



LIFE AND ACCIDENT AND HEALTH COMPANIES - ASSOCIATION EDITION

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

Motorists Life Insurance Company

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

OFFICERS

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

OTHER

DIRECTORS OR TRUSTEES		
Michael Joseph Agan	John Jacob Bishop	Yvette McGee Brown
Grady Brendan Campbell	Susan Elizabeth Haack	Sandra Werth Harbrecht
David Lynn Kaufman	John Christopher Kessler	Robert Charles Smith
Charles Donovan Stapleton	Michael Lee Wiseman	

State of Ohio SS:  
County of Franklin

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

David L. Kaufman Chief Executive Officer	Anne B. King Secretary	Susan E. Haack Treasurer
Subscribed and sworn to before me this 15th day of February, 2017		a. Is this an original filing? ..... b. If no, 1. State the amendment number..... 2. Date filed ..... 3. Number of pages attached.....
		Yes [ X ] No [ ]

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE MOTORISTS LIFE INSURANCE COMPANY

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D) .....	399,633,444	0	399,633,444	423,919,899
2. Stocks (Schedule D):				
2.1 Preferred stocks .....	0	0	0	0
2.2 Common stocks .....	13,218,223	0	13,218,223	14,607,501
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens .....	0	0	0	0
3.2 Other than first liens .....	0	0	0	0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ .....0 encumbrances) .....	0	0	0	0
4.2 Properties held for the production of income (less \$ .....0 encumbrances) .....	0	0	0	0
4.3 Properties held for sale (less \$ .....0 encumbrances) .....	0	0	0	0
5. Cash (\$ .....2,176,979 , Schedule E - Part 1), cash equivalents (\$ .....0 , Schedule E - Part 2) and short-term investments (\$ .....5,790,488 , Schedule DA) .....	7,967,467	0	7,967,467	7,130,256
6. Contract loans (including \$ .....0 premium notes) .....	15,036,994	156,138	14,880,856	13,810,054
7. Derivatives (Schedule DB) .....	0	0	0	0
8. Other invested assets (Schedule BA) .....	150,838	150,838	0	0
9. Receivables for securities .....	91,498	0	91,498	6,989
10. Securities lending reinvested collateral assets (Schedule DL) .....	0	0	0	0
11. Aggregate write-ins for invested assets .....	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11) .....	436,098,464	306,976	435,791,488	459,474,699
13. Title plants less \$ .....0 charged off (for Title insurers only) .....	0	0	0	0
14. Investment income due and accrued .....	3,905,981	0	3,905,981	4,450,566
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection .....	(707,054)	12,139	(719,193)	(642,027)
15.2 Deferred premiums and agents' balances and installments booked but deferred and not yet due (including \$ .....0 earned but unbilled premiums) .....	18,658,105	789,733	17,868,372	17,503,246
15.3 Accrued retrospective premiums (\$ .....0 ) and contracts subject to redetermination (\$ .....0 ) .....	0	0	0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers .....	2,533,238	0	2,533,238	587,962
16.2 Funds held by or deposited with reinsured companies .....	0	0	0	0
16.3 Other amounts receivable under reinsurance contracts .....	251,767	0	251,767	1,067,022
17. Amounts receivable relating to uninsured plans .....	0	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon .....	0	0	0	925,258
18.2 Net deferred tax asset .....	7,490,767	0	7,490,767	6,139,354
19. Guaranty funds receivable or on deposit .....	137,822	0	137,822	147,112
20. Electronic data processing equipment and software .....	0	0	0	0
21. Furniture and equipment, including health care delivery assets (\$ .....0 ) .....	622,292	622,292	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates .....	0	0	0	0
23. Receivables from parent, subsidiaries and affiliates .....	23,182	0	23,182	309,092
24. Health care (\$ .....0 ) and other amounts receivable .....	212,833	199,565	13,269	0
25. Aggregate write-ins for other than invested assets .....	55,349	0	55,349	64,914
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) .....	469,282,746	1,930,704	467,352,042	490,027,198
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....	0	0	0	0
28. Total (Lines 26 and 27) .....	469,282,746	1,930,704	467,352,042	490,027,198
DETAILS OF WRITE-INS				
1101. ....				
1102. ....				
1103. ....				
1198. Summary of remaining write-ins for Line 11 from overflow page .....	0	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above) .....	0	0	0	0
2501. Miscellaneous Receivable .....	15,544	0	15,544	4,113
2502. Experience Rating Refund Receivable .....	39,805	0	39,805	60,801
2503. ....				
2598. Summary of remaining write-ins for Line 25 from overflow page .....	0	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above) .....	55,349	0	55,349	64,914

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE MOTORISTS LIFE INSURANCE COMPANY

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$ ..... 383,184,396 (Exh. 5, Line 9999999) less \$ ..... 0 included in Line 6.3 (including \$ ..... 0 Modco Reserve) .....	383,184,396	361,117,401
2. Aggregate reserve for accident and health contracts (including \$ ..... 0 Modco Reserve) .....	0	0
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ ..... 0 Modco Reserve) .....	1,095,574	996,532
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11) .....	3,461,322	2,997,483
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11) .....	0	0
5. Policyholders' dividends \$ ..... 0 and coupons \$ ..... 0 due and unpaid (Exhibit 4, Line 10) .....	0	0
6. Provision for policyholders' dividends and coupons payable in following calendar year - estimated amounts:		
6.1 Dividends apportioned for payment (including \$ ..... 0 Modco) .....	1,165,248	1,138,730
6.2 Dividends not yet apportioned (including \$ ..... 0 Modco) .....	0	0
6.3 Coupons and similar benefits (including \$ ..... 0 Modco) .....	0	0
7. Amount provisionally held for deferred dividend policies not included in Line 6 .....	0	0
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ ..... 0 discount; including \$ ..... 0 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14) .....	167,240	158,523
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts .....	0	0
9.2 Provision for experience rating refunds, including the liability of \$ ..... 0 accident and health experience rating refunds of which \$ ..... 0 is for medical loss ratio rebate per the Public Health Service Act .....	214,076	73,764
9.3 Other amounts payable on reinsurance, including \$ ..... 0 assumed and \$ ..... 0 ceded .....	0	0
9.4 Interest maintenance reserve (IMR, Line 6) .....	2,992,534	1,311,824
10. Commissions to agents due or accrued-life and annuity contracts \$ ..... 753,387 accident and health \$ ..... 0 and deposit-type contract funds \$ ..... 0 .....	753,387	649,354
11. Commissions and expense allowances payable on reinsurance assumed .....	0	0
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 6) .....	2,881,044	790,041
13. Transfers to Separate Accounts due or accrued (net) (including \$ ..... 0 accrued for expense allowances recognized in reserves, net of reinsured allowances) .....	0	0
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 5) .....	519,088	468,550
15.1 Current federal and foreign income taxes, including \$ ..... 339,002 on realized capital gains (losses) .....	107,989	0
15.2 Net deferred tax liability .....	0	0
16. Unearned investment income .....	0	0
17. Amounts withheld or retained by company as agent or trustee .....	265,581	241,821
18. Amounts held for agents' account, including \$ ..... 0 agents' credit balances .....	0	0
19. Remittances and items not allocated .....	1,513,015	284,980
20. Net adjustment in assets and liabilities due to foreign exchange rates .....	0	0
21. Liability for benefits for employees and agents if not included above .....	0	0
22. Borrowed money \$ ..... 0 and interest thereon \$ ..... 0 .....	0	0
23. Dividends to stockholders declared and unpaid .....	0	0
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve (AVR, Line 16, Col. 7) .....	5,239,298	5,279,330
24.02 Reinsurance in unauthorized and certified (\$ ..... 0 ) companies .....	0	0
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$ ..... 0 ) reinsurers .....	0	0
24.04 Payable to parent, subsidiaries and affiliates .....	800,312	407,967
24.05 Drafts outstanding .....	0	0
24.06 Liability for amounts held under uninsured plans .....	0	0
24.07 Funds held under coinsurance .....	0	0
24.08 Derivatives .....	0	0
24.09 Payable for securities .....	620,673	0
24.10 Payable for securities lending .....	0	0
24.11 Capital notes \$ ..... 0 and interest thereon \$ ..... 0 .....	0	0
25. Aggregate write-ins for liabilities .....	170,594	52,338,571
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25) .....	405,151,371	428,254,870
27. From Separate Accounts Statement .....	0	0
28. Total liabilities (Lines 26 and 27) .....	405,151,371	428,254,870
29. Common capital stock .....	1,200,000	1,200,000
30. Preferred capital stock .....	0	0
31. Aggregate write-ins for other than special surplus funds .....	1,839,658	1,921,734
32. Surplus notes .....	0	0
33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1) .....	20,768,060	20,768,060
34. Aggregate write-ins for special surplus funds .....	0	0
35. Unassigned funds (surplus) .....	38,392,953	37,882,534
36. Less treasury stock, at cost:		
36.1 ..... 0 shares common (value included in Line 29 \$ ..... 0 ) .....	0	0
36.2 ..... 0 shares preferred (value included in Line 30 \$ ..... 0 ) .....	0	0
37. Surplus (Total Lines 31+32+33+34+35-36) (including \$ ..... 0 in Separate Accounts Statement) .....	61,000,671	60,572,328
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55) .....	62,200,671	61,772,328
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3) .....	467,352,042	490,027,198
<b>DETAILS OF WRITE-INS</b>		
2501. Interest Due On Death Claims .....	46,297	200,432
2502. Payable to reinsurer on initial cession of existing annuity business .....	0	52,014,187
2503. Miscellaneous Liabilities .....	124,297	123,951
2598. Summary of remaining write-ins for Line 25 from overflow page .....	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above) .....	170,594	52,338,571
3101. Commission and expense allowance on initial cession of existing annuity business .....	1,839,658	1,921,734
3102. ....		
3103. ....		
3198. Summary of remaining write-ins for Line 31 from overflow page .....	0	0
3199. Totals (Lines 3101 thru 3103 plus 3198)(Line 31 above) .....	1,839,658	1,921,734
3401. ....		
3402. ....		
3403. ....		
3498. Summary of remaining write-ins for Line 34 from overflow page .....	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above) .....	0	0

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE MOTORISTS LIFE INSURANCE COMPANY

SUMMARY OF OPERATIONS

	1 Current Year	2 Prior Year
1. Premiums and annuity considerations for life and accident and health contracts (Exhibit 1, Part 1, Line 20.4, Col. 1, less Col. 11) .....	53,060,394	(53,794,932)
2. Considerations for supplementary contracts with life contingencies .....	453,914	806,233
3. Net investment income (Exhibit of Net Investment Income, Line 17) .....	18,044,562	20,527,411
4. Amortization of Interest Maintenance Reserve (IMR, Line 5) .....	163,484	559,843
5. Separate Accounts net gain from operations excluding unrealized gains or losses .....	0	0
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1) .....	3,142,758	3,491,550
7. Reserve adjustments on reinsurance ceded .....	0	0
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts .....	0	0
8.2 Charges and fees for deposit-type contracts .....	0	0
8.3 Aggregate write-ins for miscellaneous income .....	3,232	124,356
9. Total (Lines 1 to 8.3) .....	74,868,343	(28,285,539)
10. Death benefits .....	18,952,423	17,885,124
11. Matured endowments (excluding guaranteed annual pure endowments) .....	50,375	5,000
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8) .....	3,296,653	3,492,130
13. Disability benefits and benefits under accident and health contracts .....	210,720	207,044
14. Coupons, guaranteed annual pure endowments and similar benefits .....	0	0
15. Surrender benefits and withdrawals for life contracts .....	11,009,792	16,808,358
16. Group conversions .....	0	0
17. Interest and adjustments on contract or deposit-type contract funds .....	4,806	162,213
18. Payments on supplementary contracts with life contingencies .....	1,022,244	1,056,381
19. Increase in aggregate reserves for life and accident and health contracts .....	22,066,996	(87,521,505)
20. Totals (Lines 10 to 19) .....	56,614,008	(47,905,254)
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1) .....	6,975,606	6,927,965
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1) .....	0	0
23. General insurance expenses (Exhibit 2, Line 10, Cols. 1, 2, 3 and 4) .....	10,293,663	8,274,806
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3) .....	1,363,890	1,378,222
25. Increase in loading on deferred and uncollected premiums .....	119,420	31,770
26. Net transfers to or (from) Separate Accounts net of reinsurance .....	0	0
27. Aggregate write-ins for deductions .....	27,866	(1,294,765)
28. Totals (Lines 20 to 27) .....	75,394,454	(32,587,256)
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28) .....	(526,111)	4,301,717
30. Dividends to policyholders .....	1,152,779	1,128,873
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30) .....	(1,678,890)	3,172,845
32. Federal and foreign income taxes incurred (excluding tax on capital gains) .....	364,897	(277,665)
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) .....	(2,043,787)	3,450,510
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ .....348,768 (excluding taxes of \$ .....950,250 transferred to the IMR) .....	863,338	523,416
35. Net income (Line 33 plus Line 34) .....	(1,180,449)	3,973,926
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2) .....	61,772,330	56,358,998
37. Net income (Line 35) .....	(1,180,449)	3,973,926
38. Change in net unrealized capital gains (losses) less capital gains tax of \$ .....30,648 .....	90,358	(883,417)
39. Change in net unrealized foreign exchange capital gain (loss) .....	0	0
40. Change in net deferred income tax .....	1,382,061	(1,245,432)
41. Change in nonadmitted assets .....	182,108	45,824
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 .....	40,032	1,600,698
45. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Col. 2 minus Col. 1) .....	0	0
46. Surplus (contributed to) withdrawn from Separate Accounts during period .....	0	0
47. Other changes in surplus in Separate Accounts Statement .....	0	0
48. Change in surplus notes .....	0	0
49. Cumulative effect of changes in accounting principles .....	0	0
50. Capital changes:		
50.1 Paid in .....	0	0
50.2 Transferred from surplus (Stock Dividend) .....	0	0
50.3 Transferred to surplus .....	0	0
51. Surplus adjustment:		
51.1 Paid in .....	0	0
51.2 Transferred to capital (Stock Dividend) .....	0	0
51.3 Transferred from capital .....	0	0
51.4 Change in surplus as a result of reinsurance .....	0	0
52. Dividends to stockholders .....	0	0
53. Aggregate write-ins for gains and losses in surplus .....	(85,768)	1,921,734
54. Net change in capital and surplus for the year (Lines 37 through 53) .....	428,341	5,413,333
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38) .....	62,200,672	61,772,330
DETAILS OF WRITE-INS		
08.301. Miscellaneous Income .....	3,232	2,145
08.302. Change in Experience Refund Misc Income .....	0	122,211
08.303. ....		
08.398. Summary of remaining write-ins for Line 8.3 from overflow page .....	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398)(Line 8.3 above) .....	3,232	124,356
2701. Adjustment for Current Year's IMR Released .....	0	(1,294,765)
2702. Change in Experience Rating Refund .....	17,166	0
2703. Penalties and Assessments .....	10,700	0
2798. Summary of remaining write-ins for Line 27 from overflow page .....	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798)(Line 27 above) .....	27,866	(1,294,765)
5301. Commission and expense allowance on initial cession of existing annuity business .....	(85,768)	1,921,734
5302. ....		
5303. ....		
5398. Summary of remaining write-ins for Line 53 from overflow page .....	0	0
5399. Totals (Lines 5301 thru 5303 plus 5398)(Line 53 above) .....	(85,768)	1,921,734

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE MOTORISTS LIFE INSURANCE COMPANY

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance .....	53,115,644	(52,144,921)
2. Net investment income .....	19,424,189	22,034,801
3. Miscellaneous income .....	3,297,189	4,746,527
4. Total (Lines 1 through 3) .....	75,837,022	(25,363,593)
5. Benefit and loss related payments .....	35,394,427	40,945,892
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts .....	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions .....	17,465,307	15,618,931
8. Dividends paid to policyholders .....	1,126,261	1,024,699
9. Federal and foreign income taxes paid (recovered) net of \$ .....1,006,477 tax on capital gains (losses) .....	630,668	520,721
10. Total (Lines 5 through 9) .....	54,616,663	58,110,242
11. Net cash from operations (Line 4 minus Line 10) .....	21,220,359	(83,473,836)
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds .....	108,280,693	110,894,643
12.2 Stocks .....	10,119,826	11,410,958
12.3 Mortgage loans .....	0	0
12.4 Real estate .....	0	0
12.5 Other invested assets .....	0	0
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments .....	0	0
12.7 Miscellaneous proceeds .....	0	0
12.8 Total investment proceeds (Lines 12.1 to 12.7) .....	118,400,519	122,305,601
13. Cost of investments acquired (long-term only):		
13.1 Bonds .....	82,206,351	78,217,472
13.2 Stocks .....	7,217,046	9,396,447
13.3 Mortgage loans .....	0	0
13.4 Real estate .....	0	0
13.5 Other invested assets .....	0	0
13.6 Miscellaneous applications .....	0	0
13.7 Total investments acquired (Lines 13.1 to 13.6) .....	89,423,397	87,613,919
14. Net increase (decrease) in contract loans and premium notes .....	1,151,167	443,772
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14) .....	27,825,955	34,247,909
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 .....	99,042	129,144
16.5 Dividends to stockholders .....	0	0
16.6 Other cash provided (applied) .....	(48,308,144)	51,167,186
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6) .....	(48,209,103)	51,296,330
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) .....	837,211	2,070,403
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year .....	7,130,256	5,059,852
19.2 End of year (Line 18 plus Line 19.1) .....	7,967,467	7,130,256

Note: Supplemental disclosures of cash flow information for non-cash transactions:		
20.0001. Remitted bonds to settle ceded reinsurance obligations .....	0	52,037,292
20.0002. Payable to reinsurer on ceded reinsurance obligations .....	0	52,014,187

