



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

NAIC Group Code	0000	0000	NAIC Company Code	63819	Employer's ID Number	23-1640528
	(Current Period)	(Prior Period)				
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	Cincinnati, OH, 45241				
	(Street and Number)	(City or Town, State, Country and Zip Code)				
Main Administrative Office	4675 Cornell Road, Suite 160					
	(Street and Number)					
	Cincinnati, OH, 45241	(513)247-0711				
	(City or Town, State, Country and Zip Code)	(Area Code) (Telephone Number)				
Mail Address	P.O. Box 625700	Cincinnati, OH, 45262-5700				
	(Street and Number or P.O. Box)	(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	(513)247-0711				
	(City or Town, State, Country and Zip Code)	(Area Code) (Telephone Number)				
Internet Web Site Address	www.ulfife.com					
Statutory Statement Contact	Beth Adkins	(513)247-5665				
	(Name)	(Area Code)(Telephone Number)(Extension)				
	badkins@ulfife.com	(513)247-5040				
	(E-Mail Address)	(Fax Number)				

OFFICERS

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

VICE-PRESIDENTS

Beth Anne Adkins, Vice President	Janeen Rene Rutherford, Assistant Vice President
Elaine Marie Greer, Assistant Vice President #	Jay Cresson Hardy, Executive Vice President #
Christopher Kuhnen, Vice President #	

DIRECTORS OR TRUSTEES

David Benjamin Abraham	Thomas Cresson Hardy
Alexander Meeker Clark	John Joseph Waller
Jerry Michael Gannon	John Bernard Yanko
Jay Cresson Hardy	

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 the 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)	(Signature)	(Signature)
Thomas Hardy	Janeen Rutherford	Beth Adkins
(Printed Name)	(Printed Name)	(Printed Name)
1.	2.	3.
President	Secretary	Treasurer
(Title)	(Title)	(Title)

Subscribed and sworn to before me this	a. Is this an original filing?	Yes[X] No[ ]
day of , 2013	b. If no,	
	1. State the amendment number	
	2. Date filed	
	3. Number of pages attached	

(Notary Public Signature)

ASSETS

		Current Statement Date			4
		1	2	3	December 31 Prior Year Net Admitted Assets
		Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	
1.	Bonds .....	161,044,588		161,044,588	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 (\$.....131,648), cash equivalents (\$.....0) and short-term investments (\$.....989,217) .....	1,120,865		1,120,865	1,796,269
6.	Contract loans (including \$.....0 premium notes) .....	66,475		66,475	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) .....	162,231,927		162,231,927	141,418,281
13.	Title plants less \$.....0 charged off (for Title insurers only) .....				
14.	Investment income due and accrued .....	1,682,030		1,682,030	1,675,888
15.	Premiums and considerations:				
15.1	Uncollected premiums and agents' balances in the course of collection .....	27,145		27,145	21,993
15.2	Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$.....0 earned but unbilled premiums) .....	2,573,093		2,573,093	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 .....	51,712		51,712	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 .....	1,910,052	835,250	1,074,802	1,258,000
19.	Guaranty funds receivable or on deposit .....	26,018		26,018	31,678
20.	Electronic data processing equipment and software .....	561,562	556,038	5,525	8,167
21.	Furniture and equipment, including health care delivery assets (\$.....0) .....	9,435	9,435		
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 .....	717,817	717,817		
25.	Aggregate write-ins for other than invested assets .....	15,328	15,328		
26.	TOTAL assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) .....	169,806,120	2,133,868	167,672,251	146,771,043
27.	From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....				
28.	TOTAL (Lines 26 and 27) .....	169,806,120	2,133,868	167,672,251	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 .....	1,282	1,282		
2502.	Prepaid Expenses .....	14,046	14,046		
2503.	.....				
2598.	Summary of remaining write-ins for Line 25 from overflow page .....				
2599.	TOTALS (Lines 2501 through 2503 plus 2598) (Line 25 above) .....	15,328	15,328		

