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**UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, DC 20549**

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**FORM 8-K**

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**CURRENT REPORT  
PURSUANT TO SECTION 13 OR 15(D) OF THE  
SECURITIES EXCHANGE ACT OF 1934**

Date of report (Date of earliest event reported): **March 18, 2016**

**INDEPENDENCE HOLDING COMPANY**

(Exact name of registrant as specified in its charter)

Delaware  
(State or other jurisdiction  
of incorporation)

001-32244  
(Commission File  
Number)

58-1407235  
(IRS Employer  
Identification No.)

96 Cummings Point Road, Stamford, CT 06902  
(Address of Principal Executive Offices) (Zip Code)

(203) 358-8000  
(Registrant's telephone number, including area code)

Not Applicable  
(Former name or former address, if changed since last report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))
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**Item 7.01. Regulation FD Disclosure.**

On March 21, 2016, David T. Kettig, Chief Operating Officer and Senior Vice President of Independence Holding Company (NYSE:IHC) (the “Company”) will address the attendees at the Raymond James 20<sup>th</sup> Annual NYSSA Conference in New York, NY. The slideshow presentation that will accompany the remarks made during the conference is attached as Exhibit 99.1 hereto and incorporated herein by reference solely for purposes of this Item 7.01 disclosure. A copy of the presentation is also available on the Company’s website at [www.ihcgroup.com](http://www.ihcgroup.com).

**Item 9.01. Financial Statements and Exhibits.**

(d) Exhibit

99.1 Presentation, dated March 21, 2016, at the Raymond James 20<sup>th</sup> Annual NYSSA Conference in New York, NY

*The information in this report, including the exhibit, is being furnished pursuant to Item 7.01 of Regulation S-K. Such information shall not be deemed “filed” for purposes of Section 18 of the Securities Exchange Act of 1934, as amended (the “Exchange Act”), or otherwise subject to the liabilities of that section, nor shall it be deemed incorporated by reference into any filing under the Securities Act of 1933, as amended, or the Exchange Act, whether made before or after the date hereof and regardless of any incorporation by reference language in any such filing. The Current Report will not be deemed an admission as to the materiality of any information in the Current Report that is required to be disclosed solely by Regulation FD.*

## **SIGNATURES**

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

INDEPENDENCE HOLDING COMPANY

Dated: March 18, 2016

By: /s/ Loan Nisser  
Name: Loan Nisser  
Title: Vice President and Secretary

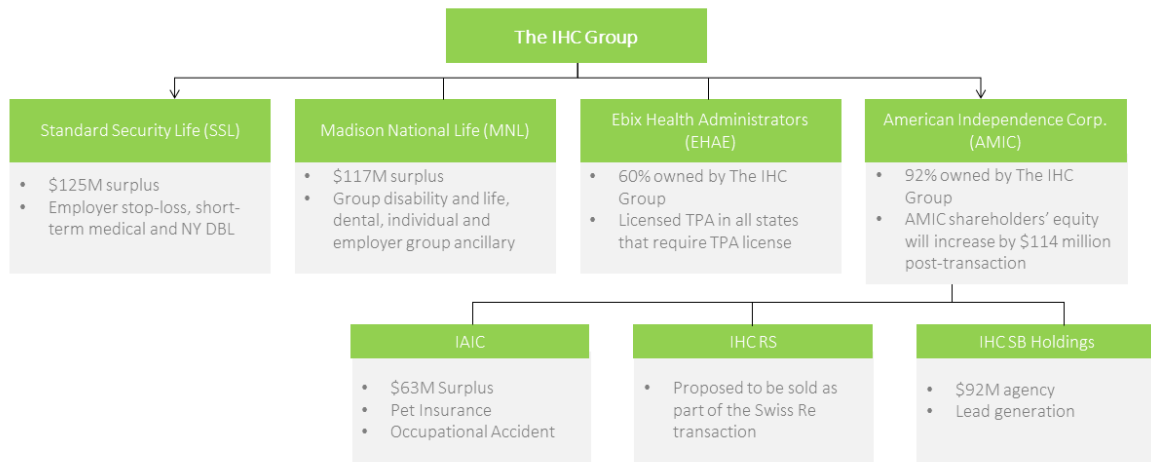
# 20<sup>th</sup> Annual NYSSA: Raymond James Conference

