



LIFE AND ACCIDENT AND HEALTH COMPANIES — ASSOCIATION EDITION

ANNUAL STATEMENT  
For the Year Ended December 31, 2016  
OF THE CONDITION AND AFFAIRS OF THE

CINCINNATI LIFE INSURANCE COMPANY

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

OFFICERS

Name	Title	Name	Title
STEVEN JUSTUS JOHNSTON #	CEO & PRESIDENT	MICHAEL JAMES SEWELL	CFO & SENIOR VICE PRESIDENT
TODD HANCOCK PENDERY	TREASURER & VICE PRESIDENT	ROGER ANDREW BROWN #	COO & SENIOR VICE PRESIDENT

OTHER OFFICERS

KENNETH WILLIAM STECHER	CHAIRMAN OF THE BOARD	JACOB FERDINAND SCHERER JR.	EXECUTIVE VICE PRESIDENT
TERESA CURRIN CRACAS	SENIOR VICE PRESIDENT	THERESA ANN HOFFER #	SENIOR VICE PRESIDENT
MARTIN FRANCIS HOLLENBECK	SENIOR VICE PRESIDENT	JOHN SCOTT KELLINGTON	SENIOR VICE PRESIDENT
LISA ANNE LOVE	SENIOR VICE PRESIDENT	GLENN DOUGLAS NICHOLSON	SENIOR VICE PRESIDENT
TIMOTHY LEE TIMMEL	SENIOR VICE PRESIDENT		

DIRECTORS OR TRUSTEES

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

State of OHIO  
County of BUTLER

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

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

KAREN S. DONNER, NOTARY PUBLIC  
OCTOBER 26, 2019

ASSETS

	Current Year			Prior Year
	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
1. Bonds (Schedule D).....	3,151,485,258		3,151,485,258	3,017,001,097
2. Stocks (Schedule D):				
2.1 Preferred stocks .....	5,046,800		5,046,800	5,046,800
2.2 Common stocks .....	0		0	0
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens .....			0	0
3.2 Other than first liens .....			0	0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ ..... encumbrances).....			0	0
4.2 Properties held for the production of income (less \$ ..... encumbrances) .....			0	0
4.3 Properties held for sale (less \$ ..... encumbrances) .....			0	0
5. Cash (\$ .....56,439,126 , Schedule E-Part 1), cash equivalents (\$ .....0 , Schedule E-Part 2) and short-term investments (\$ .....0 , Schedule DA).....	56,439,126		56,439,126	44,485,820
6. Contract loans (including \$ ..... premium notes).....	30,558,362	868,545	29,689,817	29,740,881
7. Derivatives (Schedule DB).....	0		0	0
8. Other invested assets (Schedule BA) .....	65,908,677		65,908,677	44,676,604
9. Receivables for securities .....			0	0
10. Securities lending reinvested collateral assets (Schedule DL).....			0	0
11. Aggregate write-ins for invested assets .....	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11) .....	3,309,438,223	868,545	3,308,569,678	3,140,951,201
13. Title plants less \$ ..... charged off (for Title insurers only).....			0	0
14. Investment income due and accrued .....	39,645,269		39,645,269	39,145,033
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection .....	8,285,066	7,789	8,277,277	7,227,591
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ ..... earned but unbilled premiums).....	121,081,503		121,081,503	113,935,404
15.3 Accrued retrospective premiums (\$ ..... ) and contracts subject to redetermination (\$ ..... ) .....			0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers .....	6,966,574		6,966,574	5,740,616
16.2 Funds held by or deposited with reinsured companies .....			0	0
16.3 Other amounts receivable under reinsurance contracts .....	1,300,353		1,300,353	1,588,521
17. Amounts receivable relating to uninsured plans .....			0	0
18.1 Current federal and foreign income tax recoverable and interest thereon .....			0	0
18.2 Net deferred tax asset.....	91,622,492	65,492,745	26,129,747	27,176,703
19. Guaranty funds receivable or on deposit .....			0	0
20. Electronic data processing equipment and software.....	514,789	514,789	0	0
21. Furniture and equipment, including health care delivery assets (\$ ..... ) .....	2,967	2,967	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates .....			0	0
23. Receivables from parent, subsidiaries and affiliates .....	4,029,091		4,029,091	3,088,947
24. Health care (\$ ..... ) and other amounts receivable.....	595,665	595,665	0	0
25. Aggregate write-ins for other-than-invested assets .....	1,329,565	312,073	1,017,492	1,500,366
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	3,584,811,558	67,794,574	3,517,016,983	3,340,354,383
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....	749,433,861		749,433,861	726,482,544
28. Total (Lines 26 and 27)	4,334,245,419	67,794,574	4,266,450,845	4,066,836,927
DETAILS OF WRITE-INS				
1101. ....				
1102. ....				
1103. ....				
1198. Summary of remaining write-ins for Line 11 from overflow page .....	0	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above) .....	0	0	0	0
2501. SEPARATE ACCOUNTS MANAGEMENT FEE RECEIVABLE.....	992,578		992,578	1,454,832
2502. PREPAID EXPENSES.....	270,536	270,536	0	0
2503. GUARANTY FUNDS.....	12,788		12,788	28,975
2598. Summary of remaining write-ins for Line 25 from overflow page .....	53,663	41,537	12,127	16,559
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above) .....	1,329,565	312,073	1,017,492	1,500,366

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$ .....3,014,069,552 (Exhibit 5, Line 9999999) less \$ ..... included in Line 6.3 (including \$ ..... Modco Reserve).....	3,014,069,552	2,832,845,304
2. Aggregate reserve for accident and health contracts (including \$ .....0 Modco Reserve).....	16,579,506	16,623,168
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ ..... Modco Reserve).....	171,079,323	176,207,802
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11).....	17,421,741	21,922,542
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11).....	1,366,382	1,541,037
5. Policyholders' dividends \$ .....and coupons \$ .....due and unpaid (Exhibit 4, Line 10).....	0	0
6. Provision for policyholders' dividends and coupons payable in following calendar year—estimated amounts:		
6.1 Dividends apportioned for payment (including \$ ..... Modco).....	74	75
6.2 Dividends not yet apportioned (including \$ ..... Modco).....		0
6.3 Coupons and similar benefits (including \$ ..... Modco).....		0
7. Amount provisionally held for deferred dividend policies not included in Line 6.....		0
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ ..... discount; including \$ .....83,526 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of Lines 4 and 14).....	1,408,786	1,314,660
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts.....		0
9.2 Provision for experience rating refunds, including the liability of \$ .....accident and health experience rating refunds of which \$ .....is for medical loss ratio rebate per the Public Health Service Act.....		0
9.3 Other amounts payable on reinsurance, including \$ .....assumed and \$ .....15,404,057 ceded.....	15,404,057	16,666,509
9.4 Interest Maintenance Reserve (IMR, Line 6).....	8,382,456	9,747,024
10. Commissions to agents due or accrued-life and annuity contracts \$ .....3,229,732 accident and health \$ .....21,750 and deposit-type contract funds \$ ..... .....	3,251,482	3,237,963
11. Commissions and expense allowances payable on reinsurance assumed.....		0
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 6).....	4,731,919	3,531,386
13. Transfers to Separate Accounts due or accrued (net) (including \$ .....accrued for expense allowances recognized in reserves, net of reinsured allowances).....		0
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 5).....	1,463,206	1,297,232
15.1 Current federal and foreign income taxes, including \$ .....814,449 on realized capital gains (losses).....	2,942,384	89,924
15.2 Net deferred tax liability.....		0
16. Unearned investment income.....	567,394	546,615
17. Amounts withheld or retained by company as agent or trustee.....	1,136,657	807,158
18. Amounts held for agents' account, including \$ .....382 agents' credit balances.....	382	384
19. Remittances and items not allocated.....	964,904	1,819,959
20. Net adjustment in assets and liabilities due to foreign exchange rates.....		0
21. Liability for benefits for employees and agents if not included above.....		0
22. Borrowed money \$ .....and interest thereon \$ ..... .....		0
23. Dividends to stockholders declared and unpaid.....		0
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve (AVR, Line 16, Col. 7).....	28,819,490	18,749,372
24.02 Reinsurance in unauthorized and certified (\$ ..... ) companies.....	0	0
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$ ..... ) reinsurers.....		0
24.04 Payable to parent, subsidiaries and affiliates.....	250,862	359,620
24.05 Drafts outstanding.....		0
24.06 Liability for amounts held under uninsured plans.....		0
24.07 Funds held under coinsurance.....		0
24.08 Derivatives.....	0	0
24.09 Payable for securities.....		0
24.10 Payable for securities lending.....		0
24.11 Capital notes \$ .....and interest thereon \$ ..... .....		0
25. Aggregate write-ins for liabilities.....	26,848,367	24,691,925
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25).....	3,316,688,926	3,131,999,657
27. From Separate Accounts statement.....	749,433,861	726,482,544
28. Total liabilities (Lines 26 and 27).....	4,066,122,787	3,858,482,201
29. Common capital stock.....	3,000,000	3,000,000
30. Preferred capital stock.....		0
31. Aggregate write-ins for other than special surplus funds.....	0	0
32. Surplus notes.....		0
33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1).....	1,000,000	1,000,000
34. Aggregate write-ins for special surplus funds.....	0	0
35. Unassigned funds (surplus).....	196,328,058	204,354,726
36. Less treasury stock, at cost:		
36.1 .....shares common (value included in Line 29 \$ ..... ).....		0
36.2 .....shares preferred (value included in Line 30 \$ ..... ).....		0
37. Surplus (Total Lines 31+32+33+34+35-36) (including \$ .....in Separate Accounts Statement).....	197,328,058	205,354,726
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55).....	200,328,058	208,354,726
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3).....	4,266,450,845	4,066,836,927
DETAILS OF WRITE-INS		
2501. RETAINED ASSET LIABILITY.....	24,157,007	24,270,117
2502. PAYABLES CLEARING.....	2,625,378	329,757
2503. ACCOUNTS PAYABLE - LONG TERM CARE.....	40,210	67,270
2598. Summary of remaining write-ins for Line 25 from overflow page.....	25,772	24,780
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above).....	26,848,367	24,691,925
3101. ....		
3102. ....		
3103. ....		
3198. Summary of remaining write-ins for Line 31 from overflow page.....	0	0
3199. Totals (Lines 3101 through 3103 plus 3198) (Line 31 above).....	0	0
3401. ....		
3402. ....		
3403. ....		
3498. Summary of remaining write-ins for Line 34 from overflow page.....	0	0
3499. Totals (Lines 3401 through 3403 plus 3498) (Line 34 above).....	0	0

SUMMARY OF OPERATIONS

	1 Current Year	2 Prior Year
1. Premiums and annuity considerations for life and accident and health contracts (Exhibit 1, Part 1, Line 20.4, Col. 1, less Col. 11) .....	276,140,544	250,060,189
2. Considerations for supplementary contracts with life contingencies .....	264,955	279,814
3. Net investment income (Exhibit of Net Investment Income, Line 17) .....	158,587,025	154,137,743
4. Amortization of Interest Maintenance Reserve (IMR, Line 5) .....	5,863,024	4,102,626
5. Separate Accounts net gain from operations excluding unrealized gains or losses .....	0	0
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1) .....	5,133,019	5,703,704
7. Reserve adjustments on reinsurance ceded .....		0
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts .....	4,974,414	5,358,066
8.2 Charges and fees for deposit-type contracts .....		0
8.3 Aggregate write-ins for miscellaneous income .....	0	0
9. Totals (Lines 1 to 8.3) .....	450,962,981	419,642,143
10. Death benefits .....	99,911,020	100,957,306
11. Matured endowments (excluding guaranteed annual pure endowments) .....	147,913	98,107
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8) .....	69,760,542	63,375,917
13. Disability benefits and benefits under accident and health contracts .....	2,017,286	2,249,565
14. Coupons, guaranteed annual pure endowments and similar benefits .....		0
15. Surrender benefits and withdrawals for life contracts .....	16,260,106	16,330,519
16. Group conversions .....		0
17. Interest and adjustments on contract or deposit-type contract funds .....	8,914,513	10,113,656
18. Payments on supplementary contracts with life contingencies .....	365,445	358,006
19. Increase in aggregate reserves for life and accident and health contracts .....	181,261,687	164,159,202
20. Totals (Lines 10 to 19) .....	378,638,512	357,642,277
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1) .....	42,021,448	37,925,881
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1) .....	0	0
23. General insurance expenses (Exhibit 2, Line 10, Columns 1, 2, 3 and 4) .....	38,049,828	34,939,114
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3) .....	7,255,234	6,771,830
25. Increase in loading on deferred and uncollected premiums .....	(3,871,558)	(177,166)
26. Net transfers to or (from) Separate Accounts net of reinsurance .....	(6,425,827)	(6,477,046)
27. Aggregate write-ins for deductions .....	991	953
28. Totals (Lines 20 to 27) .....	455,668,629	430,625,843
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28) .....	(4,705,648)	(10,983,700)
30. Dividends to policyholders .....	74	39
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30) .....	(4,705,722)	(10,983,740)
32. Federal and foreign income taxes incurred (excluding tax on capital gains) .....	(1,935,521)	(5,586,176)
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) .....	(2,770,201)	(5,397,564)
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ .....(2,929,538) (excluding taxes of \$ .....2,093,712 transferred to the IMR) .....	4,855,574	(6,091,758)
35. Net income (Line 33 plus Line 34) .....	2,085,373	(11,489,322)
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2) .....	208,354,726	223,454,028
37. Net income (Line 35) .....	2,085,373	(11,489,322)
38. Change in net unrealized capital gains (losses) less capital gains tax of \$ .....		0
39. Change in net unrealized foreign exchange capital gain (loss) .....		0
40. Change in net deferred income tax .....	(2,430,698)	1,712,088
41. Change in nonadmitted assets .....	2,307,672	(4,064,985)
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 .....	(10,070,117)	(1,359,349)
45. Change in treasury stock (Page 3, Lines 36.1 and 36.2 Col. 2 minus Col. 1) .....	0	0
46. Surplus (contributed to) withdrawn from Separate Accounts during period .....		0
47. Other changes in surplus in Separate Accounts statement .....	0	0
48. Change in surplus notes .....	0	0
49. Cumulative effect of changes in accounting principles .....		0
50. Capital changes:		
50.1 Paid in .....		0
50.2 Transferred from surplus (Stock Dividend) .....		0
50.3 Transferred to surplus .....		0
51. Surplus adjustment:		
51.1 Paid in .....		0
51.2 Transferred to capital (Stock Dividend) .....		0
51.3 Transferred from capital .....		0
51.4 Change in surplus as a result of reinsurance .....		0
52. Dividends to stockholders .....		0
53. Aggregate write-ins for gains and losses in surplus .....	81,102	102,267
54. Net change in capital and surplus for the year (Lines 37 through 53) .....	(8,026,668)	(15,099,302)
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38) .....	200,328,058	208,354,726
DETAILS OF WRITE-INS		
08.301 .....		0
08.302 .....		
08.303 .....		
08.398 Summary of remaining write-ins for Line 8.3 from overflow page .....	0	0
08.399 Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above) .....	0	0
2701. INCREASE/(DECREASE) IN RETIRED LIVES RESERVE .....	991	953
2702. ....		
2703. ....		
2798. Summary of remaining write-ins for Line 27 from overflow page .....	0	0
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above) .....	991	953
5301. PRE-1992 WHOLE LIFE DEFICIENCY RESERVE .....	81,102	102,267
5302. ....		
5303. ....		
5398. Summary of remaining write-ins for Line 53 from overflow page .....	0	0
5399. Totals (Lines 5301 through 5303 plus 5398) (Line 53 above) .....	81,102	102,267

CASH FLOW

	1 Current Year	2 Prior Year
<b>Cash from Operations</b>		
1. Premiums collected net of reinsurance .....	270,908,378	247,290,953
2. Net investment income .....	156,386,517	151,040,414
3. Miscellaneous income .....	10,857,857	11,072,082
4. Total (Lines 1 through 3) .....	438,152,752	409,403,449
5. Benefit and loss related payments .....	194,367,684	178,309,299
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts .....	(6,425,827)	(6,477,046)
7. Commissions, expenses paid and aggregate write-ins for deductions .....	85,944,760	79,395,986
8. Dividends paid to policyholders .....	74	75
9. Federal and foreign income taxes paid (recovered) net of \$ ..... (586,213) tax on capital gains (losses) .....	(5,623,807)	(1,476,171)
10. Total (Lines 5 through 9) .....	268,262,884	249,752,143
11. Net cash from operations (Line 4 minus Line 10) .....	169,889,868	159,651,306
<b>Cash from Investments</b>		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds .....	742,895,983	343,878,080
12.2 Stocks .....	8,409	0
12.3 Mortgage loans .....	0	0
12.4 Real estate .....	0	0
12.5 Other invested assets .....	0	11,500,000
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) .....	742,904,392	355,378,080
13. Cost of investments acquired (long-term only):		
13.1 Bonds .....	866,991,860	509,986,773
13.2 Stocks .....	0	0
13.3 Mortgage loans .....	0	0
13.4 Real estate .....	0	0
13.5 Other invested assets .....	21,388,943	0
13.6 Miscellaneous applications .....	0	10,250,000
13.7 Total investments acquired (Lines 13.1 to 13.6) .....	888,380,803	520,236,773
14. Net increase (decrease) in contract loans and premium notes .....	(684,121)	611,105
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14) .....	(144,792,291)	(165,469,798)
<b>Cash from Financing and Miscellaneous Sources</b>		
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 .....	(14,007,148)	(17,262,256)
16.5 Dividends to stockholders .....	0	0
16.6 Other cash provided (applied) .....	862,874	2,123,475
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6) .....	(13,144,274)	(15,138,782)
<b>RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS</b>		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17) .....	11,953,303	(20,957,274)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year .....	44,485,824	65,443,098
19.2 End of year (Line 18 plus Line 19.1) .....	56,439,127	44,485,824

