	2513320	MI	2016	10,415	263	0	No Contract
49160061	2330811	NC	2016	25,000	75	0	No Contract
80670144	2243996	NC	2016	40,000	341	0	No Contract
80705210	2384896	NC	2016	10,000	511	0	No Contract
80717317	2337646	NC	2016	4,500	828	0	No Contract
80717649	2352811	NC	2016	7,000	595	0	No Contract
80718849	2511912	NC	2016	8,500	1,458	0	No Contract
80728066	2513313	NC	2016	10,000	937	0	No Contract
80737706	2386543	NC	2016	10,000	182	0	No Contract
80747225	2484025	NC	2016	10,000	255	0	No Contract
80789570	2465397	NC	2016	10,000	48	0	No Contract
49017501	2327902	OH	2016	12,000	1,328	0	No Contract
80687771	2290868	OH	2016	10,000	707	0	No Contract
80691577	2450133	OH	2016	25,000	2,378	0	No Contract
80701473	2308780	OH	2016	5,000	804	0	No Contract
80755405	2347713	OH	2016	10,000	400	0	No Contract
45749634	2292456	PA	2016	10,000	428	0	No Contract
49091769	2246125	PA	2016	2,500	627	0	No Contract
80730043	2419329	PA	2016	5,000	1,037	0	No Contract
80756490	2375037	PA	2016	8,000	359	0	No Contract
80742643	2437029	SC	2016	7,500	405	0	No Contract
80661090	2250978	TN	2016	8,000	1,386	0	No Contract
80711741	2342989	TN	2016	2,500	529	0	No Contract
49065072	2280850	TX	2016	4,000	118	0	No Contract
47921278	2386538	WI	2016	5,000	3,530	0	Misrepresentation
80681865	2352216	WI	2016	10,000	224	0	No Contract
0199999. Death Claims - Ordinary				604,990	54,789	0	XXX
0599999. Death Claims - Disposed Of				604,990	54,789	0	XXX
1099999. Additional Accidental Death Benefits Claims - Disposed Of				0	0	0	XXX
1599999. Disability Benefits Claims - Disposed Of				0	0	0	XXX
2099999. Matured Endowments Claims - Disposed Of				0	0	0	XXX
2599999. Annuities with Life Contingency Claims - Disposed Of				0	0	0	XXX
2699999. Claims Disposed of During Current Year				604,990	54,789	0	XXX
3199999. Death Claims - Resisted				0	0	0	XXX
3699999. Additional Accidental Death Benefits Claims - Resisted				0	0	0	XXX
4199999. Disability Benefits Claims - Resisted				0	0	0	XXX
4699999. Matured Endowments Claims - Resisted				0	0	0	XXX
5199999. Annuities with Life Contingencies Claims - Resisted				0	0	0	XXX
5299999. Claims Resisted During Current Year				0	0	0	XXX
5399999 - Totals				604,990	54,789	0	XXX

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE The Western and Southern Life Insurance Company

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT

	Total		Group Accident and Health		Credit Accident and Health (Group and Individual)		Collectively Renewable		Other Individual Contracts									
									Non-Cancelable		Guaranteed Renewable		Non-Renewable for Stated Reasons Only		Other Accident Only		All Other	
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	9 Amount	10 %	11 Amount	12 %	13 Amount	14 %	15 Amount	16 %	17 Amount	18 %
PART 1. - ANALYSIS OF UNDERWRITING OPERATIONS																		
1. Premiums written	21,308,456	XXX		XXX		XXX		XXX		XXX	21,308,456	XXX		XXX		XXX		XXX
2. Premiums earned	21,533,813	XXX		XXX		XXX		XXX		XXX	21,533,813	XXX		XXX		XXX		XXX
3. Incurred claims	7,061,120	32.8	0	0.0	0	0.0	0	0.0	3,000	0.0	7,058,120	32.8	0	0.0	0	0.0	0	0.0
4. Cost containment expenses	702,654	3.3		0.0		0.0		0.0		0.0	702,654	3.3		0.0		0.0		0.0
5. Incurred claims and cost containment expenses (Lines 3 and 4)	7,763,774	36.1	0	0.0	0	0.0	0	0.0	3,000	0.0	7,760,774	36.0	0	0.0	0	0.0	0	0.0
6. Increase in contract reserves	14,823,841	68.8	0	0.0	0	0.0	0	0.0	0	0.0	14,823,841	68.8	0	0.0	0	0.0	0	0.0
7. Commissions (a)	1,025,410	4.8		0.0		0.0		0.0		0.0	1,025,410	4.8		0.0		0.0		0.0
8. Other general insurance expenses	11,977,672	55.6		0.0		0.0		0.0		0.0	11,977,672	55.6		0.0		0.0		0.0
9. Taxes, licenses and fees	1,213,234	5.6		0.0		0.0		0.0		0.0	1,213,234	5.6		0.0		0.0		0.0
10. Total other expenses incurred	14,216,316	66.0	0	0.0	0	0.0	0	0.0	0	0.0	14,216,316	66.0	0	0.0	0	0.0	0	0.0
11. Aggregate write-ins for deductions	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
12. Gain from underwriting before dividends or refunds	(15,270,118)	(70.9)	0	0.0	0	0.0	0	0.0	(3,000)	0.0	(15,267,118)	(70.9)	0	0.0	0	0.0	0	0.0
13. Dividends or refunds	0	0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0
14. Gain from underwriting after dividends or refunds	(15,270,118)	(70.9)	0	0.0	0	0.0	0	0.0	(3,000)	0.0	(15,267,118)	(70.9)	0	0.0	0	0.0	0	0.0
DETAILS OF WRITE-INS																		
1101.																		
1102.																		
1103.																		
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

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

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE The Western and Southern Life Insurance Company

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (Continued)

	1	2	3	4	Other Individual Contracts				
					5	6	7	8	9
	Total	Group Accident and Health	Credit Accident and Health (Group and Individual)	Collectively Renewable	Non-Cancelable	Guaranteed Renewable	Non-Renewable for Stated Reasons Only	Other Accident Only	All Other
PART 2. - RESERVES AND LIABILITIES									
A. Premium Reserves:									
1. Unearned premiums	1,931,813					1,931,813			
2. Advance premiums	64,283					64,283			
3. Reserve for rate credits	0					0			
4. Total premium reserves, current year	1,996,096	0	0	0	0	1,996,096	0	0	0
5. Total premium reserves, prior year	2,221,453	0	0	0	0	2,221,453	0	0	0
6. Increase in total premium reserves	(225,357)	0	0	0	0	(225,357)	0	0	0
B. Contract Reserves:									
1. Additional reserves (a)	231,328,562					231,328,562			
2. Reserve for future contingent benefits	0					0			
3. Total contract reserves, current year	231,328,562	0	0	0	0	231,328,562	0	0	0
4. Total contract reserves, prior year	216,504,721	0	0	0	0	216,504,721	0	0	0
5. Increase in contract reserves	14,823,841	0	0	0	0	14,823,841	0	0	0
C. Claim Reserves and Liabilities:									
1. Total current year	22,910,909	0	0	0	8,000	22,902,909	0	0	0
2. Total prior year	29,399,538	0	0	0	5,000	29,394,538	0	0	0
3. Increase	(6,488,629)	0	0	0	3,000	(6,491,629)	0	0	0

PART 3. - TEST OF PRIOR YEAR'S CLAIM RESERVES AND LIABILITIES									
1. Claims paid during the year:									
1.1 On claims incurred prior to current year	6,200,671					6,200,671			
1.2 On claims incurred during current year	7,349,078					7,349,078			
2. Claim reserves and liabilities, December 31, current year:									
2.1 On claims incurred prior to current year	19,759,621				2,000	19,757,621			
2.2 On claims incurred during current year	3,151,288				6,000	3,145,288			
3. Test:									
3.1 Lines 1.1 and 2.1	25,960,292	0	0	0	2,000	25,958,292	0	0	0
3.2 Claim reserves and liabilities, December 31, prior year	29,399,538	0	0	0	5,000	29,394,538	0	0	0
3.3 Line 3.1 minus Line 3.2	(3,439,246)	0	0	0	(3,000)	(3,436,246)	0	0	0

PART 4. - REINSURANCE									
A. Reinsurance Assumed:									
1. Premiums written	0								
2. Premiums earned	0								
3. Incurred claims	0								
4. Commissions	0	0	0						
B. Reinsurance Ceded:									
1. Premiums written	4,778,977					4,778,977			
2. Premiums earned	4,778,977					4,778,977			
3. Incurred claims	1,379,774					1,379,774			
4. Commissions	888,464	0	0			888,464			

(a) Includes \$ premium deficiency reserve.