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE MOTORISTS 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 .....	53,060,394	0	42,882,773	9,776,302	0	0	401,318	0	0	0	0	0
2. Considerations for supplementary contracts with life contingencies .....	453,914	0	0	0	453,914	0	0	0	0	0	0	0
3. Net investment income .....	18,044,562	0	12,434,168	5,168,382	434,016	0	7,995	0	0	0	0	0
4. Amortization of Interest Maintenance Reserve (IMR) .....	163,484	0	312,146	(157,981)	9,353	0	(33)	0	0	0	0	0
5. Separate Accounts net gain from operations excluding unrealized gains or losses .....	0	0	0	0	0	0	0	0	0	0	0	0
6. Commissions and expense allowances on reinsurance ceded .....	3,142,758	0	2,981,065	161,694	0	0	0	0	0	0	0	0
7. Reserve adjustments on reinsurance ceded .....	0	0	0	0	0	0	0	0	0	0	0	0
8. Miscellaneous Income:												
8.1 Fees associated with income from investment management, administration and contract guarantees from Separate Accounts .....	0	0	0	0	0	0	0	0	0	0	0	0
8.2 Charges and fees for deposit-type contracts .....	0	0	0	0	0	0	0	0	0	0	0	0
8.3 Aggregate write-ins for miscellaneous income .....	3,232	0	2,573	659	0	0	0	0	0	0	0	0
9. Totals (Lines 1 to 8.3) .....	74,868,343	0	58,612,725	14,949,056	897,283	0	409,280	0	0	0	0	0
10. Death benefits .....	18,952,423	0	18,904,481	0	0	0	47,942	0	0	0	0	0
11. Matured endowments (excluding guaranteed annual pure endowments) .....	50,375	0	50,375	0	0	0	0	0	0	0	0	0
12. Annuity benefits .....	3,296,653	0	0	3,296,653	0	0	0	0	0	0	0	0
13. Disability benefits and benefits under accident and health contracts .....	210,720	0	206,304	0	0	0	4,416	0	0	0	0	0
14. Coupons, guaranteed annual pure endowments and similar benefits .....	0	0	0	0	0	0	0	0	0	0	0	0
15. Surrender benefits and withdrawals for life contracts .....	11,009,792	0	5,835,636	5,174,156	0	0	0	0	0	0	0	0
16. Group conversions .....	0	0	0	0	0	0	0	0	0	0	0	0
17. Interest and adjustments on contract or deposit-type contract funds .....	4,806	0	(65,264)	55,974	14,422	0	(326)	0	0	0	0	0
18. Payments on supplementary contracts with life contingencies .....	1,022,244	0	1,829	0	1,020,415	0	0	0	0	0	0	0
19. Increase in aggregate reserves for life and accident and health contracts .....	22,066,996	0	16,622,394	5,666,838	(200,356)	0	(21,880)	0	0	0	0	0
20. Totals (Lines 10 to 19) .....	56,614,008	0	41,555,755	14,193,620	834,481	0	30,152	0	0	0	0	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) .....	6,975,606	0	6,555,825	419,781	0	0	0	0	0	0	0	0
22. Commissions and expense allowances on reinsurance assumed .....	0	0	0	0	0	0	0	0	0	0	0	0
23. General insurance expenses .....	10,293,663	0	9,672,848	588,560	32,255	0	0	0	0	0	0	0
24. Insurance taxes, licenses and fees, excluding federal income taxes .....	1,363,890	0	1,315,441	47,596	854	0	0	0	0	0	0	0
25. Increase in loading on deferred and uncollected premiums .....	119,420	0	119,420	0	0	0	0	0	0	0	0	0
26. Net transfers to or (from) Separate Accounts net of reinsurance .....	0	0	0	0	0	0	0	0	0	0	0	0
27. Aggregate write-ins for deductions .....	27,866	0	7,330	3,155	215	0	17,166	0	0	0	0	0
28. Totals (Lines 20 to 27) .....	75,394,454	0	59,226,618	15,252,713	867,805	0	47,318	0	0	0	0	0
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28) .....	(526,111)	0	(613,894)	(303,657)	29,479	0	361,962	0	0	0	0	0
30. Dividends to policyholders .....	1,152,779	0	1,152,779	0	0	0	0	0	0	0	0	0
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30) .....	(1,678,890)	0	(1,766,673)	(303,657)	29,479	0	361,962	0	0	0	0	0
32. Federal income taxes incurred (excluding tax on capital gains) .....	364,897	0	383,976	65,998	(6,407)	0	(78,670)	0	0	0	0	0
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32) .....	(2,043,787)	0	(2,150,649)	(369,656)	35,886	0	440,632	0	0	0	0	0
DETAILS OF WRITE-INS												
08.301. Miscellaneous Income .....	3,232	0	2,573	659	0	0	0	0	0	0	0	0
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. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above) .....	3,232	0	2,573	659	0	0	0	0	0	0	0	0
2701. Change in Experience Rating Refund .....	17,166	0	0	0	0	0	17,166	0	0	0	0	0
2702. Penalties and Assessments .....	10,700	0	7,330	3,155	215	0	0	0	0	0	0	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. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above) .....	27,866	0	7,330	3,155	215	0	17,166	0	0	0	0	0

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

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE MOTORISTS 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 .....	361,117,405	0	245,686,677	107,406,490	7,935,078	0	89,160	0
2. Tabular net premiums or considerations .....	52,761,927	0	42,130,393	9,776,302	453,914	0	401,318	0
3. Present value of disability claims incurred .....	49,526	0	40,606	0	XXX	0	8,920	0
4. Tabular interest .....	14,611,324	0	11,017,142	3,273,178	312,066	0	8,939	0
5. Tabular less actual reserve released .....	1,207,672	0	92,723	1,088,168	55,908	0	(29,126)	0
6. Increase in reserve on account of change in valuation basis .....	0	0	0	0	0	0	0	0
7. Other increases (net) .....	0	0	0	0	0	0	0	0
8. Totals (Lines 1 to 7) .....	429,747,854	0	298,967,541	121,544,137	8,756,966	0	479,210	0
9. Tabular cost .....	27,598,444	0	27,190,929	0	XXX	0	407,514	0
10. Reserves released by death .....	1,390,392	0	1,390,392	XXX	XXX	0	0	XXX
11. Reserves released by other terminations (net) .....	7,870,845	0	7,870,845	0	0	0	0	0
12. Annuity, supplementary contract and disability payments involving life contingencies .....	9,703,773	0	206,304	8,470,809	1,022,244	0	4,416	0
13. Net transfers to or (from) Separate Accounts .....	0	0	0	0	0	0	0	0
14. Total Deductions (Lines 9 to 13) .....	46,563,453	0	36,658,470	8,470,809	1,022,244	0	411,930	0
15. Reserve December 31, current year	383,184,400	0	262,309,071	113,073,328	7,734,722	0	67,280	0

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE MOTORISTS LIFE INSURANCE COMPANY

EXHIBIT OF NET INVESTMENT INCOME

		1	2
		Collected During Year	Earned During Year
1.	U.S. Government bonds .....	(a) .....425,619	.....434,062
1.1	Bonds exempt from U.S. tax .....	(a) .....0	.....0
1.2	Other bonds (unaffiliated) .....	(a) .....17,483,320	.....16,929,616
1.3	Bonds of affiliates .....	(a) .....0	.....0
2.1	Preferred stocks (unaffiliated) .....	(b) .....0	.....0
2.11	Preferred stocks of affiliates .....	(b) .....0	.....0
2.2	Common stocks (unaffiliated) .....	.....304,605	.....303,629
2.21	Common stocks of affiliates .....	.....0	.....0
3.	Mortgage loans .....	(c) .....0	.....0
4.	Real estate .....	(d) .....0	.....0
5	Contract loans .....	.....1,068,860	.....1,024,872
6	Cash, cash equivalents and short-term investments .....	(e) .....47,830	.....49,478
7	Derivative instruments .....	(f) .....0	.....0
8.	Other invested assets .....	.....0	.....0
9.	Aggregate write-ins for investment income .....	.....11,838	.....11,838
10.	Total gross investment income .....	19,342,071	18,753,495
11.	Investment expenses .....		(g) .....532,992
12.	Investment taxes, licenses and fees, excluding federal income taxes .....		(g) .....0
13.	Interest expense .....		(h) .....175,941
14.	Depreciation on real estate and other invested assets .....		(i) .....0
15.	Aggregate write-ins for deductions from investment income .....		.....0
16.	Total deductions (Lines 11 through 15) .....		.....708,933
17.	Net investment income (Line 10 minus Line 16)		18,044,562
DETAILS OF WRITE-INS			
0901.	Security lending income .....	.....11,809	.....11,809
0902.	Miscellaneous income .....	.....29	.....29
0903.	.....		
0998.	Summary of remaining write-ins for Line 9 from overflow page .....	.....0	.....0
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	11,838	11,838
1501.	.....		
1502.	.....		
1503.	.....		
1598.	Summary of remaining write-ins for Line 15 from overflow page .....		.....0
1599.	Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above)		0

- (a) Includes \$ .....324,549 accrual of discount less \$ .....1,105,226 amortization of premium and less \$ .....159,774 paid for accrued interest on purchases.
- (b) Includes \$ .....0 accrual of discount less \$ .....0 amortization of premium and less \$ .....0 paid for accrued dividends on purchases.
- (c) Includes \$ .....0 accrual of discount less \$ .....0 amortization of premium and less \$ .....0 paid for accrued interest on purchases.
- (d) Includes \$ .....0 for company's occupancy of its own buildings; and excludes \$ .....0 interest on encumbrances.
- (e) Includes \$ .....0 accrual of discount less \$ .....0 amortization of premium and less \$ .....0 paid for accrued interest on purchases.
- (f) Includes \$ .....0 accrual of discount less \$ .....0 amortization of premium.
- (g) Includes \$ .....0 investment expenses and \$ .....0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ .....0 interest on surplus notes and \$ .....0 interest on capital notes.
- (i) Includes \$ .....0 depreciation on real estate and \$ .....0 depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

		1	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 .....	5,649	0	5,649	0	0
1.1	Bonds exempt from U.S. tax .....	0	0	0	0	0
1.2	Other bonds (unaffiliated) .....	2,731,112	(168,197)	2,562,916	0	0
1.3	Bonds of affiliates .....	0	0	0	0	0
2.1	Preferred stocks (unaffiliated) .....	0	0	0	0	0
2.11	Preferred stocks of affiliates .....	0	0	0	0	0
2.2	Common stocks (unaffiliated) .....	1,434,711	0	1,434,711	78,791	0
2.21	Common stocks of affiliates .....	0	0	0	0	0
3.	Mortgage loans .....	0	0	0	0	0
4.	Real estate .....	0	0	0	0	0
5.	Contract loans .....	0	0	0	0	0
6.	Cash, cash equivalents and short-term investments .....	3,274	0	3,274	0	0
7.	Derivative instruments .....	0	0	0	0	0
8.	Other invested assets .....	0	0	0	42,215	0
9.	Aggregate write-ins for capital gains (losses) .....	0	0	0	0	0
10.	Total capital gains (losses)	4,174,746	(168,197)	4,006,549	121,006	0
DETAILS OF WRITE-INS						
0901.	.....					
0902.	.....					
0903.	.....					
0998.	Summary of remaining write-ins for Line 9 from overflow page .....	0	0	0	0	0
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	0	0	0	0	0



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE MOTORISTS 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
<b>FIRST YEAR (other than single)</b>											
1. Uncollected .....	(68,244)	.0	(68,244)	.0	.0	.0	.0	.0	.0	.0	.0
2. Deferred and accrued .....	1,151,535	.0	1,151,535	.0	.0	.0	.0	.0	.0	.0	.0
3. Deferred , accrued and uncollected:											
3.1 Direct .....	1,173,425	.0	1,173,425	.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 .....	90,134	.0	90,134	.0	.0	.0	.0	.0	.0	.0	.0
3.4 Net (Line 1 + Line 2) .....	1,083,291	.0	1,083,291	.0	.0	.0	.0	.0	.0	.0	.0
4. Advance .....	8,559	.0	8,559	.0	.0	.0	.0	.0	.0	.0	.0
5. Line 3.4 - Line 4 .....	1,074,732	.0	1,074,732	.0	.0	.0	.0	.0	.0	.0	.0
6. Collected during year:											
6.1 Direct .....	5,919,837	.0	4,935,165	984,672	.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 .....	1,092,529	.0	1,092,529	.0	.0	.0	.0	.0	.0	.0	.0
6.4 Net .....	4,827,308	.0	3,842,636	984,672	.0	.0	.0	.0	.0	.0	.0
7. Line 5 + Line 6.4 .....	5,902,040	.0	4,917,368	984,672	.0	.0	.0	.0	.0	.0	.0
8. Prior year (uncollected + deferred and accrued - advance) ..	1,013,753	.0	1,013,753	.0	.0	.0	.0	.0	.0	.0	.0
9. First year premiums and considerations:											
9.1 Direct .....	5,988,075	.0	5,003,403	984,672	.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 .....	1,099,789	.0	1,099,789	.0	.0	.0	.0	.0	.0	.0	.0
9.4 Net (Line 7 - Line 8) .....	4,888,286	.0	3,903,614	984,672	.0	.0	.0	.0	.0	.0	.0
<b>SINGLE</b>											
10. Single premiums and considerations:											
10.1 Direct .....	12,166,388	.0	4,094,500	8,071,888	.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 .....	12,166,388	.0	4,094,500	8,071,888	.0	.0	.0	.0	.0	.0	.0
<b>RENEWAL</b>											
11. Uncollected .....	(463,551)	.0	(359,234)	(58,789)	.0	(45,528)	.0	.0	.0	.0	.0
12. Deferred and accrued .....	15,874,631	.0	15,874,631	.0	.0	.0	.0	.0	.0	.0	.0
13. Deferred, accrued and uncollected:											
13.1 Direct .....	16,509,792	.0	16,509,792	.0	.0	.0	.0	.0	.0	.0	.0
13.2 Reinsurance assumed .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
13.3 Reinsurance ceded .....	1,098,712	.0	994,395	58,789	.0	45,528	.0	.0	.0	.0	.0
13.4 Net (Line 11 + Line 12) .....	15,411,080	.0	15,515,397	(58,789)	.0	(45,528)	.0	.0	.0	.0	.0
14. Advance .....	158,681	.0	158,681	.0	.0	.0	.0	.0	.0	.0	.0
15. Line 13.4 - Line 14 .....	15,252,399	.0	15,356,716	(58,789)	.0	(45,528)	.0	.0	.0	.0	.0
16. Collected during year:											
16.1 Direct .....	48,357,389	.0	45,718,102	1,707,219	.0	932,069	.0	.0	.0	.0	.0
16.2 Reinsurance assumed .....	7,640	.0	7,640	.0	.0	.0	.0	.0	.0	.0	.0
16.3 Reinsurance ceded .....	12,696,994	.0	11,221,833	947,984	.0	527,177	.0	.0	.0	.0	.0
16.4 Net .....	35,668,035	.0	34,503,909	759,235	.0	404,892	.0	.0	.0	.0	.0
17. Line 15 + Line 16.4 .....	50,920,434	.0	49,860,625	700,446	.0	359,363	.0	.0	.0	.0	.0
18. Prior year (uncollected + deferred and accrued - advance) ..	14,914,715	.0	14,975,966	(19,297)	.0	(41,955)	.0	.0	.0	.0	.0
19. Renewal premiums and considerations:											
19.1 Direct .....	48,683,458	.0	46,044,171	1,707,219	.0	932,069	.0	.0	.0	.0	.0
19.2 Reinsurance assumed .....	7,640	.0	7,640	.0	.0	.0	.0	.0	.0	.0	.0
19.3 Reinsurance ceded .....	12,685,378	.0	11,167,152	987,476	.0	530,751	.0	.0	.0	.0	.0
19.4 Net (Line 17 - Line 18) .....	36,005,720	.0	34,884,659	719,743	.0	401,318	.0	.0	.0	.0	.0
<b>TOTAL</b>											
20. Total premiums and annuity considerations:											
20.1 Direct .....	66,837,921	.0	55,142,074	10,763,778	.0	932,069	.0	.0	.0	.0	.0
20.2 Reinsurance assumed .....	7,640	.0	7,640	.0	.0	.0	.0	.0	.0	.0	.0
20.3 Reinsurance ceded .....	13,785,167	.0	12,266,941	987,476	.0	530,751	.0	.0	.0	.0	.0
20.4 Net (Lines 9.4 + 10.4 + 19.4) .....	53,060,394	.0	42,882,773	9,776,302	.0	401,318	.0	.0	.0	.0	.0

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

	1	2	Ordinary		5	Group		Accident and Health			11
			3	4		6	7	8	9	10	
	Total	Industrial Life	Life Insurance	Individual Annuities	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other	Aggregate of All Other Lines of Business
<b>DIVIDENDS AND COUPONS APPLIED (included in Part 1)</b>											
21. To pay renewal premiums .....	135,031	.0	135,031	.0	.0	.0	.0	.0	.0	.0	.0
22. All other .....	960,522	.0	960,522	.0	.0	.0	.0	.0	.0	.0	.0
<b>REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED</b>											
23. First year (other than single):											
23.1 Reinsurance ceded .....	1,167,059	.0	1,167,059	.0	.0	.0	.0	.0	.0	.0	.0
23.2 Reinsurance assumed .....	0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
23.3 Net ceded less assumed .....	1,167,059	.0	1,167,059	.0	.0	.0	.0	.0	.0	.0	.0
24. Single:											
24.1 Reinsurance ceded .....	0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
24.2 Reinsurance assumed .....	0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
24.3 Net ceded less assumed .....	0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
25. Renewal:											
25.1 Reinsurance ceded .....	1,975,700	.0	1,814,006	161,694	.0	.0	.0	.0	.0	.0	.0
25.2 Reinsurance assumed .....	0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
25.3 Net ceded less assumed .....	1,975,700	0	1,814,006	161,694	0	0	0	0	0	0	0
26. Totals:											
26.1 Reinsurance ceded (Page 6, Line 6) .....	3,142,758	.0	2,981,065	161,694	.0	.0	.0	.0	.0	.0	.0
26.2 Reinsurance assumed (Page 6, Line 22) .....	0	0	0	0	0	0	0	0	0	0	0
26.3 Net ceded less assumed .....	3,142,758	.0	2,981,065	161,694	.0	.0	.0	.0	.0	.0	.0
<b>COMMISSIONS INCURRED (direct business only)</b>											
27. First year (other than single) .....	3,688,782	.0	3,667,716	21,066	.0	.0	.0	.0	.0	.0	.0
28. Single .....	351,342	.0	.0	351,342	.0	.0	.0	.0	.0	.0	.0
29. Renewal .....	2,920,034	.0	2,888,109	31,925	.0	.0	.0	.0	.0	.0	.0
30. Deposit-type contract funds .....	15,448	0	0	15,448	0	0	0	0	0	0	0
31. Totals (to agree with Page 6, Line 21)	6,975,606	0	6,555,825	419,781	0	0	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE MOTORISTS LIFE INSURANCE COMPANY

