

Amending Schedule S pt 2 and Schedule S pt 3 section 1 as requested



LIFE AND ACCIDENT AND HEALTH COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT

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

Motorists Life Insurance Company

NAIC Group Code 0291 0291 NAIC Company Code 66311 Employer's ID Number 31-0717055
Organized under the Laws of Ohio, State of Domicile or Port of Entry OH
Country of Domicile United States of America
Incorporated/Organized 10/27/1965 Commenced Business 01/24/1967
Statutory Home Office 471 East Broad Street, Columbus, OH, US 43215
(Street and Number) (City or Town, State, Country and Zip Code)
Main Administrative Office 471 East Broad Street, 614-225-8211
(Street and Number) (City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)
Mail Address 471 East Broad Street, Columbus, OH, US 43215
(Street and Number or P.O. Box) (City or Town, State, Country and Zip Code)
Primary Location of Books and Records 471 East Broad Street, 614-225-8211
(Street and Number) (City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)
Internet Website Address www.motoristsgroup.com
Statutory Statement Contact Joel B Kratzer, 614-225-8327
(Name) (Area Code) (Telephone Number)
Accounting@MotoristsGroup.com, 614-225-8330
(E-mail Address) (FAX Number)

OFFICERS

Chief Executive Officer David Lynn Kaufman Secretary Anne Bridges King
President Michael Joseph Agan Treasurer & CFO Susan Elizabeth Haack

OTHER

DIRECTORS OR TRUSTEES

<u>Michael Joseph Agan</u>	<u>John Jacob Bishop</u>	<u>Yvette McGee Brown</u>
<u>Grady Brendan Campbell</u>	<u>Larry Lee Forrester</u>	<u>Susan Elizabeth Haack</u>
<u>Sandra Werth Harbrecht</u>	<u>David Lynn Kaufman</u>	<u>John Christopher Kessler</u>
<u>Robert Charles Smith #</u>	<u>Charles Donovan Stapleton</u>	<u>Michael Lee Wiseman</u>

State of Ohio SS: _____
County of Franklin

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.

David L. Kaufman
Chief Executive Officer

Anne B. King
Secretary

Susan E. Haack
Treasurer & CFO

Subscribed and sworn to before me this
8th day of June, 2016

a. Is this an original filing? Yes [] No [X]
b. If no,
1. State the amendment number.....2
2. Date filed06/08/2016
3. Number of pages attached.....2

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE MOTORISTS LIFE INSURANCE COMPANY

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D)	423,919,899	0	423,919,899	451,087,911
2. Stocks (Schedule D):				
2.1 Preferred stocks	0	0	0	0
2.2 Common stocks	14,607,501	0	14,607,501	23,504,618
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	0	0	0	0
3.2 Other than first liens	0	0	0	0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ encumbrances)	0	0	0	0
4.2 Properties held for the production of income (less \$ encumbrances)	0	0	0	0
4.3 Properties held for sale (less \$ encumbrances)	0	0	0	0
5. Cash (\$ 5,255,383 , Schedule E - Part 1), cash equivalents (\$ 0 , Schedule E - Part 2) and short-term investments (\$ 1,874,873 , Schedule DA)	7,130,256	0	7,130,256	5,059,852
6. Contract loans (including \$ 0 premium notes)	13,929,816	119,761	13,810,054	13,368,601
7. Derivatives (Schedule DB)	0	0	0	0
8. Other invested assets (Schedule BA)	108,623	108,623	0	0
9. Receivables for securities	6,989	0	6,989	1,376
10. Securities lending reinvested collateral assets (Schedule DL)	0	0	0	0
11. Aggregate write-ins for invested assets	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	459,703,084	228,385	459,474,699	493,022,358
13. Title plants less \$ 0 charged off (for Title insurers only)	0	0	0	0
14. Investment income due and accrued	4,450,566	0	4,450,566	4,530,961
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	(628,058)	13,969	(642,027)	245,394
15.2 Deferred premiums and agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)	18,359,013	855,767	17,503,246	17,496,823
15.3 Accrued retrospective premiums (\$ 0) and contracts subject to redetermination (\$ 0)	0	0	0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	587,962	0	587,962	259,168
16.2 Funds held by or deposited with reinsured companies	0	0	0	0
16.3 Other amounts receivable under reinsurance contracts	1,067,022	0	1,067,022	81,808
17. Amounts receivable relating to uninsured plans	0	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon	925,258	0	925,258	598,381
18.2 Net deferred tax asset	6,139,354	0	6,139,354	6,938,192
19. Guaranty funds receivable or on deposit	147,112	0	147,112	180,312
20. Electronic data processing equipment and software	0	0	0	0
21. Furniture and equipment, including health care delivery assets (\$ 0)	742,315	742,315	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates	0	0	0	0
23. Receivables from parent, subsidiaries and affiliates	309,092	0	309,092	227,885
24. Health care (\$ 0) and other amounts receivable	160,989	160,989	0	0
25. Aggregate write-ins for other than invested assets	176,302	111,388	64,914	7,235
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	492,140,010	2,112,812	490,027,198	523,588,518
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0	0
28. Total (Lines 26 and 27)	492,140,010	2,112,812	490,027,198	523,588,518
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	0	0	0	0
2501. Miscellaneous Receivable	4,113	0	4,113	7,235
2502. Policy Liens	111,388	111,388	0	0
2503. Experience Rating Refund Receivable	60,801	0	60,801	0
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	176,302	111,388	64,914	7,235

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE MOTORISTS LIFE INSURANCE COMPANY
LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$361,117,401 (Exh. 5, Line 9999999) less \$0 included in Line 6.3 (including \$0 Modco Reserve)	361,117,401	448,638,906
2. Aggregate reserve for accident and health contracts (including \$0 Modco Reserve)	0	0
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$0 Modco Reserve)	996,532	867,388
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11)	2,997,483	3,235,361
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11)	0	0
5. Policyholders' dividends \$0 and coupons \$0 due and unpaid (Exhibit 4, Line 10)	0	0
6. Provision for policyholders' dividends and coupons payable in following calendar year - estimated amounts:		
6.1 Dividends apportioned for payment (including \$0 Modco)	1,138,730	1,034,556
6.2 Dividends not yet apportioned (including \$0 Modco)	0	0
6.3 Coupons and similar benefits (including \$0 Modco)	0	0
7. Amount provisionally held for deferred dividend policies not included in Line 6	0	0
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$0 discount; including \$0 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14)	158,523	163,974
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts	0	0
9.2 Provision for experience rating refunds, including the liability of \$0 accident and health experience rating refunds of which \$0 is for medical loss ratio rebate per the Public Health Service Act	73,764	0
9.3 Other amounts payable on reinsurance, including \$0 assumed and \$0 ceded	0	0
9.4 Interest maintenance reserve (IMR, Line 6)	1,311,824	2,648,111
10. Commissions to agents due or accrued-life and annuity contracts \$649,354 accident and health \$0 and deposit-type contract funds \$0	649,354	881,794
11. Commissions and expense allowances payable on reinsurance assumed	0	0
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 6)	790,041	718,678
13. Transfers to Separate Accounts due or accrued (net) (including \$0 accrued for expense allowances recognized in reserves, net of reinsured allowances)	0	0
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 5)	468,550	482,603
15.1 Current federal and foreign income taxes, including \$46,461 on realized capital gains (losses)	0	0
15.2 Net deferred tax liability	0	0
16. Unearned investment income	0	0
17. Amounts withheld or retained by company as agent or trustee	241,821	236,977
18. Amounts held for agents' account, including \$0 agents' credit balances	0	0
19. Remittances and items not allocated	284,980	934,087
20. Net adjustment in assets and liabilities due to foreign exchange rates	0	0
21. Liability for benefits for employees and agents if not included above	0	0
22. Borrowed money \$0 and interest thereon \$0	0	0
23. Dividends to stockholders declared and unpaid	0	0
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve (AVR, Line 16, Col. 7)	5,279,330	6,880,028
24.02 Reinsurance in unauthorized and certified (\$0) companies	0	0
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$0) reinsurers	0	0
24.04 Payable to parent, subsidiaries and affiliates	407,967	203,398
24.05 Drafts outstanding	0	0
24.06 Liability for amounts held under uninsured plans	0	0
24.07 Funds held under coinsurance	0	0
24.08 Derivatives	0	0
24.09 Payable for securities	0	0
24.10 Payable for securities lending	0	0
24.11 Capital notes \$0 and interest thereon \$0	0	0
25. Aggregate write-ins for liabilities	52,338,571	303,662
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	428,254,870	467,229,522
27. From Separate Accounts Statement	0	0
28. Total liabilities (Lines 26 and 27)	428,254,870	467,229,522
29. Common capital stock	1,200,000	1,200,000
30. Preferred capital stock	0	0
31. Aggregate write-ins for other than special surplus funds	1,921,734	0
32. Surplus notes	0	0
33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1)	20,768,060	20,768,060
34. Aggregate write-ins for special surplus funds	0	0
35. Unassigned funds (surplus)	37,882,534	34,390,936
36. Less treasury stock, at cost:		
36.1 .....0 shares common (value included in Line 29 \$0)	0	0
36.2 .....0 shares preferred (value included in Line 30 \$0)	0	0
37. Surplus (Total Lines 31+32+33+34+35-36) (including \$0 in Separate Accounts Statement)	60,572,328	55,158,996
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55)	61,772,328	56,358,996
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	490,027,198	523,588,518
DETAILS OF WRITE-INS		
2501. Interest Due On Death Claims	200,432	156,927
2502. Payable to reinsurer on initial cession of existing annuity business	52,014,187	0
2503. Miscellaneous Liabilities	123,951	146,735
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	52,338,571	303,662
3101. Commission and expense allowance on initial cession of existing annuity business	1,921,734	0
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page	0	0
3199. Totals (Lines 3101 thru 3103 plus 3198)(Line 31 above)	1,921,734	0
3401.		
3402.		
3403.		
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE MOTORISTS LIFE INSURANCE COMPANY
SUMMARY OF OPERATIONS

	1 Current Year	2 Prior Year
1. Premiums and annuity considerations for life and accident and health contracts (Exhibit 1, Part 1, Line 20.4, Col. 1, less Col. 11)	(53,794,932)	64,793,881
2. Considerations for supplementary contracts with life contingencies	806,233	649,502
3. Net investment income (Exhibit of Net Investment Income, Line 17)	20,527,411	20,088,531
4. Amortization of Interest Maintenance Reserve (IMR, Line 5)	559,843	564,012
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0	0
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1)	3,491,550	2,620,750
7. Reserve adjustments on reinsurance ceded	0	0
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	0	0
8.2 Charges and fees for deposit-type contracts	0	0
8.3 Aggregate write-ins for miscellaneous income	124,356	251,233
9. Total (Lines 1 to 8.3)	(28,285,539)	88,967,907
10. Death benefits	17,885,124	17,358,517
11. Matured endowments (excluding guaranteed annual pure endowments)	5,000	45,587
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8)	3,492,130	7,101,714
13. Disability benefits and benefits under accident and health contracts	207,044	166,639
14. Coupons, guaranteed annual pure endowments and similar benefits	0	0
15. Surrender benefits and withdrawals for life contracts	16,808,358	16,285,602
16. Group conversions	0	0
17. Interest and adjustments on contract or deposit-type contract funds	162,213	163,671
18. Payments on supplementary contracts with life contingencies	1,056,381	1,064,246
19. Increase in aggregate reserves for life and accident and health contracts	(87,521,505)	26,389,207
20. Totals (Lines 10 to 19)	(47,905,254)	68,575,182
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	6,927,965	8,475,489
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1)	0	0
23. General insurance expenses (Exhibit 2, Line 10, Cols. 1, 2, 3 and 4)	8,274,806	7,440,062
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3)	1,378,222	1,318,048
25. Increase in loading on deferred and uncollected premiums	31,770	(127,992)
26. Net transfers to or (from) Separate Accounts net of reinsurance	0	0
27. Aggregate write-ins for deductions	(1,294,765)	0
28. Totals (Lines 20 to 27)	(32,587,256)	85,680,790
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	4,301,717	3,287,118
30. Dividends to policyholders	1,128,873	1,017,981
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	3,172,845	2,269,137
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	(277,665)	165,200
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	3,450,510	2,103,937
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ 204,495 (excluding taxes of \$ 267,014 transferred to the IMR)	523,416	259,882
35. Net income (Line 33 plus Line 34)	3,973,926	2,363,819
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	56,358,998	54,735,434
37. Net income (Line 35)	3,973,926	2,363,819
38. Change in net unrealized capital gains (losses) less capital gains tax of \$ (446,594)	(883,417)	519,686
39. Change in net unrealized foreign exchange capital gain (loss)	0	0
40. Change in net deferred income tax	(1,245,432)	(247,351)
41. Change in nonadmitted assets	45,824	(217,070)
42. Change in liability for reinsurance in unauthorized and certified companies	0	0
43. Change in reserve on account of change in valuation basis, (increase) or decrease	0	0
44. Change in asset valuation reserve	1,600,698	(795,521)
45. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Col. 2 minus Col. 1)	0	0
46. Surplus (contributed to) withdrawn from Separate Accounts during period	0	0
47. Other changes in surplus in Separate Accounts Statement	0	0
48. Change in surplus notes	0	0
49. Cumulative effect of changes in accounting principles	0	0
50. Capital changes:		
50.1 Paid in	0	0
50.2 Transferred from surplus (Stock Dividend)	0	0
50.3 Transferred to surplus	0	0
51. Surplus adjustment:		
51.1 Paid in	0	0
51.2 Transferred to capital (Stock Dividend)	0	0
51.3 Transferred from capital	0	0
51.4 Change in surplus as a result of reinsurance	0	0
52. Dividends to stockholders	0	0
53. Aggregate write-ins for gains and losses in surplus	1,921,734	0
54. Net change in capital and surplus for the year (Lines 37 through 53)	5,413,333	1,623,564
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	61,772,330	56,358,998
DETAILS OF WRITE-INS		
08.301. Miscellaneous Income	2,145	1,691
08.302. Change in Experience Refund Misc Income	122,211	249,542
08.303.	0	0
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398)(Line 8.3 above)	124,356	251,233
2701. Adjustment for Current Year's IMR Released	(1,294,765)	0
2702.	0	0
2703.	0	0
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798)(Line 27 above)	(1,294,765)	0
5301. Commission and expense allowance on initial cession of existing annuity business	1,921,734	0
5302.	0	0
5303.	0	0
5398. Summary of remaining write-ins for Line 53 from overflow page	0	0
5399. Totals (Lines 5301 thru 5303 plus 5398)(Line 53 above)	1,921,734	0

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE MOTORISTS LIFE INSURANCE COMPANY
CASH FLOW

	1 Current Year	2 Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	(52,144,921)	65,706,912
2. Net investment income	22,034,801	21,380,008
3. Miscellaneous income	4,746,527	2,963,057
4. Total (Lines 1 through 3)	(25,363,593)	90,049,977
5. Benefit and loss related payments	40,945,892	41,897,767
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions	15,618,931	17,082,689
8. Dividends paid to policyholders	1,024,699	937,868
9. Federal and foreign income taxes paid (recovered) net of \$ 421,338 tax on capital gains (losses)	520,721	647,923
10. Total (Lines 5 through 9)	58,110,242	60,566,247
11. Net cash from operations (Line 4 minus Line 10)	(83,473,836)	29,483,731
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	110,894,643	47,554,126
12.2 Stocks	11,410,958	2,033,202
12.3 Mortgage loans	0	0
12.4 Real estate	0	0
12.5 Other invested assets	0	0
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	0	0
12.7 Miscellaneous proceeds	0	0
12.8 Total investment proceeds (Lines 12.1 to 12.7)	122,305,601	49,587,328
13. Cost of investments acquired (long-term only):		
13.1 Bonds	78,217,472	77,226,072
13.2 Stocks	9,396,447	3,269,855
13.3 Mortgage loans	0	0
13.4 Real estate	0	0
13.5 Other invested assets	0	0
13.6 Miscellaneous applications	0	0
13.7 Total investments acquired (Lines 13.1 to 13.6)	87,613,919	80,495,927
14. Net increase (decrease) in contract loans and premium notes	443,772	604,216
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	34,247,909	(31,512,815)
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes	0	0
16.2 Capital and paid in surplus, less treasury stock	0	0
16.3 Borrowed funds	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities	129,144	38,209
16.5 Dividends to stockholders	0	0
16.6 Other cash provided (applied)	51,167,186	(86,875)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	51,296,330	(48,666)
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	2,070,403	(2,077,751)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	5,059,852	7,137,603
19.2 End of year (Line 18 plus Line 19.1)	7,130,256	5,059,852

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

20.0001. Remitted bonds to settle ceded reinsurance obligations	52,037,292	0
20.0002. Payable to reinsurer on ceded reinsurance obligations	52,014,187	0

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE MOTORISTS LIFE INSURANCE COMPANY