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE The Western and Southern Life Insurance Company

SCHEDULE H - PART 5 - HEALTH CLAIMS

	1 Medical	2 Dental	3 Other	4 Total
A. Direct:				
1. Incurred Claims			8,440,894	8,440,894
2. Beginning Claim Reserves and Liabilities			32,086,482	32,086,482
3. Ending Claim Reserves and Liabilities			24,796,198	24,796,198
4. Claims Paid	0	0	15,731,178	15,731,178
B. Assumed Reinsurance:				
5. Incurred Claims.....			0	0
6. Beginning Claim Reserves and Liabilities				0
7. Ending Claim Reserves and Liabilities			0	0
8. Claims Paid	0	0	0	0
C. Ceded Reinsurance:				
9. Incurred Claims.....			1,379,774	1,379,774
10. Beginning Claim Reserves and Liabilities			2,767,019	2,767,019
11. Ending Claim Reserves and Liabilities			2,147,755	2,147,755
12. Claims Paid	0	0	1,999,038	1,999,038
D. Net:				
13. Incurred Claims.....	0	0	7,061,120	7,061,120
14. Beginning Claim Reserves and Liabilities	0	0	29,319,463	29,319,463
15. Ending Claim Reserves and Liabilities	0	0	22,648,443	22,648,443
16. Claims Paid	0	0	13,732,140	13,732,140
E. Net Incurred Claims and Cost Containment Expenses:				
17. Incurred Claims and Cost Containment Expenses			7,763,774	7,763,774
18. Beginning Reserves and Liabilities			29,319,463	29,319,463
19. Ending Reserves and Liabilities			22,648,443	22,648,443
20. Paid Claims and Cost Containment Expenses	0	0	14,434,794	14,434,794

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE The Western and Southern Life Insurance Company

SCHEDULE S - PART 1 - SECTION 1

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Reinsured	5 Domiciliary Jurisdiction	6 Type of Reinsurance Assumed	7 Amount of In Force at End of Year	8 Reserve	9 Premiums	10 Reinsurance Payable on Paid and Unpaid Losses	11 Modified Coinsurance Reserve	12 Funds Withheld Under Coinsurance
65242	35-0457540	01/01/2006	Lafayette Life Insurance Company	OH	YRT/I	130,337,530	1,084,877	1,140,546			
74780	86-0214103	12/31/2002	Integrity Life Insurance Company	OH	MCO/I	153,884,394		1,407,831	12,994,839	735,480,465	
0299999. General Account - U.S. Affiliates - Other						284,221,924	1,084,877	2,548,377	12,994,839	735,480,465	0
0399999. Total General Account - U.S. Affiliates						284,221,924	1,084,877	2,548,377	12,994,839	735,480,465	0
0699999. Total General Account - Non-U.S. Affiliates						0	0	0	0	0	0
0799999. Total General Account - Affiliates						284,221,924	1,084,877	2,548,377	12,994,839	735,480,465	0
1099999. Total General Account - Non-Affiliates						0	0	0	0	0	0
1199999. Total General Account						284,221,924	1,084,877	2,548,377	12,994,839	735,480,465	0
1499999. Total Separate Accounts - U.S. Affiliates						0	0	0	0	0	0
1799999. Total Separate Accounts - Non-U.S. Affiliates						0	0	0	0	0	0
1899999. Total Separate Accounts - Affiliates						0	0	0	0	0	0
2199999. Total Separate Accounts - Non-Affiliates						0	0	0	0	0	0
2299999. Total Separate Accounts						0	0	0	0	0	0
2399999. Total U.S. (Sum of 0399999, 0899999, 1499999 and 1999999)						284,221,924	1,084,877	2,548,377	12,994,839	735,480,465	0
2499999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999 and 2099999)						0	0	0	0	0	0
9999999 - Totals						284,221,924	1,084,877	2,548,377	12,994,839	735,480,465	0

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE The Western and Southern Life Insurance Company

SCHEDULE S - PART 1 - SECTION 2

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

[illegible]

SCHEDULE S - PART 2

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE The Western and Southern Life Insurance Company

SCHEDULE S - PART 3 - SECTION 1

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Amount in Force at End of Year	Reserve Credit Taken		11 Premiums	Outstanding Surplus Relief		14 Modified Coinsurance Reserve	15 Funds Withheld Under Coinsurance
								9	10		12	13		
								Current Year	Prior Year		Current Year	Prior Year		
99937	31-1191427	07/01/1996	Columbus Life Ins Co	OH	OTH/I	OL	1,518,097,097	551,571,551	571,405,720					
0299999. General Account - Authorized U.S. Affiliates - Other							1,518,097,097	551,571,551	571,405,720	0	0	0	0	0
0399999. Total General Account - Authorized U.S. Affiliates							1,518,097,097	551,571,551	571,405,720	0	0	0	0	0
0699999. Total General Account - Authorized Non-U.S. Affiliates							0	0	0	0	0	0	0	0
0799999. Total General Account - Authorized Affiliates							1,518,097,097	551,571,551	571,405,720	0	0	0	0	0
60895	35-0145825	01/01/1998	American United Life Insurance Co.	IN	YRT/I	OL	0	0	0					
80659	38-0397420	08/01/2008	Canada Life Assurance Co. USB	MI	YRT/I	OL	101,138,554	65,142	21,192	113,562				
62308	06-0303370	01/01/1960	Connecticut General Life Insurance Co.	CT	CO/I	OL	656,072	538,149	565,258					
62308	06-0303370	01/01/1997	Connecticut General Life Insurance Co.	CT	YRT/I	OL	414,623	8,705	9,097	367				
86258	13-2572994	08/01/1997	General Re Life Corporation	CT	YRT/I	OL	1,294,096	28,311	27,560	15,289				
88340	59-2859797	12/01/1999	Hannover Life Reinsurance Co.	FL	YRT/I	OL	7,757,348	48,882	50,976	72,215				
66346	58-0828824	01/01/1986	Munich American Reassurance Co.	GA	YRT/I	OL	837,470	8,444	9,013	14,532				
93572	43-1235868	01/01/1982	RGA Reinsurance Co.	MO	YRT/I	OL	227,196,694	717,810	675,902	924,022				
82627	06-0839705	01/01/1960	Swiss Re Life & Health America	MO	CO/I	OL	1,280,190	1,139,460	1,180,280					
82627	06-0839705	08/01/2003	Swiss Re Life & Health America	MO	YRT/I	OL	143,127,703	338,031	312,095	463,186				
0899999. General Account - Authorized U.S. Non-Affiliates							483,702,750	2,892,934	2,851,373	1,603,173	0	0	0	0
1099999. Total General Account - Authorized Non-Affiliates							483,702,750	2,892,934	2,851,373	1,603,173	0	0	0	0
1199999. Total General Account Authorized							2,001,799,847	554,464,485	574,257,093	1,603,173	0	0	0	0
1499999. Total General Account - Unauthorized U.S. Affiliates							0	0	0	0	0	0	0	0
1799999. Total General Account - Unauthorized Non-U.S. Affiliates							0	0	0	0	0	0	0	0
1899999. Total General Account - Unauthorized Affiliates							0	0	0	0	0	0	0	0
00000	AA-1580095	08/01/2008	TOA Reinsurance Company	JPN	YRT/I	OL	86,161,967	51,264	9,641	113,234				
2099999. General Account - Unauthorized Non-U.S. Non-Affiliates							86,161,967	51,264	9,641	113,234	0	0	0	0
2199999. Total General Account - Unauthorized Non-Affiliates							86,161,967	51,264	9,641	113,234	0	0	0	0
2299999. Total General Account Unauthorized							86,161,967	51,264	9,641	113,234	0	0	0	0
2599999. Total General Account - Certified U.S. Affiliates							0	0	0	0	0	0	0	0
2899999. Total General Account - Certified Non-U.S. Affiliates							0	0	0	0	0	0	0	0
2999999. Total General Account - Certified Affiliates							0	0	0	0	0	0	0	0
3299999. Total General Account - Certified Non-Affiliates							0	0	0	0	0	0	0	0
3399999. Total General Account Certified							0	0	0	0	0	0	0	0
3499999. Total General Account Authorized, Unauthorized and Certified							2,087,961,814	554,515,749	574,266,734	1,716,407	0	0	0	0
3799999. Total Separate Accounts - Authorized U.S. Affiliates							0	0	0	0	0	0	0	0
4099999. Total Separate Accounts - Authorized Non-U.S. Affiliates							0	0	0	0	0	0	0	0
4199999. Total Separate Accounts - Authorized Affiliates							0	0	0	0	0	0	0	0
4499999. Total Separate Accounts - Authorized Non-Affiliates							0	0	0	0	0	0	0	0
4599999. Total Separate Accounts Authorized							0	0	0	0	0	0	0	0
4899999. Total Separate Accounts - Unauthorized U.S. Affiliates							0	0	0	0	0	0	0	0
5199999. Total Separate Accounts - Unauthorized Non-U.S. Affiliates							0	0	0	0	0	0	0	0
5299999. Total Separate Accounts - Unauthorized Affiliates							0	0	0	0	0	0	0	0
5599999. Total Separate Accounts - Unauthorized Non-Affiliates							0	0	0	0	0	0	0	0
5699999. Total Separate Accounts Unauthorized							0	0	0	0	0	0	0	0
5999999. Total Separate Accounts - Certified U.S. Affiliates							0	0	0	0	0	0	0	0
6299999. Total Separate Accounts - Certified Non-U.S. Affiliates							0	0	0	0	0	0	0	0
6399999. Total Separate Accounts - Certified Affiliates							0	0	0	0	0	0	0	0
6699999. Total Separate Accounts - Certified Non-Affiliates							0	0	0	0	0	0	0	0
6799999. Total Separate Accounts Certified							0	0	0	0	0	0	0	0
6899999. Total Separate Accounts Authorized, Unauthorized and Certified							0	0	0	0	0	0	0	0
6999999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3799999, 4299999, 4899999, 5399999, 5999999 and 6499999)							2,001,799,847	554,464,485	574,257,093	1,603,173	0	0	0	0
7099999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 4099999, 4399999, 5199999, 5499999, 6299999 and 6599999)							86,161,967	51,264	9,641	113,234	0	0	0	0
9999999 - Totals							2,087,961,814	554,515,749	574,266,734	1,716,407	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE The Western and Southern Life Insurance Company