EXHIBIT 2 - GENERAL EXPENSES

	Insurance				5	6
	1	Accident and Health		4		
		2	3			
	Life	Cost Containment	All Other	All Other Lines of Business	Investment	Total
1. Rent .....	259,374	.0	.0	.0	911	260,285
2. Salaries and wages .....	6,388,362	.0	.0	.0	8,633	6,396,995
3.11 Contributions for benefit plans for employees .....	1,040,320	.0	.0	.0	3,484	1,043,805
3.12 Contributions for benefit plans for agents .....	.0	.0	.0	.0	.0	.0
3.21 Payments to employees under non-funded benefit plans .....	.0	.0	.0	.0	.0	.0
3.22 Payments to agents under non-funded benefit plans .....	.0	.0	.0	.0	.0	.0
3.31 Other employee welfare .....	.0	.0	.0	.0	.0	.0
3.32 Other agent welfare .....	.0	.0	.0	.0	.0	.0
4.1 Legal fees and expenses .....	34,400	.0	.0	.0	.0	34,400
4.2 Medical examination fees .....	362,272	.0	.0	.0	.0	362,272
4.3 Inspection report fees .....	128,566	.0	.0	.0	.0	128,566
4.4 Fees of public accountants and consulting actuaries .....	(38,650)	.0	.0	.0	.0	(38,650)
4.5 Expense of investigation and settlement of policy claims .....	5,668	.0	.0	.0	.0	5,668
5.1 Traveling expenses .....	330,136	.0	.0	.0	.0	330,136
5.2 Advertising .....	323,111	.0	.0	.0	.0	323,111
5.3 Postage, express, telegraph and telephone .....	350,292	.0	.0	.0	.0	350,292
5.4 Printing and stationery .....	87,755	.0	.0	.0	.0	87,755
5.5 Cost or depreciation of furniture and equipment .....	667,035	.0	.0	.0	.0	667,035
5.6 Rental of equipment .....	.0	.0	.0	.0	.0	.0
5.7 Cost or depreciation of EDP equipment and software .....	.0	.0	.0	.0	.0	.0
6.1 Books and periodicals .....	7,804	.0	.0	.0	.0	7,804
6.2 Bureau and association fees .....	10,300	.0	.0	.0	.0	10,300
6.3 Insurance, except on real estate .....	62,914	.0	.0	.0	.0	62,914
6.4 Miscellaneous losses .....	.0	.0	.0	.0	.0	.0
6.5 Collection and bank service charges .....	.0	.0	.0	.0	.0	.0
6.6 Sundry general expenses .....	15,000	.0	.0	.0	.0	15,000
6.7 Group service and administration fees .....	.0	.0	.0	.0	.0	.0
6.8 Reimbursements by uninsured plans .....	.0	.0	.0	.0	.0	.0
7.1 Agency expense allowance .....	20,140	.0	.0	.0	.0	20,140
7.2 Agents' balances charged off (less \$ .....0 recovered) .....	.0	.0	.0	.0	.0	.0
7.3 Agency conferences other than local meetings .....	.0	.0	.0	.0	.0	.0
9.1 Real estate expenses .....	.0	.0	.0	.0	.0	.0
9.2 Investment expenses not included elsewhere .....	.0	.0	.0	.0	34,424	34,424
9.3 Aggregate write-ins for expenses .....	238,862	0	0	0	485,539	724,401
10. General expenses incurred .....	10,293,663	.0	.0	.0	532,992	(a) .....10,826,656
11. General expenses unpaid December 31, prior year .....	652,886	.0	.0	.0	137,155	790,041
12. General expenses unpaid December 31, current year .....	2,754,233	.0	.0	.0	126,811	2,881,044
13. Amounts receivable relating to uninsured plans, prior year .....	.0	.0	.0	.0	.0	.0
14. Amounts receivable relating to uninsured plans, current year .....	.0	.0	.0	.0	.0	.0
15. General expenses paid during year (Lines 10+11-12-13+14) .....	8,192,316	0	0	0	543,337	8,735,653
DETAILS OF WRITE-INS						
09.301. Consulting Fees .....	238,862	.0	.0	.0	485,539	724,401
09.302. ....						
09.303. ....						
09.398. Summary of remaining write-ins for Line 9.3 from overflow page .....	.0	.0	.0	.0	.0	.0
09.399. Totals (Lines 09.301 thru 09.303 plus 09.398) (Line 9.3 above) .....	238,862	0	0	0	485,539	724,401

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

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

	Insurance			4	5
	1	2	3		
	Life	Accident and Health	All Other Lines of Business	Investment	Total
1. Real estate taxes .....	.0	.0	.0	.0	.0
2. State insurance department licenses and fees .....	197,572	.0	.0	.0	197,572
3. State taxes on premiums .....	868,720	.0	.0	.0	868,720
4. Other state taxes, including \$ .....0 for employee benefits .....	.0	.0	.0	.0	.0
5. U.S. Social Security taxes .....	290,741	.0	.0	.0	290,741
6. All other taxes .....	6,857	.0	.0	.0	6,857
7. Taxes, licenses and fees incurred .....	1,363,890	.0	.0	.0	1,363,890
8. Taxes, licenses and fees unpaid December 31, prior year .....	468,550	.0	.0	.0	468,550
9. Taxes, licenses and fees unpaid December 31, current year.....	519,088	.0	.0	.0	519,088
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9) .....	1,313,352	.0	.0	.0	1,313,352

EXHIBIT 4 - DIVIDENDS OR REFUNDS

	1	2
	Life	Accident and Health
1. Applied to pay renewal premiums .....	135,031	.0
2. Applied to shorten the endowment or premium-paying period .....	.0	.0
3. Applied to provide paid-up additions .....	960,522	.0
4. Applied to provide paid-up annuities .....	.0	.0
5. Total Lines 1 through 4 .....	1,095,553	.0
6. Paid in cash .....	17,363	.0
7. Left on deposit .....	9,921	.0
8. Aggregate write-ins for dividend or refund options .....	3,424	.0
9. Total Lines 5 through 8 .....	1,126,261	.0
10. Amount due and unpaid .....	.0	.0
11. Provision for dividends or refunds payable in the following calendar year .....	1,245,668	.0
12. Terminal dividends .....	.0	.0
13. Provision for deferred dividend contracts .....	.0	.0
14. Amount provisionally held for deferred dividend contracts not included in Line 13 .....	.0	.0
15. Total Lines 10 through 14 .....	1,245,668	.0
16. Total from prior year .....	1,138,730	.0
17. Total dividends or refunds (Lines 9 + 15 - 16) .....	1,233,199	.0
DETAILS OF WRITE-INS		
0801. Dividends Paid to Buy One Year Term .....	3,424	.0
0802. ....		
0803. ....		
0898. Summary of remaining write-ins for Line 8 from overflow page .....	.0	.0
0899. Totals (Lines 0801 thru 0803 plus 0898) (Line 8 above) .....	3,424	.0

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE MOTORISTS LIFE INSURANCE COMPANY

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1			2	3	4	5	6
Valuation Standard			Total	Industrial	Ordinary	Credit (Group and Individual)	Group
0100001.	58 CSO 3% CRVM	67-84	7,335,565	0	7,335,565	0	0
0100002.	58 CSO 3% NLP	67-84	2,618	0	2,618	0	0
0100003.	58 CSO 3% GRADED	71-84	53,909	0	53,909	0	0
0100004.	58 CSO 3.5% CRVM	67-84	714,290	0	714,290	0	0
0100005.	58 CSO 4% CRVM	80-84	15,254	0	15,254	0	0
0100006.	58 CET 3%	67-84	424,860	0	424,860	0	0
0100007.	58 CET 3.5%	67-84	73,672	0	73,672	0	0
0100008.	80 CSO 5% CRVM	84-02	7,895,185	0	7,895,185	0	0
0100009.	80 CSO 5% NLP	84-04	187,044	0	187,044	0	0
0100010.	80 CSO 5.5% CRVM	91-92	1,730,129	0	1,730,129	0	0
0100011.	80 CSO 4% CRVM	86-91,94,96-08	37,723,602	0	37,723,602	0	0
0100012.	80 CSO 4% NLP	94-08	5,605,899	0	5,605,899	0	0
0100013.	80 CSO 4.5% CRVM	91-05	122,966,781	0	122,966,781	0	0
0100014.	80 CSO 4.5% NLP	94-05	492,881	0	492,881	0	0
0100015.	80 CET 4.0%	07-08	29,037	0	29,037	0	0
0100016.	80 CET 4.5%	94-05	500,205	0	500,205	0	0
0100017.	80 CET 5%	84-94	189,079	0	189,079	0	0
0100018.	80 CET 5.5%	91-92	29,779	0	29,779	0	0
0100019.	01 CSO 3.50% CRVM	12-NB	28,110,109	0	28,110,109	0	0
0100020.	01 CSO 3.50% MOD	NB	2,736,590	0	2,736,590	0	0
0100021.	01 CSO 4.00% MOD	04-12	33,958,796	0	33,958,796	0	0
0100022.	01 CSO 4.50% CRVM	05	661,337	0	661,337	0	0
0100023.	01 CSO 4.00% CRVM	06-12	85,084,726	0	85,084,726	0	0
0100024.	01 CSO 4.00% NLP	09-12	112,807	0	112,807	0	0
0100025.	GROUP UNEARNED PREMIUM		0	0	0	0	0
0199997. Totals (Gross)			336,634,153	0	336,634,153	0	0
0199998. Reinsurance ceded			80,418,825	0	80,418,825	0	0
0199999. Life Insurance: Totals (Net)			256,215,329	0	256,215,329	0	0
0200001.	71 IAM 7.5% IMMEDIATE	84-85	0	XXX	0	XXX	0
0200002.	83a 8.00% IMMEDIATE	87	10,725	XXX	10,725	XXX	0
0200003.	83a 8.75% IMMEDIATE	88-89	185,324	XXX	185,324	XXX	0
0200004.	83a 8.25% IMMEDIATE	90-91	266,305	XXX	266,305	XXX	0
0200005.	83a 7.75% IMMEDIATE	92	156,276	XXX	156,276	XXX	0
0200006.	83a 7.00% IMMEDIATE	93	43,505	XXX	43,505	XXX	0
0200007.	83a 6.50% IMMEDIATE	94	193,619	XXX	193,619	XXX	0
0200008.	83a 7.25% IMMEDIATE	95	52,500	XXX	52,500	XXX	0
0200009.	83a 6.75% IMMEDIATE	96-97	128,624	XXX	128,624	XXX	0
0200010.	83a 6.25% IMMEDIATE	98	11,001	XXX	11,001	XXX	0
0200011.	a-2000 6.25% IMMEDIATE	99	216,091	XXX	216,091	XXX	0
0200012.	a-2000 6.00% IMMEDIATE	00	167,824	XXX	167,824	XXX	0
0200013.	a-2000 4.50% IMMEDIATE	01	52,073	XXX	52,073	XXX	0
0200014.	a-2000 3.00% IMMEDIATE	02-NB	3,275,239	XXX	3,275,239	XXX	0
0200015.	2012 IAR 3.00% IMMEDIATE	15-NB	1,211,481	XXX	1,211,481	XXX	0
0200016.	CARVM 3.50% DEFERRED		2,240,174	XXX	2,240,174	XXX	0
0200017.	CARVM 3.75% DEFERRED		84,875,262	XXX	84,875,262	XXX	0
0200018.	CARVM 4.00% DEFERRED		15,760,126	XXX	15,760,126	XXX	0
0200019.	CARVM 4.25% DEFERRED		15,872,945	XXX	15,872,945	XXX	0
0200020.	CARVM 4.50% DEFERRED		19,994,694	XXX	19,994,694	XXX	0
0200021.	CARVM 4.75% DEFERRED		14,516,139	XXX	14,516,139	XXX	0
0200022.	CARVM 5.00% DEFERRED		17,309,469	XXX	17,309,469	XXX	0
0200023.	CARVM 5.25% DEFERRED		16,859,006	XXX	16,859,006	XXX	0
0200024.	CARVM 5.50% DEFERRED		13,897,771	XXX	13,897,771	XXX	0
0200025.	CARVM 5.75% DEFERRED		5,660,341	XXX	5,660,341	XXX	0
0200026.	CARVM 6.00% DEFERRED		986,952	XXX	986,952	XXX	0
0200027.	CARVM 6.25% DEFERRED		2,620,016	XXX	2,620,016	XXX	0
0200028.	CARVM 6.75% DEFERRED		94,242	XXX	94,242	XXX	0
0299997. Totals (Gross)			216,657,723	XXX	216,657,723	XXX	0
0299998. Reinsurance ceded			103,584,394	XXX	103,584,394	XXX	0
0299999. Annuities: Totals (Net)			113,073,328	XXX	113,073,328	XXX	0
0300001.	58 CSO 3%		3,691	0	3,691	0	0
0300002.	71 IAM 7.5%		2,783	0	2,783	0	0
0300003.	59-61 US TABLE 56 OASDI REMAR TABLE 3%		27,511	0	27,511	0	0
0300004.	69-71 US TBL + 2/3 62 OASDI REM TBL 7.5%		9,680	0	9,680	0	0
0300005.	71 IAM 6% IMMEDIATE	77-80	1,686	0	1,686	0	0
0300006.	83a 7.75% IMMEDIATE	92	125,852	0	125,852	0	0
0300007.	83a 7.00% IMMEDIATE	93	390,546	0	390,546	0	0
0300008.	83a 6.50% IMMEDIATE	94	195,532	0	195,532	0	0
0300009.	83a 7.25% IMMEDIATE	95	117,935	0	117,935	0	0
0300010.	83a 6.75% IMMEDIATE	96-97	326,962	0	326,962	0	0
0300011.	83a 6.25% IMMEDIATE	98-99	501,033	0	501,033	0	0
0300012.	83a 6.00% IMMEDIATE	00	254,613	0	254,613	0	0
0300013.	2000 4.50% IMMEDIATE	01-02	569,711	0	569,711	0	0
0300014.	2000 3.00% IMMEDIATE	03-14	4,028,813	0	4,028,813	0	0
0300015.	2012 IAR 3.00% IMMEDIATE	15-NB	1,178,372	0	1,178,372	0	0
0399997. Totals (Gross)			7,734,719	0	7,734,719	0	0
0399998. Reinsurance ceded			0	0	0	0	0
0399999. SCWLC: Totals (Net)			7,734,719	0	7,734,719	0	0
0400001.	59 ADB 58 CSO 3%		6,740	0	6,740	0	0
0400002.	59 ADB 80 CSO 5%		7,331	0	7,331	0	0
0400003.	59 ADB 80 CSO 4.5%		957,578	0	957,578	0	0
0400004.	59 ADB 80 CSO 4.00%		313,360	0	313,360	0	0
0400005.	59 ADB WITH 2001 CSO 4.00%		301,659	0	301,659	0	0
0400006.	59 ADB WITH 2001 CSO 3.50%		74,669	0	74,669	0	0
0499997. Totals (Gross)			1,661,337	0	1,661,337	0	0
0499998. Reinsurance ceded			1,661,337	0	1,661,337	0	0
0499999. Accidental Death Benefits: Totals (Net)			0	0	0	0	0
0500001.	52 INTERCO DISA 58 CSO 3%		1,391	0	1,391	0	0
0500002.	52 INTERCO DISA 80 CSO 5%		20,335	0	20,335	0	0
0500003.	52 INTERCO DISA 80 CSO 4.5%		533,411	0	533,411	0	0
0500004.	52 INTERCO DISA 80 CSO 4.0%		324	0	324	0	0
0500005.	85 CIDA 80 CSO 4.0%		85,932	0	85,932	0	0
0500006.	85 CIDA 80 CSO 4.5%		579,329	0	579,329	0	0

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE MOTORISTS LIFE INSURANCE COMPANY

**EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS**

1	2	3	4	5	6
Valuation Standard	Total	Industrial	Ordinary	Credit (Group and Individual)	Group
0500007. 85 CIDA 01 CSO 4.0% .....	41,328	0	41,328	0	0
0500008. 70 INTERCO 01 CSO 4.00% .....	435,710	0	435,710	0	0
0500009. 85 CIDA 01 CSO 3.50% .....	5,397	0	5,397	0	0
0500010. 70 DISABILITY STUDY PERIOD WITH 01 CSO 3.50% .....	43,987	0	43,987	0	0
0599997. Totals (Gross)	1,747,143	0	1,747,143	0	0
0599998. Reinsurance ceded	506,763	0	506,763	0	0
0599999. Disability-Active Lives: Totals (Net)	1,240,379	0	1,240,379	0	0
0600001. 52 INTERCO DISA 3% .....	779,249	0	779,249	0	0
0600002. 70 INTERCO DISA 3% .....	275,142	0	0	0	275,142
0600003. 85 CIDA 80 CSO 4.5% .....	0	0	0	0	0
0600004. 85 CIDA 80 CSO 4.0% .....	106,322	0	106,322	0	0
0699997. Totals (Gross)	1,160,713	0	885,571	0	275,142
0699998. Reinsurance ceded	281,673	0	73,810	0	207,863
0699999. Disability-Disabled Lives: Totals (Net)	879,040	0	811,761	0	67,279
0700001. Excess valuation net premiums over corresponding gross premiums .....	4,099,176	0	4,099,176	0	0
0700002. Non-deduction of deferreds .....	2,068,911	0	2,068,911	0	0
0700003. Surrender values-excess of res .....	0	0	0	0	0
0700004. Addln actuarial res-Asset/Liab .....	0	0	0	0	0
0700005. Matured Option Reserve .....	89,890	0	89,890	0	0
0700006. Group Conversion Reserve .....	115,823	0	115,823	0	0
0799997. Totals (Gross)	6,373,800	0	6,373,800	0	0
0799998. Reinsurance ceded	2,332,199	0	2,332,199	0	0
0799999. Miscellaneous Reserves: Totals (Net)	4,041,601	0	4,041,601	0	0
9999999. Totals (Net) - Page 3, Line 1	383,184,396	0	383,117,117	0	67,279

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE MOTORISTS LIFE INSURANCE COMPANY

EXHIBIT 5 - INTERROGATORIES

1.1

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

Yes [ X ] No [ ]

1.2

If not, state which kind is issued.