March 21, 2016

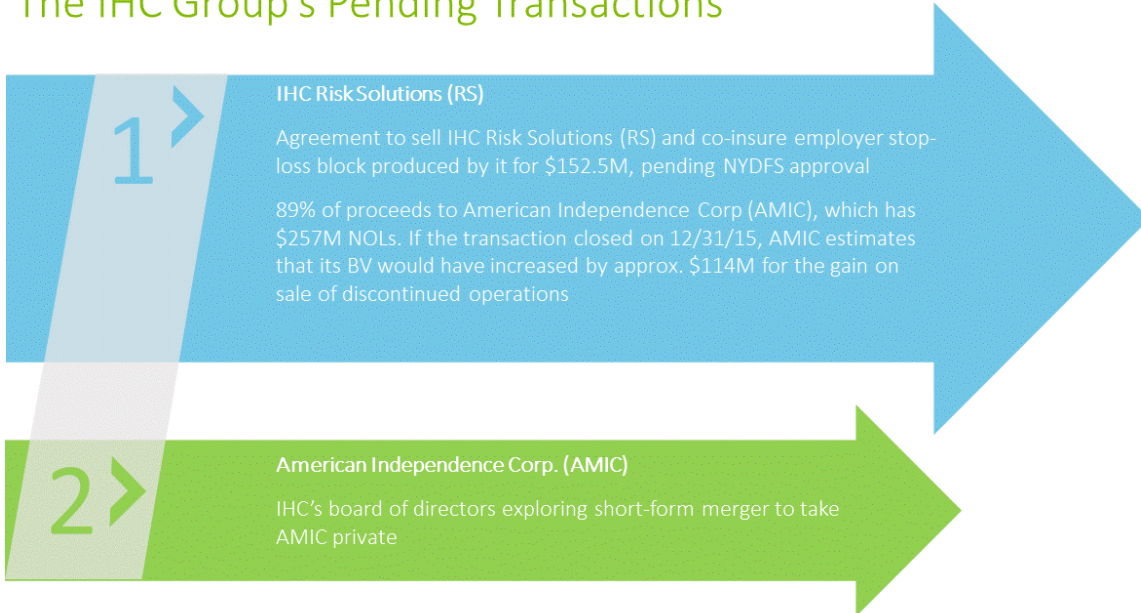


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## The IHC Group Corporate Structure



## The IHC Group's Pending Transactions



3

## The IHC Group's Post Stop-Loss Transaction



4

## Changing Product Mix

Shifting from Employer Stop-Loss, Individual Life and Annuities and Major Medical to Generally Higher-Margin Niche Lines of Business



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**Gap Plans**  
 Marketed to employer groups and individuals, gap plans help to limit the financial liability associated with high-deductible ACA plans
- 
**Employer Disability and Life**  
 Group long term disability, life, and DBL
- 
**Short-Term Medical**  
 For consumers between open enrollment periods; sold under The IHC Group's brand as well as certain BUCAs
- 
**Dental and Vision**  
 Individual and family sales through Web-based entities as well as broker-driven sales for small employer groups
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**Pet Insurance**  
 Direct-to-consumer sales as well as through veterinarians and large national marketers
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**Other Health and Accident**  
 Critical illness, hospital indemnity plans and accident-only coverage offered to individuals and occupational accident