SCHEDULE S - PART 3 - SECTION 2

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Premiums	9 Unearned Premiums (Estimated)	10 Reserve Credit Taken Other than for Unearned Premiums	Outstanding Surplus Relief		13 Modified Coinsurance Reserve	14 Funds Withheld Under Coinsurance
										11 Current Year	12 Prior Year		
99937	31-1191427	07/01/1986	Columbus Life Insurance Co.	OH	OTH/I	LTDI	0	5,053	701,967	0	0	0	0
0299999. General Account - Authorized U.S. Affiliates - Other							0	5,053	701,967	0	0	0	0
0399999. Total General Account - Authorized U.S. Affiliates							0	5,053	701,967	0	0	0	0
0699999. Total General Account - Authorized Non-U.S. Affiliates							0	0	0	0	0	0	0
0799999. Total General Account - Authorized Affiliates							0	5,053	701,967	0	0	0	0
71412	47-0246511	07/01/2001	Mutual of Omaha	NE	CO/I	SD	2,300,884		14,402,428				
86258	13-2572994	10/01/2009	Gen Re	CT	CO/I	SD	2,479,349		3,103,094				
0899999. General Account - Authorized U.S. Non-Affiliates							4,780,233	0	17,505,522	0	0	0	0
1099999. Total General Account - Authorized Non-Affiliates							4,780,233	0	17,505,522	0	0	0	0
1199999. Total General Account Authorized							4,780,233	5,053	18,207,489	0	0	0	0
1499999. Total General Account - Unauthorized U.S. Affiliates							0	0	0	0	0	0	0
1799999. Total General Account - Unauthorized Non-U.S. Affiliates							0	0	0	0	0	0	0
1899999. Total General Account - Unauthorized Affiliates							0	0	0	0	0	0	0
2199999. Total General Account - Unauthorized Non-Affiliates							0	0	0	0	0	0	0
2299999. Total General Account Unauthorized							0	0	0	0	0	0	0
2599999. Total General Account - Certified U.S. Affiliates							0	0	0	0	0	0	0
2899999. Total General Account - Certified Non-U.S. Affiliates							0	0	0	0	0	0	0
2999999. Total General Account - Certified Affiliates							0	0	0	0	0	0	0
3299999. Total General Account - Certified Non-Affiliates							0	0	0	0	0	0	0
3399999. Total General Account Certified							0	0	0	0	0	0	0
3499999. Total General Account Authorized, Unauthorized and Certified							4,780,233	5,053	18,207,489	0	0	0	0
3799999. Total Separate Accounts - Authorized U.S. Affiliates							0	0	0	0	0	0	0
4099999. Total Separate Accounts - Authorized Non-U.S. Affiliates							0	0	0	0	0	0	0
4199999. Total Separate Accounts - Authorized Affiliates							0	0	0	0	0	0	0
4499999. Total Separate Accounts - Authorized Non-Affiliates							0	0	0	0	0	0	0
4599999. Total Separate Accounts Authorized							0	0	0	0	0	0	0
4899999. Total Separate Accounts - Unauthorized U.S. Affiliates							0	0	0	0	0	0	0
5199999. Total Separate Accounts - Unauthorized Non-U.S. Affiliates							0	0	0	0	0	0	0
5299999. Total Separate Accounts - Unauthorized Affiliates							0	0	0	0	0	0	0
5599999. Total Separate Accounts - Unauthorized Non-Affiliates							0	0	0	0	0	0	0
5699999. Total Separate Accounts Unauthorized							0	0	0	0	0	0	0
5999999. Total Separate Accounts - Certified U.S. Affiliates							0	0	0	0	0	0	0
6299999. Total Separate Accounts - Certified Non-U.S. Affiliates							0	0	0	0	0	0	0
6399999. Total Separate Accounts - Certified Affiliates							0	0	0	0	0	0	0
6699999. Total Separate Accounts - Certified Non-Affiliates							0	0	0	0	0	0	0
6799999. Total Separate Accounts Certified							0	0	0	0	0	0	0
6899999. Total Separate Accounts Authorized, Unauthorized and Certified							0	0	0	0	0	0	0
6999999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3799999, 4299999, 4899999, 5399999, 5999999 and 6499999)							4,780,233	5,053	18,207,489	0	0	0	0
7099999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 4099999, 4399999, 5199999, 5499999, 6299999 and 6599999)							0	0	0	0	0	0	0
9999999 - Totals							4,780,233	5,053	18,207,489	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE The Western and Southern Life Insurance Company

SCHEDULE S - PART 4

Reinsurance Ceded to Unauthorized Companies

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
NAIC Company Code	ID Number	Effective Date	Name of Reinsurer	Reserve Credit Taken	Paid and Unpaid Losses Recoverable (Debit)	Other Debits	Total (Cols.5+6+7)	Letters of Credit	Issuing or Confirming Bank Reference Number (a)	Trust Agreements	Funds Deposited by and Withheld from Reinsurers	Other	Miscellaneous Balances (Credit)	Sum of Cols. 9+11+12+13 +14 but not in Excess of Col. 8
0399999. Total General Account - Life and Annuity U.S. Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
0699999. Total General Account - Life and Annuity Non-U.S. Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
0799999. Total General Account - Life and Annuity Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
...00000 ... AA-1580095 ... 08/01/2008 ... TOA Reinsurance Company				51,264	3,627		54,891	55,000	0001					54,891
0999999. General Account - Life and Annuity Non-U.S. Non-Affiliates				51,264	3,627	0	54,891	55,000	XXX	0	0	0	0	54,891
1099999. Total General Account - Life and Annuity Non-Affiliates				51,264	3,627	0	54,891	55,000	XXX	0	0	0	0	54,891
1199999. Total General Account Life and Annuity				51,264	3,627	0	54,891	55,000	XXX	0	0	0	0	54,891
1499999. Total General Account - Accident and Health U.S. Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
1799999. Total General Account - Accident and Health Non-U.S. Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
1899999. Total General Account - Accident and Health Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
2199999. Total General Account - Accident and Health Non-Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
2299999. Total General Account Accident and Health				0	0	0	0	0	XXX	0	0	0	0	0
2399999. Total General Account				51,264	3,627	0	54,891	55,000	XXX	0	0	0	0	54,891
2699999. Total Separate Accounts - U.S. Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
2999999. Total Separate Accounts - Non-U.S. Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
3099999. Total Separate Accounts - Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
3399999. Total Separate Accounts - Non-Affiliates				0	0	0	0	0	XXX	0	0	0	0	0
3499999. Total Separate Accounts				0	0	0	0	0	XXX	0	0	0	0	0
3599999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2699999 and 3199999)				0	0	0	0	0	XXX	0	0	0	0	0
3699999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2999999 and 3299999)				51,264	3,627	0	54,891	55,000	XXX	0	0	0	0	54,891
9999999 - Totals				51,264	3,627	0	54,891	55,000	XXX	0	0	0	0	54,891

(a)	Issuing or Confirming Bank Reference Number	Letters of Credit Code	American Bankers Association (ABA) Routing Number	Issuing or Confirming Bank Name	Letters of Credit Amount
	0001	1.....	026009674	Sumitomo Mitsui Banking Corporation .....	.....55,000

Schedule S - Part 5

N O N E

Schedule S - Part 5 - Bank Footnote

N O N E

SCHEDULE S - PART 6

Five Year Exhibit of Reinsurance Ceded Business
(000 OMITTED)

	1 2016	2 2015	3 2014	4 2013	5 2012
A. OPERATIONS ITEMS					
1. Premiums and annuity considerations for life and accident and health contracts	6,497	6,149	5,598	5,279	5,310
2. Commissions and reinsurance expense allowances	888	855	228	248	272
3. Contract claims	3,519	3,355	3,598	2,582	3,691
4. Surrender benefits and withdrawals for life contracts					
5. Dividends to policyholders					
6. Reserve adjustments on reinsurance ceded	0	0	0	0	0
7. Increase in aggregate reserve for life and accident and health contracts	(47,217)	(26,659)	(15,067)	(10,656)	(13,671)
B. BALANCE SHEET ITEMS					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected	489	428	435	435	433
9. Aggregate reserves for life and accident and health contracts	544,773	591,990	618,649	633,637	644,293
10. Liability for deposit-type contracts	27,406	27,956	28,809	29,559	30,277
11. Contract claims unpaid	1,566	1,520	1,540	1,282	1,586
12. Amounts recoverable on reinsurance	511	89	184	93	316
13. Experience rating refunds due or unpaid					
14. Policyholders' dividends (not included in Line 10)					
15. Commissions and reinsurance expense allowances due					
16. Unauthorized reinsurance offset	0	0	0	0	0
17. Offset for reinsurance with Certified Reinsurers		0	0		
C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)					
18. Funds deposited by and withheld from (F)	0	0	0	0	0
19. Letters of credit (L)	55	10	10	20	5
20. Trust agreements (T)	0	0	0	0	0
21. Other (O)	0	0	0	0	0
D. REINSURANCE WITH CERTIFIED REINSURERS (DEPOSITS BY AND FUNDS WITHHELD FROM)					
22. Multiple Beneficiary Trust		0	0		
23. Funds deposited by and withheld from (F)		0	0		
24. Letters of credit (L)		0	0		
25. Trust agreements (T)		0	0		
26. Other (O)		0	0		