2.1

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

Yes [ X ] No [ ]

2.2

If not, state which kind is issued.

3.

Does the reporting entity at present issue or have in force contracts that contain non-guaranteed elements?

Yes [ X ] No [ ]

If so, attach a statement that contains the determination procedures, answers to the interrogatories and an actuarial opinion as described in the instructions.

4.

Has the reporting entity any assessment or stipulated premium contracts in force?

Yes [ ] No [ X ]

If so, state:

4.1

Amount of insurance?

\$0

4.2

Amount of reserve?

\$0

4.3

Basis of reserve:

4.4

Basis of regular assessments:

4.5

Basis of special assessments:

4.6

Assessments collected during the year

\$0

5.

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

6.

Does the reporting entity hold reserves for any annuity contracts that are less than the reserves that would be held on a standard basis?

Yes [ ] No [ X ]

6.1

If so, state the amount of reserve on such contracts on the basis actually held:

\$0

6.2

That would have been held (on an exact or approximate basis) using the actual ages of the annuitants; the interest rate(s) used in 6.1; and the same mortality basis used by the reporting entity for the valuation of comparable annuity benefits issued to standard lives. If the reporting entity has no comparable annuity benefits for standard lives to be valued, the mortality basis shall be the table most recently approved by the state of domicile for valuing individual annuity benefits:

\$0

Attach statement of methods employed in their valuation.

7.

Does the reporting entity have any Synthetic GIC contracts or agreements in effect as of December 31 of the current year?

Yes [ ] No [ X ]

7.1

If yes, state the total dollar amount of assets covered by these contracts or agreements

\$0

7.2

Specify the basis (fair value, amortized cost, etc.) for determining the amount:

7.3

State the amount of reserves established for this business:

\$0

7.4

Identify where the reserves are reported in the blank:

8.

Does the reporting entity have any Contingent Deferred Annuity contracts or agreements in effect as of December 31 of the current year?

Yes [ ] No [ X ]

8.1

If yes, state the total dollar amount of account value covered by these contracts or agreements:

\$0

8.2

State the amount of reserves established for this business:

\$0

8.3

Identify where the reserves are reported in the blank:

9.

Does the reporting entity have any Guaranteed Lifetime Income Benefit contracts, agreements or riders in effect as of December 31 of the current year?

Yes [ ] No [ X ]

9.1

If yes, state the total dollar amount of any account value associated with these contracts, agreements or riders:

\$0

9.2

State the amount of reserves established for this business:

\$0

9.3

Identify where the reserves are reported in the blank:

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

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

Exhibit 6 - Aggregate Reserves for Accident and Health Contracts

**N O N E**

EXHIBIT 7 - DEPOSIT TYPE CONTRACTS

	1	2	3	4	5	6
	Total	Guaranteed Interest Contracts	Annuities Certain	Supplemental Contracts	Dividend Accumulations or Refunds	Premium and Other Deposit Funds
1. Balance at the beginning of the year before reinsurance .....	996,532	0	0	331,707	73,266	591,560
2. Deposits received during the year .....	261,649	0	0	0	9,921	251,728
3. Investment earnings credited to the account .....	33,999	0	0	15,986	2,683	15,330
4. Other net change in reserves .....	0	0	0	0	0	0
5. Fees and other charges assessed .....	0	0	0	0	0	0
6. Surrender charges .....	0	0	0	0	0	0
7. Net surrender or withdrawal payments .....	196,606	0	0	66,288	9,664	120,653
8. Other net transfers to or (from) Separate Accounts .....	0	0	0	0	0	0
9. Balance at the end of current year before reinsurance (Lines 1+2+3+4-5-6-7-8) .....	1,095,574	0	0	281,405	76,204	737,965
10. Reinsurance balance at the beginning of the year .....	0	0	0	0	0	0
11. Net change in reinsurance assumed .....	0	0	0	0	0	0
12. Net change in reinsurance ceded .....	0	0	0	0	0	0
13. Reinsurance balance at the end of the year (Lines 10+11-12) .....	0	0	0	0	0	0
14. Net balance at the end of current year after reinsurance (Lines 9 + 13)	1,095,574	0	0	281,405	76,204	737,965



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE MOTORISTS LIFE INSURANCE COMPANY

**EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS**

**PART 1 - Liability End of Current Year**

		1	2	Ordinary			6	Group		Accident and Health		
				3	4	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	0	0	0	0	0	0	0	0	0	0
	1.2 Reinsurance assumed .....	0	0	0	0	0	0	0	0	0	0	0
	1.3 Reinsurance ceded .....	0	0	0	0	0	0	0	0	0	0	0
	1.4 Net .....	0	0	0	0	0	0	0	0	0	0	0
2.	In course of settlement:											
	2.1 Resisted .....											
	2.11 Direct .....	0	0	0	0	0	0	0	0	0	0	0
	2.12 Reinsurance assumed .....	0	0	0	0	0	0	0	0	0	0	0
	2.13 Reinsurance ceded .....	0	0	0	0	0	0	0	0	0	0	0
	2.14 Net .....	0	0	(b) 0	(b) 0	0	(b) 0	(b) 0	0	0	0	0
	2.2 Other .....											
	2.21 Direct .....	3,212,874	0	3,212,874	0	0	0	0	0	0	0	0
	2.22 Reinsurance assumed .....	0	0	0	0	0	0	0	0	0	0	0
	2.23 Reinsurance ceded .....	406,552	0	406,552	0	0	0	0	0	0	0	0
	2.24 Net .....	2,806,322	0	(b) 2,806,322	(b) 0	0	(b) 0	(b) 0	0	(b) 0	(b) 0	(b) 0
3.	Incurred but unreported:											
	3.1 Direct .....	655,000	0	655,000	0	0	0	0	0	0	0	0
	3.2 Reinsurance assumed .....	0	0	0	0	0	0	0	0	0	0	0
	3.3 Reinsurance ceded .....	0	0	0	0	0	0	0	0	0	0	0
	3.4 Net .....	655,000	0	(b) 655,000	(b) 0	0	(b) 0	(b) 0	0	(b) 0	(b) 0	(b) 0
4.	TOTALS .....											
	4.1 Direct .....	3,867,874	0	3,867,874	0	0	0	0	0	0	0	0
	4.2 Reinsurance assumed .....	0	0	0	0	0	0	0	0	0	0	0
	4.3 Reinsurance ceded .....	406,552	0	406,552	0	0	0	0	0	0	0	0
	4.4 Net .....	3,461,322	(a) 0	(a) 3,461,322	0	0	0	(a) 0	0	0	0	0

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

(b) Include only portion of disability and accident and health claim liabilities applicable to assumed "accrued" benefits. Reserves (including reinsurance assumed and net of reinsurance ceded) for unaccrued benefits for Ordinary Life Insurance \$ .....815,760

Individual Annuities \$ .....0 , Credit Life (Group and Individual) \$ .....0 , and Group Life \$ .....63,280 , are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Group Accident and Health \$ .....0

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

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE MOTORISTS LIFE INSURANCE COMPANY

**EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS**

**PART 2 - Incurred During the Year**

	1  Total	2  Industrial Life (a)	Ordinary			6  Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance (b)	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance (c)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Settlements During the Year:											
1.1 Direct .....	33,587,519	0	27,529,012	4,683,137	1,022,244	0	353,126	0	0	0	0
1.2 Reinsurance assumed .....	0	0	0	0	0	0	0	0	0	0	0
1.3 Reinsurance ceded .....	10,156,809	0	8,481,615	1,386,484	0	0	288,710	0	0	0	0
1.4 Net .....	(d) 23,430,710	0	19,047,397	3,296,653	1,022,244	0	64,416	0	0	0	0
2. Liability December 31, current year from Part 1:											
2.1 Direct .....	3,867,874	0	3,867,874	0	0	0	0	0	0	0	0
2.2 Reinsurance assumed .....	0	0	0	0	0	0	0	0	0	0	0
2.3 Reinsurance ceded .....	406,552	0	406,552	0	0	0	0	0	0	0	0
2.4 Net .....	3,461,322	0	3,461,322	0	0	0	0	0	0	0	0
3. Amounts recoverable from reinsurers December 31, current year .....	950,097	0	950,097	0	0	0	0	0	0	0	0
4. Liability December 31, prior year:											
4.1 Direct .....	4,785,224	0	4,753,166	0	0	0	32,058	0	0	0	0
4.2 Reinsurance assumed .....	0	0	0	0	0	0	0	0	0	0	0
4.3 Reinsurance ceded .....	1,787,741	0	1,767,741	0	0	0	20,000	0	0	0	0
4.4 Net .....	2,997,483	0	2,985,425	0	0	0	12,058	0	0	0	0
5. Amounts recoverable from reinsurers December 31, prior year .....	587,962	0	587,962	0	0	0	0	0	0	0	0
6. Incurred Benefits											
6.1 Direct .....	32,670,169	0	26,643,721	4,683,137	1,022,244	0	321,068	0	0	0	0
6.2 Reinsurance assumed .....	0	0	0	0	0	0	0	0	0	0	0
6.3 Reinsurance ceded .....	9,137,755	0	7,482,561	1,386,484	0	0	268,710	0	0	0	0
6.4 Net .....	23,532,415	0	19,161,160	3,296,653	1,022,244	0	52,358	0	0	0	0

(a) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ .....0 in Line 1.1, \$ .....0 in Line 1.4.  
\$ .....0 in Line 6.1, and \$ .....0 in Line 6.4.

(b) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ .....50,375 in Line 1.1, \$ .....50,375 in Line 1.4.  
\$ .....50,375 in Line 6.1, and \$ .....50,375 in Line 6.4.

(c) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ .....0 in Line 1.1, \$ .....0 in Line 1.4.  
\$ .....0 in Line 6.1, and \$ .....0 in Line 6.4.

(d) Includes \$ .....119,623 premiums waived under total and permanent disability benefits.

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE MOTORISTS LIFE INSURANCE COMPANY

EXHIBIT OF NON-ADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D) .....	0	0	0
2. Stocks (Schedule D):			
2.1 Preferred stocks .....	0	0	0
2.2 Common stocks .....	0	0	0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens .....	0	0	0
3.2 Other than first liens.....	0	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 .....	156,138	119,761	(36,377)
7. Derivatives (Schedule DB) .....	0	0	0
8. Other invested assets (Schedule BA) .....	150,838	108,623	(42,215)
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) .....	306,976	228,385	(78,591)
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 .....	12,139	13,969	1,830
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due .....	789,733	855,767	66,034
15.3 Accrued retrospective premiums and contracts subject to redetermination .....	0	0	0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers .....	0	0	0
16.2 Funds held by or deposited with reinsured companies .....	0	0	0
16.3 Other amounts receivable under reinsurance contracts .....	0	0	0
17. Amounts receivable relating to uninsured plans .....	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon .....	0	0	0
18.2 Net deferred tax asset .....	0	0	0
19. Guaranty funds receivable or on deposit .....	0	0	0
20. Electronic data processing equipment and software .....	0	0	0
21. Furniture and equipment, including health care delivery assets .....	622,292	742,315	120,023
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 .....	199,565	160,989	(38,576)
25. Aggregate write-ins for other than invested assets .....	0	111,388	111,388
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) .....	1,930,704	2,112,812	182,108
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....	0	0	0
28. Total (Lines 26 and 27) .....	1,930,704	2,112,812	182,108
DETAILS OF WRITE-INS			
1101. ....			
1102. ....			
1103. ....			
1198. Summary of remaining write-ins for Line 11 from overflow page .....	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above) .....	0	0	0
2501. Policy Liens .....	0	111,388	111,388
2502. ....			
2503. ....			
2598. Summary of remaining write-ins for Line 25 from overflow page .....	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above) .....	0	111,388	111,388

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies and Going Concern

A. Accounting Practices

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

<u>Net Income</u>	<u>SSAP #</u>	<u>F/S Page #</u>	<u>F/S Line #</u>	<u>December 31, 2016</u>	<u>December 31, 2015</u>
(1) Motorists Life Insurance Company state basis	XXX	4	35	(1,180,449)	3,973,926
(2) State Prescribed Practices that increase/(decrease) NAIC SAP	XXX			-	-
(3) State Permitted Practices that increase/(decrease) NAIC SAP	XXX			-	-
(4) NAIC SAP	XXX	4	35	(1,180,449)	3,973,926
<u>Surplus</u>					
(5) Motorists Life Insurance Company state basis	XXX	3	38	62,200,671	61,772,328
(6) State Prescribed Practices that increase/(decrease) NAIC SAP	XXX			-	-
(7) State Permitted Practices that increase/(decrease) NAIC SAP	XXX			-	-
(8) NAIC SAP	XXX	3	38	62,200,671	61,772,328

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

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

C. Accounting Policy

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

In addition the company uses the following accounting policies:

1. Short-term investments are stated at amortized cost.
2. Bonds not backed by other loans are stated at amortized cost using the scientific amortization method.
3. Common stocks are at market.
4. Preferred stocks are at cost.
5. The company has no mortgage loans.
6. Loan-backed securities are stated in accordance with the guidance provided in SSAP No. 43R: Loan-backed and Structured Securities. The retrospective adjustment method is used to value these securities.
7. Broad Street Brokerage Insurance Agency, LLC, a subsidiary, is held as an investment. No other investments are held in subsidiaries or affiliates.
8. The company non-admits the underlying GAAP equity of Broad Street Brokerage Insurance Agency, LLC, a non-insurance company.
9. The company has no derivative instruments.
10. The company does not consider investment income as a factor in the deficiency reserve calculation, in accordance with SSAP No. 54, Individual and Group Accident and Health Contracts.
11. The company does not have accident and health contracts.
12. The company has not modified its capitalization policy from the prior period.
13. The company does not have pharmaceutical rebate receivables.

D. Going Concern

Management has concluded that there is no substantial doubt of the company’s ability to continue as a going concern.

2. Accounting Changes and Correction of Errors

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

NOTES TO FINANCIAL STATEMENTS

3. Business Combinations and Goodwill

The company had no business combination or goodwill transactions.

4. Discontinued Operations

The company had no discontinued operations.

5. Investments

- A. The company has no investment in mortgage loans.
- B. The company was not involved in debt restructuring.
- C. The company has no investment in reverse mortgages.
- D. Loan-Backed Securities

1. Prepayment assumptions for mortgage-backed / loan-backed and structured securities were obtained from market data vendors or broker dealer values.

2. The company held no other-than-temporarily impaired loaned-backed securities.

3. The company held no other-than-temporarily impaired loaned-backed securities.

4. All impaired securities (fair value is less than cost or amortized cost) for which an other-than temporary impairment has not been recognized in earnings as a realized loss (including securities with a recognized other-than-temporary impairment for non-interest related declines when a non-recognized interest related impairment remains):

a. The aggregate amount of unrealized losses:

1. Less than 12 Months1,047,109

2. 12 Months or Longer11,648

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

1. Less than 12 Months46,989,293

2. 12 Months or Longer2,555,767
- E. The company has no repurchase agreements.
- F. The company does not invest in real estate.
- G. The company does not have low income housing tax credit investments.
- H. Restricted Assets

1. The company held restricted assets as listed below.

	Restricted Asset Category	Gross Restricted						Current Year				
										Percentage		
		Current Year					6	7	8	9	10	11
		1	2	3	4	5						
		Total General Account (G/A)	G/A Supporting Protected Cell Account Activity (a)	Total Protected Cell Account Restricted Assets	Protected Cell Account Assets Supporting G/A Activity (b)	Total (1 plus 3 )	Total From Prior Year	Increase / (Decrease) (5 minus 6)	Total Nonadmitted Restricted	Total Admitted Restricted	Gross Admitted & Nonadmitted Restricted to Total Assets	Admitted Restricted to Total Admitted Assets
a.	Subject to contractual obligation for which liability is not shown	-	-	-	-	-	-	-	-	-	-	
b.	Collateral held under security lending agreements	-	-	-	-	-	-	-	-	-	-	
c.	Subject to repurchase agreements	-	-	-	-	-	-	-	-	-	-	
d.	Subject to reverse repurchase agreements	-	-	-	-	-	-	-	-	-	-	
e.	Subject to dollar repurchase agreements	-	-	-	-	-	-	-	-	-	-	
f.	Subject to dollar reverse repurchase agreements	-	-	-	-	-	-	-	-	-	-	
g.	Placed under option contracts	-	-	-	-	-	-	-	-	-	-	
h.	Letter stock or securities restricted as to sale - excluding FHLB capital stock	-	-	-	-	-	-	-	-	-	-	
i.	FHLB capital stock	-	-	-	-	-	-	-	-	-	-	
j.	On deposit with states	2,522,724	-	-	-	2,522,724	2,296,844	225,880	2,522,724	0.54%	0.54%	
k.	On deposit with other regulatory bodies	-	-	-	-	-	-	-	-	-	-	
l.	Pledged as collateral to FHLB (including assets backing funding agreement(s))	-	-	-	-	-	-	-	-	-	-	
m.	Pledged as collateral not captured in other categories	-	-	-	-	-	-	-	-	-	-	
n.	Other restricted assets	-	-	-	-	-	-	-	-	-	-	
o.	Total Restricted Assets	2,522,724	-	-	-	2,522,724	2,296,844	225,880	2,522,724	-	-	

2. The company did not have any assets pledged as collateral not captured in other categories.
3. The company did not have any other restricted assets.
4. The company did not have any Collateral Received.
- I. The company was not involved in any Working Capital Finance Investments during the periods reported.
- J. As of December 31, 2016, the company was not involved in any Offsetting and Netting of Assets and Liabilities during the periods reported.

