



QUARTERLY STATEMENT
AS OF JUNE 30, 2013
OF THE CONDITION AND AFFAIRS OF THE
UNITY FINANCIAL LIFE INSURANCE COMPANY

NAIC Group Code
(current period)

0000
(prior period)

NAIC Company Code

63819

Employer's ID Number

23-1640528

Organized under the Laws of

Ohio

State of Domicile or Port of Entry

Ohio

Country of Domicile

United States of America

Incorporated/Organized

05/06/1964

Commenced Business

05/06/1964

Statutory Home Office

4675 Cornell Road, Suite 160
(Street and Number)

Cincinnati, OH, 45241
(City or Town, State, Country and Zip Code)

Main Administrative Office

4675 Cornell Road, Suite 160
(Street and Number)

Cincinnati, OH, 45241
(City or Town, State, Country and Zip Code)

(513)247-0711-
(Area Code)(Telephone Number)

Mail Address

P.O. Box 625700
(Street and Number)

Cincinnati, OH, 45262-5700
(City or Town, State, Country and Zip Code)

Primary Location of Books and Records

4675 Cornell Road, Suite 160
(Street and Number)

Cincinnati, OH, 45241
(City or Town, State, Country and Zip Code)

(513)247-0711-
(Area Code)(Telephone Number)

Internet Website Address

www.uflife.com

Statutory Statement Contact

Beth Adkins
(Name)

(513)247-5665-
(Area Code)(Telephone Number)

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(E-Mail Address)

(513)247-5040-
(Fax Number)

OFFICERS

Name	Title
Thomas Cresson Hardy	Chairman/President/CEO
Janeen Rene Rutherford	Secretary
Beth Anne Adkins	Treasurer

VICE-PRESIDENTS

Jay Cresson Hardy, Executive Vice President #
Beth Anne Adkins, Vice President
Christopher Kuhnlen, Vice President #

Janeen Rene Rutherford, Assistant Vice President
Elaine Marie Greer, Assistant Vice President #

DIRECTORS OR TRUSTEES

David Benjamin Abraham
Alexander Meeker Clark
Jerry Michael Gannon
Jay Cresson Hardy

Thomas Cresson Hardy
John Joseph Waller
John Bernard Yanko

State of Ohio

County of Hamilton ss

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.

(Signature)

Thomas Hardy

(Printed Name)

1.

President

(Title)

(Signature)

Janeen Rutherford

(Printed Name)

2.

Secretary

(Title)

(Signature)

Beth Adkins

(Printed Name)

3.

Treasurer

(Title)

Subscribed and sworn to before me this

day of 2013

(Notary Public Signature)

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

0

0

0

ASSETS

		Current Statement Date			4
		1	2	3	
		Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	December 31 Prior Year Net Admitted Assets
1.	Bonds	154,053,439		154,053,439	139,548,925
2.	Stocks:				
2.1	Preferred stocks				
2.2	Common stocks				
3.	Mortgage loans on real estate:				
3.1	First liens				
3.2	Other than first liens				
4.	Real estate:				
4.1	Properties occupied by the company (less \$.....0 encumbrances)				
4.2	Properties held for the production of income (less \$.....0 encumbrances)				
4.3	Properties held for sale (less \$.....0 encumbrances)				
5.	Cash (\$.....513,793), cash equivalents (\$.....0) and short-term investments (\$.....451,779)	965,572		965,572	1,796,269
6.	Contract loans (including \$.....0 premium notes)	56,491		56,491	73,087
7.	Derivatives				
8.	Other invested assets				
9.	Receivables for securities				
10.	Securities lending reinvested collateral assets				
11.	Aggregate write-ins for invested assets				
12.	Subtotals, cash and invested assets (Lines 1 to 11)	155,075,502		155,075,502	141,418,281
13.	Title plants less \$.....0 charged off (for Title insurers only)				
14.	Investment income due and accrued	1,750,314		1,750,314	1,675,888
15.	Premiums and considerations:				
15.1	Uncollected premiums and agents' balances in the course of collection	21,558		21,558	21,993
15.2	Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$.....0 earned but unbilled premiums)	2,437,103		2,437,103	2,185,980
15.3	Accrued retrospective premiums				
16.	Reinsurance:				
16.1	Amounts recoverable from reinsurers				
16.2	Funds held by or deposited with reinsured companies				
16.3	Other amounts receivable under reinsurance contracts	52,329		52,329	55,132
17.	Amounts receivable relating to uninsured plans				
18.1	Current federal and foreign income tax recoverable and interest thereon				115,924
18.2	Net deferred tax asset	1,917,023	744,875	1,172,148	1,258,000
19.	Guaranty funds receivable or on deposit	27,904		27,904	31,678
20.	Electronic data processing equipment and software	554,520	547,443	7,077	8,167
21.	Furniture and equipment, including health care delivery assets (\$.....0)	10,546	10,546		
22.	Net adjustments in assets and liabilities due to foreign exchange rates				
23.	Receivables from parent, subsidiaries and affiliates				
24.	Health care (\$.....0) and other amounts receivable	725,691	725,691		
25.	Aggregate write-ins for other than invested assets	13,283	13,283		
26.	TOTAL assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	162,585,773	2,041,838	160,543,935	146,771,043
27.	From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28.	TOTAL (Lines 26 and 27)	162,585,773	2,041,838	160,543,935	146,771,043
DETAILS OF WRITE-INS					
1101.	.....			
1102.	.....			
1103.	.....			
1198.	Summary of remaining write-ins for Line 11 from overflow page				
1199.	TOTALS (Lines 1101 through 1103 plus 1198) (Line 11 above)				
2501.	Premiums Receivable	1,483	1,483		
2502.	Prepaid Expenses	11,801	11,801		
2503.	.....			
2598.	Summary of remaining write-ins for Line 25 from overflow page				
2599.	TOTALS (Lines 2501 through 2503 plus 2598) (Line 25 above)	13,283	13,283		

