



LIFE AND ACCIDENT AND HEALTH COMPANIES — ASSOCIATION EDITION

ANNUAL STATEMENT
For the Year Ended December 31, 2015
OF THE CONDITION AND AFFAIRS OF THE
CINCINNATI LIFE INSURANCE COMPANY

NAIC Group Code	00244	(Current Period)	00244	(Prior Period)	NAIC Company Code	76236	Employer's ID Number	31-1213778
Organized under the Laws of	Ohio				State of Domicile or Port of Entry	Ohio		
Country of Domicile	United States							
Incorporated/Organized	07/02/1987				Commenced Business	02/01/1988		
Statutory Home Office	6200 SOUTH GILMORE ROAD				(Street and Number)	FAIRFIELD, OH, US 45014-5141		
Main Administrative Office	6200 SOUTH GILMORE ROAD				(Street and Number)	FAIRFIELD, OH, US 45014-5141		513-870-2000
Mail Address	6200 SOUTH GILMORE ROAD				(Street and Number or P.O. Box)	FAIRFIELD, OH, US 45014-5141		(City or Town, State, Country and Zip Code)
Primary Location of Books and Records	6200 SOUTH GILMORE ROAD				(Street and Number)	FAIRFIELD, OH, US 45014-5141		513-870-2000
Internet Web Site Address	WWW.CINFIN.COM							
Statutory Statement Contact	JOSEPH DAVID WURZELBACHER				(Name)	513-870-2000-4902		
	JOE_WURZELBACHER@CINFIN.COM				(E-Mail Address)	513-603-5500		
						513-603-5500		
						(FAX Number)		

OFFICERS

Name	Title	Name	Title
DAVID HUGH POPPLEWELL	PRESIDENT	MICHAEL JAMES SEWELL	CFO & SENIOR VICE PRESIDENT
TODD HANCOCK PENDERY	TREASURER & VICE PRESIDENT	ROGER ANDREW BROWN	ACTUARY & VICE PRESIDENT

OTHER OFFICERS

KENNETH WILLIAM STECHER	CHAIRMAN OF THE BOARD	STEVEN JUSTUS JOHNSTON	CHIEF EXECUTIVE OFFICER
JACOB FERDINAND SCHERER JR.	EXECUTIVE VICE PRESIDENT	BRAD ERIC BEHRINGER	SENIOR VICE PRESIDENT
TERESA CURRIN CRACAS	SENIOR VICE PRESIDENT	MARTIN FRANCIS HOLLENBECK	SENIOR VICE PRESIDENT
JOHN SCOTT KELLINGTON	SENIOR VICE PRESIDENT	LISA ANNE LOVE	SENIOR VICE PRESIDENT
ERIC NEIL MATHEWS	SENIOR VICE PRESIDENT	GLENN DOUGLAS NICHOLSON	SENIOR VICE PRESIDENT
STEPHEN MICHAEL SPRAY	SENIOR VICE PRESIDENT	TIMOTHY LEE TIMMEL	SENIOR VICE PRESIDENT
MICHAEL RAY ABRAMS	VICE PRESIDENT	DAVID LEWIS BURBRINK	VICE PRESIDENT
WILLIAM JAMES GEIER	VICE PRESIDENT	SCOTT ALAN GILLIAM	VICE PRESIDENT
THERESA ANN HOFFER	VICE PRESIDENT	THOMAS CHRISTOPHER HOGAN	VICE PRESIDENT
HELEN KYRIOS	VICE PRESIDENT	RICHARD LOUIS MATHEWS	VICE PRESIDENT
RICHARD PARKS MATSON	VICE PRESIDENT	DENNIS EUGENE MCDANIEL	VICE PRESIDENT
FRANCIS TIMOTHY OBERMEYER	VICE PRESIDENT	MICHAEL KEVIN O'CONNOR	VICE PRESIDENT
THOMAS JOSEPH SCHEID	VICE PRESIDENT	GREGORY DALE SCHMIDT	VICE PRESIDENT
STEVEN ANTHONY SOLORIA	VICE PRESIDENT	DOUGLAS WAYNE STANG	VICE PRESIDENT
BRETT JOSEPH STARR	VICE PRESIDENT	TODD EDWARD TAYLOR #	VICE PRESIDENT
MONTGOMERY LEE TROTTIER	VICE PRESIDENT	GERALD LEE VARNEY	VICE PRESIDENT
MICHAEL BERNARD WEDIG	VICE PRESIDENT	MARK ALAN WELSH	VICE PRESIDENT
BRIAN KEITH WOOD	VICE PRESIDENT		

DIRECTORS OR TRUSTEES

WILLIAM FORREST BAHL	GREGORY THOMAS BIER	ROGER ANDREW BROWN	MARTIN FRANCIS HOLLENBECK
STEVEN JUSTUS JOHNSTON	WILLIAM RODNEY MCMULLEN	MARTIN JOSEPH MULLEN	GLENN DOUGLAS NICHOLSON
DAVID PUTNAM OSBORN	DAVID HUGH POPPLEWELL	JACOB FERDINAND SCHERER JR	JOHN JEFFERSON SCHIFF JR
THOMAS REID SCHIFF	MICHAEL JAMES SEWELL	KENNETH WILLIAM STECHER	TIMOTHY LEE TIMMEL

State of OHIO

County of BUTLER

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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.

STEVEN JUSTUS JOHNSTON PRESIDENT & CHIEF EXECUTIVE OFFICER	MICHAEL JAMES SEWELL CFO & SENIOR VICE PRESIDENT	TODD HANCOCK PENDERY TREASURER & VICE PRESIDENT
a. Is this an original filing? Yes [X] No []		
b. If no:		
1. State the amendment number		
2. Date filed		
3. Number of pages attached		

KAREN S. DONNER, NOTARY PUBLIC
OCTOBER 26, 2019

ASSETS

	Current Year			Prior Year
	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
1. Bonds (Schedule D).....	3,017,001,097		3,017,001,097	2,848,064,359
2. Stocks (Schedule D):				
2.1 Preferred stocks	5,046,800		5,046,800	5,046,800
2.2 Common stocks	0		0	0
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens			0	0
3.2 Other than first liens			0	0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ encumbrances).....			0	0
4.2 Properties held for the production of income (less \$ encumbrances)			0	0
4.3 Properties held for sale (less \$ encumbrances)			0	0
5. Cash (\$44,485,820 , Schedule E-Part 1), cash equivalents (\$0 , Schedule E-Part 2) and short-term investments (\$0 , Schedule DA).....	44,485,820		44,485,820	65,443,098
6. Contract loans (including \$ premium notes).....	31,242,483	1,501,602	29,740,881	29,518,986
7. Derivatives (Schedule DB).....	0		0	0
8. Other invested assets (Schedule BA)	44,676,604		44,676,604	56,386,740
9. Receivables for securities			0	0
10. Securities lending reinvested collateral assets (Schedule DL).....			0	0
11. Aggregate write-ins for invested assets	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	3,142,452,803	1,501,602	3,140,951,201	3,004,459,983
13. Title plants less \$ charged off (for Title insurers only).....			0	0
14. Investment income due and accrued	39,145,033		39,145,033	37,573,696
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	7,230,813	3,222	7,227,591	8,675,440
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums).....	113,935,404		113,935,404	109,018,547
15.3 Accrued retrospective premiums (\$) and contracts subject to redetermination (\$)			0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	5,740,616		5,740,616	5,315,929
16.2 Funds held by or deposited with reinsured companies			0	0
16.3 Other amounts receivable under reinsurance contracts	1,588,521		1,588,521	1,688,826
17. Amounts receivable relating to uninsured plans			0	0
18.1 Current federal and foreign income tax recoverable and interest thereon			0	0
18.2 Net deferred tax asset.....	94,053,190	66,876,487	27,176,703	29,146,178
19. Guaranty funds receivable or on deposit			0	0
20. Electronic data processing equipment and software.....	443,913	443,913	0	0
21. Furniture and equipment, including health care delivery assets (\$)	5,221	5,221	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates			0	0
23. Receivables from parent, subsidiaries and affiliates	3,088,947		3,088,947	3,798,379
24. Health care (\$) and other amounts receivable.....	957,950	957,950	0	0
25. Aggregate write-ins for other-than-invested assets	1,814,218	313,852	1,500,366	1,456,393
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	3,410,456,630	70,102,247	3,340,354,383	3,201,133,372
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....	726,482,544		726,482,544	714,841,223
28. Total (Lines 26 and 27)	4,136,939,174	70,102,247	4,066,836,927	3,915,974,595
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 through 1103 plus 1198) (Line 11 above)	0	0	0	0
2501. SEPARATE ACCOUNTS MANAGEMENT FEE RECEIVABLE.....	1,454,832		1,454,832	1,364,839
2502. PREPAID EXPENSES.....	272,543	272,543	0	0
2503. GUARANTY FUNDS.....	28,975		28,975	56,103
2598. Summary of remaining write-ins for Line 25 from overflow page	57,868	41,309	16,559	35,452
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	1,814,218	313,852	1,500,366	1,456,393

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$2,832,845,304 (Exhibit 5, Line 9999999) less \$ included in Line 6.3 (including \$ Modco Reserve).....	2,832,845,304	2,669,119,537
2. Aggregate reserve for accident and health contracts (including \$0 Modco Reserve).....	16,623,168	16,292,000
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ Modco Reserve).....	176,207,802	183,381,030
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11).....	21,922,542	16,599,087
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11).....	1,541,037	1,374,215
5. Policyholders' dividends \$and coupons \$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 \$ Modco).....	75	110
6.2 Dividends not yet apportioned (including \$ Modco).....		0
6.3 Coupons and similar benefits (including \$ Modco).....		0
7. Amount provisionally held for deferred dividend policies not included in Line 6.....		0
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ discount; including \$31,692 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of Lines 4 and 14).....	1,314,660	1,280,278
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts.....		0
9.2 Provision for experience rating refunds, including the liability of \$accident and health experience rating refunds of which \$is for medical loss ratio rebate per the Public Health Service Act.....		0
9.3 Other amounts payable on reinsurance, including \$assumed and \$16,666,509 ceded.....	16,666,509	16,455,750
9.4 Interest Maintenance Reserve (IMR, Line 6).....	9,747,024	9,019,623
10. Commissions to agents due or accrued-life and annuity contracts \$3,215,046 accident and health \$22,917 and deposit-type contract funds \$	3,237,963	2,900,922
11. Commissions and expense allowances payable on reinsurance assumed.....		0
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 6).....	3,531,386	3,615,656
13. Transfers to Separate Accounts due or accrued (net) (including \$accrued for expense allowances recognized in reserves, net of reinsured allowances).....		0
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 5).....	1,297,232	1,258,796
15.1 Current federal and foreign income taxes, including \$2,307,555 on realized capital gains (losses).....	89,924	1,892,374
15.2 Net deferred tax liability.....		0
16. Unearned investment income.....	546,615	550,891
17. Amounts withheld or retained by company as agent or trustee.....	807,158	596,466
18. Amounts held for agents' account, including \$384 agents' credit balances.....	384	282
19. Remittances and items not allocated.....	1,819,959	1,430,378
20. Net adjustment in assets and liabilities due to foreign exchange rates.....		0
21. Liability for benefits for employees and agents if not included above.....		0
22. Borrowed money \$and interest thereon \$		0
23. Dividends to stockholders declared and unpaid.....		0
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve (AVR, Line 16, Col. 7).....	18,749,372	17,390,023
24.02 Reinsurance in unauthorized and certified (\$) companies.....	0	0
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$) reinsurers.....		0
24.04 Payable to parent, subsidiaries and affiliates.....	359,620	241,306
24.05 Drafts outstanding.....		0
24.06 Liability for amounts held under uninsured plans.....		0
24.07 Funds held under coinsurance.....		0
24.08 Derivatives.....	0	0
24.09 Payable for securities.....		10,250,000
24.10 Payable for securities lending.....		0
24.11 Capital notes \$and interest thereon \$		0
25. Aggregate write-ins for liabilities.....	24,691,925	24,030,621
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25).....	3,131,999,657	2,977,679,344
27. From Separate Accounts statement.....	726,482,544	714,841,223
28. Total liabilities (Lines 26 and 27).....	3,858,482,201	3,692,520,568
29. Common capital stock.....	3,000,000	3,000,000
30. Preferred capital stock.....		0
31. Aggregate write-ins for other than special surplus funds.....	0	0
32. Surplus notes.....		0
33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1).....	1,000,000	1,000,000
34. Aggregate write-ins for special surplus funds.....	0	0
35. Unassigned funds (surplus).....	204,354,726	219,454,028
36. Less treasury stock, at cost:		
36.1 .....shares common (value included in Line 29 \$).....		0
36.2 .....shares preferred (value included in Line 30 \$).....		0
37. Surplus (Total Lines 31+32+33+34+35-36) (including \$ in Separate Accounts Statement).....	205,354,726	220,454,028
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55).....	208,354,726	223,454,028
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3).....	4,066,836,927	3,915,974,595
DETAILS OF WRITE-INS		
2501. RETAINED ASSET LIABILITY.....	24,270,117	23,847,921
2502. PAYABLES CLEARING.....	329,757	78,781
2503. ACCOUNTS PAYABLE - LONG TERM CARE.....	67,270	80,092
2598. Summary of remaining write-ins for Line 25 from overflow page.....	24,780	23,827
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above).....	24,691,925	24,030,621
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page.....	0	0
3199. Totals (Lines 3101 through 3103 plus 3198) (Line 31 above).....	0	0
3401.		
3402.		
3403.		
3498. Summary of remaining write-ins for Line 34 from overflow page.....	0	0
3499. Totals (Lines 3401 through 3403 plus 3498) (Line 34 above).....	0	0

SUMMARY OF OPERATIONS

	1 Current Year	2 Prior Year
1. Premiums and annuity considerations for life and accident and health contracts (Exhibit 1, Part 1, Line 20.4, Col. 1, less Col. 11)	250,060,189	243,835,912
2. Considerations for supplementary contracts with life contingencies	279,814	135,169
3. Net investment income (Exhibit of Net Investment Income, Line 17)	154,137,743	148,380,858
4. Amortization of Interest Maintenance Reserve (IMR, Line 5)	4,102,626	5,068,497
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)	5,703,704	5,965,552
7. Reserve adjustments on reinsurance ceded		0
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	5,358,066	5,822,423
8.2 Charges and fees for deposit-type contracts		0
8.3 Aggregate write-ins for miscellaneous income	0	0
9. Totals (Lines 1 to 8.3)	419,642,143	409,208,411
10. Death benefits	100,957,306	97,670,366
11. Matured endowments (excluding guaranteed annual pure endowments)	98,107	78,911
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8)	63,375,917	61,882,173
13. Disability benefits and benefits under accident and health contracts	2,249,565	2,335,957
14. Coupons, guaranteed annual pure endowments and similar benefits		0
15. Surrender benefits and withdrawals for life contracts	16,330,519	22,119,380
16. Group conversions		0
17. Interest and adjustments on contract or deposit-type contract funds	10,113,656	10,421,261
18. Payments on supplementary contracts with life contingencies	358,006	335,000
19. Increase in aggregate reserves for life and accident and health contracts	164,159,202	168,692,838
20. Totals (Lines 10 to 19)	357,642,277	363,535,886
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	37,925,881	37,786,727
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, Columns 1, 2, 3 and 4)	34,939,114	33,160,723
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3)	6,771,830	6,626,811
25. Increase in loading on deferred and uncollected premiums	(177,166)	(5,383,259)
26. Net transfers to or (from) Separate Accounts net of reinsurance	(6,477,046)	(6,187,948)
27. Aggregate write-ins for deductions	953	916
28. Totals (Lines 20 to 27)	430,625,843	429,539,857
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	(10,983,700)	(20,331,446)
30. Dividends to policyholders	39	109
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	(10,983,740)	(20,331,555)
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	(5,586,176)	(7,549,020)
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)	(5,397,564)	(12,782,535)
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR)		
less capital gains tax of \$293 (excluding taxes of \$2,307,262 transferred to the IMR)	(6,091,758)	(5,833,382)
35. Net income (Line 33 plus Line 34)	(11,489,322)	(18,615,918)
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	223,454,028	246,992,246
37. Net income (Line 35)	(11,489,322)	(18,615,918)
38. Change in net unrealized capital gains (losses) less capital gains tax of \$		0
39. Change in net unrealized foreign exchange capital gain (loss)		0
40. Change in net deferred income tax	1,712,088	2,050,567
41. Change in nonadmitted assets	(4,064,985)	(6,914,422)
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	(1,359,349)	(127,059)
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
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
50. Capital changes:		
50.1 Paid in		0
50.2 Transferred from surplus (Stock Dividend)		0
50.3 Transferred to surplus		0
51. Surplus adjustment:		
51.1 Paid in		0
51.2 Transferred to capital (Stock Dividend)		0
51.3 Transferred from capital		0
51.4 Change in surplus as a result of reinsurance		0
52. Dividends to stockholders		0
53. Aggregate write-ins for gains and losses in surplus	102,267	68,614
54. Net change in capital and surplus for the year (Lines 37 through 53)	(15,099,302)	(23,538,218)
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	208,354,726	223,454,028
DETAILS OF WRITE-INS		
08.301		0
08.302		
08.303		
08.398 Summary of remaining write-ins for Line 8.3 from overflow page	0	0
08.399 Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	0	0
2701. INCREASE/(DECREASE) IN RETIRED LIVES RESERVE	953	916
2702.		
2703.		
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)	953	916
5301. PRE-1992 WHOLE LIFE DEFICIENCY RESERVE	102,267	68,614
5302.		
5303.		
5398. Summary of remaining write-ins for Line 53 from overflow page	0	0
5399. Totals (Lines 5301 through 5303 plus 5398) (Line 53 above)	102,267	68,614

CASH FLOW

	1 Current Year	2 Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	247,290,953	242,329,639
2. Net investment income	151,040,414	147,181,973
3. Miscellaneous income	11,072,082	11,781,657
4. Total (Lines 1 through 3)	409,403,449	401,293,269
5. Benefit and loss related payments	178,309,299	189,910,490
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	(6,477,046)	(6,187,948)
7. Commissions, expenses paid and aggregate write-ins for deductions	79,395,986	79,126,112
8. Dividends paid to policyholders	75	110
9. Federal and foreign income taxes paid (recovered) net of \$ 2,410,240 tax on capital gains (losses)	(1,476,171)	(1,871,226)
10. Total (Lines 5 through 9)	249,752,143	260,977,537
11. Net cash from operations (Line 4 minus Line 10)	159,651,306	140,315,731
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	343,878,080	273,989,401
12.2 Stocks	0	5,000,000
12.3 Mortgage loans	0	0
12.4 Real estate	0	0
12.5 Other invested assets	11,500,000	0
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	0	0
12.7 Miscellaneous proceeds	0	10,250,000
12.8 Total investment proceeds (Lines 12.1 to 12.7)	355,378,080	289,239,401
13. Cost of investments acquired (long-term only):		
13.1 Bonds	509,986,773	391,012,951
13.2 Stocks	0	0
13.3 Mortgage loans	0	0
13.4 Real estate	0	0
13.5 Other invested assets	0	10,260,854
13.6 Miscellaneous applications	10,250,000	0
13.7 Total investments acquired (Lines 13.1 to 13.6)	520,236,773	401,273,805
14. Net increase (decrease) in contract loans and premium notes	611,105	(4,989,546)
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(165,469,798)	(107,044,858)
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	(17,262,256)	(17,073,641)
16.5 Dividends to stockholders	0	0
16.6 Other cash provided (applied)	2,123,475	(2,089,718)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(15,138,782)	(19,163,359)
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)	(20,957,274)	14,107,514
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	65,443,098	51,335,583
19.2 End of year (Line 18 plus Line 19.1)	44,485,824	65,443,098