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

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS

	1	2	Ordinary			6	Group		Accident and Health			12
			3	4	5		7	8	9	10	11	
	Total	Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance (a)	Annuities	Group	Credit (Group and Individual)	Other	Aggregate of All Other Lines of Business
1. Premiums and annuity considerations for life and accident and health contracts .....	276,140,544	68,204	223,874,869	47,169,909		.0	2,624,726	.0	810,871	.0	1,591,965	
2. Considerations for supplementary contracts with life contingencies .....	264,955				264,955							
3. Net investment income .....	158,587,025	262,397	101,942,118	50,930,599	941,194		(1,218)	23,267	167,967		290,353	4,030,347
4. Amortization of Interest Maintenance Reserve (IMR) .....	5,863,024	18,625	3,807,349	1,964,922	38,297		(88)	899	12,102		20,919	
5. Separate Accounts net gain from operations excluding unrealized gains or losses .....	.0											
6. Commissions and expense allowances on reinsurance ceded .....	5,133,019	.0	4,420,004	.0		.0	.0	.0	47,968	.0	665,047	.0
7. Reserve adjustments on reinsurance ceded .....	.0											
8. Miscellaneous Income:												
8.1 Fees associated with income from investment management, administration and contract guarantees from Separate Accounts .....	4,974,414						4,974,414					
8.2 Charges and fees for deposit-type contracts .....	.0											
8.3 Aggregate write-ins for miscellaneous income .....	0	0	0	0	0	0	0	0	0	0	0	0
9. Totals (Lines 1 to 8.3) .....	450,962,981	349,226	334,044,340	100,065,430	1,244,445	0	7,597,835	24,165	1,038,908	0	2,568,285	4,030,347
10. Death benefits .....	99,911,020	600,272	92,950,640				6,360,109					
11. Matured endowments (excluding guaranteed annual pure endowments) .....	147,913	25,651	122,262				.0					
12. Annuity benefits .....	69,760,542			69,661,601				98,941				
13. Disability benefits and benefits under accident and health contracts .....	2,017,286		289,398						953,097	.0	774,790	
14. Coupons, guaranteed annual pure endowments and similar benefits .....	.0											
15. Surrender benefits and withdrawals for life contracts .....	16,260,106	121,943	16,138,163									
16. Group conversions .....	.0											
17. Interest and adjustments on contract or deposit-type contract funds .....	8,914,513		3,956	8,305,464	605,093							
18. Payments on supplementary contracts with life contingencies .....	365,445				365,445							
19. Increase in aggregate reserves for life and accident and health contracts .....	181,261,687	(523,317)	175,012,155	6,268,737	56,231		496,648	(5,106)	16,756		(60,418)	
20. Totals (Lines 10 to 19) .....	378,638,512	224,550	284,516,574	84,235,802	1,026,769	.0	6,856,757	93,835	969,853	.0	714,372	.0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) .....	42,021,448	.0	39,420,730	2,034,775		.0	.0	.0	.0	.0	565,943	.0
22. Commissions and expense allowances on reinsurance assumed .....	.0	.0	.0	.0		.0	.0	.0	.0	.0	.0	.0
23. General insurance expenses .....	38,049,828	479,501	33,342,629	2,359,488			158,314	1,058	325,870	.0	1,382,967	.0
24. Insurance taxes, licenses and fees, excluding federal income taxes .....	7,255,235	4,461	6,878,620	103,217			70,319	46	49,951	.0	148,621	.0
25. Increase in loading on deferred and uncollected premiums .....	(3,871,558)	52	(3,871,610)									
26. Net transfers to or (from) Separate Accounts net of reinsurance .....	(6,425,827)						(6,425,827)					
27. Aggregate write-ins for deductions .....	991	0	991	0	0	0	0	0	0	0	0	0
28. Totals (Lines 20 to 27) .....	455,668,630	708,564	360,287,935	88,733,281	1,026,769	0	659,563	94,940	1,345,674	0	2,811,904	0
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28) .....	(4,705,649)	(359,338)	(26,243,595)	11,332,149	217,676	.0	6,938,272	(70,775)	(306,766)	.0	(243,619)	4,030,347
30. Dividends to policyholders .....	74		74						0	0	0	
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30) .....	(4,705,723)	(359,338)	(26,243,669)	11,332,149	217,676	.0	6,938,272	(70,775)	(306,766)	.0	(243,619)	4,030,347
32. Federal income taxes incurred (excluding tax on capital gains) .....	(1,935,521)	(139,631)	(8,473,932)	2,845,158	54,347		2,589,954	(24,771)	(85,210)		(69,472)	1,368,036
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) .....	(2,770,202)	(219,707)	(17,769,737)	8,486,991	163,329	0	4,348,317	(46,004)	(221,556)	0	(174,147)	2,662,311
DETAILS OF WRITE-INS												
08.301. ....												
08.302. ....												
08.303. ....												
08.398. Summary of remaining write-ins for Line 8.3 from overflow page .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
08.399. Total (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above) .....	0	0	0	0	0	0	0	0	0	0	0	0
2701. INCREASE (DECREASE) IN RETIRED LIVES RESERVES .....	991		991									
2702. ....												
2703. ....												
2798. Summary of remaining write-ins for Line 27 from overflow page .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2799. Total (Lines 2701 through 2703 plus 2798) (Line 27 above) .....	991	0	991	0	0	0	0	0	0	0	0	0

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

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

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR

	1	2	Ordinary			6	Group	
			3	4	5		7	8
	Total	Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance	Annuities
Involving Life or Disability Contingencies (Reserves)								
(Net of Reinsurance Ceded)								
1. Reserve December 31, prior year .....	2,832,845,304	9,649,256	1,951,932,308	852,677,360	2,757,119	0	15,369,640	459,621
2. Tabular net premiums or considerations .....	458,927,022	24,627	408,842,759	47,169,955	264,955		2,624,726	
3. Present value of disability claims incurred .....	76,639		76,639		XXX			
4. Tabular interest .....	110,081,541	324,980	84,623,666	24,950,279	149,854			32,762
5. Tabular less actual reserve released .....	4,344,920		190,632	4,076,133	6,868			71,287
6. Increase in reserve on account of change in valuation basis .....	0							
7. Other increases (net) .....	(117)	(117)						
8. Totals (Lines 1 to 7) .....	3,406,275,309	9,998,746	2,445,666,004	928,873,727	3,178,796	0	17,994,366	563,670
9. Tabular cost .....	287,047,074	260,373	284,690,428		XXX		2,096,273	
10. Reserves released by death .....	10,973,881	405,802	10,536,274	XXX	XXX		31,805	XXX
11. Reserves released by other terminations (net) .....	23,780,128	206,632	23,310,304	263,192				
12. Annuity, supplementary contract, and disability payments involving life contingencies .....	70,404,675		265,637	69,664,439	365,445			109,154
13. Net transfers to or (from) Separate Accounts .....	0							
14. Total deductions (Lines 9 to 13) .....	392,205,758	872,807	318,802,643	69,927,631	365,445	0	2,128,078	109,154
15. Reserve December 31, current year	3,014,069,551	9,125,939	2,126,863,361	858,946,096	2,813,351	0	15,866,288	454,516

EXHIBIT OF NET INVESTMENT INCOME

		1	2
		Collected During Year	Earned During Year
1.	U.S. Government bonds .....	(a).....16,372	.....15,904
1.1	Bonds exempt from U.S. tax .....	(a).....18,727,509	.....17,809,981
1.2	Other bonds (unaffiliated) .....	(a).....135,461,419	.....136,910,324
1.3	Bonds of affiliates .....	(a).....0	.....
2.1	Preferred stocks (unaffiliated) .....	(b).....838,125	.....838,125
2.11	Preferred stocks of affiliates .....	(b).....0	.....
2.2	Common stocks (unaffiliated) .....	.....0	.....
2.21	Common stocks of affiliates .....	.....0	.....
3.	Mortgage loans .....	(c).....	.....
4.	Real estate .....	(d).....	.....
5.	Contract loans .....	.....2,364,345	.....2,249,609
6.	Cash, cash equivalents and short-term investments .....	(e).....20,008	.....20,008
7.	Derivative instruments .....	(f).....	.....
8.	Other invested assets .....	.....2,953,014	.....2,953,014
9.	Aggregate write-ins for investment income .....	.....94,036	.....94,036
10.	Total gross investment income .....	160,474,828	160,891,001
11.	Investment expenses .....		(g).....1,565,325
12.	Investment taxes, licenses and fees, excluding federal income taxes .....		(g).....332,549
13.	Interest expense .....		(h).....406,102
14.	Depreciation on real estate and other invested assets .....		(i).....
15.	Aggregate write-ins for deductions from investment income .....		.....0
16.	Total deductions (Lines 11 through 15) .....		.....2,303,976
17.	Net investment income (Line 10 minus Line 16) .....		158,587,025
DETAILS OF WRITE-INS			
0901.	MISCELLANEOUS INCOME .....	.....94,036	.....94,036
0902.	.....	.....	.....
0903.	.....	.....	.....
0998.	Summary of remaining write-ins for Line 9 from overflow page .....	.....0	.....0
0999.	Totals (Lines 0901 through 0903 plus 0998) (Line 9 above) .....	94,036	94,036
1501.	.....		.....
1502.	.....		.....
1503.	.....		.....
1598.	Summary of remaining write-ins for Line 15 from overflow page .....		.....0
1599.	Totals (Lines 1501 through 1503 plus 1598) (Line 15 above) .....		0

(a) Includes \$ .....5,688,132 accrual of discount less \$ .....3,809,644 amortization of premium and less \$ .....1,267,047 paid for accrued interest on purchases.  
(b) Includes \$ ..... amortization of premium and less \$ .....0 paid for accrued dividends on purchases.  
(c) Includes \$ .....0 accrual of discount less \$ .....0 amortization of premium and less \$ ..... paid for accrued interest on purchases.  
(d) Includes \$ ..... for company's occupancy of its own buildings; and excludes \$ ..... interest on encumbrances.  
(e) Includes \$ ..... accrual of discount less \$ ..... amortization of premium and less \$ ..... paid for accrued interest on purchases.  
(f) Includes \$ ..... accrual of discount less \$ ..... amortization of premium.  
(g) Includes \$ ..... investment expenses and \$ ..... investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.  
(h) Includes \$ ..... interest on surplus notes and \$ ..... interest on capital notes.  
(i) Includes \$ ..... depreciation on real estate and \$ ..... depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

		1	2	3	4	5
		Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1.	U.S. Government bonds .....			.....0		
1.1	Bonds exempt from U.S. tax .....			.....0		
1.2	Other bonds (unaffiliated) .....	.....8,509,796		.....8,509,796		
1.3	Bonds of affiliates .....	.....0	.....0	.....0	.....0	.....0
2.1	Preferred stocks (unaffiliated) .....	.....0	.....0	.....0	.....0	.....0
2.11	Preferred stocks of affiliates .....	.....0	.....0	.....0	.....0	.....0
2.2	Common stocks (unaffiliated) .....	.....0	.....0	.....0	.....0	.....0
2.21	Common stocks of affiliates .....	.....0	.....0	.....0	.....0	.....0
3.	Mortgage loans .....	.....0	.....0	.....0	.....0	.....0
4.	Real estate .....	.....0	.....0	.....0		.....0
5.	Contract loans .....			.....0		
6.	Cash, cash equivalents and short-term investments .....			.....0	.....0	.....0
7.	Derivative instruments .....			.....0		
8.	Other invested assets .....	.....0	.....0	.....0	.....0	.....0
9.	Aggregate write-ins for capital gains (losses) .....	.....8,409	.....0	.....8,409	.....0	.....0
10.	Total capital gains (losses) .....	8,518,205	0	8,518,205	0	0
DETAILS OF WRITE-INS						
0901.	CAPITAL GAINS FROM LOSSES PREVIOUSLY CHARGED OFF.....	.....8,409		.....8,409		
0902.	.....					
0903.	.....					
0998.	Summary of remaining write-ins for Line 9 from overflow page .....	.....0	.....0	.....0	.....0	.....0
0999.	Totals (Lines 0901 through 0903 plus 0998) (Line 9 above) .....	8,409	0	8,409	0	0



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

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

	1	2	Ordinary		5	Group		Accident and Health			11
			3	4		6	7	8	9	10	
	Total	Industrial Life	Life Insurance	Individual Annuities	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other	Aggregate of All Other Lines of Business
<b>FIRST YEAR (other than single)</b>											
1. Uncollected .....	(10,088)	.0	(10,088)	.0	.0	.0	.0	.0	.0	.0	.0
2. Deferred and accrued .....	6,724,198	.0	6,724,198	.0	.0	.0	.0	.0	.0	.0	.0
3. Deferred, accrued and uncollected:											
3.1 Direct .....	6,932,761	.0	6,932,761	.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 .....	218,651	.0	218,651	.0	.0	.0	.0	.0	.0	.0	.0
3.4 Net (Line 1 + Line 2) .....	6,714,110	.0	6,714,110	.0	.0	.0	.0	.0	.0	.0	.0
4. Advance .....	73,018	.0	73,018	.0	.0	.0	.0	.0	.0	.0	.0
5. Line 3.4 - Line 4 .....	6,641,092	.0	6,641,092	.0	.0	.0	.0	.0	.0	.0	.0
6. Collected during year:											
6.1 Direct .....	35,317,194	.0	32,533,221	2,783,973	.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 .....	962,769	.0	962,769	.0	.0	.0	.0	.0	.0	.0	.0
6.4 Net .....	34,354,426	.0	31,570,452	2,783,973	.0	.0	.0	.0	.0	.0	.0
7. Line 5 + Line 6.4 .....	40,995,517	.0	38,211,544	2,783,973	.0	.0	.0	.0	.0	.0	.0
8. Prior year (uncollected + deferred and accrued - advance) .....	5,853,503	.0	5,853,503	.0	.0	.0	.0	.0	.0	.0	.0
9. First year premiums and considerations:											
9.1 Direct .....	36,072,666	.0	33,288,692	2,783,973	.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 .....	930,652	.0	930,652	.0	.0	.0	.0	.0	.0	.0	.0
9.4 Net (Line 7 - Line 8) .....	35,142,014	.0	32,358,040	2,783,973	.0	.0	.0	.0	.0	.0	.0
<b>SINGLE</b>											
10. Single premiums and considerations:											
10.1 Direct .....	33,729,701	.0	1,318,314	32,411,387	.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 .....	33,729,701	.0	1,318,314	32,411,387	.0	.0	.0	.0	.0	.0	.0
<b>RENEWAL</b>											
11. Uncollected .....	(11,645,111)	463	(11,560,104)	.0	.0	236,709	.0	(82,187)	.0	(239,992)	.0
12. Deferred and accrued .....	59,656,746	.0	59,656,746	.0	.0	.0	.0	.0	.0	.0	.0
13. Deferred, accrued and uncollected:											
13.1 Direct .....	63,196,011	463	62,911,014	.0	.0	219,431	.0	.0	.0	65,103	.0
13.2 Reinsurance assumed .....	1,031	.0	1,031	.0	.0	.0	.0	.0	.0	.0	.0
13.3 Reinsurance ceded .....	15,185,406	.0	14,815,402	.0	.0	(17,278)	.0	82,187	.0	305,095	.0
13.4 Net (Line 11 + Line 12) .....	48,011,635	463	48,096,643	.0	.0	236,709	.0	(82,187)	.0	(239,992)	.0
14. Advance .....	1,335,768	690	1,251,552	.0	.0	.0	.0	606	.0	82,920	.0
15. Line 13.4 - Line 14 .....	46,675,867	(227)	46,845,091	.0	.0	236,709	.0	(82,793)	.0	(322,912)	.0
16. Collected during year:											
16.1 Direct .....	265,458,332	68,148	243,465,265	11,974,549	.0	3,001,431	.0	1,770,842	.0	5,178,097	.0
16.2 Reinsurance assumed .....	8,525	.0	8,525	.0	.0	.0	.0	.0	.0	.0	.0
16.3 Reinsurance ceded .....	62,907,561	.0	58,020,330	.0	.0	397,746	.0	954,064	.0	3,535,420	.0
16.4 Net .....	202,559,297	68,148	185,453,460	11,974,549	.0	2,603,684	.0	816,778	.0	1,642,677	.0
17. Line 15 + Line 16.4 .....	249,235,163	67,921	232,298,551	11,974,549	.0	2,840,393	.0	733,985	.0	1,319,765	.0
18. Prior year (uncollected + deferred and accrued - advance) .....	41,966,335	(283)	42,100,037	.0	.0	215,667	.0	(76,886)	.0	(272,200)	.0
19. Renewal premiums and considerations:											
19.1 Direct .....	268,951,472	68,204	246,964,900	11,974,549	.0	3,016,333	.0	1,770,236	.0	5,157,250	.0
19.2 Reinsurance assumed .....	8,556	.0	8,556	.0	.0	.0	.0	.0	.0	.0	.0
19.3 Reinsurance ceded .....	61,691,199	.0	56,774,942	.0	.0	391,607	.0	959,366	.0	3,565,285	.0
19.4 Net (Line 17 - Line 18) .....	207,268,829	68,204	190,198,514	11,974,549	0	2,624,726	0	810,871	0	1,591,965	0
<b>TOTAL</b>											
20. Total premiums and annuity considerations:											
20.1 Direct .....	338,753,838	68,204	281,571,907	47,169,909	.0	3,016,333	.0	1,770,236	.0	5,157,250	.0
20.2 Reinsurance assumed .....	8,556	.0	8,556	.0	.0	.0	.0	.0	.0	.0	.0
20.3 Reinsurance ceded .....	62,621,851	.0	57,705,594	.0	.0	391,607	.0	959,366	.0	3,565,285	.0
20.4 Net (Lines 9.4 + 10.4 + 19.4) .....	276,140,544	68,204	223,874,869	47,169,909	0	2,624,726	0	810,871	0	1,591,965	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.....	0										
22. All other.....	0										
<b>REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED</b>											
23. First year (other than single):											
23.1 Reinsurance ceded .....	1,407		1,407								
23.2 Reinsurance assumed .....	0										
23.3 Net ceded less assumed .....	1,407	0	1,407	0	0	0	0	0	0	0	0
24. Single:											
24.1 Reinsurance ceded .....	0										
24.2 Reinsurance assumed .....	0										
24.3 Net ceded less assumed .....	0	0	0	0	0	0	0	0	0	0	0
25. Renewal:											
25.1 Reinsurance ceded .....	5,131,613		4,418,597					47,968		665,047	
25.2 Reinsurance assumed .....	0										
25.3 Net ceded less assumed .....	5,131,613	0	4,418,597	0	0	0	0	47,968	0	665,047	0
26. Totals:											
26.1 Reinsurance ceded (Page 6, Line 6) .....	5,133,019	0	4,420,004	0	0	0	0	47,968	0	665,047	0
26.2 Reinsurance assumed (Page 6, Line 22) .....	0	0	0	0	0	0	0	0	0	0	0
26.3 Net ceded less assumed .....	5,133,019	0	4,420,004	0	0	0	0	47,968	0	665,047	0
<b>COMMISSIONS INCURRED (direct business only)</b>											
27. First year (other than single) .....	31,157,393		30,869,836	287,557							
28. Single .....	1,401,921		105,465	1,296,455							
29. Renewal .....	9,462,135		8,445,429	450,762						565,943	
30. Deposit-type contract funds .....	0										
31. Totals (to agree with Page 6, Line 21) .....	42,021,448	0	39,420,730	2,034,775	0	0	0	0	0	565,943	0