LIABILITIES, SURPLUS AND OTHER FUNDS

		1	2
		Current Statement Date	December 31 Prior Year
1.	Aggregate reserve for life contracts \$.....143,979,671 less \$.....0 included in Line 6.3 (including \$.....0 Modco Reserve)	143,979,671	130,144,284
2.	Aggregate reserve for accident and health contracts (including \$.....0 Modco Reserve)		
3.	Liability for deposit-type contracts (including \$.....0 Modco Reserve)		
4.	Contract claims:		
4.1	Life	878,587	960,332
4.2	Accident and health		
5.	Policyholders' dividends \$.....0 and coupons \$.....0 due and unpaid		
6.	Provision for policyholders' dividends and coupons payable in following calendar year - estimated amounts:		
6.1	Dividends apportioned for payment (including \$.....0 Modco)		
6.2	Dividends not yet apportioned (including \$.....0 Modco)		
6.3	Coupons and similar benefits (including \$.....0 Modco)		
7.	Amount provisionally held for deferred dividend policies not included in Line 6		
8.	Premiums and annuity considerations for life and accident & health contracts received in advance less \$.....0 discount; including \$.....0 accident and health premiums	23,933	14,928
9.	Contract liabilities not included elsewhere:		
9.1	Surrender values on canceled contracts		
9.2	Provision for experience rating refunds, including the liability of \$.....0 accident and health experience rating refunds of which \$.....0 is for medical loss ratio rebate per the Public Health Service Act		
9.3	Other amounts payable on reinsurance; including \$.....0 assumed and \$.....345,297 ceded	345,297	687,353
9.4	Interest Maintenance Reserve	1,671,943	1,197,727
10.	Commissions to agents due or accrued-life and annuity contracts \$.....0, accident and health \$.....0 and deposit-type contract funds \$.....0	(121,986)	
11.	Commissions and expense allowances payable on reinsurance assumed		
12.	General expenses due or accrued	284,764	392,755
13.	Transfers to Separate Accounts due or accrued (net) (Including \$.....0 accrued for expense allowances recognized in reserves, net of reinsured allowances)		
14.	Taxes, licenses and fees due or accrued, excluding federal income taxes	157,946	438,378
15.1	Current federal and foreign income taxes, including \$.....0 on realized capital gains (losses)	48,076	
15.2	Net deferred tax liability		
16.	Unearned investment income		
17.	Amounts withheld or retained by company as agent or trustee	124,951	125,221
18.	Amounts held for agents' account, including \$.....0 agents' credit balances	919,244	849,933
19.	Remittances and items not allocated	688,002	558,045
20.	Net adjustment in assets and liabilities due to foreign exchange rates		
21.	Liability for benefits for employees and agents if not included above		
22.	Borrowed money \$.....0 and interest thereon \$.....0		
23.	Dividends to stockholders declared and unpaid		
24.	Miscellaneous liabilities:		
24.01	Asset valuation reserve	435,557	397,202
24.02	Reinsurance in unauthorized and certified (\$.....0) companies		
24.03	Funds held under reinsurance treaties with unauthorized and certified (\$.....0) reinsurers	34,370	34,370
24.04	Payable to parent, subsidiaries and affiliates		
24.05	Drafts outstanding		
24.06	Liability for amounts held under uninsured plans		
24.07	Funds held under coinsurance		
24.08	Derivatives		
24.09	Payable for securities		
24.10	Payable for securities lending		
24.11	Capital notes \$.....0 and interest thereon \$.....0		
25.	Aggregate write-ins for liabilities		
26.	Total Liabilities excluding Separate Accounts business (Lines 1 to 25)	149,470,357	135,800,527
27.	From Separate Accounts Statement		
28.	Total Liabilities (Lines 26 and 27)	149,470,357	135,800,527
29.	Common capital stock	2,524,500	2,524,500
30.	Preferred capital stock		
31.	Aggregate write-ins for other than special surplus funds		
32.	Surplus notes		
33.	Gross paid in and contributed surplus	2,584,370	2,584,370
34.	Aggregate write-ins for special surplus funds		
35.	Unassigned funds (surplus)	5,964,709	5,861,646
36.	Less treasury stock, at cost:		
36.1	.....0 shares common (value included in Line 29 \$.....0)		
36.2	.....0 shares preferred (value included in Line 30 \$.....0)		
37.	Surplus (Total Lines 31 to 35, Less 36) (including \$.....0 in Separate Accounts Statement)	8,549,079	8,446,016
38.	Totals of Lines 29, 30 and 37	11,073,579	10,970,516
39.	Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	160,543,935	146,771,043
DETAILS OF WRITE-INS			
2501.	.....	
2502.	.....	
2503.	.....	
2598.	Summary of remaining write-ins for Line 25 from overflow page		
2599.	TOTALS (Lines 2501 through 2503 plus 2598) (Line 25 above)		
3101.	.....	
3102.	.....	
3103.	.....	
3198.	Summary of remaining write-ins for Line 31 from overflow page		
3199.	TOTALS (Lines 3101 through 3103 plus 3198) (Line 31 above)		
3401.	.....	
3402.	.....	
3403.	.....	
3498.	Summary of remaining write-ins for Line 34 from overflow page		
3499.	TOTALS (Lines 3401 through 3403 plus 3498) (Line 34 above)		

STATEMENT AS OF **June 30, 2013** OF THE **UNITY FINANCIAL LIFE INSURANCE COMPANY**

SUMMARY OF OPERATIONS

	1	2	3
	Current Year To Date	Prior Year To Date	Prior Year Ended December 31
1. Premiums and annuity considerations for life and accident and health contracts	27,026,354	22,953,911	44,150,043
2. Considerations for supplementary contracts with life contingencies			
3. Net investment income	2,935,392	2,766,946	5,601,153
4. Amortization of Interest Maintenance Reserve (IMR)	166,953	102,200	211,190
5. Separate Accounts net gain from operations excluding unrealized gains or losses			
6. Commissions and expense allowances on reinsurance ceded	2,000,386	2,840,734	4,931,088
7. Reserve adjustments on reinsurance ceded			
8. Miscellaneous Income:			
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts			
8.2 Charges and fees for deposit-type contracts			
8.3 Aggregate write-ins for miscellaneous income			
9. Totals (Lines 1 to 8.3)	32,129,085	28,663,790	54,893,474
10. Death benefits	10,042,299	8,343,716	16,922,680
11. Matured endowments (excluding guaranteed annual pure endowments)			
12. Annuity benefits			
13. Disability benefits and benefits under accident and health contracts			
14. Coupons, guaranteed annual pure endowments and similar benefits			
15. Surrender benefits and withdrawals for life contracts	101,204	84,505	193,676
16. Group conversions			
17. Interest and adjustments on contract or deposit-type contract funds	1,794	1,305	1,994
18. Payments on supplementary contracts with life contingencies			
19. Increase in aggregate reserves for life and accident and health contracts	13,835,387	10,862,651	20,628,690
20. TOTALS (Lines 10 to 19)	23,980,684	19,292,177	37,747,040
21. Commissions on premiums, annuity considerations, and deposit type contract funds (direct business only)	4,869,921	5,880,456	10,823,263
22. Commissions and expense allowances on reinsurance assumed			
23. General insurance expenses	1,518,477	1,329,420	2,777,388
24. Insurance taxes, licenses and fees, excluding federal income taxes	841,906	857,356	1,648,886
25. Increase in loading on deferred and uncollected premiums	119,279	275,612	151,153
26. Net transfers to or (from) Separate Accounts, net of reinsurance			
27. Aggregate write-ins for deductions			
28. Totals (Lines 20 to 27)	31,330,267	27,635,021	53,147,730
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	798,818	1,028,769	1,745,744
30. Dividends to policyholders			
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	798,818	1,028,769	1,745,744
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	103,709	83,550	49,600
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)	695,109	945,220	1,696,144
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$.....0 (excluding taxes of \$.....160,292 transferred to the IMR)			
35. Net income (Line 33 plus Line 34)	695,109	945,220	1,696,144
CAPITAL AND SURPLUS ACCOUNT			
36. Capital and surplus, December 31, prior year	10,970,516	10,785,163	10,785,163
37. Net Income (Line 35)	695,109	945,220	1,696,144
38. Change in net unrealized capital gains (losses) less capital gains tax of \$.....0			
39. Change in net unrealized foreign exchange capital gain (loss)			
40. Change in net deferred income tax	82,798	57,628	(380,011)
41. Change in nonadmitted assets	(277,490)	438,854	674,079
42. Change in liability for reinsurance in unauthorized and certified companies			
43. Change in reserve on account of change in valuation basis, (increase) or decrease		(408,885)	(408,885)
44. Change in asset valuation reserve	(38,354)	(33,420)	(70,974)
45. Change in treasury stock			
46. Surplus (contributed to) withdrawn from Separate Accounts during period			
47. Other changes in surplus in Separate Accounts Statement			
48. Change in surplus notes			
49. Cumulative effect of changes in accounting principles			
50. Capital changes:			
50.1 Paid in			
50.2 Transferred from surplus (Stock Dividend)			
50.3 Transferred to surplus			
51. Surplus adjustment:			
51.1 Paid in			
51.2 Transferred to capital (Stock Dividend)			
51.3 Transferred from capital			
51.4 Change in surplus as a result of reinsurance			
52. Dividends to stockholders	(359,000)	(385,000)	(725,000)
53. Aggregate write-ins for gains and losses in surplus		(600,000)	(600,000)
54. Net change in capital and surplus (Lines 37 through 53)	103,062	14,397	185,353
55. Capital and surplus as of statement date (Lines 36 + 54)	11,073,579	10,799,560	10,970,516
DETAILS OF WRITE-INS			
08.301.			
08.302.			
08.303.			
08.398. Summary of remaining write-ins for Line 8.3 from overflow page			
08.399. TOTALS (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)			
2701.			
2702.			
2703.			
2798. Summary of remaining write-ins for Line 27 from overflow page			
2799. TOTALS (Lines 2701 through 2703 plus 2798) (Line 27 above)			
5301. Distribution of ownership shares			(600,000)
5302. Reclass DTA of additional admitted DTA from special surplus to unassigned surplus			
5303. Adoption of SSAP No. 10R			
5398. Summary of remaining write-ins for Line 53 from overflow page		(600,000)	
5399. TOTALS (Lines 5301 through 5303 plus 5398) (Line 53 above)		(600,000)	(600,000)