SCHEDULE S - PART 7

Restatement of Balance Sheet to Identify Net Credit for Ceded Reinsurance

	1 As Reported (net of ceded)	2 Restatement Adjustments	3 Restated (gross of ceded)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 12)	8,872,083,156		8,872,083,156
2. Reinsurance (Line 16)	17,159,828	(17,159,828)	0
3. Premiums and considerations (Line 15)	52,287,774	488,621	52,776,395
4. Net credit for ceded reinsurance	XXX	590,416,312	590,416,312
5. All other admitted assets (balance)	172,034,799		172,034,799
6. Total assets excluding Separate Accounts (Line 26)	9,113,565,557	573,745,105	9,687,310,662
7. Separate Account assets (Line 27)	994,108,805		994,108,805
8. Total assets (Line 28)	10,107,674,362	573,745,105	10,681,419,467
LIABILITIES, CAPITAL AND SURPLUS (Page 3)			
9. Contract reserves (Lines 1 and 2)	2,907,320,252	544,772,741	3,452,092,993
10. Liability for deposit-type contracts (Line 3)	230,632,367	27,406,152	258,038,519
11. Claim reserves (Line 4)	48,260,553	1,566,212	49,826,765
12. Policyholder dividends/reserves (Lines 5 through 7)	42,425,442		42,425,442
13. Premium & annuity considerations received in advance (Line 8)	3,986,361		3,986,361
14. Other contract liabilities (Line 9)	57,032,802		57,032,802
15. Reinsurance in unauthorized companies (Line 24.02 minus inset amount)	0	0	0
16. Funds held under reinsurance treaties with unauthorized reinsurers (Line 24.03 minus inset amount)	0		0
17. Reinsurance with Certified Reinsurers (Line 24.02 inset amount)	0		0
18. Funds held under reinsurance treaties with Certified Reinsurers (Line 24.03 inset amount)			0
19. All other liabilities (balance)	1,008,377,671		1,008,377,671
20. Total liabilities excluding Separate Accounts (Line 26)	4,298,035,448	573,745,105	4,871,780,553
21. Separate Account liabilities (Line 27)	994,108,805		994,108,805
22. Total liabilities (Line 28)	5,292,144,253	573,745,105	5,865,889,358
23. Capital & surplus (Line 38)	4,815,530,109	XXX	4,815,530,109
24. Total liabilities, capital & surplus (Line 39)	10,107,674,362	573,745,105	10,681,419,467
NET CREDIT FOR CEDED REINSURANCE			
25. Contract reserves	544,772,741		
26. Claim reserves	1,566,212		
27. Policyholder dividends/reserves	0		
28. Premium & annuity considerations received in advance	0		
29. Liability for deposit-type contracts	27,406,152		
30. Other contract liabilities	0		
31. Reinsurance ceded assets	17,159,828		
32. Other ceded reinsurance recoverables	0		
33. Total ceded reinsurance recoverables	590,904,933		
34. Premiums and considerations	488,621		
35. Reinsurance in unauthorized companies	0		
36. Funds held under reinsurance treaties with unauthorized reinsurers	0		
37. Reinsurance with Certified Reinsurers	0		
38. Funds held under reinsurance treaties with Certified Reinsurers	0		
39. Other ceded reinsurance payables/offsets	0		
40. Total ceded reinsurance payable/offsets	488,621		
41. Total net credit for ceded reinsurance	590,416,312		

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

Allocated by States and Territories

			Direct Business Only					
			1	2	3	4	5	6
States, Etc.			Life (Group and Individual)	Annuities (Group and Individual)	Disability Income (Group and Individual)	Long-Term Care (Group and Individual)	Deposit-Type Contracts	Totals
1.	Alabama	AL	220,424	.0			.0	220,424
2.	Alaska	AK	112,941	.0			.0	112,941
3.	Arizona	AZ	1,068,757	.0			.0	1,068,757
4.	Arkansas	AR	133,890	.0			.0	133,890
5.	California	CA	10,429,969	.0			.0	10,429,969
6.	Colorado	CO	231,507	.0			.0	231,507
7.	Connecticut	CT	42,835	.0			.0	42,835
8.	Delaware	DE	51,309	.0			.0	51,309
9.	District of Columbia	DC	230,325	.0			.0	230,325
10.	Florida	FL	8,149,410	.0			.0	8,149,410
11.	Georgia	GA	1,302,867	.0			.0	1,302,867
12.	Hawaii	HI	35,513	.0			.0	35,513
13.	Idaho	ID	50,677	.0			.0	50,677
14.	Illinois	IL	22,423,644	100	160		.0	22,423,904
15.	Indiana	IN	14,649,632	(63)	899		.0	14,650,468
16.	Iowa	IA	177,368	.0			.0	177,368
17.	Kansas	KS	785,586	.0			.0	785,586
18.	Kentucky	KY	5,736,354	429	439		.0	5,737,222
19.	Louisiana	LA	6,928,137	.0	499		.0	6,928,636
20.	Maine	ME	7,277	.0			.0	7,277
21.	Maryland	MD	2,701,671	.0			.0	2,701,671
22.	Massachusetts	MA	53,096	.0			.0	53,096
23.	Michigan	MI	6,525,512	4,679			.0	6,530,191
24.	Minnesota	MN	1,490,265	.0			.0	1,490,265
25.	Mississippi	MS	143,960	.0			.0	143,960
26.	Missouri	MO	4,387,270	240			.0	4,387,510
27.	Montana	MT	14,864	.0			.0	14,864
28.	Nebraska	NE	24,107	.0			.0	24,107
29.	Nevada	NV	277,618	.0			.0	277,618
30.	New Hampshire	NH	8,714	.0			.0	8,714
31.	New Jersey	NJ	172,607	.0			.0	172,607
32.	New Mexico	NM	38,729	.0			.0	38,729
33.	New York	NY	181,998	.0			.0	181,998
34.	North Carolina	NC	16,844,413	.0			.0	16,844,413
35.	North Dakota	ND	5,077	.0			.0	5,077
36.	Ohio	OH	49,791,297	15,575			.0	49,806,872
37.	Oklahoma	OK	173,344	.0			.0	173,344
38.	Oregon	OR	110,157	.0			.0	110,157
39.	Pennsylvania	PA	10,065,241	3,005			.0	10,068,246
40.	Rhode Island	RI	7,364	.0			.0	7,364
41.	South Carolina	SC	1,796,181	500			.0	1,796,681
42.	South Dakota	SD	10,544	.0			.0	10,544
43.	Tennessee	TN	1,640,586	.0			.0	1,640,586
44.	Texas	TX	6,132,330	.0			.0	6,132,330
45.	Utah	UT	43,647	.0			.0	43,647
46.	Vermont	VT	3,696	.0			.0	3,696
47.	Virginia	VA	722,608	.0			.0	722,608
48.	Washington	WA	162,984	.0			.0	162,984
49.	West Virginia	WV	4,244,283	.0			.0	4,244,283
50.	Wisconsin	WI	1,780,648	.0			.0	1,780,648
51.	Wyoming	WY	10,447	.0			.0	10,447
52.	American Samoa	AS	.0	.0			.0	.0
53.	Guam	GU	684	.0			.0	684
54.	Puerto Rico	PR	15,202	.0			.0	15,202
55.	U.S. Virgin Islands	VI	946	.0			.0	946
56.	Northern Mariana Islands	MP	.0	.0			.0	.0
57.	Canada	CAN	14	.0			.0	14
58.	Aggregate Other Alien	OT	110,835	.0			.0	110,835
59.	Total		182,461,361	24,465	1,997	0	.0	182,487,823

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE The Western and Southern Life Insurance Company

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Owner-ship Provide Percen-tage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Y/N)	*
.0836	Western-Southern Group	.00000	81-3013986				309 Holdings, LLC	.OH	NIA	W&S Real Estate Holdings LLC	Ownership	48.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	81-3013986				309 Holdings, LLC	.OH	NIA	The Western and Southern Life Ins Co	Ownership	1.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	47-3228849				1373 Lex Road Investor Holdings, LLC	.KY	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	45-5458388				2758 South Main SPE, LLC	.NC	NIA	W&S Real Estate Holdings LLC	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	27-1594103				506 Phelps Hldings, LLC	.OH	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	47-1046102				Apex Housing Investor Holdings, LLC	.KY	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	45-5439068				Belle Housing Investor Holdings, Inc.	.NC	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	45-5458332				BY Apartment Investor Holding, LLC	.MD	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	35-2431972				Canal Senate Apartments LLC	.IN	NIA	W&S Real Estate Holdings LLC	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	20-8819502				Carmel Holdings, LLC	.IN	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	20-5862349				Carthage Senior Housing Ltd	.IN	NIA	Carmel Holdings, LLC	Ownership	36.260	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	31-1449186				Carthage Senior Housing Ltd	.OH	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	75-2808126				Centreport Partners LP	.TX	NIA	The Western and Southern Life Ins Co	Ownership	25.250	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	23-1691523				Cincinnati Analyst Inc	.OH	DS	Columbus Life Insurance Co	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	61-1454115				Cincinnati New Markets Fund LLC	.OH	NIA	The Western and Southern Life Ins Co	Ownership	14.660	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	20-0434449				Cleveland East Hotel LLC	.OH	NIA	WS CEH LLC	Ownership	37.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.99937	31-1191427				Columbus Life Insurance Co	.OH	DS	The Western and Southern Life Ins Co	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	81-3364944				Cove Housing Investor Holdings, LLC	.OR	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	46-5593932				Crabtree Common Apt. Invesotr Holdings, LLC	.NC	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	45-2524597				Cranberry NP Hotel Company LLC	.PA	NIA	NP Cranberry Hotel Holdings, LLC	Ownership	72.520	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	47-3929236				Crossings Apt. Holdings	.UT	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	46-3421289				Dallas City Investor Holdings, LLC	.TX	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	20-2681473				Day Hill Road Land LLC	.CT	NIA	W&S Real Estate Holdings LLC	Ownership	74.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	31-1498142				Dublin Hotel LLC	.OH	NIA	The Western and Southern Life Ins Co	Ownership	25.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	47-3945554				Dunvale Investor Holdings, LLC	.TX	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	81-1290497				Eagle Realty Capital Partners, LLC	.OH	NIA	Eagle Realty Group, LLC	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	31-1779165				Eagle Realty Group, LLC	.OH	DS	Western & Southern Investment Holdings LLC	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	31-1779151				Eagle Realty Investments, Inc	.OH	DS	Eagle Realty Group, LLC	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	47-1596551				East Denver Investor Holdings, LLC	.CO	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	46-1383159				Emerging Markets LLC	.OH	NIA	Western-Southern Life Assurance Co	Ownership	22.980	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	46-1383159				Emerging Markets LLC	.OH	NIA	Integrity Life Insurance Co	Ownership	33.350	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	46-1383159				Emerging Markets LLC	.OH	NIA	National Integrity Life Insurance Co	Ownership	16.880	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	46-1383159				Emerging Markets LLC	.OH	NIA	Lafayette Life Insurance Company	Ownership	26.210	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	45-5350091				Flat Apts. Investor Holdings, LLC	.IN	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	52-2206041				Fort Washington PE Invest II LP	.OH	NIA	The Western and Southern Life Ins Co	Ownership	99.500	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	52-2206041				Fort Washington PE Invest II LP	.OH	NIA	Fort Washington Capital Partners, LLC	Ownership	0.500	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	16-1648796				Fort Washington PE Invest IV LP	.OH	NIA	The Western and Southern Life Ins Co	Ownership	38.320	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	16-1648796				Fort Washington PE Invest IV LP	.OH	NIA	Fort Washington Capital Partners, LLC	Ownership	0.500	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	20-4568842				Fort Washington PE Invest V LP	.OH	NIA	The Western and Southern Life Ins Co	Ownership	45.790	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	20-4568842				Fort Washington PE Invest V LP	.OH	NIA	FIWPEI V GP, LLC	Ownership	0.500	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	27-1321348				Fort Washington PE Invest VII LP	.OH	NIA	The Western and Southern Life Ins Co	Ownership	30.990	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	27-1321348				Fort Washington PE Invest VII LP	.OH	NIA	FIWPEI VII GP, LLC	Ownership	0.500	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	45-0571051				Fort Washington Active Fixed Fund	.OH	NIA	The Western and Southern Life Ins Co	Ownership	74.220	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	52-2206044				Fort Washington Capital Partners, LLC	.OH	NIA	Fort Washington Investment Advisors, Inc.	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	47-3243974				Fort Washington Global Alpha Domestic Fund LP	.OH	NIA	Western & Southern Financial Group, Inc	Ownership	99.990	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	98-1227949				Fort Washington Global Alpha Master Fund LP	.OH	NIA	Fort Washington Global Alpha Domestic Fund LP	Ownership	99.470	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	31-1702203				Fort Washington High Yield Invt LLC	.OH	NIA	The Western and Southern Life Ins Co	Ownership	5.240	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	31-1702203				Fort Washington High Yield Invt LLC	.OH	NIA	Western-Southern Life Assurance Co	Ownership	34.470	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	31-1702203				Fort Washington High Yield Invt LLC	.OH	NIA	Columbus Life Insurance Co	Ownership	26.830	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	31-1702203				Fort Washington High Yield Invt LLC	.OH	NIA	Integrity Life Insurance Co	Ownership	5.090	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	31-1702203				Fort Washington High Yield Invt LLC	.OH	NIA	National Integrity Life Insurance Co	Ownership	5.090	WS Mutual Holding Co	.N	