EXHIBIT 2 - GENERAL EXPENSES

	Insurance				5	6
	1	Accident and Health		4		
		2	3			
	Life	Cost Containment	All Other	All Other Lines of Business	Investment	Total
1. Rent .....	498,041		23,780		6,507	528,328
2. Salaries and wages .....	19,287,926		915,243		72,584	20,275,753
3.11 Contributions for benefit plans for employees .....	353,876		69,630		111,340	534,846
3.12 Contributions for benefit plans for agents .....						0
3.21 Payments to employees under non-funded benefit plans .....						0
3.22 Payments to agents under non-funded benefit plans .....						0
3.31 Other employee welfare .....	2,167,271	7,325	97,851		55,360	2,327,807
3.32 Other agent welfare .....						0
4.1 Legal fees and expenses .....	112,812		1,839		69,148	183,799
4.2 Medical examination fees .....	5,097,316		32,748			5,130,064
4.3 Inspection report fees .....	125,948		3,079			129,028
4.4 Fees of public accountants and consulting actuaries .....	566,425		94,672		149,579	810,676
4.5 Expense of investigation and settlement of policy claims .....	8,194		629			8,824
5.1 Traveling expenses .....	818,136		40,928		2,678	861,742
5.2 Advertising .....	845					845
5.3 Postage, express, telegraph and telephone .....	1,163,695		26,451		2,308	1,192,453
5.4 Printing and stationery .....	745,079		24,863		4,701	774,643
5.5 Cost or depreciation of furniture and equipment .....	168,762		7,043		1,549	177,354
5.6 Rental of equipment .....	433,860		13,523			447,382
5.7 Cost or depreciation of EDP equipment and software .....	2,295,879		181,661		226,999	2,704,540
6.1 Books and periodicals .....	22,833		1,293		477	24,603
6.2 Bureau and association fees .....	408,645		21,200			429,845
6.3 Insurance, except on real estate .....	556,066		25,650		5,687	587,403
6.4 Miscellaneous losses .....					(12,492)	(12,492)
6.5 Collection and bank service charges .....					433,635	433,635
6.6 Sundry general expenses .....					176,869	176,869
6.7 Group service and administration fees .....	678,577		78,120			756,697
6.8 Reimbursements by uninsured plans .....						0
7.1 Agency expense allowance .....			41,309			41,309
7.2 Agents' balances charged off (less \$ .....recovered) .....						0
7.3 Agency conferences other than local meetings .....	830,805					830,805
9.1 Real estate expenses .....						0
9.2 Investment expenses not included elsewhere .....					258,396	258,396
9.3 Aggregate write-ins for expenses .....	0	0	0	0	0	0
10. General expenses incurred .....	36,340,991	7,325	1,701,512	0	1,565,325	(a) 39,615,153
11. General expenses unpaid December 31, prior year .....	3,322,439	0	116,601	0	92,346	3,531,386
12. General expenses unpaid December 31, current year .....	4,478,920		173,017		79,982	4,731,919
13. Amounts receivable relating to uninsured plans, prior year .....	0	0	0	0	0	0
14. Amounts receivable relating to uninsured plans, current year .....						0
15. General expenses paid during year (Lines 10+11-12-13+14) .....	35,184,510	7,325	1,645,096	0	1,577,689	38,414,619
DETAILS OF WRITE-INS						
09.301. ....						
09.302. ....						
09.303. ....						
09.398. Summary of remaining write-ins for Line 9.3 from overflow page .....	0	0	0	0	0	0
09.399. Totals (Lines 09.301 through 09.303 + 09.398) (Line 9.3 above) .....	0	0	0	0	0	

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

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

	Insurance			4	5
	1	2	3		
	Life	Accident and Health	All Other Lines of Business	Investment	Total
1. Real estate taxes .....					0
2. State insurance department licenses and fees .....	1,252,124	30,117		320,560	1,602,800
3. State taxes on premiums .....	4,377,187	107,897			4,485,083
4. Other state taxes, incl. \$ ..... for employee benefits .....	80,559	3,705		707	84,971
5. U.S. Social Security taxes .....	1,105,182	50,884		11,281	1,167,347
6. All other taxes .....	241,611	5,971			247,581
7. Taxes, licenses and fees incurred .....	7,056,662	198,572	0	332,549	7,587,783
8. Taxes, licenses and fees unpaid December 31, prior year ..	1,078,087	24,091	0	195,055	1,297,232
9. Taxes, licenses and fees unpaid December 31, current year ..	1,229,915	27,596		205,695	1,463,206
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9) ..	6,904,833	195,067	0	321,909	7,421,809

EXHIBIT 4 - DIVIDENDS OR REFUNDS

	1	2
	Life	Accident and Health
1. Applied to pay renewal premiums .....		
2. Applied to shorten the endowment or premium-paying period .....		
3. Applied to provide paid-up additions .....		
4. Applied to provide paid-up annuities .....		
5. Total Lines 1 through 4 .....	0	0
6. Paid-in cash .....	29	
7. Left on deposit .....	46	
8. Aggregate write-ins for dividend or refund options .....	0	0
9. Total Lines 5 through 8 .....	74	0
10. Amount due and unpaid .....		
11. Provision for dividends or refunds payable in the following calendar year .....	74	
12. Terminal dividends .....		
13. Provision for deferred dividend contracts .....		
14. Amount provisionally held for deferred dividend contracts not included in Line 13 .....		
15. Total Lines 10 through 14 .....	74	0
16. Total from prior year .....	75	0
17. Total dividends or refunds (Lines 9 + 15 - 16) .....	74	0
DETAILS OF WRITE-INS		
0801. ....		
0802. ....		
0803. ....		
0898. Summary of remaining write-ins for Line 8 from overflow page .....	0	0
0899. Totals (Line 0801 through 0803 + 0898) (Line 8 above) .....	0	0

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total	Industrial	Ordinary	Credit (Group and Individual)	Group
LIFE INSURANCE					
0100001. '41 CET A ORD.	8,675		8,675		
0100002. '41 CSO 2 3/4% CRVM.	8,540		8,540		
0100003. '41 CSO 2 3/4% NLP	0				
0100004. '41 CSO 3% CRVM	202,254		202,254		
0100005. '41 CSO 3% NLP	453,854		453,854		
0100006. '41 SI 2 1/2% NLP	0				
0100007. '41 SI 3% CRVM	11,911	11,911			
0100008. '41 SI 3% NLP	206,293	204,899	1,394		
0100009. '41 SI 3 1/2% CRVM	5,973	5,973			
0100010. '41 SI 3 1/2% NLP	9,878	9,878			
0100011. '41 SSI 2 3/4% NLP	0				
0100012. '41 SSI 3% CRVM	48,489	47,361	1,128		
0100013. '41 SSI 3 1/2% CRVM	0				
0100014. '41 SSI 3% NLP	0				
0100015. '41 SSI 4% NLP	1,983,442	1,977,794	5,648		
0100016. '58 CET 3% NLP	66,484		66,484		
0100017. '58 CET 3 1/2% NLP	1,043,003	219,797	823,206		
0100018. '58 CET 4% NLP	73,126		73,126		
0100019. '58 CET 4 1/2% NLP	416,018	154,982	261,036		
0100020. '58 CET 5 1/2% NLP	21,124		21,124		
0100021. '58 CSO 3% CRVM	1,327,690		1,327,690		
0100022. '58 CSO 3% NLP	2,732,378		2,732,378		
0100023. '58 CSO 3 1/2% CRVM	9,736,274	161,889	9,574,385		
0100024. '58 CSO 3 1/2% NLP	5,447,888	417,008	5,030,880		
0100025. '58 CSO 4% CRVM	3,984,285		3,984,285		
0100026. '58 CSO 4% NLP	1,749,295		1,749,295		
0100027. '58 CSO 4 1/2% CRVM	91,461,788	145,693	91,316,095		
0100028. '58 CSO 4 1/2% NLP	5,203,214	287,879	4,915,335		
0100029. '58 CSO 5 1/2% CRVM	0				
0100030. '58 CSO 5 1/2% NLP	216,555		216,555		
0100031. '61 CIET 3 1/2% NLP	892,388	892,388			
0100032. '61 CSI 3 1/2% CRVM	428,371	428,371			
0100033. '61 CSI 3 1/2% NLP	3,929,517	3,929,517			
0100034. '80 CET 4% NLP	264,456		264,456		
0100035. '80 CET 4 1/2% NLP	2,305,820	49,005	2,256,815		
0100036. '80 CET 5% NLP	114,468		114,468		
0100037. '80 CET 5 1/2% NLP	622,756		622,756		
0100038. '80 CET 7% NLP	0				
0100039. '80 CSO 4% CRVM	36,726,779		36,726,779		
0100040. '80 CSO 4% NLP	413,263		413,263		
0100041. '80 CSO 4 1/2% CRVM	856,679,201	45,179	840,801,873		15,832,149
0100042. '80 CSO 4 1/2% NLP	110,759,316	90,016	110,669,300		
0100043. '80 CSO 5% CRVM	106,863,661		106,863,661		
0100044. '80 CSO 5% NLP	15,929,997		15,929,997		
0100045. '80 CSO 5 1/2% CRVM	9,451,660		9,451,660		
0100046. '80 CSO 5 1/2% NLP	1,800,095		1,800,095		
0100047. '80 CSO 6% CRVM	0				
0100048. '80 CSO 6% NLP	4,868		4,868		
0100049. '80 CSO 6 1/4% NLP	0				
0100050. '80 CSO 7% NLP	0				
0100051. 2001 CSO 3 1/2% CRVM	203,060,453		203,060,453		
0100052. 2001 CSO 3 1/2% NLP	7,091,046		7,091,046		
0100053. 2001 CSO 4% CRVM	902,032,134		902,032,134		
0100054. 2001 CSO 4% NLP	7,057,096		7,057,096		
0100055. 2001 CSO 4 1/2% CRVM	39,726,654		39,726,654		
0100056. 2001 CSO 4 1/2% NLP	43,596		43,596		
0100057. AE 2 1/2% NLP PU	0				
0100058. UNEARNED PREMIUM	82,302				82,302
0199997 Totals (Gross)	2,432,698,328	9,079,540	2,407,704,337	0	15,914,451
0199998 Reinsurance ceded	397,116,351		397,068,188		48,163
0199999 Totals (Net)	2,035,581,977	9,079,540	2,010,636,149	0	15,866,288
ANNUITIES (excluding supplementary contracts with life contingencies):					
0200001. 1971 IAM 4%	226,535	XXX	226,535	XXX	
0200002. 1971 IAM 4 1/2%	6,517,751	XXX	6,517,751	XXX	
0200003. 1983 IAM 4 1/4%	1,670	XXX		XXX	1,670
0200004. 1983 IAM 4 1/4%	3,904	XXX		XXX	3,904
0200005. 1983 IAM 4 1/2%	10,373	XXX		XXX	10,373
0200006. 1983 IAM 4 3/4%	0	XXX		XXX	
0200007. 1983 IAM 5%	923,787	XXX	919,630	XXX	4,157
0200008. 1983 IAM 5 1/4%	7,375,139	XXX	7,363,484	XXX	11,655
0200009. 1971 IAM 5 1/2%	888,652	XXX	888,652	XXX	
0200010. 1983 IAM 5 1/2%	3,881,956	XXX	3,875,723	XXX	6,233
0200011. 1983 IAM 5 3/4%	3,874,302	XXX	3,874,302	XXX	
0200012. 1983 IAM 6%	6,403,372	XXX	6,372,266	XXX	31,106
0200013. 1983 IAM 6 1/4%	7,940,216	XXX	7,940,216	XXX	
0200014. 1983 IAM 6 1/2%	2,312,763	XXX	2,309,686	XXX	3,077
0200015. 1983 IAM 6 3/4%	5,753,619	XXX	5,147,892	XXX	605,727
0200016. 1983 IAM 7%	233,474	XXX	233,474	XXX	
0200017. 1983 IAM 7 1/4%	192,287	XXX	192,287	XXX	
0200018. 1971 IAM 7 1/2%	0	XXX		XXX	
0200019. 1983 IAM 7 1/2%	0	XXX		XXX	
0200020. 1983 IAM 7 3/4%	9,146	XXX	9,146	XXX	
0200021. 1971 IAM 8 %	1,241,999	XXX	1,241,999	XXX	
0200022. 1983 IAM 8 %	2,466,949	XXX	2,445,038	XXX	21,911
0200023. 1971 IAM 8 1/4%	2,101,534	XXX	2,101,534	XXX	
0200024. 1983 IAM 8 1/4%	5,915	XXX	5,915	XXX	
0200025. 1971 IAM 8 1/2%	191,583	XXX	191,583	XXX	
0200026. 1983 IAM 8 1/2%	360,888	XXX	360,888	XXX	
0200027. 1971 IAM 8 3/4%	568,454	XXX	568,454	XXX	
0200028. 1983 IAM 3 3/4%	0	XXX		XXX	
0200029. 1083 IAM 9 1/4%	0	XXX		XXX	
0200030. 1971 IAM 11%	0	XXX		XXX	
0200031. 1983 IAM 11%	2,425	XXX	2,425	XXX	
0200032. 1971 IAM 11 1/4%	0	XXX		XXX	
0200033. A2000 7.00%	69,121	XXX	69,121	XXX	
0200034. A2000 6.75%	157,228	XXX	157,228	XXX	
0200035. A2000 6.50%	204,642	XXX	204,642	XXX	
0200036. A2000 6.25%	21,406	XXX	21,406	XXX	
0200037. A2000 6.00%	298,938	XXX	298,938	XXX	
0200038. A2000 5.75%	997,326	XXX	997,326	XXX	
0200039. A2000 5.50%	43,827,314	XXX	43,827,314	XXX	
0200040. A2000 5.25%	17,450,656	XXX	17,450,656	XXX	
0200041. A2000 5.00%	180,251,203	XXX	180,251,203	XXX	
0200042. A2000 4.75%	71,282,508	XXX	71,282,508	XXX	
0200043. A2000 4.50 %	214,375,207	XXX	214,375,207	XXX	

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1		2	3	4	5	6
Valuation Standard		Total	Industrial	Ordinary	Credit (Group and Individual)	Group
0200044.	A2000 4.25%.....	154,188,877	XXX	154,188,877	XXX	
0200045.	A2000 4.00 %.....	18,517,102	XXX	18,517,102	XXX	
0200046.	A2000 3.75%.....	100,307,993	XXX	100,307,993	XXX	
0200047.	A2000 3.50%.....	2,304,623	XXX	2,304,623	XXX	
0200048.	1983 IAM 3.50%.....	0	XXX		XXX	
0200049.	1983 IAM 3.75%.....	0	XXX		XXX	
0200050.	2012 IAR 4.00%.....	1,903,073	XXX	1,903,073	XXX	
0299997 Totals (Gross).....		859,645,910	XXX	858,946,097	XXX	699,813
0299998 Reinsurance ceded.....		245,298	XXX		XXX	245,298
0299999 Totals (Net).....		859,400,612	XXX	858,946,097	XXX	454,515
SUPPLEMENTARY CONTRACTS WITH LIFE CONTINGENCIES:						
0300001.	1971 IAM 6%.....	0				
0300002.	1971 IAM 7 1/2%.....	0				
0300003.	1983 IAM 5.00%.....	0				
0300004.	1983 IAM 6.25%.....	493,709		493,709		
0300005.	1983 IAM 6.50%.....	13,441		13,441		
0300006.	1983 IAM 6.75%.....	137,536		137,536		
0300007.	1983 IAM 7.00%.....	0				
0300008.	1983 IAM 7.25%.....	40,289		40,289		
0300009.	1983 IAM 7.75%.....	0				
0300010.	1983 IAM 8.25%.....	6,770		6,770		
0300011.	1983 IAM 8.50%.....	0				
0300012.	1983 IAM 8 3/4%.....	0				
0300013.	A2000 7.00%.....	50,946		50,946		
0300014.	A2000 6.75%.....	89,446		89,446		
0300015.	A2000 6.25%.....	47,015		47,015		
0300016.	A2000 6.50%.....	204,898		204,898		
0300017.	A2000 6.00%.....	48,236		48,236		
0300018.	A2000 5.50%.....	293,967		293,967		
0300019.	A2000 5.25%.....	117,413		117,413		
0300020.	A2000 5.00%.....	167,084		167,084		
0300021.	A2000 4.50%.....	131,564		131,564		
0300022.	A2000 4.25%.....	298,775		298,775		
0300023.	A2000 4.00%.....	97,753		97,753		
0300024.	2012 IAR 4.00%.....	574,511		574,511		
0399997 Totals (Gross).....		2,813,353	0	2,813,353	0	0
0399998 Reinsurance ceded.....		0				
0399999 Totals (Net).....		2,813,353	0	2,813,353	0	0
ACCIDENTAL DEATH BENEFITS:						
0400001.	1941 SI 3%.....	0				
0400002.	INTER-CO 1941 CSO 3%.....	0				
0400003.	1926 ADB & 1958 CSO 3%.....	12,681		12,681		
0400004.	1959 ADB & 1958 CSO 3%.....	178,853		178,853		
0400005.	1959 ADB & 1958 CSO 3 1/2%.....	251,529	43,823	207,706		
0400006.	UNEARNED PREMIUM.....	0				
0400007.	.....	0				
0400008.	.....	0				
0400009.	.....	0				
0400010.	.....	0				
0499997 Totals (Gross).....		443,063	43,823	399,240	0	0
0499998 Reinsurance ceded.....		0				
0499999 Totals (Net).....		443,063	43,823	399,240	0	0
DISABILITY-ACTIVE LIVES:						
0500001.	CLASS 3 DIS & '41 CSO 3%.....	0				
0500002.	52 BEN 5 PER 2 & '58 CSO 3%.....	9,327,950		9,327,950		
0500003.	52 BEN 5 PER 2 & '58 CSO 3 1/2%.....	505,327		505,327		
0500004.	'52 BEN 5 PER 2 & '58 CSO 3.5% E IND.....	1,377	1,377			
0500005.	64 CDT & '58 CSO 3%.....	60,245		60,245		
0500006.	85 CIDA 4.0% & 80 CSO 4.0%.....	184,520		184,520		
0500007.	85 CIDA 4.5% & 80 CSO 4.5%.....	1,353,080		1,353,080		
0500008.	85 CIDA 5% & 80 CSO 5%.....	51,898		51,898		
0500009.	.....	0				
0500010.	.....	0				
0500011.	.....	0				
0599997 Totals (Gross).....		11,484,397	1,377	11,483,020	0	0
0599998 Reinsurance ceded.....		3,761,679		3,761,679		
0599999 Totals (Net).....		7,722,718	1,377	7,721,341	0	0
DISABILITY-DISABLED LIVES:						
0600001.	1926 DIS CLASS(3) & '41 CSO 3%.....	506		506		
0600002.	1952 BEN 5 PER 2 & '58 CSO 3%.....	9,773		9,773		
0600003.	1952 BEN 5 PER 2 & '58 CSO 3 1/2%.....	895,980		895,980		
0600004.	30-31 MET DIS & '61 CSI 3 1/2%.....	1,163	1,163			
0600005.	30-31 MET DIS & '41 SI 3 1/2%.....	9	9			
0600006.	30-31 MET DIS & '41 SSI 3%.....	27	27			
0600007.	64 CDT % '58 CSO 4 1/2%.....	1,070,688		1,070,688		
0600008.	85 CIDA 5% & 80 CSO 4.5%.....	907,151		907,151		
0600009.	85 CIDA 5% & 80 CSO 5%.....	125,386		125,386		
0699997 Totals (Gross).....		3,010,683	1,199	3,009,484	0	0
0699998 Reinsurance ceded.....		259,279		259,279		
0699999 Totals (Net).....		2,751,404	1,199	2,750,205	0	0
MISCELLANEOUS RESERVES						
0700001.	For excess of valuation net premiums over corresponding gross premiums on respective policies, compu.....	104,325,804		104,325,804		
0700002.	For non-deduction of deferred fractional premiums or return of premiums at the death of the insured.....	2,680,032		2,680,032		
0700003.	For surrender values in excess of reserves otherwise required and carried in this schedule.....	0				
0700004.	Additional actuarial reserves-asset/liability analysis.....	0				
0700005.	FOR MORTALITY UNDER CONVERTED GROUP.....	0				
0700006.	RESERVE FOR GUARANTEED PURCHASE OPTION.....	12,290		12,290		
0700007.	RESERVE FOR IMMEDIATE PYMT OF CLAIMS.....	0				
0799997 Totals (Gross).....		107,018,126	0	107,018,126	0	0
0799998 Reinsurance ceded.....		1,661,701		1,661,701		
0799999 Totals (Net).....		105,356,425	0	105,356,425	0	0
9999999 Totals (Net) - Page 3, Line 1.....		3,014,069,552	9,125,939	2,988,622,810	0	16,320,803