CASH FLOW

		1	2	3
		Current	Prior	Prior
		Year	Year	Year Ended
		To Date	To Date	December 31
Cash from Operations				
1.	Premiums collected net of reinsurance	26,665,392	22,432,894	43,773,716
2.	Net investment income	3,125,135	2,821,073	5,779,943
3.	Miscellaneous income	2,000,386	2,840,734	4,931,088
4.	TOTAL (Lines 1 to 3)	31,790,912	28,094,702	54,484,747
5.	Benefit and loss related payments	10,569,098	8,896,163	17,307,485
6.	Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts			
7.	Commissions, expenses paid and aggregate write-ins for deductions	7,697,420	8,132,912	14,909,789
8.	Dividends paid to policyholders			
9.	Federal and foreign income taxes paid (recovered) net of \$.....0 tax on capital gains (losses)	100,000	120,475	310,610
10.	TOTAL (Lines 5 through 9)	18,366,518	17,149,550	32,527,884
11.	Net cash from operations (Line 4 minus Line 10)	13,424,394	10,945,152	21,956,863
Cash from Investments				
12.	Proceeds from investments sold, matured or repaid:			
12.1	Bonds	13,660,552	7,769,315	14,426,160
12.2	Stocks			
12.3	Mortgage loans			
12.4	Real estate			
12.5	Other invested assets		600,000	600,000
12.6	Net gains or (losses) on cash, cash equivalents and short-term investments			
12.7	Miscellaneous proceeds		1,472,150	
12.8	TOTAL investment proceeds (Lines 12.1 to 12.7)	13,660,552	9,841,464	15,026,160
13.	Cost of investments acquired (long-term only):			
13.1	Bonds	27,624,427	18,520,808	35,034,987
13.2	Stocks			
13.3	Mortgage loans			
13.4	Real estate			
13.5	Other invested assets			
13.6	Miscellaneous applications			
13.7	TOTAL investments acquired (Lines 13.1 to 13.6)	27,624,427	18,520,808	35,034,987
14.	Net increase (or decrease) in contract loans and premium notes	(16,595)	7,925	7,407
15.	Net cash from investments (Line 12.8 minus Line 13.7 and Line 14)	(13,947,280)	(8,687,268)	(20,016,234)
Cash from Financing and Miscellaneous Sources				
16.	Cash provided (applied):			
16.1	Surplus notes, capital notes			
16.2	Capital and paid in surplus, less treasury stock			
16.3	Borrowed funds			
16.4	Net deposits on deposit-type contracts and other insurance liabilities			
16.5	Dividends to stockholders	359,000	385,000	725,000
16.6	Other cash provided (applied)	51,189	(2,070,452)	(2,210,697)
17.	Net cash from financing and miscellaneous sources (Lines 16.1 through 16.4 minus Line 16.5 plus Line 16.6)	(307,811)	(2,455,452)	(2,935,697)
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS				
18.	Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	(830,697)	(197,568)	(995,068)
19.	Cash, cash equivalents and short-term investments:			
19.1	Beginning of year	1,796,269	2,791,337	2,791,337
19.2	End of period (Line 18 plus Line 19.1)	965,572	2,593,769	1,796,269

Note: Supplemental Disclosures of Cash Flow Information for Non-Cash Transactions:

20.0001				
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EXHIBIT 1
DIRECT PREMIUMS AND DEPOSIT - TYPE CONTRACTS

		1	2	3
		Current Year To Date	Prior Year To Date	Prior Year Ended December 31
1.	Industrial life	3,710,500		
2.	Ordinary life insurance	12,612,817	13,769,047	25,243,941
3.	Ordinary individual annuities			
4.	Credit life (group and individual)			
5.	Group life insurance	21,625,220	21,273,681	40,797,666
6.	Group annuities			
7.	A & H - group			
8.	A & H - credit (group and individual)			
9.	A & H - other			
10.	Aggregate of all other lines of business			
11.	Subtotal	37,948,537	35,042,728	66,041,607
12.	Deposit-type contracts			
13.	Total	37,948,537	35,042,728	66,041,607
DETAILS OF WRITE-INS				
1001.	.....		
1002.	.....		
1003.	.....		
1098.	Summary of remaining write-ins for Line 10 from overflow page			
1099.	Totals (Lines 1001 through 1003 plus 1098) (Line 10 above)			

Notes to Financial Statement

1. Summary of Significant Accounting Policies

A. Accounting Practices

The financial statements of Unity Financial Life Insurance Company (“the Company”) are presented on the basis of accounting practices prescribed or permitted by the Ohio Department of Insurance (the Department).

The Department 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 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.

NET INCOME	STATE		2013	2012
State Basis (Page 4, Line 35, Columns 1&2)	OHIO	\$	695,109	\$ 1,616,142
State Prescribed Practices that increase/decrease SAP	OHIO		0	0
State Permitted Practices that increase/decrease SAP	OHIO		0	0
NAIC SAP		\$	695,109	\$ 1,616,142
SURPLUS	STATE		2013	2012
State Basis (Page 4, Line 35, Columns 1&2)	OHIO	\$	11,073,579	\$10,970,516
State Prescribed Practices that increase/decrease SAP	OHIO		0	0
State Permitted Practices that increase/decrease SAP	OHIO		0	0
NAIC SAP		\$	11,073,579	\$10,970,516

2. Accounting Changes and Correction of Errors – No Change.

3. Business Combinations and Goodwill – No Change.

4. Discontinued Operations – No Change.

5. Investments

D. Loan Backed Securities

- (1) Prepayment assumptions for mortgage-backed/loan backed and structured securities were obtained from broker dealer survey values.
- (2) The Company does not have any recognized securities with Other Than Temporary Impairments.
- (3) The Company does not have any recognized securities with Other Than Temporary Impairments to list by cusip.
- (4) Impaired Securities (Fair Value less than Cost or Amortized Cost)
 - a. The aggregate amount of unrealized losses:
 - 1. Less than 12 months \$ 321,447.38

Notes to Financial Statement

2. 12 months or Longer

\$

0

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

1. Less than 12 months

\$

4,817,076.57

2. 12 months or Longer

\$

0
- (5) For loan backed securities with an unrealized loss, management considers the size and duration of the loss, whether the security is backed by an agency of the United States government, general economic data, management’s assessment of whether it has the ability and intent to hold the security and whether it is more than likely than not it will be required to sell the security before its anticipated recovery. Based upon management’s review of the Company’s loan backed securities using the aforementioned criteria and the relative insignificance of the unrealized loss position of those securities, the Company concluded that there are no Other Than Temporary Impaired loan backed securities as of June 30, 2013.
6. Joint Ventures, Partnerships, and Limited Liability Companies – No Change.

7. Investment Income – No Change.

8. Derivative Instruments – No Change.

9. Income Taxes – No Change.

10. Information Concerning Parent, Subsidiaries and Affiliates – No Change.

11. Debt – No Change.

12. Retirement Plans, Deferred Compensation, and Other Postretirement Benefits – No Change.

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

4. Shareholder dividends of \$359,000 were paid as of June 30, 2013.

14. Contingent Liabilities – No Change.

15. Leases – No Change.

16. Financial Instruments with Off-Balance Sheet Risk – No Change.

17. Sales Transfer and Servicing of Financial Assets and Extinguishments of Liabilities – No Change.

18. Gain or Loss from Uninsured A&H Plans – No Change.

19. Direct Premium Written by Managing General Agents/Third Party Administrators – No Change.

20. Fair Value Measurements – No Change.

21. Other Items – No Change.

22. Events Subsequent – No Change.

23. Reinsurance – No Change.

24. Retrospectively Rated Contracts and Contracts Subject to Redetermination – No Change.

25. Change in Incurred Losses and Loss Adjustment Expenses – No Change.

26. Intercompany Pooling Managements – No Change.

27. Structured Settlements – No Change.

28. Health Care Receivables – No Change.

29. Participating Policies – No Change.

30. Premium Deficiency Reserves – No Change.

31. Reserves for Life Contracts and Deposit Type Contracts – No Change.

32. Analysis of Annuity Actuarial Reserves and Deposit Liabilities – No Change.

33. Premiums and Annuity Considerations Deferred and Uncollected – No Change.

34. Separate Accounts – No Change.

35. Loss/Claim Adjustment Expense – No Change.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES
GENERAL

- 1.1 Did the reporting entity experience any material transactions requiring the filing of Disclosure of Material Transactions with the State of Domicile, as required by the Model Act?