NOTES TO FINANCIAL STATEMENTS

K. The company held structured notes as listed below.

<u>CUSIP</u> <u>Identification</u>	<u>Actual Cost</u>	<u>Fair Value</u>	<u>Book/Adjusted</u> <u>Carrying Value</u>	<u>Mortgage-</u> <u>Referenced</u> <u>Security</u> <u>(YES/NO)</u>
03938LAQ7	103,462.50	108,750.00	102,608.30	NO
04964RAA4	2,795,800.00	2,797,760.00	2,797,040.83	NO
05357HAJ9	994,709.00	1,033,411.80	996,707.35	YES
12514MBF1	2,574,896.85	2,385,113.25	2,572,522.77	YES
12549BAE8	975,000.00	1,000,000.00	990,007.71	NO
12626LBP6	2,532,568.36	2,472,067.58	2,505,867.33	YES
14310GAA8	2,345,065.00	2,348,384.38	2,346,498.88	NO
17322AAG7	308,997.63	322,910.64	306,670.70	YES
26249BAA9	1,541,591.25	1,549,690.00	1,552,988.10	NO
38376GBE9	427,518.32	442,532.13	427,447.20	YES
38376GM80	1,721,953.13	1,872,887.94	1,730,985.32	YES
46361TAG7	1,400,390.63	1,484,556.60	1,427,857.38	YES
46361TAJ1	965,004.00	953,967.30	971,593.64	YES
46638UAK2	1,076,241.60	1,081,978.80	1,065,555.13	YES
46639NAV3	1,795,537.80	1,870,746.12	1,796,431.05	YES
46645UAY3	5,149,980.00	5,134,765.00	5,149,672.30	YES
52523KAG9	691,687.39	1,311,878.36	842,378.32	YES
73316PCL2	384,370.69	523,169.71	396,096.61	YES
91830MAJ5	298,879.41	310,508.70	299,200.57	YES
92890PAH7	514,972.00	509,040.25	509,508.72	YES
92938VAT2	617,965.80	640,359.78	614,126.94	YES
Total	29,216,591.37	30,154,478.33	29,401,765.14	XXX

L. The company did not have any 5\* Securities.

6. Joint Ventures, Partnerships and Limited Liability Companies.

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

7. Investment Income

There was no due and accrued income excluded from surplus for 2016.

8. Derivative Instruments

The company holds no derivative instruments.

NOTES TO FINANCIAL STATEMENTS

9. Income Taxes

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

		12/31/2016			12/31/2015			Change		
1		Ordinary	Capital	Total	Ordinary	Capital	Total	Ordinary	Capital	Total
a	Gross Deferred Tax Assets	14,907,177	149,805	15,056,982	13,339,818	224,311	13,564,129	1,567,359	(74,506)	1,492,853
b	Statutory Valuation Allowance Adjustment	-	-	-	-	-	-	-	-	-
c	Adjusted Gross Deferred Tax Assets(1a-1b)	14,907,177	149,805	15,056,982	13,339,818	224,311	13,564,129	1,567,359	(74,506)	1,492,853
d	Deferred Tax Assets Nonadmitted	-	-	-	-	-	-	-	-	-
e	Subtotal Net Deferred Tax Assets(Liabilities) (1c-1d)	14,907,177	149,805	15,056,982	13,339,818	224,311	13,564,129	1,567,359	(74,506)	1,492,853
f	Deferred Tax Liabilities	5,850,277	1,715,938	7,566,215	5,739,485	1,685,290	7,424,775	110,792	30,648	141,440
g	Net Admitted Deferred Tax Assets(Liabilities) (1e-1f)	9,056,900	(1,566,133)	7,490,767	7,600,333	(1,460,979)	6,139,354	1,456,567	(105,154)	1,351,413
2	Admission Calculation Components	Ordinary	Capital	Total	Ordinary	Capital	Total	Ordinary	Capital	Total
a	Federal income taxes paid in prior recoverable through loss	2,560,916	59,320	2,620,236	1,939,322	107,600	2,046,922	621,594	(48,280)	573,314
b	Adjusted gross DTAs expected to after application of the threshold (Lesser of 11bi or 11bii below)	8,222,684	-	8,222,684	8,206,157	-	8,206,157	16,527	-	16,527
1	Adjusted gross DTAs expected to following the balance sheet date	10,083,211	-	10,083,211	9,904,802	-	9,904,802	178,409	-	178,409
2	Adjusted gross DTAs allowed per limitation threshold (11bii)	8,222,684	-	8,222,684	8,206,157	-	8,206,157	16,527	-	16,527
c	Adjusted gross DTAs offset by gross DTLs (11c)	4,123,577	90,485	4,214,062	3,194,339	116,711	3,311,050	929,238	(26,226)	903,012
d	DTAs Admitted as the result of application of SSAP No. 101 (Total 2a+2b+2c)	14,907,177	149,805	15,056,982	13,339,818	224,311	13,564,129	1,567,359	(74,506)	1,492,853
3	Disclosure of ratios used for	2016	2015							
a	Ex DTA ACL RBC % used to determine recovery period and threshold limitation amount in 2(b) above	1,112	1,115							
b	Amount of adjusted capital and to determine recovery period in 2(b)2 above	54,087,613	54,890,659							
4	Impact of Tax Planning Strategies On the Determination of:	12/31/2016		12/31/2015		Change				
a	Adjusted Gross DTAs from 1(c)	Ordinary	Capital	Ordinary	Capital	Ordinary	Capital			
	% of Total Adjusted Gross DTAs	14,907,177	149,805	13,339,818	224,311	1,567,359	(74,506)			
	Net Admitted Adjusted Gross DTAs	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%			
	% of Total Net Admitted Adjusted	14,907,177	149,805	13,339,818	224,311	1,567,359	(74,506)			
		0.0%	0.0%	0.0%	0.0%	0.0%	0.0%			
b	Does the company's tax-planning strategies include the use of	Yes		No		X				

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

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

Current Income Tax	12/31/2016	12/31/2015	Change
Federal	364,898	(277,665)	642,563
Foreign	-	-	-
Subtotal	364,898	(277,665)	642,563
Federal income tax on net capital	1,299,018	471,509	827,509
Utilization of capital loss carry - Other	-	-	-
Federal and foreign income taxes	1,663,915	193,844	1,470,071

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

a	Deferred tax assets:	12/31/2016	12/31/2015	Change
	Ordinary			
	Policy holder reserves	9,524,515	8,776,123	748,392
	Investments	-	30,147	(30,147)
	Deferred Acquisition costs	3,418,076	3,347,310	70,766
	Policyholders dividends accruals	396,184	387,168	9,016
	Fixed Assets	92,251	101,056	(8,805)
	Compensation and benefit accruals	923,963	129,890	794,073
	Minimum Pension Liability	-	-	-
	Nonadmitted Assets	444,860	465,969	(21,109)
	Net Operating Loss carry-forward	-	-	-
	Foreign tax credit carry-forward	-	677	(677)
	Other	107,328	101,478	5,850
99	Subtotal	14,907,177	13,339,818	1,567,359

NOTES TO FINANCIAL STATEMENTS

b	Statutory Valuation Allowance adjustment	-	-	-
c	Nonadmitted	-	-	-
d	Admitted ordinary deferred tax assets (2a99-2b-2c)	14,907,177	13,339,818	1,567,359
e	Capital			
	Investments	149,805	224,311	(74,506)
	Net capital loss carry-forward	-	-	-
99	Subtotal	149,805	224,311	(74,506)
f	Statutory Valuation Allowance adjustment	-	-	-
g	Nonadmitted	-	-	-
h	Admitted capital deferred tax assets (2e99-2f-2g)	149,805	224,311	(74,506)
i	Admitted deferred tax assets (2d+2h)	15,056,982	13,564,129	1,492,853
	Deferred tax liabilities:			
a	Ordinary			
	Investments	6,013	6,670	(657)
	Fixed Assets	-	-	-
	Deferred and uncollected premium	5,608,086	5,469,577	138,509
	Other	236,178	263,238	(27,060)
99	Subtotal	5,850,277	5,739,485	110,792
b	Capital			
	Investments	1,715,938	1,685,290	30,648
	Other	-	-	-
99	Subtotal	1,715,938	1,685,290	30,648
c	Deferred tax liabilities (3a99+3b99)	7,566,215	7,424,775	141,440
	Net deferred tax assets/liabilities (2i-3c)	7,490,767	6,139,354	1,351,413

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

	12/31/2016	12/31/2015	Effective Tax Rate	
Current income taxes incurred	1,663,915	193,844		
Change in deferred income tax (without tax on unrealized gains and losses)	(1,382,061)	1,245,432		
Total income tax reported	281,854	1,439,276		
Income including capital gain (loss) before taxes	2,327,662	4,686,091		
Expected income tax expense (benefit) at 35% statutory rate	814,682	1,640,132	35.0%	35.0%
Increase (decrease) in actual tax resulting from:				
a) Small Company Deduction	(525,939)	(576,466)	-22.6%	-12.3%
b) Amortization of IMR	(55,724)	(630,625)	-2.4%	-13.5%
c) Change in deferred tax benefit on nonadmitted assets	61,921	15,580	2.7%	0.3%
d) Low income housing and foreign tax credits	-	(677)	0.0%	0.0%
e) Recognized disregarded entity income	14,337	985	0.6%	0.0%
f) Rate Differential	(23,277)	(46,861)	-1.0%	-1.0%
g) Nondeductible expenses	14,024	9,490	0.6%	0.2%
h) Reinsurance ceding commission recognition	(29,161)	653,390	-1.3%	13.9%
i) Change in Valuation Allowance	-	-	0.0%	0.0%
j) Provision to return adjustment	11,170	372,092	0.5%	7.9%
k) Other	(179)	2,236	0.0%	0.0%
Total income tax reported	281,854	1,439,276	12.1%	30.7%

- E. 1) As of December 31, 2016, the company did not have any operating loss, net capital loss or tax credit carry-forwards.
- 2) The amount of federal income taxes incurred that are available for recoupment in the event of future net losses are as follows:
- |                         |           |
|-------------------------|-----------|
| 2016 (current year)     | 1,544,668 |
| 2015 (current year - 1) | 1,075,568 |
| 2014 (current year - 2) | -         |
- 3) The company did not have any deposits admitted under Section 6603 of the Internal Revenue Service (IRS) Code as of December 31, 2016.
- F. 1) The company's federal income tax return was not consolidated with any other entities for the periods reported.
- G. As of December 31, 2016, the company did not have any federal or foreign income tax loss contingencies.

10. Information Concerning Parent

- A. B. and C. The company is controlled by Motorists Mutual Insurance Company, an Ohio domiciled property/casualty insurer. There were no material transactions exceeding one half of one percent of the total admitted assets of the reporting entity.
- D. As of December 31, 2016, and 2015, the company reported net amounts due from/(due to) affiliates of \$(777,130) and \$(98,875), respectively. All amounts were settled within 60 days.
- E. There were no guarantees or undertakings, written or otherwise, for the benefit of an affiliate or related party that result in a contingent related exposure for the company or any related party's assets or liabilities.



NOTES TO FINANCIAL STATEMENTS

- F. The company has an arrangement with its parent and affiliates whereby costs for common facilities and support services are shared.
- G. The company is controlled by Motorists Mutual Insurance Company, an Ohio domiciled property/casualty insurer, which owns 70% of the outstanding stock of the company.
- H. No amounts were deducted from the value of the parent either directly or indirectly.
- I. There were no investments in subsidiaries that exceed 10% of admitted assets of the insurer.
- J. The company did not recognize any impairment write-downs for its investments in subsidiary companies during the statement period.
- K. The company has no investments in a foreign insurance subsidiary.
- L. The company does not hold an investment in a downstream noninsurance holding company.
- M. All SCA Investments

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

SCA Entity	Percentage of SCA Ownership	Gross Amount	Admitted Amount	Nonadmitted Amount
a. SSAP No. 97 8a Entities		\$ -	\$ -	\$ -
Total SSAP No 97 8a Entities	XXX	\$ -	\$ -	\$ -
b. SSAP No 97 8b(ii) Entities		\$ -	\$ -	\$ -
Total SSAP No 97 8b(ii) Entities	XXX	\$ -	\$ -	\$ -
c. SSAP No 97 8b(iii) Entities Broad Street Brokerage LLC	100%	\$ 150,791	\$ -	\$ 150,791
Total SSAP No 97 8b(iii) Entities	XXX	\$ 150,791	\$ -	\$ 150,791
d. SSAP No 97 8b(iv) Entities		\$ -	\$ -	\$ -
Total SSAP No 97 8b(iv) Entities	XXX	\$ -	\$ -	\$ -
e. Total SSAP No 97 8b Entities (except 8bi entities) (b+c+d)		\$ 150,791	\$ -	\$ 150,791
f. Aggregate Total (a+e)		\$ 150,791	\$ -	\$ 150,791

NOTES TO FINANCIAL STATEMENTS

(2) NAIC Filing Response Information

SCA Entity	Type of NAIC Filing *	Date of Filing to the NAIC	NAIC Valuation Amount	NAIC Response Received Y/N	NAIC Disallowed Entities Valuation Method, Resubmission Required Y/N	Code **
a. SSAP No. 97 8a Entities			\$ -			
Total SSAP No 97 8a Entities	XXX	XXX	\$ -	XXX	XXX	XXX
b. SSAP No 97 8b(ii) Entities			\$ -			
Total SSAP No 97 8b(ii) Entities	XXX	XXX	\$ -	XXX	XXX	XXX
c. SSAP No 97 8b(iii) Entities Broad Street Brokerage LLC	S1	2017	\$ -	N		I
Total SSAP No 97 8b(iii) Entities	XXX	XXX	\$ -	XXX	XXX	XXX
d. SSAP No 97 8b(iv) Entities			\$ -			
Total SSAP No 97 8b(iv) Entities	XXX	XXX	\$ -	XXX	XXX	XXX
e. Total SSAP No 97 8b Entities (except 8bi entities) (b+c+d)	XXX	XXX	\$ -	XXX	XXX	XXX
f. Aggregate Total (a+e)	XXX	XXX	\$ -	XXX	XXX	XXX

N. Broad Street Brokerage Insurance Agency, LLC is not an insurance SCA.

11. Debt

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

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

- A-D. The company participates in a defined benefit pension plan sponsored by its parent, Motorists Mutual Insurance Company.
- E. The company participates in an Incentive Savings Plan sponsored by its parent, Motorists Mutual Insurance Company. The parent contributes up to a maximum of 3% of each employee's compensation and allocates amounts to the company based on a cost sharing arrangement. The company's share of contributions to the plan was \$79,364 and \$87,976 for 2016 and 2015, respectively.
- F. The company does not participate in multi-employer plans.
- G. The company participates in a non-contributory defined benefit pension plan sponsored by its parent, Motorists Mutual Insurance Company. In addition the company shares in certain other post-retirement benefits provided through a plan sponsored by Motorists Mutual. The company has no legal obligation for benefits under these plans. Motorists Mutual allocates amounts to the company based on a cost sharing arrangement using employee and salary ratios. The company incurred periodic pension costs of \$410,332 and \$598,888 in 2016 and 2015, respectively. The company's share of expense/(income) for other post-retirement benefits was \$(19,243) and \$(18,497) for 2016 and 2015, respectively.
- H. Obligations for post-employment benefits and compensated absences have been accrued.
- I. The company participates in post-retirement benefits provided through plans sponsored by its parent, Motorists Mutual Insurance Company. The company has no legal obligation for benefits under these plans.

NOTES TO FINANCIAL STATEMENTS

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

- 1. The company has 300,000 authorized shares with 300,000 outstanding. The par value per share is \$4.00.
- 2. The company does not have preferred stock issues.
- 3. The maximum amount of dividends which can be paid by Ohio domiciled insurance companies to shareholders without prior approval of the Insurance Commissioner is subject to restrictions relating to statutory surplus. Statutory surplus at December 31, 2016 was \$62,200,671. The maximum dividend payout, which can be made in 2016 without prior approval, is \$6,220,067.
- 4. There were no shareholder dividends paid during 2016 and 2015.
- 5. Unassigned Surplus held for the benefit of policyholders is \$40,232,611.
- 6. There were not any restrictions on the company’s surplus during the periods reported.
- 7. There were not any advances to surplus to disclose for the periods reported.
- 8. The company did not hold any stock for special purposes during the periods reported.
- 9. The portion of unassigned surplus funds represented or (reduced) by each item below is as follows:

Unrealized Gains and Losses	90,358
Nonadmitted Asset Value	182,108
Separate Account Business	None
Asset Valuation Reserves	40,032
Reinsurance in Unauthorized Companies	None
Owner Dividend	None
Prior Period Adjustment	None
Change in DTA	1,382,061
Aggregate write-in: Ceded Commission on reinsurance	(85,768)
- 10. As of December 31, 2016, the portion of unassigned funds (surplus) represented by cumulative unrealized gains (net of deferred FIT) was \$3,337,089.
- 11. The company did not have any surplus debentures or similar obligations to disclose for the periods reported.
- 12. Information concerning quasi-reorganization is not applicable.
- 13. Information concerning quasi-reorganization is not applicable.

14. Liabilities, Contingencies and Assessments

- A. Contingent Commitments  
The company has no contingent commitments.
- B. Assessments  
The company has established a liability of \$124,442 in anticipation of future guaranty fund assessments based on NOLHGA estimates. A related asset of \$137,822 for future premium tax credits has also been established. The net change of \$9,781 has been charged to operations in the current period.
- C. The company does not have any gain contingencies.
- D. The company does not have any claims related extra contractual obligations and bad faith losses stemming from lawsuits.
- E. The company does not have any joint and several liability arrangements.
- F. The company does not have any other contingencies.