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

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS

	1	2	Ordinary			6	Group		Accident and Health			12
			3	4	5		7	8	9	10	11	
	Total	Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance (a)	Annuities	Group	Credit (Group and Individual)	Other	Aggregate of All Other Lines of Business
1. Premiums and annuity considerations for life and accident and health contracts	250,060,189	78,141	210,723,181	34,966,420		.0	2,045,509	.0	531,111	.0	1,715,827	
2. Considerations for supplementary contracts with life contingencies	279,814				279,814							
3. Net investment income	154,137,743	289,154	95,638,952	52,008,477	959,643		1,238	52,960	182,021		313,711	4,691,587
4. Amortization of Interest Maintenance Reserve (IMR)	4,102,626	14,262	2,579,181	1,454,383	28,010		62	1,922	9,108		15,698	
5. Separate Accounts net gain from operations excluding unrealized gains or losses .....	.0											
6. Commissions and expense allowances on reinsurance ceded	5,703,704	.0	4,928,797	.0		.0	.0	.0	44,564	.0	730,342	.0
7. Reserve adjustments on reinsurance ceded .....	.0											
8. Miscellaneous Income:												
8.1 Fees associated with income from investment management, administration and contract guarantees from Separate Accounts	5,358,066						5,358,066					
8.2 Charges and fees for deposit-type contracts .....	.0											
8.3 Aggregate write-ins for miscellaneous income .....	.0	0	0	0	0	0	0	0	0	0	0	0
9. Totals (Lines 1 to 8.3)	419,642,142	381,557	313,870,110	88,429,280	1,267,467	0	7,404,876	54,882	766,804	0	2,775,579	4,691,587
10. Death benefits	100,957,306	221,344	94,044,613				6,691,349					
11. Matured endowments (excluding guaranteed annual pure endowments)	98,107	36,552	61,555				.0					
12. Annuity benefits	63,375,917			63,311,114				64,803				
13. Disability benefits and benefits under accident and health contracts	2,249,565		277,578						1,160,178	.0	811,808	
14. Coupons, guaranteed annual pure endowments and similar benefits .....	.0											
15. Surrender benefits and withdrawals for life contracts	16,330,519	74,433	16,256,086									
16. Group conversions .....	.0											
17. Interest and adjustments on contract or deposit-type contract funds	10,113,656		5,471	9,515,715	592,470							
18. Payments on supplementary contracts with life contingencies	358,006				358,006							
19. Increase in aggregate reserves for life and accident and health contracts	164,159,203	(174,007)	163,858,980	(373,551)	114,503		489,905	(87,795)	20,552		310,615	
20. Totals (Lines 10 to 19)	357,642,278	158,322	274,504,283	72,453,278	1,064,979	.0	7,181,254	(22,992)	1,180,731	.0	1,122,424	.0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	37,925,881	.0	35,795,562	1,514,231		.0	.0	.0	.0	.0	616,088	.0
22. Commissions and expense allowances on reinsurance assumed .....	.0	.0	.0	.0		.0	.0	.0	.0	.0	.0	.0
23. General insurance expenses	34,939,114	588,957	29,901,757	2,642,226			150,296	2,609	281,169	.0	1,372,100	.0
24. Insurance taxes, licenses and fees, excluding federal income taxes	6,771,829	6,557	6,428,302	82,474			67,891	81	37,991	.0	148,533	.0
25. Increase in loading on deferred and uncollected premiums	(177,166)	(105)	(177,061)									
26. Net transfers to or (from) Separate Accounts net of reinsurance	(6,477,046)						(6,477,046)					
27. Aggregate write-ins for deductions	953	0	953	0	0	0	0	0	0	0	0	0
28. Totals (Lines 20 to 27)	430,625,843	753,730	346,453,796	76,692,209	1,064,979	0	922,396	(20,302)	1,499,891	0	3,259,145	0
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	(10,983,701)	(372,173)	(32,583,685)	11,737,071	202,488	.0	6,482,480	75,184	(733,086)	.0	(483,566)	4,691,587
30. Dividends to policyholders	39		39						0	0	0	
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	(10,983,741)	(372,173)	(32,583,725)	11,737,071	202,488	.0	6,482,480	75,184	(733,086)	.0	(483,566)	4,691,587
32. Federal income taxes incurred (excluding tax on capital gains)	(5,586,177)	(144,178)	(12,023,923)	2,946,473	48,602		2,415,054	26,314	(266,816)		(163,742)	1,576,039
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)	(5,397,564)	(227,995)	(20,559,801)	8,790,598	153,886	0	4,067,426	48,870	(466,270)	0	(319,824)	3,115,548
DETAILS OF WRITE-INS												
08.301.												
08.302.												
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. Total (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	0	0	0	0	0	0	0	0	0	0	0	0
2701. RETIRED LIVES.....	953		953									
2702. ....	.0											
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. Total (Lines 2701 through 2703 plus 2798) (Line 27 above)	953	0	953	0	0	0	0	0	0	0	0	0

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

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

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR

	1	2	Ordinary			6	Group	
			3	4	5		7	8
	Total	Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance	Annuities
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)								
1. Reserve December 31, prior year	2,669,119,534	9,823,262	1,788,175,595	853,050,910	2,642,617	0	14,879,735	547,415
2. Tabular net premiums or considerations	427,348,940	27,254	390,029,896	34,966,467	279,814		2,045,509	
3. Present value of disability claims incurred	71,684		71,684		XXX			
4. Tabular interest	103,522,105	331,813	77,914,811	25,089,588	149,882			36,011
5. Tabular less actual reserve released	3,085,546		(160,278)	3,240,502	42,812			(37,490)
6. Increase in reserve on account of change in valuation basis	0							
7. Other increases (net)	(101)	(101)						
8. Totals (Lines 1 to 7)	3,203,147,708	10,182,228	2,256,031,708	916,347,467	3,115,125	0	16,925,244	545,936
9. Tabular cost	277,596,978	214,395	275,856,347		XXX		1,526,236	
10. Reserves released by death	8,531,270	163,198	8,338,704	XXX	XXX		29,368	XXX
11. Reserves released by other terminations (net)	20,166,201	155,379	19,651,184	359,638				
12. Annuity, supplementary contract, and disability payments involving life contingencies	64,007,955		253,165	63,310,469	358,006			86,315
13. Net transfers to or (from) Separate Accounts	0							
14. Total deductions (Lines 9 to 13)	370,302,404	532,972	304,099,400	63,670,107	358,006	0	1,555,604	86,315
15. Reserve December 31, current year	2,832,845,304	9,649,256	1,951,932,308	852,677,360	2,757,119	0	15,369,640	459,621

EXHIBIT OF NET INVESTMENT INCOME

		1	2
		Collected During Year	Earned During Year
1.	U.S. Government bonds	(a).....146,540	.....100,626
1.1	Bonds exempt from U.S. tax	(a).....18,687,917	.....19,231,342
1.2	Other bonds (unaffiliated)	(a).....129,302,062	.....130,424,557
1.3	Bonds of affiliates	(a).....0	.....
2.1	Preferred stocks (unaffiliated)	(b).....544,375	.....544,375
2.11	Preferred stocks of affiliates	(b).....0	.....
2.2	Common stocks (unaffiliated) .....	.....0	.....
2.21	Common stocks of affiliates .....	.....0	.....
3.	Mortgage loans	(c).....	.....
4.	Real estate	(d).....	.....
5.	Contract loans .....	.....2,263,562	.....2,267,075
6.	Cash, cash equivalents and short-term investments	(e).....1,388	.....1,388
7.	Derivative instruments	(f).....	.....
8.	Other invested assets .....	.....3,795,539	.....3,627,798
9.	Aggregate write-ins for investment income .....	.....0	.....0
10.	Total gross investment income	154,741,383	156,197,160
11.	Investment expenses		(g).....1,392,371
12.	Investment taxes, licenses and fees, excluding federal income taxes		(g).....288,285
13.	Interest expense		(h).....378,761
14.	Depreciation on real estate and other invested assets		(i).....
15.	Aggregate write-ins for deductions from investment income .....		.....0
16.	Total deductions (Lines 11 through 15) .....		.....2,059,417
17.	Net investment income (Line 10 minus Line 16)		154,137,743
DETAILS OF WRITE-INS			
0901.	.....	.....	.....
0902.	.....	.....	.....
0903.	.....	.....	.....
0998.	Summary of remaining write-ins for Line 9 from overflow page .....	.....0	.....0
0999.	Totals (Lines 0901 through 0903 plus 0998) (Line 9 above)	0	0
1501.	.....		.....
1502.	.....		.....
1503.	.....		.....
1598.	Summary of remaining write-ins for Line 15 from overflow page .....		.....0
1599.	Totals (Lines 1501 through 1503 plus 1598) (Line 15 above)		0

(a) Includes \$6,309,460 accrual of discount less \$4,527,240 amortization of premium and less \$411,597 paid for accrued interest on purchases.
(b) Includes \$ accrual of discount less \$ 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 \$ paid for accrued interest on purchases.
(d) Includes \$ for company's occupancy of its own buildings; and excludes \$ interest on encumbrances.
(e) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
(f) Includes \$ accrual of discount less \$ amortization of premium.
(g) Includes \$ investment expenses and \$ investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
(h) Includes \$ interest on surplus notes and \$ interest on capital notes.
(i) Includes \$ depreciation on real estate and \$ depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

		1	2	3	4	5
		Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1.	U.S. Government bonds .....			.....0		
1.1	Bonds exempt from U.S. tax .....			.....0		
1.2	Other bonds (unaffiliated) .....	.....7,122,301	.....(6,087,973)	.....1,034,328		
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) .....	.....0	.....0	.....0	.....0	.....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
5.	Contract loans .....			.....0		
6.	Cash, cash equivalents and short-term investments .....			.....0	.....0	.....0
7.	Derivative instruments .....			.....0		
8.	Other invested assets .....	.....0	.....0	.....0	.....0	.....0
9.	Aggregate write-ins for capital gains (losses) .....	.....11,496	.....0	.....11,496	.....0	.....0
10.	Total capital gains (losses) .....	.....7,133,797	.....(6,087,973)	.....1,045,824	0	0
DETAILS OF WRITE-INS						
0901.	CAPITAL GAINS FROM LOSSES PREVIOUSLY CHARGED OFF.....	.....11,496		.....11,496		
0902.	.....				
0903.	.....				
0998.	Summary of remaining write-ins for Line 9 from overflow page .....	.....0	.....0	.....0	.....0	.....0
0999.	Totals (Lines 0901 through 0903 plus 0998) (Line 9 above) .....	.....11,496	0	.....11,496	0	0

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

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

	1	2	Ordinary		5	Group		Accident and Health			11
			3	4		6	7	8	9	10	
	Total	Industrial Life	Life Insurance	Individual Annuities	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other	Aggregate of All Other Lines of Business
FIRST YEAR (other than single)											
1. Uncollected	(74,467)	.0	(74,467)	.0	.0	.0	.0	.0	.0	.0	.0
2. Deferred and accrued	6,000,415	.0	6,000,415	.0	.0	.0	.0	.0	.0	.0	.0
3. Deferred , accrued and uncollected:											
3.1 Direct	6,176,716	.0	6,176,716	.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	250,768	.0	250,768	.0	.0	.0	.0	.0	.0	.0	.0
3.4 Net (Line 1 + Line 2)	5,925,948	.0	5,925,948	.0	.0	.0	.0	.0	.0	.0	.0
4. Advance	72,444	.0	72,444	.0	.0	.0	.0	.0	.0	.0	.0
5. Line 3.4 - Line 4	5,853,503	.0	5,853,503	.0	.0	.0	.0	.0	.0	.0	.0
6. Collected during year:											
6.1 Direct	29,502,728	.0	28,598,261	904,467	.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	1,109,690	.0	1,109,690	.0	.0	.0	.0	.0	.0	.0	.0
6.4 Net	28,393,038	.0	27,488,571	904,467	.0	.0	.0	.0	.0	.0	.0
7. Line 5 + Line 6.4	34,246,541	.0	33,342,074	904,467	.0	.0	.0	.0	.0	.0	.0
8. Prior year (uncollected + deferred and accrued - advance)	5,054,454	.0	5,054,454	.0	.0	.0	.0	.0	.0	.0	.0
9. First year premiums and considerations:											
9.1 Direct	30,325,864	.0	29,421,396	904,467	.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	1,133,776	.0	1,133,776	.0	.0	.0	.0	.0	.0	.0	.0
9.4 Net (Line 7 - Line 8)	29,192,088	.0	28,287,620	904,467	.0	.0	.0	.0	.0	.0	.0
SINGLE											
10. Single premiums and considerations:											
10.1 Direct	22,022,559	.0	1,036,493	20,986,066	.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	22,022,559	.0	1,036,493	20,986,066	.0	.0	.0	.0	.0	.0	.0
RENEWAL											
11. Uncollected	(13,574,829)	373	(13,473,475)	.0	.0	215,667	.0	(76,886)	.0	(240,508)	.0
12. Deferred and accrued	56,783,379	.0	56,783,379	.0	.0	.0	.0	.0	.0	.0	.0
13. Deferred, accrued and uncollected:											
13.1 Direct	59,623,291	373	59,369,694	.0	.0	204,529	.0	.0	.0	48,695	.0
13.2 Reinsurance assumed	1,000	.0	1,000	.0	.0	.0	.0	.0	.0	.0	.0
13.3 Reinsurance ceded	16,415,741	.0	16,060,790	.0	.0	(11,138)	.0	76,886	.0	289,203	.0
13.4 Net (Line 11 + Line 12)	43,208,550	373	43,309,904	.0	.0	215,667	.0	(76,886)	.0	(240,508)	.0
14. Advance	1,242,216	656	1,209,867	.0	.0	.0	.0	.0	.0	31,692	.0
15. Line 13.4 - Line 14	41,966,335	(283)	42,100,037	.0	.0	215,667	.0	(76,886)	.0	(272,200)	.0
16. Collected during year:											
16.1 Direct	257,690,670	78,192	234,806,750	13,075,887	.0	2,786,448	.0	1,425,218	.0	5,518,176	.0
16.2 Reinsurance assumed	8,813	.0	8,813	.0	.0	.0	.0	.0	.0	.0	.0
16.3 Reinsurance ceded	61,103,942	.0	55,613,435	.0	.0	807,819	.0	870,923	.0	3,811,765	.0
16.4 Net	196,595,542	78,192	179,202,129	13,075,887	.0	1,978,629	.0	554,295	.0	1,706,411	.0
17. Line 15 + Line 16.4	238,561,877	77,909	221,302,166	13,075,887	.0	2,194,295	.0	477,409	.0	1,434,211	.0
18. Prior year (uncollected + deferred and accrued - advance)	39,716,334	(232)	39,903,098	.0	.0	148,786	.0	(53,702)	.0	(281,616)	.0
19. Renewal premiums and considerations:											
19.1 Direct	260,128,049	78,141	237,237,005	13,075,887	.0	2,797,329	.0	1,425,218	.0	5,514,469	.0
19.2 Reinsurance assumed	8,813	.0	8,813	.0	.0	.0	.0	.0	.0	.0	.0
19.3 Reinsurance ceded	61,291,320	.0	55,846,752	.0	.0	751,820	.0	894,107	.0	3,798,641	.0
19.4 Net (Line 17 - Line 18)	198,845,542	78,141	181,399,067	13,075,887	0	2,045,509	0	531,111	0	1,715,827	0
TOTAL											
20. Total premiums and annuity considerations:											
20.1 Direct	312,476,471	78,141	267,694,895	34,966,420	.0	2,797,329	.0	1,425,218	.0	5,514,469	.0
20.2 Reinsurance assumed	8,813	.0	8,813	.0	.0	.0	.0	.0	.0	.0	.0
20.3 Reinsurance ceded	62,425,096	.0	56,980,528	.0	.0	751,820	.0	894,107	.0	3,798,641	.0
20.4 Net (Lines 9.4 + 10.4 + 19.4)	250,060,189	78,141	210,723,181	34,966,420	0	2,045,509	0	531,111	0	1,715,827	0

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

	1	2	Ordinary		5	Group		Accident and Health			11
	Total	Industrial Life	3 Life Insurance	4 Individual Annuities	Credit Life (Group and Individual)	6 Life Insurance	7 Annuities	8 Group	9 Credit (Group and Individual)	10 Other	Aggregate of All Other Lines of Business
DIVIDENDS AND COUPONS APPLIED (included in Part 1)											
21. To pay renewal premiums.....	0										
22. All other.....	0										
REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED											
23. First year (other than single):											
23.1 Reinsurance ceded	6,773		6,773								
23.2 Reinsurance assumed	0										
23.3 Net ceded less assumed	6,773	0	6,773	0	0	0	0	0	0	0	0
24. Single:											
24.1 Reinsurance ceded	0										
24.2 Reinsurance assumed	0										
24.3 Net ceded less assumed	0	0	0	0	0	0	0	0	0	0	0
25. Renewal:											
25.1 Reinsurance ceded	5,696,930		4,922,024					44,564		730,342	
25.2 Reinsurance assumed	0										
25.3 Net ceded less assumed	5,696,930	0	4,922,024	0	0	0	0	44,564	0	730,342	0
26. Totals:											
26.1 Reinsurance ceded (Page 6, Line 6)	5,703,704	0	4,928,797	0	0	0	0	44,564	0	730,342	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	5,703,704	0	4,928,797	0	0	0	0	44,564	0	730,342	0
COMMISSIONS INCURRED (direct business only)											
27. First year (other than single)	27,774,637		27,581,729	192,908							
28. Single	922,362		82,919	839,443							
29. Renewal	9,228,882		8,130,913	481,880						616,088	
30. Deposit-type contract funds	0										
31. Totals (to agree with Page 6, Line 21)	37,925,881	0	35,795,562	1,514,231	0	0	0	0	0	616,088	0