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health			12 Aggregate of All Other Lines of Business
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance (a)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other	
1. Premiums and annuity considerations for life and accident and health contracts	(53,794,932)	0	40,203,026	(94,348,455)	0	0	350,497	0	0	0	0	0
2. Considerations for supplementary contracts with life contingencies	806,233	0	0	0	806,233	0	0	0	0	0	0	0
3. Net investment income	20,527,411	0	10,719,745	9,426,275	373,477	0	7,913	0	0	0	0	0
4. Amortization of Interest Maintenance Reserve (IMR)	559,843	0	333,246	257,883	(29,472)	0	(1,813)	0	0	0	0	0
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0	0	0	0	0	0	0	0	0	0	0	0
6. Commissions and expense allowances on reinsurance ceded	3,491,550	0	2,999,992	491,558	0	0	0	0	0	0	0	0
7. Reserve adjustments on reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0	0
8. Miscellaneous Income:												
8.1 Fees associated with income from investment management, administration and contract guarantees from Separate Accounts	0	0	0	0	0	0	0	0	0	0	0	0
8.2 Charges and fees for deposit-type contracts	0	0	0	0	0	0	0	0	0	0	0	0
8.3 Aggregate write-ins for miscellaneous income	124,356	0	1,637	508	0	0	122,211	0	0	0	0	0
9. Totals (Lines 1 to 8.3)	(28,285,539)	0	54,257,646	(84,172,231)	1,150,238	0	478,809	0	0	0	0	0
10. Death benefits	17,885,124	0	17,840,706	0	0	0	44,419	0	0	0	0	0
11. Matured endowments (excluding guaranteed annual pure endowments)	5,000	0	5,000	0	0	0	0	0	0	0	0	0
12. Annuity benefits	3,492,130	0	0	3,492,130	0	0	0	0	0	0	0	0
13. Disability benefits and benefits under accident and health contracts	207,044	0	199,506	0	0	0	7,539	0	0	0	0	0
14. Coupons, guaranteed annual pure endowments and similar benefits	0	0	0	0	0	0	0	0	0	0	0	0
15. Surrender benefits and withdrawals for life contracts	16,808,358	0	6,330,425	10,477,933	0	0	0	0	0	0	0	0
16. Group conversions	0	0	(11,050)	0	0	0	11,050	0	0	0	0	0
17. Interest and adjustments on contract or deposit-type contract funds	162,213	0	123,815	22,805	15,133	0	460	0	0	0	0	0
18. Payments on supplementary contracts with life contingencies	1,056,381	0	0	0	1,056,381	0	0	0	0	0	0	0
19. Increase in aggregate reserves for life and accident and health contracts	(87,521,505)	0	14,060,479	(101,732,127)	169,806	0	(19,663)	0	0	0	0	0
20. Totals (Lines 10 to 19)	(47,905,254)	0	38,548,881	(87,739,259)	1,241,320	0	43,804	0	0	0	0	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	6,927,965	0	6,387,948	539,816	0	0	201	0	0	0	0	0
22. Commissions and expense allowances on reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0	0
23. General insurance expenses	8,274,806	0	8,004,382	255,883	14,541	0	0	0	0	0	0	0
24. Insurance taxes, licenses and fees, excluding federal income taxes	1,378,222	0	1,330,865	46,165	1,192	0	0	0	0	0	0	0
25. Increase in loading on deferred and uncollected premiums	31,770	0	31,770	0	0	0	0	0	0	0	0	0
26. Net transfers to or (from) Separate Accounts net of reinsurance	0	0	0	0	0	0	0	0	0	0	0	0
27. Aggregate write-ins for deductions	(1,294,765)	0	0	(1,294,765)	0	0	0	0	0	0	0	0
28. Totals (Lines 20 to 27)	(32,587,256)	0	54,303,847	(88,192,160)	1,257,052	0	44,005	0	0	0	0	0
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	4,301,717	0	(46,201)	4,019,929	(106,814)	0	434,803	0	0	0	0	0
30. Dividends to policyholders	1,128,873	0	1,128,873	0	0	0	0	0	0	0	0	0
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	3,172,844	0	(1,175,074)	4,019,929	(106,814)	0	434,803	0	0	0	0	0
32. Federal income taxes incurred (excluding tax on capital gains)	(277,665)	0	(859,028)	573,819	(2,457)	0	10,001	0	0	0	0	0
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	3,450,509	0	(316,046)	3,446,110	(104,357)	0	424,802	0	0	0	0	0
DETAILS OF WRITE-INS												
08.301. Miscellaneous Income	2,145	0	1,637	508	0	0	0	0	0	0	0	0
08.302. Change in Experience Rating Refund	122,211	0	0	0	0	0	122,211	0	0	0	0	0
08.303.												
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	124,356	0	1,637	508	0	0	122,211	0	0	0	0	0
2701. Adjustment for Current Year's IMR Released	(1,294,765)	0	0	(1,294,765)	0	0	0	0	0	0	0	0
2702.												
2703.												
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	(1,294,765)	0	0	(1,294,765)	0	0	0	0	0	0	0	0

(a) Includes the following amounts for FEGLI/SGLI: Line 1 0 , Line 10 0 , Line 16 0 , Line 23 0 , Line 24 0

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE MOTORISTS LIFE INSURANCE COMPANY
ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group				
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance	8 Annuities			
Involving Life or Disability Contingencies (Reserves)											
(Net of Reinsurance Ceded)											
1. Reserve December 31, prior year	448,638,909	0	231,626,197	209,138,618	7,765,272	0	108,822	0			
2. Tabular net premiums or considerations	(52,961,663)	0	40,230,062	(94,348,455)	806,233	0	350,497	0			
3. Present value of disability claims incurred	119,057	0	108,697	0	XXX	0	10,360	0			
4. Tabular interest	15,514,172	0	10,448,352	4,734,411	322,690	0	8,719	0			
5. Tabular less actual reserve released	2,114,796	0	191,343	1,851,979	97,264	0	(25,790)	0			
6. Increase in reserve on account of change in valuation basis	0	0	0	0	0	0	0	0			
7. Other increases (net)	0	0	0	0	0	0	0	0			
8. Totals (Lines 1 to 7)	413,425,271	0	282,604,651	121,376,553	8,991,459	0	452,608	0			
9. Tabular cost	27,988,555	0	27,632,646	0	XXX	0	355,909	0			
10. Reserves released by death	1,182,322	0	1,182,322	XXX	XXX	0	0	XXX			
11. Reserves released by other terminations (net)	7,903,501	0	7,903,501	0	0	0	0	0			
12. Annuity, supplementary contract and disability payments involving life contingencies	15,233,488	0	199,505	13,970,063	1,056,381	0	7,539	0			
13. Net transfers to or (from) Separate Accounts	0	0	0	0	0	0	0	0			
14. Total Deductions (Lines 9 to 13)	52,307,866	0	36,917,974	13,970,063	1,056,381	0	363,448	0			
15. Reserve December 31, current year	361,117,405	0	245,686,677	107,406,490	7,935,078	0	89,160	0			

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE MOTORISTS LIFE INSURANCE COMPANY
EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 628,298	.565,333
1.1 Bonds exempt from U.S. tax	(a) 0	0
1.2 Other bonds (unaffiliated)	(a) 19,678,329	19,632,541
1.3 Bonds of affiliates	(a) 0	0
2.1 Preferred stocks (unaffiliated)	(b) 0	0
2.11 Preferred stocks of affiliates	(b) 0	0
2.2 Common stocks (unaffiliated)	324,176	.321,996
2.21 Common stocks of affiliates	0	0
3. Mortgage loans	(c) 0	0
4. Real estate	(d) 0	0
5. Contract loans	989,377	.980,057
6. Cash, cash equivalents and short-term investments	(e) 11,620	12,485
7. Derivative instruments	(f) 0	0
8. Other invested assets	0	0
9. Aggregate write-ins for investment income	36,427	36,477
10. Total gross investment income	21,668,228	21,548,889
11. Investment expenses	(g) .627,912	
12. Investment taxes, licenses and fees, excluding federal income taxes	(g) 788	
13. Interest expense	(h) 392,778	
14. Depreciation on real estate and other invested assets	(i) 0	
15. Aggregate write-ins for deductions from investment income	0	
16. Total deductions (Lines 11 through 15)		1,021,478
17. Net investment income (Line 10 minus Line 16)		20,527,411
DETAILS OF WRITE-INS		
0901. Security lending income	2,076	2,076
0902. Prior year income	28,058	28,108
0903. Miscellaneous income	6,293	6,293
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	36,427	36,477
1501.		
1502.		
1503.		
1598. Summary of remaining write-ins for Line 15 from overflow page	0	
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above)	0	

(a) Includes \$ 262,080 accrual of discount less \$ 1,815,689 amortization of premium and less \$ 367,478 paid for accrued interest on purchases.

(b) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued dividends on purchases.

(c) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued interest on purchases.

(d) Includes \$ 0 for company's occupancy of its own buildings; and excludes \$ 0 interest on encumbrances.

(e) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued interest on purchases.

(f) Includes \$ 0 accrual of discount less \$ 0 amortization of premium.

(g) Includes \$ 0 investment expenses and \$ 0 investment taxes, licenses and fees, excluding federal income taxes, attributable to Segregated and Separate Accounts.

(h) Includes \$ 0 interest on surplus notes and \$ 0 interest on capital notes.

(i) Includes \$ 0 depreciation on real estate and \$ 0 depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1 Realized Gain (Loss) On Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds	259,902	0	259,902	0	0
1.1 Bonds exempt from U.S. tax	0	0	0	0	0
1.2 Other bonds (unaffiliated)	520,394	(213,602)	306,792	(223,928)	0
1.3 Bonds of affiliates	0	0	0	0	0
2.1 Preferred stocks (unaffiliated)	0	0	0	0	0
2.11 Preferred stocks of affiliates	0	0	0	0	0
2.2 Common stocks (unaffiliated)	1,059,073	(112,700)	946,373	(1,108,979)	0
2.21 Common stocks of affiliates	0	0	0	0	0
3. Mortgage loans	0	0	0	0	0
4. Real estate	0	0	0	0	0
5. Contract loans	0	0	0	0	0
6. Cash, cash equivalents and short-term investments	0	0	0	0	0
7. Derivative instruments	0	0	0	0	0
8. Other invested assets	0	0	0	2,896	0
9. Aggregate write-ins for capital gains (losses)	180	0	180	0	0
10. Total capital gains (losses)	1,839,549	(326,302)	1,513,247	(1,330,011)	0
DETAILS OF WRITE-INS					
0901. Litigation proceeds	180	0	180	0	0
0902.					
0903.					
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0	0	0	0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	180	0	180	0	0

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE MOTORISTS LIFE INSURANCE COMPANY

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

	1 Total	2 Industrial Life	Ordinary		5 Credit Life (Group and Individual)	Group		Accident and Health			11 Aggregate of All Other Lines of Business
			3 Life Insurance	4 Individual Annuities		6 Life Insurance	7 Annuities	8 Group	9 Credit (Group and Individual)	10 Other	
FIRST YEAR (other than single)											
1. Uncollected	.....(56,943)	0	.....(56,943)	0	0	0	0	0	0	0	0
2. Deferred and accrued	.....1,080,586	0	.....1,080,586	0	0	0	0	0	0	0	0
3. Deferred, accrued and uncollected:											
3.1 Direct	.....1,106,517	0	.....1,106,517	0	0	0	0	0	0	0	0
3.2 Reinsurance assumed	.....0	0	.....0	0	0	0	0	0	0	0	0
3.3 Reinsurance ceded	.....82,874	0	.....82,874	0	0	0	0	0	0	0	0
3.4 Net (Line 1 + Line 2)	.....1,023,643	0	.....1,023,643	0	0	0	0	0	0	0	0
4. Advance	.....9,889	0	.....9,889	0	0	0	0	0	0	0	0
5. Line 3.4 - Line 4	.....1,013,753	0	.....1,013,753	0	0	0	0	0	0	0	0
6. Collected during year:											
6.1 Direct	.....4,837,214	0	.....3,863,407	973,807	0	0	0	0	0	0	0
6.2 Reinsurance assumed	.....0	0	.....0	0	0	0	0	0	0	0	0
6.3 Reinsurance ceded	.....1,122,310	0	.....1,122,310	0	0	0	0	0	0	0	0
6.4 Net	.....3,714,904	0	.....2,741,097	973,807	0	0	0	0	0	0	0
7. Line 5 + Line 6.4	.....4,728,658	0	.....3,754,851	973,807	0	0	0	0	0	0	0
8. Prior year (uncollected + deferred and accrued - advance)	.....1,186,039	0	.....1,186,039	0	0	0	0	0	0	0	0
9. First year premiums and considerations:											
9.1 Direct	.....4,626,998	0	.....3,653,191	973,807	0	0	0	0	0	0	0
9.2 Reinsurance assumed	.....0	0	.....0	0	0	0	0	0	0	0	0
9.3 Reinsurance ceded	.....1,084,379	0	.....1,084,379	0	0	0	0	0	0	0	0
9.4 Net (Line 7 - Line 8)	.....3,542,618	0	.....2,568,811	973,807	0	0	0	0	0	0	0
SINGLE											
10. Single premiums and considerations:											
10.1 Direct	.....11,817,545	0	.....2,227,265	9,590,280	0	0	0	0	0	0	0
10.2 Reinsurance assumed	.....0	0	.....0	0	0	0	0	0	0	0	0
10.3 Reinsurance ceded	.....0	0	.....0	0	0	0	0	0	0	0	0
10.4 Net	.....11,817,545	0	.....2,227,265	9,590,280	0	0	0	0	0	0	0
RENEWAL											
11. Uncollected	.....(403,930)	0	.....(342,678)	.....(19,297)	0	0	.....(41,955)	0	0	0	0
12. Deferred and accrued	.....15,467,278	0	.....15,467,278	0	0	0	0	0	0	0	0
13. Deferred, accrued and uncollected:											
13.1 Direct	.....16,173,676	0	.....16,173,676	0	0	0	0	0	0	0	0
13.2 Reinsurance assumed	.....0	0	.....0	0	0	0	0	0	0	0	0
13.3 Reinsurance ceded	.....1,110,327	0	.....1,049,076	19,297	0	0	41,955	0	0	0	0
13.4 Net (Line 11 + Line 12)	.....15,063,348	0	.....15,124,600	.....(19,297)	0	0	.....(41,955)	0	0	0	0
14. Advance	.....148,634	0	.....148,634	0	0	0	0	0	0	0	0
15. Line 13.4 - Line 14	.....14,914,715	0	.....14,975,966	.....(19,297)	0	0	.....(41,955)	0	0	0	0
16. Collected during year:											
16.1 Direct	.....48,615,791	0	.....46,169,877	.....1,589,041	0	0	.....856,872	0	0	0	0
16.2 Reinsurance assumed	.....0	0	.....0	0	0	0	0	0	0	0	0
16.3 Reinsurance ceded	.....117,099,393	0	.....10,111,659	.....106,482,286	0	0	.....505,448	0	0	0	0
16.4 Net	.....(68,483,603)	0	.....36,058,218	.....(104,893,245)	0	0	.....351,424	0	0	0	0
17. Line 15 + Line 16.4	.....(53,568,888)	0	.....51,034,184	.....(104,912,542)	0	0	.....309,469	0	0	0	0
18. Prior year (uncollected + deferred and accrued - advance)	.....15,586,207	0	.....15,627,235	0	0	0	.....(41,028)	0	0	0	0
19. Renewal premiums and considerations:											
19.1 Direct	.....48,953,393	0	.....46,507,480	.....1,589,041	0	0	.....856,872	0	0	0	0
19.2 Reinsurance assumed	.....0	0	.....0	0	0	0	0	0	0	0	0
19.3 Reinsurance ceded	.....118,108,488	0	.....11,100,530	.....106,501,583	0	0	.....506,375	0	0	0	0
19.4 Net (Line 17 - Line 18)	.....(69,155,095)	0	.....35,406,949	.....(104,912,542)	0	0	.....350,497	0	0	0	0
TOTAL											
20. Total premiums and annuity considerations:											
20.1 Direct	.....65,397,935	0	.....52,387,935	.....12,153,128	0	0	.....856,872	0	0	0	0
20.2 Reinsurance assumed	.....0	0	.....0	0	0	0	0	0	0	0	0
20.3 Reinsurance ceded	.....119,192,867	0	.....12,184,910	.....106,501,583	0	0	.....506,375	0	0	0	0
20.4 Net (Lines 9.4 + 10.4 + 19.4)	.....(53,794,932)	0	.....40,203,026	.....(94,348,455)	0	0	.....350,497	0	0	0	0

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

	1 Total	2 Industrial Life	Ordinary		5 Credit Life (Group and Individual)	Group		Accident and Health			11 Aggregate of All Other Lines of Business
			3 Life Insurance	4 Individual Annuities		6 Life Insurance	7 Annuities	8 Group	9 Credit (Group and Individual)	10 Other	
DIVIDENDS AND COUPONS APPLIED (included in Part 1)											
21. To pay renewal premiums	126,863	0	126,863	0	0	0	0	0	0	0	0
22. All other	869,992	0	869,992	0	0	0	0	0	0	0	0
REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED											
23. First year (other than single):											
23.1 Reinsurance ceded	1,178,404	0	1,178,404	0	0	0	0	0	0	0	0
23.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
23.3 Net ceded less assumed	1,178,404	0	1,178,404	0	0	0	0	0	0	0	0
24. Single:											
24.1 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0
24.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
24.3 Net ceded less assumed	0	0	0	0	0	0	0	0	0	0	0
25. Renewal:											
25.1 Reinsurance ceded	2,313,146	0	1,821,588	491,558	0	0	0	0	0	0	0
25.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
25.3 Net ceded less assumed	2,313,146	0	1,821,588	491,558	0	0	0	0	0	0	0
26. Totals:											
26.1 Reinsurance ceded (Page 6, Line 6)	3,491,550	0	2,999,992	491,558	0	0	0	0	0	0	0
26.2 Reinsurance assumed (Page 6, Line 22)	0	0	0	0	0	0	0	0	0	0	0
26.3 Net ceded less assumed	3,491,550	0	2,999,992	491,558	0	0	0	0	0	0	0
COMMISSIONS INCURRED (direct business only)											
27. First year (other than single)	3,433,470	0	3,407,929	25,446	0	.95	0	0	0	0	0
28. Single	473,424	0	0	473,424	0	0	0	0	0	0	0
29. Renewal	3,010,188	0	2,980,020	30,062	0	106	0	0	0	0	0
30. Deposit-type contract funds	10,882	0	0	10,882	0	0	0	0	0	0	0
31. Totals (to agree with Page 6, Line 21)	6,927,965	0	6,387,949	539,815	0	201	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE MOTORISTS LIFE INSURANCE COMPANY
EXHIBIT 2 - GENERAL EXPENSES