LIABILITIES, SURPLUS AND OTHER FUNDS

		1	2
		Current Statement Date	December 31 Prior Year
1.	Aggregate reserve for life contracts \$.....150,927,440 less \$.....0 included in Line 6.3 (including \$.....0 Modco Reserve) .....	150,927,440	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 .....	936,336	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 .....	20,418	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 \$.....290,218 ceded .....	290,218	687,353
9.4	Interest Maintenance Reserve .....	1,645,310	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 .....	31,407	
11.	Commissions and expense allowances payable on reinsurance assumed .....		
12.	General expenses due or accrued .....	356,447	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 .....	244,706	438,378
15.1	Current federal and foreign income taxes, including \$.....0 on realized capital gains (losses) .....	66,995	
15.2	Net deferred tax liability .....		
16.	Unearned investment income .....		
17.	Amounts withheld or retained by company as agent or trustee .....	157,813	125,221
18.	Amounts held for agents' account, including \$.....0 agents' credit balances .....	889,420	849,933
19.	Remittances and items not allocated .....	605,241	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 .....	455,679	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) .....	156,661,802	135,800,527
27.	From Separate Accounts Statement .....		
28.	Total Liabilities (Lines 26 and 27) .....	156,661,802	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) .....	5,901,579	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) .....	8,485,949	8,446,016
38.	Totals of Lines 29, 30 and 37 .....	11,010,449	10,970,516
39.	Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3) .....	167,672,251	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 **September 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 .....	40,417,462	34,078,304	44,150,043
2. Considerations for supplementary contracts with life contingencies .....			
3. Net investment income .....	4,462,624	4,176,804	5,601,153
4. Amortization of Interest Maintenance Reserve (IMR) .....	227,254	149,208	211,190
5. Separate Accounts net gain from operations excluding unrealized gains or losses .....			
6. Commissions and expense allowances on reinsurance ceded .....	2,955,667	3,899,529	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) .....	48,063,007	42,303,845	54,893,474
10. Death benefits .....	14,783,234	12,627,546	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 .....	141,121	136,547	193,676
16. Group conversions .....			
17. Interest and adjustments on contract or deposit-type contract funds .....	1,967	1,539	1,994
18. Payments on supplementary contracts with life contingencies .....			
19. Increase in aggregate reserves for life and accident and health contracts .....	20,783,156	15,963,082	20,628,690
20. TOTALS (Lines 10 to 19) .....	35,709,478	28,728,714	37,747,040
21. Commissions on premiums, annuity considerations, and deposit type contract funds (direct business only) .....	7,444,043	8,396,742	10,823,263
22. Commissions and expense allowances on reinsurance assumed .....			
23. General insurance expenses .....	2,293,805	1,999,726	2,777,388
24. Insurance taxes, licenses and fees, excluding federal income taxes .....	1,286,831	1,265,051	1,648,886
25. Increase in loading on deferred and uncollected premiums .....	273,536	363,622	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) .....	47,007,693	40,753,855	53,147,730
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28) .....	1,055,314	1,549,990	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) .....	1,055,314	1,549,990	1,745,744
32. Federal and foreign income taxes incurred (excluding tax on capital gains) .....	114,211	145,552	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) .....	941,103	1,404,438	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 \$.....168,709 transferred to the IMR) .....			
35. Net income (Line 33 plus Line 34) .....	941,103	1,404,438	1,696,144
<b>CAPITAL AND SURPLUS ACCOUNT</b>			
36. Capital and surplus, December 31, prior year .....	10,970,516	10,785,163	10,785,163
37. Net Income (Line 35) .....	941,103	1,404,438	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 .....	75,827	101,437	(380,011)
41. Change in nonadmitted assets .....	(369,520)	294,790	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 .....	(58,477)	(46,571)	(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 .....	(549,000)	(555,000)	(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) .....	39,932	190,209	185,353
55. Capital and surplus as of statement date (Lines 36 + 54) .....	11,010,449	10,975,372	10,970,516
<b>DETAILS OF WRITE-INS</b>			
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 .....	39,757,150	33,363,578	43,773,716
2.	Net investment income .....	4,860,395	4,455,504	5,779,943
3.	Miscellaneous income .....	2,955,667	3,899,529	4,931,088
4.	TOTAL (Lines 1 to 3) .....	47,573,213	41,718,611	54,484,747
5.	Benefit and loss related payments .....	15,347,452	13,080,020	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 .....	11,147,135	11,614,306	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	230,610	310,610
10.	TOTAL (Lines 5 through 9) .....	26,594,587	24,924,937	32,527,884
11.	Net cash from operations (Line 4 minus Line 10) .....	20,978,626	16,793,674	21,956,863
Cash from Investments				
12.	Proceeds from investments sold, matured or repaid:			
12.1	Bonds .....	15,034,295	10,960,832	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 .....			
12.8	TOTAL investment proceeds (Lines 12.1 to 12.7) .....	15,034,295	11,560,832	15,026,160
13.	Cost of investments acquired (long-term only):			
13.1	Bonds .....	36,088,143	27,467,766	35,034,987
13.2	Stocks .....			
13.3	Mortgage loans .....			
13.4	Real estate .....			
13.5	Other invested assets .....			
13.6	Miscellaneous applications .....		0	
13.7	TOTAL investments acquired (Lines 13.1 to 13.6) .....	36,088,143	27,467,767	35,034,987
14.	Net increase (or decrease) in contract loans and premium notes .....	(6,612)	7,031	7,407
15.	Net cash from investments (Line 12.8 minus Line 13.7 and Line 14) .....	(21,047,236)	(15,913,966)	(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 .....	549,000	555,000	725,000
16.6	Other cash provided (applied) .....	(57,794)	(2,005,990)	(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) .....	(606,794)	(2,560,990)	(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) .....	(675,404)	(1,681,282)	(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) .....	1,120,865	1,110,055	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 .....	3,816,460 .....	.....	.....
2.	Ordinary life insurance .....	17,723,192 .....	19,505,598 .....	25,243,941 .....
3.	Ordinary individual annuities .....	.....	.....	.....
4.	Credit life (group and individual) .....	.....	.....	.....
5.	Group life insurance .....	34,218,126 .....	31,476,333 .....	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 .....	55,757,777 .....	50,981,931 .....	66,041,607 .....
12.	Deposit-type contracts .....	.....	.....	.....
13.	Total .....	55,757,777 .....	50,981,931 .....	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	\$	941,103	\$ 1,696,144
State Prescribed Practices that increase/decrease SAP	OHIO		0	0
State Permitted Practices that increase/decrease SAP	OHIO		0	0
NAIC SAP		\$	941,103	\$ 1,696,144
SURPLUS	STATE		2013	2012
State Basis (Page 4, Line 35, Columns 1&2)	OHIO	\$	11,010,449	\$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		\$	11,010,449	\$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 \$ 320,617.99