EXHIBIT 2 - GENERAL EXPENSES

	Insurance				5	6
	1	Accident and Health		4		
		2	3			
	Life	Cost Containment	All Other	All Other Lines of Business	Investment	Total
1. Rent	497,596		23,657		6,365	527,618
2. Salaries and wages	18,598,450		549,287		74,130	19,221,867
3.11 Contributions for benefit plans for employees	665,741		137,754		25,292	828,786
3.12 Contributions for benefit plans for agents						0
3.21 Payments to employees under non-funded benefit plans						0
3.22 Payments to agents under non-funded benefit plans						0
3.31 Other employee welfare	1,645,033	6,637	68,499		12,068	1,732,237
3.32 Other agent welfare						0
4.1 Legal fees and expenses	120,839		3,528		529	124,895
4.2 Medical examination fees	4,240,956		24,332			4,265,289
4.3 Inspection report fees	99,936		2,146			102,082
4.4 Fees of public accountants and consulting actuaries	608,537		101,924		158,265	868,726
4.5 Expense of investigation and settlement of policy claims	2,310		2,814			5,124
5.1 Traveling expenses	754,578		32,469		3,052	790,099
5.2 Advertising	2,300					2,300
5.3 Postage, express, telegraph and telephone	1,221,917		36,132		2,204	1,260,252
5.4 Printing and stationery	743,290		30,094		9,186	782,571
5.5 Cost or depreciation of furniture and equipment	180,399		7,332		1,448	189,179
5.6 Rental of equipment	429,866		15,060			444,926
5.7 Cost or depreciation of EDP equipment and software	1,370,953		388,336		221,032	1,980,321
6.1 Books and periodicals	24,311		942		271	25,524
6.2 Bureau and association fees	370,818		14,739			385,557
6.3 Insurance, except on real estate	527,047		24,284		5,107	556,437
6.4 Miscellaneous losses					(16,728)	(16,728)
6.5 Collection and bank service charges					424,292	424,292
6.6 Sundry general expenses					242,937	242,937
6.7 Group service and administration fees	703,470		85,123			788,592
6.8 Reimbursements by uninsured plans						0
7.1 Agency expense allowance			98,181			98,181
7.2 Agents' balances charged off (less \$recovered)						0
7.3 Agency conferences other than local meetings	477,499					477,499
9.1 Real estate expenses						0
9.2 Investment expenses not included elsewhere					222,920	222,920
9.3 Aggregate write-ins for expenses	0	0	0	0	0	0
10. General expenses incurred	33,285,846	6,637	1,646,632	0	1,392,371	(a) 36,331,485
11. General expenses unpaid December 31, prior year	3,483,738	0	103,262	0	28,656	3,615,656
12. General expenses unpaid December 31, current year	3,322,439		116,601		92,346	3,531,386
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
15. General expenses paid during year (Lines 10+11-12-13+14)	33,447,144	6,637	1,633,293	0	1,328,681	36,415,755
DETAILS OF WRITE-INS						
09.301.						
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 through 09.303 + 09.398) (Line 9.3 above)	0	0	0	0	0	

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

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

	Insurance			4	5
	1	2	3		
	Life	Accident and Health	All Other Lines of Business	Investment	Total
1. Real estate taxes					0
2. State insurance department licenses and fees	1,086,526	26,883		278,352	1,391,761
3. State taxes on premiums	4,258,558	109,824			4,368,382
4. Other state taxes, incl. \$ for employee benefits	(78,130)	(6,690)		(734)	(85,555)
5. U.S. Social Security taxes	1,104,257	50,969		10,667	1,165,894
6. All other taxes	214,095	5,537			219,632
7. Taxes, licenses and fees incurred	6,585,306	186,524	0	288,285	7,060,115
8. Taxes, licenses and fees unpaid December 31, prior year ..	1,024,702	25,718	0	208,377	1,258,796
9. Taxes, licenses and fees unpaid December 31, current year ..	1,078,087	24,091		195,055	1,297,232
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9) ..	6,531,921	188,151	0	301,607	7,021,680

EXHIBIT 4 - DIVIDENDS OR REFUNDS

	1	2
	Life	Accident and Health
1. Applied to pay renewal premiums		
2. Applied to shorten the endowment or premium-paying period		
3. Applied to provide paid-up additions		
4. Applied to provide paid-up annuities		
5. Total Lines 1 through 4	0	0
6. Paid-in cash	28	
7. Left on deposit	46	
8. Aggregate write-ins for dividend or refund options	0	0
9. Total Lines 5 through 8	75	0
10. Amount due and unpaid		
11. Provision for dividends or refunds payable in the following calendar year	75	
12. Terminal dividends		
13. Provision for deferred dividend contracts		
14. Amount provisionally held for deferred dividend contracts not included in Line 13		
15. Total Lines 10 through 14	75	0
16. Total from prior year	110	0
17. Total dividends or refunds (Lines 9 + 15 - 16)	39	0
DETAILS OF WRITE-INS		
0801.		
0802.		
0803.		
0898. Summary of remaining write-ins for Line 8 from overflow page	0	0
0899. Totals (Line 0801 through 0803 + 0898) (Line 8 above)	0	0

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total	Industrial	Ordinary	Credit (Group and Individual)	Group
LIFE INSURANCE					
0100001. '41 CET A ORD.	8,984	.0	8,984	.0	.0
0100002. '41 CSO 2 3/4% CRVM.	8,447	.0	8,447	.0	.0
0100003. '41 CSO 2 3/4% NLP.	.0	.0	.0	.0	.0
0100004. '41 CSO 3% CRVM.	239,818	.0	239,818	.0	.0
0100005. '41 CSO 3% NLP.	461,114	.0	461,114	.0	.0
0100006. '41 SI 2 1/2% NLP.	.0	.0	.0	.0	.0
0100007. '41 SI 3% CRVM.	13,334	13,334	.0	.0	.0
0100008. '41 SI 3% NLP.	239,645	238,275	1,370	.0	.0
0100009. '41 SI 3 1/2% CRVM.	6,999	6,999	.0	.0	.0
0100010. '41 SI 3 1/2% NLP.	10,848	10,848	.0	.0	.0
0100011. '41 SSI 2 3/4% NLP.	.0	.0	.0	.0	.0
0100012. '41 SSI 3% CRVM.	52,505	51,408	1,097	.0	.0
0100013. '41 SSI 3 1/2% CRVM.	.0	.0	.0	.0	.0
0100014. '41 SSI 3% NLP.	2,086,487	2,079,847	6,641	.0	.0
0100015. '41 SSI 4% NLP.	.0	.0	.0	.0	.0
0100016. '58 CET 3% NLP.	68,772	.0	68,772	.0	.0
0100017. '58 CET 3 1/2% NLP.	1,145,560	234,535	911,026	.0	.0
0100018. '58 CET 4% NLP.	75,359	.0	75,359	.0	.0
0100019. '58 CET 4 1/2% NLP.	442,394	166,609	275,785	.0	.0
0100020. '58 CET 5 1/2% NLP.	21,861	.0	21,861	.0	.0
0100021. '58 CSO 3% CRVM.	1,735,427	.0	1,735,427	.0	.0
0100022. '58 CSO 3% NLP.	2,717,282	.0	2,717,282	.0	.0
0100023. '58 CSO 3 1/2% CRVM.	10,098,992	177,635	9,921,357	.0	.0
0100024. '58 CSO 3 1/2% NLP.	5,577,949	416,176	5,161,773	.0	.0
0100025. '58 CSO 4% CRVM.	4,129,877	.0	4,129,877	.0	.0
0100026. '58 CSO 4% NLP.	1,738,357	.0	1,738,357	.0	.0
0100027. '58 CSO 4 1/2% CRVM.	94,893,512	155,999	94,737,513	.0	.0
0100028. '58 CSO 4 1/2% NLP.	5,156,853	282,958	4,873,895	.0	.0
0100029. '58 CSO 5 1/2% CRVM.	.0	.0	.0	.0	.0
0100030. '58 CSO 5 1/2% NLP.	216,013	.0	216,013	.0	.0
0100031. '61 CIET 3 1/2% NLP.	957,730	957,730	.0	.0	.0
0100032. '61 CSI 3 1/2% CRVM.	464,831	464,831	.0	.0	.0
0100033. '61 CSI 3 1/2% NLP.	4,153,379	4,153,379	.0	.0	.0
0100034. '80 CET 4% NLP.	42,967	.0	42,967	.0	.0
0100035. '80 CET 4 1/2% NLP.	2,461,952	51,443	2,410,509	.0	.0
0100036. '80 CET 5% NLP.	138,509	.0	138,509	.0	.0
0100037. '80 CET 5 1/2% NLP.	616,946	.0	616,946	.0	.0
0100038. '80 CET 7% NLP.	.0	.0	.0	.0	.0
0100039. '80 CSO 4% CRVM.	34,766,777	.0	34,766,777	.0	.0
0100040. '80 CSO 4% NLP.	154,586	.0	154,586	.0	.0
0100041. '80 CSO 4 1/2% CRVM.	849,005,551	48,825	833,621,068	.0	15,335,657
0100042. '80 CSO 4 1/2% NLP.	111,626,710	88,913	111,537,797	.0	.0
0100043. '80 CSO 5% CRVM.	108,518,588	.0	108,518,588	.0	.0
0100044. '80 CSO 5% NLP.	16,373,042	.0	16,373,042	.0	.0
0100045. '80 CSO 5 1/2% CRVM.	9,781,958	.0	9,781,958	.0	.0
0100046. '80 CSO 5 1/2% NLP.	1,814,202	.0	1,814,202	.0	.0
0100047. '80 CSO 6% CRVM.	.0	.0	.0	.0	.0
0100048. '80 CSO 6% NLP.	4,761	.0	4,761	.0	.0
0100049. '80 CSO 6 1/4% NLP.	.0	.0	.0	.0	.0
0100050. '80 CSO 7% NLP.	.0	.0	.0	.0	.0
0100051. 2001 CSO 3 1/2% CRVM.	117,723,329	.0	117,723,329	.0	.0
0100052. 2001 CSO 3 1/2% NLP.	5,972,189	.0	5,972,189	.0	.0
0100053. 2001 CSO 4% CRVM.	824,831,295	.0	824,831,295	.0	.0
0100054. 2001 CSO 4% NLP.	6,413,148	.0	6,413,148	.0	.0
0100055. 2001 CSO 4 1/2% CRVM.	38,659,330	.0	38,659,330	.0	.0
0100056. 2001 CSO 4 1/2% NLP.	37,171	.0	37,171	.0	.0
0100057. AE 2 1/2% NLP PU.	.0	.0	.0	.0	.0
0100058. UNEARNED PREMIUM.	80,583	.0	.0	.0	80,583
0199997 Totals (Gross).	2,265,745,924	9,599,745	2,240,729,939	.0	15,416,240
0199998 Reinsurance ceded	399,634,708		399,588,107		46,601
0199999 Totals (Net)	1,866,111,216	9,599,745	1,841,141,832	0	15,369,639
ANNUITIES (excluding supplementary contracts with life contingencies):					
0200001. 1971 IAM 4%.	226,585	XXX	226,585	XXX	.0
0200002. 1971 IAM 4 1/2%.	7,710,419	XXX	7,710,419	XXX	.0
0200003. 1983 IAM 4 1/4%.	.0	XXX	.0	XXX	.0
0200004. 1983 IAM 4 1/4%.	642	XXX	.0	XXX	642
0200005. 1983 IAM 4 1/2%.	10,113	XXX	.0	XXX	10,113
0200006. 1983 IAM 4 3/4%.	.0	XXX	.0	XXX	.0
0200007. 1983 IAM 5%.	897,838	XXX	893,229	XXX	4,609
0200008. 1983 IAM 5 1/4%.	7,857,953	XXX	7,846,630	XXX	11,323
0200009. 1971 IAM 5 1/2%.	896,151	XXX	896,151	XXX	.0
0200010. 1983 IAM 5 1/2%.	3,742,202	XXX	3,729,073	XXX	13,129
0200011. 1983 IAM 5 3/4%.	4,066,767	XXX	4,066,767	XXX	.0
0200012. 1983 IAM 6%.	6,663,789	XXX	6,632,179	XXX	31,610
0200013. 1983 IAM 6 1/4%.	8,586,844	XXX	8,586,844	XXX	.0
0200014. 1983 IAM 6 1/2%.	2,118,919	XXX	2,112,211	XXX	6,708
0200015. 1983 IAM 6 3/4%.	5,704,169	XXX	5,117,825	XXX	586,344
0200016. 1983 IAM 7%.	236,608	XXX	236,608	XXX	.0
0200017. 1983 IAM 7 1/4%.	205,163	XXX	205,163	XXX	.0
0200018. 1971 IAM 7 1/2%.	.0	XXX	.0	XXX	.0
0200019. 1983 IAM 7 1/2%.	.0	XXX	.0	XXX	.0
0200020. 1983 IAM 7 3/4%.	9,613	XXX	9,613	XXX	.0
0200021. 1971 IAM 8 %.	1,294,998	XXX	1,294,998	XXX	.0
0200022. 1983 IAM 8 %.	2,463,981	XXX	2,440,457	XXX	23,524
0200023. 1971 IAM 8 1/4%.	2,097,522	XXX	2,097,522	XXX	.0
0200024. 1983 IAM 8 1/4%.	6,193	XXX	6,193	XXX	.0
0200025. 1971 IAM 8 1/2%.	185,459	XXX	185,459	XXX	.0
0200026. 1983 IAM 8 1/2%.	354,750	XXX	354,750	XXX	.0
0200027. 1971 IAM 8 3/4%.	546,590	XXX	546,590	XXX	.0
0200028. 1983 IAM 3 3/4%.	.0	XXX	.0	XXX	.0
0200029. 1083 IAM 9 1/4%.	.0	XXX	.0	XXX	.0
0200030. 1971 IAM 11%.	.0	XXX	.0	XXX	.0
0200031. 1983 IAM 11%.	2,592	XXX	2,592	XXX	.0
0200032. 1971 IAM 11 1/4%.	.0	XXX	.0	XXX	.0
0200033. A2000 7.00%.	72,262	XXX	72,262	XXX	.0
0200034. A2000 6.75%.	162,689	XXX	162,689	XXX	.0
0200035. A2000 6.50%.	222,508	XXX	222,508	XXX	.0
0200036. A2000 6.25%.	22,530	XXX	22,530	XXX	.0
0200037. A2000 6.00%.	312,090	XXX	312,090	XXX	.0
0200038. A2000 5.75%.	1,030,200	XXX	1,030,200	XXX	.0
0200039. A2000 5.50%.	45,835,579	XXX	45,835,579	XXX	.0
0200040. A2000 5.25%.	17,410,766	XXX	17,410,766	XXX	.0
0200041. A2000 5.00%.	191,234,722	XXX	191,234,722	XXX	.0
0200042. A2000 4.75%.	75,081,799	XXX	75,081,799	XXX	.0
0200043. A2000 4.50 %.	221,471,277	XXX	221,471,277	XXX	.0

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1		2	3	4	5	6
Valuation Standard		Total	Industrial	Ordinary	Credit (Group and Individual)	Group
0200044.	A2000 4.25%.....	151,114,541	XXX	151,114,541	XXX	.0
0200045.	A2000 4.00 %.....	20,289,488	XXX	20,289,488	XXX	.0
0200046.	A2000 3.75%.....	71,198,639	XXX	71,198,639	XXX	.0
0200047.	A2000 3.50%.....	1,908,134	XXX	1,908,134	XXX	.0
0200048.	1983 IAM 3.50%.....	4,823	XXX	.0	XXX	4,823
0200049.	1983 IAM 3.75%.....	3,786	XXX	.0	XXX	3,786
0200050.	2012 IAR 4.00%.....	112,277	XXX	112,277	XXX	.0
0299997 Totals (Gross).....		853,373,970	XXX	852,677,359	XXX	696,611
0299998 Reinsurance ceded.....		236,991	XXX	0	XXX	236,991
0299999 Totals (Net).....		853,136,979	XXX	852,677,359	XXX	459,620
SUPPLEMENTARY CONTRACTS WITH LIFE CONTINGENCIES:						
0300001.	1971 IAM 6%.....	.0	.0	.0	.0	.0
0300002.	1971 IAM 7 1/2%.....	.0	.0	.0	.0	.0
0300003.	1983 IAM 5.00%.....	.0	.0	.0	.0	.0
0300004.	1983 IAM 6.25%.....	515,211	.0	515,211	.0	.0
0300005.	1983 IAM 6.50%.....	14,004	.0	14,004	.0	.0
0300006.	1983 IAM 6.75%.....	143,497	.0	143,497	.0	.0
0300007.	1983 IAM 7.00%.....	.0	.0	.0	.0	.0
0300008.	1983 IAM 7.25%.....	41,327	.0	41,327	.0	.0
0300009.	1983 IAM 7.75%.....	.0	.0	.0	.0	.0
0300010.	1983 IAM 8.25%.....	7,114	.0	7,114	.0	.0
0300011.	1983 IAM 8.50%.....	.0	.0	.0	.0	.0
0300012.	1983 IAM 8 3/4%.....	.0	.0	.0	.0	.0
0300013.	A2000 7.00%.....	53,303	.0	53,303	.0	.0
0300014.	A2000 6.75%.....	93,131	.0	93,131	.0	.0
0300015.	A2000 6.25%.....	49,092	.0	49,092	.0	.0
0300016.	A2000 6.50%.....	264,710	.0	264,710	.0	.0
0300017.	A2000 6.00%.....	50,030	.0	50,030	.0	.0
0300018.	A2000 5.50%.....	350,061	.0	350,061	.0	.0
0300019.	A2000 5.25%.....	133,168	.0	133,168	.0	.0
0300020.	A2000 5.00%.....	172,629	.0	172,629	.0	.0
0300021.	A2000 4.50%.....	139,873	.0	139,873	.0	.0
0300022.	A2000 4.25%.....	320,836	.0	320,836	.0	.0
0300023.	A2000 4.00%.....	102,129	.0	102,129	.0	.0
0300024.	2012 IAR 4.00%.....	307,004	.0	307,004	.0	.0
0399997 Totals (Gross).....		2,757,120	.0	2,757,120	.0	.0
0399998 Reinsurance ceded.....		0	0	0	0	0
0399999 Totals (Net).....		2,757,120	0	2,757,120	0	0
ACCIDENTAL DEATH BENEFITS:						
0400001.	1941 SI 3%.....	.0	.0	.0	.0	.0
0400002.	INTER-CO 1941 CSO 3%.....	960	960	.0	.0	.0
0400003.	1926 ADB & 1958 CSO 3%.....	10,773	.0	10,773	.0	.0
0400004.	1959 ADB & 1958 CSO 3%.....	172,997	2,943	170,054	.0	.0
0400005.	1959 ADB & 1958 CSO 3 1/2%.....	241,796	42,742	199,053	.0	.0
0400006.	UNEARNED PREMIUM.....	.0	.0	.0	.0	.0
0400007.	.....	.0				
0400008.	.....	.0				
0400009.	.....	.0				
0400010.	.....	.0				
0499997 Totals (Gross).....		426,525	46,646	379,879	.0	.0
0499998 Reinsurance ceded.....		0	0	0	0	0
0499999 Totals (Net).....		426,525	46,646	379,879	0	0
DISABILITY-ACTIVE LIVES:						
0500001.	CLASS 3 DIS & '41 CSO 3%.....	.0	.0	.0	.0	.0
0500002.	52 BEN 5 PER 2 & '58 CSO 3%.....	8,942,733	.0	8,942,733	.0	.0
0500003.	52 BEN 5 PER 2 & '58 CSO 3 1/2%.....	507,220	.0	507,220	.0	.0
0500004.	'52 BEN 5 PER 2 & '58 CSO 3.5% E IND.....	1,591	1,591	.0	.0	.0
0500005.	64 CDT & '58 CSO 3%.....	66,265	.0	66,265	.0	.0
0500006.	85 CIDA 4.0% & 80 CSO 4.0%.....	183,697	.0	183,697	.0	.0
0500007.	85 CIDA 4.5% & 80 CSO 4.5%.....	1,424,694	.0	1,424,694	.0	.0
0500008.	85 CIDA 5% & 80 CSO 5%.....	58,457	.0	58,457	.0	.0
0500009.	.....	.0				
0500010.	.....	.0				
0500011.	.....	.0				
0599997 Totals (Gross).....		11,184,656	1,591	11,183,065	.0	.0
0599998 Reinsurance ceded.....		3,824,225	0	3,824,225	0	0
0599999 Totals (Net).....		7,360,431	1,591	7,358,840	0	0
DISABILITY-DISABLED LIVES:						
0600001.	1926 DIS CLASS(3) & '41 CSO 3%.....	530	.0	530	.0	.0
0600002.	1952 BEN 5 PER 2 & '58 CSO 3%.....	9,836	.0	9,836	.0	.0
0600003.	1952 BEN 5 PER 2 & '58 CSO 3 1/2%.....	842,206	.0	842,206	.0	.0
0600004.	30-31 MET DIS & '61 CSI 3 1/2%.....	1,237	1,237	.0	.0	.0
0600005.	30-31 MET DIS & '41 SI 3 1/2%.....	.9	.9	.0	.0	.0
0600006.	30-31 MET DIS & '41 SSI 3%.....	27	27	.0	.0	.0
0600007.	64 CDT % '58 CSO 4 1/2%.....	1,619,853	.0	1,619,853	.0	.0
0600008.	85 CIDA 5% & 80 CSO 4.5%.....	696,744	.0	696,744	.0	.0
0600009.	85 CIDA 5% & 80 CSO 5%.....	132,190	.0	132,190	.0	.0
0699997 Totals (Gross).....		3,302,632	1,273	3,301,359	.0	.0
0699998 Reinsurance ceded.....		640,059	0	640,059	0	0
0699999 Totals (Net).....		2,662,573	1,273	2,661,300	0	0
MISCELLANEOUS RESERVES						
0700001.	For excess of valuation net premiums over corresponding gross premiums on respective policies, compu.....	99,812,489	.0	99,812,489	.0	.0
0700002.	For non-deduction of deferred fractional premiums or return of premiums at the death of the insured.....	2,536,522	.0	2,536,522	.0	.0
0700003.	For surrender values in excess of reserves otherwise required and carried in this schedule.....	.0	.0	.0	.0	.0
0700004.	Additional actuarial reserves-asset/liability analysis.....	.0	.0	.0	.0	.0
0700005.	FOR MORTALITY UNDER CONVERTED GROUP.....	.0	.0	.0	.0	.0
0700006.	RESERVE FOR GUARANTEED PURCHASE OPTION.....	11,964	.0	11,964	.0	.0
0700007.	RESERVE FOR IMMEDIATE PYMT OF CLAIMS.....	.0	.0	.0	.0	.0
0799997 Totals (Gross).....		102,360,976	.0	102,360,976	.0	.0
0799998 Reinsurance ceded.....		1,970,516	0	1,970,516	0	0
0799999 Totals (Net).....		100,390,460	0	100,390,460	0	0
9999999 Totals (Net) - Page 3, Line 1.....		2,832,845,304	9,649,255	2,807,366,790	0	15,829,259



