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QUARTERLY STATEMENT AS OF MARCH 31, 2014 OF THE CONDITION AND AFFAIRS OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

NAIC Group Code _____ <small>(current period)</small>	NAIC Company Code <u>63819</u>	Employer's ID Number <u>23-1640528</u>
Organized under the Laws of <u>Ohio</u>	State of Domicile or Port of Entry <u>Ohio</u>	
Country of Domicile <u>United States of America</u>		
Incorporated/Organized <u>05/06/1964</u>	Commenced Business <u>05/06/1964</u>	
Statutory Home Office <u>4675 Cornell Road, Suite 160</u> <small>(Street and Number)</small>	<u>Cincinnati, OH, 45241</u> <small>(City or Town, State, Country and Zip Code)</small>	
Main Administrative Office _____	<u>4675 Cornell Road, Suite 160</u> <small>(Street and Number)</small>	
_____	<u>Cincinnati, OH, 45241</u> <small>(City or Town, State, Country and Zip Code)</small>	<u>(513)247-0711</u> <small>(Area Code)(Telephone Number)</small>
Mail Address _____	<u>P.O. Box 625700</u> <small>(Street and Number)</small>	<u>Cincinnati, OH, 45262-5700</u> <small>(City or Town, State, Country and Zip Code)</small>
Primary Location of Books and Records _____	<u>4675 Cornell Road, Suite 160</u> <small>(Street and Number)</small>	
_____	<u>Cincinnati, OH, 45241</u> <small>(City or Town, State, Country and Zip Code)</small>	<u>(513)247-0711</u> <small>(Area Code)(Telephone Number)</small>
Internet Website Address _____	<u>www.uflife.com</u>	
Statutory Statement Contact _____	<u>Beth Adkins</u> <small>(Name)</small>	<u>(513)247-5665</u> <small>(Area Code)(Telephone Number)</small>
_____	<u>badkins@uflife.com</u> <small>(E-Mail Address)</small>	<u>(513)247-5040-</u> <small>(Fax Number)</small>

OFFICERS

Name	Title
Thomas Cresson Hardy	Chairman/CEO #
Jay Cresson Hardy	President #
Elaine Marie Greer	Secretary
Beth Anne Adkins	Treasurer

VICE-PRESIDENTS

Beth Anne Adkins, Vice President Cynthia Lee English, Vice President	Elaine Marie Greer, Assistant Vice President Christopher Kuhnen, Vice President
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DIRECTORS OR TRUSTEES

David Benjamin Abraham Alexander Meeker Clark Jerry Michael Gannon Jay Cresson Hardy	Thomas Cresson Hardy John Joseph Waller John Bernard Yanko
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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) Jay Hardy _____ (Printed Name) 1. President _____ (Title)	_____ (Signature) Elaine Greer _____ (Printed Name) 2. Secretary _____ (Title)	_____ (Signature) Beth Adkins _____ (Printed Name) 3. Treasurer _____ (Title)
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Subscribed and sworn to before me this

9th day of May 2014

(Notary Public Signature)

a. Is this an original filing? Yes[X] No []

b. If no: 1. State the amendment number 0
2. Date filed _____
3. Number of pages attached 0

ASSETS

	Current Statement Date			4 December 31 Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
1. Bonds	169,204,335		169,204,335	165,475,009
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 (\$.....207,174), cash equivalents (\$.....0) and short-term investments (\$.....1,270,385)	1,477,559		1,477,559	1,649,764
6. Contract loans (including \$.....0 premium notes)	79,442		79,442	74,409
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)	170,761,336		170,761,336	167,199,182
13. Title plants less \$.....0 charged off (for Title insurers only)				
14. Investment income due and accrued	1,892,767		1,892,767	1,878,131
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	25,662		25,662	26,817
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$.....0 earned but unbilled premiums)	2,529,333		2,529,333	2,449,916
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	50,827		50,827	126,831
17. Amounts receivable relating to uninsured plans				
18.1 Current federal and foreign income tax recoverable and interest thereon				
18.2 Net deferred tax asset	3,251,796	2,231,796	1,020,000	1,020,000
19. Guaranty funds receivable or on deposit	22,244		22,244	24,131
20. Electronic data processing equipment and software	551,266	542,613	8,653	10,112
21. Furniture and equipment, including health care delivery assets (\$.....0)	20,119	20,119		
22. Net adjustments in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates	586		586	200
24. Health care (\$.....0) and other amounts receivable	536,066	536,066		0
25. Aggregate write-ins for other than invested assets	26,979	26,979		
26. TOTAL assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	179,668,982	3,357,573	176,311,409	172,735,320
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28. TOTAL (Lines 26 and 27)	179,668,982	3,357,573	176,311,409	172,735,320
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	1,082	1,082		
2502. Prepaid Expenses	25,896	25,896		
2503.				
2598. Summary of remaining write-ins for Line 25 from overflow page				
2599. TOTALS (Lines 2501 through 2503 plus 2598) (Line 25 above)	26,979	26,979		