1.1	Has the reporting entity ever issued both participating and non-participating contracts?.....	Yes [ <input checked="" type="checkbox"/> ]	No [ <input type="checkbox"/> ]
1.2	If not, state which kind is issued: .....		
2.1	Does the reporting entity at present issue both participating and non-participating contracts? .....	Yes [ <input type="checkbox"/> ]	No [ <input checked="" type="checkbox"/> ]
2.2	If not, state which kind is issued: .....		
	NON-PARTICIPATING .....		
3.	Does the reporting entity at present issue or have in force contracts that contain non-guaranteed elements? .....	Yes [ <input checked="" type="checkbox"/> ]	No [ <input type="checkbox"/> ]
	If so, attach a statement that contains the determination procedures, answers to the interrogatories and an actuarial opinion as described in the instructions.		
4.	Has the reporting entity any assessment or stipulated premium contracts in force? .....	Yes [ <input type="checkbox"/> ]	No [ <input checked="" type="checkbox"/> ]
	If so, state:		
4.1	Amount of insurance:.....	\$	
4.2	Amount of reserve:.....	\$	
4.3	Basis of reserve: .....		
4.4	Basis of regular assessments: .....		
4.5	Basis of special assessments: .....		
4.6	Assessments collected during the year: .....	\$	
5.	If the contract loan interest rate guaranteed in any one or more of its currently issued contracts is less than 5%, not in advance, state the contract loan rate guarantees on any such contracts: .....		
6.	Does the reporting entity hold reserves for any annuity contracts that are less than the reserves that would be held on a standard basis? .....	Yes [ <input type="checkbox"/> ]	No [ <input checked="" type="checkbox"/> ]
6.1	If so, state the amount of reserve on such contracts on the basis actually held: .....	\$	
6.2	That would have been held (on an exact or approximate basis) using the actual ages of the annuitants; the interest rate(s) used in 6.1; and the same mortality basis used by the reporting entity for the valuation of comparable annuity benefits issued to standard lives. If the reporting entity has no comparable annuity benefits for standard lives to be valued, the mortality basis shall be the table most recently approved by the state of domicile for valuing individual annuity benefits: .....	\$	
	Attach statement of methods employed in their valuation.		
7.	Does the reporting entity have any Synthetic GIC contracts or agreements in effect as of December 31 of the current year? ..	Yes [ <input type="checkbox"/> ]	No [ <input checked="" type="checkbox"/> ]
7.1	If yes, state the total dollar amount of assets covered by these contracts or agreements: .....	\$	
7.2	Specify the basis (fair value, amortized cost, etc.) for determining the amount .....		
7.3	State the amount of reserves established for this business: .....	\$	
7.4	Identify where the reserves are reported in the blank .....		
8.	Does the reporting entity have any Contingent Deferred Annuity contracts or agreements in effect as of December 31 of the current year? .....	Yes [ <input type="checkbox"/> ]	No [ <input checked="" type="checkbox"/> ]
8.1	If yes, state the total dollar amount of account value covered by these contracts or agreements: .....	\$	
8.2	State the amount of reserves established for this business: .....	\$	
8.3	Identify where the reserves are reported in the blank: .....		
9.	Does the reporting entity have any Guaranteed Lifetime Income Benefit contracts, agreements or riders in effect as of December 31 of the current year? .....	Yes [ <input type="checkbox"/> ]	No [ <input checked="" type="checkbox"/> ]
9.1	If yes, state the total dollar amount of any account value associated with these contracts, agreements or riders: .....	\$	
9.2	State the amount of reserves established for this business: .....	\$	
9.3	Identify where the reserves are reported in the blank: .....		

[illegible]

EXHIBIT 6 - AGGREGATE RESERVES FOR ACCIDENT AND HEALTH CONTRACTS

	1	2	3	4	Other Individual Contracts				
					5	6	7	8	9
	Total	Group Accident and Health	Credit Accident and Health (Group and Individual)	Collectively Renewable	Non-Cancelable	Guaranteed Renewable	Non-Renewable for Stated Reasons Only	Other Accident Only	All Other
ACTIVE LIFE RESERVE									
1. Unearned premium reserves .....	1,453,502	768		6,033	13	1,444,855		846	986
2. Additional contract reserves (a) .....	32,806,311					32,806,311			
3. Additional actuarial reserves - Asset/Liability analysis .....	0								
4. Reserve for future contingent benefits .....	0								
5. Reserve for rate credits .....	0								
6. Aggregate write-ins for reserves .....	0	0	0	0	0	0	0	0	0
7. Totals (Gross) .....	34,259,813	768	0	6,033	13	34,251,167	0	846	986
8. Reinsurance ceded .....	26,812,119					26,812,119			
9. Totals (Net) .....	7,447,694	768	0	6,033	13	7,439,048	0	846	986
CLAIM RESERVE									
10. Present value of amounts not yet due on claims .....	22,340,402	9,165,782				13,174,619			
11. Additional actuarial reserves-Asset/Liability analysis .....	0								
12. Reserve for future contingent benefits .....	0								
13. Aggregate write-ins for reserves .....	0	0	0	0	0	0	0	0	0
14. Totals (Gross) .....	22,340,402	9,165,782	0	0	0	13,174,619	0	0	0
15. Reinsurance ceded .....	13,208,590	3,509,894				9,698,696			
16. Totals (Net) .....	9,131,812	5,655,889	0	0	0	3,475,923	0	0	0
17. TOTAL (Net) .....	16,579,506	5,656,657	0	6,033	13	10,914,971	0	846	986
18. TABULAR FUND INTEREST .....	1,277,636	197,661				1,079,976			
DETAILS OF WRITE-INS									
0601. ....									
0602. ....									
0603. ....									
0698. Summary of remaining write-ins for Line 6 from overflow page .....	0	0	0	0	0	0	0	0	0
0699. Totals (Lines 0601 through 0603 plus 0698) (Line 6 above) .....	0	0	0	0	0	0	0	0	0
1301. ....									
1302. ....									
1303. ....									
1398. Summary of remaining write-ins for Line 13 from overflow page .....	0	0	0	0	0	0	0	0	0
1399. Totals (Lines 1301 through 1303 plus 1398) (Line 13 above) .....	0	0	0	0	0	0	0	0	0

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

EXHIBIT 7 – DEPOSIT-TYPE CONTRACTS

	1	2	3	4	5	6
	Total	Guaranteed Interest Contracts	Annuities Certain	Supplemental Contracts	Dividend Accumulations or Refunds	Premium and Other Deposit Funds
1. Balance at the beginning of the year before reinsurance .....	176,207,799		4,205,130	16,809,912	6,663	155,186,093
2. Deposits received during the year .....	5,067,903		961,032	4,106,871		
3. Investment earnings credited to the account .....	9,983,178		205,367	727,100	250	9,050,461
4. Other net change in reserves .....	(950,673)		(8,640)	(37,405)	46	(904,674)
5. Fees and other charges assessed .....	117,963		33,361	84,602		
6. Surrender charges .....	0					
7. Net surrender or withdrawal payments .....	19,110,922		1,255,623	4,438,098		13,417,201
8. Other net transfers to or (from) Separate Accounts .....	0					
9. Balance at the end of current year before reinsurance (Lines 1+2+3+4-5-6-7-8) .....	171,079,323	0	4,073,905	17,083,779	6,959	149,914,680
10. Reinsurance balance at the beginning of the year .....	0					
11. Net change in reinsurance assumed .....	0					
12. Net change in reinsurance ceded .....	0					
13. Reinsurance balance at the end of the year (Lines 10+11-12) .....	0	0	0	0	0	0
14. Net balance at the end of current year after reinsurance (Lines 9 + 13)	171,079,323	0	4,073,905	17,083,779	6,959	149,914,680



EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 1 - Liability End of Current Year											
	1	2	Ordinary			6	Group		Accident and Health		
			3	4	5		7	8	9	10	11
	Total	Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other
1. Due and unpaid:											
1.1 Direct .....	.0										
1.2 Reinsurance assumed .....	.0										
1.3 Reinsurance ceded .....	.0										
1.4 Net .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. In course of settlement:											
2.1 Resisted .....	555,000		555,000								
2.11 Direct .....	.0										
2.12 Reinsurance assumed .....	.0										
2.13 Reinsurance ceded .....	.0										
2.14 Net .....	555,000	.0	(b) 555,000	(b) .0	.0	(b) .0	(b) .0	.0	.0	.0	.0
2.2 Other .....	20,909,355	.202,409	16,272,120	4,262,547			113,213				.59,066
2.22 Reinsurance assumed .....	.0										
2.23 Reinsurance ceded .....	7,813,348		7,760,348				53,000				
2.24 Net .....	13,096,007	.202,409	(b) 8,511,772	(b) 4,262,547	.0	(b) .0	(b) 60,213	.0	(b) .0	(b) .0	(b) 59,066
3. Incurred but unreported:											
3.1 Direct .....	5,455,226	.18,000	3,771,000				40,800		924,428		700,998
3.2 Reinsurance assumed .....	.0										
3.3 Reinsurance ceded .....	318,110										318,110
3.4 Net .....	5,137,116	.18,000	(b) 3,771,000	(b) .0	.0	(b) .0	(b) 40,800	.0	(b) 924,428	(b) .0	(b) 382,888
4. TOTALS .....											
4.1 Direct .....	26,919,581	.220,409	20,598,120	4,262,547	.0	.0	154,013	.0	924,428	.0	760,064
4.2 Reinsurance assumed .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4.3 Reinsurance ceded .....	8,131,458	0	7,760,348	0	0	0	53,000	0	0	0	318,110
4.4 Net .....	18,788,123	(a) 220,409	(a) 12,837,772	4,262,547	0	0	(a) 101,013	0	924,428	0	441,954

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

(b) Include only portion of disability and accident and health claim liabilities applicable to assumed "accrued" benefits. Reserves (including reinsurance assumed and net of reinsurance ceded) for unaccrued benefits for Ordinary Life Insurance \$ ..... Individual Annuities \$ ....., Credit Life (Group and Individual) \$ ....., and Group Life \$ ....., are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Group Accident and Health \$ .....5,655,889 , Credit (Group and Individual) Accident and Health \$ ....., and Other Accident and Health \$ .....3,475,923 are included in Page 3, Line 2 (See Exhibit 6, Claim Reserve).

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

	PART 2 - Incurred During the Year										
	1	2	Ordinary			6	Group		Accident and Health		
			3	4	5		7	8	9	10	11
	Total	Industrial Life (a)	Life Insurance (b)	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance (c)	Annuities	Group	Credit (Group and Individual)	Other
1. Settlements during the year:											
1.1 Direct .....	238,988,812	601,154	156,731,255	68,807,518	365,445		7,820,183	98,941	1,752,743		2,811,572
1.2 Reinsurance assumed .....	288		288								
1.3 Reinsurance ceded .....	61,856,501		58,125,343				1,117,396		639,060		1,974,701
1.4 Net .....	(d) 177,132,599	601,154	98,606,199	68,807,518	365,445	0	6,702,787	98,941	1,113,683	0	836,871
2. Liability December 31, current year from Part 1:											
2.1 Direct .....	26,919,581	220,409	20,598,120	4,262,547	0	0	154,013	0	924,428	0	760,064
2.2 Reinsurance assumed .....	0	0	0	0	0	0	0	0	0	0	0
2.3 Reinsurance ceded .....	8,131,458	0	7,760,348	0	0	0	53,000	0	0	0	318,110
2.4 Net .....	18,788,123	220,409	12,837,772	4,262,547	0	0	101,013	0	924,428	0	441,954
3. Amounts recoverable from reinsurers December 31, current year .....	5,591,494		5,447,201						73,143		71,150
4. Liability December 31, prior year:											
4.1 Direct .....	35,666,465	195,640	29,491,606	3,408,464	0	0	740,305	0	1,054,423	0	776,028
4.2 Reinsurance assumed .....	0	0	0	0	0	0	0	0	0	0	0
4.3 Reinsurance ceded .....	12,202,886	0	11,616,859	0	0	0	296,613	0	0	0	289,413
4.4 Net .....	23,463,580	195,640	17,874,747	3,408,464	0	0	443,692	0	1,054,423	0	486,614
5. Amounts recoverable from reinsurers December 31, prior year .....	5,336,559	0	5,240,277	0	0	0	0	0	42,553	0	53,729
6. Incurred benefits:											
6.1 Direct .....	230,241,927	625,923	147,837,769	69,661,601	365,445	0	7,233,891	98,941	1,622,748	0	2,795,609
6.2 Reinsurance assumed .....	288	0	288	0	0	0	0	0	0	0	0
6.3 Reinsurance ceded .....	58,040,009	0	54,475,757	0	0	0	873,783	0	669,651	0	2,020,819
6.4 Net .....	172,202,206	625,923	93,362,300	69,661,601	365,445	0	6,360,109	98,941	953,097	0	774,790

(a) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ .....25,651 in Line 1.1, \$ .....25,651 in Line 1.4.  
\$ .....25,651 in Line 6.1 and \$ .....25,651 in Line 6.4.

(b) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ .....122,262 in Line 1.1, \$ .....122,262 in Line 1.4.  
\$ .....122,262 in Line 6.1 and \$ .....122,262 in Line 6.4.

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

(d) Includes \$ .....322,869 premiums waived under total and permanent disability benefits.

EXHIBIT OF NONADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D).....	0	0	0
2. Stocks (Schedule D):			
2.1 Preferred stocks .....	0	0	0
2.2 Common stocks .....	0	0	0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens .....	0	0	0
3.2 Other than first liens .....	0	0	0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company .....	0	0	0
4.2 Properties held for the production of income.....	0	0	0
4.3 Properties held for sale .....	0	0	0
5. Cash (Schedule E-Part 1), cash equivalents (Schedule E-Part 2) and short-term investments (Schedule DA).....	0	0	0
6. Contract loans .....	868,545	1,501,602	633,057
7. Derivatives (Schedule DB).....	0	0	0
8. Other invested assets (Schedule BA) .....	0	0	0
9. Receivables for securities .....	0	0	0
10. Securities lending reinvested collateral assets (Schedule DL).....	0	0	0
11. Aggregate write-ins for invested assets .....	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11) .....	868,545	1,501,602	633,057
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.....	7,789	3,222	(4,568)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due.....	0	0	0
15.3 Accrued retrospective premiums and contracts subject to redetermination .....	0	0	0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers .....	0	0	0
16.2 Funds held by or deposited with reinsured companies .....	0	0	0
16.3 Other amounts receivable under reinsurance contracts .....	0	0	0
17. Amounts receivable relating to uninsured plans .....	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon .....	0	0	0
18.2 Net deferred tax asset.....	65,492,745	66,876,487	1,383,742
19. Guaranty funds receivable or on deposit .....	0	0	0
20. Electronic data processing equipment and software.....	514,789	443,913	(70,877)
21. Furniture and equipment, including health care delivery assets .....	2,967	5,221	2,254
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.....	595,665	957,950	362,285
25. Aggregate write-ins for other-than-invested assets .....	312,073	313,852	1,779
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	67,794,574	70,102,247	2,307,672
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....	0	0	0
28. Total (Lines 26 and 27)	67,794,574	70,102,247	2,307,672
DETAILS OF WRITE-INS			
1101. ....			
1102. ....			
1103. ....			
1198. Summary of remaining write-ins for Line 11 from overflow page .....	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above)	0	0	0
2501. PREPAID EXPENSES.....	270,536	272,543	2,006
2502. AGENTS' BALANCES.....	18,891	18,664	(227)
2503. TUITION REIMBURSEMENT RECEIVABLE.....	22,646	22,646	0
2598. Summary of remaining write-ins for Line 25 from overflow page .....	0	0	0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	312,073	313,852	1,779

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies

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

	STATE OF DOMICILE	2016	2015
NET INCOME			
(1) Company state basis (Page 4, Line 35, Columns 1 & 2)	Ohio	\$2,085,373	(\$11,489,322)
(2) State Prescribed Practices that increase/(decrease) NAIC SAP	Ohio	0	0
(3) State Permitted Practices that increase/(decrease) NAIC SAP	Ohio	0	0
(4) NAIC SAP (1-2-3=4)	Ohio	\$2,085,373	(\$11,489,322)
SURPLUS			
(5) Company state basis (Page 3, Line 38, Columns 1 & 2)	Ohio	\$200,328,058	\$208,354,726
(6) State Prescribed Practices that increase/(decrease) NAIC SAP	Ohio	0	0
(7) State Permitted Practices that increase/(decrease) NAIC SAP	Ohio	0	0
(8) NAIC SAP (5-6-7=8)	Ohio	\$200,328,058	\$208,354,726