1.1	Has the reporting entity ever issued both participating and non-participating contracts?.....	Yes [<input checked="" type="checkbox"/>]	No [<input type="checkbox"/>]
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 [<input type="checkbox"/>]	No [<input checked="" type="checkbox"/>]
2.2	If not, state which kind is issued:		
	NON-PARTICIPATING		
3.	Does the reporting entity at present issue or have in force contracts that contain non-guaranteed elements?	Yes [<input checked="" type="checkbox"/>]	No [<input type="checkbox"/>]
	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 [<input type="checkbox"/>]	No [<input checked="" type="checkbox"/>]
	If so, state:		
4.1	Amount of insurance:.....	\$	
4.2	Amount of reserve:.....	\$	
4.3	Basis of reserve:		
4.4	Basis of regular assessments:		
4.5	Basis of special assessments:		
4.6	Assessments collected during the year:	\$	
5.	If the contract loan interest rate guaranteed in any one or more of its currently issued contracts is less than 5%, not in advance, state the contract loan rate guarantees on any such contracts:		
6.	Does the reporting entity hold reserves for any annuity contracts that are less than the reserves that would be held on a standard basis?	Yes [<input type="checkbox"/>]	No [<input checked="" type="checkbox"/>]
6.1	If so, state the amount of reserve on such contracts on the basis actually held:	\$	
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:	\$	
	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 [<input type="checkbox"/>]	No [<input checked="" type="checkbox"/>]
7.1	If yes, state the total dollar amount of assets covered by these contracts or agreements:	\$	
7.2	Specify the basis (fair value, amortized cost, etc.) for determining the amount		
7.3	State the amount of reserves established for this business:	\$	
7.4	Identify where the reserves are reported in the blank		
8.	Does the reporting entity have any Contingent Deferred Annuity contracts or agreements in effect as of December 31 of the current year?	Yes [<input type="checkbox"/>]	No [<input checked="" type="checkbox"/>]
8.1	If yes, state the total dollar amount of account value covered by these contracts or agreements:	\$	
8.2	State the amount of reserves established for this business:	\$	
8.3	Identify where the reserves are reported in the blank:		
9.	Does the reporting entity have any Guaranteed Lifetime Income Benefit contracts, agreements or riders in effect as of December 31 of the current year?	Yes [<input type="checkbox"/>]	No [<input checked="" type="checkbox"/>]
9.1	If yes, state the total dollar amount of any account value associated with these contracts, agreements or riders:	\$	
9.2	State the amount of reserves established for this business:	\$	
9.3	Identify where the reserves are reported in the blank:		

[illegible]

EXHIBIT 6 - AGGREGATE RESERVES FOR ACCIDENT AND HEALTH CONTRACTS

	1 Total	2 Group Accident and Health	3 Credit Accident and Health (Group and Individual)	4 Collectively Renewable	Other Individual Contracts				
					5 Non-Cancelable	6 Guaranteed Renewable	7 Non-Renewable for Stated Reasons Only	8 Other Accident Only	9 All Other
ACTIVE LIFE RESERVE									
1. Unearned premium reserves	1,493,994	878		9	17	1,490,035		1,099	1,956
2. Additional contract reserves (a)	30,892,054					30,892,054			
3. Additional actuarial reserves - Asset/Liability analysis	0								
4. Reserve for future contingent benefits	0								
5. Reserve for rate credits	0								
6. Aggregate write-ins for reserves	0	0	0	0	0	0	0	0	0
7. Totals (Gross)	32,386,048	878	0	9	17	32,382,089	0	1,099	1,956
8. Reinsurance ceded	25,040,268					25,040,268			
9. Totals (Net)	7,345,779	878	0	9	17	7,341,821	0	1,099	1,956
CLAIM RESERVE									
10. Present value of amounts not yet due on claims	22,565,252	8,901,055				13,664,197			
11. Additional actuarial reserves-Asset/Liability analysis	0								
12. Reserve for future contingent benefits	0								
13. Aggregate write-ins for reserves	0	0	0	0	0	0	0	0	0
14. Totals (Gross)	22,565,252	8,901,055	0	0	0	13,664,197	0	0	0
15. Reinsurance ceded	13,287,864	3,262,033				10,025,831			
16. Totals (Net)	9,277,388	5,639,023	0	0	0	3,638,365	0	0	0
17. TOTAL (Net)	16,623,168	5,639,901	0	9	17	10,980,186	0	1,099	1,956
18. TABULAR FUND INTEREST	1,218,274	197,006				1,021,268			
DETAILS OF WRITE-INS									
0601.									
0602.									
0603.									
0698. Summary of remaining write-ins for Line 6 from overflow page	0	0	0	0	0	0	0	0	0
0699. Totals (Lines 0601 through 0603 plus 0698) (Line 6 above)	0	0	0	0	0	0	0	0	0
1301.									
1302.									
1303.									
1398. Summary of remaining write-ins for Line 13 from overflow page	0	0	0	0	0	0	0	0	0
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above)	0	0	0	0	0	0	0	0	0

(a) Attach statement as to valuation standard used in calculating this reserve, specifying reserve bases, interest rates and methods.

EXHIBIT 7 – DEPOSIT-TYPE CONTRACTS

	1	2	3	4	5	6
	Total	Guaranteed Interest Contracts	Annuities Certain	Supplemental Contracts	Dividend Accumulations or Refunds	Premium and Other Deposit Funds
1. Balance at the beginning of the year before reinsurance	183,381,026		5,221,642	16,880,344	6,378	161,272,662
2. Deposits received during the year	3,619,731		229,000	3,390,731		
3. Investment earnings credited to the account	10,601,875		243,300	698,529	239	9,659,807
4. Other net change in reserves	(409,484)		(13,426)	(58,799)	46	(337,305)
5. Fees and other charges assessed	78,745		31,485	47,260		
6. Surrender charges .....	.0					
7. Net surrender or withdrawal payments	20,906,605		1,443,901	4,053,633		15,409,071
8. Other net transfers to or (from) Separate Accounts .....	.0					
9. Balance at the end of current year before reinsurance (Lines 1+2+3+4-5-6-7-8)	176,207,798	.0	4,205,130	16,809,912	6,663	155,186,093
10. Reinsurance balance at the beginning of the year .....	.0					
11. Net change in reinsurance assumed .....	.0					
12. Net change in reinsurance ceded .....	.0					
13. Reinsurance balance at the end of the year (Lines 10+11-12) .....	.0	.0	.0	.0	.0	.0
14. Net balance at the end of current year after reinsurance (Lines 9 + 13)	176,207,798	0	4,205,130	16,809,912	6,663	155,186,093

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 1 - Liability End of Current Year											
	1	2	Ordinary			6	Group		Accident and Health		
			3	4	5		7	8	9	10	11
	Total	Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other
1. Due and unpaid:											
1.1 Direct .....	.0										
1.2 Reinsurance assumed .....	.0										
1.3 Reinsurance ceded .....	.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	1,250,000		1,250,000								
2.12 Reinsurance assumed .....	.0										
2.13 Reinsurance ceded	800,000		800,000								
2.14 Net	450,000	0	(b) 450,000	(b) .0	.0	(b) .0	(b) .0	.0	.0	.0	.0
2.2 Other											
2.21 Direct	29,319,126	177,640	24,956,606	3,408,464			702,205				74,211
2.22 Reinsurance assumed .....	.0										
2.23 Reinsurance ceded	11,113,472		10,816,859				296,613				
2.24 Net	18,205,654	177,640	(b) 14,139,747	(b) 3,408,464	.0	(b) .0	(b) 405,592	.0	(b) .0	(b) .0	(b) 74,211
3. Incurred but unreported:											
3.1 Direct	5,097,339	18,000	3,285,000				38,100		1,054,423		701,816
3.2 Reinsurance assumed .....	.0										
3.3 Reinsurance ceded	289,413										289,413
3.4 Net	4,807,926	18,000	(b) 3,285,000	(b) .0	.0	(b) .0	(b) 38,100	.0	(b) 1,054,423	(b) .0	(b) 412,403
4. TOTALS											
4.1 Direct	35,666,465	195,640	29,491,606	3,408,464	.0	.0	740,305	.0	1,054,423	.0	776,028
4.2 Reinsurance assumed .....	.0	0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4.3 Reinsurance ceded	12,202,886	0	11,616,859	0	0	0	296,613	0	0	0	289,413
4.4 Net	23,463,580	(a) 195,640	(a) 17,874,747	3,408,464	0	0	(a) 443,692	0	1,054,423	0	486,614

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

(b) Include only portion of disability and accident and health claim liabilities applicable to assumed "accrued" benefits. Reserves (including reinsurance assumed and net of reinsurance ceded) for unaccrued benefits for Ordinary Life Insurance \$ Individual Annuities \$, Credit Life (Group and Individual) \$, and Group Life \$, are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Group Accident and Health \$5,639,023 , Credit (Group and Individual) Accident and Health \$, and Other Accident and Health \$3,638,365 are included in Page 3, Line 2 (See Exhibit 6, Claim Reserve).

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

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

	PART 2 - Incurred During the Year										
	1	2	Ordinary			6	Group		Accident and Health		
			3	4	5		7	8	9	10	11
	Total	Industrial Life (a)	Life Insurance (b)	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance (c)	Annuities	Group	Credit (Group and Individual)	Other
1. Settlements during the year:											
1.1 Direct	215,387,706	296,835	142,843,813	59,902,651	358,006		7,602,049	64,803	1,572,067		2,747,483
1.2 Reinsurance assumed	264		264								
1.3 Reinsurance ceded	52,162,241		48,706,252				949,637		602,911		1,903,441
1.4 Net	(d) 163,225,729	296,835	94,137,824	59,902,651	358,006	0	6,652,412	64,803	969,156	0	844,042
2. Liability December 31, current year from Part 1:											
2.1 Direct	35,666,465	195,640	29,491,606	3,408,464	0	0	740,305	0	1,054,423	0	776,028
2.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
2.3 Reinsurance ceded	12,202,886	0	11,616,859	0	0	0	296,613	0	0	0	289,413
2.4 Net	23,463,580	195,640	17,874,747	3,408,464	0	0	443,692	0	1,054,423	0	486,614
3. Amounts recoverable from reinsurers December 31, current year	5,336,559		5,240,277						42,553		53,729
4. Liability December 31, prior year:											
4.1 Direct	29,363,346	234,580	26,676,986	0	0	0	829,986	0	870,165	0	751,629
4.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
4.3 Reinsurance ceded	11,390,045	0	10,736,105	0	0	0	406,360	0	3,894	0	243,686
4.4 Net	17,973,302	234,580	15,940,881	0	0	0	423,626	0	866,272	0	507,943
5. Amounts recoverable from reinsurers December 31, prior year	3,659,452	0	3,552,333	0	0	0	18,871	0	45,424	0	42,824
6. Incurred benefits:											
6.1 Direct	221,690,825	257,896	145,658,433	63,311,114	358,006	0	7,512,368	64,803	1,756,325	0	2,771,881
6.2 Reinsurance assumed	264	0	264	0	0	0	0	0	0	0	0
6.3 Reinsurance ceded	54,652,188	0	51,274,950	0	0	0	821,019	0	596,146	0	1,960,073
6.4 Net	167,038,900	257,896	94,383,746	63,311,114	358,006	0	6,691,349	64,803	1,160,178	0	811,808

(a) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$36,552 in Line 1.1, \$36,552 in Line 1.4.
\$36,552 in Line 6.1 and \$36,552 in Line 6.4.

(b) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$61,555 in Line 1.1, \$61,555 in Line 1.4.
\$61,555 in Line 6.1 and \$61,555 in Line 6.4.

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

(d) Includes \$277,578 premiums waived under total and permanent disability benefits.

EXHIBIT OF NONADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D).....	0	0	0
2. Stocks (Schedule D):			
2.1 Preferred stocks	0	0	0
2.2 Common stocks	0	0	0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens	0	0	0
3.2 Other than first liens	0	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	1,501,602	1,112,392	(389,210)
7. Derivatives (Schedule DB).....	0	0	0
8. Other invested assets (Schedule BA)	0	0	0
9. Receivables for securities	0	0	0
10. Securities lending reinvested collateral assets (Schedule DL).....	0	0	0
11. Aggregate write-ins for invested assets	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	1,501,602	1,112,392	(389,210)
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.....	3,222	873	(2,349)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due.....	0	0	0
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.....	66,876,487	63,194,924	(3,681,563)
19. Guaranty funds receivable or on deposit	0	0	0
20. Electronic data processing equipment and software.....	443,913	621,263	177,350
21. Furniture and equipment, including health care delivery assets.....	5,221	17,135	11,913
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.....	957,950	812,249	(145,701)
25. Aggregate write-ins for other-than-invested assets	313,852	278,427	(35,426)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	70,102,247	66,037,261	(4,064,985)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....	0	0	0
28. Total (Lines 26 and 27)	70,102,247	66,037,261	(4,064,985)
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 through 1103 plus 1198) (Line 11 above)	0	0	0
2501. PREPAID EXPENSES.....	272,543	238,564	(33,978)
2502. AGENTS' BALANCES.....	18,664	17,216	(1,447)
2503. TUITION REIMBURSEMENT RECEIVABLE.....	22,646	22,646	0
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	313,852	278,427	(35,426)

NOTES TO FINANCIAL STATEMENTS

1. **Summary of Significant Accounting Policies**

A. Accounting Policies – The financial statements of the Cincinnati Life Insurance Company are presented on the basis of accounting practices prescribed or permitted by the Ohio Department of Insurance. The Ohio Department of Insurance recognizes only statutory accounting practices prescribed or permitted by the State of Ohio for determining and reporting the financial condition and results of operations of an insurance company, for determining its solvency under the Ohio Insurance Law. The National Association of Insurance Commissioners’ (NAIC) *Accounting Practices and Procedures* manual, (NAIC SAP) has been adopted as a component of prescribed or permitted practices by the State of Ohio.

	STATE OF DOMICILE	2015	2014
NET INCOME			
(1) Company state basis (Page 4, Line 35, Columns 1 & 2)	Ohio	(\$11,489,322)	(\$18,615,918)
(2) State Prescribed Practices that increase/(decrease) NAIC SAP	Ohio	0	0
(3) State Permitted Practices that increase/(decrease) NAIC SAP	Ohio	0	0
(4) NAIC SAP (1-2-3=4)	Ohio	(\$11,489,322)	(\$18,615,918)
SURPLUS			
(5) Company state basis (Page 3, Line 38, Columns 1 & 2)	Ohio	\$208,354,726	\$223,454,028
(6) State Prescribed Practices that increase/(decrease) NAIC SAP	Ohio	0	0
(7) State Permitted Practices that increase/(decrease) NAIC SAP	Ohio	0	0
(8) NAIC SAP (5-6-7=8)	Ohio	\$208,354,726	\$223,454,028

B. Use of Estimates in the Preparation of the Financial Statements – The preparation of financial statements in conformity with Statutory Accounting Principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities. It also requires disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the period. Actual results could differ from those estimates

C. Accounting Policies – The Company uses the following accounting policies:

1. Not applicable

2. Bonds are stated at amortized cost using the scientific method

3. Not applicable

4. Preferred Stocks are stated at book value

5. Not applicable

6. Not applicable

7. Not applicable

8. Not applicable

9. Not applicable

10. Not applicable

11. Unpaid accident and health losses include an amount determined from individual case estimates and an amount based on historic experience, for pending losses and losses incurred but not reported. Such liabilities are based on assumptions and estimates, and while management believes the amount is adequate, the ultimate liability may be in excess of or less than the reserves established. The reserve factors used to establish the resulting liabilities are periodically reviewed and any adjustments are reflected in the period determined.