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31 Prior Year
1. Aggregate reserve for life contracts \$.....159,246,470 less \$.....0 included in Line 6.3 (including \$.....0 Modco Reserve)	159,246,470	155,106,058
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	995,160	1,188,543
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	48,312	33,194
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 \$.....200,107 ceded	200,107	625,083
9.4 Interest Maintenance Reserve	1,667,843	1,574,224
10. Commissions to agents due or accrued-life and annuity contracts \$.....0, accident and health \$.....0 and deposit-type contract funds \$.....0		
11. Commissions and expense allowances payable on reinsurance assumed	23,410	
12. General expenses due or accrued	223,341	442,047
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	283,464	222,811
15.1 Current federal and foreign income taxes, including \$.....0 on realized capital gains (losses)	52,222	3,102
15.2 Net deferred tax liability		
16. Unearned investment income		
17. Amounts withheld or retained by company as agent or trustee	167,611	161,935
18. Amounts held for agents' account, including \$.....0 agents' credit balances	933,237	948,317
19. Remittances and items not allocated	782,586	723,695
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	551,260	515,924
24.02 Reinsurance in unauthorized and certified (\$.....0) companies		
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$.....0) reinsurers		76,400
24.04 Payable to parent, subsidiaries and affiliates	14,735	11,503
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)	165,189,757	161,632,835
27. From Separate Accounts Statement		
28. Total Liabilities (Lines 26 and 27)	165,189,757	161,632,835
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)	6,012,782	5,993,615
36. Less treasury stock, at cost:		
36.10 shares common (value included in Line 29 \$.....0)		
36.20 shares preferred (value included in Line 30 \$.....0)		
37. Surplus (Total Lines 31 to 35, Less 36) (including \$.....0 in Separate Accounts Statement)	8,597,152	8,577,985
38. Totals of Lines 29, 30 and 37	11,121,652	11,102,485
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	176,311,409	172,735,320
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 **March 31, 2014** OF THE **UNITY FINANCIAL LIFE INSURANCE COMPANY**
SUMMARY OF OPERATIONS

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
1. Premiums and annuity considerations for life and accident and health contracts	10,869,252	14,454,581	51,143,708
2. Considerations for supplementary contracts with life contingencies			
3. Net investment income	1,623,643	1,457,334	6,040,569
4. Amortization of Interest Maintenance Reserve (IMR)	82,623	82,121	294,599
5. Separate Accounts net gain from operations excluding unrealized gains or losses			
6. Commissions and expense allowances on reinsurance ceded	923,253	1,015,203	3,891,501
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)	13,498,771	17,009,239	61,370,376
10. Death benefits	5,516,773	5,254,001	20,129,267
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	38,972	53,828	177,520
16. Group conversions			
17. Interest and adjustments on contract or deposit-type contract funds	170	1,405	2,142
18. Payments on supplementary contracts with life contingencies			
19. Increase in aggregate reserves for life and accident and health contracts	4,140,413	7,727,367	24,961,773
20. TOTALS (Lines 10 to 19)	9,696,328	13,036,601	45,270,703
21. Commissions on premiums, annuity considerations, and deposit type contract funds (direct business only)	2,276,507	2,318,114	9,930,453
22. Commissions and expense allowances on reinsurance assumed			
23. General insurance expenses	807,460	725,913	3,124,766
24. Insurance taxes, licenses and fees, excluding federal income taxes	413,612	379,705	1,629,420
25. Increase in loading on deferred and uncollected premiums	53,790	84,909	116,892
26. Net transfers to or (from) Separate Accounts, net of reinsurance			
27. Aggregate write-ins for deductions			
28. Totals (Lines 20 to 27)	13,247,696	16,545,242	60,072,234
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	251,075	463,997	1,298,142
30. Dividends to policyholders			
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	251,075	463,997	1,298,142
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	26,614	104,082	162,756
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)	224,460	359,915	1,135,386
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$.....0 (excluding taxes of \$.....0 transferred to the IMR)			
35. Net income (Line 33 plus Line 34)	224,460	359,915	1,135,386
CAPITAL AND SURPLUS ACCOUNT			
36. Capital and surplus, December 31, prior year	11,102,485	10,970,516	10,970,516
37. Net Income (Line 35)	224,460	359,915	1,135,386
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	118,798	8,449	1,397,350
41. Change in nonadmitted assets	(128,756)	(128,679)	(1,563,045)
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			
44. Change in asset valuation reserve	(35,336)	(20,517)	(118,722)
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	(160,000)	(177,000)	(719,000)
53. Aggregate write-ins for gains and losses in surplus			
54. Net change in capital and surplus (Lines 37 through 53)	19,166	42,168	131,969
55. Capital and surplus as of statement date (Lines 36 + 54)	11,121,652	11,012,685	11,102,485
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			
5302.			
5303.			
5398. Summary of remaining write-ins for Line 53 from overflow page			
5399. TOTALS (Lines 5301 through 5303 plus 5398) (Line 53 above)			