	Insurance				5	6		
	1 Life	Accident and Health		4 All Other Lines of Business				
		2 Cost Containment	3 All Other					
1. Rent	281,858	.0	.0	.0	1,073	282,931		
2. Salaries and wages	3,909,651	.0	.0	.0	10,171	3,919,822		
3.11 Contributions for benefit plans for employees	1,281,924	.0	.0	.0	4,105	1,286,030		
3.12 Contributions for benefit plans for agents .....	.0	.0	.0	.0	.0	0	
3.21 Payments to employees under non-funded benefit plans .....	.0	.0	.0	.0	.0	0	
3.22 Payments to agents under non-funded benefit plans .....	.0	.0	.0	.0	.0	0	
3.31 Other employee welfare .....	.0	.0	.0	.0	.0	0	
3.32 Other agent welfare .....	.0	.0	.0	.0	.0	0	
4.1 Legal fees and expenses	15,002	.0	.0	.0	.0	15,002		
4.2 Medical examination fees	376,529	.0	.0	.0	.0	376,529		
4.3 Inspection report fees	122,521	.0	.0	.0	.0	122,521		
4.4 Fees of public accountants and consulting actuaries	103,029	.0	.0	.0	.0	103,029		
4.5 Expense of investigation and settlement of policy claims	12,934	.0	.0	.0	.0	12,934		
5.1 Traveling expenses	272,168	.0	.0	.0	.0	272,168		
5.2 Advertising	441,809	.0	.0	.0	.0	441,809		
5.3 Postage, express, telegraph and telephone	363,144	.0	.0	.0	.0	363,144		
5.4 Printing and stationery	98,878	.0	.0	.0	.0	98,878		
5.5 Cost or depreciation of furniture and equipment	692,571	.0	.0	.0	.0	692,571		
5.6 Rental of equipment .....	.0	.0	.0	.0	.0	0	
5.7 Cost or depreciation of EDP equipment and software .....	.0	.0	.0	.0	.0	0	
6.1 Books and periodicals	17,743	.0	.0	.0	.0	17,743		
6.2 Bureau and association fees	27,950	.0	.0	.0	.0	27,950		
6.3 Insurance, except on real estate	55,881	.0	.0	.0	.0	55,881		
6.4 Miscellaneous losses .....	.0	.0	.0	.0	.0	0	
6.5 Collection and bank service charges .....	.0	.0	.0	.0	.0	0	
6.6 Sundry general expenses .....	.0	.0	.0	.0	.0	0	
6.7 Group service and administration fees .....	.0	.0	.0	.0	.0	0	
6.8 Reimbursements by uninsured plans .....	.0	.0	.0	.0	.0	0	
7.1 Agency expense allowance	23,527	.0	.0	.0	.0	23,527		
7.2 Agents' balances charged off (less \$ recovered) .....	.0	.0	.0	.0	.0	0	
7.3 Agency conferences other than local meetings .....	.0	.0	.0	.0	.0	0	
9.1 Real estate expenses .....	.0	.0	.0	.0	.0	0	
9.2 Investment expenses not included elsewhere .....	.0	.0	.0	.0	.49,173	.49,173	
9.3 Aggregate write-ins for expenses	177,686	.0	.0	.0	563,390	741,076		
10. General expenses incurred	8,274,806	.0	.0	.0	627,912	(a) 8,902,718		
11. General expenses unpaid December 31, prior year	587,368	.0	.0	.0	131,310	718,678		
12. General expenses unpaid December 31, current year	652,886	.0	.0	.0	137,155	790,041		
13. Amounts receivable relating to uninsured plans, prior year .....	.0	.0	.0	.0	.0	0	
14. Amounts receivable relating to uninsured plans, current year	0	0	0	0	0	0		
15. General expenses paid during year (Lines 10+11-12-13+14)	8,209,288	0	0	0	622,067	8,831,355		
DETAILS OF WRITE-INS								
09.301. Consulting Fees	177,686	.0	.0	.0	563,390	741,076		
09.302.								
09.303.								
09.398. Summary of remaining write-ins for Line 9.3 from overflow page	.0	.0	.0	.0	.0	0		
09.399. Totals (Lines 09.301 thru 09.303 plus 09.398) (Line 9.3 above)	177,686	0	0	0	563,390	741,076		

(a) Includes management fees of \$ 0 to affiliates and \$ 0 to non-affiliates.

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

	Insurance			4 Investment	5 Total
	1 Life	2 Accident and Health	3 All Other Lines of Business		
1. Real estate taxes .....	.0	0	0	.0	0
2. State insurance department licenses and fees	206,637	0	0	.0	206,637
3. State taxes on premiums	874,278	0	0	.0	874,278
4. Other state taxes, including \$ for employee benefits	0	0	0	.0	0
5. U.S. Social Security taxes	281,181	0	0	.788	281,969
6. All other taxes	16,126	0	0	0	16,126
7. Taxes, licenses and fees incurred	1,378,222	0	0	.788	1,379,010
8. Taxes, licenses and fees unpaid December 31, prior year	482,603	0	0	.0	482,603
9. Taxes, licenses and fees unpaid December 31, current year	468,550	0	0	.0	468,550
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	1,392,275	0	0	.788	1,393,063

EXHIBIT 4 - DIVIDENDS OR REFUNDS

	1 Life	2 Accident and Health
1. Applied to pay renewal premiums .....	.126,863	0
2. Applied to shorten the endowment or premium-paying period .....	.0	0
3. Applied to provide paid-up additions .....	.869,992	0
4. Applied to provide paid-up annuities .....	.0	0
5. Total Lines 1 through 4 .....	.996,855	0
6. Paid in cash .....	.16,161	0
7. Left on deposit .....	.8,511	0
8. Aggregate write-ins for dividend or refund options .....	.3,172	0
9. Total Lines 5 through 8 .....	.1,024,699	0
10. Amount due and unpaid .....	.0	0
11. Provision for dividends or refunds payable in the following calendar year .....	.1,138,730	0
12. Terminal dividends .....	.0	0
13. Provision for deferred dividend contracts .....	.0	0
14. Amount provisionally held for deferred dividend contracts not included in Line 13 .....	.0	0
15. Total Lines 10 through 14 .....	.1,138,730	0
16. Total from prior year .....	.1,034,556	0
17. Total dividends or refunds (Lines 9 + 15 - 16)	.1,128,873	0
DETAILS OF WRITE-INS		
0801. Dividends Paid to Buy One Year Term .....	.3,172	0
0802.		
0803.		
0898. Summary of remaining write-ins for Line 8 from overflow page .....	.0	0
0899. Totals (Lines 0801 thru 0803 plus 0898) (Line 8 above)	.3,172	0

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1 Valuation Standard	2 Total	3 Industrial	4 Ordinary	5 Credit (Group and Individual)	6 Group
0100001. 58 CSO 3% CRVM 67-84	7,571,476	0	7,571,476	0	0
0100002. 58 CSO 3% NLP 67-84	3,286	0	3,286	0	0
0100003. 58 CSO 3% GRADED 71-84	62,460	0	62,460	0	0
0100004. 58 CSO 3.5% CRVM 67-84	748,810	0	748,810	0	0
0100005. 58 CSO 4% CRVM 80-84	12,813	0	12,813	0	0
0100006. 58 CET 3% 67-84	429,824	0	429,824	0	0
0100007. 58 CET 3.5% 67-84	57,522	0	57,522	0	0
0100008. 80 CSO 5% CRVM 84-02	7,873,481	0	7,873,481	0	0
0100009. 80 CSO 5% NLP 84-04	189,826	0	189,826	0	0
0100010. 80 CSO 5.5% CRVM 91-92	1,729,447	0	1,729,447	0	0
0100011. 80 CSO 4% CRVM 86-91, 94-96-08	37,423,290	0	37,423,290	0	0
0100012. 80 CSO 4% NLP 94-08	5,697,130	0	5,697,130	0	0
0100013. 80 CSO 4.5% CRVM 91-05	123,050,560	0	123,050,560	0	0
0100014. 80 CSO 4.5% NLP 94-05	491,109	0	491,109	0	0
0100015. 80 CET 4.0% 07-08	28,630	0	28,630	0	0
0100016. 80 CET 4.5% 94-05	523,475	0	523,475	0	0
0100017. 80 CET 5% 84-94	199,608	0	199,608	0	0
0100018. 80 CET 5.5% 91-92	37,574	0	37,574	0	0
0100019. 01 CSO 3.50% CRVM 12-NB	16,503,621	0	16,503,621	0	0
0100020. 01 CSO 3.50% MOD 04-NB	1,713,958	0	1,713,958	0	0
0100021. 01 CSO 4.00% MOD 04-12	31,610,850	0	31,610,850	0	0
0100022. 01 CSO 4.50% CRVM 05	392,798	0	392,798	0	0
0100023. 01 CSO 4.00% CRVM 06-12	78,999,001	0	78,999,001	0	0
0100024. 01 CSO 4.00% NLP 09-12	91,034	0	91,034	0	0
0100025. GROUP UNEARNED PREMIUM	0	0	0	0	0
0199997. Totals (Gross)	315,441,583	0	315,441,583	0	0
0199998. Reinsurance ceded	75,626,480	0	75,626,480	0	0
0199999. Life Insurance: Totals (Net)	239,815,103	0	239,815,103	0	0
0200001. 71 IAM 7.5% IMMEDIATE 84-85	0	XXX	0	XXX	0
0200002. 83a 8.00% IMMEDIATE 87	14,059	XXX	14,059	XXX	0
0200003. 83a 8.75% IMMEDIATE 88-89	193,294	XXX	193,294	XXX	0
0200004. 83a 8.25% IMMEDIATE 90-91	299,391	XXX	299,391	XXX	0
0200005. 83a 7.75% IMMEDIATE 92	192,625	XXX	192,625	XXX	0
0200006. 83a 7.00% IMMEDIATE 93	38,003	XXX	38,003	XXX	0
0200007. 83a 6.50% IMMEDIATE 94	214,938	XXX	214,938	XXX	0
0200008. 83a 7.25% IMMEDIATE 95	74,850	XXX	74,850	XXX	0
0200009. 83a 6.75% IMMEDIATE 96-97	143,186	XXX	143,186	XXX	0
0200010. 83a 6.25% IMMEDIATE 98	11,468	XXX	11,468	XXX	0
0200011. a-2000 6.25% IMMEDIATE 99	235,884	XXX	235,884	XXX	0
0200012. a-2000 6.00% IMMEDIATE 00	173,438	XXX	173,438	XXX	0
0200013. a-2000 4.50% IMMEDIATE 01	70,872	XXX	70,872	XXX	0
0200014. a-2000 3.00% IMMEDIATE 02-NB	4,227,503	XXX	4,227,503	XXX	0
0200015. CARVM 6.00% DEFERRED	1,656,094	XXX	1,656,094	XXX	0
0200016. CARVM 6.25% DEFERRED	5,932,953	XXX	5,932,953	XXX	0
0200017. CARVM 7.25% DEFERRED	968,474	XXX	968,474	XXX	0
0200018. CARVM 7.00% DEFERRED	23,259	XXX	23,259	XXX	0
0200019. CARVM 6.75% DEFERRED	17,661,497	XXX	17,661,497	XXX	0
0200020. CARVM 6.50% DEFERRED	1,079,184	XXX	1,079,184	XXX	0
0200021. CARVM 5.75% DEFERRED	5,810,108	XXX	5,810,108	XXX	0
0200022. CARVM 5.25% DEFERRED	18,893,849	XXX	18,893,849	XXX	0
0200023. CARVM 5.50% DEFERRED	12,466,953	XXX	12,466,953	XXX	0
0200024. CARVM 5.00% DEFERRED	17,760,962	XXX	17,760,962	XXX	0
0200025. CARVM 4.75% DEFERRED	18,342,003	XXX	18,342,003	XXX	0
0200026. CARVM 4.50% DEFERRED	15,666,535	XXX	15,666,535	XXX	0
0200027. CARVM 4.25% DEFERRED	17,273,479	XXX	17,273,479	XXX	0
0200028. CARVM 4.00% DEFERRED	18,388,583	XXX	18,388,583	XXX	0
0200029. CARVM 3.75% DEFERRED	53,766,397	XXX	53,766,397	XXX	0
0200030. CARVM 3.50% DEFERRED	1,914,020	XXX	1,914,020	XXX	0
0299997. Totals (Gross)	213,493,861	XXX	213,493,861	XXX	0
0299998. Reinsurance ceded	106,087,370	XXX	106,087,370	XXX	0
0299999. Annuities: Totals (Net)	107,406,490	XXX	107,406,490	XXX	0
0300001. 58 CSO 3%	4,732	0	4,732	0	0
0300002. 71 IAM 7.5%	4,993	0	4,993	0	0
0300003. 59-61 US TABLE 56 OASDI REMAR TABLE 3%	29,454	0	29,454	0	0
0300004. 69-71 US TBL + 2/3 62 OASDI REM TBL 7.5%	9,957	0	9,957	0	0
0300005. 71 IAM 6% IMMEDIATE 77-80	1,821	0	1,821	0	0
0300006. 83a 7.75% IMMEDIATE 92	132,128	0	132,128	0	0
0300007. 83a 7.00% IMMEDIATE 93	425,415	0	425,415	0	0
0300008. 83a 6.50% IMMEDIATE 94	221,872	0	221,872	0	0
0300009. 83a 7.25% IMMEDIATE 95	160,318	0	160,318	0	0
0300010. 83a 6.75% IMMEDIATE 96-97	419,139	0	419,139	0	0
0300011. 83a 6.25% IMMEDIATE 98-99	573,979	0	573,979	0	0
0300012. 83a 6.00% IMMEDIATE 00	283,061	0	283,061	0	0
0300013. 2000 4.50% IMMEDIATE 01-02	593,876	0	593,876	0	0
0300014. 2000 3.00% IMMEDIATE 03-NB	5,074,329	0	5,074,329	0	0
0399997. Totals (Gross)	7,935,075	0	7,935,075	0	0
0399998. Reinsurance ceded	0	0	0	0	0
0399999. SCWLC: Totals (Net)	7,935,075	0	7,935,075	0	0
0400001. 59 ADB 58 CSO 3%	7,184	0	7,184	0	0
0400002. 59 ADB 80 CSO 5%	7,704	0	7,704	0	0
0400003. 59 ADB 80 CSO 4.5%	1,012,355	0	1,012,355	0	0
0400004. 59 ADB 80 CSO 4.0%	304,057	0	304,057	0	0
0400005. 59 ADB WITH 2001 CSO 4.00%	268,022	0	268,022	0	0
0400006. 59 ADB WITH 2001 CSO 3.50%	46,710	0	46,710	0	0
0499997. Totals (Gross)	1,646,031	0	1,646,031	0	0
0499998. Reinsurance ceded	1,646,031	0	1,646,031	0	0
0499999. Accidental Death Benefits: Totals (Net)	0	0	0	0	0
0500001. 52 INTERCO DISA 58 CSO 3%	2,074	0	2,074	0	0
0500002. 52 INTERCO DISA 80 CSO 5%	23,181	0	23,181	0	0
0500003. 52 INTERCO DISA 80 CSO 4.5%	596,104	0	596,104	0	0
0500004. 52 INTERCO DISA 80 CSO 4.0%	306	0	306	0	0
0500005. 85 CIDA 80 CSO 4.0%	87,340	0	87,340	0	0

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1 Valuation Standard	2 Total	3 Industrial	4 Ordinary	5 Credit (Group and Individual)	6 Group
0500006. 85 CIDA 80 CSO 4.5%	593,020	0	593,020	0	0
0500007. 85 CIDA 01 CSO 4.0%	34,719	0	34,719	0	0
0500008. 70 INTERCO 01 CSO 4.00%	413,077	0	413,077	0	0
0500009. 85 CIDA 01 CSO 3.50%	3,005	0	3,005	0	0
0500010. 70 DISABILITY STUDY PERIOD WITH 01 CSO 3.50%	26,552	0	26,552	0	0
0599997. Totals (Gross)	1,779,379	0	1,779,379	0	0
0599998. Reinsurance ceded	493,876	0	493,876	0	0
0599999. Disability-Active Lives: Totals (Net)	1,285,502	0	1,285,502	0	0
0600001. 52 INTERCO DISA 3%	793,277	0	793,277	0	0
0600002. 70 INTERCO DISA 3%	396,597	0	0	0	396,597
0600003. 85 CIDA 80 CSO 4.5%	0	0	0	0	0
0600004. 85 CIDA 80 CSO 4.0%	144,326	0	144,326	0	0
0699997. Totals (Gross)	1,334,200	0	937,603	0	396,597
0699998. Reinsurance ceded	384,694	0	77,256	0	307,438
0699999. Disability-Disabled Lives: Totals (Net)	949,505	0	860,346	0	89,159
0700001. Excess valuation net premiums over corresponding gross premiums	3,618,351	0	3,618,351	0	0
0700002. Non-deduction of deferreds	1,931,877	0	1,931,877	0	0
0700003. Surrender values-excess of res	0	0	0	0	0
0700004. AddIn actuarial res-Asset/Liab	0	0	0	0	0
0700005. Matured Option Reserve	85,066	0	85,066	0	0
0700006. Group Conversion Reserve	115,823	0	115,823	0	0
0799997. Totals (Gross)	5,751,118	0	5,751,118	0	0
0799998. Reinsurance ceded	2,025,393	0	2,025,393	0	0
0799999. Miscellaneous Reserves: Totals (Net)	3,725,725	0	3,725,725	0	0
9999999. Totals (Net) - Page 3, Line 1	361,117,401	0	361,028,242	0	89,159

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE MOTORISTS LIFE INSURANCE COMPANY
EXHIBIT 5 - INTERROGATORIES

1.1 Has the reporting entity ever issued both participating and non-participating contracts? Yes [] No []
 1.2 If not, state which kind is issued.