**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

\$

4,322,982.00

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 September 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 \$549,000 were paid as of September 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	2	3
Name of Entity	NAIC Company Code	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	2	3	4	5	6
Affiliate Name	Location (City, State)	FRB	OCC	FDIC	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>			

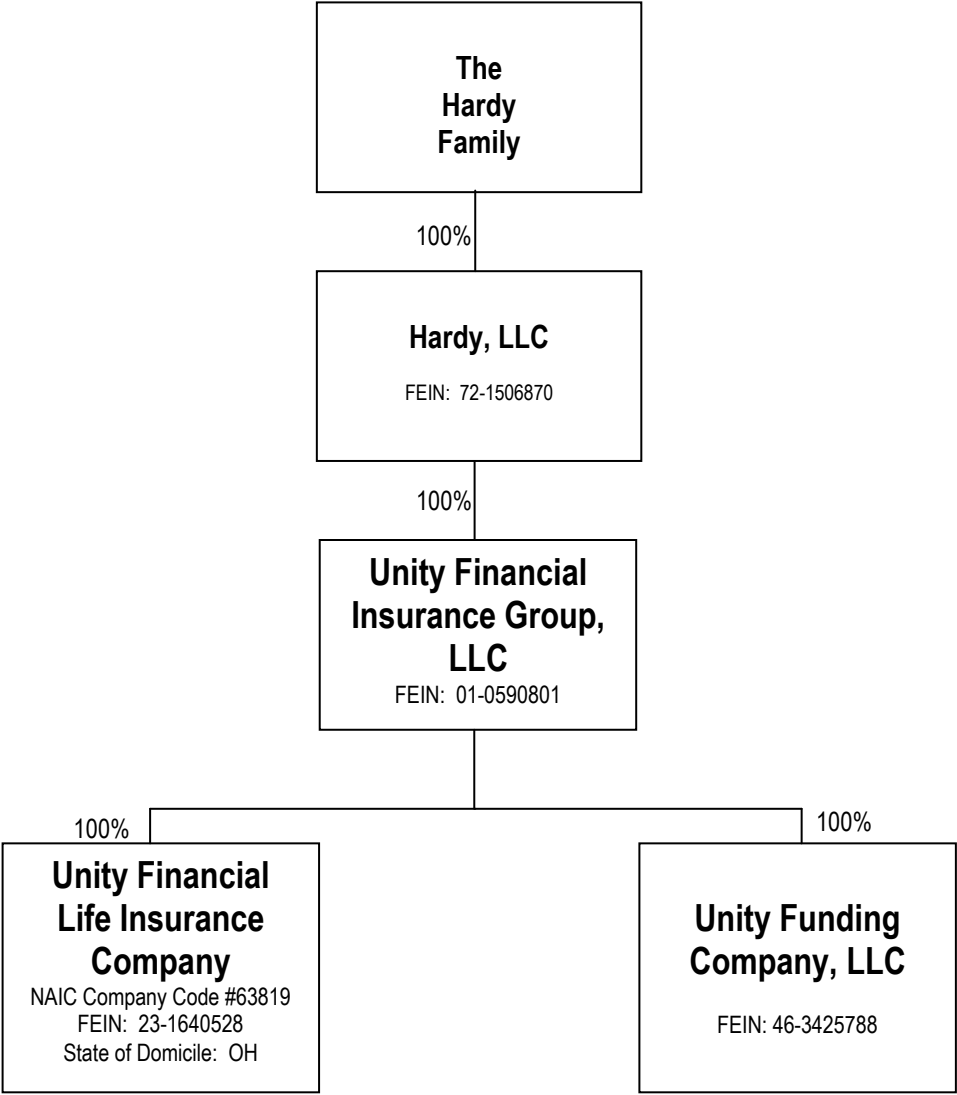
**SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS**  
**Current Year To Date - Allocated by States and Territories**