12. The Company has not modified its capitalization policy from the prior period

13. Not applicable

D. Going Concern – Not applicable
2. **Accounting Changes and Corrections of Errors – None**
3. **Business Combinations and Goodwill**

A. Statutory Purchase Method – Not Applicable

B. Statutory Merger – Not Applicable

C. Assumption Reinsurance – Not Applicable

D. Impairment Loss – Not Applicable
4. **Discontinued Operations – None**
5. **Investments**

A. Mortgage Loans – None

B. Debt Restructuring – None

C. Reverse Mortgages – None

D. Loan – Backed Securities

1. Not Applicable.

2. Not Applicable.

3. Not Applicable.

4. Not Applicable.

5. Not Applicable.

E. Repurchase Agreements – None

F. Real Estate

1. Real Estate Improvement – None

2. Real Estate Held for Sale – None

3. Change in Plan of Sale – None

4. Retail Land Sales – None

5. Real Estate with Participating Lone Features – None

G. Low Income Housing Tax Credits – None

NOTES TO FINANCIAL STATEMENTS

H. Restricted Assets

1. Restricted Assets (Including Pledged)

	Gross Restricted								Percentage	
	Current Year					6	7	8	9	10
	1	2	3	4	5	6	7	8	9	10
Restricted Asset Category	Total General Account (G/A)	G/A Supporting S/A Activity (a)	Total Separate Account(S/A) Restricted Assets	S/A Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total from Prior Year	Increase/ (Decrease) (5 minus 6)	Total Current Year Admitted Restricted	Gross Restricted to Total Assets	Admitted Restricted to Total Admitted Assets
a. Subject to contractual obligation for which liability is not shown	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0.00%	0.00%
b. Collateral held under security lending agreements	-	-	-	-	-	-	-	-	0.00%	0.00%
c. Subject to repurchase agreements	-	-	-	-	-	-	-	-	0.00%	0.00%
d. Subject to reverse repurchase agreements	-	-	-	-	-	-	-	-	0.00%	0.00%
e. Subject to dollar repurchase agreements	-	-	-	-	-	-	-	-	0.00%	0.00%
f. Subject to dollar reverse repurchase agreements	-	-	-	-	-	-	-	-	0.00%	0.00%
g. Placed under option contracts	-	-	-	-	-	-	-	-	0.00%	0.00%
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock	-	-	-	-	-	-	-	-	0.00%	0.00%
i. FHLB capital stock	-	-	-	-	-	-	-	-	0.00%	0.00%
j. On deposit with states	-	-	-	-	-	-	-	-	0.00%	0.00%
k. On deposit with other regulatory bodies	4,234,893	-	-	-	4,234,893	4,239,754	(4,861)	4,234,893	0.10%	0.11%
l. Pledged as collateral to FHLB (including assets backing funding agreements)	-	-	-	-	-	-	-	-	0.00%	0.00%
m. Pledged as collateral not captured in other categories	-	-	-	-	-	-	-	-	0.00%	0.00%
n. Other restricted assets	-	-	-	-	-	-	-	-	0.00%	0.00%
o. Total Restricted Assets	\$ 4,234,893	\$ -	\$ -	\$ -	\$ 4,234,893	\$ 4,239,754	\$ (4,861)	\$ 4,234,893	0.10%	0.11%
(a) Subset of column 1										
(b) Subset of column 3										

2. Assets Pledged as Collateral Not Captured Elsewhere – Not Applicable

3. Details of Other Restricted Assets – Not Applicable

I. Working Capital Finance Investments – None

J. Offsetting and Netting of Assets and Liabilities – None

K. Structured Notes - None

6. Joint Ventures, Partnerships and Limited Liability Companies

A. The Company has no investments in Joint Ventures, Partnerships or Limited Liability Companies

B. Not Applicable

7. Investment Income

A. There was no due and accrued income excluded from investment income in 2015

B. Not applicable

8. Derivative Instruments

A. Not applicable

B. Not applicable

C. Not applicable

D. Not applicable

E. Not applicable

F. Not applicable

NOTES TO FINANCIAL STATEMENTS

9 - Income Taxes

A. Components of Deferred Tax Assets (DTAs) and Deferred Tax Liabilities (DTLs):

1.			
	2015		
	Ordinary	Capital	Total
(a) Gross deferred tax assets	\$ 88,557,864	\$ 5,708,308	\$ 94,266,172
(b) Statutory valuation allowance	-	-	-
(c) Adjusted gross deferred tax assets (1a - 1b)	88,557,864	5,708,308	94,266,172
(d) Deferred Tax Assets Nonadmitted	66,876,487	-	66,876,487
(e) Subtotal Net Admitted Deferred Tax Asset (1c- 1d)	21,681,377	5,708,308	27,389,685
(f) Deferred Tax Liabilities	\$ 212,984	\$ -	\$ 212,984
(g) Net admitted deferred tax asset/(liability) (1e - 1f)	\$ 21,468,393	\$ 5,708,308	\$ 27,176,701
	2014		
	Ordinary	Capital	Total
(a) Gross deferred tax assets	\$ 87,120,247	\$ 5,523,244	\$ 92,643,491
(b) Statutory valuation allowance	-	-	-
(c) Adjusted gross deferred tax assets (1a - 1b)	87,120,247	5,523,244	92,643,491
(d) Deferred Tax Assets Nonadmitted	63,194,924	-	63,194,924
(e) Subtotal Net Admitted Deferred Tax Asset (1c- 1d)	23,925,323	5,523,244	29,448,567
(f) Deferred Tax Liabilities	\$ 302,389	\$ -	\$ 302,389
(g) Net admitted deferred tax asset/(liability) (1e - 1f)	\$ 23,622,934	\$ 5,523,244	\$ 29,146,178
	Change		
	Ordinary	Capital	Total
(a) Gross deferred tax assets	\$ 1,437,617	\$ 185,064	\$ 1,622,681
(b) Statutory valuation allowance	-	-	-
(c) Adjusted gross deferred tax assets (1a - 1b)	1,437,617	185,064	1,622,681
(d) Deferred Tax Assets Nonadmitted	3,681,563	-	3,681,563
(e) Subtotal Net Admitted Deferred Tax Asset (1c- 1d)	(2,243,946)	185,064	(2,058,882)
(f) Deferred Tax Liabilities	\$ (89,405)	\$ -	\$ (89,405)
(g) Net admitted deferred tax asset/(liability) (1e - 1f)	\$ (2,154,541)	\$ 185,064	\$ (1,969,477)

2.			
	2015		
	Ordinary	Capital	Total
SSAP 101, paragraphs 11.a., 11.b., and 11.c.:			
(a) Federal Income Taxes Paid in Prior Years Recoverable Through Loss Carrybacks	-	-	-
(b) Adjusted Gross Deferred Tax Assets Expected to be Realized (Excluding The Amount of Deferred Tax Assets From 2(a) above) After Application of the Threshold Limitation. (The lesser of 2(b)1 and 2(b)2 Below)	21,468,393	5,708,308	27,176,701
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date	21,468,393	5,708,308	27,176,701
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold	27,176,701	27,176,701	27,176,701
(c) Adjusted Gross Deferred Tax Assets (Excluding the amount of Deferred Tax Assets from 2(a) and 2(b) above) Offset by Gross Deferred Tax Liabilities	212,984	-	212,984
(d) Deferred Tax Assets Admitted as the Result of Application of SSAP No.101 Total (2(a)+2(b)+2(c))	21,681,377	5,708,308	27,389,685

	2014		
	Ordinary	Capital	Total
SSAP 101, paragraphs 11.a., 11.b., and 11.c.:			
(a) Federal Income Taxes Paid in Prior Years Recoverable Through Loss Carrybacks	-	-	-
(b) Adjusted Gross Deferred Tax Assets Expected to be Realized (Excluding The Amount of Deferred Tax Assets From 2(a) above) After Application of the Threshold Limitation. (The lesser of 2(b)1 and 2(b)2 Below)	23,622,934	5,523,244	29,146,178
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date	23,622,934	5,523,244	29,146,178
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold	29,146,178	29,146,178	29,146,178
(c) Adjusted Gross Deferred Tax Assets (Excluding the amount of Deferred Tax Assets from 2(a) and 2(b) above) Offset by Gross Deferred Tax Liabilities	302,389	-	302,389
(d) Deferred Tax Assets Admitted as the Result of Application of SSAP No.101 Total (2(a)+2(b)+2(c))	23,925,323	5,523,244	29,448,567

	Change		
	Ordinary	Capital	Total
SSAP 101, paragraphs 11.a., 11.b., and 11.c.:			
(a) Federal Income Taxes Paid in Prior Years Recoverable Through Loss Carrybacks	-	-	-
(b) Adjusted Gross Deferred Tax Assets Expected to be Realized (Excluding The Amount of Deferred Tax Assets From 2(a) above) After Application of the Threshold Limitation. (The lesser of 2(b)1 and 2(b)2 Below)	(2,154,541)	185,064	(1,969,477)
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date	(2,154,541)	185,064	(1,969,477)
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold	(1,969,477)	(1,969,477)	(1,969,477)
(c) Adjusted Gross Deferred Tax Assets (Excluding the amount of Deferred Tax Assets from 2(a) and 2(b) above) Offset by Gross Deferred Tax Liabilities	(89,405)	-	(89,405)
(d) Deferred Tax Assets Admitted as the Result of Application of SSAP No.101 Total (2(a)+2(b)+2(c))	(2,243,946)	185,064	(2,058,882)

3.		2015	2014
		Percentage	Percentage
(a) Ratio Percentage Used to Determine Recovery Period and Threshold Limitation Amount		556%	640%
(b) Amount of Adjusted Capital and Surplus Used to Determine Recovery Period and Threshold Limitation in 2(b) 2 above		199,927,432	211,697,928

NOTES TO FINANCIAL STATEMENTS

4.	2015		
	Ordinary	Capital	Total
Impact of Tax Planning Strategies			
(a) Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage.			
1. Adjusted Gross DTAs amount from Note 9A1(c)	88,557,864	5,708,308	94,266,172
2. Percentage of Adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	0.00%	0.00%	0.00%
3. Net Admitted Adjusted Gross DTAs amount from Note 9A1(e)	21,681,377	5,708,308	27,389,685
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies	0.00%	15.45%	15.45%
(b) The Company's tax-planning strategies did not include the use of reinsurance-related tax planning strategies.			

	2014		
	Ordinary	Capital	Total
Impact of Tax Planning Strategies			
(a) Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage.			
1. Adjusted Gross DTAs amount from Note 9A1(c)	87,120,247	5,523,244	92,643,491
2. Percentage of Adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	0.00%	0.00%	0.00%
3. Net Admitted Adjusted Gross DTAs amount from Note 9A1(e)	23,925,323	5,523,244	29,448,567
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies	0.00%	14.41%	14.41%
(b) The Company's tax-planning strategies did not include the use of reinsurance-related tax planning strategies.			

	Change		
	Ordinary	Capital	Total
Impact of Tax Planning Strategies			
(a) Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage.			
1. Adjusted Gross DTAs amount from Note 9A1(c)	1,437,617	185,064	1,622,681
2. Percentage of Adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	0.00%	0.00%	0.00%
3. Net Admitted Adjusted Gross DTAs amount from Note 9A1(e)	(2,243,946)	185,064	(2,058,882)
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies	0.00%	1.04%	1.04%
(b) The Company's tax-planning strategies did not include the use of reinsurance-related tax planning strategies.			

B. Unrecognized DTLs

Not applicable

C. Current Tax and Change in Deferred Tax

1. Current income tax:

	2015	2014	Change
(a) Federal	\$ (5,586,176)	\$ (7,549,019)	\$ 1,962,843
(b) Foreign	-	-	-
(c) Subtotal	(5,586,176)	(7,549,019)	1,962,843
(d) Federal Income Tax on capital gains/(losses)	2,307,555	2,718,294	(410,739)
(e) Utilization of capital loss carryforwards	-	-	-
(f) Other	-	-	-
Federal income taxes incurred	\$ (3,278,621)	\$ (4,830,725)	\$ 1,552,104

2. Deferred tax assets

	December 31, 2015	December 31, 2014	Change
(a) Ordinary			
(1) Life and health reserves	\$ 52,929,642	\$ 53,481,122	\$ (551,480)
(2) DAC	32,865,010	31,093,421	1,771,589
(3) Nonadmitted assets	1,129,016	994,818	134,198
(4) Other, net	1,634,196	1,550,886	83,310
(99) Subtotal	\$ 88,557,864	\$ 87,120,247	\$ 1,437,617
(b) Statutory valuation allowance adj	-	-	-
(c) Nonadmitted	66,876,487	63,194,924	3,681,563
(d) Admitted ordinary deferred tax assets (2a99-2b-2c)	\$ 21,681,377	\$ 23,925,323	\$ (2,243,946)
(e) Capital			
(1) Investments	\$ 5,708,308	\$ 5,523,244	\$ 185,064
(2) Unrealized losses on investments	-	-	-
(99) Subtotal	\$ 5,708,308	\$ 5,523,244	\$ 185,064
(f) Statutory valuation allowance adj	-	-	-
(g) Nonadmitted	-	-	-
(h) Admitted capital deferred tax assets (2e99-2f-2g)	\$ 5,708,308	\$ 5,523,244	\$ 185,064
(i) Admitted deferred tax assets (2d + 2h)	\$ 27,389,685	\$ 29,448,567	\$ (2,058,882)

3. Deferred tax liabilities

	December 31, 2015	December 31, 2014	Change
(a) Ordinary			
(1) Other, net	\$ 212,984	\$ 302,389	\$ (89,405)
(99) Subtotal	\$ 212,984	\$ 302,389	\$ (89,405)
(b) Capital			
(1) Unrealized gains on investments	\$ -	\$ -	\$ -
(99) Subtotal	\$ -	\$ -	\$ -
(c) Deferred tax liabilities (3a99 + 3b99)	\$ 212,984	\$ 302,389	\$ (89,405)

4. Net deferred tax assets/liabilities (2i-3c) \$ 27,176,701 \$ 29,146,178 \$ (1,969,477)

NOTES TO FINANCIAL STATEMENTS

The change in net deferred income taxes is comprised of the following (this analysis is exclusive of nonadmitted assets as the Change in Nonadmitted Assets is reported separately from the Change in Net Deferred Income Taxes in the surplus section of the Annual Statement):			
	December 31, 2015	December 31, 2014	Change
Total deferred tax assets	\$ 94,266,172	\$ 92,643,491	\$ 1,622,681
Total deferred tax liabilities	<u>212,984</u>	<u>302,389</u>	<u>(89,405)</u>
Net deferred tax asset(liability)	\$ 94,053,188	\$ 92,341,102	\$ 1,712,086
Tax effect of unrealized (gains)/losses			-
Change in net deferred income tax (charge)/benefit			<u>\$ 1,712,086</u>
	December 31, 2014	December 31, 2013	Change
Total deferred tax assets	\$ 92,643,491	\$ 90,536,416	\$ 2,107,075
Total deferred tax liabilities	<u>302,389</u>	<u>245,881</u>	<u>56,508</u>
Net deferred tax asset(liability)	\$ 92,341,102	\$ 90,290,535	\$ 2,050,567
Tax effect of unrealized (gains)/losses			-
Change in net deferred income tax (charge)/benefit			<u>\$ 2,050,567</u>

D. Reconciliation of Federal income Tax Rate to Actual Effective Rate

The provision for federal income taxes incurred is different from that which would be obtained by applying the statutory federal income tax rate to income before income taxes. The significant items causing this difference are as follows:			
Description	As of December 31, 2015		
	Amount	Tax Effect	Effective Tax Rate
Income before taxes	\$ (9,937,916)	\$ (3,478,271)	35.00%
Amortization of IMR	(4,102,626)	(1,435,919)	14.45%
Dividends received deduction	-	-	0.00%
Other items permanent in nature	164,802	57,681	-0.58%
Total	<u>\$ (13,875,740)</u>	<u>\$ (4,856,509)</u>	<u>48.87%</u>
Federal income taxes incurred expense/(benefit)	\$ (15,960,503)	\$ (5,586,176)	56.21%
Tax on capital gains/(losses)	6,593,014	2,307,555	-23.22%
Change in net deferred income tax charge/(benefit)	(4,891,674)	(1,712,086)	17.23%
Change in nonadmitted excluding deferred tax asset	383,423	134,198	-1.35%
Total statutory income taxes	<u>\$ (13,875,740)</u>	<u>\$ (4,856,509)</u>	<u>48.87%</u>
Description	As of December 31, 2014		
	Amount	Tax Effect	Effective Tax Rate
Income before taxes	\$ (14,801,411)	\$ (5,180,494)	35.00%
Amortization of IMR	(5,068,497)	(1,773,974)	11.99%
Dividends received deduction	-	-	0.00%
Other items permanent in nature	124,736	43,658	-0.29%
Total	<u>\$ (19,745,172)</u>	<u>\$ (6,910,810)</u>	<u>46.70%</u>
Federal income taxes incurred expense/(benefit)	\$ (21,568,626)	\$ (7,549,019)	51.00%
Tax on capital gains/(losses)	7,766,554	2,718,294	-18.37%
Change in net deferred income tax charge/(benefit)	(5,858,763)	(2,050,567)	13.85%
Change in nonadmitted excluding deferred tax asset	(84,337)	(29,518)	0.22%
Total statutory income taxes	<u>\$ (19,745,172)</u>	<u>\$ (6,910,810)</u>	<u>46.70%</u>

E. Operating Loss and Tax Credit Carryforwards

(1) At December 31, 2015, the Company had net operating loss and tax credit carryforwards of:	\$ -
(2) At December 31, 2015, the Company had capital loss carryforwards of:	\$ -

(3) The following is income tax expense for the current and prior years that is available for recoupment in the event of future net losses:			
Year	Ordinary	Capital	Total
2015	\$ -	\$ -	\$ -
2014	-	-	-
2013	-	-	-
Total	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>

(4) Deposits admitted under Internal Revenue Code Section 6603:	\$ -
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F. Consolidated Federal Income Tax Return

(1) The Company's federal income tax return is consolidated with the following entities:

Cincinnati Financial Corporation (Parent)
The Cincinnati Insurance Company
The Cincinnati Casualty Company
The Cincinnati Indemnity Company
The Cincinnati Specialty Underwriters Insurance Company
CFC Investment Company
CSU Producer Resources, Inc.

(2) The method of allocation between the Company is subject to a written agreement, approved by the Board of Directors, whereby allocation is made primarily on a separate return basis, with the company receiving a current benefit for losses generated to the extent federal taxes are reduced for the consolidated tax group. Furthermore, taxes allocations are computed without regard to any amount attributable to any minimum tax arising under Code Section 55 or minimum tax credit arising under Code Section 53.

G. Federal or Foreign Federal Income Tax Loss Contingencies

For the years ended December 31, 2015 and 2014, the Company did not have tax contingencies under the principles of SSAP No. 5, *Liabilities, Contingencies and Impairment of Assets*. This is subject to change but it is not expected to significantly increase in the 12 month period following the balance sheet date. The Company is primarily subject to examination by U.S. federal and various U.S. state and local tax authorities. The statute of limitations for federal tax purposes has closed for tax years 2011 and earlier. The statute of limitations for state income tax purposes has closed for tax years 2011 and earlier. As of December 31, 2015, there are no U.S. federal or state returns under examination.

NOTES TO FINANCIAL STATEMENTS

10. Information Concerning Parent, Subsidiaries and Affiliates –

A. Not Applicable

B. Not Applicable

C. Not Applicable

D. At December 31, 2015, The Company reports \$3,088,947 as amounts receivable from the Parent Company, The Cincinnati Insurance Company, and from affiliated companies, Cincinnati Specialty Underwriters Insurance Company, CFC Investment Company, and CSU Producer Resources, Inc. Also at December 31, 2015 the Company reported \$359,620 as amounts due to the ultimate parent Cincinnati Financial Corporation. The terms of the settlement require that these amounts be settled within 30 days.