2.1 Does the reporting entity at present issue both participating and non-participating contracts? Yes [] No []
 2.2 If not, state which kind is issued.

3. Does the reporting entity at present issue or have in force contracts that contain non-guaranteed elements? Yes [] No []
 If so, attach a statement that contains the determination procedures, answers to the interrogatories and an actuarial opinion as described in the instructions.

4. Has the reporting entity any assessment or stipulated premium contracts in force? Yes [] No []
 If so, state:
 4.1 Amount of insurance? \$ 0
 4.2 Amount of reserve? \$ 0
 4.3 Basis of reserve:
 4.4 Basis of regular assessments:
 4.5 Basis of special assessments:
 4.6 Assessments collected during the year \$ 0

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

6. Does the reporting entity hold reserves for any annuity contracts that are less than the reserves that would be held on a standard basis? Yes [] No []
 6.1 If so, state the amount of reserve on such contracts on the basis actually held: \$ 0
 6.2 That would have been held (on an exact or approximate basis) using the actual ages of the annuitants; the interest rate(s) used in 6.1; and the same mortality basis used by the reporting entity for the valuation of comparable annuity benefits issued to standard lives. If the reporting entity has no comparable annuity benefits for standard lives to be valued, the mortality basis shall be the table most recently approved by the state of domicile for valuing individual annuity benefits: \$ 0
 Attach statement of methods employed in their valuation.

7. Does the reporting entity have any Synthetic GIC contracts or agreements in effect as of December 31 of the current year? Yes [] No []
 7.1 If yes, state the total dollar amount of assets covered by these contracts or agreements \$ 0
 7.2 Specify the basis (fair value, amortized cost, etc.) for determining the amount:
 7.3 State the amount of reserves established for this business: \$ 0
 7.4 Identify where the reserves are reported in the blank:

8. Does the reporting entity have any Contingent Deferred Annuity contracts or agreements in effect as of December 31 of the current year? Yes [] No []
 8.1 If yes, state the total dollar amount of account value covered by these contracts or agreements: \$ 0
 8.2 State the amount of reserves established for this business: \$ 0
 8.3 Identify where the reserves are reported in the blank:

9. Does the reporting entity have any Guaranteed Lifetime Income Benefit contracts, agreements or riders in effect as of December 31 of the current year? Yes [] No []
 9.1 If yes, state the total dollar amount of any account value associated with these contracts, agreements or riders: \$ 0
 9.2 State the amount of reserves established for this business: \$ 0
 9.3 Identify where the reserves are reported in the blank:

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

1 Description of Valuation Class	Valuation Basis		4 Increase in Actuarial Reserve Due to Change
	2 Changed From	3 Changed To	
9999999 - Total (Column 4, only)			

NONE

Exhibit 6 - Aggregate Reserves for Accident and Health Contracts
N O N E

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE MOTORISTS LIFE INSURANCE COMPANY

EXHIBIT 7 - DEPOSIT TYPE CONTRACTS

	1 Total	2 Guaranteed Interest Contracts	3 Annuities Certain	4 Supplemental Contracts	5 Dividend Accumulations or Refunds	6 Premium and Other Deposit Funds
1. Balance at the beginning of the year before reinsurance	867,388	0	0	330,849	62,538	474,001
2. Deposits received during the year	247,848	0	0	0	8,511	239,337
3. Investment earnings credited to the account	44,927	0	0	15,133	2,514	27,279
4. Other net change in reserves	0	0	0	0	0	0
5. Fees and other charges assessed	0	0	0	0	0	0
6. Surrender charges	0	0	0	0	0	0
7. Net surrender or withdrawal payments	163,630	0	0	14,276	297	149,057
8. Other net transfers to or (from) Separate Accounts	0	0	0	0	0	0
9. Balance at the end of current year before reinsurance (Lines 1+2+3+4-5-6-7-8)	996,532	0	0	331,707	73,266	591,560
10. Reinsurance balance at the beginning of the year	0	0	0	0	0	0
11. Net change in reinsurance assumed	0	0	0	0	0	0
12. Net change in reinsurance ceded	0	0	0	0	0	0
13. Reinsurance balance at the end of the year (Lines 10+11-12)	0	0	0	0	0	0
14. Net balance at the end of current year after reinsurance (Lines 9 + 13)	996,532	0	0	331,707	73,266	591,560

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE MOTORISTS LIFE INSURANCE COMPANY
EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 1 - Liability End of Current Year

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Due and unpaid:											
1.1 Direct	0	0	0	0	0	0	0	0	0	0	0
1.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
1.3 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0
1.4 Net	0	0	0	0	0	0	0	0	0	0	0
2. In course of settlement:											
2.1 Resisted											
2.11 Direct	0	0	0	0	0	0	0	0	0	0	0
2.12 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
2.13 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0
2.14 Net	0	0	(b)	0	0	(b)	0	(b)	0	0	0
2.2 Other											
2.21 Direct	4,370,224	0	4,338,166	0	0	0	32,058	0	0	0	0
2.22 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
2.23 Reinsurance ceded	1,787,741	0	1,767,741	0	0	0	20,000	0	0	0	0
2.24 Net	2,582,483	0	(b)	2,570,425	(b)	0	(b)	12,058	0	(b)	0
3. Incurred but unreported:											
3.1 Direct	415,000	0	415,000	0	0	0	0	0	0	0	0
3.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
3.3 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0
3.4 Net	415,000	0	(b)	415,000	(b)	0	(b)	0	(b)	0	(b)
4. TOTALS											
4.1 Direct	4,785,224	0	4,753,166	0	0	0	32,058	0	0	0	0
4.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
4.3 Reinsurance ceded	1,787,741	0	1,767,741	0	0	0	20,000	0	0	0	0
4.4 Net	2,997,483	(a)	0	(a)	2,985,425	0	0	(a)	12,058	0	0

(a) Including matured endowments (but not guaranteed annual pure endowments) unpaid amounting to \$ 0 in Column 2, \$ 0 in Column 3 and \$ 0 in Column 7.

(b) Include only portion of disability and accident and health claim liabilities applicable to assumed "accrued" benefits. Reserves (including reinsurance assumed and net of reinsurance ceded) for unaccrued benefits for Ordinary Life Insurance \$ 865,156

Individual Annuities \$ 0 , Credit Life (Group and Individual) \$ 0 , and Group Life \$ 85,540 , are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Group Accident and Health \$ 0

Credit (Group and Individual) Accident and Health \$ 0 , and Other Accident and Health \$ 0 are included in Page 3, Line 2 (See Exhibit 6, Claim Reserve).

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE MOTORISTS LIFE INSURANCE COMPANY
EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 2 - Incurred During the Year

	1 Total	2 Industrial Life (a)	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance (b)	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance (c)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Settlements During the Year:											
1.1 Direct	31,359,030	0	26,404,137	3,725,974	1,056,381	0	172,539	0	0	0	0
1.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
1.3 Reinsurance ceded	8,146,679	0	7,777,835	233,844	0	0	135,000	0	0	0	0
1.4 Net	(d) 23,212,352	0	18,626,302	3,492,130	1,056,381	0	37,539	0	0	0	0
2. Liability December 31, current year from Part 1:											
2.1 Direct	4,785,224	0	4,753,166	0	0	0	32,058	0	0	0	0
2.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
2.3 Reinsurance ceded	1,787,741	0	1,767,741	0	0	0	20,000	0	0	0	0
2.4 Net	2,997,483	0	2,985,425	0	0	0	12,058	0	0	0	0
3. Amounts recoverable from reinsurers December 31, current year	587,962	0	587,962	0	0	0	0	0	0	0	0
4. Liability December 31, prior year:											
4.1 Direct	4,088,596	0	4,090,956	0	0	0	(2,361)	0	0	0	0
4.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
4.3 Reinsurance ceded	853,235	0	853,235	0	0	0	0	0	0	0	0
4.4 Net	3,235,361	0	3,237,721	0	0	0	(2,361)	0	0	0	0
5. Amounts recoverable from reinsurers December 31, prior year	259,168	0	259,168	0	0	0	0	0	0	0	0
6. Incurred Benefits											
6.1 Direct	32,055,659	0	27,066,346	3,725,974	1,056,381	0	206,957	0	0	0	0
6.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
6.3 Reinsurance ceded	9,409,979	0	9,021,135	233,844	0	0	155,000	0	0	0	0
6.4 Net	22,645,680	0	18,045,211	3,492,130	1,056,381	0	51,957	0	0	0	0

(a) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ 0 in Line 1.1, \$ 0 in Line 1.4.

(b) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ 5,000 in Line 1.1, \$ 5,000 in Line 1.4.

(c) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ 5,000 in Line 6.1, and \$ 5,000 in Line 6.4.

(d) Includes \$ 130,645 premiums waived under total and permanent disability benefits.

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE MOTORISTS LIFE INSURANCE COMPANY
EXHIBIT OF NON-ADMITTED ASSETS

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)	0	0	0
2. Stocks (Schedule D):			
2.1 Preferred stocks	0	0	0
2.2 Common stocks	0	0	0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens	0	0	0
3.2 Other than first liens.....	0	0	0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company	0	0	0
4.2 Properties held for the production of income.....	0	0	0
4.3 Properties held for sale	0	0	0
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA)	0	0	0
6. Contract loans	119,761	126,762	-7,000
7. Derivatives (Schedule DB)	0	0	0
8. Other invested assets (Schedule BA)	108,623	105,727	(2,896)
9. Receivables for securities	0	0	0
10. Securities lending reinvested collateral assets (Schedule DL)	0	0	0
11. Aggregate write-ins for invested assets	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	228,385	232,489	-4,104
13. Title plants (for Title insurers only)	0	0	0
14. Investment income due and accrued	0	0	0
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection	13,969	19,011	-5,042
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due	855,767	1,124,117	268,350
15.3 Accrued retrospective premiums and contracts subject to redetermination	0	0	0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers	0	0	0
16.2 Funds held by or deposited with reinsured companies	0	0	0
16.3 Other amounts receivable under reinsurance contracts	0	0	0
17. Amounts receivable relating to uninsured plans	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon	0	0	0
18.2 Net deferred tax asset	0	0	0
19. Guaranty funds receivable or on deposit	0	0	0
20. Electronic data processing equipment and software	0	0	0
21. Furniture and equipment, including health care delivery assets	742,315	588,631	(153,684)
22. Net adjustment in assets and liabilities due to foreign exchange rates	0	0	0
23. Receivables from parent, subsidiaries and affiliates	0	0	0
24. Health care and other amounts receivable	160,989	160,249	(740)
25. Aggregate write-ins for other than invested assets	111,388	34,139	(77,249)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	2,112,812	2,158,636	-45,824
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0
28. Total (Lines 26 and 27)	2,112,812	2,158,636	-45,824
DETAILS OF WRITE-INS			
1101.			
1102.			
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	0	0	0
2501. Policy Liens	111,388	12,889	(98,499)
2502. Producer Assistance Loan	0	21,250	21,250
2503.			
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	111,388	34,139	(77,249)

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies and Going Concern

A. Accounting Practices

The accompanying financial statements have been completed in accordance with the accounting practices and procedures prescribed or permitted by the National Association of Insurance Commissioners (NAIC) and the State of Ohio.

<u>Net Income</u>	State of Domicile	Period Ended	Period Ended
		December 31, 2015	December 31, 2014
(1) Motorists Life Insurance Company state basis	Ohio	3,973,926	2,363,819
(2) State Prescribed Practices that increase/(decrease) NAIC SAP	Ohio	-	-
(3) State Permitted Practices that increase/(decrease) NAIC SAP	Ohio	-	-
(4) NAIC SAP	Ohio	3,973,926	2,363,819
 <u>Surplus</u>			
(5) Motorists Life Insurance Company state basis	Ohio	61,772,328	56,358,998
(6) State Prescribed Practices that increase/(decrease) NAIC SAP	Ohio	-	-
(7) State Permitted Practices that increase/(decrease) NAIC SAP	Ohio	-	-
(8) NAIC SAP	Ohio	61,772,328	56,358,998

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

The preparation of financial statements in conformity with Statutory Accounting Principles as described in the Annual Statement Instructions and the Accounting Practices and Procedures manual requires that management make estimates and assumptions that affect the reported amounts of assets and liabilities. It also requires disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the period. Actual results could differ from those estimates.

C. Accounting Policy

Life premiums are recognized as income over the premium paying period. Annuity premiums are recognized as revenue when received. Expenses incurred in connection with the acquiring of new business, including acquisition costs, are charged to operations as incurred.

In addition the company uses the following accounting policies:

1. Short-term investments are stated at amortized cost.
2. Bonds not backed by other loans are stated at amortized cost using the scientific amortization method.
3. Common stocks are at market.
4. Preferred stocks are at cost.
5. The company has no mortgage loans.
6. Single class and multi-class mortgage backed/asset-backed securities are stated at amortized cost using the scientific method including anticipated prepayments. The retrospective adjustment method is used to value these securities.
7. Broad Street Brokerage Insurance Agency, LLC, a subsidiary, is held as an investment. No other investments are held in subsidiaries or affiliates.
8. The company non-admits the underlying GAAP equity of Broad Street Brokerage Insurance Agency, LLC, a non-insurance company.
9. The company has no derivative instruments.
10. The company does not consider investment income as a factor in the deficiency reserve calculation, in accordance with SSAP No. 54, Individual and Group Accident and Health Contracts.
11. The company does not have accident and health contracts.
12. The company modified its capitalization policy to include internal effort costs for two select categories; Computer Software Developed or Modified for Internal Use and Website Development.
13. The company does not have pharmaceutical rebate receivables.

2. Accounting Changes and Correction of Errors

The Company did not record any material changes in accounting principles or corrections of errors during the periods reported.

NOTES TO FINANCIAL STATEMENTS

3. Business Combinations and Goodwill

The company had no business combination or goodwill transactions.

4. Discontinued Operations

The company had no discontinued operations.

5. Investments

A. The company has no investment in mortgage loans.

B. The company was not involved in debt restructuring.

C. The company has no investment in reverse mortgages.

D. Loan-Backed Securities

1. Prepayment assumptions for mortgage-backed / loan-backed and structured securities were obtained from market data vendors or broker dealer values.
2. The company held no other-than-temporarily impaired loaned-backed securities.
3. The company held no other-than-temporarily impaired loaned-backed securities.
4. All impaired securities (fair value is less than cost or amortized cost) for which an other-than temporary impairment has not been recognized in earnings as a realized loss (including securities with a recognized other-than-temporary impairment for non-interest related declines when a non-recognized interest related impairment remains):

a. The aggregate amount of unrealized losses:

1. Less than 12 Months	225,079
2. 12 Months or Longer	427,995

b. The aggregate related fair value of securities with unrealized losses:

1. Less than 12 Months	23,124,125
2. 12 Months or Longer	19,615,945

5. The company performed analysis on loaned-backed securities and determined exposure to credit risk is not a factor and does not warrant other-than-temporary impairment.

E. The company has no repurchase agreements.

F. The company does not invest in real estate.

G. The company does not have low income housing tax credit investments.

H. Restricted Assets

1. The company held restricted assets as listed below.

Restricted Asset Category	Gross Restricted						8	Percentage	
	Current Year					6	7	9	10
	1	2	3	4	5				
Restricted Asset Category	Total General Account (G/A)	G/A Supporting Protected Cell Account Activity (a)	Total Protected Cell Account Restricted Assets	Protected Cell Account Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase / (Decrease) (5 minus 6)	Total Current Year Admitted Restricted	Gross Restricted to Total Admitted Assets
a. Subject to contractual obligation for which liability is not shown	-	-	-	-	-	-	-	-	-
b. Collateral held under security lending agreements	-	-	-	-	-	-	-	-	-
c. Subject to repurchase agreements	-	-	-	-	-	-	-	-	-
d. Subject to reverse repurchase agreements	-	-	-	-	-	-	-	-	-
e. Subject to dollar repurchase agreements	-	-	-	-	-	-	-	-	-
f. Subject to dollar reverse repurchase agreements	-	-	-	-	-	-	-	-	-
g. Placed under option contracts	-	-	-	-	-	-	-	-	-
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock	-	-	-	-	-	-	-	-	-
i. FHLB capital stock	-	-	-	-	-	-	-	-	-
j. On deposit with states	2,296,844	-	-	-	2,296,844	2,262,730	34,114	2,296,844	0.47% 0.47%
k. On deposit with other regulatory bodies	-	-	-	-	-	-	-	-	-
l. Pledged as collateral FHLB (including assets backing funding agreement(s))	-	-	-	-	-	-	-	-	-
m. Pledged as collateral not captured in other categories	-	-	-	-	-	-	-	-	-
n. Other restricted assets	-	-	-	-	-	-	-	-	-
o. Total Restricted Assets	2,296,844	-	-	-	2,296,844	2,262,730	34,114	2,296,844	-

2. The company did not have any assets pledged as collateral not captured in other categories.

3. The company did not have any other restricted assets.

I. The company was not involved in any Working Capital Finance Investments during the periods reported.

J. As of December 31, 2015, the company was not involved in any Offsetting and Netting of Assets and Liabilities during the periods reported.

NOTES TO FINANCIAL STATEMENTS

K. The company held structured notes as listed below.

<u>CUSIP Identification</u>	<u>Actual Cost</u>	<u>Fair Value</u>	<u>Book/Adjusted Carrying Value</u>	<u>Mortgage-Referenced Security (YES/NO)</u>
00191DAA8	1,507,500.00	1,499,850.00	1,506,303.15	NO
04964RAA4	2,795,800.00	2,759,176.00	2,796,347.07	NO
05947U5C8	1,244,667.57	1,348,226.07	1,307,509.56	YES
12549BAE8	975,000.00	950,966.00	976,579.76	NO
14310GAA8	2,345,065.00	2,328,027.50	2,345,677.80	NO
26249BAA9	1,541,591.25	1,536,313.50	1,542,521.04	NO
568416AA9	2,212,374.99	2,205,103.99	2,210,393.28	NO
Total	12,621,998.81	12,627,663.06	12,685,331.66	XXX

6. Joint Ventures, Partnerships and Limited Liability Companies.

- A. The company has no investment in Joint Ventures, Partnerships or Limited Liability Companies that exceed 10% of its admitted assets.
- B. The company did not recognize any impairment write down for its investments in Joint Ventures, Partnerships or Limited Liability Companies during the statement period.