- B. Use of Estimates in the Preparation of the Financial Statements – The preparation of financial statements in conformity with Statutory Accounting Principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities. It also requires disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the period. Actual results could differ from those estimates
- C. Accounting Policies – The Company uses the following accounting policies:
- Not applicable
  - Bonds are stated at amortized cost using the scientific method
  - Not applicable
  - Preferred Stocks are stated at book value
  - Not applicable
  - Not applicable
  - Not applicable
  - The Company’s investment in limited liability companies are reported using the underlying audited GAAP equity of the investee. Investment in limited partnership is reported at book value.
  - Not applicable
  - Not applicable
  - Unpaid accident and health losses include an amount determined from individual case estimates and an amount based on historic experience, for pending losses and losses incurred but not reported. Such liabilities are based on assumptions and estimates, and while management believes the amount is adequate, the ultimate liability may be in excess of or less than the reserves established. The reserve factors used to establish the resulting liabilities are periodically reviewed and any adjustments are reflected in the period determined.
  - The Company has not modified its capitalization policy from the prior period
  - Not applicable
- D. Going Concern – Not applicable

2. Accounting Changes and Corrections of Errors – None

3. Business Combinations and Goodwill

- A. Statutory Purchase Method – Not Applicable  
B. Statutory Merger – Not Applicable  
C. Assumption Reinsurance – Not Applicable  
D. Impairment Loss – Not Applicable

4. Discontinued Operations – None

5. Investments

- A. Mortgage Loans – None  
B. Debt Restructuring – None  
C. Reverse Mortgages – None  
D. Loan – Backed Securities
- The Company obtains prepayment assumptions from third-party vendors.
  - None
  - None
  - The following table presents the aggregate total of all impaired loan-back and structured securities (fair value is less than cost or amortized cost) for which an other-than-temporary impairment has not been recognized in earnings 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):

The aggregate amount of unrealized losses:	
1. Less than 12 months	(\$1,454,908)
2. 12 months or longer	
The aggregate related fair value of securities with unrealized losses:	
1. Less than 12 months	\$79,182,509
2. 12 months or longer	

- The Company performs a quarterly analysis to assess whether the decline in the fair value of any loan-backed or structured security is other-than-temporary. Factors considered in determining whether a decline in fair value is considered other-than-temporary include the length of time and the extent to which the fair value of the security has been below cost or amortized cost and changes in credit ratings of the issue during the period. The intent to sell, the intent and ability to hold the security for a period of time sufficient to recover its cost or amortized cost basis and the ability to recover all outstanding amounts when contractually due are also considered. As of December 31, 2016 there were no other-than-temporary impairments.
- E. Repurchase Agreements – None
- F. Real Estate
- Real Estate Improvement – None
  - Real Estate Held for Sale – None
  - Change in Plan of Sale – None
  - Retail Land Sales – None
  - Real Estate with Participating Lone Features – None
- G. Low Income Housing Tax Credits
- The Company owned one tax credit partnership at December 31, 2016. The number of years of unexpired credits range is eleven years and the remaining required holding period is twelve years.
  - There were no tax credits or other tax benefits associated with the Company’s LIHTC investments recognized for the year ended December 31, 2016.
  - The balance of the LIHTC investments at December 31, 2016 is \$2,924.

NOTES TO FINANCIAL STATEMENTS

4.

Management of the Company is not aware of any of the LIHTC investments and related properties being the subject of any regulatory reviews.
5.

The LIHTC does not exceed 10% of non-admitted assets.
6.

There was no impairment of the investment in 2016.
7.

There were no write-downs or losses of tax credits in 2016.
- H.

Restricted Assets
1.

Restricted Assets (Including Pledged)

	Gross Restricted							Percentage		
	Current Year									
	1	2	3	4	5	6	7	8	9	10
Restricted Asset Category	Total General Account (G/A)	G/A Supporting S/A Activity (a)	Total Separate Account (S/A) Restricted Assets	S/A Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total from Prior Year	Increase/ (Decrease) (5 minus 6)	Total Current Year Admitted Restricted	Gross Restricted to Total Assets	Admitted Restricted to Total Admitted Assets
a. Subject to contractual obligation for which liability is not shown	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0.00%	0.00%
b. Collateral held under security lending agreements	-	-	-	-	-	-	-	-	0.00%	0.00%
c. Subject to repurchase agreements	-	-	-	-	-	-	-	-	0.00%	0.00%
d. Subject to reverse repurchase agreements	-	-	-	-	-	-	-	-	0.00%	0.00%
e. Subject to dollar repurchase agreements	-	-	-	-	-	-	-	-	0.00%	0.00%
f. Subject to dollar reverse repurchase agreements	-	-	-	-	-	-	-	-	0.00%	0.00%
g. Placed under option contracts	-	-	-	-	-	-	-	-	0.00%	0.00%
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock	-	-	-	-	-	-	-	-	0.00%	0.00%
i. FHLB capital stock	-	-	-	-	-	-	-	-	0.00%	0.00%
j. On deposit with states	-	-	-	-	-	-	-	-	0.00%	0.00%
k. On deposit with other regulatory bodies	4,236,331	-	-	-	4,236,331	4,234,893	1,438	4,236,331	0.10%	0.10%
l. Pledged as collateral to FHLB (including assets backing funding agreements)	-	-	-	-	-	-	-	-	0.00%	0.00%
m. Pledged as collateral not captured in other categories	-	-	-	-	-	-	-	-	0.00%	0.00%
n. Other restricted assets	-	-	-	-	-	-	-	-	0.00%	0.00%
o. Total Restricted Assets	\$ 4,236,331	\$ -	\$ -	\$ -	\$ 4,236,331	\$ 4,234,893	\$ 1,438	\$ 4,236,331	0.10%	0.10%
(a) Subset of column 1										
(b) Subset of column 3										

2.

Assets Pledged as Collateral Not Captured Elsewhere – Not Applicable
3.

Details of Other Restricted Assets – Not Applicable
- I.

Working Capital Finance Investments – None
- J.

Offsetting and Netting of Assets and Liabilities – None
- K.

Structured Notes - None
6.

Joint Ventures, Partnerships and Limited Liability Companies
- A.

The Company has no investments in Joint Ventures, Partnerships or Limited Liability Companies that exceed 10% of its admitted assets
- B.

The Company has no impairments to report..
7.

Investment Income
- A.

There was no due and accrued income excluded from investment income in 2016
- B.

Not applicable
8.

Derivative Instruments
- A.

Not applicable
- B.

Not applicable
- C.

Not applicable
- D.

Not applicable
- E.

Not applicable
- F.

Not applicable

NOTES TO FINANCIAL STATEMENTS

9 - Income Taxes

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

	2016		
	Ordinary	Capital	Total
(a) Gross deferred tax assets	\$ 91,270,319	\$ 581,013	\$ 91,851,332
(b) Statutory valuation allowance	-	-	-
(c) Adjusted gross deferred tax assets (1a - 1b)	91,270,319	581,013	91,851,332
(d) Deferred Tax Assets Nonadmitted	65,492,745	-	65,492,745
(e) Subtotal Net Admitted Deferred Tax Asset (1c- 1d)	25,777,574	581,013	26,358,587
(f) Deferred Tax Liabilities	\$ 228,840	\$ -	\$ 228,840
(g) Net admitted deferred tax asset/(liability) (1e - 1f)	\$ 25,548,734	\$ 581,013	\$ 26,129,747

	2015		
	Ordinary	Capital	Total
(a) Gross deferred tax assets	\$ 88,557,864	\$ 5,708,308	\$ 94,266,172
(b) Statutory valuation allowance	-	-	-
(c) Adjusted gross deferred tax assets (1a - 1b)	88,557,864	5,708,308	94,266,172
(d) Deferred Tax Assets Nonadmitted	66,876,487	-	66,876,487
(e) Subtotal Net Admitted Deferred Tax Asset (1c- 1d)	21,681,377	5,708,308	27,389,685
(f) Deferred Tax Liabilities	\$ 212,984	\$ -	\$ 212,984
(g) Net admitted deferred tax asset/(liability) (1e - 1f)	\$ 21,468,393	\$ 5,708,308	\$ 27,176,701

	Change		
	Ordinary	Capital	Total
(a) Gross deferred tax assets	\$ 2,712,455	\$ (5,127,295)	\$ (2,414,840)
(b) Statutory valuation allowance	-	-	-
(c) Adjusted gross deferred tax assets (1a - 1b)	2,712,455	(5,127,295)	(2,414,840)
(d) Deferred Tax Assets Nonadmitted	(1,383,742)	-	(1,383,742)
(e) Subtotal Net Admitted Deferred Tax Asset (1c- 1d)	4,096,197	(5,127,295)	(1,031,098)
(f) Deferred Tax Liabilities	\$ 15,856	\$ -	\$ 15,856
(g) Net admitted deferred tax asset/(liability) (1e - 1f)	\$ 4,080,341	\$ (5,127,295)	\$ (1,046,954)

2.

SSAP 101, paragraphs 11.a., 11.b., and 11.c.:	2016		
	Ordinary	Capital	Total
(a) Federal Income Taxes Paid in Prior Years Recoverable Through Loss Carrybacks	-	-	-
(b) Adjusted Gross Deferred Tax Assets Expected to be Realized (Excluding The Amount of Deferred Tax Assets From 2(a) above) After Application of the Threshold Limitation. (The lesser of 2(b)1 and 2(b)2 Below)	25,548,734	581,013	26,129,747
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date	25,548,734	581,013	26,129,747
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold	XXX	XXX	26,129,747
(c) Adjusted Gross Deferred Tax Assets (Excluding the amount of Deferred Tax Assets from 2(a) and 2(b) above) Offset by Gross Deferred Tax Liabilities	228,840	-	228,840
(d) Deferred Tax Assets Admitted as the Result of Application of SSAP No.101 Total (2(a)+2(b)+2(c))	25,777,574	581,013	26,358,587

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

SSAP 101, paragraphs 11.a., 11.b., and 11.c.:	Change		
	Ordinary	Capital	Total
(a) Federal Income Taxes Paid in Prior Years Recoverable Through Loss Carrybacks	-	-	-
(b) Adjusted Gross Deferred Tax Assets Expected to be Realized (Excluding The Amount of Deferred Tax Assets From 2(a) above) After Application of the Threshold Limitation. (The lesser of 2(b)1 and 2(b)2 Below)	4,080,341	(5,127,295)	(1,046,954)
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date	4,080,341	(5,127,295)	(1,046,954)
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold	XXX	XXX	(1,046,954)
(c) Adjusted Gross Deferred Tax Assets (Excluding the amount of Deferred Tax Assets from 2(a) and 2(b) above) Offset by Gross Deferred Tax Liabilities	15,856	-	15,856
(d) Deferred Tax Assets Admitted as the Result of Application of SSAP No.101 Total (2(a)+2(b)+2(c))	4,096,197	(5,127,295)	(1,031,098)

3.

	2016	2015
	Percentage	Percentage
(a) Ratio Percentage Used to Determine Recovery Period and Threshold Limitation Amount	511%	556%
(b) Amount of Adjusted Capital and Surplus Used to Determine Recovery Period and Threshold Limitation in 2(b) 2 above	203,017,838	199,927,432

NOTES TO FINANCIAL STATEMENTS

4.	2016		
	Ordinary	Capital	Total
<b>Impact of Tax Planning Strategies</b>			
(a) Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage.			
1. Adjusted Gross DTAs amount from Note 9A1(c)	91,270,319	581,013	91,851,332
2. Percentage of Adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	0.00%	0.00%	0.00%
3. Net Admitted Adjusted Gross DTAs amount from Note 9A1(e)	25,777,574	581,013	26,358,587
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies	0.00%	0.00%	0.00%
(b) The Company's tax-planning strategies did not include the use of reinsurance-related tax planning strategies.			

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

	Change		
	Ordinary	Capital	Total
<b>Impact of Tax Planning Strategies</b>			
(a) Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage.			
1. Adjusted Gross DTAs amount from Note 9A1(c)	2,712,455	(5,127,295)	(2,414,840)
2. Percentage of Adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	0.00%	0.00%	0.00%
3. Net Admitted Adjusted Gross DTAs amount from Note 9A1(e)	4,096,197	(5,127,295)	(1,031,098)
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies	0.00%	-15.45%	-15.45%
(b) The Company's tax-planning strategies did not include the use of reinsurance-related tax planning strategies.			

B. Unrecognized DTLs

Not applicable

C. Current Tax and Change in Deferred Tax

1. Current income tax:

	2016	2015	Change
(a) Federal	\$ (1,935,520)	\$ (5,586,176)	\$ 3,650,656
(b) Foreign	-	-	-
(c) Subtotal	(1,935,520)	(5,586,176)	3,650,656
(d) Federal Income Tax on capital gains/(losses)	(835,826)	2,307,555	(3,143,381)
(e) Utilization of capital loss carryforwards	-	-	-
(f) Other	-	-	-
Federal income taxes incurred	\$ (2,771,346)	\$ (3,278,621)	\$ 507,275

2. Deferred tax assets

	December 31, 2016	December 31, 2015	Change
(a) Ordinary			
(1) Life and health reserves	\$ 53,900,026	\$ 52,929,642	\$ 970,384
(2) DAC	34,580,062	32,865,010	1,715,052
(3) Nonadmitted assets	805,640	1,129,016	(323,376)
(4) Other, net	1,984,591	1,634,196	350,395
(99) Subtotal	\$ 91,270,319	\$ 88,557,864	\$ 2,712,455
(b) Statutory valuation allowance adj	-	-	-
(c) Nonadmitted	65,492,745	66,876,487	(1,383,742)
(d) Admitted ordinary deferred tax assets (2a99-2b-2c)	\$ 25,777,574	\$ 21,681,377	\$ 4,096,197
(e) Capital			
(1) Investments	\$ 581,013	\$ 5,708,308	\$ (5,127,295)
(2) Unrealized losses on investments	-	-	-
(99) Subtotal	\$ 581,013	\$ 5,708,308	\$ (5,127,295)
(f) Statutory valuation allowance adj	-	-	-
(g) Nonadmitted	-	-	-
(h) Admitted capital deferred tax assets (2e99-2f-2g)	\$ 581,013	\$ 5,708,308	\$ (5,127,295)
(i) Admitted deferred tax assets (2d + 2h)	\$ 26,358,587	\$ 27,389,685	\$ (1,031,098)

3. Deferred tax liabilities

	December 31, 2016	December 31, 2015	Change
(a) Ordinary			
(1) Other, net	\$ 228,840	\$ 212,984	\$ 15,856
(99) Subtotal	\$ 228,840	\$ 212,984	\$ 15,856
(b) Capital			
(1) Unrealized gains on investments	\$ -	\$ -	\$ -
(99) Subtotal	\$ -	\$ -	\$ -
(c) Deferred tax liabilities (3a99 + 3b99)	\$ 228,840	\$ 212,984	\$ 15,856

4. Net deferred tax assets/liabilities (2i-3c)	\$ 26,129,747	\$ 27,176,701	\$ (1,046,954)
--	---------------	---------------	----------------

NOTES TO FINANCIAL STATEMENTS

The change in net deferred income taxes is comprised of the following (this analysis is exclusive of nonadmitted assets as the Change in Nonadmitted Assets is reported separately from the Change in Net Deferred Income Taxes in the surplus section of the Annual Statement):			
	December 31, 2016	December 31, 2015	Change
Total deferred tax assets	\$ 91,851,332	\$ 94,266,172	\$ (2,414,840)
Total deferred tax liabilities	228,840	212,984	15,856
Net deferred tax asset(liability)	\$ 91,622,492	\$ 94,053,188	\$ (2,430,696)
Tax effect of unrealized (gains)/losses			-
Change in net deferred income tax (charge)/benefit			\$ (2,430,696)

	December 31, 2015	December 31, 2014	Change
Total deferred tax assets	\$ 94,266,172	\$ 92,643,491	\$ 1,622,681
Total deferred tax liabilities	212,984	302,389	(89,405)
Net deferred tax asset(liability)	\$ 94,053,188	\$ 92,341,102	\$ 1,712,086
Tax effect of unrealized (gains)/losses			-
Change in net deferred income tax (charge)/benefit			\$ 1,712,086

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

The provision for federal income taxes incurred is different from that which would be obtained by applying the statutory federal income tax rate to income before income taxes. The significant items causing this difference are as follows:			
	As of December 31, 2016		
Description	Amount	Tax Effect	Effective Tax Rate
Income before taxes	\$ 3,812,482	\$ 1,334,369	35.00%
Amortization of IMR	(5,863,024)	(2,052,058)	-53.82%
Dividends received deduction	-	-	0.00%
Other items permanent in nature	153,326	53,663	1.41%
Total	\$ (1,897,216)	\$ (664,026)	-17.41%
Federal income taxes incurred expense/(benefit)	\$ (5,530,057)	\$ (1,935,520)	-50.77%
Tax on capital gains/(losses)	(2,388,074)	(835,826)	-21.92%
Change in net deferred income tax charge/(benefit)	6,944,846	2,430,696	63.76%
Change in nonadmitted excluding deferred tax asset	(923,931)	(323,376)	-8.48%
Total statutory income taxes	\$ (1,897,216)	\$ (664,026)	-17.41%

	As of December 31, 2015		
Description	Amount	Tax Effect	Effective Tax Rate
Income before taxes	\$ (9,937,916)	\$ (3,478,271)	35.00%
Amortization of IMR	(4,102,626)	(1,435,919)	14.45%
Dividends received deduction	-	-	0.00%
Other items permanent in nature	164,802	57,681	-0.58%
Total	\$ (13,875,740)	\$ (4,856,509)	48.87%
Federal income taxes incurred expense/(benefit)	\$ (15,960,503)	\$ (5,586,176)	56.21%
Tax on capital gains/(losses)	6,593,014	2,307,555	-23.22%
Change in net deferred income tax charge/(benefit)	(4,891,674)	(1,712,086)	17.23%
Change in nonadmitted excluding deferred tax asset	383,423	134,198	-1.35%
Total statutory income taxes	\$ (13,875,740)	\$ (4,856,509)	48.87%

E. Operating Loss and Tax Credit Carryforwards

(1) At December 31, 2016, the Company had net operating loss and tax credit carryforwards of:	\$ -
(2) At December 31, 2016, the Company had capital loss carryforwards of:	\$ -

(3) The following is income tax expense for the current and prior years that is available for recoupment in the event of future net losses:			
Year	Ordinary	Capital	Total
2016	\$ -	\$ -	\$ -
2015	-	-	-
2014	-	-	-
Total	\$ -	\$ -	\$ -

(4) Deposits admitted under Internal Revenue Code Section 6603:	\$ -
---	------

F. Consolidated Federal Income Tax Return

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

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

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

G. Federal or Foreign Federal Income Tax Loss Contingencies

For the years ended December 31, 2016 and 2015, the Company did not have tax contingencies under the principles of SSAP No. 5, *Liabilities, Contingencies and Impairment of Assets*. This is subject to change but it is not expected to significantly increase in the 12 month period following the balance sheet date. The Company is primarily subject to examination by U.S. federal and various U.S. state and local tax authorities. The statute of limitations for federal tax purposes has closed for tax years 2012 and earlier. The statute of limitations for state income tax purposes has closed for tax years 2012 and earlier. As of December 31, 2016, there are no U.S. federal or state returns under examination.