Yes[] No[X]
- 1.2 If yes, has the report been filed with the domiciliary state?

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

Yes[] No[X]
- 2.2 If yes, date of change:
- 3.1 Have there been any substantial changes in the organizational chart since the prior quarter end?

Yes[] No[X]
- 3.2 If the response to 3.1 is yes, provide a brief description of those changes:
- 4.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement?

Yes[] No[X]
- 4.2 If yes, provide the name of 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

5. If the reporting entity is subject to a management agreement, including third-party administrator(s), managing general agent(s), attorney-in-fact, or similar agreement, have there been any significant changes regarding the terms of the agreement or principals involved? If yes, attach an explanation.

Yes[] No[] N/A[X]
- 6.1 State as of what date the latest financial examination of the reporting entity was made or is being made.

12/31/2012
- 6.2 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.

12/31/2007
- 6.3 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).

01/14/2009
- 6.4 By what department or departments?
PA, OH
- 6.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments?

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

Yes[] No[] N/A[X]
- 7.1 Has this reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period?

Yes[] No[X]
- 7.2 If yes, give full information
- 8.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board?

Yes[] No[X]
- 8.2 If response to 8.1 is yes, please identify the name of the bank holding company.
- 8.3 Is the company affiliated with one or more banks, thrifts or securities firms?

Yes[] No[X]
- 8.4 If response to 8.3 is yes, please provide below the names and location (city and state of the main office) of any affiliates regulated by a federal regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.]

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC
		Yes[] No[X]	Yes[] No[X]	Yes[] No[X]	Yes[] No[X]

- 9.1 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?
(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.

Yes[X] No[]
- 9.11 If the response to 9.1 is No, please explain:
- 9.2 Has the code of ethics for senior managers been amended?

Yes[] No[X]
- 9.21 If the response to 9.2 is Yes, provide information related to amendment(s).
- 9.3 Have any provisions of the code of ethics been waived for any of the specified officers?

Yes[] No[X]
- 9.31 If the response to 9.3 is Yes, provide the nature of any waiver(s).

FINANCIAL

- 10.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement?

Yes[] No[X]
- 10.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount:

\$..... 0

INVESTMENT

- 11.1 Were any of the stocks, bonds, or other assets of the reporting entity loaned, placed under option agreement, or otherwise made available for use by another person? (Exclude securities under securities lending agreements.)

Yes[] No[X]
- 11.2 If yes, give full and complete information relating thereto:
12. Amount of real estate and mortgages held in other invested assets in Schedule BA:

\$..... 0
13. Amount of real estate and mortgages held in short-term investments:

\$..... 0
- 14.1 Does the reporting entity have any investments in parent, subsidiaries and affiliates?

Yes[] No[X]
- 14.2 If yes, please complete the following:

GENERAL INTERROGATORIES (Continued)

		1	2
		Prior Year-End Book/Adjusted Carrying Value	Current Quarter Book/Adjusted Carrying Value
14.21	Bonds		
14.22	Preferred Stock		
14.23	Common Stock		
14.24	Short-Term Investments		
14.25	Mortgages Loans on Real Estate		
14.26	All Other		
14.27	Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 14.21 to 14.26)		
14.28	Total Investment in Parent included in Lines 14.21 to 14.26 above		

- 15.1 Has the reporting entity entered into any hedging transactions reported on Schedule DB?

15.2 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[X]

Yes[] No[] N/A[X]
16. For the reporting entity's security lending program, state the amount of the following as of the current statement date:

16.1 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2

16.2 Total book/adjusted carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2

16.3 Total payable for securities lending reported on the liability page
- \$ 0

\$ 0

\$ 0
17. 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?

17.1 For all agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:
- Yes[X] No[]

1	2
Name of Custodian(s)	Custodian Address
Fifth Third Bank, NA	38 Fountain Square, Cincinnati, OH 45263

- 17.2 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	2	3
Name(s)	Location(s)	Complete Explanation(s)
.....

- 17.3 Have there been any changes, including name changes, in the custodian(s) identified in 17.1 during the current quarter?

17.4 If yes, give full and complete information relating thereto:
- Yes[] No[X]

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

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

1	2	3
Central Registration Depository	Name(s)	Address
N/A	McDonnell Investment Management, LLC	1515 West 22nd St., 11th Fl., Oak Brook, IL 60523

- 18.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Securities Valuation Office been followed?

18.2 If no, list exceptions:
- Yes[X] No[]

GENERAL INTERROGATORIES

PART 2 - LIFE & HEALTH

	Amount
1. Report the statement value of mortgage loans at the end of this reporting period for the following categories:	
1.1 Long-Term Mortgages in Good Standing	
1.11 Farm Mortgages	\$ 0
1.12 Residential Mortgages	\$ 0
1.13 Commercial Mortgages	\$ 0
1.14 Total Mortgages in Good Standing	\$ 0
1.2 Long-Term Mortgages in Good Standing with Restructured Terms	
1.21 Total Mortgages in Good Standing with Restructured Terms	\$ 0
1.3 Long-Term Mortgage Loans upon which Interest is Overdue more than Three Months	
1.31 Farm Mortgages	\$ 0
1.32 Residential Mortgages	\$ 0
1.33 Commercial Mortgages	\$ 0
1.34 Total Mortgages with Interest Overdue more than Three Months	\$ 0
1.4 Long-Term Mortgage Loans in Process of Foreclosure	
1.41 Farm Mortgages	\$ 0
1.42 Residential Mortgages	\$ 0
1.43 Commercial Mortgages	\$ 0
1.44 Total Mortgages in Process of Foreclosure	\$ 0
1.5 Total Mortgage Loans (Lines 1.14 + 1.21 + 1.34 + 1.44) (Page 2, Column 3, Lines 3.1 + 3.2)	\$ 0
1.6 Long-Term Mortgages Foreclosed, Properties Transferred to Real Estate in Current Quarter	
1.61 Farm Mortgages	\$ 0
1.62 Residential Mortgages	\$ 0
1.63 Commercial Mortgages	\$ 0
1.64 Total Mortgages Foreclosed and Transferred to Real Estate	\$ 0
2. Operating Percentages:	
2.1 A&H loss percent	..... 0.000%
2.2 A&H cost containment percent	..... 0.000%
2.3 A&H expense percent excluding cost containment expenses	..... 0.000%
3.1 Do you act as a custodian for health savings accounts?	Yes[] No[X]
3.2 If yes, please provide the amount of custodial funds held as of the reporting date.	\$ 0
3.3 Do you act as an administrator for health savings accounts?	Yes[] No[X]
3.4 If yes, please provide the balance of the funds administered as of the reporting date.	\$ 0

SCHEDULE S - CEDED REINSURANCE
Showing All New Reinsurance Treaties - Current Year to Date

1 NAIC Company Code	2 Federal ID Number	3 Effective Date	4 Name of Reinsurer	5 Domiciliary Jurisdiction	6 Type of Reinsurance Ceded	7 Is Insurer Authorized? (Yes or No)
			<div>NONE</div>			

SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS
Current Year To Date - Allocated by States and Territories