E. Not Applicable

F. Not Applicable

G. All outstanding shares of the Company are owned by the Parent Company, The Cincinnati Insurance Company, an insurance company domiciled in the State of Ohio

H. Not Applicable

I. Not Applicable

J. Not Applicable

K. Not Applicable

L. Not Applicable

M. Not Applicable

N. Not Applicable
11. Debt

A. Capital Notes – None

B. All Other Debt - None
12. Retirement Plans, Deferred Compensation, Post-employment Benefits and Compensated Absences and Other Post-retirement Benefit Plans

A. Defined Benefit Plan – None

B. Defined Benefit Plan Investment Strategy – Not Applicable

C. Defined Benefit Plan Fair Value – Not Applicable

D. Defined Benefit Plan Rate of Return – Not Applicable

E. Defined Contribution Plan – None

F. Multi-Employer Plans – None

G. Consolidated/Holding Company Plans – The Company participates in a qualified, noncontributory defined benefit pension plan sponsored by Cincinnati Financial Corporation, an affiliate. The Company has no legal obligations for benefits under these plans. Cincinnati Financial Corporation allocates amounts to the Company based on the percentage of participants on the Company’s payroll. The Company’s share of net expense for the qualified pension plan was \$828,787 and \$758,841 for 2015 and 2014 respectively.

H. Postemployment Benefits and Compensated Absences – None

I. Impact of Medicare Modernization Act on Postretirement Benefits - None
13. Capital and Surplus, Shareholders’ Dividend Restrictions and Quasi-Reorganizations

A. The Company has 2,000 shares authorized, 2,000 shares issued and 2,000 shares outstanding. All shares are Class A shares. The par value per share is \$1,500.

B. The Company has no preferred stock outstanding.

C. The maximum amount of dividends which may be paid by State of Ohio insurance companies to shareholders without prior approval, cannot exceed in any one year the greater of ten percent of the surplus as of December 31 next preceding, or the net income for the twelve month period ending December 31 next preceding. The maximum dividend payment that may be made in 2016 is approximately \$20,800,000. Dividends are paid as determined by the Board of Directors and are not cumulative.

D. No dividends were paid during the 2015 calendar year.

E. Within the limitations of (B) above, there are no restrictions placed on the portion of company profits that may be paid as ordinary dividends.

F. There are no restrictions on unassigned surplus.

G. Not Applicable

H. The Company holds no shares of stock for special purposes.

I. Not Applicable

J. Not Applicable

K. Not Applicable

L. Not Applicable

M. Not Applicable
14. Contingencies

A. Contingent Commitments – None

B. Assessments – None

C. Gain Contingencies – None

D. Claims Related Extra Contractual Obligations and Bad Faith Losses Stemming from Lawsuits – None

E. Joint and Several Liabilities - None

F. All Other Contingencies – Various lawsuits against the Company have arisen in the course of the Company’s business. Contingent liabilities arising from litigation, income taxes and other matters are not considered material in relation to the financial position of the Company. The Company has four impaired bonds.
15. Leases

A. Lessee Leasing Arrangements

1. The Company leases company automobiles under various non-cancelable operating agreements that expire through December 2016.

2. At January 1, 2016, the minimum agreement rental commitments are as follows:

(Dollars in Thousands)	
Year Ending December 31,	Operating Leases
2016	\$154,598
2017	\$133,248
2018	\$134,784
2019	\$146,993
2020	\$99,093
Total	\$668,716

3. None

B. Significant Leases - None
16. Off-Balance Sheet Risk – None
17. Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities

A. None

B. None

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

A. None

B. None

C. None

NOTES TO FINANCIAL STATEMENTS

19. **Direct Premium Written/Produced by Managing General Agents/Third Party Administrators** – The Cincinnati Life Insurance Company has direct written long term care premiums of \$2,655,781 and \$1,666,818 in direct premiums on certain closed blocks of life and health business through a third party administrator. This total through our third party administrators is not equal to or greater than 5% of surplus.

20. **Fair Value Measurements**

- A. None
- B. None
- C. Fair Value within Fair Value Hierarchy

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Not Practicable (Carrying Value)
Bonds	3,099,849,178	3,017,001,097	302,959	3,078,429,767	21,116,451	
Common Stock						
Perpetual Preferred Stock	9,100,700	5,046,800		9,100,700		
Mortgage Loans						

D. None

21. **Other Items**

- A. Not Applicable
- B. Not Applicable
- C. Assets in the amount of \$4,234,893 and \$4,239,754 at December 31, 2015 and 2014, respectively, were on deposit with government authorities or trustees as required by law
- D. Not Applicable
- E. Not Applicable
- F. Not Applicable
- G. Retained Assets

- 1. The Company’s retained asset program is structured in the financial statements as such. Once a claimant meeting the program requirements opts to take part in the retained assets program, (Benefit Access Account), a claim is recorded and the corresponding liability set up. At that point The Northern Trust Company, which administers the program for Cincinnati Life Insurance, sets up the retained asset account and forwards all documentation including check books to the beneficiary who have full access to their funds once the necessary paperwork is completed with the administrator. During the 2015 calendar year, account holders were credited at a 1.00% interest rate. There are no monthly service or maintenance fees for the BAA and there is no charge for withdrawals or for checks, however there are fees for special services. Returned check s are charged to the account holder at \$10 each and stop payments are charged at \$15 each.
- 2. Retained Asset Balances

December 31, 2015			December 31, 2014		
Category	Number	Amount	Category	Number	Amount
Up to and including 12 months	41	\$5,502,720	Up to and including 12 months	33	\$5,574,288
13 to 24 months	24	\$3,439,560	13 to 24 months	31	\$3,426,193
25 to 36 months	22	\$1,980,219	25 to 36 months	21	\$1,345,559
37 to 48 months	17	\$1,060,942	37 to 48 months	24	\$3,683,434
49 to 60 months	22	\$3,274,079	49 to 60 months	43	\$1,555,296
Over 60 months	248	\$9,012,597	Over 60 months	237	\$8,263,151
Total	374	\$24,270,117	Total	389	\$23,847,921

- 3. The Company’s retained asset program consists entirely of individual contracts.

	Number	Balance/Amount
Retained Asset accounts at 1/1/2015	389	\$23,847,921
Accounts issued during 2015	53	\$10,212,286
Earnings credited during 2015	N/A	\$242,937
Fees & Other Charges during 2015	N/A	\$56
Accounts transferred to Unclaimed Property during 2015	N/A	\$0
Accounts closed/withdrawn during 2015	68	\$10,032,971
Retained Asset accounts at 12/31/2015	374	\$24,270,117

H. Not Applicable

22. **Events Subsequent** – None

23. **Reinsurance**

- A. Ceded Reinsurance Report
 - 1. Section 1 – General Interrogatories
 - a. No
 - b. No
 - 2. Section 2 – Ceded Reinsurance Report – Part A
 - a. No
 - b. No
 - 3. Section 3 – Ceded Reinsurance Report – Part B
 - a. \$370,472,805
 - b. No
- B. Uncollectible Reinsurance – None
- C. Commutation of Ceded Reinsurance – None
- D. Certified Reinsurer Rating Downgraded or Status Subject to Revocation – None
- E. Reinsurance of Variable Annuities with Captive Reinsurer – None
- F. Captive Reinsurer Credits – None
- G. Captive Reinsurer XXX/AXXX - None

24. **Retrospectively Rated Contracts & Contract Subject to Redetermination** – Not Applicable

25. **Change in Incurred Losses and Loss Adjustment Expenses** – Reserves for prior year incurred accident and health losses are periodically updated based on the result of ongoing analysis of recent loss development trends. The resulting adjustments in prior year loss development have been immaterial.

26. **Intercompany Pooling Arrangements** – The Company is not part of a pooling arrangement with its group of affiliated insurers.

27. **Structured Settlements** – None

28. **Health Care Receivables** – None

29. **Participating Policies** – None

30. **Premium Deficiency Reserves** – None

NOTES TO FINANCIAL STATEMENTS

31. **Reserves for Life Contracts and Deposit Type Contracts**

A. The Company waives deduction of deferred fractional premiums upon death of insured and returns any portion of the final premium beyond the month of death. Surrender values are not promised in excess of the legally computed reserves.

B. Extra premiums are charged for substandard lives, in addition to the regular gross premiums for the true age. Mean reserves for traditional insurance products are determined by computing the regular mean reserve for the plan at the true age, and adding one-half (1/2) of the extra premium charge for the year. For plans with explicit mortality charges, mean reserves are based on appropriate multiples of standard rates of mortality.

C. As of December 31, 2015, the Company had \$11,417,804,752 of insurance in force for which the gross premiums are less than the net premiums according to the standard valuation set by the State of Ohio

D. The Tabular Interest, Tabular Less Actual Reserve Released, and Tabular Cost have been determined by formula as described in the instructions

E. Tabular interest on funds not involving life contingencies is calculated by subtracting from the current year end total of accumulations and deposit funds prior year end total of accumulations and deposit funds and funds added during the year, and adding funds withdrawn during the year.

F. No other reserve changes
32. **Analysis of Annuity Actuarial Reserves and Deposit Liabilities by Withdrawal Characteristics**

	General Account	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	% of Total
A Subject to discretionary withdrawal					
(1) With fair value adjustment	\$	\$	\$	\$	
(2) At book value less current surrender charge of 5% or more	94,525,650			94,525,650	9%
(3) At fair value					
(4) Total with adjustment or at fair value (total of 1 through 3)					
(5) At book value without adjustment (minimal or no charge or adjustment)	753,970,079			763,970,079	73%
B Not subject to discretionary withdrawal	183,843,159			183,843,159	18%
C Total (gross: direct + assumed)	1,032,338,888			1,032,338,888	100%
D Reinsurance ceded	236,991			236,991	
E Total (net)* (C) – (D)	\$1,032,101,897			\$1,032,101,897	

F. Reconciliation of Total Annuity Actuarial Reserves and Deposit Fund Liabilities*

Life & Accident & Health Annual Statement:	
Exhibit 5, Annuities Section, Totals (net)	\$ 853,136,979
Exhibit 5, Supplementary Contracts with Life Contingencies Section, Totals (net)	2,757,120
Exhibit 7, Deposit-Type Contracts, Line 14, Column 1	176,207,798
Subtotal	1,032,101,897
Separate Accounts Annual Statement	
Exhibit 3, Line 0299999, Column 2	0
Exhibit 3, Line 0399999, Column 2	0
Policyholder dividend and coupon accumulations	0
Policyholder premiums	0
Guaranteed interest contracts	0
Other contract deposit funds	0
Subtotal	0
Combined Total	\$ 1,032,101,897

33. **Premium and Annuity Considerations Deferred and Uncollected**

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

Type	Gross	Net of Loading
Industrial	\$373	\$135
Ordinary New Business	5,925,948	4,471,121
Ordinary Renewal	43,309,904	100,130,179
Credit Life		
Group Life	215,667	215,667
Annuity		
Total	\$49,451,892	\$104,817,102

34. **Separate Accounts**

A. Separate Account Activity

1. The Cincinnati Life Insurance Company utilizes separate accounts to record and account for assets and liabilities for particular lines of business and transactions. For the current reporting year, Cincinnati Life reported assets and liabilities from certain Bank Owned Life Insurance (BOLI) policies into a separate account. In accordance with the Ohio state procedures of approving items within the separate account, the classification of the BOLI policies into separate accounts is supported by Ohio revised code 3911.011 (B).

2. As of December 31, 2015 and 2014 the Company separate account statement included legally insulated assets of \$726,482,544 and \$714,841,223 respectively. The assets legally insulated from the general account as of December 31, 2015 are attributed to the following products/transactions:

Product/Transaction	Legally Insulated Assets	Separate Account Assets (Not Legally Insulated)
Fifth Third Bank (FTB)	\$688,077,743	\$0
First Merit Bank (FM)	38,404,801	0
Total	\$726,482,544	\$0

3. In accordance with the products/transactions recorded within the separate account, some separate account liabilities are guaranteed by the general account. In accordance with these guarantees, if the investment proceeds are insufficient to cover the rate of return guaranteed for the product, the policyholder proceeds will be remitted by the general account. As of December 31, 2015, the general account of The Cincinnati Life Insurance Company had a maximum guarantee for separate account liabilities of \$0 and has not made any payments towards separate account guarantees. To compensate the general account for the risk taken, the separate account has paid risk charges as follows for the past five years.

a. 2015\$5,232,105

b. 2014\$5,715,555

c. 2013\$3,537,842

d. 2012\$984,677

e. 2011\$2,081,047

4. The Company does not engage in security lending transactions within the separate account

NOTES TO FINANCIAL STATEMENTS

B. General Nature and Characteristics of Separate Account Business – Separate accounts held by the Company relate to certain single premium bank-owned group life insurance policies. The assets of these accounts are carried at amortized cost. Information regarding the separate accounts of the Company is as follows:

	Separate Accounts with Guarantees			Non-guaranteed	
	(1)	(2)	(3)	(4)	(5)
		Non-indexed	Non-indexed	Non-guaranteed	
		Guarantee less	Guarantee	Separate	
	Indexed	Than/equal to 4%	More than 4%	Accounts	Total
1. Premiums, considerations or deposits for year ended 12/31/15					
2. Reserves at 12/31/15					
I. For accounts with assets at:					
a. Market value					
b. Amortized cost		\$ 719,130,111			\$ 719,130,111
c. Total reserves		\$ 719,130,111			\$ 719,130,111
II. By withdrawal characteristics:					
a. Subject to discretionary withdrawal		\$ 719,130,111			\$ 719,130,111
b. With MV adjustment					
c. At book value without MV adjustment and with current surrender charge of 5%					
d. At market value					
e. At book value without MV adjustment and with current surrender charge less than 1%					
f. Subtotal		\$ 719,130,111			\$ 719,130,111
g. Not subject to discretionary withdrawal					
h. Total		\$ 719,130,111			\$ 719,130,111

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

Transfers as reported in the Summary of Operations of the Separate Accounts Statement:	
Transfers to Separate Accounts (Page 4, Line 1.4)	\$ 0
Transfers from Separate Accounts (Page 4, Line 10)	\$ 6,477,046
Net transfer to or (From) Separate Accounts (a) – (b)	(\$ 6,477,046)
Reconciling Adjustments	
Transfers as reported in the Summary of Operations of the Life, Accident & Health Annual Statement	
(1c) + (2) = (Page 4, Line 26)	(\$ 6,477,046)

35. **Loss/Claim Adjustment Expense** – None

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

- 1.1

Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer?

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.

.....12/31/2014
- 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.

.....12/31/2014
- 3.3

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

.....10/06/2015
- 3.4

By what department or departments? STATE OF OHIO.....
- 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

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, government, manager or attorney-in-fact).

1 Nationality	2 Type of Entity
.....
.....
.....
.....
.....

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 the names and locations (city and state of the main office) of any affiliates regulated by a federal financial regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

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

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
DELOITTE & TOUCHE, LLP; 250 EAST FIFTH STREET STE 1900; CINCINNATI, OHIO 45202-5109.....

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?
ROGER ANDREW BROWN, FSA, MAAA; 6200 SOUTH GILMORE ROAD; P.O. BOX 145496; FAIRFIELD, OH 45014-5141; VICE
PRESIDENT & ACTUARY OF THE CINCINNATI LIFE INSURANCE COMPANY.....

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

12.13 Total book/adjusted carrying value \$.....

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).

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	2	3	4
American Bankers Association (ABA) Routing Number	Issuing or Confirming Bank Name	Circumstances That Can Trigger the Letter of Credit	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 or is likely to 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 \$.....
- 20.12 To stockholders not officers \$.....
- 20.13 Trustees, supreme or grand (Fraternal only) \$.....
- 20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.21 To directors or other officers \$.....
- 20.22 To stockholders not officers \$.....
- 20.23 Trustees, supreme or grand (Fraternal only) \$.....
- 21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement?
- Yes [] No [X]
- 21.2 If yes, state the amount thereof at December 31 of the current year:
- 21.21 Rented from others \$.....
- 21.22 Borrowed from others \$.....
- 21.23 Leased from others \$.....
- 21.24 Other \$.....
- 22.1 Does this statement include payments for assessments as described in the *Annual Statement Instructions* other than guaranty fund or guaranty association assessments?
- Yes [] No [X]
- 22.2 If answer is yes:
- 22.21 Amount paid as losses or risk adjustment \$.....
- 22.22 Amount paid as expenses \$.....
- 22.23 Other amounts paid \$.....
- 23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement?
- Yes [X] No []
- 23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount:
- \$.....2,969,137

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 [X] No []
- 24.02 If no, give full and complete information, relating thereto
- 24.03 For security lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided)
- 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 [] NA [X]
- 24.05 If answer to 24.04 is yes, report amount of collateral for conforming programs.
- \$.....
- 24.06 If answer to 24.04 is no, report amount of collateral for other programs.
- \$.....
- 24.07 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract?
- Yes [] No [] NA [X]
- 24.08 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%?
- Yes [] No [] NA [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 [] NA [X]
- 24.10 For the reporting entity's security lending program, state the amount of the following as of December 31 of the current year:
- 24.101 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 \$.....
- 24.102 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 \$.....
- 24.103 Total payable for securities lending reported on the liability page \$.....

GENERAL INTERROGATORIES

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

25.22 Subject to reverse repurchase agreements

25.23 Subject to dollar repurchase agreements

25.24 Subject to reverse dollar repurchase agreements

25.25 Placed under option agreements

25.26 Letter stock or securities restricted as to sale – excluding FHLB Capital Stock

25.27 FHLB Capital Stock

25.28 On deposit with states

25.29 On deposit with other regulatory bodies

25.30 Pledged as collateral – excluding collateral pledged to an FHLB

25.31 Pledged as collateral to FHLB – including assets backing funding agreements

25.32 Other

\$

\$

\$

\$

\$

\$

\$

\$4,234,893

\$

\$

\$

\$

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. \$

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
FIFTH THIRD BANK	PO BOX 630900 CINCINNATI, OH 45263-0900

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

GENERAL INTERROGATORIES

28.05 Identify all investment advisors, brokers/dealers or individuals acting on behalf of broker/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
.....
.....
.....

29.1 Does the reporting entity have any diversified mutual funds reported in Schedule D - Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5 (b) (1)])?

Yes [] No [X]

29.2 If yes, complete the following schedule:

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

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

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

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

	1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1 Bonds.....	3,017,001,097	3,099,849,178	82,848,081
30.2 Preferred Stocks.....	5,046,800	9,100,700	4,053,900
30.3 Totals	3,022,047,897	3,108,949,878	86,901,981

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

THE MAJORITY OF FAIR VALUES ARE OBTAINED FROM INTERACTIVE DATA CORPORATION (IDC), FOR SECURITIES THAT IDC IS UNABLE TO PRICE WE LOOK TO BLOOMBERG FOR THE RECENT TRADE HISTORY TO DETERMINE IF THE PRICE COULD REASONABLY BE CONSIDERED FV. IF NOT WE LOOK TO OUTSIDE BROKERS TO ANALYTICALLY OBTAIN PRICE.....

31.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D?

Yes [X] No []

31.2 If the answer to 31.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source?

Yes [] No [X]

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

FOR OUR PRIVATE PLACEMENT SECURITIES, WE RECEIVE THE FAIR VALUE PRICE FROM AN OUTSIDE PRIVATE PLACEMENT MANAGEMENT FIRM. FOR ALL OTHER SECURITIES NOT PRICED BY IDC WE LOOK TO OUTSIDE SECURITY BROKERS WHO ARE MARKET MAKERS IN THAT TYPE OF SECURITY.....