7. Investment Income

There was no due and accrued income excluded from surplus for 2015.

8. Derivative Instruments

The company holds no derivative instruments.

NOTES TO FINANCIAL STATEMENTS

9. Income Taxes

A. The components of the company's deferred tax assets (DTAs) and deferred tax liabilities (DTLs) and the change between the years are as follows:

		12/31/2015			12/31/2014			Change		
		Ordinary	Capital	Total	Ordinary	Capital	Total	Ordinary	Capital	Total
1	a Gross Deferred Tax Assets	13,339,818	224,311	13,564,129	14,840,948	268,594	15,109,542	(1,501,130)	(44,283)	(1,545,413)
	b Statutory Valuation Allowance Adjustment	-	-	-	-	-	-	-	-	-
	c Adjusted Gross Deferred Tax Assets(1a-1b)	13,339,818	224,311	13,564,129	14,840,948	268,594	15,109,542	(1,501,130)	(44,283)	(1,545,413)
	d Deferred Tax Assets Nonadmitted	-	-	-	-	-	-	-	-	-
	e Subtotal Net Deferred Tax Assets(Liabilities) (1c-1d)	13,339,818	224,311	13,564,129	14,840,948	268,594	15,109,542	(1,501,130)	(44,283)	(1,545,413)
	f Deferred Tax Liabilities	5,739,485	1,685,290	7,424,775	6,039,466	2,131,884	8,171,350	(299,981)	(446,594)	(746,575)
	g Net Admitted Deferred Tax Assets(Liabilities) (1e-1f)	7,600,333	(1,460,979)	6,139,354	8,801,482	(1,863,290)	6,938,192	(1,201,149)	402,311	(798,838)
2	Admission Calculation Components									
	a Federal income taxes paid in prior years recoverable through loss carrybacks (11a)	1,939,322	107,600	2,046,922	2,463,996	124,169	2,588,165	(524,674)	(16,569)	(541,243)
	b Adjusted gross DTAs expected to be realized after application of the threshold limitations (Lesser of 11bi or 11bii below)	8,206,157	-	8,206,157	7,323,363	-	7,323,363	882,794	-	882,794
	1 Adjusted gross DTAs expected to be realized following the balance sheet date (11bi)	9,904,802	-	9,904,802	9,103,603	-	9,103,603	801,199	-	801,199
	2 Adjusted gross DTAs allowed per limitation threshold (11bii)	8,206,157	-	8,206,157	7,323,363	-	7,323,363	882,794	-	882,794
	c Adjusted gross DTAs offset by gross DTLs (11c)	3,194,339	116,711	3,311,050	5,053,589	144,425	5,198,014	(1,859,250)	(27,714)	(1,886,964)
	d DTAs Admitted as the result of application of SSAP No. 101 (Total 2a+2b+2c)	13,339,818	224,311	13,564,129	14,840,948	268,594	15,109,542	(1,501,130)	(44,283)	(1,545,413)
3	Disclosure of ratios used for threshold limitation									
	a ExDTA ACL RBC % used to determine recovery period and threshold limitation amount in 2(b) above	2015	2014							
		1,115	593							
	b Amount of adjusted capital and surplus used to determine recovery period threshold limitation in 2(b)2 above	54,890,659	48,832,173							
4	Impact of Tax Planning Strategies									
	On the Determination of:									
	a Adjusted Gross DTAs from 1(c) above	13,339,818	224,311	14,840,948	268,594	(1,501,130)	(44,283)			
	% of Total Adjusted Gross DTAs	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%			
	Net Admitted Adjusted Gross DTAs from 1(e) above	13,339,818	224,311	14,840,948	268,594	(1,501,130)	(44,283)			
	% of Total Net Admitted Adjusted Gross DTAs	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%			
	b Does the company's tax-planning strategies include the use of reinsurance?	Yes		No		X				

B. There were no temporary differences for which deferred tax liabilities were not recognized.

C. Current income taxes incurred consist of the following major components:

		12/31/2015	12/31/2014	Change
Current Income Tax				
Federal		(277,665)	165,198	(442,863)
Foreign		-	-	-
Subtotal		(277,665)	165,198	(442,863)
Federal income tax on net capital gains		471,509	326,271	145,238
Utilization of capital loss carry-forward		-	-	-
Other		-	-	-
Federal and foreign income taxes incurred		193,844	491,469	(297,625)

Deferred income tax assets and liabilities consist of the following major components:

		12/31/2015	12/31/2014	Change
Deferred tax assets:				
a Ordinary				
Policyholder reserves		8,776,123	10,040,632	(1,264,509)
Investments		30,147	39,867	(9,720)
Deferred Acquisition costs		3,347,310	3,553,730	(206,420)
Policyholders dividends accruals		387,168	351,749	35,419
Fixed Assets		101,056	1,381	99,675
Compensation and benefit accruals		129,890	42,690	87,200
Minimum Pension Liability		-	-	-
Nonadmitted Assets		465,969	533,801	(67,832)
Net Operating Loss carry-forward		-	-	-
Foreign tax credit carry-forward		677	-	677
Other		101,478	277,098	(175,620)
99 Subtotal		13,339,818	14,840,948	(1,501,130)

NOTES TO FINANCIAL STATEMENTS

b	Statutory Valuation Allowance adjustment	-	-	-
c	Nonadmitted	-	-	-
d	Admitted ordinary deferred tax assets (2a99-2b-2c)	13,339,818	14,840,948	(1,501,130)
e	<u>Capital</u>			
	Investments	224,311	268,594	(44,283)
	Net capital loss carry-forward	-	-	-
99	Subtotal	224,311	268,594	(44,283)
f	Statutory Valuation Allowance adjustment	-	-	-
g	Nonadmitted	-	-	-
h	Admitted capital deferred tax assets (2e99-2f-2g)	224,311	268,594	(44,283)
i	Admitted deferred tax assets (2d+2h)	13,564,129	15,109,542	(1,545,413)
	Deferred tax liabilities:			
a	<u>Ordinary</u>			
	Investments	6,670	7,112	(442)
	Fixed Assets	-	-	-
	Deferred and uncollected premium	5,469,577	5,758,315	(288,738)
	Other	263,238	274,039	(10,801)
99	Subtotal	5,739,485	6,039,466	(299,981)
b	<u>Capital</u>			
	Investments	1,685,290	2,131,884	(446,594)
	Other	-	-	-
99	Subtotal	1,685,290	2,131,884	(446,594)
c	Deferred tax liabilities (3a99+3b99)	7,424,775	8,171,350	(746,575)
	Net deferred tax assets/liabilities (2i-3c)	6,139,354	6,938,192	(798,838)

D. The company's income tax incurred and change in deferred income tax differs from the amount obtained by applying the federal statutory rate of 35% to income before income taxes as follows:

	<u>12/31/2015</u>	<u>12/31/2014</u>	Effective Tax Rate
Current income taxes incurred	193,844	491,469	
Change in deferred income tax (without tax on unrealized gains and losses)	1,245,432	247,351	
 Total income tax reported	 1,439,276	 738,820	
 Income including capital gain (loss) before taxes	 4,686,091	 3,198,845	
Expected income tax expense (benefit) at 35% statutory rate	1,640,132	1,119,596	35.0% 35.0%
Increase (decrease) in actual tax resulting from:			
a) Small Company Deduction	(576,466)	-	-12.3% 0.0%
b) Amortization of IMR	(630,625)	(191,764)	-13.5% -6.0%
c) Change in deferred tax benefit on nonadmitted assets	15,580	(73,803)	0.3% -2.3%
d) Low income housing and foreign tax credits	(677)	-	0.0% 0.0%
e) Recognized disregarded entity income	985	15,416	0.0% 0.5%
f) Rate Differential	(46,861)	(31,988)	-1.0% -1.0%
g) Nondeductible expenses	9,490	11,692	0.2% 0.4%
h) Reinsurance ceding commission recognition	653,390	-	13.9% 0.0%
i) Change in Valuation Allowance	-	-	0.0% 0.0%
j) Provision to return adjustment	372,092	(117,900)	7.9% -3.7%
k) Other	2,236	7,573	0.0% 0.2%
Total income tax reported	1,439,276	738,820	30.7% 23.1%

E. 1) As of December 31, 2015, the company did not have any operating loss, net capital loss or tax credit carry-forwards.

2) The amount of federal income taxes incurred that are available for recoupment in the event of future net losses are as follows:

2015 (current year)	1,077,478
2014 (current year - 1)	-
2013 (current year - 2)	969,444

3) The company did not have any deposits admitted under Section 6603 of the Internal Revenue Service (IRS) Code as of December 31, 2015.

F. 1) The company's federal income tax return was not consolidated with any other entities for the periods reported.

G. As of December 31, 2015, the company did not have any federal or foreign income tax loss contingencies.

NOTES TO FINANCIAL STATEMENTS

10. Information Concerning Parent

- A. B. and C. The company is controlled by Motorists Mutual Insurance Company, an Ohio domiciled property/casualty insurer. There were no material transactions exceeding one half of one percent of the total admitted assets of the reporting entity.
- D. As of December 31, 2015, and 2014, the company reported net amounts due from/(due to) affiliates of \$(98,875) and \$24,487, respectively. All amounts were settled within 60 days.
- E. There were no guarantees or undertakings, written or otherwise, for the benefit of an affiliate or related party that result in a contingent related exposure for the company or any related party's assets or liabilities.
- F. The company has an arrangement with its parent and affiliates whereby costs for common facilities and support services are shared.
- G. The company is controlled by Motorists Mutual Insurance Company, an Ohio domiciled property/casualty insurer, which owns 70% of the outstanding stock of the company.
- H. No amounts were deducted from the value of the parent either directly or indirectly.
- I. There were no investments in subsidiaries that exceed 10% of admitted assets of the insurer.
- J. The company did not recognize any impairment write-downs for its investments in subsidiary companies during the statement period.
- K. The company has no investments in a foreign insurance subsidiary.
- L. The company does not hold an investment in a downstream noninsurance holding company.

11. Debt

The company has not borrowed money and has no capital note obligations.

12. Retirement Plans, Deferred Compensation and Other Postretirement Benefit Plans

- A-D. The company participates in a defined benefit pension plan sponsored by its parent, Motorists Mutual Insurance Company.
- E. The company participates in an Incentive Savings Plan sponsored by its parent, Motorists Mutual Insurance Company. The parent contributes up to a maximum of 3% of each employee's compensation and allocates amounts to the company based on a cost sharing arrangement. The company's share of contributions to the plan was \$87,976 and \$62,218 for 2015 and 2014, respectively.
- F. The company does not participate in multi-employer plans.
- G. The company participates in a non-contributory defined benefit pension plan sponsored by its parent, Motorists Mutual Insurance Company. In addition the company shares in certain other post-retirement benefits provided through a plan sponsored by Motorists Mutual. The company has no legal obligation for benefits under these plans. Motorists Mutual allocates amounts to the company based on a cost sharing arrangement using employee and salary ratios. The company incurred periodic pension costs of \$598,888 and \$321,627 in 2015 and 2014, respectively. The company's share of expense/(income) for other post-retirement benefits was \$(18,497) and \$(41,466) for 2015 and 2014, respectively.
- H. Obligations for post-employment benefits and compensated absences have been accrued.
- I. The company participates in post-retirement benefits provided through plans sponsored by its parent, Motorists Mutual Insurance Company. The company has no legal obligation for benefits under these plans.

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

1. The company has 300,000 authorized shares with 300,000 outstanding. The par value per share is \$4.00.
2. The company does not have preferred stock issues.
3. The maximum amount of dividends which can be paid by Ohio domiciled insurance companies to shareholders without prior approval of the Insurance Commissioner is subject to restrictions relating to statutory surplus. Statutory surplus at December 31, 2015 was \$61,772,328. The maximum dividend payout, which can be made in 2015 without prior approval, is \$6,177,238.
4. There were no shareholder dividends paid during 2015 and 2014.
5. Unassigned Surplus held for the benefit of policyholders is \$39,804,268.
6. There were not any restrictions on the company's surplus during the periods reported.
7. There were not any advances to surplus to disclose for the periods reported.
8. The company did not hold any stock for special purposes during the periods reported.
9. The portion of unassigned surplus funds represented or (reduced) by each item below is as follows:

NOTES TO FINANCIAL STATEMENTS

Unrealized Gains and Losses	(883,417)
Nonadmitted Asset Value	45,824
Separate Account Business	None
Asset Valuation Reserves	1,600,698
Reinsurance in Unauthorized Companies	None
Owner Dividend	None
Prior Period Adjustment	None
Change in DTA	(1,245,432)
Aggregate write-in: Ceded Commission on reinsurance	1,921,734
10. As of December 31, 2015, the portion of unassigned funds (surplus) represented by cumulative unrealized gains (net of deferred FIT) was \$3,065,019.	
11. The company did not have any surplus debentures or similar obligations to disclose for the periods reported.	
12. Information concerning quasi-reorganization is not applicable.	
13. Information concerning quasi-reorganization is not applicable.	

14. Liabilities, Contingencies and Assessments

- A. Contingent Commitments
The company has no contingent commitments.
- B. Assessments
The company has established a liability of \$123,951 in anticipation of future guaranty fund assessments based on NOLHGA estimates. A related asset of \$147,112 for future premium tax credits has also been established. The net change of \$10,416 has been charged to operations in the current period.
- C. The company does not have any gain contingencies.
- D. The company does not have any claims related extra contractual obligations and bad faith losses stemming from lawsuits.
- E. The company does not have any joint and several liability arrangements.
- F. The company does not have any other contingencies.

15. Leases

A. Leasing Arrangements

1. The company leases computer-related equipment under various operating lease arrangements and entered into various agreements for information technology-related services through December 2021. The expenses for these commitments for 2015 and 2014 were \$29,604 and \$562,715, respectively.
2. As of December 31, 2015, the company had aggregate commitments of \$534,827. Commitments for the next five years are as follows:

Fiscal Year	Commitment
2016	219,822
2017	220,813
2018	21,854
2019	22,946
2020	24,094

3. The company was not involved in sale-leaseback transactions during the periods reported.

- B. The company did not act as a lessor in business activities or participate in leveraged leases during the periods reported.

16. Information About Financial Investments With Off-Balance Sheet Risk and Financial Investments With Concentrations of Credit Risk

Not Applicable

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

- A. Transfers of Receivable reported as Sales
Not Applicable
- B. Transfer and Servicing of Financial Assets
 1. The company did not obtain any assets or incur any liabilities due to the transfer of financial assets during the period.
 2. As of December 31, 2015 the company did not have any securities on loan.
 3. The company has no servicing assets or servicing liabilities.
 4. The company has not securitized any financial assets.
 5. The company has no retained interests in securitized financial assets.
 6. The company has no transfers of receivables with recourse.

NOTES TO FINANCIAL STATEMENTS

7. The company has no securities underlying repurchase or reverse repurchase agreements.

C. Wash Sales

Not Applicable

18. Gain or Loss to the Insurer From Uninsured A&H Plans and the Uninsured Portion of Partially Insured plans

The company has no involvement in such plans.

19. Direct Premium Written/Produced by Managing General Agents/ Third Party Administrators

Not Applicable

20. Fair Value Measurements

A. Fair Value Hierarchy

1) Information regarding assets measured at fair value on a recurring basis is provided below.

Description for each class of asset or liability	(Level 1)	(Level 2)	(Level 3)	Total
a. Assets at fair value				
Perpetual Preferred stock				
Industrial and Misc	-	-	-	-
Parents, Subsidiaries and Affiliates	-	-	-	-
Total Perpetual Preferred Stocks	-	-	-	-
Bonds				
U.S. Governments	-	-	-	-
Industrial and Misc	-	-	-	-
Hybrid Securities	-	-	-	-
Parents, Subsidiaries and Affiliates	-	-	-	-
Total Bonds	-	-	-	-
Common Stock				
Industrial and Misc	14,607,400	-	101	14,607,501
Parents, Subsidiaries and Affiliates	-	-	-	-
Total Common Stocks	14,607,400	-	101	14,607,501
Derivative Assets				
Interest rate contract	-	-	-	-
Foreign exchange contracts	-	-	-	-
Credit contracts	-	-	-	-
Commodity future contracts	-	-	-	-
Commodity forward contracts	-	-	-	-
Total Derivatives	-	-	-	-
Separate account assets				
Total assets at fair value	14,607,400	-	101	14,607,501
b. Liabilities at fair value	-	-	-	-
Derivative liabilities	-	-	-	-
Total liabilities at fair value	-	-	-	-

2) Information regarding assets measured at fair value on a recurring basis using significant unobservable inputs (Level 3) is provided below.

Description	Beginning Balance at 01/01/2015	Transfers into Level 3	Transfers out of Level 3	Total gains and (losses) included in Net Income	Total gains and (losses) included in Surplus	Purchases	Issuances	Sales	Settlements	Ending Balance at 12/31/2015
a. Assets										
Loan-Backed and Structured Securities (NAIC 3-6)	-	-	-	-	-	-	-	-	-	-
Residential Mortgaged-Backed Securities	-	-	-	-	-	-	-	-	-	-
Commercial Mortgaged-Backed Securities	-	-	-	-	-	-	-	-	-	-
Derivative	-	-	-	-	-	-	-	-	-	-
Credit Contracts	-	-	-	-	-	-	-	-	-	-
Other Fund Investments	-	-	-	-	-	-	-	-	-	-
Hedge Fund High-Yield Debt Securities	-	-	-	-	-	-	-	-	-	-
Private Equity	-	-	-	-	-	-	-	-	-	-
Common Stock	-	-	-	-	-	-	-	-	-	-
Industrial and Misc	-					101				101
Total Assets	-	-	-	-	-	-	101	-	-	101
b. Liabilities										
Total Liabilities	-	-	-	-	-	-	-	-	-	-

3) The company did not recognize any transfers into or out of the Level 3 classification during the reporting period. The company's policy is to recognize transfers of this nature on the actual date of the event or change in circumstances that caused the transfer.