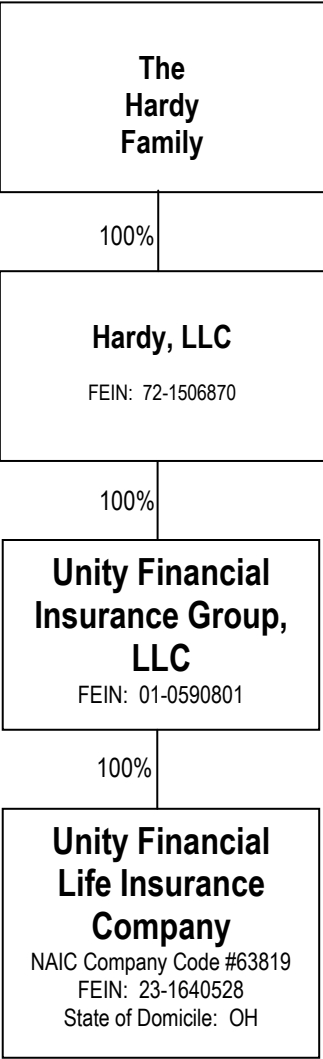
States, Etc.		1	Direct Business Only						
			Life Contracts		4 Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	5 Other Considerations	6 Total Columns 2 Through 5	7 Deposit-Type Contracts	
			2	3					
									Life Insurance Premiums	Annuity Considerations
		Active Status							
1.	Alabama (AL)	L	598,617					598,617	
2.	Alaska (AK)	N	981					981	
3.	Arizona (AZ)	L	61,684					61,684	
4.	Arkansas (AR)	L	104,084					104,084	
5.	California (CA)	L	218,864					218,864	
6.	Colorado (CO)	L	173,543					173,543	
7.	Connecticut (CT)	L	19,028					19,028	
8.	Delaware (DE)	L	28,339					28,339	
9.	District of Columbia (DC)	L	61,102					61,102	
10.	Florida (FL)	L	3,053,422					3,053,422	
11.	Georgia (GA)	L	1,060,399					1,060,399	
12.	Hawaii (HI)	N	408					408	
13.	Idaho (ID)	L	1,891					1,891	
14.	Illinois (IL)	L	885,609					885,609	
15.	Indiana (IN)	L	1,179,103					1,179,103	
16.	Iowa (IA)	L	79,050					79,050	
17.	Kansas (KS)	L	173,497					173,497	
18.	Kentucky (KY)	L	140,487					140,487	
19.	Louisiana (LA)	L	1,425,857					1,425,857	
20.	Maine (ME)	L	50,392					50,392	
21.	Maryland (MD)	L	364,282					364,282	
22.	Massachusetts (MA)	L	114,682					114,682	
23.	Michigan (MI)	N	30,640					30,640	
24.	Minnesota (MN)	L	464,964					464,964	
25.	Mississippi (MS)	L	3,111,235					3,111,235	
26.	Missouri (MO)	L	590,948					590,948	
27.	Montana (MT)	L	1,042					1,042	
28.	Nebraska (NE)	L	60,740					60,740	
29.	Nevada (NV)	L	32,853					32,853	
30.	New Hampshire (NH)	N	1,919					1,919	
31.	New Jersey (NJ)	L	466,735					466,735	
32.	New Mexico (NM)	L	94,808					94,808	
33.	New York (NY)	N	34,255					34,255	
34.	North Carolina (NC)	L	3,798,032					3,798,032	
35.	North Dakota (ND)	L	2,902					2,902	
36.	Ohio (OH)	L	2,382,822					2,382,822	
37.	Oklahoma (OK)	L	105,298					105,298	
38.	Oregon (OR)	L	106,642					106,642	
39.	Pennsylvania (PA)	L	1,621,012					1,621,012	
40.	Rhode Island (RI)	L							
41.	South Carolina (SC)	L	1,056,253					1,056,253	
42.	South Dakota (SD)	L	12,503					12,503	
43.	Tennessee (TN)	L	786,400					786,400	
44.	Texas (TX)	L	6,798,979					6,798,979	
45.	Utah (UT)	L	3,577					3,577	
46.	Vermont (VT)	L	1,526					1,526	
47.	Virginia (VA)	L	353,468					353,468	
48.	Washington (WA)	L	8,566					8,566	
49.	West Virginia (WV)	L	133,763					133,763	
50.	Wisconsin (WI)	L	1,804,417					1,804,417	
51.	Wyoming (WY)	L	2,131					2,131	
52.	American Samoa (AS)	N							
53.	Guam (GU)	N							
54.	Puerto Rico (PR)	N	508					508	
55.	U.S. Virgin Islands (VI)	N							
56.	Northern Mariana Islands (MP)	N							
57.	Canada (CAN)	N							
58.	Aggregate other alien (OT)	X X X	139					139	
59.	Subtotal	(a). 46	33,664,400					33,664,400	
90.	Reporting entity contributions for employee benefits plans	X X X							
91.	Dividends or refunds applied to purchase paid-up additions and annuities	X X X							
92.	Dividends or refunds applied to shorten endowment or premium paying period	X X X							
93.	Premium or annuity considerations waived under disability or other contract provisions	X X X							
94.	Aggregate other amounts not allocatable by State	X X X							
95.	Totals (Direct Business)	X X X	33,664,400					33,664,400	
96.	Plus Reinsurance Assumed	X X X							
97.	Totals (All Business)	X X X	33,664,400					33,664,400	
98.	Less Reinsurance Ceded	X X X	10,709,508					10,709,508	
99.	Totals (All Business) less Reinsurance Ceded	X X X	22,954,891					22,954,891	
DETAILS OF WRITE-INS									
5801.	All Others	X X X	139					139	
5802.	.....	X X X							
5803.	.....	X X X							
5898.	Summary of remaining write-ins for Line 58 from overflow page	X X X							
5899.	TOTAL (Lines 5801 through 5803 plus 5898) (Line 58 above) ..	X X X	139					139	
9401.	.....	X X X							
9402.	.....	X X X							
9403.	.....	X X X							
9498.	Summary of remaining write-ins for Line 94 from overflow page	X X X							
9499.	TOTAL (Lines 9401 through 9403 plus 9498) (Line 94 above) ..	X X X							

(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.

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

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

Q12



SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Group Code	Group Name	NAIC Comp- any Code	Federal ID Number	FEDERAL RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domic- iliary Loca- tion	Relation- ship to Report- ing Entity	Directly Controlled by (Name of Entity / Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies) / Person(s)	*
.....	0	01-0590801 .....	.....	.....	.....	Unity Financial Insurance Group, LLC .....	.. DE ..	.. UDP ..	Hardy, LLC	Ownership .....	..... 100.0	.....	.....
0	63819	23-1640528 .....	.....	.....	.....	Unity Financial Life Insurance Company .....	.. OH ..	.....	Unity Financial Insurance Group, LLC	Ownership .....	..... 100.0	.....	.....
0	0	72-1506870 .....	.....	.....	.....	Hardy LLC .....	.. DE ..	.. UIP ..	Hardy Family	Ownership .....	..... 100.0	.....	.....

Asterisk	Explanation
0000001	.....

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your statement filing. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of NO to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

	RESPONSES
1. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC with this statement?	No
2. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC with this statement?	No
3. Will the Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC?	No
4. Will the Reasonableness of Consistency of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC?	No
5. Will the Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI be filed with the state of domicile and electronically with the NAIC?	No
6. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Average Market Value) be filed with the state of domicile and electronically with the NAIC?	No
7. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) be filed with the state of domicile and electronically with the NAIC?	No

Explanations:

Bar Codes:

Trusteed Surplus Statement



Medicare Part D Coverage Supplement



Reasonableness 1 - Assumptions



Reasonableness 2 - Consistency



Reasonableness 3 - Implied Guarantee



Reasonableness 4 - Ave. Market Value



Reasonableness 5 - Market Value



OVERFLOW PAGE FOR WRITE-INS

SUMMARY OF OPERATIONS

		1	2	3
		Current Year To Date	Prior Year To Date	Prior Year Ended December 31
5304.	Forgiveness of ownership shares .....	.....	..... (600,000)	.....
5397.	Summary of remaining write-ins for Line 53 (Lines 5304 through 5396) .....	.....	..... (600,000)	.....