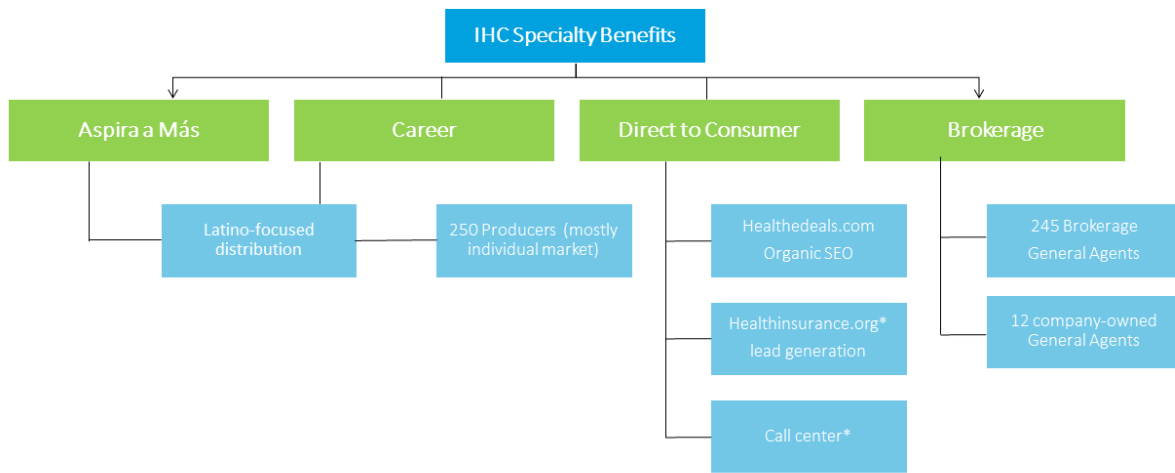
5

## The IHC Group's Individual and Group Products

Individual Products	Group Products	Imported Products
<b>Short-Term Medical</b> Top 3 writer of STM nationally (\$30M) with 30% CAGR	<b>Group Disability, Life, and DBL</b> Niche product for school systems in upper Midwest (\$85M) and top 10 writer of DBL (\$30M)	<b>Individual ACA</b> Produced \$25M during 2016 OEP; 50+% of ACA sales led to The IHC Group's ancillary sale
<b>Individual Gap</b> Marketed through The IHC Group distribution and BUCA relationships; higher margins and sales growth	<b>Occupational Accident</b> Workers comp. substitute in Texas (\$19M)	<b>Small Group Stop-loss</b> Marketed to groups of 10-50; currently on IAIC paper (\$11.5M)
<b>Pet Insurance</b> Varied distribution (\$34M)	<b>Dental and Vision</b> Stable block of high-margin group dental and vision in all 50 states (\$12.5M)	<b>Travel Accident</b> Considering transitioning to The IHC Group paper
<b>Dental and Vision</b> High-margin product sold with ACA plans (\$10M)	<b>Group Gap and LBM</b> Designed to supplement MEC and ACA plans (\$4.5M)	<b>Life Insurance &amp; Senior</b> Offered through career distribution and call center

6

## IHC Specialty Benefits Health Distribution Channels



\*Majority owned

IHCSB touches over 25,000 agents in its combined distribution channels

7

## Life And Disability: Focus On A Unique Niche



The block was **highly profitable in 2015** and experienced increased retention


**Top 10 market share** in NY DBL business; over the past 24 months the block has experienced significant growth while maintaining good margins

**\$117M** in gross group life, disability and DBL premium in 2015


8

## The IHC Group's Specialty: Filling The Gaps In Obamacare

**Top 3 writer** of short-term medical provides temporary coverage for consumers who do not have an ACA plan outside of the open enrollment period



Metal Gap plans **designed to help consumers** with the financial impact of a large claim due to an accident or serious illness