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE The Western and Southern Life Insurance Company

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Owner-ship Provide Percen-tage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Y/N)	*
.0836	Western-Southern Group	.00000	27-0116330				Fort Washington High Yield Invt LLC II	.OH	NIA	The Western and Southern Life Ins Co Western & Southern Investment Holdings LLC	Ownership	27.940	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	31-1301863				Fort Washington Investment Advisors	.OH	.DS		Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	31-1727947				Fort Washington PE Invest III LP	.OH	NIA	The Western and Southern Life Ins Co	Ownership	74.330	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	31-1727947				Fort Washington PE Invest III LP	.OH	NIA	Fort Washington Capital Partners, LLC	Ownership	0.500	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	26-1073680				Fort Washington PE Invest VI LP	.OH	NIA	The Western and Southern Life Ins Co	Ownership	35.470	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	26-1073680				Fort Washington PE Invest VI LP	.OH	NIA	FWPEI VI GP, LLC	Ownership	0.500	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	35-2485044				Fort Washington PE Invest VIII	.OH	NIA	The Western and Southern Life Ins Co	Ownership	4.150	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	35-2485044				Fort Washington PE Invest VIII	.OH	NIA	FWPEI VIII GP, LLC	Ownership	0.500	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	32-0418436				Fort Washington PE Invest VIII-B	.OH	NIA	The Western and Southern Life Ins Co	Ownership	99.500	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	32-0418436				Fort Washington PE Invest VIII-B	.OH	NIA	FWPEI VIII GP, LLC	Ownership	0.500	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	20-5398098				Fort Washington PE Investors V-B, L.P.	.OH	NIA	Fort Washington PE Invest V LP	Ownership	87.620	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	20-5398098				Fort Washington PE Investors V-B, L.P.	.OH	NIA	FWPEI V GP, LLC	Ownership	0.500	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	20-5398156				Fort Washington PE Investors V-VC, L.P.	.OH	NIA	Fort Washington PE Invest V LP	Ownership	89.590	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	20-5398156				Fort Washington PE Investors V-VC, L.P.	.OH	NIA	FWPEI V GP, LLC	Ownership	0.500	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	26-3806629				Fort Washington PE Opp Fund II, L.P.	.OH	NIA	Fort Washington PE Invest VI LP	Ownership	9.840	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	26-3806629				Fort Washington PE Opp Fund II, L.P.	.OH	NIA	The Western and Southern Life Ins Co	Ownership	15.170	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	26-3806629				Fort Washington PE Opp Fund II, L.P.	.OH	NIA	Fort Washington PE Invest V LP	Ownership	6.700	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	26-3806629				Fort Washington PE Opp Fund II, L.P.	.OH	NIA	Fort Washington PE Invest VII LP	Ownership	5.410	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	26-3806629				Fort Washington PE Opp Fund II, L.P.	.OH	NIA	FWPEO II GP, LLC	Ownership	0.500	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	90-0989164				Fort Washington PE Opp Fund III, L.P.	.OH	NIA	Fort Washington PE Invest VII LP	Ownership	3.750	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	90-0989164				Fort Washington PE Opp Fund III, L.P.	.OH	NIA	Fort Washington PE Invest VIII LP	Ownership	3.180	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	90-0989164				Fort Washington PE Opp Fund III, L.P.	.OH	NIA	The Western and Southern Life Ins Co	Ownership	6.390	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	90-0989164				Fort Washington PE Opp Fund III, L.P.	.OH	NIA	FWPEO III GP, LLC	Ownership	0.500	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	37-1736757				Fort Washington PE Opp Fund III-B, L.P.	.OH	NIA	The Western and Southern Life Ins Co	Ownership	99.500	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	37-1736757				Fort Washington PE Opp Fund III-B, L.P.	.OH	NIA	FWPEO III GP, LLC	Ownership	0.500	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	47-1922641				Frontage Lodge Investor Holdings, LLC	.CO	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	20-4844372				FWPEI V GP, LLC	.OH	NIA	Fort Washington Investment Advisors, Inc.	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	26-1073669				FWPEI VI GP, LLC	.OH	NIA	Fort Washington Investment Advisors, Inc.	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	27-1321253				FWPEI VII GP, LLC	.OH	NIA	Fort Washington Investment Advisors, Inc.	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	46-3584733				FWPEI VIII GP, LLC	.OH	NIA	Fort Washington Investment Advisors, Inc.	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	26-3806561				FWPEO II GP, LLC	.OH	NIA	Fort Washington Investment Advisors, Inc.	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	46-2895522				FWPEO III GP, LLC	.OH	NIA	Fort Washington Investment Advisors, Inc.	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	47-4083280				Gallatin Investor Holdings,LLC	.TN	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	45-3507078				Galleria Investor Holdings, LLC	.TX	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	26-1553878				Galveston Summerbrooke Apts LLC	.TX	NIA	Summerbrooke Holdings LLC	Ownership	52.920	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	81-2646906				Golf Countryside Investor Holdings, LLC	.FL	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	81-1670352				Golf Sabal Inv. Holdings, LLC	.FL	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	45-3457194				GS Multifamily Galleria LLC	.TX	NIA	Galleria Investor Holdings, LLC	Ownership	57.820	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	26-3525111				GS Yorktown Apt LP	.TX	NIA	YT Crossing Holdings, LLC	Ownership	57.820	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	26-3108420				Hearthview Prairie Lake Apts LLC	.IN	NIA	Prairie Lakes Holdings, LLC	Ownership	62.720	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	31-1328371				IFS Financial Services, Inc	.OH	.DS	Western-Southern Life Assurance Co	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	43-2081325				Insurance Profitment Solutions, LLC	.OH	.DS	The Western and Southern Life Ins Co	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.74780	86-0214103				Integrity Life Insurance Co	.OH	.DS	The Western and Southern Life Ins Co	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	34-1826874				IR Mall Associates LTD	.FL	NIA	The Western and Southern Life Ins Co	Ownership	49.500	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	81-2358660				Jacksonville Salisbury Apt Holdings,LLC	.FL	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	47-4171986				Kissimmee Investor Holdings, LLC	.FL	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	46-4737222				LaCenterra Apts. Investor Holdings, LLC	.TX	NIA	The Western and Southern Life Ins Co	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.65242	35-0457540				Lafayette Life Insurance Company	.OH	.IA	Western & Southern Financial Group, Inc	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	31-1705445				LaFrontera Holdings, LLC	.TX	NIA	W&S Real Estate Holdings LLC	Ownership	74.250	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	27-2330466				Leroy Glen Investment LLC	.OH	NIA	The Western and Southern Life Ins Co	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	47-3380015				Linthicum Investor Holdings, LLC	.MD	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	35-2123483				LLIA Inc	.OH	NIA	Lafayette Life Insurance Company	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	47-2577517				Lytle Park Inn, LLC	.OH	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE The Western and Southern Life Insurance Company