15. Leases

- A. Leasing Arrangements
  - 1. The company leases computer-related equipment under various operating lease arrangements and entered into various agreements for information technology-related services through December 2022. The expenses for these commitments for 2016 and 2015 were \$219,822 and \$29,604, respectively.
  - 2. As of December 31, 2016, the company had aggregate commitments of \$220,000. Commitments for the next five years are as follows:

Fiscal Year	Commitment
2017	204,000
2018	4,000
2019	4,000
2020	4,000
2021	4,000
  - 3. The company was not involved in sale-leaseback transactions during the periods reported.
- B. The company did not act as a lessor in business activities or participate in leveraged leases during the periods reported.

16. Information about Financial Investments with Off-Balance Sheet Risk and Financial Investments with Concentrations of Credit Risk

(1-2) The company did not have any off-balance sheet risks for the periods disclosed.

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## NOTES TO FINANCIAL STATEMENTS

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(3-4) The company is exposed to concentration of credit risk due to cash deposits in excess of federal insured limits. The company mitigates its exposure to losses from these cash deposits by monitoring the financial stability of the financial institutions involved and thru the concentration of funds and nightly sweep to mutual fund investments.

The company is exposed to credit-related losses in the event that a bond issuer may default on its obligation. The company mitigates its exposure of these credit related losses by maintaining a diversified bond portfolio with high credit ratings. The company also is exposed to credit related losses in the event a reinsurer is unable to honor its liabilities to the company. The company mitigates its exposure to losses from insolvent reinsurers by continuously monitoring the credit rating of all the company's reinsurers.

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

- A. Transfers of Receivable reported as Sales  
The company did not have any transfers of receivables reported as sales during the periods reported.
- B. Transfer and Servicing of Financial Assets
1. As of December 31, 2016 the company did not have any securities on loan.
  2. The company has no servicing assets or servicing liabilities.
  3. The company has no servicing assets or servicing liabilities.
  4. The company has not securitized any financial assets.
  5. The company has no retained interests in securitized financial assets.
  6. The company has no transfers of receivables with recourse.
  7. The company has no securities underlying repurchase or reverse repurchase agreements.
- C. Wash Sales  
In the course of the company's asset management, there were not any securities sales and reacquisitions made within 30 days of the sales date to enhance the yield on the investment portfolio.

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

The company has no involvement in such plans.

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

The company did not write any direct premiums through managing general agents or third party administrators during the periods reported.

NOTES TO FINANCIAL STATEMENTS

20. Fair Value Measurements

A. Fair Value Hierarchy

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

	Description for each class of asset or liability	(Level 1)	(Level 2)	(Level 3)	
a.	Assets at fair value				
	Perpetual Preferred stock				
	Industrial and Misc	-	-	-	-
	Parents, Subsidiaries and Affiliates	-	-	-	-
	Total Perpetual Preferred Stocks	-	-	-	-
	Bonds				
	U.S. Governments	-	-	-	-
	Industrial and Misc	-	-	-	-
	Hybrid Securities	-	-	-	-
	Parents, Subsidiaries and Affiliates	-	-	-	-
	Total Bonds	-	-	-	-
	Common Stock				
	Industrial and Misc	13,218,128	-	95	13,218,223
	Parents, Subsidiaries and Affiliates	-	-	-	-
	Total Common Stocks	13,218,128	-	95	13,218,223
	Other Invested Assets	-	-	-	-
	Derivative Assets	-	-	-	-
	Interest rate contract	-	-	-	-
	Foreign exchange contracts	-	-	-	-
	Credit contracts	-	-	-	-
	Commodity future contracts	-	-	-	-
	Commodity forward contracts	-	-	-	-
	Total Derivatives	-	-	-	-
	Separate account assets	-	-	-	-
	Total assets at fair value	13,218,128	-	95	13,218,223

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

Description	Beginning Balance at 01/01/2016	Transfers into Level 3	Transfers out of Level 3	Total gains and (losses) included in Net Income	Total gains and (losses) included in Surplus	Purchases	Issuances	Sales	Settlements	Ending Balance at 12/31/2016
a. Assets										
Loan-Backed and Structured Securities (NAIC 3-6)	-	-	-	-	-	-	-	-	-	-
Residential Mortgaged-Backed Securities	-	-	-	-	-	-	-	-	-	-
Commercial Mortgaged-Backed Securities	-	-	-	-	-	-	-	-	-	-
Derivative	-	-	-	-	-	-	-	-	-	-
Credit Contracts	-	-	-	-	-	-	-	-	-	-
Other Fund Investments	-	-	-	-	-	-	-	-	-	-
Hedge Fund High-Yield Debt Securities	-	-	-	-	-	-	-	-	-	-
Private Equity	-	-	-	-	-	-	-	-	-	-
Common Stock	-	-	-	-	-	-	-	-	-	-
Industrial and Misc	101				(6)		-			95
Total Assets	101	-	-	-	(6)	-	-	-	-	95
b. Liabilities										
Total Liabilities	-	-	-	-	-	-	-	-	-	-

- 3) The company did not recognize any transfers into or out of the Level 3 classification during the reporting period. The company's policy is to recognize transfers of this nature on the actual date of the event or change in circumstances that caused the transfer.
- 4) The company valued common stocks using the equity method. Other invested assets were valued using equity statements from the respective fund managers.
- 5) The company does not hold any derivative assets or liabilities.

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

NOTES TO FINANCIAL STATEMENTS

C. Fair Value Measurement

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Not Practicable (Carrying Value)
Bonds	415,259,457	399,633,444	-	415,259,457	-	-
Common Stock	13,218,223	13,218,223	13,218,128	-	95	-
Perpetual Preferred stock	-	-	-	-	-	-
Other Invested Assets	150,838	-	-	-	-	150,838
	428,628,518	412,851,667	13,218,128	415,259,457	95	150,838

D. Not Practicable to Estimate Fair Value:

Type or Class of Financial Instrument	Carrying Value	Effective Interest Rate	Maturity Date	Explanation
Other Invested Assets				
Affiliated LLC holdings	150,838	n/a	n/a	Asset is not a marketable financial instrument
	150,838			

21. Other Items

A. Unusual or Infrequent Items

- 1) The company's incurred expense for associate incentive plan was \$2,572,851 and \$339,191 in 2016 and 2015, respectively. The significant increase is largely attributed to a new Retention Bonus Incentive which became effective in 2016. This is reflected in Line 23, General insurance expenses, on Page 4, Summary of Operations and in Line 2, Salaries and wages, on Page 11, Exhibit 2 – General Expenses.
- 2) On December 30, 2015 Motorists Life entered into a reinsurance contract whereby it ceded a block of existing annuity business to Beechwood Bermuda International, Ltd. The financial impact of this transaction is detailed below:

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

B. Troubled Debt Restructuring – Not Applicable

C. Other Disclosures

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

D. Business Interruption Insurance Recoveries

There were not any business interruption insurance recoveries received during the periods reported.

E. State Transferable and Non-transferable Tax Credits

The company did not have any state transferable or non-transferable tax credits to disclose for the periods reported.

F. Subprime-Mortgage-Related Risk Exposure

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

NOTES TO FINANCIAL STATEMENTS

- 2) The company did not have any direct exposure to subprime mortgage related risk through subprime loans during the periods reported.
- 3) The company had direct exposure through other investments with subprime exposure listed below.

	Actual Cost	Book/Adjusted Carrying Value (excluding interest)	Fair Value	Other-Than-Temporary Impairment Losses Recognized
a. Residential mortgage-backed securities	1,774,096	1,780,283	2,060,043	-
b. Commercial mortgage-backed securities	-	-	-	-
c. Collateralized debt obligations	-	-	-	-
d. Structured Securities	-	-	-	-
e. Equity investment in SCA's	-	-	-	-
f. Other Assets	-	-	-	-
g. Total	1,774,096	1,780,283	2,060,043	-

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

- G. The company does not have any retained asset accounts for beneficiaries.
- H. The company does not have any insurance linked securities.

22. Events Subsequent

- Type I . Not Applicable
- Type II . Nonrecognized Subsequent Events:

Subsequent events have been considered through February 15, 2017 for the statutory statement issued on March 1, 2017. On December 30, 2015 Motorists Life entered into a reinsurance contract whereby it ceded a block of existing annuity business to Beechwood Bermuda International, Ltd. As a result of non-compliance with the terms of the coinsurance agreement, this block of business was recaptured from Beechwood effective February 1, 2017. The company intends to re-cede this business to another reinsurer, and is currently in the search and due diligence phase of this transaction. An estimate of the impact cannot be made at the time of this reporting.

23. Reinsurance

A. Ceded Reinsurance

Section 1 – General Interrogatories

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

Yes( ) No( X )  
If yes, give full details.

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

Yes( ) No( X )  
If yes, give full details.

Section 2 - Ceded Reinsurance Report – Part A

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

Yes( ) No( X )

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

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

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

Yes( ) No( X )

Section 3 – Ceded Reinsurance Report – Part B

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## NOTES TO FINANCIAL STATEMENTS

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

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

**B. Uncollected Reinsurance**

No amounts were written off in 2016.

**C. Commutation of Ceded Reinsurance**

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

**D. Certified Reinsurer Rating Downgraded or Status Subject to Revocation**

(1) There was no impact to the company due to the downgrade or certified status of any reinsurers to which the company cedes business.

(2) The company is not a certified reinsurer.

**E. The company does not write variable annuity contracts, nor did it reinsure any variable annuity contracts with affiliated captive reinsurers.**

**F. The company does not have any reinsurance agreements with affiliated captive reinsurers.**

**G. The company does not utilize captives to assume reserves subject to the XXX/ AXXX captive framework.**

**24. Retrospectively Rated Contracts and Contracts Subject to Redetermination**

Not Applicable

**25. Change in Incurred Losses and Loss Adjustment Expenses**

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

**26. Intercompany Pooling Arrangements.**

Not Applicable

**27. Structured Settlements**

The company did not have any structured settlements to disclose during the periods reported.

**28. Health Care Receivables**

The company did not have any health care receivables to disclose during the periods reported.

**29. Participating Policies**

For the reporting year ended 2016, insurance amounts under individual participating policies were 5.5% of the total individual insurance amounts. The company accounts for its policyholder dividends based upon currently acceptable Actuarial Standards of Practice. The company paid dividends in the amount of \$1,152,779 to policyholders and did not allocate any additional income to such policyholders.

**30. Premium Deficiency Reserves**

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

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

1. The company waives deduction of deferred fractional premiums upon the death of the insured and returns a portion of the final premium beyond the date of death. Surrender values are not promised in excess of legally computed reserves.
2. Extra premiums are charged for substandard lives. An additional reserve equal to one-half of the extra premium charge is carried.
3. The company has \$447,463,772 of insurance in force on which gross premiums are less than net premiums according to the standard valuation set by the State of Ohio. Reserves to cover the above insurance totaled \$4,099,176 at year-end and are reported in Exhibit 5, Miscellaneous Reserves, Line 1.
4. The Tabular Interest has been determined by formula as described in the instructions for Page 7. The Tabular Less Actual Reserve Released has been determined by formula as described in the instructions for Page 7. The Tabular Cost has been determined by formula as described in the instructions for Page 7.
6. The Tabular Interest has been determined by formula as described in the instructions for Page 7.
7. There were no material other reserve changes.



NOTES TO FINANCIAL STATEMENTS

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

	(1)	(2)
	Amount	% of Total
Subject to discretionary withdrawal:		
A. 1. -with market value adjustment	0	0.00%
2. -at book value less current surrender charge of 5% or more	79,933,535	35.45%
3. -at fair value	0	0.00%
4. Total with market value adjustment or at fair value	79,933,535	35.45%
5. -at book value without adjustment (minimal or no charge or adjustment)	139,884,390	62.04%
B. Not subject to discretionary withdrawal	5,670,091	2.51%
C. Total (gross)	225,488,016	100.00%
D. Reinsurance ceded	103,584,394	
E. Total(net) (C)-(D)	121,903,622	
F. Reconciliation of total annuity actuarial reserves and deposit fund liabilities.		
Life & Accident & Health Annual Statement		
(1) Exhibit 5, Section B, Total (net)	113,073,328	
(2) Exhibit 5, Section C, Total (net)	7,734,719	
(3) Exhibit 7, Column 1, Line 9	1,095,574	
(4) Subtotal	121,903,622	
Separate Accounts Annual Statement		
(5) Exhibit 3, Line 0299999, Column 2	0	
(6) Exhibit 3, Line 0399999, Column 2	0	
(7) Policyholder dividend and coupon accumulations	0	
(8) Policyholder premiums	0	
(9) Guaranteed interest contracts	0	
(10) Other contract deposit funds	0	
(11) Subtotal	0	
(12) Combined Total	121,903,622	

33. Premium and Annuity Considerations Deferred and Uncollected

Deferred and uncollected life insurance premiums and annuity considerations as of December 31, 2016, were as follows:

Type	Gross	Net of Loading
(1) Industrial	0	0
(2) Ordinary New	1,173,349	533,522
(3) Ordinary Renewal	16,508,887	17,803,521
(4) Credit Life	0	0
(5) Group Life	0	0
(6) Group Annuity	0	0
(7) Totals	17,682,236	18,337,043

34. Separate Accounts

Not Applicable

35. Loss/Claim Adjustment Expenses

Not Applicable

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES  
GENERAL

1.1

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

Yes [ X ] No [ ]

1.2

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

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

1.3

State Regulating? .....

Ohio

2.1

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

Yes [ ] No [ X ]

2.2

If yes, date of change: .....

3.1

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

12/31/2013

3.2

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

12/31/2013

3.3

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

11/07/2014

3.4

By what department or departments?  
Ohio Department of Insurance .....

3.5

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

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

3.6

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

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

4.1

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

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

4.2

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

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

5.1

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

Yes [ ] No [ X ]

5.2

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

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

6.1

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

Yes [ ] No [ X ]

6.2

If yes, give full information: .....

7.1

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

Yes [ ] No [ X ]

7.2

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

0.0 %

1	2
Nationality	Type of Entity

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE MOTORISTS LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

- 8.1

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

Yes [ ] No [ X ]
- 8.2

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

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

Yes [ ] No [ X ]
- 8.4

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

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

9.

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

Ernst & Young, LLP  
800 Yard Street  
Grandview Heights OH 43212
- 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?

Jason B. Adamson, Corporate Actuary
- 12.1

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

Yes [ ] No [ X ]
- 12.11

Name of real estate holding company
- 12.12

Number of parcels involved

0
- 12.13

Total book/adjusted carrying value

\$ 0
- 12.2

If, yes provide explanation:
13.

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

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

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

Yes [ ] No [ ]
- 13.3

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

Yes [ ] No [ ]
- 13.4

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

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

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

Yes [ X ] No [ ]
- (a)

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

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

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

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

Accountability for adherence to the code.
- 14.11

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

Has the code of ethics for senior managers been amended?

Yes [ ] No [ X ]
- 14.21

If the response to 14.2 is yes, provide information related to amendment(s).
- 14.3

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

Yes [ ] No [ X ]
- 14.31

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

## GENERAL INTERROGATORIES

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

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

19.	Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? .....		Yes [ <input type="checkbox"/> ]	No [ <input checked="" type="checkbox"/> X ]
20.1	Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):	20.11 To directors or other officers.....	\$ .....	0
		20.12 To stockholders not officers.....	\$ .....	0
		20.13 Trustees, supreme or grand (Fraternal Only) .....	\$ .....	0
20.2	Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):	20.21 To directors or other officers.....	\$ .....	0
		20.22 To stockholders not officers.....	\$ .....	0
		20.23 Trustees, supreme or grand (Fraternal Only) .....	\$ .....	0
21.1	Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? .....		Yes [ <input type="checkbox"/> ]	No [ <input checked="" type="checkbox"/> X ]
21.2	If yes, state the amount thereof at December 31 of the current year:	21.21 Rented from others.....	\$ .....	0
		21.22 Borrowed from others.....	\$ .....	0
		21.23 Leased from others .....	\$ .....	0
		21.24 Other .....	\$ .....	0
22.1	Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? .....		Yes [ <input type="checkbox"/> ]	No [ <input checked="" type="checkbox"/> X ]
22.2	If answer is yes:	22.21 Amount paid as losses or risk adjustment \$ .....		0
		22.22 Amount paid as expenses .....	\$ .....	0
		22.23 Other amounts paid .....	\$ .....	0
23.1	Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? .....		Yes [ <input checked="" type="checkbox"/> X ]	No [ <input type="checkbox"/> ]
23.2	If yes, indicate any amounts receivable from parent included in the Page 2 amount: .....		\$ .....	23,182

24.01	Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 24.03).....	Yes [    ]	No [ X ]
24.02	If no, give full and complete information relating thereto Securities held on deposit with states. ....		
24.03	For security lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided) .....		
24.04	Does the Company's security lending program meet the requirements for a conforming program as outlined in the Risk-Based Capital Instructions? .....	Yes [    ]	No [    ] N/A [ X ]
24.05	If answer to 24.04 is yes, report amount of collateral for conforming programs. ....	\$ .....	0
24.06	If answer to 24.04 is no, report amount of collateral for other programs. ....	\$ .....	0
24.07	Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? .....	Yes [    ]	No [    ] N/A [ X ]
24.08	Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? .....	Yes [    ]	No [    ] N/A [ X ]
24.09	Does the reporting entity or the reporting entity 's securities lending agent utilize the Master Securities lending Agreement (MSLA) to conduct securities lending? .....	Yes [    ]	No [    ] N/A [ X ]

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE MOTORISTS LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

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

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

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

25.2	If yes, state the amount thereof at December 31 of the current year:	25.21 Subject to repurchase agreements	\$	0
		25.22 Subject to reverse repurchase agreements	\$	0
		25.23 Subject to dollar repurchase agreements	\$	0
		25.24 Subject to reverse dollar repurchase agreements	\$	0
		25.25 Placed under option agreements	\$	0
		25.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock	\$	0
		25.27 FHLB Capital Stock	\$	0
		25.28 On deposit with states	\$	2,522,724
		25.29 On deposit with other regulatory bodies	\$	0
		25.30 Pledged as collateral - excluding collateral pledged to an FHLB	\$	0
		25.31 Pledged as collateral to FHLB - including assets backing funding agreements	\$	0
		25.32 Other	\$	0

25.3 For category (25.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount
		0

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

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

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

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

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

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

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

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

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

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE MOTORISTS LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

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

1 Name of Firm or Individual	2 Affiliation
Diamond Hill Capital Management, Inc. ....	U.....
KDP Asset Management, Inc. ....	U.....
New England Asset Management, Inc. ....	U.....
Northern Trust Investments, Inc. ....	U.....
.....	.....