**Top 10 writer** of pet insurance in the U.S., which is a market growing by almost 13% per year



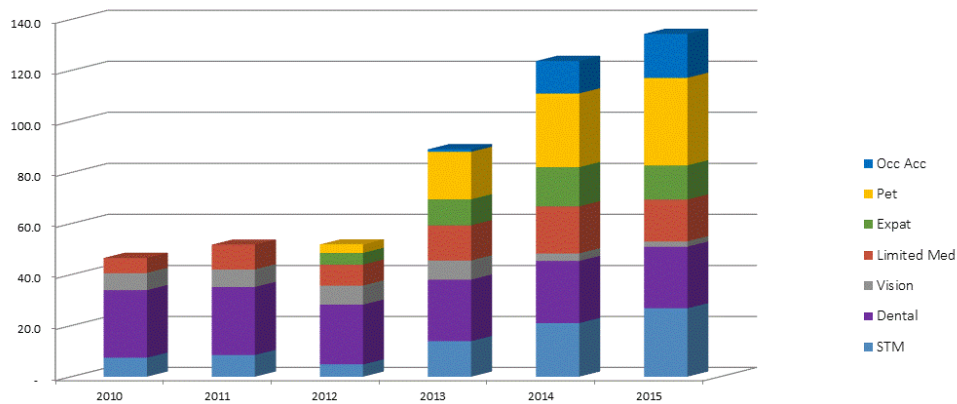
**Cynthia Olavarria**  
Portavoz

New outreach to the **Latino community** through Aspira a Más



9

## Specialty Health Net Risk Premium

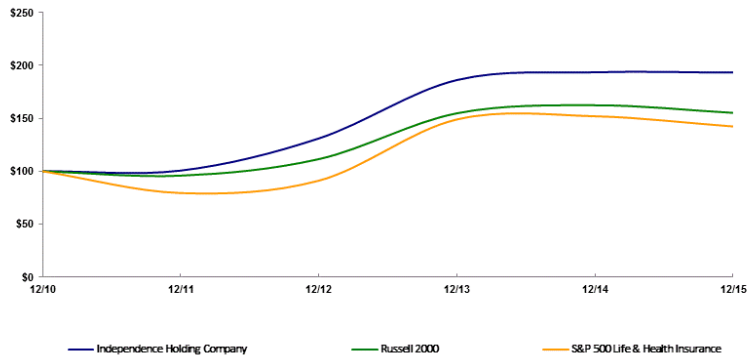


10



## 5-Year Shareholder Return vs. Russell 2000 Index and S&P 500 Life and Health Index

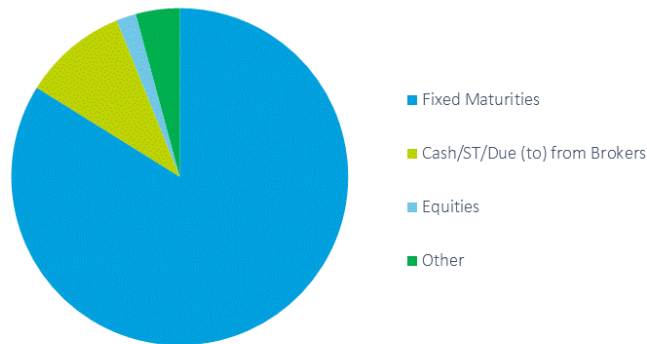
**COMPARISON OF 5 YEAR CUMULATIVE TOTAL RETURN\***  
 Among Independence Holding Company, the Russell 2000 Index,  
 and S&P 500 Life & Health Insurance



\*\$100 invested on 12/31/10 in stock or index, including reinvestment of dividends. Fiscal year ending December 31, 2015.

## The IHC Group's Total Investment Portfolio

As of December 31, 2015



- Average Life: 8.6 years
- Average Credit Quality: AA
- Yield To Maturity At Market: 3.2%
- Effective Duration: 5.6 years

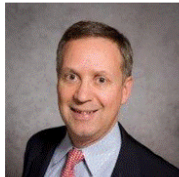
## Forward-Looking Statements

Certain statements in this presentation are “forward-looking” statements within the meaning of the Private Securities Litigation Reform Act of 1995 with respect to the financial condition, results of operations, cash flows, plans, objectives, future performance and business of IHC and AMIC. Forward-looking statements by their nature address matters that are, to differing degrees, uncertain. With respect to IHC and AMIC, particular uncertainties that could adversely or positively affect our future results include, but are not limited to, economic conditions in the markets in which we operate, new federal or state governmental regulation, our ability effectively to operate, integrate and leverage any past or future strategic acquisition, and other factors which can be found in our news releases and filings with the Securities and Exchange Commission.

These uncertainties may cause IHC’s and AMIC’s actual future results to be materially different than those expressed in this presentation. Neither IHC nor AMIC undertakes to update its forward-looking statements.

13

## Questions?



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212-355-4141

14