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Owner-ship Provide Percen-tage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Y/N)	*
.0836	Western-Southern Group	.00000	47-3968673				Main Hospitality Holdings	.OH	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	81-0732275				MC Investor Holdings, LLC	.AZ	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	81-0743431				Midtown Park Inv. Holdings, LC	.TX	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	45-5439036				Miller Creek Investor Holdings, LLC	.TN	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.75264	16-0958252				National Integrity Life Insurance Co	.NY	DS	Integrity Life Insurance Co	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	46-5030427				NE Emerson Edgewood, LLC	.IN	NIA	Lafayette Life Insurance Company	Ownership	60.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	27-1024113				North Braeswood Meritage Holdings LLC	.OH	NIA	Western-Southern Life Assurance Co	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	02-0593144				North Pittsburg Hotel LLC	.PA	NIA	WSALD NPH LLC	Ownership	37.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	31-1427318				Northeast Cincinnati Hotel LLC	.OH	NIA	The Western and Southern Life Ins Co	Ownership	25.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	45-2914674				NP Cranberry Hotel Holdings, LLC	.PA	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	46-5765100				Olathe Apt. Investor Holdings, LLC	.KS	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	47-1122741				One Kennedy Housing Investor Holdings, LLC	.CT	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	31-1338187				OTR Housing Associates LP	.OH	NIA	The Western and Southern Life Ins Co	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	46-1553387				Overland Apartments Investor Holdings, LLC	.KS	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	81-2515872				Patterson at First Investor Holdings, LLC	.OH	NIA	Integrity Life Insurance Co	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	20-4322006				PCE LP	.GA	NIA	The Western and Southern Life Ins Co	Ownership	41.900	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	20-4322006				PCE LP	.GA	NIA	Western-Southern Life Assurance Co	Ownership	22.340	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	47-3394236				Perimeter TC Investor Holdings	.GA	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	81-1659568				Pleasanton Hotel Investor Holdings, LLC	.CA	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	26-3167828				Prairie Lakes Holdings, LLC	.IN	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	34-1998937				Queen City Square LLC	.OH	NIA	The Western and Southern Life Ins Co	Ownership	99.750	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	52-2096076				Race Street Dev Ltd	.OH	NIA	W&S Real Estate Holdings LLC	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	46-4725907				Railroad Parkside Investor Holdings, LLC	.AL	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	27-4266774				Randolph Tower Affordable Inv Fund LLC	.IL	NIA	The Western and Southern Life Ins Co	Ownership	99.990	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	80-0246040				Ridgegate Commonwealth Apts LLC	.CO	NIA	Ridgegate Holdings, LLC	Ownership	52.920	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	26-3526448				Ridgegate Holdings, LLC	.CO	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	81-1286981				Russell Bay Investor Holdings, LLC	.NV	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	81-2260159				San Tan Investor Holdings, LLC	.AZ	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	47-1617717				Settlers Ridge Robinson Investor Holdings, LLC	.PA	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	27-3564950				Seventh & Culvert Garage LLC	.OH	NIA	W&S Real Estate Holdings LLC	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	26-1554676				Shelbourne Campus Properties LLC	.KY	NIA	Shelbourne Holdings, LLC	Ownership	52.920	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	26-1944856				Shelbourne Holdings, LLC	.KY	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	45-4354663				Siena Investor Holding, LLC	.TX	NIA	W&S Real Estate Holdings LLC	Ownership	69.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	46-2930953				Skye Apts Investor Holdings, LLC	.MN	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	61-1328558				Skyport Hotel LLC	.KY	NIA	The Western and Southern Life Ins Co	Ownership	25.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	47-2306231				Southside Tunnel Apts. Investor Holdings, LLC	.PA	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	46-2922655				SP Charlotte Apts. Investor Holdings, LLC	.NC	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	81-1827381				Stony Investor Holdings, LLC	.VA	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	81-3538359				Stout Metro Housing Holdings LLC	.IN	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	26-2348581				Summerbrooke Holdings LLC	.TX	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	26-4291356				Sundance LaFrontera Holdings LLC	.TX	NIA	The Western and Southern Life Ins Co	Ownership	62.720	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.70483	31-0487145				The Western and Southern Life Ins Co	.OH	RE	Western & Southern Financial Group, Inc	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	31-1394672				Touchstone Advisors Inc	.OH	DS	IFS Financial Services, Inc	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	47-6046379				Touchstone Securities, Inc	.NE	DS	IFS Financial Services, Inc	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	47-5098714				Trevi Apartment Holdings, LLC	.AZ	NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	20-5542652				Tri-State Fund II Growth LP	.OH	NIA	The Western and Southern Life Ins Co	Ownership	29.840	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	20-5542652				Tri-State Fund II Growth LP	.OH	NIA	Tri-State Ventures II, LLC	Ownership	0.500	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	31-1788429				Tri-State Growth Captial Fund LP	.OH	NIA	The Western and Southern Life Ins Co	Ownership	12.500	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	31-1788429				Tri-State Growth Captial Fund LP	.OH	NIA	Tri-State Ventures, LLC	Ownership	0.500	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	20-5542563				Tri-State Ventures II, LLC	.OH	NIA	Fort Washington Investment Advisors, Inc.	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	31-1788428				Tri-State Ventures, LLC	.OH	NIA	Fort Washington Investment Advisors, Inc.	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	31-1653922				Union Centre Hotel LLC	.OH	NIA	The Western and Southern Life Ins Co	Ownership	25.000	WS Mutual Holding Co	.N	

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE The Western and Southern Life Insurance Company

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

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Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Owner-ship Provide Percen-tage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Y/N)	*
.0836	Western-Southern Group	.00000	81-4132070				Vernazza Housing Investor Holdings,LLC	.FL	.NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	36-4107014				Vinings Trace	.OH	.NIA	W&S Real Estate Holdings LLC	Ownership	99.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	72-1388989				Vulcan Hotel LLC	.AL	.NIA	The Western and Southern Life Ins Co	Ownership	25.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	31-0846576				W&S Brokerage Services, Inc	.OH	.DS	Western-Southern Life Assurance Co	Ownership	100.000	WS Mutual Holding Co	.Y	
.0836	Western-Southern Group	.00000	31-1334221				W&S Financial Group Distributors Inc	.OH	.DS	Western-Southern Life Assurance Co	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	06-1804432				W&S Real Estate Holdings LLC	.OH	.DS	The Western and Southern Life Ins Co	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	31-1732404				Western & Southern Financial Group, Inc	.OH	.UDP	Western-Southern Mutual Holding Company	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	06-1804434				Western & Southern Investment Holdings LLC	.OH	.DS	The Western and Southern Life Ins Co	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	31-1413821				Western-Southern Agency	.OH	.DS	The Western and Southern Life Ins Co	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.92622	31-1000236				Western-Southern Life Assurance Co	.OH	.DS	The Western and Southern Life Ins Co	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	31-1732405				Western-Southern Mutual Holding Company	.OH	.UIP	Western-Southern Mutual Holding Company	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	31-1732344				Windsor Hotel LLC	.CT	.NIA	The Western and Southern Life Ins Co	Ownership	25.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	31-1317879				Wright Exec Hotel LTD Partners	.OH	.NIA	The Western and Southern Life Ins Co	Ownership	60.490	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	61-1182451				WS Airport Exchange GP LLC	.KY	.NIA	W&S Real Estate Holdings LLC	Ownership	74.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	20-2820067				WS CEH LLC	.OH	.NIA	W&S Real Estate Holdings LLC	Ownership	50.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	31-1303229				WS Country Place GP LLC	.GA	.NIA	W&S Real Estate Holdings LLC	Ownership	90.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	61-0998084				WS Lookout JV LLC	.KY	.NIA	The Western and Southern Life Ins Co	Ownership	50.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	20-1515960				WSA Commons LLC	.GA	.NIA	The Western and Southern Life Ins Co	Ownership	50.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	33-1058916				WSALD NPH LLC	.PA	.NIA	W&S Real Estate Holdings LLC	Ownership	50.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	20-0360272				WSL Partners LP	.OH	.NIA	The Western and Southern Life Ins Co	Ownership	67.730	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	20-0360272				WSL Partners LP	.OH	.NIA	Fort Washington Capital Partners, LLC	Ownership	0.500	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	20-8843748				WSLR Birmingham	.AL	.NIA	WSLR Holdings LLC	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	20-8843635				WSLR Cinti LLC	.OH	.NIA	WSLR Holdings LLC	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	20-8843645				WSLR Columbus LLC	.OH	.NIA	WSLR Holdings LLC	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	20-8843653				WSLR Dallas LLC	.TX	.NIA	WSLR Holdings LLC	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	20-8843767				WSLR Hartford LLC	.CT	.NIA	WSLR Holdings LLC	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	20-8843577				WSLR Holdings LLC	.OH	.DS	The Western and Southern Life Ins Co	Ownership	24.490	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	20-8843962				WSLR Skyport LLC	.KY	.NIA	WSLR Holdings LLC	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	20-8843814				WSLR Union LLC	.OH	.NIA	WSLR Holdings LLC	Ownership	100.000	WS Mutual Holding Co	.N	
.0836	Western-Southern Group	.00000	26-3526711				YT Crossing Holdings, LLC	.TX	.NIA	W&S Real Estate Holdings LLC	Ownership	98.000	WS Mutual Holding Co	.N	

Asterisk	Explanation

SCHEDULE Y

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

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
.....00000	31-1732405	Western & Southern Mutual Holding Company										
.....00000	31-1732404	Western & Southern Financial Group, Inc.		(20,000,000)			331,028				331,028	
.....65242	35-0457540	The Lafayette Life Insurance Company		20,000,000			7,673,756				(12,326,244)	
.....00000	35-2123483	LLIA, Inc.					(35,849,565)				(15,849,565)	1,084,877
.....70483	31-0487145	The Western & Southern Life Insurance Company		(75,000,000)			(34,767)				(34,767)	
.....92622	31-1000236	Western-Southern Life Assurance Company ...	7,000,000	(550,000)			351,700,637				276,700,637	538,198,855
.....99937	31-1191427	Columbus Life Insurance Company		30,000,000			(130,429,878)				(123,979,878)	
.....74780	86-0214103	Integrity Life Insurance Company	34,000,000	45,000,000			(29,592,261)				407,739	(552,278,571)
.....75264	16-0958252	National Integrity Life Insurance Company					(78,289,101)				710,899	12,994,839
.....00000	47-6046379	Touchstone Securities, Inc.	(34,000,000)				(35,210,706)				(69,210,706)	
.....00000	31-1328371	IFS Financial Services, Inc.	(7,000,000)				636,686				636,686	
.....00000	31-0846576	W&S Brokerage Services, Inc.		500,000			70,051				(6,929,949)	
.....00000	23-1691523	Cincinnati Analyst Incorporated					(1,390,328)				(890,328)	
.....00000	31-1394672	Touchstone Advisors Inc.					(462,124)				(462,124)	
.....00000	43-2081325	Insurance Profillment Solutions, LLC					(18,866,752)				(18,866,752)	
.....00000	31-1779151	Eagle Realty Group LLC					(848,541)				(848,541)	
.....00000	31-1301863	Fort Washington Investment Advisors, Inc.					(9,786,161)				(9,786,161)	
.....00000	31-1334221	W&S Financial Group Distributors, Inc.		50,000			(19,650,857)				(19,650,857)	
.....00000							(1,117)				48,883	
.....9999999 Control Totals			0	0	0	0	0	0	XXX	0	0	0