NOTES TO FINANCIAL STATEMENTS

10. Information Concerning Parent, Subsidiaries and Affiliates –

A. Not Applicable

B. Not Applicable

C. Not Applicable

D. At December 31, 2016, The Company reports \$4,029,091 as amounts receivable from the Parent Company, The Cincinnati Insurance Company, and from affiliated companies, Cincinnati Specialty Underwriters Insurance Company, CFC Investment Company, and CSU Producer Resources, Inc. Also at December 31, 2016 the Company reported \$250,862 as amounts due to the ultimate parent Cincinnati Financial Corporation. The terms of the settlement require that these amounts be settled within 30 days.

E. Not Applicable

F. Not Applicable

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

H. Not Applicable

I. Not Applicable

J. Not Applicable

K. Not Applicable

L. Not Applicable

M. Not Applicable

N. Not Applicable
11. Debt

A. Capital Notes – None

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

A. Defined Benefit Plan – None

B. Defined Benefit Plan Investment Strategy – Not Applicable

C. Defined Benefit Plan Fair Value – Not Applicable

D. Defined Benefit Plan Rate of Return – Not Applicable

E. Defined Contribution Plan – None

F. Multi-Employer Plans – None

G. Consolidated/Holding Company Plans – The Company participates in a qualified, noncontributory defined benefit pension plan sponsored by Cincinnati Financial Corporation, an affiliate. The Company has no legal obligations for benefits under these plans. Cincinnati Financial Corporation allocates amounts to the Company based on the percentage of participants on the Company’s payroll. The Company’s share of net expense for the qualified pension plan was \$534,846 and \$828,787 for 2016 and 2015 respectively.

H. Postemployment Benefits and Compensated Absences – None

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

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

B. The Company has no preferred stock outstanding.

C. The maximum amount of dividends which may be paid by State of Ohio insurance companies to shareholders without prior approval, cannot exceed in any one year the greater of ten percent of the surplus as of December 31 next preceding, or the net income for the twelve month period ending December 31 next preceding. The maximum dividend payment that may be made in 2017 is approximately \$20,300,000. Dividends are paid as determined by the Board of Directors and are not cumulative.

D. No dividends were paid during the 2016 calendar year.

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

F. There are no restrictions on unassigned surplus.

G. Not Applicable

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

I. Not Applicable

J. Not Applicable

K. Not Applicable

L. Not Applicable

M. Not Applicable
14. Contingencies

A. Contingent Commitments – None

B. Assessments – None

C. Gain Contingencies – None

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

E. Joint and Several Liabilities - None

F. All Other Contingencies – Various lawsuits against the Company have arisen in the course of the Company’s business. Contingent liabilities arising from litigation, income taxes and other matters are not considered material in relation to the financial position of the Company. The Company has no impaired bonds.
15. Leases

A. Lessee Leasing Arrangements

1. The Company leases company automobiles under various non-cancelable operating agreements that expire through December 2017.

2. At January 1, 2017, the minimum agreement rental commitments are as follows:

(Dollars in Thousands)	
Year Ending December 31,	Operating Leases
2017	\$175,981
2018	\$178,419
2019	\$191,549
2020	\$146,091
2021	\$121,272
Total	\$865,420

3. None

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

A. None

B. None

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

A. None

B. None

C. None

NOTES TO FINANCIAL STATEMENTS

19. **Direct Premium Written/Produced by Managing General Agents/Third Party Administrators** – The Cincinnati Life Insurance Company has direct written long term care premiums of \$2,479,102 and \$1,473,938 in direct premiums on certain closed blocks of life and health business through a third party administrator. This total through our third party administrators is not equal to or greater than 5% of surplus.

20. **Fair Value Measurements**

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

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Not Practicable (Carrying Value)
Bonds	3,261,736,484	3,151,485,258	252,412	3,240,727,929	20,756,143	
Common Stock						
Perpetual Preferred Stock	8,626,200	5,046,800		8,626,200		
Surplus Notes	54,145,317	44,517,443		54,145,317		

D. None

21. **Other Items**

- A. Not Applicable
- B. Not Applicable
- C. Assets in the amount of \$4,236,331 and \$4,234,893 at December 31, 2016 and 2015, respectively, were on deposit with government authorities or trustees as required by law
- D. Not Applicable
- E. Not Applicable
- F. Not Applicable
- G. Retained Assets

- 1. The Company’s retained asset program is structured in the financial statements as such. Once a claimant meeting the program requirements opts to take part in the retained assets program, (Benefit Access Account), a claim is recorded and the corresponding liability set up. At that point The Northern Trust Company, which administers the program for Cincinnati Life Insurance, sets up the retained asset account and forwards all documentation including check books to the beneficiary who have full access to their funds once the necessary paperwork is completed with the administrator. During the 2016 calendar year, account holders were credited at a 1.00% interest rate. There are no monthly service or maintenance fees for the BAA and there is no charge for withdrawals or for checks, however there are fees for special services. Returned checks are charged to the account holder at \$10 each and stop payments are charged at \$15 each.
- 2. Retained Asset Balances

December 31, 2016			December 31, 2015		
Category	Number	Amount	Category	Number	Amount
Up to and including 12 months	34	\$5,093,347	Up to and including 12 months	41	\$5,502,720
13 to 24 months	30	\$3,375,855	13 to 24 months	24	\$3,439,560
25 to 36 months	19	\$2,583,497	25 to 36 months	22	\$1,980,219
37 to 48 months	19	\$1,432,254	37 to 48 months	17	\$1,060,942
49 to 60 months	14	\$948,177	49 to 60 months	22	\$3,274,079
Over 60 months	235	\$10,723,877	Over 60 months	248	\$9,012,597
Total	351	\$24,157,007	Total	374	\$24,270,117

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

	Number	Balance/Amount
Retained Asset accounts at 1/1/2016	374	\$24,270,117
Accounts issued during 2016	47	\$17,995,670
Earnings credited during 2016	N/A	\$251,869
Fees & Other Charges during 2016	N/A	\$185
Accounts transferred to Unclaimed Property during 2016	1	\$27,595
Accounts closed/withdrawn during 2016	69	\$18,332,869
Retained Asset accounts at 12/31/2016	351	\$24,157,007

H. Not Applicable

22. **Events Subsequent** – None

23. **Reinsurance**

- A. Ceded Reinsurance Report
  - 1. Section 1 – General Interrogatories
    - a. No
    - b. No
  - 2. Section 2 – Ceded Reinsurance Report – Part A
    - a. No
    - b. No
  - 3. Section 3 – Ceded Reinsurance Report – Part B
    - a. \$364,780,440
    - b. No
- B. Uncollectible Reinsurance – None
- C. Commutation of Ceded Reinsurance – None
- D. Certified Reinsurer Rating Downgraded or Status Subject to Revocation – None
- E. Reinsurance of Variable Annuities with Captive Reinsurer – None
- F. Captive Reinsurer Credits – None
- G. Captive Reinsurer XXX/AXXX - None

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

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

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

27. **Structured Settlements** – None

28. **Health Care Receivables** – None

29. **Participating Policies** – None

30. **Premium Deficiency Reserves** – None

NOTES TO FINANCIAL STATEMENTS

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

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

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

C. As of December 31, 2016, the Company had \$11,870,164,050 of insurance in force for which the gross premiums are less than the net premiums according to the standard valuation set by the State of Ohio

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

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

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

	General Account	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	% of Total
A Subject to discretionary withdrawal					
(1) With fair value adjustment	\$	\$	\$	\$	
(2) At book value less current surrender charge of 5% or more	71,632,203			71,632,203	7%
(3) At fair value					
(4) Total with adjustment or at fair value (total of 1 through 3)					
(5) At book value without adjustment (minimal or no charge or adjustment)	781,473,871			781,473,871	76%
B Not subject to discretionary withdrawal	180,432,508			180,432,508	17%
C Total (gross: direct + assumed)	1,033,538,581			1,033,538,581	100%
D Reinsurance ceded	245,298			245,298	
E Total (net)* ( C ) – ( D )	\$1,033,293,283			\$1,033,293,283	

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

Life & Accident & Health Annual Statement:	
Exhibit 5, Annuities Section, Totals (net)	\$ 859,400,610
Exhibit 5, Supplementary Contracts with Life Contingencies Section, Totals (net)	2,813,351
Exhibit 7, Deposit-Type Contracts, Line 14, Column 1	171,079,322
Subtotal	1,033,293,282
Separate Accounts Annual Statement	
Exhibit 3, Line 0299999, Column 2	0
Exhibit 3, Line 0399999, Column 2	0
Policyholder dividend and coupon accumulations	0
Policyholder premiums	0
Guaranteed interest contracts	0
Other contract deposit funds	0
Subtotal	0
Combined Total	\$ 1,033,293,282

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

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

Type	Gross	Net of Loading
Industrial	\$462	\$173
Ordinary New Business	6,714,110	5,361,924
Ordinary Renewal	48,096,643	108,685,886
Credit Life		
Group Life	236,709	236,709
Annuity		
Total	\$55,047,924	\$114,284,692

34. **Separate Accounts**

A. Separate Account Activity
  - The Cincinnati Life Insurance Company utilizes separate accounts to record and account for assets and liabilities for particular lines of business and transactions. For the current reporting year, Cincinnati Life reported assets and liabilities from certain Bank Owned Life Insurance (BOLI) policies into a separate account. In accordance with the Ohio state procedures of approving items within the separate account, the classification of the BOLI policies into separate accounts is supported by Ohio revised code 3911.011 (B).
  - As of December 31, 2016 and 2015 the Company separate account statement included legally insulated assets of \$749,433,861 and \$726,482,544 respectively. The assets legally insulated from the general account as of December 31, 2016 are attributed to the following products/transactions:

Product/Transaction	Legally Insulated Assets	Separate Account Assets (Not Legally Insulated)
Fifth Third Bank (FTB)	\$709,468,785	\$0
First Merit Bank (FM)	39,965,076	0
Total	\$749,433,861	\$0
  - In accordance with the products/transactions recorded within the separate account, some separate account liabilities are guaranteed by the general account. In accordance with these guarantees, if the investment proceeds are insufficient to cover the rate of return guaranteed for the product, the policyholder proceeds will be remitted by the general account. As of December 31, 2016, the general account of The Cincinnati Life Insurance Company had a maximum guarantee for separate account liabilities of \$0 and has not made any payments towards separate account guarantees. To compensate the general account for the risk taken, the separate account has paid risk charges as follows for the past five years.

a. 2016	\$5,318,053
b. 2015	\$5,232,105
c. 2014	\$5,715,555
d. 2013	\$3,537,842
e. 2012	\$984,677
  - The Company does not engage in security lending transactions within the separate account

NOTES TO FINANCIAL STATEMENTS

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

	<u>Separate Accounts with Guarantees</u>			<u>Non-guaranteed</u>	
	(1)	(2)	(3)	(4)	(5)
		Non-indexed	Non-indexed	Non-guaranteed	
		Guarantee less	Guarantee	Separate	
	<u>Indexed</u>	<u>Than/equal to 4%</u>	<u>More than 4%</u>	<u>Accounts</u>	<u>Total</u>
1. Premiums, considerations or deposits for year ended 12/31/16					
2. Reserves at 12/31/16					
I. For accounts with assets at:					
a. Market value					
b. Amortized cost		\$ 741,805,280			\$ 741,805,280
c. Total reserves		\$ 741,805,280			\$ 741,805,280
II. By withdrawal characteristics:					
a. Subject to discretionary withdrawal		\$ 741,805,280			\$ 741,805,280
b. With MV adjustment					
c. At book value without MV adjustment and with current surrender charge of 5%					
d. At market value					
e. At book value without MV adjustment and with current surrender charge less than 1%					
f. Subtotal		\$ 741,805,280			\$ 741,805,280
g. Not subject to discretionary withdrawal					
h. Total		\$ 741,805,280			\$ 741,805,280

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

Transfers as reported in the Summary of Operations of the Separate Accounts Statement:	
Transfers to Separate Accounts (Page 4, Line 1.4)	\$ 0
Transfers from Separate Accounts (Page 4, Line 10)	\$ 6,425,827
Net transfer to or (From) Separate Accounts (a) – (b)	(\$ 6,425,827)
Reconciling Adjustments	
Transfers as reported in the Summary of Operations of the Life, Accident & Health Annual Statement	
(1c) + (2) = (Page 4, Line 26)	(\$ 6,425,827)

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

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

- 1.1

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

Yes ☒ No ☐
- If yes, complete Schedule Y, Parts 1, 1A and 2.
- 1.2

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

Yes ☒ No ☐ N/A ☐
- 1.3

State Regulating?

OHIO.....
- 2.1

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

Yes ☐ No ☒
- 2.2

If yes, date of change:

.....
- 3.1

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

.....12/31/2014
- 3.2

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

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

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

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

By what department or departments? STATE OF OHIO.....
- 3.5

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

Yes ☐ No ☐ N/A ☒
- 3.6

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

Yes ☒ No ☐ N/A ☐
- 4.1

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

4.11 sales of new business? Yes ☐ No ☒

4.12 renewals? Yes ☐ No ☒
- 4.2

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

4.21 sales of new business? Yes ☐ No ☒

4.22 renewals? Yes ☐ No ☒
- 5.1

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

Yes ☐ No ☒
- 5.2

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

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

- 6.1

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

Yes ☐ No ☒
- 6.2

If yes, give full information .....
- 7.1

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

Yes ☐ No ☒
- 7.2

If yes,

7.21 State the percentage of foreign control .....0.0

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

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

GENERAL INTERROGATORIES

8.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board? Yes [ ] No [ X ]

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

8.3 Is the company affiliated with one or more banks, thrifts or securities firms? Yes [ ] No [ X ]

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

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

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

10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? Yes [ ] No [ X ]

10.2 If the response to 10.1 is yes, provide information related to this exemption:

10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation? Yes [ ] No [ X ]

10.4 If the response to 10.3 is yes, provide information related to this exemption:

10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? Yes [ X ] No [ ] N/A [ ]

10.6 If the response to 10.5 is no or n/a, please explain

11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?  
CAROL ELAINE MACKEY, FSA, MAAA; 6200 SOUTH GILMORE ROAD; P.O. BOX 145496; FAIRFIELD, OH 45014-5141; SECRETARY & ACTUARY OF THE CINCINNATI LIFE INSURANCE COMPANY.....

12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes [ ] No [ X ]

12.11 Name of real estate holding company

12.12 Number of parcels involved

12.13 Total book/adjusted carrying value

.....

.....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

- 15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List?
- Yes [ ] No [ X ]
- 15.2 If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

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

BOARD OF DIRECTORS

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

FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)?
- Yes [ ] No [ X ]
- 20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.11 To directors or other officers \$.....
- 20.12 To stockholders not officers \$.....
- 20.13 Trustees, supreme or grand (Fraternal only) \$.....
- 20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.21 To directors or other officers \$.....
- 20.22 To stockholders not officers \$.....
- 20.23 Trustees, supreme or grand (Fraternal only) \$.....
- 21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement?
- Yes [ ] No [ X ]
- 21.2 If yes, state the amount thereof at December 31 of the current year:
- 21.21 Rented from others \$.....
- 21.22 Borrowed from others \$.....
- 21.23 Leased from others \$.....
- 21.24 Other \$.....
- 22.1 Does this statement include payments for assessments as described in the *Annual Statement Instructions* other than guaranty fund or guaranty association assessments?
- Yes [ ] No [ X ]
- 22.2 If answer is yes:
- 22.21 Amount paid as losses or risk adjustment \$.....
- 22.22 Amount paid as expenses \$.....
- 22.23 Other amounts paid \$.....
- 23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement?
- Yes [ X ] No [ ]
- 23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount:
- \$.....3,859,820

INVESTMENT

- 24.01 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 24.03)
- Yes [ X ] No [ ]
- 24.02 If no, give full and complete information, relating thereto
- 24.03 For security lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided)
- 24.04 Does the company's security lending program meet the requirements for a conforming program as outlined in the Risk-Based Capital Instructions?
- Yes [ ] No [ ] NA [ X ]
- 24.05 If answer to 24.04 is yes, report amount of collateral for conforming programs.
- \$.....
- 24.06 If answer to 24.04 is no, report amount of collateral for other programs.
- \$.....
- 24.07 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract?
- Yes [ ] No [ ] NA [ X ]
- 24.08 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%?
- Yes [ ] No [ ] NA [ X ]
- 24.09 Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities Lending Agreement (MSLA) to conduct securities lending?
- Yes [ ] No [ ] NA [ X ]
- 24.10 For the reporting entity's security lending program, state the amount of the following as of December 31 of the current year:
- 24.101 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 \$.....
- 24.102 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 \$.....
- 24.103 Total payable for securities lending reported on the liability page \$.....

GENERAL INTERROGATORIES

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

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

25.21 Subject to repurchase agreements

25.22 Subject to reverse repurchase agreements

25.23 Subject to dollar repurchase agreements

25.24 Subject to reverse dollar repurchase agreements

25.25 Placed under option agreements

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

25.27 FHLB Capital Stock

25.28 On deposit with states

25.29 On deposit with other regulatory bodies

25.30 Pledged as collateral – excluding collateral pledged to an FHLB

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

25.32 Other

\$

\$

\$

\$

\$

\$

\$

\$4,236,331

\$

\$

\$

\$

\$

25.3 For category (25.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount

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

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

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

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

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

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

1 Name of Custodian(s)	2 Custodian’s Address
FIFTH THIRD BANK	PO BOX 630900 CINCINNATI, OH 45263-0900

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

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

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

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

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



GENERAL INTERROGATORIES

28.05 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
Advantus Capital Management 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 [ ] No [ X ]

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 [ ] No [ X ]

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
109905.....	Advantus Capital Management, Inc.....	5URRAMPU5ELNW8AQJB87.....	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 [ ] No [ X ]

29.2 If yes, complete the following schedule:

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

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

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

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

	1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1 Bonds.....	3,151,485,258	3,261,736,484	110,251,226
30.2 Preferred Stocks.....	5,046,800	8,626,200	3,579,400
30.3 Totals	3,156,532,058	3,270,362,684	113,830,626

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

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

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

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

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

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

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

32.2 If no, list exceptions:

SEE ATTACHED PAGE 20.6.....