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
		Active Status							
1.	Alabama (AL)	L	1,003,585					1,003,585	
2.	Alaska (AK)	N	1,510					1,510	
3.	Arizona (AZ)	L	90,901					90,901	
4.	Arkansas (AR)	L	153,475					153,475	
5.	California (CA)	L	327,715					327,715	
6.	Colorado (CO)	L	225,754					225,754	
7.	Connecticut (CT)	L	35,853					35,853	
8.	Delaware (DE)	L	56,838					56,838	
9.	District of Columbia (DC)	L	105,098					105,098	
10.	Florida (FL)	L	4,380,037					4,380,037	
11.	Georgia (GA)	L	1,545,337					1,545,337	
12.	Hawaii (HI)	N	805					805	
13.	Idaho (ID)	L	2,566					2,566	
14.	Illinois (IL)	L	1,303,830					1,303,830	
15.	Indiana (IN)	L	1,900,266					1,900,266	
16.	Iowa (IA)	L	208,608					208,608	
17.	Kansas (KS)	L	244,591					244,591	
18.	Kentucky (KY)	L	205,359					205,359	
19.	Louisiana (LA)	L	2,093,309					2,093,309	
20.	Maine (ME)	L	73,803					73,803	
21.	Maryland (MD)	L	524,049					524,049	
22.	Massachusetts (MA)	L	285,092					285,092	
23.	Michigan (MI)	N	36,186					36,186	
24.	Minnesota (MN)	L	654,401					654,401	
25.	Mississippi (MS)	L	7,171,653					7,171,653	
26.	Missouri (MO)	L	995,591					995,591	
27.	Montana (MT)	L	1,424					1,424	
28.	Nebraska (NE)	L	68,613					68,613	
29.	Nevada (NV)	L	23,770					23,770	
30.	New Hampshire (NH)	L	15,734					15,734	
31.	New Jersey (NJ)	L	756,042					756,042	
32.	New Mexico (NM)	L	170,998					170,998	
33.	New York (NY)	N	58,465					58,465	
34.	North Carolina (NC)	L	5,636,097					5,636,097	
35.	North Dakota (ND)	L	4,588					4,588	
36.	Ohio (OH)	L	3,557,629					3,557,629	
37.	Oklahoma (OK)	L	166,499					166,499	
38.	Oregon (OR)	L	167,304					167,304	
39.	Pennsylvania (PA)	L	2,617,810					2,617,810	
40.	Rhode Island (RI)	L							
41.	South Carolina (SC)	L	1,557,898					1,557,898	
42.	South Dakota (SD)	L	13,695					13,695	
43.	Tennessee (TN)	L	1,163,236					1,163,236	
44.	Texas (TX)	L	8,822,284					8,822,284	
45.	Utah (UT)	L	5,332					5,332	
46.	Vermont (VT)	L	2,227					2,227	
47.	Virginia (VA)	L	497,475					497,475	
48.	Washington (WA)	L	34,556					34,556	
49.	West Virginia (WV)	L	212,424					212,424	
50.	Wisconsin (WI)	L	2,567,318					2,567,318	
51.	Wyoming (WY)	L	3,207					3,207	
52.	American Samoa (AS)	N							
53.	Guam (GU)	N							
54.	Puerto Rico (PR)	N	773					773	
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). 47	51,751,751					51,751,751	
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	51,751,751					51,751,751	
96.	Plus Reinsurance Assumed	X X X							
97.	Totals (All Business)	X X X	51,751,751					51,751,751	
98.	Less Reinsurance Ceded	X X X	15,811,061					15,811,061	
99.	Totals (All Business) less Reinsurance Ceded	X X X	35,940,691					35,940,691	
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**  
Schedule Y for Annual Statement – Organization Chart