32.1 Have all the filing requirements of the *Purposes and Procedures Manual of the NAIC Investment Analysis Office* been followed?

Yes [] No [X]

32.2 If no, list exceptions:

SEE ATTACHED PAGE.....

GENERAL INTERROGATORIES

OTHER

- 33.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? \$4,368,143
- 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
EXAMONE WORLD WIDE.....	\$.....3,262,919

- 34.1 Amount of payments for legal expenses, if any? \$131,125
- 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
BAKER & HOSTETLER.....	\$.....48,317

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

1 Name	2 Amount Paid
.....	\$.....
.....	\$.....
.....	\$.....

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

GENINTPT1 - Attachment

N7891*AB8	AVR AFVALVERWERKING	2,300,000.00	2,300,000.00	2Z
15724*AN3	CF INDUSTRIES INC SR NTS PRIVATE PLCM	2,000,000.00	2,000,000.00	2Z
Q2759@AC3	CONSOLIDATED PRESS HOLDINGS PRIVATE	5,000,000.00	5,000,000.00	2Z
N6777#AF6	OVERSEAS ASST FIN BV PRIVATE	714,285.73	714,285.73	2Z
862121A@9	STORE CAPITAL CORPORATION REIT	1,700,000.00	1,700,000.00	2Z
G8967#AQ6	TRITON CONTAINER LTD	5,000,000.00	5,000,000.00	2Z
EK3296788	TRISTATE CAPITAL HLDGS	4,000,000.00	4,000,000.00	6*

GENERAL INTERROGATORIES

PART 2 - LIFE INTERROGATORIES

1.1 Does the reporting entity have any direct Medicare Supplement Insurance in force? Yes [X] No []

1.2 If yes, indicate premium earned on U. S. business only. \$7,532

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

1.31 Reason for excluding:

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

1.5 Indicate total incurred claims on all Medicare Supplement insurance. \$11,280

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 lives0

All years prior to most current three years:

1.64 Total premium earned \$7,532

1.65 Total incurred claims \$11,280

1.66 Number of covered lives9

1.7 Group policies:

Most current three years:

1.71 Total premium earned \$0

1.72 Total incurred claims \$0

1.73 Number of covered lives0

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 lives0

2. Health Test:

		1		2
		Current Year		Prior Year
2.1	Premium Numerator	\$55,624	\$	.....63,810
2.2	Premium Denominator	\$250,060,189	\$	.....243,835,912
2.3	Premium Ratio (2.1/2.2)	.....0.000		.....0.000
2.4	Reserve Numerator	\$3,035,031	\$	.....2,807,298
2.5	Reserve Denominator	\$2,772,541,591	\$	.....2,604,401,107
2.6	Reserve Ratio (2.4/2.5)	.....0.001		.....0.001

3.1 Does this reporting entity have Separate Accounts? Yes [X] No []

3.2 If yes, has a Separate Accounts statement been filed with this Department? Yes [X] No [] N/A []

3.3 What portion of capital and surplus funds of the reporting entity covered by assets in the Separate Accounts statement, is not currently distributable from the Separate Accounts to the general account for use by the general account? \$0

3.4 State the authority under which Separate Accounts are maintained:

STATE OF OHIO PURSUANT TO REVISED CODE 3911.011 (B).....

3.5 Was any of the reporting entity's Separate Accounts business reinsured as of December 31? Yes [X] No []

3.6 Has the reporting entity assumed by reinsurance any Separate Accounts business as of December 31? Yes [] No [X]

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

4.1 Are personnel or facilities of this reporting entity used by another entity or entities or are personnel or facilities of another entity or entities used by this reporting entity (except for activities such as administration of jointly underwritten group contracts and joint mortality or morbidity studies)? Yes [X] No []

4.2 Net reimbursement of such expenses between reporting entities:

4.21 Paid \$1,601,548

4.22 Received \$

5.1 Does the reporting entity write any guaranteed interest contracts? Yes [] No [X]

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

5.21 Page 3, Line 1 \$.....

5.22 Page 4, Line 1 \$.....

6. For stock reporting entities only:

6.1 Total amount paid in by stockholders as surplus funds since organization of the reporting entity: \$1,000,000

7. Total dividends paid stockholders since organization of the reporting entity:

7.11 Cash \$168,000,000

7.12 Stock \$750,000

GENERAL INTERROGATORIES

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

GENERAL INTERROGATORIES

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

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

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

\$.....210,019,444
- 13.2 Total Incurred Claims

\$.....131,433,538
- 13.3 Number of Covered Lives

.....286,517

*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)

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
<u>Life Insurance in Force</u> (Exhibit of Life Insurance)					
1. Ordinary-whole life and endowment (Line 34, Col. 4)	7,331,955	7,270,919	7,227,109	6,940,444	6,802,550
2. Ordinary-term (Line 21, Col. 4, less Line 34, Col. 4)	81,985,653	78,671,683	75,720,245	72,490,086	68,880,772
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)	2,110,611	2,078,680	2,043,574	2,010,279	1,980,459
5. Industrial (Line 21, Col. 2)	22,534	23,471	24,458	25,719	27,105
6. FEGLI/SGLI (Lines 43 & 44, Col. 4)	0	0	0	0	0
7. Total (Line 21, Col. 10)	91,450,753	88,044,753	85,015,386	81,466,528	77,690,886
<u>New Business Issued</u> (Exhibit of Life Insurance)					
8. Ordinary-whole life and endowment (Line 34, Col. 2)	533,039	506,741	631,687	596,154	638,648
9. Ordinary-term (Line 2, Col. 4, less Line 34, Col. 2)	6,879,846	6,442,537	6,965,681	7,027,331	6,660,635
10. Credit life (Line 2, Col. 6)	0	0	0	0	0
11. Group (Line 2, Col. 9)	25,039	20,413	20,726	16,800	17,035
12. Industrial (Line 2, Col. 2)	0	0	0	0	0
13. Total (Line 2, Col. 10)	7,437,924	6,969,691	7,618,094	7,640,285	7,316,318
<u>Premium Income - Lines of Business</u> (Exhibit 1 – Part 1)					
14. Industrial life (Line 20.4, Col. 2)	78,141	93,500	106,834	135,521	153,096
15.1 Ordinary life insurance (Line 20.4, Col. 3)	210,723,181	202,101,579	192,957,299	187,768,907	173,160,040
15.2 Ordinary individual annuities (Line 20.4, Col. 4)	34,966,420	37,452,268	38,173,201	49,471,791	122,481,247
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)	2,045,509	1,649,554	1,702,501	1,850,701	1,343,027
17.2 Group annuities (Line 20.4, Col. 7)	0	0	0	0	0
18.1A & H-group (Line 20.4, Col. 8)	531,111	710,922	577,892	589,195	559,861
18.2A & H-credit (group and individual) (Line 20.4, Col. 9)	0	0	0	0	0
18.3A & H-other (Line 20.4, Col. 10)	1,715,827	1,828,089	1,794,187	1,951,635	1,966,401
19. Aggregate of all other lines of business (Line 20.4, Col. 11)	0	0	0	0	0
20. Total	250,060,189	243,835,912	235,311,915	241,767,751	299,663,671
<u>Balance Sheet</u> (Pages 2 and 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)	3,340,354,383	3,201,133,372	3,054,119,771	2,901,947,882	2,735,399,080
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26)	3,131,999,657	2,977,679,344	2,807,127,525	2,626,138,820	2,454,215,139
23. Aggregate life reserves (Page 3, Line 1)	2,832,845,304	2,669,119,537	2,500,699,026	2,314,888,335	2,159,113,182
24. Aggregate A & H reserves (Page 3, Line 2)	16,623,168	16,292,000	16,088,287	15,630,133	15,216,077
25. Deposit-type contract funds (Page 3, Line 3)	176,207,802	183,381,030	190,066,358	195,373,069	200,241,900
26. Asset valuation reserve (Page 3, Line 24.01)	18,749,372	17,390,023	17,262,964	14,222,973	7,293,335
27. Capital (Page 3, Lines 29 & 30)	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000
28. Surplus (Page 3, Line 37)	205,354,726	220,454,028	243,992,246	272,809,062	278,183,941
<u>Cash Flow (Page 5)</u>					
29. Net cash from operations (Line 11)	159,651,306	140,315,731	167,557,634	164,369,392	213,717,444
<u>Risk-Based Capital Analysis</u>					
30. Total adjusted capital	227,104,135	240,844,106	264,255,265	290,032,090	288,477,331
31. Authorized control level risk-based capital	35,953,437	33,059,212	31,190,326	28,623,086	36,393,353
<u>Percentage Distribution of Cash, Cash Equivalents and Invested Assets</u> (Page 2, Col. 3) (Line No./Page 2, Line 12, Col. 3) x 100.0					
32. Bonds (Line 1)	96.1	94.8	95.1	94.7	92.1
33. Stocks (Lines 2.1 and 2.2)	0.2	0.2	0.2	0.4	0.6
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)	1.4	2.2	1.8	1.9	4.2
37. Contract loans (Line 6)	0.9	1.0	1.2	1.3	1.4
38. Derivatives (Page 2, Line 7)	0.0	0.0	0.0	0.0	0.0
39. Other invested assets (Line 8)	1.4	1.9	1.6	1.7	1.7
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

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2015	2 2014	3 2013	4 2012	5 2011
<u>Investments in Parent, Subsidiaries and Affiliates</u>					
44. Affiliated bonds (Sch. D Summary, Line 12, Col. 1)	0	0	0	0	0
45. Affiliated preferred stocks (Sch. D Summary, Line 18, Col. 1)	0	0	0	0	0
46. Affiliated common stocks (Sch. 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
49. All other affiliated		0	0	0	0
50. Total of above Lines 44 to 49	0	0	0	0	0
51. Total investment in parent included in Lines 44 to 49 above		0	0	0	0
<u>Total Nonadmitted and Admitted Assets</u>					
52. Total nonadmitted assets (Page 2, Line 28, Col. 2)	70,102,247	66,037,261	59,122,839	50,454,968	48,913,581
53. Total admitted assets (Page 2, Line 28, Col. 3)	4,066,836,927	3,915,974,595	3,737,511,716	3,569,935,608	3,357,267,584
<u>Investment Data</u>					
54. Net investment income (Exhibit of Net Investment Income)	154,137,743	148,380,858	143,098,165	140,731,856	138,199,338
55. Realized capital gains (losses) (Page 4, Line 34, Column 1)	(6,091,758)	(5,833,382)	1,015,242	4,055,295	(13,615,251)
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1)	0	0	(722,666)	501,128	6,814,550
57. Total of above Lines 54, 55 and 56	148,045,985	142,547,476	143,390,741	145,288,278	131,398,637
<u>Benefits and Reserve Increase (Page 6)</u>					
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)	181,039,427	181,990,097	146,775,461	144,400,617	142,039,316
59. Total contract benefits-A & H (Lines 13 & 14, Cols. 9, 10 & 11)	1,971,987	2,096,692	1,841,583	1,609,816	(794,311)
60. Increase in life reserves-other than group and annuities (Line 19, Cols. 2 & 3)	163,684,973	164,421,049	164,079,499	131,873,129	120,394,821
61. Increase in A & H reserves (Line 19, Cols. 9, 10 & 11)	331,168	203,713	458,154	414,057	1,257,541
62. Dividends to policyholders (Line 30, Col. 1)	39	109	112	110	110
<u>Operating Percentages</u>					
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 100.00	26.9	26.6	29.1	27.9	22.9
64. Lapse percent (ordinary only) [(Exhibit of Life Insurance, Column 4, Lines 14 & 15) / ½ (Exhibit of Life Insurance, Column 4, Lines 1 & 21)] x 100.00	4.8	4.9	5.4	5.8	5.6
65. A & H loss percent (Schedule H, Part 1, Lines 5 & 6, Col. 2)	103.0	91.1	97.3	80.1	30.3
66. A & H cost containment percent (Schedule H, Part 1, Line 4, Col. 2)	0.3	0.3	0.2	0.2	0.3
67. A & H expense percent excluding cost containment expenses (Schedule H, Part 1, Line 10, Col. 2)	75.3	67.7	74.7	81.9	74.0
<u>A & H Claim Reserve Adequacy</u>					
68. Incurred losses on prior years' claims-group health (Sch. H, Part 3, Line 3.1, Col. 2)	6,428,953	6,457,697	6,191,168	6,143,424	5,111,447
69. Prior years' claim liability and reserve-group health (Sch. H, Part 3, Line 3.2, Col. 2)	6,484,721	6,482,649	6,568,589	6,076,744	6,306,446
70. Incurred losses on prior years' claims-health other than group (Sch. H, Part 3, Line 3.1, Col. 1 less Col. 2)	3,594,612	3,508,638	3,243,221	3,220,045	3,154,275
71. Prior years' claim liability and reserve-health other than group (Sch. H, Part 3, Line 3.2, Col. 1 less Col. 2)	4,073,763	3,999,767	3,540,022	3,830,032	5,121,884
<u>Net Gains From Operations After Federal Income Taxes by Lines of Business</u> (Page 6, Line 33)					
72. Industrial life (Col. 2)	(227,995)	(168,784)	(104,383)	(255,925)	(172,356)
73. Ordinary-life (Col. 3)	(20,559,801)	(28,798,342)	(34,272,495)	(13,202,148)	(13,154,271)
74. Ordinary-individual annuities (Col. 4)	8,790,598	9,626,997	7,180,478	10,424,567	7,983,472
75. Ordinary-supplementary contracts (Col. 5)	153,886	239,530	90,252	253,265	205,190
76. Credit life (Col. 6)	0	0	0	0	0
77. Group life (Col. 7)	4,067,426	3,999,811	3,588,064	1,507,000	1,062,728
78. Group annuities (Col. 8)	48,870	(41,216)	(45,772)	(39,408)	(37,964)
79. A & H-group (Col. 9)	(466,270)	(217,415)	(244,800)	(580,821)	(236,922)
80. A & H-credit (Col. 10)	0	0	0	0	0
81. A & H-other (Col. 11)	(319,824)	(397,222)	(636,486)	(110,042)	438,078
82. Aggregate of all other lines of business (Col. 12)	3,115,548	2,974,106	3,747,559	2,537,321	4,265,546
83. Total (Col. 1)	(5,397,564)	(12,782,535)	(20,697,584)	533,807	353,501

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 CINCINNATI LIFE INSURANCE COMPANY

EXHIBIT OF LIFE INSURANCE

	Industrial		Ordinary		Credit Life (Group and Individual)		Group			10 Total Amount of Insurance (a)
	1	2	3	4	5	6	Number of		9	
	Number of Policies	Amount of Insurance (a)	Number of Policies	Amount of Insurance (a)	Number of Individual Policies and Group Certificates	Amount of Insurance (a)	7 Policies	8 Certificates	Amount of Insurance (a)	
1. In force end of prior year	23,338	23,471	400,020	85,942,602	.0	.0	9	5,426	2,078,680	88,044,753
2. Issued during year .....		.0	32,094	7,412,885		.0		539	25,039	7,437,924
3. Reinsurance assumed .....										.0
4. Revived during year	9	7	1,746	589,545						589,552
5. Increased during year (net)				70,679					45,647	116,326
6. Subtotals, Lines 2 to 5	9	7	33,840	8,073,109	.0	.0	.0	539	70,686	8,143,802
7. Additions by dividends during year	XXX		XXX		XXX		XXX	XXX		.0
8. Aggregate write-ins for increases .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
9. Totals (Lines 1 and 6 to 8)	23,347	23,478	433,860	94,015,711	.0	.0	9	5,965	2,149,366	96,188,555
Deductions during year:										
10. Death	246	234	2,372	167,699			XXX	.11	7,041	174,974
11. Maturity	42	59	190	1,561			XXX			1,620
12. Disability							XXX			.0
13. Expiry	439	455	1,480	24,069						24,524
14. Surrender	163	196	4,028	183,993						184,189
15. Lapse			20,401	4,045,967				.345	31,714	4,077,681
16. Conversion			312	71,020			XXX	XXX	XXX	71,020
17. Decreased (net)			20	203,794						203,794
18. Reinsurance .....										.0
19. Aggregate write-ins for decreases	0	0	0	0	0	0	0	0	0	0
20. Totals (Lines 10 to 19)	890	944	28,803	4,698,103	.0	.0	.0	.356	38,755	4,737,802
21. In force end of year (Line 9 minus Line 20)	22,457	22,534	405,057	89,317,608	.0	.0	9	5,609	2,110,611	91,450,753
22. Reinsurance ceded end of year	XXX		XXX	38,201,882	XXX		XXX	XXX	513,672	38,715,554
23. Line 21 minus Line 22	XXX	22,534	XXX	51,115,726	XXX	(b) 0	XXX	XXX	1,596,939	52,735,199
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 through 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 through 1903 plus 1998) (Line 19 above)	0	0	0	0	0	0	0	0	0	0

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

(b) Group \$; Individual \$

EXHIBIT OF LIFE INSURANCE (Continued)

ADDITIONAL INFORMATION ON INSURANCE IN FORCE END OF YEAR				
	Industrial		Ordinary	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)
24. Additions by dividends	XXX		XXX	
25. Other paid-up insurance	20,844	20,539	20,028	401,557
26. Debit ordinary insurance	XXX	XXX	13,703	63,269

ADDITIONAL INFORMATION ON ORDINARY INSURANCE				
	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)
Term Insurance Excluding Extended Term Insurance				
27. Term policies-decreasing			733	16,926
28. Term policies-other	20,374	6,837,904	244,835	81,518,629
29. Other term insurance-decreasing	XXX	0	XXX	125
30. Other term insurance	XXX	41,941	XXX	374,371
31. Totals, (Lines 27 to 30)	20,374	6,879,845	245,568	81,910,051
Reconciliation to Lines 2 and 21:				
32. Term additions	XXX		XXX	
33. Totals, extended term insurance	XXX	XXX	8,061	75,592
34. Totals, whole life and endowment	11,720	533,039	151,428	7,331,955
35. Totals (Lines 31 to 34)	32,094	7,412,884	405,057	89,317,598

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			22,536	
37. Ordinary	7,412,885		89,317,588	11
38. Credit Life (Group and Individual)				
39. Group	25,039		2,110,587	
40. Totals (Lines 36 to 39)	7,437,924	0	91,450,711	11

ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE				
	Credit Life		Group	
	1 Number of Individual Policies and Group Certificates	2 Amount of Insurance (a)	3 Number of Certificates	4 Amount of Insurance (a)
41. Amount of insurance included in Line 2 ceded to other companies	XXX		XXX	25,029
42. Number in force end of year if the number under shared groups is counted on a pro-rata basis		XXX	5,609	XXX
43. Federal Employees' Group Life Insurance included in Line 21				
44. Servicemen's Group Life Insurance included in Line 21				
45. Group Permanent Insurance included in Line 21			1,088	1,520,846

ADDITIONAL ACCIDENTAL DEATH BENEFITS	
46. Amount of additional accidental death benefits in force end of year under ordinary policies (a)	494,403

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 COMMUTED AMOUNT	
47.2 WIFE, FACE AMOUNT, CHILDREN, ASSUMED AVERAGE FAMILY SIZE	