GENERAL INTERROGATORIES

OTHER

- 33.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? \$ .....5,057,734
- 33.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade associations, service organizations and statistical or rating bureaus during the period covered by this statement.

1 Name	2 Amount Paid
EXAMONE WORLD WIDE.....	\$.....3,795,725

- 34.1 Amount of payments for legal expenses, if any? \$ .....176,746
- 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
KEATING, MUETHING & KLEKAMP PLL.....	\$.....58,742

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

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

GENINTPT1 - Attachment

Question 18.2 If no, list exceptions

The following bonds do not meet all of the filing requirements of the Purposes and Procedures Manual of the NAIC Securities Valuation Office.

Cusip	Description	Par	Book Adjusted	
			Carry Value	SVO Rating
N7891*AB8	AVR AFVALVERWERKING	2,300,000.00	2,300,000.00	2Z
Q2759@AC3	CONSOLIDATED PRESS HOLDINGS PRIVATE	5,000,000.00	5,000,000.00	2Z
Q3915*AD2	FLETCHER BUILDING LIMITED	1,000,000.00	1,000,000.00	2Z
30288*AA8	FLNG LIQUEFACTION 2 LLC	4,000,000.00	4,000,000.00	2Z
P4368#AC1	FORTIS TCI LIMITED	1,600,000.00	1,600,000.00	2Z
862121A@9	STORE CAPITAL CORPORATION REIT	1,700,000.00	1,700,000.00	2Z
G8967#AQ6	TRITON CONTAINER LTD	5,000,000.00	5,000,000.00	2Z
85571NAB5	STARZ LLC/FINANCE CORP	3,750,000.00	3,769,231.13	6*
		24,350,000.00	24,369,231.13	

GENERAL INTERROGATORIES

PART 2 - LIFE INTERROGATORIES

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

Yes ☒ No ☐
- 1.2 If yes, indicate premium earned on U. S. business only.

\$ 6,056
- 1.3 What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit?

\$

1.31 Reason for excluding:

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

\$
- 1.5 Indicate total incurred claims on all Medicare Supplement insurance.

\$ 2,266

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

\$ 6,056
- 1.65 Total incurred claims

\$ 2,266
- 1.66 Number of covered lives

7

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		2
		Current Year		Prior Year
2.1	Premium Numerator	\$ 47,080	\$	55,624
2.2	Premium Denominator	\$ 276,140,544	\$	250,060,189
2.3	Premium Ratio (2.1/2.2)	0.000		0.000
2.4	Reserve Numerator	\$ 2,819,883	\$	3,035,031
2.5	Reserve Denominator	\$ 2,944,080,756	\$	2,772,541,591
2.6	Reserve Ratio (2.4/2.5)	0.001		0.001

- 3.1 Does this reporting entity have Separate Accounts?

Yes ☒ No ☐
- 3.2 If yes, has a Separate Accounts statement been filed with this Department?

Yes ☒ No ☐ N/A ☐
- 3.3 What portion of capital and surplus funds of the reporting entity covered by assets in the Separate Accounts statement, is not currently distributable from the Separate Accounts to the general account for use by the general account?

\$

3.4 State the authority under which Separate Accounts are maintained:

STATE OF OHIO PURSUANT TO REVISED CODE 3911.011 (B)

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

Yes ☒ 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)?"

\$

- 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 ☒ No ☐

4.2 Net reimbursement of such expenses between reporting entities:

- 4.21 Paid

\$ 1,604,927
- 4.22 Received

\$

- 5.1 Does the reporting entity write any guaranteed interest contracts?

Yes ☐ No ☒

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

5.21 Page 3, Line 1

\$
- 5.22 Page 4, Line 1

\$

6. For stock reporting entities only:

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

\$ 1,000,000
7. Total dividends paid stockholders since organization of the reporting entity:

7.11 Cash

\$ 168,000,000
- 7.12 Stock

\$ 750,000

GENERAL INTERROGATORIES

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

GENERAL INTERROGATORIES

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

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

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

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

13.1 Direct Premium Written..... \$.....247,815,280

13.2 Total Incurred Claims ..... \$.....134,632,822

13.3 Number of Covered Lives .....292,034

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

FIVE-YEAR HISTORICAL DATA

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

	1 2016	2 2015	3 2014	4 2013	5 2012
<u>Life Insurance in Force</u> (Exhibit of Life Insurance)					
1. Ordinary-whole life and endowment (Line 34, Col. 4) .....	7,388,688	7,331,955	7,270,919	7,227,109	6,940,444
2. Ordinary-term (Line 21, Col. 4, less Line 34, Col. 4) .....	85,969,469	81,985,653	78,671,683	75,720,245	72,490,086
3. Credit life (Line 21, Col. 6) .....	0	0	0	0	0
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4) .....	2,153,187	2,110,611	2,078,680	2,043,574	2,010,279
5. Industrial (Line 21, Col. 2) .....	21,208	22,534	23,471	24,458	25,719
6. FEGLI/SGLI (Lines 43 & 44, Col. 4) .....	0	0	0	0	0
7. Total (Line 21, Col. 10) .....	95,532,553	91,450,753	88,044,753	85,015,386	81,466,528
<u>New Business Issued</u> (Exhibit of Life Insurance)					
8. Ordinary-whole life and endowment (Line 34, Col. 2) .....	534,197	533,039	506,741	631,687	596,154
9. Ordinary-term (Line 2, Col. 4, less Line 34, Col. 2) .....	7,839,952	6,879,846	6,442,537	6,965,681	7,027,331
10. Credit life (Line 2, Col. 6) .....	0	0	0	0	0
11. Group (Line 2, Col. 9) .....	28,266	25,039	20,413	20,726	16,800
12. Industrial (Line 2, Col. 2) .....	0	0	0	0	0
13. Total (Line 2, Col. 10) .....	8,402,415	7,437,924	6,969,691	7,618,094	7,640,285
<u>Premium Income - Lines of Business</u> (Exhibit 1 – Part 1)					
14. Industrial life (Line 20.4, Col. 2) .....	68,204	78,141	93,500	106,834	135,521
15.1 Ordinary life insurance (Line 20.4, Col. 3) .....	223,874,869	210,723,181	202,101,579	192,957,299	187,768,907
15.2 Ordinary individual annuities (Line 20.4, Col. 4) .....	47,169,909	34,966,420	37,452,268	38,173,201	49,471,791
16. Credit life, (group and individual) (Line 20.4, Col. 5) .....	0	0	0	0	0
17.1 Group life insurance (Line 20.4, Col. 6) .....	2,624,726	2,045,509	1,649,554	1,702,501	1,850,701
17.2 Group annuities (Line 20.4, Col. 7) .....	0	0	0	0	0
18.1A & H-group (Line 20.4, Col. 8) .....	810,871	531,111	710,922	577,892	589,195
18.2A & H-credit (group and individual) (Line 20.4, Col. 9) .....	0	0	0	0	0
18.3A & H-other (Line 20.4, Col. 10) .....	1,591,965	1,715,827	1,828,089	1,794,187	1,951,635
19. Aggregate of all other lines of business (Line 20.4, Col. 11) .....	0	0	0	0	0
20. Total .....	276,140,544	250,060,189	243,835,912	235,311,915	241,767,751
<u>Balance Sheet</u> (Pages 2 and 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3) .....	3,517,016,983	3,340,354,383	3,201,133,372	3,054,119,771	2,901,947,882
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26) .....	3,316,688,926	3,131,999,657	2,977,679,344	2,807,127,525	2,626,138,820
23. Aggregate life reserves (Page 3, Line 1) .....	3,014,069,552	2,832,845,304	2,669,119,537	2,500,699,026	2,314,888,335
24. Aggregate A & H reserves (Page 3, Line 2) .....	16,579,506	16,623,168	16,292,000	16,088,287	15,630,133
25. Deposit-type contract funds (Page 3, Line 3) .....	171,079,323	176,207,802	183,381,030	190,066,358	195,373,069
26. Asset valuation reserve (Page 3, Line 24.01) .....	28,819,490	18,749,372	17,390,023	17,262,964	14,222,973
27. Capital (Page 3, Lines 29 & 30) .....	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000
28. Surplus (Page 3, Line 37) .....	197,328,058	205,354,726	220,454,028	243,992,246	272,809,062
<u>Cash Flow (Page 5)</u>					
29. Net cash from operations (Line 11) .....	169,889,868	159,651,306	140,315,731	167,557,634	164,369,392
<u>Risk-Based Capital Analysis</u>					
30. Total adjusted capital .....	229,147,585	227,104,135	240,844,106	264,255,265	290,032,090
31. Authorized control level risk-based capital .....	39,753,696	35,953,437	33,059,212	31,190,326	28,623,086
<u>Percentage Distribution of Cash, Cash Equivalents and Invested Assets</u> (Page 2, Col. 3) (Line No./Page 2, Line 12, Col. 3) x 100.0					
32. Bonds (Line 1) .....	95.3	96.1	94.8	95.1	94.7
33. Stocks (Lines 2.1 and 2.2) .....	0.2	0.2	0.2	0.2	0.4
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) .....	1.7	1.4	2.2	1.8	1.9
37. Contract loans (Line 6) .....	0.9	0.9	1.0	1.2	1.3
38. Derivatives (Page 2, Line 7) .....	0.0	0.0	0.0	0.0	0.0
39. Other invested assets (Line 8) .....	2.0	1.4	1.9	1.6	1.7
40. Receivables for securities (Line 9) .....	0.0	0.0	0.0	0.0	0.0
41. Securities lending reinvested collateral assets (Line 10) .....	0.0	0.0	0.0	0.0	0.0
42. Aggregate write-ins for invested assets (Line 11) .....	0.0	0.0	0.0	0.0	0.0
43. Cash, cash equivalents and invested assets (Line 12) .....	100.0	100.0	100.0	100.0	100.0

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2016	2 2015	3 2014	4 2013	5 2012
<u>Investments in Parent, Subsidiaries and Affiliates</u>					
44. Affiliated bonds (Sch. D Summary, Line 12, Col. 1)	0	0	0	0	0
45. Affiliated preferred stocks (Sch. D Summary, Line 18, Col. 1)	0	0	0	0	0
46. Affiliated common stocks (Sch. D Summary, Line 24, Col. 1)	0	0	0	0	0
47. Affiliated short-term investments (subtotal included in Schedule DA Verification, Col. 5, Line 10)	0	0	0	0	0
48. Affiliated mortgage loans on real estate		0	0	0	0
49. All other affiliated	21,076,579	0	0	0	0
50. Total of above Lines 44 to 49	21,076,579	0	0	0	0
51. Total investment in parent included in Lines 44 to 49 above		0	0	0	0
<u>Total Nonadmitted and Admitted Assets</u>					
52. Total nonadmitted assets (Page 2, Line 28, Col. 2)	67,794,574	70,102,247	66,037,261	59,122,839	50,454,968
53. Total admitted assets (Page 2, Line 28, Col. 3)	4,266,450,845	4,066,836,927	3,915,974,595	3,737,511,716	3,569,935,608
<u>Investment Data</u>					
54. Net investment income (Exhibit of Net Investment Income)	158,587,025	154,137,743	148,380,858	143,098,165	140,731,856
55. Realized capital gains (losses) (Page 4, Line 34, Column 1)	4,855,574	(6,091,758)	(5,833,382)	1,015,242	4,055,295
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1)	0	0	0	(722,666)	501,128
57. Total of above Lines 54, 55 and 56	163,442,599	148,045,985	142,547,476	143,390,741	145,288,278
<u>Benefits and Reserve Increase (Page 6)</u>					
58. Total contract benefits-life (Lines 10, 11, 12, 13, 14 and 15, Col.1 minus Lines 10, 11, 12, 13, 14, and 15, Cols. 9, 10 and 11)	186,368,980	181,039,427	181,990,097	146,775,461	144,400,617
59. Total contract benefits-A & H (Lines 13 & 14, Cols. 9, 10 & 11)	1,727,887	1,971,987	2,096,692	1,841,583	1,609,816
60. Increase in life reserves-other than group and annuities (Line 19, Cols. 2 & 3)	174,488,838	163,684,973	164,421,049	164,079,499	131,873,129
61. Increase in A & H reserves (Line 19, Cols. 9, 10 & 11)	(43,661)	331,168	203,713	458,154	414,057
62. Dividends to policyholders (Line 30, Col. 1)	74	39	109	112	110
<u>Operating Percentages</u>					
63. Insurance expense percent (Page 6, Col. 1, Lines 21, 22 & 23, less Line 6)/(Page 6, Col.1, Line 1 plus Exhibit 7, Col. 2, Line 2) x 100.00	27.1	26.9	26.6	29.1	27.9
64. Lapse percent (ordinary only) [(Exhibit of Life Insurance, Column 4, Lines 14 & 15) / ½ (Exhibit of Life Insurance, Column 4, Lines 1 & 21)] x 100.00	4.8	4.8	4.9	5.4	5.8
65. A & H loss percent (Schedule H, Part 1, Lines 5 & 6, Col. 2)	70.5	103.0	91.1	97.3	80.1
66. A & H cost containment percent (Schedule H, Part 1, Line 4, Col. 2)	0.3	0.3	0.3	0.2	0.2
67. A & H expense percent excluding cost containment expenses (Schedule H, Part 1, Line 10, Col. 2)	72.7	75.3	67.7	74.7	81.9
<u>A &amp; H Claim Reserve Adequacy</u>					
68. Incurred losses on prior years' claims-group health (Sch. H, Part 3, Line 3.1, Col. 2)	6,552,675	6,428,953	6,457,697	6,191,168	6,143,424
69. Prior years' claim liability and reserve-group health (Sch. H, Part 3, Line 3.2, Col. 2)	6,693,445	6,484,721	6,482,649	6,568,589	6,076,744
70. Incurred losses on prior years' claims-health other than group (Sch. H, Part 3, Line 3.1, Col. 1 less Col. 2)	3,409,941	3,594,612	3,508,638	3,243,221	3,220,045
71. Prior years' claim liability and reserve-health other than group (Sch. H, Part 3, Line 3.2, Col. 1 less Col. 2)	4,124,981	4,073,763	3,999,767	3,540,022	3,830,032
<u>Net Gains From Operations After Federal Income Taxes by Lines of Business</u> (Page 6, Line 33)					
72. Industrial life (Col. 2)	(219,707)	(227,995)	(168,784)	(104,383)	(255,925)
73. Ordinary-life (Col. 3)	(17,769,737)	(20,559,801)	(28,798,342)	(34,272,495)	(13,202,148)
74. Ordinary-individual annuities (Col. 4)	8,486,991	8,790,598	9,626,997	7,180,478	10,424,567
75. Ordinary-supplementary contracts (Col. 5)	163,329	153,886	239,530	90,252	253,265
76. Credit life (Col. 6)	0	0	0	0	0
77. Group life (Col. 7)	4,348,317	4,067,426	3,999,811	3,588,064	1,507,000
78. Group annuities (Col. 8)	(46,004)	48,870	(41,216)	(45,772)	(39,408)
79. A & H-group (Col. 9)	(221,556)	(466,270)	(217,415)	(244,800)	(580,821)
80. A & H-credit (Col. 10)	0	0	0	0	0
81. A & H-other (Col. 11)	(174,147)	(319,824)	(397,222)	(636,486)	(110,042)
82. Aggregate of all other lines of business (Col. 12)	2,662,311	3,115,548	2,974,106	3,747,559	2,537,321
83. Total (Col. 1)	(2,770,202)	(5,397,564)	(12,782,535)	(20,697,584)	533,807

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 CINCINNATI LIFE INSURANCE COMPANY

EXHIBIT OF LIFE INSURANCE

	Industrial		Ordinary		Credit Life (Group and Individual)		Group			10 Total Amount of Insurance (a)
	1	2	3	4	5	6	Number of		9	
	Number of Policies	Amount of Insurance (a)	Number of Policies	Amount of Insurance (a)	Number of Individual Policies and Group Certificates	Amount of Insurance (a)	7 Policies	8 Certificates	Amount of Insurance (a)	
1. In force end of prior year .....	22,457	22,534	405,057	89,317,608	.0	.0	9	5,609	2,110,611	91,450,753
2. Issued during year .....		.0	34,150	8,374,149		.0		623	28,266	8,402,415
3. Reinsurance assumed .....				.1						.1
4. Revived during year .....	10	9	1,478	506,555						506,563
5. Increased during year (net) .....				48,565					57,054	105,619
6. Subtotals, Lines 2 to 5 .....	10	9	35,628	8,929,269	.0	.0	.0	623	85,320	9,014,598
7. Additions by dividends during year .....	XXX		XXX		XXX		XXX	XXX		.0
8. Aggregate write-ins for increases .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
9. Totals (Lines 1 and 6 to 8) .....	22,467	22,543	440,685	98,246,877	.0	.0	9	6,232	2,195,931	100,465,351
Deductions during year:										
10. Death .....	610	616	2,232	157,169			XXX	13	7,248	165,032
11. Maturity .....	33	37	162	1,803			XXX			1,840
12. Disability .....							XXX			.0
13. Expiry .....	423	428	1,394	22,304						22,732
14. Surrender .....	244	252	3,745	211,783						212,035
15. Lapse .....			20,739	4,189,722				351	35,481	4,225,203
16. Conversion .....			433	101,012			XXX	XXX	XXX	101,012
17. Decreased (net) .....		3	11	204,927					15	204,944
18. Reinsurance .....										.0
19. Aggregate write-ins for decreases .....	0	0	0	0	0	0	0	0	0	0
20. Totals (Lines 10 to 19) .....	1,310	1,335	28,716	4,888,720	.0	.0	.0	364	42,743	4,932,798
21. In force end of year (Line 9 minus Line 20) .....	21,157	21,208	411,969	93,358,157	.0	.0	9	5,868	2,153,187	95,532,553
22. Reinsurance ceded end of year .....	XXX		XXX	38,192,697	XXX		XXX	XXX	531,777	38,724,474
23. Line 21 minus Line 22 .....	XXX	21,208	XXX	55,165,460	XXX	(b) 0	XXX	XXX	1,621,410	56,808,078
DETAILS OF WRITE-INS										
0801. ....										
0802. ....										
0803. ....										
0898. Summary of remaining write-ins for Line 8 from overflow page .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
0899. Totals (Lines 0801 through 0803 plus 0898) (Line 8 above) .....	0	0	0	0	0	0	0	0	0	0
1901. ....										
1902. ....										
1903. ....										
1998. Summary of remaining write-ins for Line 19 from overflow page .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
1999. Totals (Lines 1901 through 1903 plus 1998) (Line 19 above) .....	0	0	0	0	0	0	0	0	0	0