STATEMENT AS OF **June 30, 2013** OF THE **UNITY FINANCIAL LIFE INSURANCE COMPANY**

SCHEDULE A - VERIFICATION

Real Estate		
	1	2
	Year To Date	Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year		
2. Cost of acquired		
2.1 Actual cost at time of acquisition		
2.2 Additional investment made after acquisition		
3. Current year change in encumbrances		
4. Total gain (loss) on disposals		
5. Deduct amounts received on disposals		
6. Total foreign exchange change in book/adjusted carrying value		
7. Deduct current year's other than temporary impairment recognized		
8. Deduct current year's depreciation		
9. Book/adjusted carrying value at the end of current period (Lines 1 + 2 + 3 + 4 - 5 + 6 - 7 - 8)		
10. Deduct total nonadmitted amounts		
11. Statement value at end of current period (Line 9 minus Line 10)		

SCHEDULE B - VERIFICATION

Mortgage Loans		
	1	2
	Year To Date	Prior Year Ended December 31
1. Book value/recorded investment excluding accrued interest, December 31 of prior year		
2. Cost of acquired:		
2.1 Actual cost at time of acquisition		
2.2 Additional investment made after acquisition		
3. Capitalized deferred interest and other		
4. Accrual of discount		
5. Unrealized valuation increase (decrease)		
6. Total gain (loss) on disposals		
7. Deduct amounts received on disposals		
8. Deduct amortization of premium and mortgage interest points and commitment fees		
9. Total foreign exchange change in book value/recorded investment excluding accrued interest		
10. Deduct current year's other than temporary impairment recognized		
11. Book value/recorded investment excluding accrued interest at end of current period (Lines 1 + 2 + 3 + 4 + 5 + 6 - 7 - 8 + 9 - 10)		
12. Total valuation allowance		
13. Subtotal (Line 11 plus Line 12)		
14. Deduct total nonadmitted amounts		
15. Statement value at end of current period (Line 13 minus Line 14)		

SCHEDULE BA - VERIFICATION

Other Long-Term Invested Assets		
	1	2
	Year To Date	Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year		600,000
2. Cost of acquired:		
2.1 Actual cost at time of acquisition		
2.2 Additional investment made after acquisition		
3. Capitalized deferred interest and other		
4. Accrual of discount		
5. Unrealized valuation increase (decrease)		
6. Total gain (loss) on disposals		
7. Deduct amounts received on disposals		600,000
8. Deduct amortization of premium and depreciation		
9. Total foreign exchange change in book/adjusted carrying value		
10. Deduct current year's other than temporary impairment recognized		
11. Book/adjusted carrying value at end of current period (Lines 1 + 2 + 3 + 4 + 5 + 6 - 7 - 8 + 9 - 10)		
12. Deduct total nonadmitted amounts		
13. Statement value at end of current period (Line 11 minus Line 12)		

SCHEDULE D - VERIFICATION

Bonds and Stocks		
	1	2
	Year To Date	Prior Year Ended December 31
1. Book/adjusted carrying value of bonds and stocks, December 31 of prior year	139,548,925	118,920,110
2. Cost of bonds and stocks acquired	27,624,427	35,034,987
3. Accrual of discount	124,787	264,177
4. Unrealized valuation increase (decrease)		
5. Total gain (loss) on disposals	801,461	381,477
6. Deduct consideration for bonds and stocks disposed of	13,660,552	14,426,160
7. Deduct amortization of premium	385,609	625,666
8. Total foreign exchange change in book/adjusted carrying value		
9. Deduct current year's other than temporary impairment recognized		
10. Book/adjusted carrying value at end of current period (Lines 1 + 2 + 3 + 4 + 5 - 6 - 7 + 8 - 9)	154,053,439	139,548,925
11. Deduct total nonadmitted amounts		
12. Statement value at end of current period (Line 10 minus Line 11)	154,053,439	139,548,925

SCHEDULE D - PART 1B
Showing the Acquisitions, Dispositions and Non-Trading Activity
During the Current Quarter for all Bonds and Preferred Stock by Rating Class

	1	2	3	4	5	6	7	8
	Book/Adjusted Carrying Value Beginning of Current Quarter	Acquisitions During Current Quarter	Dispositions During Current Quarter	Non-Trading Activity During Current Quarter	Book/Adjusted Carrying Value End of First Quarter	Book/Adjusted Carrying Value End of Second Quarter	Book/Adjusted Carrying Value End of Third Quarter	Book/Adjusted Carrying Value December 31 Prior Year
BONDS								
1. Class 1 (a)	119,634,542	22,806,404	14,859,279	(63,314)	119,634,542	127,518,353		112,888,565
2. Class 2 (a)	29,056,438	349,623	2,390,469	(69,602)	29,056,438	26,945,990		27,805,759
3. Class 3 (a)								
4. Class 4 (a)								
5. Class 5 (a)								
6. Class 6 (a)								
7. Total Bonds	148,690,980	23,156,027	17,249,748	(132,916)	148,690,980	154,464,343		140,694,324
PREFERRED STOCK								
8. Class 1								
9. Class 2								
10. Class 3								
11. Class 4								
12. Class 5								
13. Class 6								
14. Total Preferred Stock								
15. Total Bonds & Preferred Stock	148,690,980	23,156,027	17,249,748	(132,916)	148,690,980	154,464,343		140,694,324

(a) Book/Adjusted Carrying Value column for the end of the current reporting period includes the following amount of non-rated short-term and cash equivalent bonds by NAIC designation: NAIC 1 \$.....0; NAIC 2 \$.....0; NAIC 3 \$.....0; NAIC 4 \$.....0; NAIC 5 \$.....0; NAIC 6 \$.....0

SCHEDULE DA - PART 1

Short - Term Investments

	1 Book/Adjusted Carrying Value	2 Par Value	3 Actual Cost	4 Interest Collected Year To Date	5 Paid for Accrued Interest Year To Date
9199999. Totals	451,779	X X X	451,778	961	

SCHEDULE DA - Verification

Short-Term Investments

		1 Year To Date	2 Prior Year Ended December 31
1.	Book/adjusted carrying value, December 31 of prior year	495,415	1,127,385
2.	Cost of short-term investments acquired	27,704,278	7,488,344
3.	Accrual of discount		
4.	Unrealized valuation increase (decrease)		
5.	Total gain (loss) on disposals		
6.	Deduct consideration received on disposals	27,747,914	8,120,314
7.	Deduct amortization of premium		
8.	Total foreign exchange change in book/adjusted carrying value		
9.	Deduct current year's other than temporary impairment recognized		
10.	Book/adjusted carrying value at end of current period (Lines 1 + 2 + 3 + 4 + 5 - 6 - 7 + 8 - 9)	451,779	495,415
11.	Deduct total nonadmitted amounts		
12.	Statement value at end of current period (Line 10 minus Line 11)	451,779	495,415

SI04	Schedule DB - Part B Verification	NONE
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SI05	Schedule DB Part C Section 1	NONE
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SI06	Schedule DB Part C Section 2	NONE
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SI07	Schedule DB - Verification	NONE
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SCHEDULE E - Verification
(Cash Equivalents)

		1	2
		Year To Date	Prior Year Ended December 31
1.	Book/adjusted carrying value, December 31 of prior year	649,985	
2.	Cost of cash equivalents acquired		649,982
3.	Accrual of discount	15	3
4.	Unrealized valuation increase (decrease)		
5.	Total gain (loss) on disposals		
6.	Deduct consideration received on disposals	650,000	
7.	Deduct amortization of premium		
8.	Total foreign exchange change in book/adjusted carrying value		
9.	Deduct current year's other than temporary impairment recognized		
10.	Book/adjusted carrying value at end of current period (Lines 1 + 2 + 3 + 4 + 5 - 6 - 7 + 8 - 9)		649,985
11.	Deduct total nonadmitted amounts		
12.	Statement value at end of current period (Line 10 minus Line 11)		649,985