4) The company valued common stocks using the equity method. Other invested assets were valued using equity statements from the respective fund managers.

5) The company does not hold any derivative assets or liabilities.

B. The company did not have any other assets measured at fair value.

NOTES TO FINANCIAL STATEMENTS

C. Fair Value Measurement

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Not Practicable (Carrying Value)
Perpetual Preferred stock	-	-	-	-	-	-
Bonds	437,098,172	423,919,899	-	437,098,172	-	-
Common Stock	14,607,501	14,607,501	14,607,400	-	101	-
Other Invested Assets	108,623	-	-	-	-	108,623
	451,814,296	438,527,400	14,607,400	437,098,172	101	108,623

D. Not Practicable to Estimate Fair Value:

Type or Class of Financial Instrument	Carrying Value	Effective Interest Rate	Maturity Date	Explanation
Other Invested Assets				
Affiliated LLC holdings	108,623	n/a	n/a	Asset is not a marketable financial instrument
	108,623			

21. Other Items

A. Extraordinary Items

1) On December 30, Motorists Life entered into a reinsurance contract whereby it ceded a block of existing annuity business to Beechwood Bermuda International, Ltd. The financial impact of this transaction is detailed below:

Line # Pg. 4: Summary of Operations	Impact
1 Premiums and annuity considerations	(106,482,286)
3 Net investment income	44,024
6 Commission and expense allowances on reinsurance ceded	481,357
19 Increase in aggregate reserves	(106,482,286)
27 Aggregate write-ins for deductions	(1,294,765)
32 Federal income taxes incurred (excluding tax on capital gains)	481,357
33 Net gains from operations	1,338,789
34 Realized capital gain (loss)	315,851
34 Federal income taxes on realized gain (loss)	63,170
34 Realized capital gain (loss) transferred to IMR	208,462
35 Net income	1,383,008
53 Aggregate write-ins for gains and losses in surplus	1,925,427
54 Net change in capital and surplus for the year	3,308,434

B. Troubled Debt Restructuring – Not Applicable

C. Other Disclosures – Not Applicable

D. The potential loss for balances that may become uncollectible is not material to the company's financial position. The company has no admitted assets for amounts due from agents. The company non-admits these balances.

E. Business Interruption Insurance Recoveries – Not Applicable

F. Subprime-Mortgage-Related Risk Exposure

2) The definition of "subprime" is necessarily broad and intended to encompass both Alt-A and subprime. Corporate and equity securities (such as banks and investment banks), which may have underlying subprime exposure, are not included. The company's categorization of CMBS reflects securities backed by commercial real estate. Therefore, these securities are not included in the reported figures. The company's portfolio managers monitor the collateral every month in order to determine whether the collateral pools have deteriorated. Credit support levels provide a basis for the deal tranches the company owns. Anticipated lifetime losses are used to determine deal underperformance.

3) The company did not have any direct exposure to subprime mortgage related risk through subprime loans during the periods reported.

4) The company had direct exposure through other investments with subprime exposure listed below.

	Actual Cost	Book/Adjusted Carrying Value (excluding interest)	Fair Value	Other-Than-Temporary Impairment Losses Recognized
a. Residential mortgage-backed securities	1,244,856	1,242,507	1,364,569	-
b. Commercial mortgage-backed securities	-	-	-	-
c. Collateralized debt obligations	-	-	-	-
d. Structured securities	-	-	-	-
e. Equity investment in SCA's	-	-	-	-
f. Other Assets	-	-	-	-
g. Total	1,244,856	1,242,507	1,364,569	-

NOTES TO FINANCIAL STATEMENTS

5) The company did not have any underwriting exposure to subprime mortgage risk through mortgage guaranty of financial guaranty insurance coverage during the periods reported.

G. The company does not have any retained asset accounts for beneficiaries.

22. Events Subsequent

Type I . Not Applicable

Type II . Not Applicable

23. Reinsurance

A. Ceded Reinsurance

Section 1 - General Interrogatories

1. Are any of the reinsurers, listed in Schedule S as non-affiliated, owned in excess of 10% or controlled, either directly or indirectly, by the company or by any representative, officer, trustee, or director of the company?

Yes() No()

If yes, give full details.

2. Have any policies issued by the company been reinsured with a company chartered in a country other than the United States (excluding U.S. Branches of such companies) which is owned in excess of 10% or controlled directly or indirectly by an insured, beneficiary, a creditor or an insured or any other person not primarily engaged in the insurance business?

Yes() No()

If yes, give full details.

Section 2 - Ceded Reinsurance Report - Part A

1. Does the company have any reinsurance agreements in effect under which the reinsurer may unilaterally cancel any reinsurance for reasons other than for nonpayment of premium or other similar credits?

Yes() No()

a) If yes, what is the estimated amount of the aggregate reduction in surplus of a unilateral cancellation by the reinsurer as of the date of this statement, for those agreements in which cancellation results in a net obligation of the company to the reinsurer, and for which such obligation is not presently accrued? Where necessary, the company may consider the current or anticipated experience of the business reinsured in making this estimate. \$ N/A.

b) What is the total amount of reinsurance credits taken, whether as an asset or as a reduction of liability, for these agreements in this statement? \$ N/A

2. Does the company have any reinsurance agreements in effect such that the amount of losses paid or accrued through the statement date may result in a payment to the reinsurer of amounts which, in aggregate and allowing for offset of mutual credits from other reinsurance agreements with the same reinsurer, exceed the total direct premium collected under the reinsured policies?

Yes() No()

Section 3 - Ceded Reinsurance Report - Part B

1. What is the estimated amount of the aggregate reduction in surplus, for agreements not reflected in Section 2 above, of termination of all reinsurance agreements, by either party, as of the date of this statement? Where necessary, the company may consider the current or anticipated experience of the business reinsured in making this estimate. \$0.

2. Have any new agreements been executed or existing agreements amended, since January 1 of the year of this statement, to include policies or contracts which were in-force or which had existing reserves established by the company as of the effective date of the agreement? Yes(X) No() If yes, what is the amount of reinsurance credits, whether as an asset or a reduction of liability, taken for such new agreements or amendments? \$ 106,087,370

B. Uncollected Reinsurance

No amounts were written off in 2015.

C. Commutation of Ceded Reinsurance

The company has not commuted any ceded reinsurance during the year.

24. Retrospectively Rated Contracts and Contracts Subject to Redetermination

Not Applicable

NOTES TO FINANCIAL STATEMENTS

25. Change in Incurred Losses and Loss Adjustment Expenses

The company did not make any material changes in the provision for incurred loss and loss adjustment expenses attributable to insured events of prior years.

26. Intercompany Pooling Arrangements.

Not Applicable

27. Structured Settlements

Not Applicable

28. Health Care Receivables

Not Applicable

29. Participating Policies

For the reporting year ended 2015, insurance amounts under individual participating policies were 5.4% of the total individual insurance amounts. The company accounts for its policyholder dividends based upon currently acceptable Actuarial Standards of Practice. The company paid dividends in the amount of \$1,128,873 to policyholders and did not allocate any additional income to such policyholders.

30. Premium Deficiency Reserves

The company did not have any deficiency reserves related to accident and health contracts and property/casualty contracts. Anticipated investment income is not a factor in the premium deficiency calculation.

31. Reserves for Life Contracts and Deposit-Type Contracts

1. The company waives deduction of deferred fractional premiums upon the death of the insured and returns a portion of the final premium beyond the date of death. Surrender values are not promised in excess of legally computed reserves.
2. Extra premiums are charged for substandard lives. An additional reserve equal to one-half of the extra premium charge is carried.
3. The company has \$430,467,136 of insurance in force on which gross premiums are less than net premiums according to the standard valuation set by the State of Ohio. Reserves to cover the above insurance totaled \$3,618,351 at year-end and are reported in Exhibit 5, Miscellaneous Reserves, Line 1.
4. The Tabular Interest has been determined by formula as described in the instructions for Page 7. The Tabular Less Actual Reserve Released has been determined by formula as described in the instructions for Page 7. The Tabular Cost has been determined by formula as described in the instructions for Page 7.
5. The Tabular Interest has been determined by formula as described in the instructions for Page 7.
6. There were no material other reserve changes.

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

	(1)	(2)
	Amount	% of Total

Subject to discretionary withdrawal:

A.	1. -with market value adjustment	0	0.00%
	2. -at book value less current surrender charge of 5% or more	79,986,537	68.75%
	3. -at fair value	0	0.00%
	4. Total with market value adjustment or at fair value	79,986,537	68.75%
	5. -at book value without adjustment (minimal or no charge or adjustment)	27,650,232	23.77%
B.	Not subject to discretionary withdrawal	8,701,328	7.48%
C.	Total (gross)	116,338,097	100.00%
D.	Reinsurance ceded	0	
E.	Total(net) (C)-(D)	116,338,097	

NOTES TO FINANCIAL STATEMENTS

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

Life & Accident & Health Annual Statement:

(1)	Exhibit 5, Section B, Total (net)	107,406,490
(2)	Exhibit 5, Section C, Total (net)	7,935,075
(3)	Exhibit 7, Column 1, Line 9	996,531
(4)	Subtotal	116,338,097

Separate Accounts Annual Statement:

(5)	Exhibit 3, Line 0299999, Column 2	0
(6)	Exhibit 3, Line 0399999, Column 2	0
(7)	Policyholder dividend and coupon accumulations	0
(8)	Policyholder premiums	0
(9)	Guaranteed interest contracts	0
(10)	Other contract deposit funds	0
(11)	Subtotal	0

(12)	Combined Total	116,338,097
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33. Premium and Annuity Considerations Deferred and Uncollected

Deferred and uncollected life insurance premiums and annuity considerations as of December 31, 2015, were as follows:

Type	Gross	Net of Loading
(1) Industrial	0	0
(2) Ordinary New	1,106,517	471,465
(3) Ordinary Renewal	16,173,676	17,582,955
(4) Credit Life	0	0
(5) Group Life	0	0
(6) Group Annuity	0	0
(7) Totals	17,280,193	18,054,420

34. Separate Accounts

Not Applicable

35. Loss/Claim Adjustment Expenses

Not Applicable

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE MOTORISTS LIFE INSURANCE COMPANY
GENERAL INTERROGATORIES

**PART 1 - COMMON INTERROGATORIES
 GENERAL**

1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes [] No []
 If yes, complete Schedule Y, Parts 1, 1A and 2

1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent, or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes [] No [] N/A []

1.3 State Regulating? Ohio

2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes [] No []

2.2 If yes, date of change: _____

3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2013

3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/2013

3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 11/07/2014

3.4 By what department or departments?
 Ohio Department of Insurance

3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? Yes [] No [] N/A []

3.6 Have all of the recommendations within the latest financial examination report been complied with? Yes [] No [] N/A []

4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity), receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
 4.11 sales of new business? Yes [] No []
 4.12 renewals? Yes [] No []

4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
 4.21 sales of new business? Yes [] No []
 4.22 renewals? Yes [] No []

5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [] No []

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

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

6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? Yes [] No []

6.2 If yes, give full information:

7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? Yes [] No []

7.2 If yes,
 7.21 State the percentage of foreign control; 0.0 %
 7.22 State the nationality(s) of the foreign person(s) or entity(s) or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact; and identify the type of entity(s) (e.g., individual, corporation or government, manager or attorney in fact).

1 Nationality	2 Type of Entity
------------------	---------------------

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE MOTORISTS LIFE INSURANCE COMPANY
GENERAL INTERROGATORIES

8.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board? Yes [] No [X]
 8.2 If response to 8.1 is yes, please identify the name of the bank holding company:
 8.3 Is the company affiliated with one or more banks, thrifts or securities firms? Yes [] No [X]
 8.4 If response to 8.3 is yes, please provide below the names and location (city and state of the main office) of any affiliates regulated by a federal regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

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

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

10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? Yes [] No [X]
 10.2 If the response to 10.1 is yes, provide information related to this exemption:
 10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation? Yes [] No [X]
 10.4 If the response to 10.3 is yes, provide information related to this exemption:
 10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? Yes [X] No [] N/A []
 10.6 If the response to 10.5 is no or n/a, please explain
 11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
 12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes [] No [X]
 12.11 Name of real estate holding company
 12.12 Number of parcels involved 0
 12.13 Total book/adjusted carrying value \$ 0
 12.2 If, yes provide explanation:
 13. **FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:**
 13.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?
 13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes [] No []
 13.3 Have there been any changes made to any of the trust indentures during the year? Yes [] No []
 13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? Yes [] No [] N/A []
 14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? Yes [X] No []
 (a) Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
 (b) Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
 (c) Compliance with applicable governmental laws, rules and regulations;
 (d) The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
 (e) Accountability for adherence to the code.
 14.11 If the response to 14.1 is No, please explain:
 14.2 Has the code of ethics for senior managers been amended? Yes [] No [X]
 14.21 If the response to 14.2 is yes, provide information related to amendment(s).
 14.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes [] No [X]
 14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE MOTORISTS LIFE INSURANCE COMPANY
GENERAL INTERROGATORIES

15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List? Yes [] No [X]

15.2 If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

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

BOARD OF DIRECTORS

16. Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof? Yes [X] No []

17. Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof? Yes [X] No []

18. Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict with the official duties of such person? Yes [X] No []

FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? Yes [] No [X]

20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):

20.11	To directors or other officers.....	\$ 0
20.12	To stockholders not officers.....	\$ 0
20.13	Trustees, supreme or grand (Fraternal Only).....	\$ 0

20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):

20.21	To directors or other officers.....	\$ 0
20.22	To stockholders not officers.....	\$ 0
20.23	Trustees, supreme or grand (Fraternal Only).....	\$ 0

21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? Yes [] No [X]

21.2 If yes, state the amount thereof at December 31 of the current year:

21.21	Rented from others.....	\$ 0
21.22	Borrowed from others.....	\$ 0
21.23	Leased from others	\$ 0
21.24	Other	\$ 0

22.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? Yes [] No [X]

22.2 If answer is yes:

22.21	Amount paid as losses or risk adjustment \$	\$ 0
22.22	Amount paid as expenses	\$ 0
22.23	Other amounts paid	\$ 0

23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [X] No []

23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: \$ 309,092

INVESTMENT

24.01 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 24.03)..... Yes [] No [X]

24.02 If no, give full and complete information relating thereto
Securities held on deposit with states.

24.03 For security lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided)

24.04 Does the Company's security lending program meet the requirements for a conforming program as outlined in the Risk-Based Capital Instructions? Yes [] No [] N/A [X]

24.05 If answer to 24.04 is yes, report amount of collateral for conforming programs. \$ 0

24.06 If answer to 24.04 is no, report amount of collateral for other programs. \$ 0

24.07 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? Yes [] No [] N/A [X]

24.08 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes [] No [] N/A [X]

24.09 Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities Lending Agreement (MSLA) to conduct securities lending? Yes [] No [] N/A [X]

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE MOTORISTS LIFE INSURANCE COMPANY
GENERAL INTERROGATORIES

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

24.101 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2	\$ 0
24.102 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2	\$ 0
24.103 Total payable for securities lending reported on the liability page.	\$ 0

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

25.2 If yes, state the amount thereof at December 31 of the current year:

25.21 Subject to repurchase agreements	\$ 0
25.22 Subject to reverse repurchase agreements	\$ 0
25.23 Subject to dollar repurchase agreements	\$ 0
25.24 Subject to reverse dollar repurchase agreements	\$ 0
25.25 Placed under option agreements	\$ 0
25.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock	\$ 0
25.27 FHLB Capital Stock	\$ 0
25.28 On deposit with states	\$ 2,296,844
25.29 On deposit with other regulatory bodies	\$ 0
25.30 Pledged as collateral - excluding collateral pledged to an FHLB	\$ 0
25.31 Pledged as collateral to FHLB - including assets backing funding agreements	\$ 0
25.32 Other	\$ 0

25.3 For category (25.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount

26.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes [] No [X]

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

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

27.2 If yes, state the amount thereof at December 31 of the current year. \$ 0

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

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

1 Name of Custodian(s)	2 Custodian's Address
BNY Mellon	500 Grant Street One Mellon Center, Suite #1035, Pittsburgh, PA 15258

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

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

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

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

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

28.05 Identify all investment advisors, brokers/dealers or individuals acting on behalf of brokers/dealers that have access to the investment accounts, handle securities and have authority to make investments on behalf of the reporting entity:

1 Central Registration Depository Number(s)	2 Name	3 Address
110638	Diamond Hill Capital Management	325 John H McConnell Blvd, Suite #200, Columbus, OH 43215
105900	General Re-New England Asset Management, Inc.	74 Batterson Park Rd, Pondview Corporate Center, Farmington, CT 06032
105780	Northern Trust Investments, N.A.	50 South La Salle Street, Chicago, IL 60603
801-5760	KDP Asset Management, Inc.	24 Elm Street, Montpelier, VT 05602

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE MOTORISTS LIFE INSURANCE COMPANY
GENERAL INTERROGATORIES

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

29.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
78467Y-10-7	SPDR S&P MidCap 400 ETF Tr	564,985
29.2999 - Total		564,985

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

1 Name of Mutual Fund (from above table)	2 Name of Significant Holding of the Mutual Fund	3 Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	4 Date of Valuation
SPDR S&P MidCap 400 ETF Tr	Jarden Corporation Common Stock	4,520	12/30/2015
SPDR S&P MidCap 400 ETF Tr	Extra Space Storage Inc Common Stock	4,181	12/30/2015
SPDR S&P MidCap 400 ETF Tr	Acuity Brands Inc	3,898	12/30/2015
SPDR S&P MidCap 400 ETF Tr	Alaska Air Group, Inc	3,898	12/30/2015
SPDR S&P MidCap 400 ETF Tr	Federal Realty Investment Trust	3,898	12/30/2015

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

	1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1 Bonds	425,794,772	438,973,045	13,178,273
30.2 Preferred stocks	.0	0	0
30.3 Totals	425,794,772	438,973,045	13,178,273

30.4 Describe the sources or methods utilized in determining the fair values:

Fair market values are obtained using an external pricing service, BNY Mellon; or using an external investment service, S&P.