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE The Western and Southern Life Insurance Company

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

27.	Will the Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities be filed with the state of domicile and electronically with the NAIC by March 1?	NO
28.	Will the actuarial opinion required by the Modified Guaranteed Annuity Model Regulation be filed with the state of domicile and electronically with the NAIC by March 1?	NO
29.	Will the Actuarial Certifications Related to Hedging required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?	NO
30.	Will the Financial Officer Certification Related to Clearly Defined Hedging Strategy required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?	NO
31.	Will the Management Certification That the Valuation Reflects Management's Intent required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?	NO
32.	Will the Actuarial Certification Related to the Reserves required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?	NO
33.	Will the Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities be filed with the state of domicile and electronically with the NAIC by March 1?	NO
34.	Will the Worker's Compensation Carve-Out Supplement be filed by March 1?	NO
35.	Will Supplemental Schedule O be filed with the state of domicile and the NAIC by March 1?	YES
36.	Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1?	NO
37.	Will an approval from the reporting entity's state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1?	NO
38.	Will an approval from the reporting entity's state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1?	NO
39.	Will an approval from the reporting entity's state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1?.....	NO
40.	Will the confidential Regulatory Asset Adequacy Issues Summary (RAAIS) required by Actuarial Opinion and Memorandum Regulation (Model 822), Section 7A(5) be filed with the state of domicile by March 15?	YES

APRIL FILING

41.	Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1?	NO
42.	Will the Interest-Sensitive Life Insurance Products Report Forms be filed with the state of domicile and the NAIC by April 1?	NO
43.	Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1?	NO
44.	Will the Accident and Health Policy Experience Exhibit be filed by April 1?	YES
45.	Will the Analysis of Annuity Operations by Lines of Business be filed with the state of domicile and the NAIC by April 1?	YES
46.	Will the Analysis of Increase in Annuity Reserves During the Year be filed with the state of domicile and the NAIC by April 1?	YES
47.	Will the Supplemental Health Care Exhibit (Parts 1, 2 and 3) be filed with the state of domicile and the NAIC by April 1?	NO
48.	Will the regulator only (non-public) Supplemental Health Care Exhibit's Expense Allocation Report be filed with the state of domicile and the NAIC by April 1?	NO
49.	Will the confidential Actuarial Memorandum required by Actuarial Guideline XXXVIII 8D be filed with the state of domicile by April 30?	NO
50.	Will the Supplemental XXX/AXXX Reinsurance Exhibit be filed with the state of domicile and the NAIC by April 1?	NO

AUGUST FILING

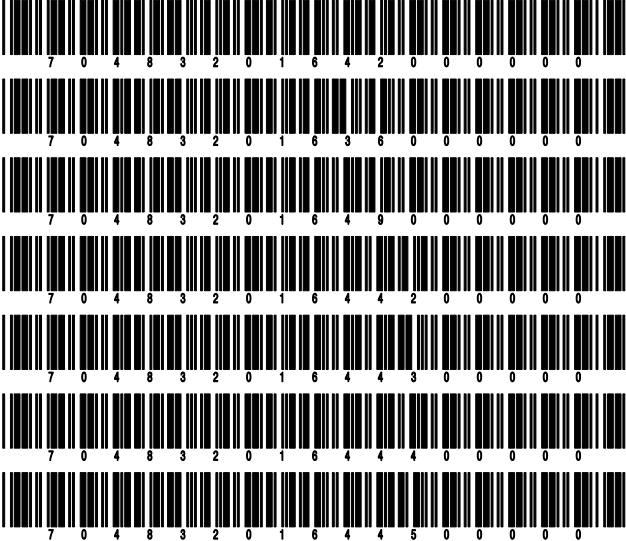
51.	Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1?	YES
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Explanations:

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Bar Codes:

12.
- SIS Stockholder Information Supplement [Document Identifier 420]
13.
- Medicare Supplement Insurance Experience Exhibit [Document Identifier 360]
14.
- Trusted Surplus Statement [Document Identifier 490]
17.
- Actuarial Opinion on X-Factors [Document Identifier 442]
18.
- Actuarial Opinion on Separate Accounts Funding Guaranteed Minimum Benefit [Document Identifier 443]
19.
- Actuarial Opinion on Synthetic Guaranteed Investment Contracts [Document Identifier 444]
20.
- Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 445]



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE The Western and Southern Life Insurance Company

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

21.	Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 446]	 7 0 4 8 3 2 0 1 6 4 4 6 0 0 0 0 0
22.	Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI [Document Identifier 447]	 7 0 4 8 3 2 0 1 6 4 4 7 0 0 0 0 0
23.	Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI [Document Identifier 448]	 7 0 4 8 3 2 0 1 6 4 4 8 0 0 0 0 0
24.	Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) [Document Identifier 449]	 7 0 4 8 3 2 0 1 6 4 4 9 0 0 0 0 0
26.	C-3 RBC Certifications Required Under C-3 Phase II [Document Identifier 451]	 7 0 4 8 3 2 0 1 6 4 5 1 0 0 0 0 0
27.	Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities [Document Identifier 452]	 7 0 4 8 3 2 0 1 6 4 5 2 0 0 0 0 0
28.	Modified Guaranteed Annuity Model Regulation [Document Identifier 453]	 7 0 4 8 3 2 0 1 6 4 5 3 0 0 0 0 0
29.	Actuarial Certifications Related to Hedging required by Actuarial Guideline XLIII [Document Identifier 436]	 7 0 4 8 3 2 0 1 6 4 3 6 0 0 0 0 0
30.	Financial Officer Certification Related to Clearly Defined Hedging Strategy required by Actuarial Guideline XLIII [Document Identifier 437]	 7 0 4 8 3 2 0 1 6 4 3 7 0 0 0 0 0
31.	Management Certification That the Valuation Reflects Management's Intent required by Actuarial Guideline XLIII [Document Identifier 438]	 7 0 4 8 3 2 0 1 6 4 3 8 0 0 0 0 0
32.	Actuarial Certification Related to the Reserves required by Actuarial Guideline XLIII [Document Identifier 439]	 7 0 4 8 3 2 0 1 6 4 3 9 0 0 0 0 0
33.	Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities [Document Identifier 454]	 7 0 4 8 3 2 0 1 6 4 5 4 0 0 0 0 0
34.	Workers' Compensation Carve-Out Supplement [Document Identifier 495]	 7 0 4 8 3 2 0 1 6 4 9 5 0 0 0 0 0
36.	Medicare Part D Coverage Supplement [Document Identifier 365]	 7 0 4 8 3 2 0 1 6 3 6 5 0 0 0 0 0
37.	Relief from the five-year rotation requirement for lead audit partner [Document Identifier 224]	 7 0 4 8 3 2 0 1 6 2 2 4 0 0 0 0 0
38.	Relief from the one-year cooling off period for independent CPA [Document Identifier 225]	 7 0 4 8 3 2 0 1 6 2 2 5 0 0 0 0 0
39.	Relief from the Requirements for Audit Committees [Document Identifier 226]	 7 0 4 8 3 2 0 1 6 2 2 6 0 0 0 0 0
41.	Long-Term Care Experience Reporting Forms [Document Identifier 306]	 7 0 4 8 3 2 0 1 6 3 0 6 0 0 0 0 0
42.	Interest-Sensitive Life Insurance Products Report Forms [Document Identifier 280]	 7 0 4 8 3 2 0 1 6 2 8 0 0 0 0 0 0
43.	Credit Insurance Experience Exhibit [Document Identifier 230]	 7 0 4 8 3 2 0 1 6 2 3 0 0 0 0 0 0
47.	Supplemental Health Care Exhibit (Parts 1, 2 and 3) [Document Identifier 216]	 7 0 4 8 3 2 0 1 6 2 1 6 0 0 0 0 0
48.	Supplemental Health Care Exhibit's Expense Allocation Report [Document Identifier 217]	 7 0 4 8 3 2 0 1 6 2 1 7 0 0 0 0 0
49.	Actuarial Memorandum Required by Actuarial Guideline XXXVIII 8D [Document Identifier 435]	 7 0 4 8 3 2 0 1 6 4 3 5 0 0 0 0 0
50.	Supplemental XXX/AXXX Reinsurance Exhibit [Document Identifier 345]	 7 0 4 8 3 2 0 1 6 3 4 5 0 0 0 0 0

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE The Western and Southern Life Insurance Company

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Liabilities Line 25

	1 Current Year	2 Prior Year
2504. Cash Collateral - Derivatives	0	601,387
2505.		
2597. Summary of remaining write-ins for Line 25 from overflow page	0	601,387

Additional Write-ins for Summary of Operations Line 27

	1 Current Year	2 Prior Year
2704. Reserve adjustment on reinsurance assumed - Lafayette	(76,350)	(59,507)
2705. Reserve adjustment on reinsurance assumed - Integrity	(72,265,659)	(82,551,600)
2706.		
2797. Summary of remaining write-ins for Line 27 from overflow page	(72,342,009)	(82,611,107)

Additional Write-ins for Summary of Operations Line 53

	1 Current Year	2 Prior Year
5304. Traditional Life Reserve Correction	(4,706,815)	
5305. Critical Illness Ceded Reserve Error Correction		(7,548,542)
5306.		
5307.		
5397. Summary of remaining write-ins for Line 53 from overflow page	(4,706,815)	(7,548,542)

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE The Western and Southern Life Insurance Company

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Analysis of Operations Line 27