E01 Schedule A Part 2 NONE

E01 Schedule A Part 3 NONE

E02 Schedule B Part 2 NONE

E02 Schedule B Part 3 NONE

E03 Schedule BA Part 2 NONE

E03 Schedule BA Part 3 NONE

SCHEDULE D - PART 3

Show All Long-Term Bonds and Stock Acquired During the Current Quarter

1	2	3	4	5	6	7	8	9	10
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends	NAIC Designation or Market Indicator (a)
Bonds - U.S. Governments									
38378KQE2	GNR 2013-72 A		05/09/2013	CSFIRST	X X X	1,776,934	1,750,000	2,874	1
0599999 Subtotal - Bonds - U.S. Governments					X X X	1,776,934	1,750,000	2,874	X X X
Bonds - Industrial and Miscellaneous (Unaffiliated)									
037833AL4	APPLE INC		06/25/2013	WELLS FARGO	X X X	870,080	1,000,000	5,882	1FE
097464XC0	BOISE ST UNIV B REF		05/01/2013	BARCLAYS	X X X	575,000	575,000	1FE	1FE
10112RAS3	BOSTON PROPERTIES LP		04/24/2013	MILLENNIUM ADVISORS	X X X	361,589	325,000	6,107	1FE
166764AH3	CHEVRON CORP		06/25/2013	Undefined	X X X	980,590	1,000,000	355	1FE
29250RAU0	ENBRIDGE ENERGY PARTNERS		04/24/2013	SUNTRUST	X X X	1,077,460	1,000,000	5,133	1FE
34074GDH4	FL HURRICANE-SER A		04/24/2013	VARIOUS	X X X	1,508,485	1,500,000	250	1FE
345397VU4	FORD MOTOR CREDIT CO LLC		04/24/2013	MORGAN S	X X X	349,623	300,000	4,259	2FE
458140AK6	INTEL CORP		04/25/2013	KEY	X X X	544,235	500,000	1,933	1FE
55616XAH0	MACYS RETAIL HLDGS INC		06/19/2013	VARIOUS	X X X	1,189,608	1,250,000	11,919	1FE
6174466Q7	MORGAN STANLEY		04/25/2013	FIRST TN	X X X	479,776	400,000	2,135	1FE
673588EK1	OAKLAND UNIV B REF		06/01/2013	Fifth Third Bank	X X X	850,000	850,000	1FE	1FE
69352PAF0	PPL CAPITAL FUNDING INC.		05/22/2013	DEUTSCHE	X X X	1,000,830	1,000,000	378	1FE
767201AK2	RIO TINTO FIN USA LTD		04/26/2013	JP MORGAN	X X X	426,260	400,000	6,922	1FE
3899999 Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)					X X X	10,213,536	10,100,000	45,273	X X X
8399997 Subtotal - Bonds - Part 3					X X X	11,990,470	11,850,000	48,147	X X X
8399999 Subtotal - Bonds					X X X	11,990,470	11,850,000	48,147	X X X
9899999 Subtotal - Preferred and Common Stocks					X X X .....	.....	X X X .....	.....	X X X
9999999 Total - Bonds, Preferred and Common Stocks					X X X	11,990,470	X X X	48,147	X X X

(a) For all common stock bearing the NAIC market indicator "U" provide: the number of such issues0.

SCHEDULE D - PART 4

Show All Long-Term Bonds and Stocks Sold, Redeemed or Otherwise Disposed of
During the Current Quarter