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

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

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

1 Central Registration Depository Number	2 Name of Firm or Individual	3 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed
110638 .....	Diamond Hill Capital Management, Inc. ....	.....	Sec .....	NO.....
110265 .....	KDP Asset Management, Inc. ....	.....	Sec .....	NO.....
105900 .....	New England Asset Management, Inc. ....	KUR85E5PS4GGFZTFC130 .....	Sec .....	NO.....
105780 .....	Northern Trust Investments, Inc. ....	BEL4B8X7EHJU845Y2N39 .....	Sec .....	NO.....
.....	.....	.....	.....	.....

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 [ X ] No [ ]

29.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
78467Y-10-7 .....	SPDR S&P MidCap 400 ETF Tr Exc Traded Fund .....	526,217 .....
29.2999 - Total		526,217 .....

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

1 Name of Mutual Fund (from above table)	2 Name of Significant Holding of the Mutual Fund	3 Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	4 Date of Valuation
SPDR S&P MidCap 400 ETF Tr Exc Traded Fund .....	IDEXX Laboratories Inc .....	6,420 .....	12/31/2016 ...
SPDR S&P MidCap 400 ETF Tr Exc Traded Fund .....	The WhiteWave Foods Company .....	6,052 .....	12/31/2016 ...
SPDR S&P MidCap 400 ETF Tr Exc Traded Fund .....	Duke Realty Corp .....	5,788 .....	12/31/2016 ...
SPDR S&P MidCap 400 ETF Tr Exc Traded Fund .....	CDK Global Inc .....	5,473 .....	12/31/2016 ...
SPDR S&P MidCap 400 ETF Tr Exc Traded Fund .....	Synopsis Inc .....	5,473 .....	12/31/2016 ...
.....	.....	.....	.....

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 .....	399,633,444 .....	415,259,457 .....	15,626,013 .....
30.2 Preferred stocks .....	.0 .....	.0 .....	.0 .....
30.3 Totals	399,633,444 .....	415,259,457 .....	15,626,013 .....

30.4 Describe the sources or methods utilized in determining the fair values:  
Fair market values are obtained using an external pricing service, BNY Mellon; or using an external investment service, S&P. ....

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

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE MOTORISTS LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

OTHER

33.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? .....\$ .....46,902

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

1 Name	2 Amount Paid
AM Best .....	20,600
.....	.....

34.1 Amount of payments for legal expenses, if any? .....\$ .....33,260

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

1 Name	2 Amount Paid
Spillman, Thomas, & Battle, PLLC .....	19,865
.....	.....

35.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? .....\$ .....9,000

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

1 Name	2 Amount Paid
American Council of Life Insurers .....	9,000
.....	.....

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE MOTORISTS LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

PART 2 - LIFE INTERROGATORIES

1.1

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

Yes [ ] No [ X ]

1.2

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

\$ .....0

1.3

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

\$ .....0

1.31 Reason for excluding:  
.....

1.4

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

\$ .....0

1.5

Indicate total incurred claims on all Medicare Supplement insurance. ....

\$ .....0

1.6

Individual policies:

Most current three years:

1.61 Total premium earned .....\$ .....0

1.62 Total incurred claims .....\$ .....0

1.63 Number of covered lives .....0

All years prior to most current three years

1.64 Total premium earned .....\$ .....0

1.65 Total incurred claims .....\$ .....0

1.66 Number of covered lives .....0

1.7

Group policies:

Most current three years:

1.71 Total premium earned .....\$ .....0

1.72 Total incurred claims .....\$ .....0

1.73 Number of covered lives .....0

All years prior to most current three years

1.74 Total premium earned .....\$ .....0

1.75 Total incurred claims .....\$ .....0

1.76 Number of covered lives .....0

2.

Health Test:

1

Current Year

2

Prior Year

2.1 Premium Numerator .....0.....0

2.2 Premium Denominator .....53,060,394.....(53,794,932)

2.3 Premium Ratio (2.1/2.2) .....0.000.....0.000

2.4 Reserve Numerator .....0.....0

2.5 Reserve Denominator .....382,604,118.....360,389,159

2.6 Reserve Ratio (2.4/2.5) .....0.000.....0.000

3.1

Does this reporting entity have Separate Accounts? .....

Yes [ ] No [ X ]

3.2

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

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

3.3

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

\$ .....0

3.4

State the authority under which Separate Accounts are maintained:  
.....

3.5

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

Yes [ ] No [ ]

3.6

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

Yes [ ] No [ ]

3.7

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

.....0

4.1

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

Yes [ X ] No [ ]

4.2

Net reimbursement of such expenses between reporting entities:

4.21 Paid .....\$ .....0

4.22 Received .....\$ .....16,908

5.1

Does the reporting entity write any guaranteed interest contracts? .....

Yes [ ] No [ X ]

5.2

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

5.21 Page 3, Line 1 .....\$ .....0

5.22 Page 4, Line 1 .....\$ .....0

6.

FOR STOCK REPORTING ENTITIES ONLY:

6.1

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

\$ .....20,768,060

7.

Total dividends paid stockholders since organization of the reporting entity:

7.11 Cash .....\$ .....5,001,000

7.12 Stock .....\$ .....0



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE MOTORISTS LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

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

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

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

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

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

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

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

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

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

Type		3	4	5	6	7	8	9
1	2	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
Guaranteed Death Benefit	Guaranteed Living Benefit							

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

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

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

1	2
P&C Insurance Company And Location	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. ....\$ .....0

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

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

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE MOTORISTS LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

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

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

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

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

13.1 Direct Premium Written .....\$ .....55,142,074

13.2 Total Incurred Claims .....\$ .....26,641,401

13.3 Number of Covered Lives .....90,676

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

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE MOTORISTS LIFE INSURANCE COMPANY

FIVE-YEAR HISTORICAL DATA

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

	1 2016	2 2015	3 2014	4 2013	5 2012
<b>Life Insurance in Force</b> (Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4) .....	1,537,607	1,514,528	1,510,183	1,489,174	1,481,844
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4) .....	4,771,250	4,768,072	4,804,076	4,867,892	4,866,392
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) .....	186,200	163,917	159,007	155,544	151,479
5. Industrial (Line 21, Col. 2) .....	0	0	0	0	0
6. FEGLI/SGLI (Lines 43 & 44, Col. 4) .....	0	0	0	0	0
7. Total (Line 21, Col. 10) .....	6,495,057	6,446,516	6,473,265	6,512,610	6,499,716
<b>New Business Issued</b> (Exhibit of Life Insurance)					
8. Ordinary - whole life and endowment (Line 34, Col. 2) .....	108,321	95,196	115,291	112,776	124,689
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2) .....	270,554	225,388	221,328	248,475	214,451
10. Credit life (Line 2, Col. 6) .....	0	0	0	0	0
11. Group (Line 2, Col. 9) .....	0	0	0	0	0
12. Industrial (Line 2, Col. 2) .....	0	0	0	0	0
13. Total (Line 2, Col. 10) .....	378,875	320,584	336,619	361,252	339,140
<b>Premium Income - Lines of Business</b> (Exhibit 1 - Part 1)					
14. Industrial life (Line 20.4, Col. 2) .....	0	0	0	0	0
15.1 Ordinary-life insurance (Line 20.4, Col. 3) .....	42,882,773	40,203,026	41,592,827	41,047,216	40,877,463
15.2 Ordinary-individual annuities (Line 20.4, Col. 4) .....	9,776,302	(94,348,455)	22,852,263	29,327,170	26,822,774
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) .....	401,318	350,497	348,791	348,601	351,922
17.2 Group annuities (Line 20.4, Col. 7) .....	0	0	0	0	0
18.1 A & H-group (Line 20.4, Col. 8) .....	0	0	0	0	0
18.2 A & H-credit (group and individual) (Line 20.4, Col. 9) .....	0	0	0	0	0
18.3 A & H-other (Line 20.4, Col. 10) .....	0	0	0	0	0
19. Aggregate of all other lines of business (Line 20.4, Col. 11) .....	0	0	0	0	0
20. Total .....	53,060,394	(53,794,932)	64,793,881	70,722,988	68,052,159
<b>Balance Sheet (Pages 2 &amp; 3)</b>					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3) .....	467,352,042	490,027,198	523,588,518	495,257,374	458,483,624
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26) .....	405,151,371	428,254,870	467,229,522	440,521,942	402,420,527
23. Aggregate life reserves (Page 3, Line 1) .....	383,184,396	361,117,401	448,638,906	422,249,699	386,791,427
24. Aggregate A & H reserves (Page 3, Line 2) .....	0	0	0	0	0
25. Deposit-type contract funds (Page 3, Line 3) .....	1,095,574	996,532	867,388	829,179	704,625
26. Asset valuation reserve (Page 3, Line 24.01) .....	5,239,298	5,279,330	6,880,028	6,084,507	4,359,976
27. Capital (Page 3, Lines 29 and 30) .....	1,200,000	1,200,000	1,200,000	1,200,000	1,200,000
28. Surplus (Page 3, Line 37) .....	61,000,671	60,572,328	55,158,996	53,535,432	54,863,097
<b>Cash Flow (Page 5)</b>					
29. Net Cash from Operations (Line 11) .....	21,220,359	(83,473,836)	29,483,731	37,552,292	36,387,409
<b>Risk-Based Capital Analysis</b>					
30. Total adjusted capital .....	68,022,593	67,621,023	63,756,302	61,297,161	61,003,439
31. Authorized control level risk - based capital .....	5,443,198	5,513,824	9,587,472	9,394,543	8,960,969
<b>Percentage Distribution of Cash, Cash Equivalents and Invested Assets</b> (Page 2, Col. 3) (Line No. /Page 2, Line 12, Col. 3) x 100.0					
32. Bonds (Line 1) .....	91.7	92.3	91.5	91.2	89.8
33. Stocks (Lines 2.1 and 2.2) .....	3.0	3.2	4.8	4.5	4.5
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) .....	1.8	1.6	1.0	1.5	2.9
37. Contract loans (Line 6) .....	3.4	3.0	2.7	2.8	2.8
38. Derivatives (Page 2, Line 7) .....	0.0	0.0	0.0	0.0	0.0
39. Other invested assets (Line 8) .....	0.0	0.0	0.0	0.0	0.0
40. Receivables for securities (Line 9) .....	0.0	0.0	0.0	0.0	0.0
41. Securities lending reinvested collateral assets (Line 10) .....	0.0	0.0	0.0	0.0	0.0
42. Aggregate write-ins for invested assets (Line 11) .....	0.0	0.0	0.0	0.0	0.0
43. Cash, cash equivalents and invested assets (Line 12) .....	100.0	100.0	100.0	100.0	100.0

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2016	2 2015	3 2014	4 2013	5 2012
<b>Investments in Parent, Subsidiaries and Affiliates</b>					
44. Affiliated bonds (Schedule D Summary, Line 12, Col. 1) .....	0	0	0	0	0
45. Affiliated preferred stocks (Schedule D Summary, Line 18, Col. 1) .....	0	0	0	0	0
46. Affiliated common stocks (Schedule D Summary Line 24, Col. 1), .....	0	0	0	0	0
47. Affiliated short-term investments (subtotal included in Schedule DA Verification, Col. 5, Line 10) .....	0	0	0	0	0
48. Affiliated mortgage loans on real estate .....	0	0	0	0	0
49. All other affiliated .....	150,791	108,623	105,727	72,291	92,460
50. Total of above Lines 44 to 49 .....	150,791	108,623	105,727	72,291	92,460
51. Total Investment in Parent included in Lines 44 to 49 above .....	0	0	0	0	0
<b>Total Nonadmitted and Admitted Assets</b>					
52. Total nonadmitted assets (Page 2, Line 28, Col. 2) .....	1,930,704	2,112,812	2,158,636	1,941,566	1,246,632
53. Total admitted assets (Page 2, Line 28, Col. 3) .....	467,352,042	490,027,198	523,588,518	495,257,374	458,483,624
<b>Investment Data</b>					
54. Net investment income (Exhibit of Net Investment Income) .....	18,044,562	20,527,411	20,088,531	19,494,277	18,095,126
55. Realized capital gains (losses) (Page 4, Line 34, Column 1 ) .....	863,338	523,416	259,882	1,000,131	594,729
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1) .....	90,358	(883,417)	519,686	2,014,153	411,093
57. Total of above Lines 54, 55 and 56 .....	18,998,257	20,167,410	20,868,099	22,508,561	19,100,948
<b>Benefits and Reserve Increases (Page 6)</b>					
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) .....	33,519,963	38,397,657	40,958,058	36,130,404	33,561,085
59. Total contract benefits - A & H (Lines 13 & 14, Cols. 9, 10 & 11) .....	0	0	0	0	0
60. Increase in life reserves - other than group and annuities (Line 19, Cols. 2 and 3 ) .....	16,622,394	14,060,479	14,718,039	15,893,776	15,005,676
61. Increase in A & H reserves (Line 19, Cols. 9, 10 & 11) .....	0	0	0	0	0
62. Dividends to policyholders (Line 30, Col. 1) .....	1,152,779	1,128,873	1,017,981	940,087	963,206
<b>Operating Percentages</b>					
63. Insurance expense percent (Page 6, Col. 1, Lines 21, 22 & 23, less Line 6)/(Page 6, Col. 1, Line 1 plus Exhibit 7, Col. 2, Line 2) x 100.0 .....	26.6	(21.8)	20.5	18.4	20.3
64. Lapse percent (ordinary only) [(Exhibit of Life Insurance, Col. 4, Lines 14 & 15) / 1/2 (Exhibit of Life Insurance, Col. 4, Lines 1 & 21)] x 100.0 .....	5.4	5.8	5.8	5.8	5.7
65. A & H loss percent (Schedule H, Part 1, Lines 5 and 6, Col. 2) .....	0.0	0.0	0.0	0.0	0.0
66. A & H cost containment percent (Schedule H, Pt. 1, Line 4, Col. 2) .....	0.0	0.0	0.0	0.0	0.0
67. A & H expense percent excluding cost containment expenses (Schedule H, Pt. 1, Line 10, Col. 2) .....	0.0	0.0	0.0	0.0	0.0
<b>A &amp; H Claim Reserve Adequacy</b>					
68. Incurred losses on prior years' claims - group health (Schedule H, Part 3, Line 3.1 Col. 2) .....	0	0	0	0	0
69. Prior years' claim liability and reserve - group health (Schedule H, Part 3, Line 3.2 Col. 2) .....	0	0	0	0	0
70. Incurred losses on prior years' claims-health other than group (Schedule H, Part 3, Line 3.1 Col. 1 less Col. 2) .....	0	0	0	0	0
71. Prior years' claim liability and reserve-health other than group (Schedule H, Part 3, Line 3.2 Col. 1 less Col. 2) .....	0	0	0	0	0
<b>Net Gains From Operations After Federal Income Taxes by Lines of Business (Page 6, Line 33)</b>					
72. Industrial life (Col. 2) .....	0	0	0	0	0
73. Ordinary - life (Col. 3) .....	(2,150,649)	(316,046)	(440,428)	1,666,343	881,568
74. Ordinary - individual annuities (Col. 4) .....	(369,656)	3,446,110	1,925,909	758,562	1,242,222
75. Ordinary-supplementary contracts (Col. 5) .....	35,886	(104,357)	164,355	179,753	3,319
76. Credit life (Col. 6) .....	0	0	0	0	0
77. Group life (Col. 7) .....	440,632	424,802	454,101	9,062	281,708
78. Group annuities (Col. 8) .....	0	0	0	0	0
79. A & H-group (Col. 9) .....	0	0	0	0	0
80. A & H-credit (Col. 10) .....	0	0	0	0	0
81. A & H-other (Col. 11) .....	0	0	0	0	0
82. Aggregate of all other lines of business (Col. 12) ....	0	0	0	0	0
83. Total (Col. 1) .....	(2,043,787)	3,450,509	2,103,937	2,613,721	2,408,817

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

If no, please explain: .....