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

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

31.3 If the answer to 31.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:

.....

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

32.2 If no, list exceptions:

.....

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE MOTORISTS LIFE INSURANCE COMPANY
GENERAL INTERROGATORIES

OTHER

33.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any?\$28,928

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

1 Name	2 Amount Paid
AM Best	19,200
American Council of Life Insurers	9,728

34.1 Amount of payments for legal expenses, if any?\$15,006

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

1 Name	2 Amount Paid
Spillman, Thomas, & Battle, PLLC	9,677

35.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any?\$9,728

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

1 Name	2 Amount Paid
American Council of Life Insurers	9,728

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE MOTORISTS LIFE INSURANCE COMPANY
GENERAL INTERROGATORIES

PART 2 - LIFE INTERROGATORIES

1.1	Does the reporting entity have any direct Medicare Supplement Insurance in force?	Yes [] No [X]
1.2	If yes, indicate premium earned on U.S. business only	\$ 0
1.3	What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit?	\$ 0
1.31	Reason for excluding:	
1.4	Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above.	\$ 0
1.5	Indicate total incurred claims on all Medicare Supplement insurance.	\$ 0
1.6	Individual policies:	Most current three years: 1.61 Total premium earned \$ 0 1.62 Total incurred claims \$ 0 1.63 Number of covered lives 0
1.7	Group policies:	All years prior to most current three years 1.64 Total premium earned \$ 0 1.65 Total incurred claims \$ 0 1.66 Number of covered lives 0
2.	Health Test:	Most current three years: 1.71 Total premium earned \$ 0 1.72 Total incurred claims \$ 0 1.73 Number of covered lives 0
		All years prior to most current three years 1.74 Total premium earned \$ 0 1.75 Total incurred claims \$ 0 1.76 Number of covered lives 0
3.1	Does this reporting entity have Separate Accounts?	Yes [] No [X]
3.2	If yes, has a Separate Accounts Statement been filed with this Department?	Yes [] No [] N/A []
3.3	What portion of capital and surplus funds of the reporting entity covered by assets in the Separate Accounts statement, is not currently distributable from the Separate Accounts to the general account for use by the general account?	\$ 0
3.4	State the authority under which Separate Accounts are maintained:	
3.5	Was any of the reporting entity's Separate Accounts business reinsured as of December 31?	Yes [] No []
3.6	Has the reporting entity assumed by reinsurance any Separate Accounts business as of December 31?	Yes [] No []
3.7	If the reporting entity has assumed Separate Accounts business, how much, if any, reinsurance assumed receivable for reinsurance of Separate Accounts reserve expense allowances is included as a negative amount in the liability for "Transfers to Separate Accounts due or accrued (net)"?	0
4.1	Are personnel or facilities of this reporting entity used by another entity or entities or are personnel or facilities of another entity or entities used by this reporting entity (except for activities such as administration of jointly underwritten group contracts and joint mortality or morbidity studies)?	Yes [X] No []
4.2	Net reimbursement of such expenses between reporting entities:	4.21 Paid \$ 253,859 4.22 Received \$ 0
5.1	Does the reporting entity write any guaranteed interest contracts?	Yes [] No [X]
5.2	If yes, what amount pertaining to these lines is included in:	5.21 Page 3, Line 1 \$ 0 5.22 Page 4, Line 1 \$ 0
6.	FOR STOCK REPORTING ENTITIES ONLY:	
6.1	Total amount paid in by stockholders as surplus funds since organization of the reporting entity:	\$ 20,768,060
7.	Total dividends paid stockholders since organization of the reporting entity:	7.11 Cash \$ 5,001,000 7.12 Stock \$ 0

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE MOTORISTS LIFE INSURANCE COMPANY
GENERAL INTERROGATORIES

8.1 Does the company reinsurance any Workers' Compensation Carve-Out business defined as: Yes [] No [X]

Reinsurance (including retrocessional reinsurance) assumed by life and health insurers of medical, wage loss and death benefits of the occupational illness and accident exposures, but not the employers liability exposures, of business originally written as workers' compensation insurance.

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

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

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

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

	1 Attachment Point	2 Earned Premium	2 Claim Liability and Reserve
8.41 <\$25,000	0	0	0
8.42 \$25,000 - 99,999	0	0	0
8.43 \$100,000 - 249,999	0	0	0
8.44 \$250,000 - 999,999	0	0	0
8.45 \$1,000,000 or more	0	0	0

8.5 What portion of earned premium reported in 8.31, Column 1 was assumed from pools? \$ 0

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

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

1 Guaranteed Death Benefit	2 Guaranteed Living Benefit	3 Waiting Period Remaining	4 Account Value Related to Col. 3	5 Total Related Account Values	6 Gross Amount of Reserve	7 Location of Reserve	8 Portion Reinsured	9 Reinsurance Reserve Credit

10. For reporting entities having sold annuities to another insurer where the insurer purchasing the annuities has obtained a release of liability from the claimant (payee) as the result of the purchase of an annuity from the reporting entity only:

10.1 Amount of loss reserves established by these annuities during the current year: \$ 0

10.2 List the name and location of the insurance company purchasing the annuities and the statement value on the purchase date of the annuities.

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

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

11.2 If yes, please provide the amount of custodial funds held as of the reporting date. \$ 0

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

11.4 If yes, please provide the balance of funds administered as of the reporting date. \$ 0

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE MOTORISTS LIFE INSURANCE COMPANY
GENERAL INTERROGATORIES

12.1 Are any of the captive affiliates reported on Schedule S, Part 3, authorized reinsurers? Yes [] No [X] N/A []
 12.2 If the answer to 12.1 is yes, please provide the following:

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

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

13.1 Direct Premium Written	\$	52,387,935
13.2 Total Incurred Claims	\$	26,066,346
13.3 Number of Covered Lives		91,749

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

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE MOTORISTS LIFE INSURANCE COMPANY

FIVE-YEAR HISTORICAL DATA

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e. 17.6.

Show amounts of life insurance in this exhibit in thousands (OMIT \$000)

	1 2015	2 2014	3 2013	4 2012	5 2011
Life Insurance in Force (Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4)	1,514,528	1,510,183	1,489,174	1,481,844	1,466,128
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4)	4,768,072	4,804,076	4,867,892	4,866,392	4,923,713
3. Credit life (Line 21, Col. 6)	0	0	0	0	0
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4)	163,917	159,007	155,544	151,479	156,947
5. Industrial (Line 21, Col. 2)	0	0	0	0	0
6. FEGLI/SGLI (Lines 43 & 44, Col. 4)	0	0	0	0	0
7. Total (Line 21, Col. 10)	6,446,516	6,473,265	6,512,610	6,499,716	6,546,788
New Business Issued (Exhibit of Life Insurance)					
8. Ordinary - whole life and endowment (Line 34, Col. 2)	95,196	115,291	112,776	124,689	142,387
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2)	225,388	221,328	248,475	214,451	299,307
10. Credit life (Line 2, Col. 6)	0	0	0	0	0
11. Group (Line 2, Col. 9)	0	0	0	0	0
12. Industrial (Line 2, Col. 2)	0	0	0	0	0
13. Total (Line 2, Col. 10)	320,584	336,619	361,252	339,140	441,695
Premium Income - Lines of Business (Exhibit 1 - Part 1)					
14. Industrial life (Line 20.4, Col. 2)	0	0	0	0	0
15.1 Ordinary-life insurance (Line 20.4, Col. 3)	40,203,026	41,592,827	41,047,216	40,877,463	41,122,174
15.2 Ordinary-individual annuities (Line 20.4, Col. 4)	(94,348,455)	22,852,263	29,327,170	26,822,774	18,331,237
16. Credit life (group and individual) (Line 20.4, Col. 5)	0	0	0	0	0
17.1 Group life insurance (Line 20.4, Col. 6)	350,497	348,791	348,601	351,922	(158,479)
17.2 Group annuities (Line 20.4, Col. 7)	0	0	0	0	0
18.1 A & H-group (Line 20.4, Col. 8)	0	0	0	0	0
18.2 A & H-credit (group and individual) (Line 20.4, Col. 9)	0	0	0	0	0
18.3 A & H-other (Line 20.4, Col. 10)	0	0	0	0	0
19. Aggregate of all other lines of business (Line 20.4, Col. 11)	0	0	0	0	0
20. Total	(53,794,932)	64,793,881	70,722,988	68,052,159	59,294,932
Balance Sheet (Pages 2 & 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)	490,027,198	523,588,518	495,257,374	458,483,624	418,050,143
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26)	428,254,870	467,229,522	440,521,942	402,420,527	364,530,636
23. Aggregate life reserves (Page 3, Line 1)	361,117,401	448,638,906	422,249,699	386,791,427	351,306,715
24. Aggregate A & H reserves (Page 3, Line 2)	0	0	0	0	0
25. Deposit-type contract funds (Page 3, Line 3)	996,532	867,388	829,179	704,625	561,446
26. Asset valuation reserve (Page 3, Line 24.01)	5,279,330	6,880,028	6,084,507	4,359,976	2,916,517
27. Capital (Page 3, Lines 29 and 30)	1,200,000	1,200,000	1,200,000	1,200,000	1,200,000
28. Surplus (Page 3, Line 37)	60,572,328	55,158,996	53,535,432	54,863,097	52,319,505
Cash Flow (Page 5)					
29. Net Cash from Operations (Line 11)	(83,473,836)	29,483,731	37,552,292	36,387,409	27,429,556
Risk-Based Capital Analysis					
30. Total adjusted capital	67,621,023	63,756,302	61,297,161	61,003,439	56,882,427
31. Authorized control level risk - based capital	5,513,824	9,587,472	9,394,543	8,960,969	7,191,412
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line No. /Page 2, Line 12, Col. 3) x 100.0					
32. Bonds (Line 1)	92.3	91.5	91.2	89.8	93.0
33. Stocks (Lines 2.1 and 2.2)	3.2	4.8	4.5	4.5	2.7
34. Mortgage loans on real estate(Lines 3.1 and 3.2)	0.0	0.0	0.0	0.0	0.0
35. Real estate (Lines 4.1, 4.2 and 4.3)	0.0	0.0	0.0	0.0	0.0
36. Cash, cash equivalents and short-term investments (Line 5)	1.6	1.0	1.5	2.9	1.4
37. Contract loans (Line 6)	3.0	2.7	2.8	2.8	2.9
38. Derivatives (Page 2, Line 7)	0.0	0.0	0.0	0.0	0.0
39. Other invested assets (Line 8)	0.0	0.0	0.0	0.0	0.0
40. Receivables for securities (Line 9)	0.0	0.0	0.0	0.0	0.0
41. Securities lending reinvested collateral assets (Line 10)	0.0	0.0	0.0	0.0	0.0
42. Aggregate write-ins for invested assets (Line 11)	0.0	0.0	0.0	0.0	0.0
43. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE MOTORISTS LIFE INSURANCE COMPANY
FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2015	2 2014	3 2013	4 2012	5 2011
Investments in Parent, Subsidiaries and Affiliates					
44. Affiliated bonds (Schedule D Summary, Line 12, Col. 1)	0	0	0	0	0
45. Affiliated preferred stocks (Schedule D Summary, Line 18, Col. 1)	0	0	0	0	0
46. Affiliated common stocks (Schedule D Summary Line 24, Col. 1),	0	0	0	0	0
47. Affiliated short-term investments (subtotal included in Schedule DA Verification, Col. 5, Line 10)	0	0	0	0	0
48. Affiliated mortgage loans on real estate	0	0	0	0	0
49. All other affiliated	108,623	105,727	72,291	92,460	91,412
50. Total of above Lines 44 to 49	108,623	105,727	72,291	92,460	91,412
51. Total Investment in Parent included in Lines 44 to 49 above	0	0	0	0	0
Total Nonadmitted and Admitted Assets					
52. Total nonadmitted assets (Page 2, Line 28, Col. 2)	2,112,812	2,158,636	1,941,566	1,246,632	2,426,985
53. Total admitted assets (Page 2, Line 28, Col. 3)	490,027,198	523,588,518	495,257,374	458,483,624	418,050,143
Investment Data					
54. Net investment income (Exhibit of Net Investment Income)	20,527,411	20,088,531	19,494,277	18,095,126	17,120,764
55. Realized capital gains (losses) (Page 4, Line 34, Column 1)	523,416	259,882	1,000,131	594,729	(912,540)
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1)	(883,417)	519,686	2,014,153	411,093	1,188,084
57. Total of above Lines 54, 55 and 56	20,167,410	20,868,099	22,508,561	19,100,948	17,396,308
Benefits and Reserve Increases (Page 6)					
58. Total contract benefits - life (Lines 10, 11, 12, 13, 14 and 15 Col. 1, minus Lines 10, 11, 12, 13, 14 and 15 Cols. 9, 10 and 11)	38,397,657	40,958,058	36,130,404	33,561,085	31,616,332
59. Total contract benefits - A & H (Lines 13 & 14, Cols. 9, 10 & 11)	0	0	0	0	0
60. Increase in life reserves - other than group and annuities (Line 19, Cols. 2 and 3)	14,060,479	14,718,039	15,893,776	15,005,676	13,710,988
61. Increase in A & H reserves (Line 19, Cols. 9, 10 & 11)	0	0	0	0	0
62. Dividends to policyholders (Line 30, Col. 1)	1,128,873	1,017,981	940,087	963,206	863,457
Operating Percentages					
63. Insurance expense percent (Page 6, Col. 1, Lines 21, 22 & 23, less Line 6)/(Page 6, Col. 1, Line 1 plus Exhibit 7, Col. 2, Line 2) x 100.0	(21.8)	20.5	18.4	20.3	24.1
64. Lapse percent (ordinary only) [(Exhibit of Life Insurance, Col. 4, Lines 14 & 15) / 1/2 (Exhibit of Life Insurance, Col. 4, Lines 1 & 21)] x 100.0	5.8	5.8	5.8	5.7	6.2
65. A & H loss percent (Schedule H, Part 1, Lines 5 and 6, Col. 2)	0.0	0.0	0.0	0.0	0.0
66. A & H cost containment percent (Schedule H, Pt. 1, Line 4, Col. 2)	0.0	0.0	0.0	0.0	0.0
67. A & H expense percent excluding cost containment expenses (Schedule H, Pt. 1, Line 10, Col. 2)	0.0	0.0	0.0	0.0	0.0
A & H Claim Reserve Adequacy					
68. Incurred losses on prior years' claims - group health (Schedule H, Part 3, Line 3.1 Col. 2)	0	0	0	0	0
69. Prior years' claim liability and reserve - group health (Schedule H, Part 3, Line 3.2 Col. 2)	0	0	0	0	0
70. Incurred losses on prior years' claims-health other than group (Schedule H, Part 3, Line 3.1 Col. 1 less Col. 2)	0	0	0	0	0
71. Prior years' claim liability and reserve-health other than group (Schedule H, Part 3, Line 3.2 Col. 1 less Col. 2)	0	0	0	0	0
Net Gains From Operations After Federal Income Taxes by Lines of Business (Page 6, Line 33)					
72. Industrial life (Col. 2)	0	0	0	0	0
73. Ordinary - life (Col. 3)	(316,046)	(440,428)	1,666,343	881,568	2,282,429
74. Ordinary - individual annuities (Col. 4)	3,446,110	1,925,909	758,562	1,242,222	855,396
75. Ordinary-supplementary contracts (Col. 5)	(104,357)	164,355	179,753	3,319	(92,602)
76. Credit life (Col. 6)	0	0	0	0	0
77. Group life (Col. 7)	424,802	454,101	9,062	281,708	(228,697)
78. Group annuities (Col. 8)	0	0	0	0	0
79. A & H-group (Col. 9)	0	0	0	0	0
80. A & H-credit (Col. 10)	0	0	0	0	0
81. A & H-other (Col. 11)	0	0	0	0	0
82. Aggregate of all other lines of business (Col. 12)	0	0	0	0	0
83. Total (Col. 1)	3,450,509	2,103,937	2,613,721	2,408,817	2,816,526

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

Yes [] No []

If no, please explain:

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE MOTORISTS LIFE INSURANCE COMPANY