1	2	3 F o r e i g n	4	5	6	7	8	9	10	Change in Book/Adjusted Carrying Value					16	17	18	19	20	21	22	
										11	12	13	14	15								
CUSIP	Description		Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Change in B./A.C.V. (11 + 12 - 13)	Total Foreign Exchange Change in B./A.C.V.	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Contractual Maturity Date	NAIC Designation or Market Indicator (a)	
Bonds - U.S. Governments																						
36202AJP3	GN 000270M		05/20/2013	VARIOUS	X X X	118	118	125	120		(3)		(3)		118					6	01/20/2015	1FE
36202DTF8	GN 3250		05/20/2013	VARIOUS	X X X	8,318	7,429	7,609	7,449		(1)		(1)		7,448		870	870	216	06/01/2032	1FE	
36211SRZ2	GN 521704		05/15/2013	VARIOUS	X X X	4,110	3,814	3,795	3,796						3,796		313	313	129	12/15/2029	1FE	
83162CSD6	SMALL BUSINESS ADMIN SER 2008-20K		05/01/2013	PRINCIPAL RECEIPT	X X X	14,623	14,623	15,871	15,658	(1,035)			(1,035)		14,623				532	11/01/2028	1FE	
0599999 Subtotal - Bonds - U.S. Governments					X X X	27,169	25,984	27,400	27,023	(1,039)			(1,039)		25,985		1,183	1,183	883	X X X	X X X	
Bonds - U.S. Special Revenue, Special Assessment																						
31292SA26	FG C09025		06/17/2013	PRINCIPAL RECEIPT	X X X	30,391	30,391	30,220			171		171		30,391				259	01/01/2043	1	
31292SA83	FG C09031		06/17/2013	PRINCIPAL RECEIPT	X X X	14,311	14,311	14,170			141		141		14,311				90	02/01/2043	1	
31393THN9	FN 2003-81		06/25/2013	PRINCIPAL RECEIPT	X X X	20,951	20,951	19,307	19,714		1,237		1,237		20,951				402	08/01/2033	1FE	
31371L2M0	FN 255580		05/25/2013	VARIOUS	X X X	67,597	62,653	63,919	63,462	(59)			(59)		63,403		4,194	4,194	1,479	02/01/2035	1FE	
31371L4P1	FN 255630		05/28/2013	VARIOUS	X X X	143,840	133,991	134,041	133,810	15			15		133,825		10,015	10,015	2,866	02/01/2035	1FE	
31395HGB0	FN 2869		06/17/2013	PRINCIPAL RECEIPT	X X X	11,833	11,833	11,839	11,859	(26)			(26)		11,833				245	11/15/2032	1FE	
31389PNK2	FN 631394		05/28/2013	VARIOUS	X X X	57,122	51,958	52,643	52,414	(7)			(7)		52,407		4,715	4,715	1,518	02/01/2032	1FE	
31389PSY7	FN 631535		05/28/2013	VARIOUS	X X X	34,822	31,668	32,294	32,100	(7)			(7)		32,093		2,729	2,729	925	03/01/2032	1FE	
31390BTJ7	FN 641453		05/28/2013	VARIOUS	X X X	10,665	9,896	10,134	10,058	(2)			(2)		10,056		610	610	289	06/01/2032	1FE	
31402DMP2	FN 725866		05/28/2013	VARIOUS	X X X	108,543	101,604	99,642	99,609	196			196		99,805		8,737	8,737	1,956	09/01/2034	1FE	
31403DWD7	FN 745944		05/28/2013	VARIOUS	X X X	218,942	204,772	205,140	208,836	(415)			(415)		208,421		10,522	10,522	4,536	12/25/2033	1FE	
31403MXC8	FN 753175		05/28/2013	VARIOUS	X X X	32,487	29,527	30,981	30,677	(14)			(14)		30,663		1,825	1,825	863	12/01/2033	1FE	
31408F5V7	FN 850560		05/25/2013	VARIOUS	X X X	91,269	85,260	82,962	82,808	294			294		83,103		8,166	8,166	1,815	12/01/2035	1FE	
31412FSV6	FN 924032		05/28/2013	VARIOUS	X X X	131,752	126,212	119,145	120,056	2,557			2,557		122,613		9,139	9,139	2,564	05/01/2037	1FE	
31412UY61	FN 935533		06/25/2013	PRINCIPAL RECEIPT	X X X	13,462	13,462	13,755	13,694	(232)			(232)		13,462				232	08/01/2039	1	
31414ANV0	FN 960404		05/28/2013	VARIOUS	X X X	205,228	190,733	197,574	196,735	(79)			(79)		196,656		8,572	8,572	4,289	12/01/2037	1	
31415XA76	FN 992030		05/28/2013	VARIOUS	X X X	52,820	49,136	49,192	48,725	17			17		48,742		4,078	4,078	1,058	10/01/2038	1FE	
31416BNK0	FN 995094		06/25/2013	PRINCIPAL RECEIPT	X X X	65,344	65,344	69,724	69,648	(4,303)			(4,303)		65,344				1,205	11/01/2035	1	
31297HZY4	FN A29791		05/15/2013	VARIOUS	X X X	78,803	74,601	72,813	73,124	241			241		73,364		5,438	5,438	1,431	02/01/2035	1FE	
31417MQQ9	FN AC3162		06/25/2013	PRINCIPAL RECEIPT	X X X	29,786	29,786	33,015	30,664	(878)			(878)		29,786				534	10/01/2024	1	
31417SAA8	FN AC5400		06/25/2013	PRINCIPAL RECEIPT	X X X	36,467	36,467	37,050	36,922	(455)			(455)		36,467				681	10/01/2039	1	
31418SCJ6	FN AD4572		06/25/2013	PRINCIPAL RECEIPT	X X X	1,484	1,484	1,545	1,535	(51)			(51)		1,484				31	05/01/2040	1FE	
31418TD53	FN AD5523		06/25/2013	PRINCIPAL RECEIPT	X X X	71,038	71,038	72,260	72,023	(985)			(985)		71,038				1,328	06/01/2040	1FE	
31419CD34	FN AE1921		06/25/2013	PRINCIPAL RECEIPT	X X X	44,635	44,635	45,969	45,800	(1,165)			(1,165)		44,635				746	09/25/2040	1FE	
3138A9CX0	FN AH7285		06/25/2013	PRINCIPAL RECEIPT	X X X	62,018	62,018	61,024	60,975	1,043			1,043		62,018				959	03/01/2041	1	
3138ADHM0	FN AI0235		06/25/2013	PRINCIPAL RECEIPT	X X X	72,759	72,759	73,340	73,280	(521)			(521)		72,759				1,068	05/01/2026	1	
31292HXA7	FN C01573		05/15/2013	VARIOUS	X X X	45,709	42,713	44,252	43,444	(49)			(49)		43,395		2,314	2,314	1,010	06/01/2033	1FE	
31288HQD5	FN C78552		05/15/2013	VARIOUS	X X X	40,468	38,621	39,409	39,136	(137)			(137)		38,999		1,469	1,469	860	04/01/2033	1FE	
31417YTU1	FN MA0562		06/25/2013	PRINCIPAL RECEIPT	X X X	27,867	27,867	29,105	28,999	(1,132)			(1,132)		27,867				547	10/25/2040	1FE	
31417YW37	FN MA0665		06/25/2013	PRINCIPAL RECEIPT	X X X	64,009	64,009	64,361	64,329	(320)			(320)		64,009				1,054	02/01/2041	1	
3199999 Subtotal - Bonds - U.S. Special Revenue, Special Assessment					X X X	1,886,422	1,799,703	1,810,825	1,764,436	(4,925)			(4,925)		1,803,900		82,523	82,523	36,840	X X X	X X X	
Bonds - Industrial and Miscellaneous (Unaffiliated)																						
06406HBJ7	BANK OF NEW YORK MELLON		04/01/2013	MATURITY	X X X	400,000	400,000	393,005	399,554		446		446		400,000				9,000	04/01/2013	1FE	
260003AE8	DOVER CORP		06/20/2013	MILLENNIUM ADVISORS	X X X	162,596	150,000	149,004	149,672	52			52		149,724		12,871	12,871	5,078	10/15/2015	1FE	
260003AG3	DOVER CORP		06/25/2013	JP MORG	X X X	249,068	200,000	230,268	228,882	(261)			(261)		228,621		20,447	20,447	10,377	03/15/2038	1FE	
260003AH1	DOVER CORP		06/19/2013	JP MORG	X X X	174,608	150,000	151,004	150,593	(47)			(47)		150,546		24,061	24,061	6,336	03/15/2018	1FE	
50075NBA1	KRAFT FOODS INC		04/19/2013	USBANC	X X X	1,377,378	1,150,000	1,258,890	888,626	(3,679)			(3,679)		1,247,185		130,193	130,193	43,612	02/10/2020	2FE	
713448BH0	PEPSICO INC		04/01/2013	BOA	X X X	117,521	100,000	104,002	102,558	(105)			(105)		102,453		15,068	15,068	1,708	06/01/2018	1FE	
94106LAU3	WASTE MANAGEMENT INC		04/11/2013	MORGAN KEEGAN	X X X	762,294	600,000	646,156	637,177	(1,466)			(1,466)		635,711		126,583	126,583	26,427	03/11/2019	2FE	
970648AE1	WILLIS NORTH AMERICA INC		05/20/2013	DEUTSCHE	X X X	596,785	500,000	510,422	507,941	(369)			(369)		507,572		89,213	89,213	24,111	09/29/2019	2FE	
3899999 Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)					X X X	3,840,250	3,250,000	3,442,751	3,065,003	(5,429)			(5,429)		3,421,812		418,436	418,436	126,649	X X X	X X X	
8399997 Subtotal - Bonds - Part 4					X X X	5,753,841	5,075,687	5,280,976	4,856,462	(11,393)			(11,393)		5,251,697		502,142	502,142	164,372	X X X	X X X	
8399999 Subtotal - Bonds					X X X	5,753,841	5,075,687	5,280,976	4,856,462	(11,393)			(11,393)		5,251,697		502,142	502,142	164,372	X X X	X X X	
9899999 Subtotal - Preferred and Common Stocks					X X X		X X X													X X X	X X X	
9999999 Total - Bonds, Preferred and Common Stocks					X X X	5,753,841	X X X	5,280,976	4,856,462	(11,393)			(11,393)		5,251,697		502,142	502,142	164,372	X X X	X X X	

(a) For all common stock bearing the NAIC market indicator "U" provide: the number of such issues0.

E06 Schedule DB Part A Section 1 NONE

E07 Schedule DB Part B Section 1 NONE

E08 Schedule DB Part D Section 1 NONE

E09 Schedule DB Part D Section 2 - Collateral Pledged By Reporting Entity NONE

E09 Schedule DB Part D Section 2 - Collateral Pledged To Reporting Entity NONE

E10 Schedule DL - Part 1 - Securities Lending Collateral Assets NONE

E11 Schedule DL - Part 2 - Securities Lending Collateral Assets NONE

SCHEDULE E - PART 1 - CASH

Month End Depository Balances

1			2	3	4	5	Book Balance at End of Each Month During Current Quarter			9
					Amount of Interest Received During Current Quarter	Amount of Interest Accrued at Current Statement Date	6	7	8	
Depository			Code	Rate of Interest			First Month	Second Month	Third Month	*
open depositories										
JP Morgan Chase Bank	Madison, WI						202,977	298,110	500,905	X X X
Fifth Third Bank	Cincinnati, OH						25,020	(130,311)	12,888	X X X
0199998 Deposits in .....0 depositories that do not exceed the allowable limit in any one depository (see Instructions) - open depositories			X X X	X X X						X X X
0199999 Totals - Open Depositories			X X X	X X X			227,998	167,799	513,793	X X X
0299998 Deposits in .....0 depositories that do not exceed the allowable limit in any one depository (see Instructions) - suspended depositories										
			X X X	X X X						X X X
0299999 Totals - Suspended Depositories			X X X	X X X						X X X
0399999 Total Cash On Deposit			X X X	X X X			227,998	167,799	513,793	X X X
0499999 Cash in Company's Office			X X X	X X X	X X X	X X X				X X X
0599999 Total Cash			X X X	X X X			227,998	167,799	513,793	X X X

SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned End of Current Quarter

1	2	3	4	5	6	7	8
Description	Code	Date Acquired	Rate of Interest	Maturity Date	Book/Adjusted Carrying Value	Amount of Interest Due & Accrued	Amount Received During Year
<div>NONE</div>							
8699999 Total - Cash Equivalents

**INDEX TO LIFE AND ACCIDENT AND HEALTH
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