	1	2	Ordinary			6	Group		Accident and Health			12
			3	4	5		7	8	9	10	11	
	Total	Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance (a)	Annuities	Group	Credit (Group and Individual)	Other	Aggregate of All Other Lines of Business
2704. Reserve Adjustment on reinsurance assumed – Lafayette	(76,350)											(76,350)
2705. Reserve Adjustment on reinsurance assumed – Integrity	(72,265,659)		(5,180,445)	(65,603,575)			(1,139,957)	(341,682)				
2797. Summary of remaining write-ins for Line 27 from overflow page	(72,342,009)	0	(5,180,445)	(65,603,575)	0	0	(1,139,957)	(341,682)	0	0	0	(76,350)



SUPPLEMENT FOR THE YEAR 2016 OF THE The Western and Southern Life Insurance Company

SCHEDULE O SUPPLEMENT

For The Year Ended December 31, 2016
(To Be Filed by March 1)

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

SUPPLEMENTAL SCHEDULE O - PART 1

Development of Incurred Losses
(\$000 OMITTED)

Section A - Group Accident and Health

Years in Which Losses Were Incurred		Cumulative Net Amounts Paid Policyholders				
		1 2012	2 2013	3 2014	4 2015	5 2016(a)
1.	Prior	0	0	0	0	
2.	2012					
3.	2013	XXX				
4.	2014	XXX	XXX			
5.	2015	XXX	XXX	XXX		
6.	2016	XXX	XXX	XXX	XXX	

Section B - Other Accident and Health

1.	Prior	0	6,001,366	4,986,083	3,458	16,920
2.	2012		3,532,204	869,056	659	4,148
3.	2013	XXX	4,745,086	2,926,704	555	12,286
4.	2014	XXX	XXX	3,776,653	3,210	11,159
5.	2015	XXX	XXX	XXX	3,709	9,390
6.	2016	XXX	XXX	XXX	XXX	7,349

Section C - Credit Accident and Health

1.	Prior	0	0	0	0	
2.	2012					
3.	2013	XXX				
4.	2014	XXX	XXX			
5.	2015	XXX	XXX	XXX		
6.	2016	XXX	XXX	XXX	XXX	

Section D -

1.	Prior	0	0	0	0	
2.	2012					
3.	2013	XXX				
4.	2014	XXX	XXX			
5.	2015	XXX	XXX	XXX		
6.	2016	XXX	XXX	XXX	XXX	

Section E -

1.	Prior	0	0	0	0	
2.	2012					
3.	2013	XXX				
4.	2014	XXX	XXX			
5.	2015	XXX	XXX	XXX		
6.	2016	XXX	XXX	XXX	XXX	

Section F -

1.	Prior	0	0	0	0	
2.	2012					
3.	2013	XXX				
4.	2014	XXX	XXX			
5.	2015	XXX	XXX	XXX		
6.	2016	XXX	XXX	XXX	XXX	

Section G -

1.	Prior	0	0	0	0	
2.	2012					
3.	2013	XXX				
4.	2014	XXX	XXX			
5.	2015	XXX	XXX	XXX		
6.	2016	XXX	XXX	XXX	XXX	

(a) See the Annual Audited Financial Reports section of the annual statement instructions.

SUPPLEMENT FOR THE YEAR 2016 OF THE The Western and Southern Life Insurance Company

SCHEDULE O SUPPLEMENT

SUPPLEMENTAL SCHEDULE O - PART 2

Development of Incurred Losses
(\$000 OMITTED)

Section A - Group Accident and Health

Years in Which Losses Were Incurred	Net Amounts Paid for Cost Containment Expenses				
	1 2012	2 2013	3 2014	4 2015	5 2016
1. Prior	0	0	0	0	
2. 2012					
3. 2013	XXX				
4. 2014	XXX	XXX			
5. 2015	XXX	XXX	XXX		
6. 2016	XXX	XXX	XXX	XXX	

Section B - Other Accident and Health

1. Prior	0	0	0	0	
2. 2012					
3. 2013	XXX				
4. 2014	XXX	XXX			
5. 2015	XXX	XXX	XXX		
6. 2016	XXX	XXX	XXX	XXX	

Section C - Credit Accident and Health

1. Prior	0	0	0	0	
2. 2012					
3. 2013	XXX				
4. 2014	XXX	XXX			
5. 2015	XXX	XXX	XXX		
6. 2016	XXX	XXX	XXX	XXX	

Section D -

1. Prior	0	0	0	0	
2. 2012					
3. 2013	XXX				
4. 2014	XXX	XXX			
5. 2015	XXX	XXX	XXX		
6. 2016	XXX	XXX	XXX	XXX	

Section E -

1. Prior	0	0	0	0	
2. 2012					
3. 2013	XXX				
4. 2014	XXX	XXX			
5. 2015	XXX	XXX	XXX		
6. 2016	XXX	XXX	XXX	XXX	

Section F -

1. Prior	0	0	0	0	
2. 2012					
3. 2013	XXX				
4. 2014	XXX	XXX			
5. 2015	XXX	XXX	XXX		
6. 2016	XXX	XXX	XXX	XXX	

Section G -

1. Prior	0	0	0	0	
2. 2012					
3. 2013	XXX				
4. 2014	XXX	XXX			
5. 2015	XXX	XXX	XXX		
6. 2016	XXX	XXX	XXX	XXX	

SUPPLEMENT FOR THE YEAR 2016 OF THE The Western and Southern Life Insurance Company

SCHEDULE O SUPPLEMENT

SUPPLEMENTAL SCHEDULE O - PART 3

Development of Incurred Losses
(\$000 OMITTED)

Section A - Group Accident and Health

Years in Which Losses Were Incurred	Sum of Net Cumulative Amount Paid Policyholders and Claim Liability and Reserve Outstanding at End of Year				
	1 2012	2 2013	3 2014	4 2015	5 2016
1. 2012				XXX	XXX
2. 2013	XXX				XXX
3. 2014	XXX	XXX			
4. 2015	XXX	XXX	XXX		
5. 2016	XXX	XXX	XXX	XXX	

Section B - Other Accident and Health

1. 2012		6,733,141	7,210,545	XXX	XXX
2. 2013	XXX	13,744,435	12,956,834	12,857	XXX
3. 2014	XXX	XXX	13,391,855	13,416	20,632
4. 2015	XXX	XXX	XXX	12,539	17,088
5. 2016	XXX	XXX	XXX	XXX	10,500

Section C - Credit Accident and Health

1. 2012				XXX	XXX
2. 2013	XXX				XXX
3. 2014	XXX	XXX			
4. 2015	XXX	XXX	XXX		
5. 2016	XXX	XXX	XXX	XXX	

Section D -

1. 2012				XXX	XXX
2. 2013	XXX				XXX
3. 2014	XXX	XXX			
4. 2015	XXX	XXX	XXX		
5. 2016	XXX	XXX	XXX	XXX	

Section E -

1. 2012				XXX	XXX
2. 2013	XXX				XXX
3. 2014	XXX	XXX			
4. 2015	XXX	XXX	XXX		
5. 2016	XXX	XXX	XXX	XXX	

Section F -

1. 2012				XXX	XXX
2. 2013	XXX				XXX
3. 2014	XXX	XXX			
4. 2015	XXX	XXX	XXX		
5. 2016	XXX	XXX	XXX	XXX	

Section G -

1. 2012				XXX	XXX
2. 2013	XXX				XXX
3. 2014	XXX	XXX			
4. 2015	XXX	XXX	XXX		
5. 2016	XXX	XXX	XXX	XXX	

SCHEDULE O SUPPLEMENT
SUPPLEMENTAL SCHEDULE O - PART 4

Development of Incurred Losses
(\$000 OMITTED)

Section A - Group Accident and Health

Years in Which Losses Were Incurred	Sum of Net Cumulative Amount Paid Policyholders, Cost Containment Expenses, and Claim and Cost Containment Liability and Reserve Outstanding at End of Year				
	1 2012	2 2013	3 2014	4 2015	5 2016
1. 2012					
2. 2013	XXX				
3. 2014	XXX	XXX			
4. 2015	XXX	XXX	XXX		
5. 2016	XXX	XXX	XXX	XXX	

Section B - Other Accident and Health

1. 2012	16,971,296	6,733,141	7,210,545	0	
2. 2013	XXX	13,744,435	12,956,834	12,857	
3. 2014	XXX	XXX	13,391,855	13,416	20,632
4. 2015	XXX	XXX	XXX	12,539	17,088
5. 2016	XXX	XXX	XXX	XXX	10,500

Section C - Credit Accident and Health

1. 2012					
2. 2013	XXX				
3. 2014	XXX	XXX			
4. 2015	XXX	XXX	XXX		
5. 2016	XXX	XXX	XXX	XXX	

Section D -

1. 2012					
2. 2013	XXX				
3. 2014	XXX	XXX			
4. 2015	XXX	XXX	XXX		
5. 2016	XXX	XXX	XXX	XXX	

Section E -

1. 2012					
2. 2013	XXX				
3. 2014	XXX	XXX			
4. 2015	XXX	XXX	XXX		
5. 2016	XXX	XXX	XXX	XXX	

Section F -

1. 2012					
2. 2013	XXX				
3. 2014	XXX	XXX			
4. 2015	XXX	XXX	XXX		
5. 2016	XXX	XXX	XXX	XXX	

Section G -

1. 2012					
2. 2013	XXX				
3. 2014	XXX	XXX			
4. 2015	XXX	XXX	XXX		
5. 2016	XXX	XXX	XXX	XXX	

SUPPLEMENTAL SCHEDULE O - PART 5

(\$000 OMITTED)

Reserve and Liability Methodology - Exhibits 6 and 8

Line of Business		1 Methodology	2 Amount
1. Industrial Life		Other	10,391
2. Ordinary Life		Other	22,063
3. Individual Annuity		Other	12,105
4. Supplementary Contracts			0
5. Credit Life			0
6. Group Life		Other	521
7. Group Annuities		Other	85
8. Group Accident and Health			0
9. Credit Accident and Health			0
10. Other Accident and Health		Development	22,911
11. Total			68,076

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Schedule B - Verification Between Years SI02

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