EXHIBIT OF LIFE INSURANCE

	Industrial		Ordinary		Credit Life (Group and Individual)		Group		10 Total Amount of Insurance (a)	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)	5 Number of Individual Policies and Group Certificates	6 Amount of Insurance (a)	Number of			
							7 Policies	8 Certificates		
1. In force end of prior year .....	.0	0	92,865	6,314,258	0	0	3	1,877	.159,007	6,473,265
2. Issued during year .....	.0	0	4,496	320,584	0	0	0	0	0	320,584
3. Reinsurance assumed .....	.0	0	0	0	0	0	0	0	0	0
4. Revived during year .....	.0	0	505	76,469	0	0	0	0	0	76,469
5. Increased during year (net) .....	.0	0	0	5,231	0	0	0	0	5,106	10,338
6. Subtotals, Lines 2 to 5 .....	.0	0	5,001	402,284	0	0	0	0	5,106	407,390
7. Additions by dividends during year	XXX	0	XXX	3,293	XXX	0	XXX	XXX	0	.3,293
8. Aggregate write-ins for increases	0	0	0	0	0	0	0	0	0	0
9. Totals (Lines 1 and 6 to 8)	0	0	97,866	6,719,835	0	0	3	1,877	.164,114	6,883,949
Deductions during year:										
10. Death .....	.0	0	1,583	26,920	0	0	XXX	3	197	27,117
11. Maturity .....	.0	0	7	47	0	0	XXX	0	0	.47
12. Disability .....	.0	0	0	0	0	0	XXX	0	0	0
13. Expiry .....	.0	0	.252	6,582	0	0	0	0	0	.6,582
14. Surrender .....	.0	0	1,479	70,964	0	0	0	0	0	70,964
15. Lapse .....	.0	0	2,697	293,960	0	0	0	0	0	293,960
16. Conversion .....	.0	0	126	16,444	0	0	XXX	XXX	XXX	16,444
17. Decreased (net)	0	0	(24)	22,319	0	0	0	17	0	22,319
18. Reinsurance	0	0	0	0	0	0	0	0	0	0
19. Aggregate write-ins for decreases	0	0	0	0	0	0	0	0	0	0
20. Totals (Lines 10 to 19)	0	0	6,120	437,236	0	0	0	20	197	437,433
21. In force end of year (Line 9 minus Line 20)	0	0	91,746	6,282,600	0	0	3	1,857	.163,917	6,446,516
22. Reinsurance ceded end of year	XXX	0	XXX	4,515,498	XXX	0	XXX	XXX	137,144	4,652,641
23. Line 21 minus Line 22	XXX	0	XXX	1,767,102	XXX	(b)	XXX	XXX	26,773	1,793,875
DETAILS OF WRITE-INS										
0801.										
0802.										
0803.										
0898. Summary of remaining write-ins for Line 8 from overflow page .....	.0	0	0	0	0	0	0	0	0	0
0899. TOTALS (Lines 0801 thru 0803 plus 0898) (Line 8 above)	0	0	0	0	0	0	0	0	0	0
1901.										
1902.										
1903.										
1998. Summary of remaining write-ins for Line 19 from overflow page	0	0	0	0	0	0	0	0	0	0
1999. TOTALS (Lines 1901 thru 1903 plus 1998) (Line 19 above)	0	0	0	0	0	0	0	0	0	0

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

(b) Group \$0 ; Individual \$0

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE MOTORISTS LIFE INSURANCE COMPANY

EXHIBIT OF LIFE INSURANCE (Continued)

ADDITIONAL INFORMATION ON INSURANCE IN FORCE END OF YEAR

	Industrial		Ordinary	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)
24. Additions by dividends	XXX	0	XXX	3,293
25. Other paid-up insurance	0	0	8,578	63,575
26. Debit ordinary insurance	XXX	XXX	0	0

ADDITIONAL INFORMATION ON ORDINARY INSURANCE

Term Insurance Excluding Extended Term Insurance	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)
27. Term policies - decreasing	0	0	1,214	69,017
28. Term policies - other	791	221,151	19,316	4,453,878
29. Other term insurance - decreasing	XXX	560	XXX	35,668
30. Other term insurance	XXX	3,677	XXX	187,521
31. Totals (Lines 27 to 30)	791	225,388	20,530	4,746,085
Reconciliation to Lines 2 and 21:				
32. Term additions	XXX	0	XXX	0
33. Totals, extended term insurance	XXX	XXX	1,367	21,986
34. Totals, whole life and endowment	3,705	95,196	69,849	1,514,528
35. Totals (Lines 31 to 34)	4,496	320,584	91,746	6,282,600

CLASSIFICATION OF AMOUNT OF INSURANCE (a) BY PARTICIPATING STATUS

	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Non-Participating	2 Participating	3 Non-Participating	4 Participating
36. Industrial	0	0	0	0
37. Ordinary	293,419	27,165	5,946,170	336,430
38. Credit Life (Group and Individual)	0	0	0	0
39. Group	0	0	163,917	0
40. Totals (Lines 36 to 39)	293,419	27,165	6,110,086	336,430

ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE

	Credit Life		Group	
	1 Number of Individual Policies and Group Certificates	2 Amount of Insurance (a)	3 Number of Certificates	4 Amount of Insurance (a)
41. Amount of insurance included in Line 2 ceded to other companies	XXX	0	XXX	0
42. Number in force end of year if the number under shared groups is counted on a pro-rata basis	0	XXX	1,857	XXX
43. Federal Employees' Group Life Insurance included in Line 21	0	0	0	0
44. Servicemen's Group Life Insurance included in Line 21	0	0	0	0
45. Group Permanent Insurance included in Line 21	0	0	0	0

ADDITIONAL ACCIDENTAL DEATH BENEFITS

46. Amount of additional accidental death benefits in force end of year under ordinary policies (a)	347,124
---	---------

BASIS OF CALCULATION OF ORDINARY TERM INSURANCE

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

POLICIES WITH DISABILITY PROVISIONS

Disability Provisions	Industrial		Ordinary		Credit		Group	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)	5 Number of Policies	6 Amount of Insurance (a)	7 Number of Certificates	8 Amount of Insurance (a)
48. Waiver of Premium	0	0	6,849	758,019	0	0	1,692	162,550
49. Disability Income	0	0	0	0	0	0	0	0
50. Extended Benefits	0	0	XXX	XXX	0	0	0	0
51. Other	0	0	0	0	0	0	0	0
52. Total	0	(b)	0	6,849	(b)	758,019	0	(b)
							1,692	162,550

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

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

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE MOTORISTS LIFE INSURANCE COMPANY
EXHIBIT OF NUMBER OF POLICIES, CONTRACTS, CERTIFICATES, INCOME PAYABLE AND ACCOUNT VALUES IN FORCE FOR SUPPLEMENTARY CONTRACTS, ANNUITIES, ACCIDENT & HEALTH AND OTHER POLICIES

SUPPLEMENTARY CONTRACTS

	Ordinary		Group	
	1 Involving Life Contingencies	2 Not Involving Life Contingencies	3 Involving Life Contingencies	4 Not Involving Life Contingencies
1. In force end of prior year	390	9	0	0
2. Issued during year	14	0	0	0
3. Reinsurance assumed	0	0	0	0
4. Increased during year (net)	0	6	0	0
5. Total (Lines 1 to 4)	404	15	0	0
Deductions during year:				
6. Decreased (net)	45	0	0	0
7. Reinsurance ceded	0	0	0	0
8. Totals (Lines 6 and 7)	45	0	0	0
9. In force end of year	359	15	0	0
10. Amount on deposit	7,935,075	(a) 98,805	0	(a) 0
11. Income now payable	359	5	0	0
12. Amount of income payable	(a) 964,247	(a) 49,279	(a) 0	(a) 0

ANNUITIES

	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year	152	5,830	0	0
2. Issued during year	5	283	0	0
3. Reinsurance assumed	0	0	0	0
4. Increased during year (net)	0	0	0	0
5. Totals (Lines 1 to 4)	157	6,113	0	0
Deductions during year:				
6. Decreased (net)	11	312	0	0
7. Reinsurance ceded	0	0	0	0
8. Totals (Lines 6 and 7)	11	312	0	0
9. In force end of year	146	5,801	0	0
Income now payable:				
10. Amount of income payable	(a) 683,613	XXX	XXX	(a) 0
Deferred fully paid:				
11. Account balance	XXX	(a) 159,945,708	XXX	(a) 0
Deferred not fully paid:				
12. Account balance	XXX	(a) 52,911,765	XXX	(a) 0

ACCIDENT AND HEALTH INSURANCE

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

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS

			1 Deposit Funds Contracts	2 Dividend Accumulations Contracts
	1 Deposit Funds Contracts	2 Dividend Accumulations Contracts	1 Deposit Funds Contracts	2 Dividend Accumulations Contracts
1. In force end of prior year			150	99
2. Issued during year			4	15
3. Reinsurance assumed			0	0
4. Increased during year (net)			0	0
5. Totals (Lines 1 to 4)			154	114
Deductions During Year:				
6. Decreased (net)			0	0
7. Reinsurance ceded			0	0
8. Totals (Lines 6 and 7)			0	0
9. In force end of year			154	114
10. Amount of account balance			(a) 591,559	(a) 73,266

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

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE MOTORISTS LIFE INSURANCE COMPANY
SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS

Allocated by States and Territories

States, Etc.	1	Direct Business Only					
		Life Contracts		3	4	5	6
	Active Status	Life Insurance Premiums	Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations	Total Columns 2 through 5	Deposit-Type Contracts
1. Alabama	AL	49,409	.5,500	0	0	54,909	0
2. Alaska	AK	6,479	0	0	0	6,479	0
3. Arizona	AZ	59,598	.506	0	0	60,104	0
4. Arkansas	AR	9,953	0	0	0	9,953	0
5. California	CA	79,220	0	0	0	79,220	0
6. Colorado	CO	15,613	0	0	0	15,613	0
7. Connecticut	CT	9,317	0	0	0	9,317	0
8. Delaware	DE	17,399	0	0	0	17,399	0
9. District of Columbia	DC	1,887	0	0	0	1,887	0
10. Florida	FL	1,120,024	.119,992	0	0	1,240,016	0
11. Georgia	GA	1,057,816	.138,341	0	0	1,196,157	0
12. Hawaii	HI	1,911	0	0	0	1,911	0
13. Idaho	ID	1,081	0	0	0	1,081	0
14. Illinois	IL	301,563	.600	0	0	302,163	0
15. Indiana	IN	3,759,904	.1,729,570	0	0	5,489,474	0
16. Iowa	IA	198,965	0	0	0	198,965	0
17. Kansas	KS	9,695	0	0	0	9,695	0
18. Kentucky	KY	4,568,763	.873,820	0	0	5,442,583	0
19. Louisiana	LA	15,948	0	0	0	15,948	0
20. Maine	ME	3,889	15,552	0	0	19,441	0
21. Maryland	MD	71,502	0	0	0	71,502	0
22. Massachusetts	MA	24,356	.550	0	0	24,906	0
23. Michigan	MI	4,993,982	.613,757	0	0	5,607,740	106,446
24. Minnesota	MN	53,830	.5,760	0	0	59,590	0
25. Mississippi	MS	42,086	0	0	0	42,086	0
26. Missouri	MO	30,766	0	0	0	30,766	0
27. Montana	MT	4,552	0	0	0	4,552	0
28. Nebraska	NE	11,661	0	0	0	11,661	0
29. Nevada	NV	22,452	0	0	0	22,452	0
30. New Hampshire	NH	12,422	0	0	0	12,422	0
31. New Jersey	NJ	49,729	0	0	0	49,729	0
32. New Mexico	NM	9,381	0	0	0	9,381	0
33. New York	NY	79,819	0	0	0	79,819	0
34. North Carolina	NC	108,198	.6,600	0	0	114,798	0
35. North Dakota	ND	2,414	0	0	0	2,414	0
36. Ohio	OH	21,318,470	.6,136,444	0	0	27,454,914	29,938
37. Oklahoma	OK	16,764	0	0	0	16,764	0
38. Oregon	OR	8,175	0	0	0	8,175	0
39. Pennsylvania	PA	7,976,548	.1,381,263	0	0	9,357,811	102,953
40. Rhode Island	RI	276	0	0	0	276	0
41. South Carolina	SC	598,974	.78,136	0	0	677,110	0
42. South Dakota	SD	2,733	0	0	0	2,733	0
43. Tennessee	TN	1,526,569	.1,200	0	0	1,527,769	0
44. Texas	TX	88,454	.600	0	0	89,054	0
45. Utah	UT	3,710	0	0	0	3,710	0
46. Vermont	VT	1,721	0	0	0	1,721	0
47. Virginia	VA	436,123	.2,500	0	0	438,623	0
48. Washington	WA	15,530	0	0	0	15,530	0
49. West Virginia	WV	2,072,413	.774,512	0	0	2,846,925	0
50. Wisconsin	WI	1,229,924	.267,923	0	0	1,497,847	0
51. Wyoming	WY	900	0	0	0	900	0
52. American Samoa	AS	0	0	0	0	0	0
53. Guam	GU	0	0	0	0	0	0
54. Puerto Rico	PR	590	0	0	0	590	0
55. U.S. Virgin Islands	VI	407	0	0	0	407	0
56. Northern Mariana Islands	MP	0	0	0	0	0	0
57. Canada	CAN	1,506	0	0	0	1,506	0
58. Aggregate Other Alien	OT	1,956	0	0	0	1,956	0
59. Subtotal	(a)	16	52,107,327	.12,153,128	0	64,260,455	239,337
90. Reporting entity contributions for employee benefits plans		XXX.	0	0	0	0	0
91. Dividends or refunds applied to purchase paid-up additions and annuities		XXX.	879,450	0	0	879,450	0
92. Dividends or refunds applied to shorten endowment or premium paying period		XXX.	130,645	0	0	130,645	0
93. Premium or annuity considerations waived under disability or other contract provisions		XXX.	0	0	0	0	0
94. Aggregate or other amounts not allocable by State		XXX.	0	0	0	0	0
95. Totals (Direct Business)		XXX.	53,117,421	.12,153,128	0	65,270,549	239,337
96. Plus reinsurance assumed		XXX.	0	0	0	0	0
97. Totals (All Business)		XXX.	53,117,421	.12,153,128	0	65,270,549	239,337
98. Less reinsurance ceded		XXX.	11,739,417	106,482,286	0	118,221,703	0
99. Totals (All Business) less Reinsurance Ceded		XXX	41,378,004	(94,329,158)	(b) 0	(52,951,154)	239,337
DETAILS OF WRITE-INS							
58001. CHN China		XXX.	1,790	0	0	1,790	0
58002. GBR United Kingdom		XXX.	.166	0	0	.166	0
58003.		XXX.					
58998. Summary of remaining write-ins for Line 58 from overflow page		XXX.	0	0	0	0	0
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)		XXX	1,956	0	0	1,956	0
9401.		XXX.					
9402.		XXX.					
9403.		XXX.					
9498. Summary of remaining write-ins for Line 94 from overflow page		XXX.	0	0	0	0	0
9499. Totals (Lines 9401 through 9403 plus 9498)(Line 94 above)		XXX	0	0	0	0	0

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

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

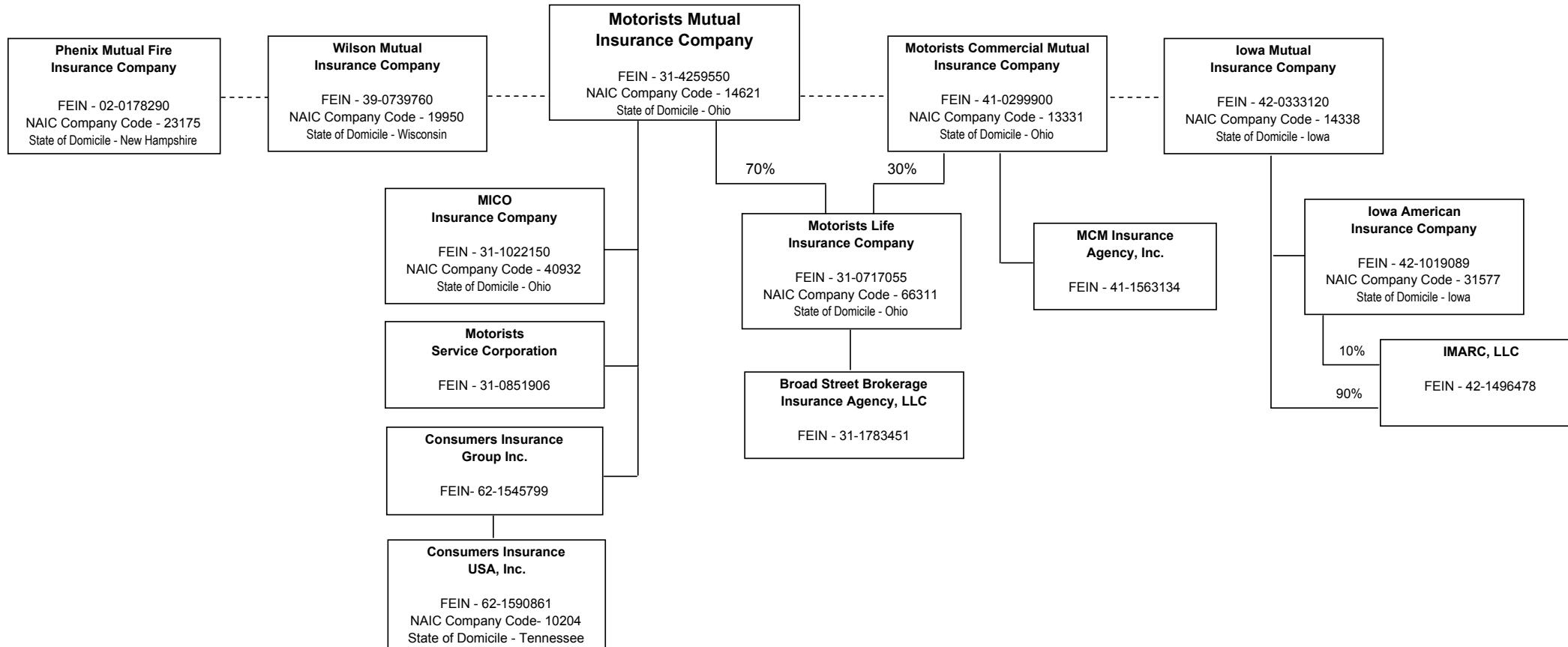
ADDRESS OF INSURED DETERMINES STATE TO WHICH PREMIUMS ARE ALLOCATED

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

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

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE MOTORISTS LIFE INSURANCE COMPANY

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



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE MOTORISTS LIFE INSURANCE COMPANY
OVERFLOW PAGE FOR WRITE-INS

ALPHABETICAL INDEX

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