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

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

EXHIBIT OF LIFE INSURANCE (Continued)

ADDITIONAL INFORMATION ON INSURANCE IN FORCE END OF YEAR				
	Industrial		Ordinary	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)
24. Additions by dividends .....	XXX		XXX	
25. Other paid-up insurance .....	19,717	19,419	19,692	394,439
26. Debit ordinary insurance .....	XXX	XXX	12,775	59,333

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 .....			562	8,940
28. Term policies-other .....	21,974	7,801,987	252,433	85,498,120
29. Other term insurance-decreasing .....	XXX		XXX	105
30. Other term insurance .....	XXX	37,966	XXX	382,713
31. Totals, (Lines 27 to 30) .....	21,974	7,839,953	252,995	85,889,878
Reconciliation to Lines 2 and 21:				
32. Term additions .....	XXX		XXX	
33. Totals, extended term insurance .....	XXX	XXX	7,651	79,591
34. Totals, whole life and endowment .....	12,176	534,197	151,323	7,388,688
35. Totals (Lines 31 to 34) .....	34,150	8,374,150	411,969	93,358,157

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 .....			21,208	
37. Ordinary .....	8,374,149		93,358,147	11
38. Credit Life (Group and Individual) .....				
39. Group .....	28,266		2,153,187	
40. Totals (Lines 36 to 39) .....	8,402,415	0	95,532,542	11

ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE				
	Credit Life		Group	
	1 Number of Individual Policies and Group Certificates	2 Amount of Insurance (a)	3 Number of Certificates	4 Amount of Insurance (a)
41. Amount of insurance included in Line 2 ceded to other companies .....	XXX		XXX	28,266
42. Number in force end of year if the number under shared groups is counted on a pro-rata basis .....		XXX	5,868	XXX
43. Federal Employees' Group Life Insurance included in Line 21 .....				
44. Servicemen's Group Life Insurance included in Line 21 .....				
45. Group Permanent Insurance included in Line 21 .....			1,085	1,528,299

ADDITIONAL ACCIDENTAL DEATH BENEFITS	
46. Amount of additional accidental death benefits in force end of year under ordinary policies (a)	502,753

BASIS OF CALCULATION OF ORDINARY TERM INSURANCE	
47. State basis of calculation of (47.1) decreasing term insurance contained in Family Income, Mortgage Protection, etc., policies and riders and of (47.2) term insurance on wife and children under Family, Parent and Children, etc., policies and riders included above.	
47.1 COMMUTED AMOUNT .....	
47.2 WIFE, FACE AMOUNT, CHILDREN, ASSUMED AVERAGE FAMILY SIZE .....	

POLICIES WITH DISABILITY PROVISIONS								
Disability Provision	Industrial		Ordinary		Credit		Group	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)	5 Number of Policies	6 Amount of Insurance (a)	7 Number of Certificate s	8 Amount of Insurance (a)
48. Waiver of Premium .....	994	860	18,931	3,925,752				
49. Disability Income .....			1,549	48,987				
50. Extended Benefits .....			XXX	XXX				
51. Other .....			3,115	215,823				
52. Total	994 (b)	860	23,595 (b)	4,190,562	0 (b)	0	0 (b)	0

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

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

SUPPLEMENTARY CONTRACTS

	Ordinary		Group	
	1 Involving Life Contingencies	2 Not Involving Life Contingencies	3 Involving Life Contingencies	4 Not Involving Life Contingencies
1. In force end of prior year .....	65	338	0	0
2. Issued during year .....	2	54		
3. Reinsurance assumed .....				
4. Increased during year (net) .....				
5. Total (Lines 1 to 4) .....	67	392	0	0
Deductions during year:				
6. Decreased (net) .....	5	62		
7. Reinsurance ceded .....				
8. Totals (Lines 6 and 7) .....	5	62	0	0
9. In force end of year .....	62	330	0	0
10. Amount on deposit .....	(a) 17,083,779		(a)	
11. Income now payable .....	62	326		
12. Amount of income payable .....	(a) 361,249	(a) 3,543,998	(a)	(a)

ANNUITIES

	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year .....	1,167	18,187	2	26
2. Issued during year .....	6	582		
3. Reinsurance assumed .....				
4. Increased during year (net) .....				
5. Totals (Lines 1 to 4) .....	1,173	18,769	2	26
Deductions during year:				
6. Decreased (net) .....	97	1,053		3
7. Reinsurance ceded .....				
8. Totals (Lines 6 and 7) .....	97	1,053	0	3
9. In force end of year .....	1,076	17,716	2	23
Income now payable:				
10. Amount of income payable .....	(a) 17,111,353	XXX	XXX	(a) 97,387
Deferred fully paid:				
11. Account balance .....	XXX	(a) 644,990,749	XXX	(a) 15,550
Deferred not fully paid:				
12. Account balance .....	XXX	(a) 208,540,919	XXX	(a)

ACCIDENT AND HEALTH INSURANCE

	Group		Credit		Other	
	1 Certificates	2 Premiums in Force	3 Policies	4 Premiums in Force	5 Policies	6 Premiums in Force
1. In force end of prior year .....	3,691	1,386,444	0	0	7,171	5,556,949
2. Issued during year .....	430	4,488			138	141,392
3. Reinsurance assumed .....						
4. Increased during year (net) ..		XXX		XXX		XXX
5. Totals (Lines 1 to 4) .....	4,121	XXX	0	XXX	7,309	XXX
Deductions during year:						
6. Conversions .....		XXX	XXX	XXX	XXX	XXX
7. Decreased (net) .....	236	XXX		XXX	652	XXX
8. Reinsurance ceded .....		XXX		XXX		XXX
9. Totals (Lines 6 to 8) .....	236	XXX	0	XXX	652	XXX
10. In force end of year .....	3,885 (a)	1,736,990	0 (a)		6,657 (a)	5,211,949

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS

	1	2
	Deposit Funds Contracts	Dividend Accumulations Contracts
1. In force end of prior year .....	42	2
2. Issued during year .....		
3. Reinsurance assumed .....		
4. Increased during year (net) .....		
5. Totals (Lines 1 to 4) .....	42	2
Deductions during year:		
6. Decreased (net) .....	4	
7. Reinsurance ceded .....		
8. Totals (Lines 6 and 7) .....	4	0
9. In force end of year .....	38	2
10. Amount of account balance .....	(a) 76,001	(a) 6,959

(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 CINCINNATI LIFE INSURANCE COMPANY

SCHEDULE T—PREMIUMS AND ANNUITY CONSIDERATIONS

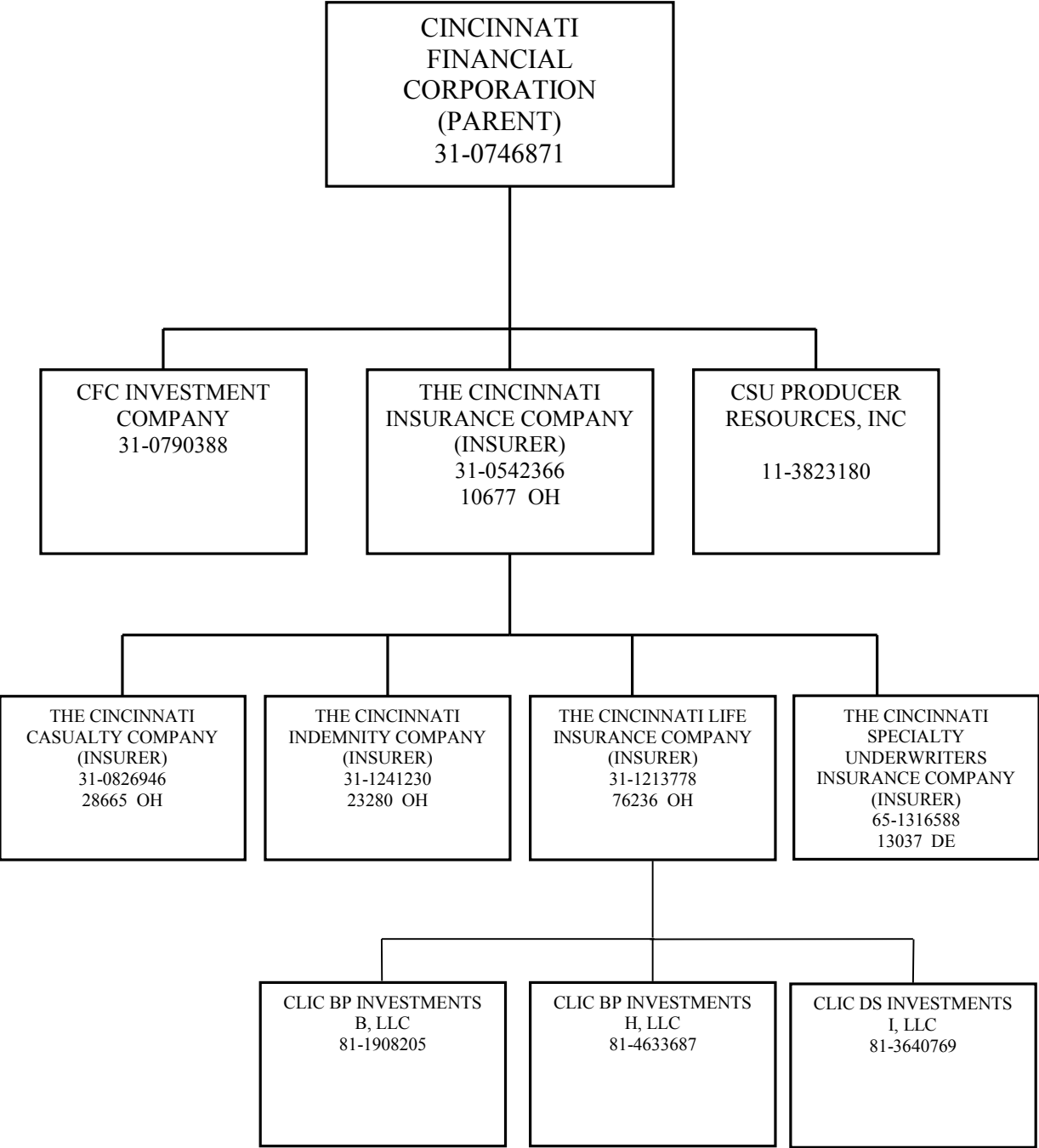
Allocated by States and Territories

States, Etc.		1	Direct Business Only					
			Life Contracts		4	5	6	7
			2	3				
		Active Status	Life Insurance Premiums	Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations	Total Columns 2 through 5	Deposit - Type Contracts
1. Alabama	AL	L	4,906,304	887,389	87,545	0	5,881,238	0
2. Alaska	AK	L	46,764	0	0	0	46,764	0
3. Arizona	AZ	L	2,610,196	42,307	23,063	0	2,675,566	0
4. Arkansas	AR	L	2,688,126	145,249	7,270	0	2,840,645	0
5. California	CA	L	7,286,869	195,353	16,883	0	7,499,105	0
6. Colorado	CO	L	2,079,625	263,936	10,642	0	2,354,203	0
7. Connecticut	CT	L	648,651	0	2,531	0	651,182	0
8. Delaware	DE	L	439,234	52,600	2,585	0	494,419	0
9. District of Columbia	DC	L	133,997	0	3,791	0	137,788	0
10. Florida	FL	L	7,513,580	844,077	159,125	0	8,516,782	0
11. Georgia	GA	L	14,105,735	144,781	359,421	0	14,609,937	0
12. Hawaii	HI	L	47,819	0	0	0	47,819	0
13. Idaho	ID	L	921,074	210,734	2,680	0	1,134,487	0
14. Illinois	IL	L	17,370,825	3,490,006	466,137	0	21,326,968	773,406
15. Indiana	IN	L	17,109,810	2,959,898	263,672	0	20,333,380	0
16. Iowa	IA	L	10,883,441	4,448,785	128,792	0	15,461,017	0
17. Kansas	KS	L	4,237,300	1,215,849	24,071	0	5,477,220	0
18. Kentucky	KY	L	9,678,443	239,312	239,178	0	10,156,933	0
19. Louisiana	LA	L	883,766	0	1,206	0	884,972	0
20. Maine	ME	L	218,265	0	0	0	218,265	0
21. Maryland	MD	L	3,421,274	498,696	52,112	0	3,972,082	0
22. Massachusetts	MA	L	701,541	0	14,156	0	715,696	0
23. Michigan	MI	L	13,763,730	3,524,687	419,117	0	17,707,534	0
24. Minnesota	MN	L	10,044,628	5,465,696	91,024	0	15,601,347	0
25. Mississippi	MS	L	513,352	300	1,569	0	515,222	0
26. Missouri	MO	L	8,528,596	1,220,107	69,459	0	9,818,161	0
27. Montana	MT	L	1,623,655	680	4,033	0	1,628,368	0
28. Nebraska	NE	L	2,114,329	96,108	9,139	0	2,219,576	0
29. Nevada	NV	L	505,457	239,489	14,706	0	759,652	0
30. New Hampshire	NH	L	434,571	5,500	4,900	0	444,971	0
31. New Jersey	NJ	L	784,042	20,000	107	0	804,149	0
32. New Mexico	NM	L	497,317	778,850	9,034	0	1,285,201	0
33. New York	NY	N	362,595	8,100	2,529	0	373,224	0
34. North Carolina	NC	L	13,135,838	98,211	259,665	0	13,493,713	0
35. North Dakota	ND	L	1,482,279	624,170	7,842	0	2,114,292	0
36. Ohio	OH	L	47,352,761	4,194,172	1,313,971	0	52,860,904	37,626
37. Oklahoma	OK	L	1,008,310	24,000	4,043	0	1,036,352	0
38. Oregon	OR	L	1,244,327	26,715	1,588	0	1,272,630	0
39. Pennsylvania	PA	L	20,081,116	6,114,163	345,691	0	26,540,970	0
40. Rhode Island	RI	L	77,506	0	0	0	77,506	0
41. South Carolina	SC	L	4,216,835	22,875	121,923	0	4,361,633	0
42. South Dakota	SD	L	1,409,272	486,032	2,328	0	1,897,632	0
43. Tennessee	TN	L	9,866,694	4,746,387	150,808	0	14,763,889	150,000
44. Texas	TX	L	8,820,536	782,651	34,459	0	9,637,646	0
45. Utah	UT	L	1,931,530	86,300	22,106	0	2,039,936	0
46. Vermont	VT	L	458,386	0	2,658	0	461,044	0
47. Virginia	VA	L	4,608,028	219,563	116,588	0	4,944,179	0
48. Washington	WA	L	2,456,691	130,973	14,239	0	2,601,903	0
49. West Virginia	WV	L	2,487,978	357,985	65,901	0	2,911,864	0
50. Wisconsin	WI	L	9,461,839	2,257,225	254,642	0	11,973,706	0
51. Wyoming	WY	L	257,396	0	3,019	0	260,414	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	2,682	0	0	0	2,682	0
55. US Virgin Islands	VI	N	0	0	0	0	0	0
56. Northern Mariana Islands	MP	N	0	0	0	0	0	0
57. Canada	CAN	N	31,154	0	0	0	31,154	0
58. Aggregate Other Alien	OT	XXX	4,553	0	0	0	4,553	0
59. Subtotal	(a)	50	277,500,621	47,169,909	5,211,949	0	329,882,479	961,032
90. Reporting entity contributions for employee benefits plans	XXX		2,885,758		1,736,990		4,622,749	
91. Dividends or refunds applied to purchase paid-up additions and annuities	XXX						0	
92. Dividends or refunds applied to shorten endowment or premium paying period	XXX						0	
93. Premium or annuity considerations waived under disability or other contract provisions	XXX						0	
94. Aggregate other amounts not allocable by State	XXX		0	0	0	0	0	0
95. Totals (Direct Business)	XXX		280,386,379	47,169,909	6,948,939	0	334,505,227	961,032
96. Plus reinsurance assumed	XXX		8,525				8,525	
97. Totals (All Business)	XXX		280,394,904	47,169,909	6,948,939	0	334,513,753	961,032
98. Less reinsurance ceded	XXX		59,380,845		4,489,484		63,870,330	
99. Totals (All Business) less Reinsurance Ceded	XXX		221,014,059	47,169,909	(b) 2,459,455	0	270,643,423	961,032
DETAILS OF WRITE-INS								
58001. MEX Mexico	XXX		1,724				1,724	
58002. GBR United Kingdom	XXX		2,829				2,829	
58003.	XXX							
58998. Summary of remaining write-ins for Line 58 from overflow page	XXX		0	0	0	0	0	0
58999. Total (Lines 58001 through 58003 + 58998)(Line 58 above)	XXX		4,553	0	0	0	4,553	0
9401.	XXX							
9402.	XXX							
9403.	XXX							
9498. Summary of remaining write-ins for Line 94 from overflow page	XXX		0	0	0	0	0	0
9499. Total (Lines 9401 through 9403 + 9498)(Line 94 above)	XXX		0	0	0	0	0	0

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

Explanation of basis of allocation by states, etc., of premiums and annuity considerations  
ORDINARY LIFE, INDUSTRIAL LIFE, MONTHLY DEBIT ORDINARY, HEALTH & ANNUITIES ARE ALLOCATED TO THE STATE TO WHICH THE PREMIUM NOTICE IS SENT. GROUP LIFE AND HEALTH ARE ALLOCATED TO THE STATE IN WHICH THE GROUP IS PRINCIPALLY LOCATED.  
(a) Insert the number of L responses except for Canada and Other Alien.  
(b) Column 4 should balance with Exhibit 1, Lines 6.4, 10.4 and 16.4. Cols. 8, 9 and 10, or with Schedule H, Part 1, Column 1, Line 1 indicate which; Exhibit 1, Lines 6.4, 10.4 and 16.4. Cols. 8, 9 and 10.

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



# ALPHABETICAL INDEX

---

## ANNUAL STATEMENT BLANK

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

# ALPHABETICAL INDEX

**ANNUAL STATEMENT BLANK (Continued)**

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

# ALPHABETICAL INDEX

**ANNUAL STATEMENT BLANK (Continued)**

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