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE MOTORISTS LIFE INSURANCE COMPANY

EXHIBIT OF LIFE INSURANCE

	Industrial		Ordinary		Credit Life (Group and Individual)		Group			10 Total Amount of Insurance (a)
	1	2	3	4	5	6	Number of		9	
	Number of Policies	Amount of Insurance (a)	Number of Policies	Amount of Insurance (a)	Number of Individual Policies and Group Certificates	Amount of Insurance (a)	7 Policies	8 Certificates	Amount of Insurance (a)	
1. In force end of prior year .....	0	0	91,746	6,282,600	0	0	3	1,857	163,917	6,446,516
2. Issued during year .....	0	0	4,457	378,875	0	0	0	0	0	378,875
3. Reinsurance assumed .....	0	0	0	0	0	0	0	0	0	0
4. Revived during year .....	0	0	452	59,469	0	0	0	0	0	59,469
5. Increased during year (net) .....	0	0	0	3,603	0	0	0	98	22,567	26,171
6. Subtotals, Lines 2 to 5 .....	0	0	4,909	441,947	0	0	0	98	22,567	464,514
7. Additions by dividends during year .....	XXX	0	XXX	3,487	XXX	0	XXX	XXX	0	3,487
8. Aggregate write-ins for increases .....	0	0	0	0	0	0	0	0	0	0
9. Totals (Lines 1 and 6 to 8) .....	0	0	96,655	6,728,033	0	0	3	1,955	186,484	6,914,517
Deductions during year:										
10. Death .....	0	0	1,780	24,500	0	0	XXX	3	284	24,784
11. Maturity .....	0	0	10	65	0	0	XXX	0	0	65
12. Disability .....	0	0	0	0	0	0	XXX	0	0	0
13. Expiry .....	0	0	249	6,235	0	0	0	0	0	6,235
14. Surrender .....	0	0	1,366	62,741	0	0	0	0	0	62,741
15. Lapse .....	0	0	2,449	280,283	0	0	0	0	0	280,283
16. Conversion .....	0	0	125	18,161	0	0	XXX	XXX	XXX	18,161
17. Decreased (net) .....	0	0	0	27,191	0	0	0	0	0	27,191
18. Reinsurance .....	0	0	0	0	0	0	0	0	0	0
19. Aggregate write-ins for decreases .....	0	0	0	0	0	0	0	0	0	0
20. Totals (Lines 10 to 19) .....	0	0	5,979	419,176	0	0	0	3	284	419,460
21. In force end of year (Line 9 minus Line 20) .....	0	0	90,676	6,308,857	0	0	3	1,952	186,200	6,495,057
22. Reinsurance ceded end of year .....	XXX	0	XXX	4,574,255	XXX	0	XXX	XXX	151,761	4,726,016
23. Line 21 minus Line 22 .....	XXX	0	XXX	1,734,602	XXX	(b)	XXX	XXX	34,439	1,769,041
DETAILS OF WRITE-INS										
0801. ....										
0802. ....										
0803. ....										
0898. Summary of remaining write-ins for Line 8 from overflow page .....	0	0	0	0	0	0	0	0	0	0
0899. TOTALS (Lines 0801 thru 0803 plus 0898) (Line 8 above) .....	0	0	0	0	0	0	0	0	0	0
1901. ....										
1902. ....										
1903. ....										
1998. Summary of remaining write-ins for Line 19 from overflow page .....	0	0	0	0	0	0	0	0	0	0
1999. TOTALS (Lines 1901 thru 1903 plus 1998) (Line 19 above) .....	0	0	0	0	0	0	0	0	0	0

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

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

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE MOTORISTS LIFE INSURANCE COMPANY

**EXHIBIT OF LIFE INSURANCE (Continued)**

**ADDITIONAL INFORMATION ON INSURANCE IN FORCE END OF YEAR**

	Industrial		Ordinary	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)
24. Additions by dividends .....	XXX	0	XXX	3,487
25. Other paid-up insurance .....	0	0	8,908	68,618
26. Debit ordinary insurance .....	XXX	XXX	0	0

**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 .....	0	0	1,078	60,779
28. Term policies - other .....	946	267,740	19,025	4,476,230
29. Other term insurance - decreasing .....	XXX	314	XXX	32,769
30. Other term insurance .....	XXX	2,500	XXX	178,164
31. Totals (Lines 27 to 30) .....	946	270,554	20,103	4,747,942
Reconciliation to Lines 2 and 21:				
32. Term additions .....	XXX	0	XXX	0
33. Totals, extended term insurance .....	XXX	XXX	1,356	23,308
34. Totals, whole life and endowment .....	3,511	108,321	69,217	1,537,607
35. Totals (Lines 31 to 34) .....	4,457	378,875	90,676	6,308,857

**CLASSIFICATION OF AMOUNT OF INSURANCE (a) BY PARTICIPATING STATUS**

	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Non-Participating	2 Participating	3 Non-Participating	4 Participating
36. Industrial .....	0	0	0	0
37. Ordinary .....	347,195	31,680	5,951,129	357,728
38. Credit Life (Group and Individual) .....	0	0	0	0
39. Group .....	0	0	186,200	0
40. Totals (Lines 36 to 39) .....	347,195	31,680	6,137,329	357,728

**ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE**

	Credit Life		Group	
	1 Number of Individual Policies and Group Certificates	2 Amount of Insurance (a)	3 Number of Certificates	4 Amount of Insurance (a)
41. Amount of insurance included in Line 2 ceded to other companies .....	XXX	0	XXX	0
42. Number in force end of year if the number under shared groups is counted on a pro-rata basis .....	0	XXX	1,952	XXX
43. Federal Employees' Group Life Insurance included in Line 21 .....	0	0	0	0
44. Servicemen's Group Life Insurance included in Line 21 .....	0	0	0	0
45. Group Permanent Insurance included in Line 21 .....	0	0	0	0

**ADDITIONAL ACCIDENTAL DEATH BENEFITS**

46. Amount of additional accidental death benefits in force end of year under ordinary policies (a)	329,822
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**BASIS OF CALCULATION ON 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 Child, etc., policies and riders included above:	
47.1 .....	
47.2 .....	

**POLICIES WITH DISABILITY PROVISIONS**

	Industrial		Ordinary		Credit		Group	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)	5 Number of Policies	6 Amount of Insurance (a)	7 Number of Certificates	8 Amount of Insurance (a)
Disability Provisions								
48. Waiver of Premium .....	0	0	6,608	740,604	0	0	1,808	184,984
49. Disability Income .....	0	0	0	0	0	0	0	0
50. Extended Benefits .....	0	0	XXX	XXX	0	0	0	0
51. Other .....	0	0	0	0	0	0	0	0
52. Total .....	0	(b) 0	6,608	(b) 740,604	0	(b) 0	1,808	(b) 184,984

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

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

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE MOTORISTS LIFE INSURANCE COMPANY

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

SUPPLEMENTARY CONTRACTS				
	Ordinary		Group	
	1 Involving Life Contingencies	2 Not Involving Life Contingencies	3 Involving Life Contingencies	4 Not Involving Life Contingencies
1. In force end of prior year .....	359	15	0	0
2. Issued during year .....	13	0	0	0
3. Reinsurance assumed .....	0	0	0	0
4. Increased during year (net) .....	0	1	0	0
5. Total (Lines 1 to 4) .....	372	16	0	0
Deductions during year:				
6. Decreased (net) .....	33	0	0	0
7. Reinsurance ceded .....	0	0	0	0
8. Totals (Lines 6 and 7) .....	33	0	0	0
9. In force end of year .....	339	16	0	0
10. Amount on deposit .....	7,562,145	(a) 172,574	0	(a) 0
11. Income now payable .....	339	5	0	0
12. Amount of income payable .....	(a) 949,492	(a) 31,395	(a) 0	(a) 0

ANNUITIES				
	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year .....	146	5,801	0	0
2. Issued during year .....	5	242	0	0
3. Reinsurance assumed .....	0	0	0	0
4. Increased during year (net) .....	0	0	0	0
5. Totals (Lines 1 to 4) .....	151	6,043	0	0
Deductions during year:				
6. Decreased (net) .....	10	341	0	0
7. Reinsurance ceded .....	0	0	0	0
8. Totals (Lines 6 and 7) .....	10	341	0	0
9. In force end of year .....	141	5,702	0	0
Income now payable:				
10. Amount of income payable .....	(a) 689,171	XXX	XXX	(a) 0
Deferred fully paid:				
11. Account balance .....	XXX	(a) 160,788,681	XXX	(a) 0
Deferred not fully paid:				
12. Account balance .....	XXX	(a) 54,060,585	XXX	(a) 0

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

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS			
	1		2
	Deposit Funds		Dividend
	Contracts		Accumulations
1. In force end of prior year .....	154		114
2. Issued during year .....	6		6
3. Reinsurance assumed .....	0		0
4. Increased during year (net) .....	0		0
5. Totals (Lines 1 to 4) .....	160		120
Deductions During Year:			
6. Decreased (net) .....	5		6
7. Reinsurance ceded .....	0		0
8. Totals (Lines 6 and 7) .....	5		6
9. In force end of year .....	155		114
10. Amount of account balance .....	(a) 737,965	(a)	76,204

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

ANNUAL STATEMENT FOR THE YEAR 2016 OF THE MOTORISTS LIFE INSURANCE COMPANY

**SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS**

Allocated by States and Territories

States, Etc.			1	Life Contracts		Direct Business Only			
				2	3	4 Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	5 Other Considerations	6 Total Columns 2 through 5	7 Deposit-Type Contracts
Active Status	Life Insurance Premiums	Annuity Considerations							
1. Alabama	AL	N	50,567	12,500	0	0	63,067	0	
2. Alaska	AK	N	5,426	0	0	0	5,426	0	
3. Arizona	AZ	N	114,848	3,006	0	0	117,854	0	
4. Arkansas	AR	L	8,641	0	0	0	8,641	0	
5. California	CA	N	68,109	0	0	0	68,109	0	
6. Colorado	CO	N	16,839	0	0	0	16,839	0	
7. Connecticut	CT	N	11,378	0	0	0	11,378	0	
8. Delaware	DE	N	16,606	0	0	0	16,606	0	
9. District of Columbia	DC	N	1,799	0	0	0	1,799	0	
10. Florida	FL	L	1,563,702	25,600	0	0	1,589,302	0	
11. Georgia	GA	L	1,041,813	253,573	0	0	1,295,386	0	
12. Hawaii	HI	N	1,449	0	0	0	1,449	0	
13. Idaho	ID	N	2,776	0	0	0	2,776	0	
14. Illinois	IL	L	290,505	600	0	0	291,105	0	
15. Indiana	IN	L	3,793,933	1,310,610	0	0	5,104,543	61,551	
16. Iowa	IA	L	197,485	0	0	0	197,485	0	
17. Kansas	KS	N	12,640	0	0	0	12,640	0	
18. Kentucky	KY	L	4,383,279	487,458	0	0	4,870,737	0	
19. Louisiana	LA	N	11,732	0	0	0	11,732	0	
20. Maine	ME	N	4,576	5,500	0	0	10,076	0	
21. Maryland	MD	N	68,634	6,500	0	0	75,134	0	
22. Massachusetts	MA	N	24,567	550	0	0	25,117	0	
23. Michigan	MI	L	4,853,989	42,960	0	0	4,896,949	4,500	
24. Minnesota	MN	L	73,599	5,950	0	0	79,549	0	
25. Mississippi	MS	N	45,312	0	0	0	45,312	0	
26. Missouri	MO	L	31,108	0	0	0	31,108	0	
27. Montana	MT	N	4,552	0	0	0	4,552	0	
28. Nebraska	NE	L	12,488	0	0	0	12,488	0	
29. Nevada	NV	N	28,939	0	0	0	28,939	0	
30. New Hampshire	NH	N	9,262	0	0	0	9,262	0	
31. New Jersey	NJ	N	48,297	118,439	0	0	166,736	0	
32. New Mexico	NM	N	9,378	0	0	0	9,378	0	
33. New York	NY	N	53,976	0	0	0	53,976	0	
34. North Carolina	NC	N	115,587	6,600	0	0	122,187	0	
35. North Dakota	ND	N	2,662	0	0	0	2,662	0	
36. Ohio	OH	L	22,413,264	5,296,490	0	0	27,709,754	24,207	
37. Oklahoma	OK	N	16,281	0	0	0	16,281	0	
38. Oregon	OR	N	7,919	0	0	0	7,919	0	
39. Pennsylvania	PA	L	8,704,598	2,008,352	0	0	10,712,951	104,128	
40. Rhode Island	RI	N	754	0	0	0	754	0	
41. South Carolina	SC	L	601,083	258,691	0	0	859,774	0	
42. South Dakota	SD	N	2,560	0	0	0	2,560	0	
43. Tennessee	TN	L	1,492,869	63,145	0	0	1,556,013	0	
44. Texas	TX	N	123,815	2,180	0	0	125,995	0	
45. Utah	UT	N	3,780	0	0	0	3,780	0	
46. Vermont	VT	N	1,308	0	0	0	1,308	0	
47. Virginia	VA	L	444,476	0	0	0	444,476	0	
48. Washington	WA	N	16,434	0	0	0	16,434	0	
49. West Virginia	WV	L	2,100,872	764,977	0	0	2,865,849	57,342	
50. Wisconsin	WI	L	1,668,850	90,096	0	0	1,758,946	0	
51. Wyoming	WY	N	1,082	0	0	0	1,082	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	731	0	0	0	731	0	
55. U.S. Virgin Islands	VI	N	373	0	0	0	373	0	
56. Northern Mariana Islands	MP	N	0	0	0	0	0	0	
57. Canada	CAN	N	4,885	0	0	0	4,885	0	
58. Aggregate Other Alien	OT	XXX	1,956	0	0	0	1,956	0	
59. Subtotal	(a)	18	54,588,344	10,763,778	0	0	65,352,122	251,728	
90. Reporting entity contributions for employee benefits plans	XXX		0	0	0	0	0	0	
91. Dividends or refunds applied to purchase paid-up additions and annuities	XXX		971,868	0	0	0	971,868	0	
92. Dividends or refunds applied to shorten endowment or premium paying period	XXX		0	0	0	0	0	0	
93. Premium or annuity considerations waived under disability or other contract provisions	XXX		119,623	0	0	0	119,623	0	
94. Aggregate or other amounts not allocable by State	XXX		0	0	0	0	0	0	
95. Totals (Direct Business)	XXX		55,679,835	10,763,778	0	0	66,443,613	251,728	
96. Plus reinsurance assumed	XXX		7,640	0	0	0	7,640	0	
97. Totals (All Business)	XXX		55,687,475	10,763,778	0	0	66,451,253	251,728	
98. Less reinsurance ceded	XXX		12,841,539	947,984	0	0	13,789,523	0	
99. Totals (All Business) less Reinsurance Ceded	XXX		42,845,936	9,815,794	(b)	0	52,661,730	251,728	
DETAILS OF WRITE-INS									
58001. CHN China	XXX		1,790	0	0	0	1,790	0	
58002. GBR United Kingdom	XXX		166	0	0	0	166	0	
58003.	XXX								
58998. Summary of remaining write-ins for Line 58 from overflow page	XXX		0	0	0	0	0	0	
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX		1,956	0	0	0	1,956	0	
9401.	XXX								
9402.	XXX								
9403.	XXX								
9498. Summary of remaining write-ins for Line 94 from overflow page	XXX		0	0	0	0	0	0	
9499. Totals (Lines 9401 through 9403 plus 9498)(Line 94 above)	XXX		0	0	0	0	0	0	

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

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

ADDRESS OF INSURED DETERMINES STATE TO WHICH PREMIUMS ARE ALLOCATED

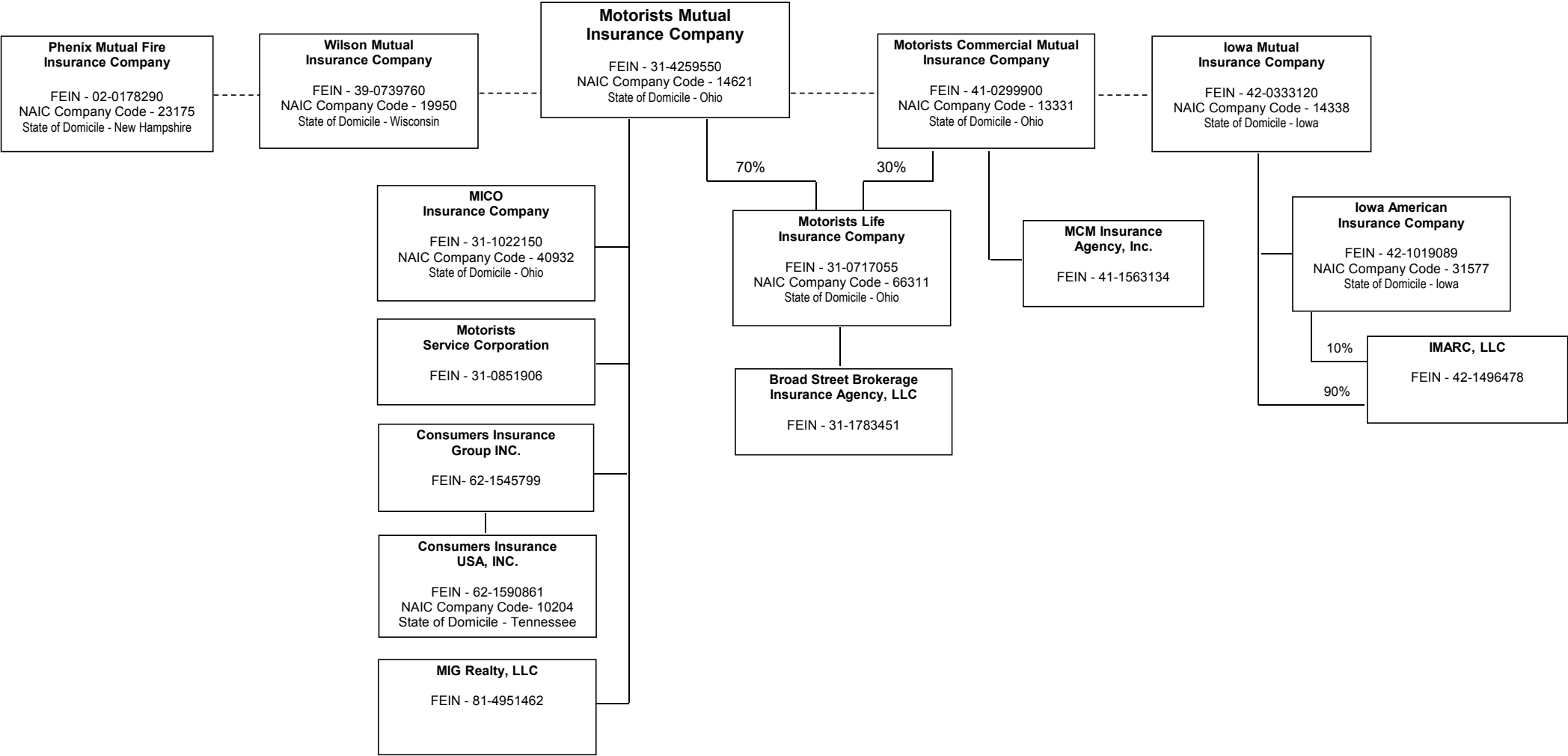
(a) Insert the number of L responses except for Canada and Other Alien.

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



ANNUAL STATEMENT FOR THE YEAR 2016 OF THE MOTORISTS LIFE INSURANCE COMPANY

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





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