**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	.....	.....
.....	.....	0 .....	46-3425788 .....	.....	.....	.....	Unity Funding Company, LLC .....	OH ..	NIA ..	Unity Financial Insurance Group, LLC .....	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





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)	.....
5305.	Adoption of SSAP No. 10R additional admitted DTA .....			.....
5397.	Summary of remaining write-ins for Line 53 (Lines 5304 through 5396) .....		..... (600,000)	.....

STATEMENT AS OF **September 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 paid .....		
9. Total foreign exchange change in book value/recorded investment .....		
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 .....	36,088,143	35,034,987
3. Accrual of discount .....	185,760	264,177
4. Unrealized valuation increase (decrease) .....		
5. Total gain (loss) on disposals .....	843,546	381,477
6. Deduct consideration for bonds and stocks disposed of .....	15,034,295	14,426,160
7. Deduct amortization of premium .....	587,491	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) .....	161,044,588	139,548,925
11. Deduct total nonadmitted amounts .....		
12. Statement value at end of current period (Line 10 minus Line 11) .....	161,044,588	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
<b>BONDS</b>								
1. Class 1 (a) .....	127,518,353	32,966,970	25,552,269	(70,382)	119,634,542	127,518,353	134,862,672	112,888,565
2. Class 2 (a) .....	26,945,990	295,670		(70,528)	29,056,438	26,945,990	27,171,132	27,805,759
3. Class 3 (a) .....								
4. Class 4 (a) .....								
5. Class 5 (a) .....								
6. Class 6 (a) .....								
7. Total Bonds .....	154,464,343	33,262,640	25,552,269	(140,910)	148,690,980	154,464,343	162,033,804	140,694,324
<b>PREFERRED STOCK</b>								
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 .....	154,464,343	33,262,640	25,552,269	(140,910)	148,690,980	154,464,343	162,033,804	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 .....	989,217	X X X	989,216	1,160	

**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	412,201
2.	Cost of short-term investments acquired .....	36,712,461	83,214
3.	Accrual of discount .....		
4.	Unrealized valuation increase (decrease) .....		
5.	Total gain (loss) on disposals .....		
6.	Deduct consideration received on disposals .....	36,218,659	
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) .....	989,217	495,415
11.	Deduct total nonadmitted amounts .....		
12.	Statement value at end of current period (Line 10 minus Line 11) .....	989,217	495,415