POLICIES WITH DISABILITY PROVISIONS								
Disability Provision	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 Certificate s	8 Amount of Insurance (a)
48. Waiver of Premium	1,112	950	19,473	3,849,085	0	0	0	0
49. Disability Income	0	0	1,730	53,892	0	0	0	0
50. Extended Benefits	0	0	XXX	XXX	0	0	0	0
51. Other	0	0	3,306	229,358	0	0	0	0
52. Total	1,112	(b) 950	24,509	(b) 4,132,335	0	(b) 0	0	(b) 0

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

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	66	356	0	0
2. Issued during year	4	55		
3. Reinsurance assumed				
4. Increased during year (net)				
5. Total (Lines 1 to 4)	70	411	0	0
Deductions during year:				
6. Decreased (net)	5	73		
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	5	73	0	0
9. In force end of year	65	338	0	0
10. Amount on deposit	(a) 16,809,912		(a)	
11. Income now payable	65	332		
12. Amount of income payable	(a) 350,140	(a) 3,622,247	(a)	(a)

ANNUITIES

	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year	1,278	18,740	2	32
2. Issued during year	5	451		2
3. Reinsurance assumed				
4. Increased during year (net)				
5. Totals (Lines 1 to 4)	1,283	19,191	2	34
Deductions during year:				
6. Decreased (net)	116	1,004		8
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	116	1,004	0	8
9. In force end of year	1,167	18,187	2	26
Income now payable:				
10. Amount of income payable	(a) 14,944,602	XXX	XXX	(a) 95,444
Deferred fully paid:				
11. Account balance	XXX	(a) 649,007,376	XXX	(a) 14,670
Deferred not fully paid:				
12. Account balance	XXX	(a) 199,878,931	XXX	(a)

ACCIDENT AND HEALTH INSURANCE

	Group		Credit		Other	
	1 Certificates	2 Premiums in Force	3 Policies	4 Premiums in Force	5 Policies	6 Premiums in Force
1. In force end of prior year	3,629	1,376,713	0	0	7,903	5,749,368
2. Issued during year	291	3,704			191	161,069
3. Reinsurance assumed						
4. Increased during year (net) ..		XXX		XXX		XXX
5. Totals (Lines 1 to 4)	3,920	XXX	0	XXX	8,094	XXX
Deductions during year:						
6. Conversions		XXX	XXX	XXX	XXX	XXX
7. Decreased (net)	229	XXX		XXX	923	XXX
8. Reinsurance ceded		XXX		XXX		XXX
9. Totals (Lines 6 to 8)	229	XXX	0	XXX	923	XXX
10. In force end of year	3,691	(a) 1,386,444	0	(a)	7,171	(a) 5,556,949

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS

	1	2
	Deposit Funds Contracts	Dividend Accumulations Contracts
1. In force end of prior year	47	2
2. Issued during year		
3. Reinsurance assumed		
4. Increased during year (net)		
5. Totals (Lines 1 to 4)	47	2
Deductions during year:		
6. Decreased (net)	5	
7. Reinsurance ceded		
8. Totals (Lines 6 and 7)	5	0
9. In force end of year	42	2
10. Amount of account balance	(a) 107,890	(a) 6,664

(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 CINCINNATI LIFE INSURANCE COMPANY

SCHEDULE T—PREMIUMS AND ANNUITY CONSIDERATIONS

Allocated by States and Territories

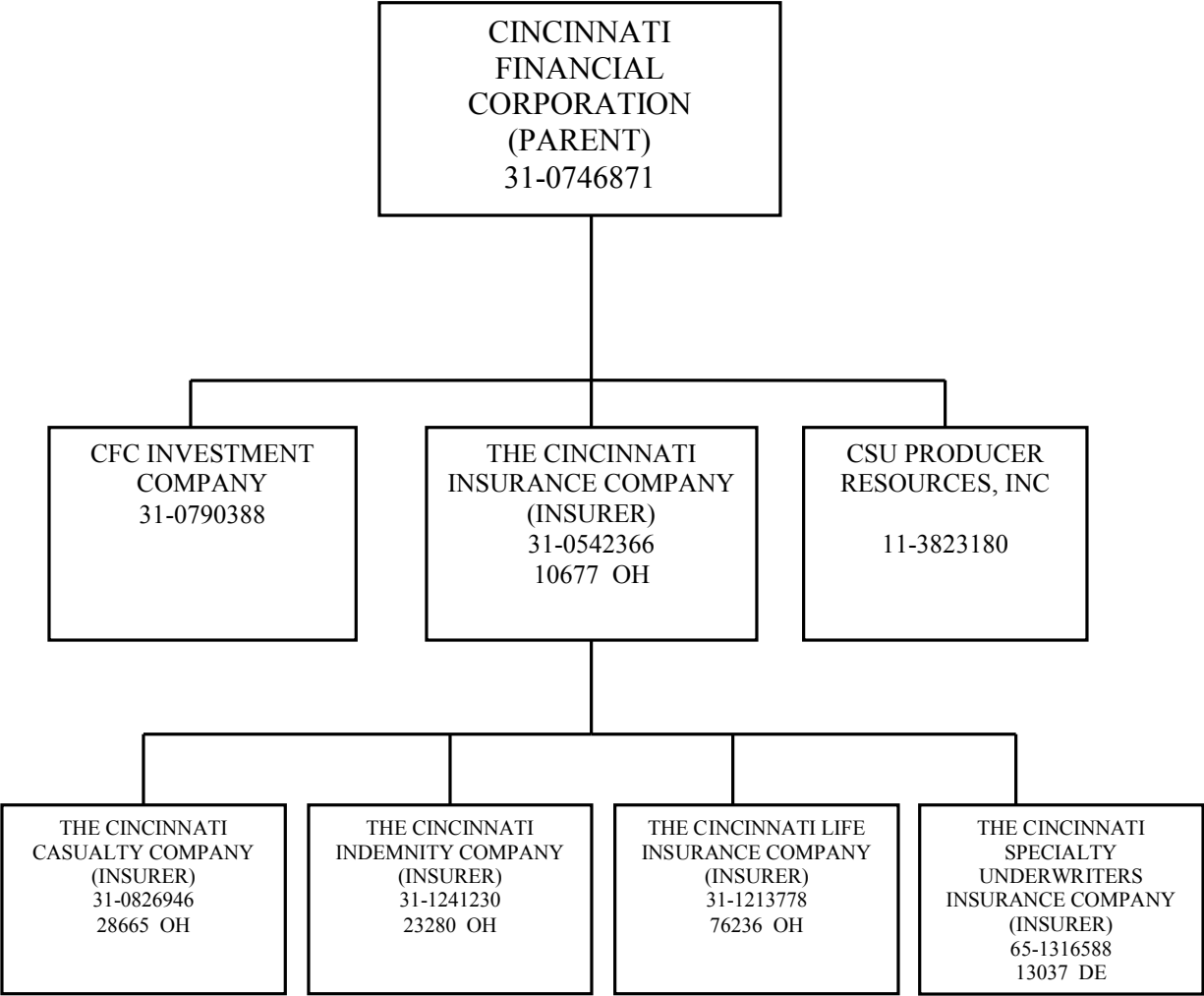
States, Etc.		1	Direct Business Only					
			Life Contracts		4	5	6	7
			2	3				
		Active Status	Life Insurance Premiums	Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations	Total Columns 2 through 5	Deposit - Type Contracts
1. Alabama	AL	L	4,858,682	408,422	97,342	0	5,364,446	0
2. Alaska	AK	L	68,269	0	0	0	68,269	0
3. Arizona	AZ	L	2,375,582	100,452	16,805	0	2,492,838	0
4. Arkansas	AR	L	2,803,794	62,587	6,925	0	2,873,306	0
5. California	CA	L	7,080,117	706,606	19,089	0	7,805,812	0
6. Colorado	CO	L	1,826,331	36,443	13,337	0	1,876,110	0
7. Connecticut	CT	L	526,575	0	1,692	0	528,267	0
8. Delaware	DE	L	398,028	43,878	4,665	0	446,570	0
9. District of Columbia	DC	L	127,350	0	3,876	0	131,227	0
10. Florida	FL	L	7,112,257	1,027,524	168,242	0	8,308,023	0
11. Georgia	GA	L	13,747,008	38,125	383,315	0	14,168,449	0
12. Hawaii	HI	L	43,517	0	0	0	43,517	0
13. Idaho	ID	L	852,306	656,924	2,514	0	1,511,745	0
14. Illinois	IL	L	16,625,854	2,721,863	473,273	0	19,820,990	104,000
15. Indiana	IN	L	16,748,854	1,862,823	298,437	0	18,910,114	0
16. Iowa	IA	L	10,298,681	5,306,871	133,708	0	15,739,260	0
17. Kansas	KS	L	3,765,118	225,397	27,888	0	4,018,402	0
18. Kentucky	KY	L	9,145,159	154,610	252,469	0	9,552,239	0
19. Louisiana	LA	L	685,410	0	1,216	0	686,626	0
20. Maine	ME	L	140,563	0	0	0	140,563	0
21. Maryland	MD	L	3,116,913	229,163	49,627	0	3,395,702	0
22. Massachusetts	MA	L	588,079	74,160	8,205	0	670,444	0
23. Michigan	MI	L	13,327,285	2,677,881	457,634	0	16,462,800	0
24. Minnesota	MN	L	10,019,067	4,205,664	97,076	0	14,321,808	0
25. Mississippi	MS	L	411,362	300	1,572	0	413,234	0
26. Missouri	MO	L	8,007,793	378,906	76,141	0	8,462,841	0
27. Montana	MT	L	1,407,190	4,755	4,033	0	1,415,978	0
28. Nebraska	NE	L	2,003,710	130,598	10,191	0	2,144,499	0
29. Nevada	NV	L	726,280	2,618	16,975	0	745,873	0
30. New Hampshire	NH	L	389,515	80,237	5,346	0	475,098	0
31. New Jersey	NJ	L	651,427	0	290	0	651,717	0
32. New Mexico	NM	L	577,879	228,845	8,867	0	815,591	0
33. New York	NY	N	345,220	6,000	2,534	0	353,753	0
34. North Carolina	NC	L	12,526,046	862,184	258,298	0	13,646,528	0
35. North Dakota	ND	L	1,622,832	600	7,842	0	1,631,274	0
36. Ohio	OH	L	46,241,979	2,295,241	1,445,382	0	49,982,602	0
37. Oklahoma	OK	L	915,835	72,052	4,043	0	991,929	0
38. Oregon	OR	L	872,073	33,000	1,840	0	906,912	0
39. Pennsylvania	PA	L	19,355,548	5,123,926	372,882	0	24,852,356	0
40. Rhode Island	RI	L	61,912	0	0	0	61,912	0
41. South Carolina	SC	L	3,951,653	108,821	157,406	0	4,217,881	0
42. South Dakota	SD	L	1,240,982	327,502	2,328	0	1,570,812	0
43. Tennessee	TN	L	9,024,276	2,612,643	156,800	0	11,793,718	25,000
44. Texas	TX	L	7,889,954	103,856	30,539	0	8,024,349	0
45. Utah	UT	L	1,425,275	291,567	20,676	0	1,737,518	0
46. Vermont	VT	L	434,598	0	3,686	0	438,283	0
47. Virginia	VA	L	4,325,146	264,390	102,716	0	4,692,252	100,000
48. Washington	WA	L	2,086,483	308,494	10,876	0	2,405,853	0
49. West Virginia	WV	L	2,477,004	131,939	72,704	0	2,681,646	0
50. Wisconsin	WI	L	9,064,756	1,058,552	262,631	0	10,385,939	0
51. Wyoming	WY	L	252,863	0	3,019	0	255,881	0
52. American Samoa	AS	N	0	0	0	0	0	0
53. Guam	GU	N	0	0	0	0	0	0
54. Puerto Rico	PR	N	1,715	0	0	0	1,715	0
55. US Virgin Islands	VI	N	0	0	0	0	0	0
56. Northern Mariana Islands	MP	N	0	0	0	0	0	0
57. Canada	CAN	N	20,617	0	0	0	20,617	0
58. Aggregate Other Alien	OT	XXX	217	0	0	0	217	0
59. Subtotal	(a)	50	264,592,936	34,966,420	5,556,949	0	305,116,305	229,000
90. Reporting entity contributions for employee benefits plans	XXX		2,713,208		1,386,444		4,099,652	
91. Dividends or refunds applied to purchase paid-up additions and annuities	XXX						0	
92. Dividends or refunds applied to shorten endowment or premium paying period	XXX						0	
93. Premium or annuity considerations waived under disability or other contract provisions	XXX						0	
94. Aggregate other amounts not allocable by State	XXX		0	0	0	0	0	0
95. Totals (Direct Business)	XXX		267,306,144	34,966,420	6,943,394	0	309,215,958	229,000
96. Plus reinsurance assumed	XXX		8,813				8,813	
97. Totals (All Business)	XXX		267,314,957	34,966,420	6,943,394	0	309,224,771	229,000
98. Less reinsurance ceded	XXX		57,530,944		4,682,688		62,213,632	
99. Totals (All Business) less Reinsurance Ceded	XXX		209,784,013	34,966,420	(b) 2,260,706	0	247,011,139	229,000
DETAILS OF WRITE-INS								
58001. GBR United Kingdom	XXX		217				217	
58002.	XXX							
58003.	XXX							
58998. Summary of remaining write-ins for Line 58 from overflow page	XXX		0	0	0	0	0	0
58999. Total (Lines 58001 through 58003 + 58998)(Line 58 above)	XXX		217	0	0	0	217	0
9401.	XXX							
9402.	XXX							
9403.	XXX							
9498. Summary of remaining write-ins for Line 94 from overflow page	XXX		0	0	0	0	0	0
9499. Total (Lines 9401 through 9403 + 9498)(Line 94 above)	XXX		0	0	0	0	0	0

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

Explanation of basis of allocation by states, etc., of premiums and annuity considerations
ORDINARY LIFE, INDUSTRIAL LIFE, MONTHLY DEBIT ORDINARY, HEALTH & ANNUITIES ARE ALLOCATED TO THE STATE TO WHICH THE PREMIUM NOTICE IS SENT. GROUP LIFE AND HEALTH ARE ALLOCATED TO THE STATE IN WHICH THE GROUP IS PRINCIPALLY LOCATED.

(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 and 10, or with Schedule H, Part 1, Column 1, Line 1 indicate which; Exhibit 1, Lines 6.4, 10.4 and 16.4. Cols. 8, 9 and 10.

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



ALPHABETICAL INDEX

ANNUAL STATEMENT BLANK

Analysis of Increase in Reserves During the Year	7
Analysis of Operations by Lines of Business	6
Asset Valuation Reserve Default Component	30
Asset Valuation Reserve Equity	32
Asset Valuation Reserve Replications (Synthetic) Assets	35
Asset Valuation Reserve	29
Assets	2
Cash Flow	5
Exhibit 1 – Part 1 – Premiums and Annuity Considerations for Life and Accident and Health Contracts	9
Exhibit 1 – Part 2 – Dividends and Coupons Applied, Reinsurance Commissions and Expense	10
Exhibit 2 – General Expenses	11
Exhibit 3 – Taxes, Licenses and Fees (Excluding Federal Income Taxes)	11
Exhibit 4 – Dividends or Refunds	11
Exhibit 5 – Aggregate Reserve for Life Contracts	12
Exhibit 5 – Interrogatories	13
Exhibit 5A – Changes in Bases of Valuation During The Year	13
Exhibit 6 – Aggregate Reserves for Accident and Health Contracts	14
Exhibit 7 – Deposit-Type Contracts	15
Exhibit 8 – Claims for Life and Accident and Health Contracts – Part 1	16
Exhibit 8 – Claims for Life and Accident and Health Contracts – Part 2	17
Exhibit of Capital Gains (Losses)	8
Exhibit of Life Insurance	25
Exhibit of Net Investment Income	8
Exhibit of Nonadmitted Assets	18
Exhibit of Number of Policies, Contracts, Certificates, Income Payable and Account Values	27
Five-Year Historical Data	22
Form for Calculating the Interest Maintenance Reserve (IMR)	28
General Interrogatories	20
Jurat Page	1
Liabilities, Surplus and Other Funds	3
Life Insurance (State Page)	24
Notes to Financial Statements	19
Overflow Page for Write-Ins	55
Schedule A – Part 1	E01
Schedule A – Part 2	E02

ALPHABETICAL INDEX

ANNUAL STATEMENT BLANK (Continued)

Schedule A – Part 3	E03
Schedule A – Verification Between Years	SI02
Schedule B – Part 1	E04
Schedule B – Part 2	E05
Schedule B – Part 3	E06
Schedule B – Verification Between Years	SI02
Schedule BA – Part 1	E07
Schedule BA – Part 2	E08
Schedule BA – Part 3	E09
Schedule BA – Verification Between Years	SI03
Schedule D – Part 1	E10
Schedule D – Part 1A – Section 1	SI05
Schedule D – Part 1A – Section 2	SI08
Schedule D – Part 2 – Section 1	E11
Schedule D – Part 2 – Section 2	E12
Schedule D – Part 3	E13
Schedule D – Part 4	E14
Schedule D – Part 5	E15
Schedule D – Part 6 – Section 1	E16
Schedule D – Part 6 – Section 2	E16
Schedule D – Summary By Country	SI04
Schedule D – Verification Between Years	SI03
Schedule DA – Part 1	E17
Schedule DA – Verification Between Years	SI10
Schedule DB – Part A – Section 1	E18
Schedule DB – Part A – Section 2	E19
Schedule DB – Part A – Verification Between Years	SI11
Schedule DB – Part B – Section 1	E20
Schedule DB – Part B – Section 2	E21
Schedule DB – Part B – Verification Between Years	SI11
Schedule DB – Part C – Section 1	SI12
Schedule DB – Part C – Section 2	SI13
Schedule DB – Part D – Section 1	E22
Schedule DB – Part D – Section 2	E23
Schedule DB – Verification	SI14
Schedule DL – Part 1	E24
Schedule DL – Part 2	E25
Schedule E – Part 1 – Cash	E26
Schedule E – Part 2 – Cash Equivalents	E27
Schedule E – Part 3 – Special Deposits	E28

ALPHABETICAL INDEX

ANNUAL STATEMENT BLANK (Continued)

Schedule E – Verification Between Years	SI15
Schedule F	36
Schedule H – Accident and Health Exhibit – Part 1	37
Schedule H – Part 2, Part 3 and Part 4	38
Schedule H – Part 5 – Health Claims	39
Schedule S – Part 1 – Section 1	40
Schedule S – Part 1 – Section 2	41
Schedule S – Part 2	42
Schedule S – Part 3 – Section 1	43
Schedule S – Part 3 – Section 2	44
Schedule S – Part 4	45
Schedule S – Part 5	46
Schedule S – Part 6	47
Schedule S – Part 7	48
Schedule T – Part 2 Interstate Compact	50
Schedule T – Premiums and Annuity Considerations	49
Schedule Y – Information Concerning Activities of Insurer Members of a Holding Company Group	51
Schedule Y – Part 1A – Detail of Insurance for Holding Company System	52
Schedule Y – Part 2 – Summary of Insurer’s Transactions With Any Affiliates	53
Summary Investment Schedule	SI01
Summary of Operations	4
Supplemental Exhibits and Schedules Interrogatories	54