**SI04     Schedule DB - Part A Verification     ..... NONE**

**SI04     Schedule DB - Part B Verification     ..... NONE**

**SI05     Schedule DB Part C Section 1     ..... NONE**

**SI06     Schedule DB Part C Section 2     ..... NONE**

**SI07     Schedule DB - Verification     ..... NONE**

**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)
<b>Bonds - U.S. Governments</b>									
776154UC8 .....	ROMEDEVILLE-A-TXBL .....		07/11/2013 .....	BMO .....	X X X .....	580,000	580,000		1 .....
0599999 Subtotal - Bonds - U.S. Governments .....					X X X .....	580,000	580,000		X X X .....
<b>Bonds - Industrial and Miscellaneous (Unaffiliated)</b>									
008117AP8 .....	AETNA INC. ....		08/23/2013 .....	WELLS FARGO .....	X X X .....	273,000	300,000	2,360	1FE .....
010392EC8 .....	ALABAMA POWER CO .....		09/17/2013 .....	BOA .....	X X X .....	151,929	135,000	705	1FE .....
02687QDG0 .....	AMERICAN INTL GROUP .....		08/22/2013 .....	JEFFERIE .....	X X X .....	1,123,100	1,000,000	6,663	1FE .....
037833AL4 .....	APPLE INC .....		07/24/2013 .....	DEUTSCHE .....	X X X .....	307,965	350,000	3,219	1FE .....
136375BG6 .....	CANADIAN NAT'L RAILWAY .....		07/24/2013 .....	CITYGROUP .....	X X X .....	1,009,673	750,000	15,979	1FE .....
278642AE3 .....	EBAY INC .....		07/24/2013 .....	WELLS FARGO .....	X X X .....	234,863	250,000	253	1FE .....
29379VAC7 .....	ENTERPRISE PRODUCTS OPER .....		08/15/2013 .....	CSFIRST .....	X X X .....	295,670	250,000	903	2FE .....
46625HHL7 .....	JP MORGAN CHASE & CO .....		08/23/2013 .....	LOOP .....	X X X .....	578,930	500,000	10,938	1FE .....
55907RAA6 .....	MAGELLAN MIDSTREAM PARTN .....		07/25/2013 .....	WELLS FARGO .....	X X X .....	1,269,900	1,200,000	25,358	1FE .....
59156RAT5 .....	METLIFE INC. ....		09/18/2013 .....	STIFEL .....	X X X .....	620,950	500,000	4,073	1FE .....
74456QBD7 .....	PUB SVC ELEC & GAS .....		09/23/2013 .....	WELLS FARGO .....	X X X .....	1,229,520	1,200,000	1,750	1FE .....
887317AK1 .....	TIME WARNER INC .....		08/15/2013 .....	WELLS FARGO .....	X X X .....	265,963	250,000	4,651	1FE .....
92343VBR4 .....	VERIZON COMMUNICATIONS .....		09/18/2013 .....	BOA .....	X X X .....	522,255	500,000	358	1FE .....
3899999 Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) .....					X X X .....	7,883,718	7,185,000	77,210	X X X .....
8399997 Subtotal - Bonds - Part 3 .....					X X X .....	8,463,718	7,765,000	77,210	X X X .....
8399999 Subtotal - Bonds .....					X X X .....	8,463,718	7,765,000	77,210	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 .....	8,463,718	X X X .....	77,210	X X X .....

(a) For all common stock bearing the NAIC market indicator "U" provide: the number of such issues .....0.



QE05

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 Identification	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)
<b>Bonds - U.S. Governments</b>																					
38378KQE2	GNR 2013-72 A		09/16/2013	PRINCIPAL RECEIPT	X X X	11,333	11,333	11,507			(174)		(174)		11,333				53	10/16/2046	1
83162CQK2	SMALL BUSINESS ADMIN SER 2006-20G		07/01/2013	PRINCIPAL RECEIPT	X X X	18,848	18,848	19,988	19,814		(966)		(966)		18,848				1,185	07/01/2026	1FE
83162CSG9	SMALL BUSINESS ADMIN SER 2009-20A		07/01/2013	PRINCIPAL RECEIPT	X X X	7,595	7,595	7,996	7,922		(326)		(326)		7,595				445	01/01/2029	1FE
83162CUG6	SMALL BUSINESS ADMIN SER 2011-210		09/03/2013	PRINCIPAL RECEIPT	X X X	39,812	39,812	41,274	41,191		(1,379)		(1,379)		39,812				1,146	09/01/2031	1
0599999 Subtotal - Bonds - U.S. Governments					X X X	77,588	77,588	80,765	68,927		(2,845)		(2,845)		77,588				2,829	X X X	X X X
<b>Bonds - U.S. Special Revenue, Special Assessment</b>																					
31292SA26	FG C09025		09/16/2013	PRINCIPAL RECEIPT	X X X	28,864	28,864	28,701			162		162		28,864				432	01/01/2043	1
31292SA83	FG C09031		09/16/2013	PRINCIPAL RECEIPT	X X X	23,088	23,088	22,860			227		227		23,088				291	02/01/2043	1
31393THN9	FN 2003-81		09/25/2013	PRINCIPAL RECEIPT	X X X	19,697	19,697	18,152	18,534		1,163		1,163		19,697				593	08/01/2033	1FE
31395HGB0	FN 2869		07/15/2013	PRINCIPAL RECEIPT	X X X	3,830	3,830	3,832	3,838		(8)		(8)		3,830				101	11/15/2032	1FE
31412UY61	FN 935533		09/25/2013	PRINCIPAL RECEIPT	X X X	12,980	12,980	13,263	13,204		(224)		(224)		12,980				399	08/01/2039	1
31416BNK0	FN 995094		09/25/2013	PRINCIPAL RECEIPT	X X X	51,125	51,125	54,552	54,492		(3,367)		(3,367)		51,125				1,502	11/01/2035	1
31417MQQ9	FN AC3162		09/25/2013	PRINCIPAL RECEIPT	X X X	34,110	34,110	37,807	35,115		(1,005)		(1,005)		34,110				974	10/01/2024	1
31417SAA8	FN AC5400		09/25/2013	PRINCIPAL RECEIPT	X X X	23,291	23,291	23,663	23,582		(291)		(291)		23,291				684	10/01/2039	1
31418SCJ6	FN AD4572		09/25/2013	PRINCIPAL RECEIPT	X X X	1,449	1,449	1,508	1,498		(50)		(50)		1,449				48	05/01/2040	1FE
31418TD53	FN AD5523		09/25/2013	PRINCIPAL RECEIPT	X X X	43,039	43,039	43,779	43,635		(597)		(597)		43,039				1,298	06/01/2040	1FE
31419CD34	FN AE1921		09/25/2013	PRINCIPAL RECEIPT	X X X	27,057	27,057	27,865	27,763		(706)		(706)		27,057				683	09/25/2040	1FE
3138A9CX0	FN AHT285		09/25/2013	PRINCIPAL RECEIPT	X X X	53,882	53,882	53,019	52,976		906		906		53,882				1,369	03/01/2041	1
3138ADHM0	FN AI0235		09/25/2013	PRINCIPAL RECEIPT	X X X	5,816	5,816	5,862	5,858		(42)		(42)		5,816				136	05/01/2026	1
31417YTU1	FN MA0562		09/25/2013	PRINCIPAL RECEIPT	X X X	10,945	10,945	11,431	11,389		(445)		(445)		10,945				321	10/25/2040	1FE
31417YW37	FN MA0665		09/25/2013	PRINCIPAL RECEIPT	X X X	57,634	57,634	57,951	57,922		(288)		(288)		57,634				1,486	02/01/2041	1
3199999 Subtotal - Bonds - U.S. Special Revenue, Special Assessment					X X X	396,807	396,805	404,245	349,806		(4,565)		(4,565)		396,807				10,317	X X X	X X X
<b>Bonds - Industrial and Miscellaneous (Unaffiliated)</b>																					
025816AQ2	AMERICAN EXPRESS		07/15/2013	MATURITY	X X X	325,000	325,000	319,162	324,638		363		363		325,000				15,844	07/15/2013	1FE
25152CMN3	DEUTSCHE BK LONDON	F	07/10/2013	SUSQUEHANNA	X X X	574,350	500,000	554,415	535,965		(3,700)		(3,700)		532,265		42,085	42,085	26,167	09/01/2017	1FE
3899999 Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)					X X X	899,350	825,000	873,577	860,603		(3,337)		(3,337)		857,265		42,085	42,085	42,011	X X X	X X X
8399997 Subtotal - Bonds - Part 4					X X X	1,373,745	1,299,393	1,358,587	1,279,336		(10,747)		(10,747)		1,331,660		42,085	42,085	55,157	X X X	X X X
8399999 Subtotal - Bonds					X X X	1,373,745	1,299,393	1,358,587	1,279,336		(10,747)		(10,747)		1,331,660		42,085	42,085	55,157	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	1,373,745	X X X	1,358,587	1,279,336		(10,747)		(10,747)		1,331,660		42,085	42,085	55,157	X X X	X X X

(a) For all common stock bearing the NAIC market indicator "U" provide: the number of such issues .....0.

**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	*
<b>open depositories</b>										
JP Morgan Chase Bank .....	Madison, WI .....						409,069	434,906	400,609	X X X
Fifth Third Bank .....	Cincinnati, OH .....						(219,836)	(571,611)	(268,961)	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 ..			189,233	(136,705)	131,648	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 ..			189,233	(136,705)	131,648	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 ..			189,233	(136,705)	131,648	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 .....					.....	.....	.....

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