CASH FLOW

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
Cash from Operations			
1. Premiums collected net of reinsurance	10,752,316	14,229,697	50,776,322
2. Net investment income	1,770,136	1,699,481	6,401,517
3. Miscellaneous income	999,653	1,015,203	3,815,101
4. TOTAL (Lines 1 to 3)	13,522,105	16,944,381	60,992,939
5. Benefit and loss related payments	6,174,275	5,292,445	20,142,988
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts			
7. Commissions, expenses paid and aggregate write-ins for deductions	3,600,276	3,774,551	14,733,129
8. Dividends paid to policyholders			
9. Federal and foreign income taxes paid (recovered) net of \$.....0 tax on capital gains (losses)	21,555	2,696	211,501
10. TOTAL (Lines 5 through 9)	9,796,106	9,069,691	35,087,618
11. Net cash from operations (Line 4 minus Line 10)	3,725,999	7,874,690	25,905,321
Cash from Investments			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds	26,825,427	7,906,711	19,314,526
12.2 Stocks			
12.3 Mortgage loans			
12.4 Real estate			
12.5 Other invested assets			
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)	26,825,427	7,906,711	19,314,526
13. Cost of investments acquired (long-term only):			
13.1 Bonds	30,497,227	15,633,957	44,959,539
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)	30,497,227	15,633,957	44,959,539
14. Net increase (or decrease) in contract loans and premium notes	5,032	1,796	1,323
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14)	(3,676,832)	(7,729,042)	(25,646,336)
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	160,000	177,000	719,000
16.6 Other cash provided (applied)	(61,372)	56,002	313,509
17. Net cash from financing and miscellaneous sources (Lines 16.1 through 16.4 minus Line 16.5 plus Line 16.6)	(221,372)	(120,998)	(405,491)
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)	(172,205)	24,650	(146,505)
19. Cash, cash equivalents and short-term investments:			
19.1 Beginning of year	1,649,764	1,796,269	1,796,269
19.2 End of period (Line 18 plus Line 19.1)	1,477,559	1,820,919	1,649,764

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 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
1. Industrial life	89,949	3,589,549	3,942,507
2. Ordinary life insurance	5,432,205	6,076,927	22,900,229
3. Ordinary individual annuities			
4. Credit life (group and individual)			
5. Group life insurance	10,159,404	10,073,650	44,191,769
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	15,681,559	19,740,126	71,034,505
12. Deposit-type contracts			
13. Total	15,681,559	19,740,126	71,034,505
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 Statement1. 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	2014	2013
State Basis (Page 4, Line 35, Columns 1&2)	OHIO	\$ 224,460	\$ 1,135,386
State Prescribed Practices that increase/decrease SAP	OHIO	0	0
State Permitted Practices that increase/decrease SAP	OHIO	0	0
NAIC SAP		\$ 224,460	\$ 1,135,386
SURPLUS	STATE	2014	2013
State Basis (Page 4, Line 35, Columns 1&2)	OHIO	\$ 11,121,652	\$ 11,102,485
State Prescribed Practices that increase/decrease SAP	OHIO	0	0
State Permitted Practices that increase/decrease SAP	OHIO	0	0
NAIC SAP		\$ 11,121,652	\$ 11,102,485

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 \$ 61,869.70

Notes to Financial Statement

- | | | |
|----|---------------------|---------------|
| 2. | 12 months or Longer | \$ 531,427.57 |
|----|---------------------|---------------|
- b. The aggregate related fair value of securities with unrealized losses:
- | | | |
|----|---------------------|-----------------|
| 1. | Less than 12 months | \$ 1,622,218.65 |
| 2. | 12 months or Longer | \$ 6,252,247.52 |
- (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 March 31, 2014.
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 \$160,000 were paid as of March 31, 2014.
 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 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes[X] No[]
If yes, complete Schedule Y, Parts 1 and 1A.
- 3.2 Have there been any substantial changes in the organizational chart since the prior quarter end? Yes[] No[X]
- 3.3 If the response to 3.2 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? Yes[] No[] N/A[X]
If yes, attach an explanation.

- 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. 12/31/2012
- 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). 09/13/2013
- 6.4 By what department or departments?
Ohio
- 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? Yes[X] No[]
 - (a) Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
 - (b) Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
 - (c) Compliance with applicable governmental laws, rules and regulations;
 - (d) The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
 - (e) Accountability for adherence to the code.
- 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[X] No[]
- 10.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: \$ 250

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

GENERAL INTERROGATORIES (Continued)

INVESTMENT

14.1 Does the reporting entity have any investments in parent, subsidiaries and affiliates?
 14.2 If yes, please complete the following:

Yes [] No [X]

	1 Prior Year-End Book/Adjusted Carrying Value	2 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?

Yes [X] No []

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

1 Name of Custodian(s)	2 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 Name(s)	2 Location(s)	3 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 Old Custodian	2 New Custodian	3 Date of Change	4 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 Central Registration Depository	2 Name(s)	3 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 ID Number	3 Effective Date	4 Name of Reinsurer	5 Domiciliary Jurisdiction	6 Type of Reinsurance Ceded	7 Type of Reinsurer	8 Certified Reinsurer Rating (1 through 6)	9 Effective Date of Certified Reinsurer Rating
			N O N E					

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

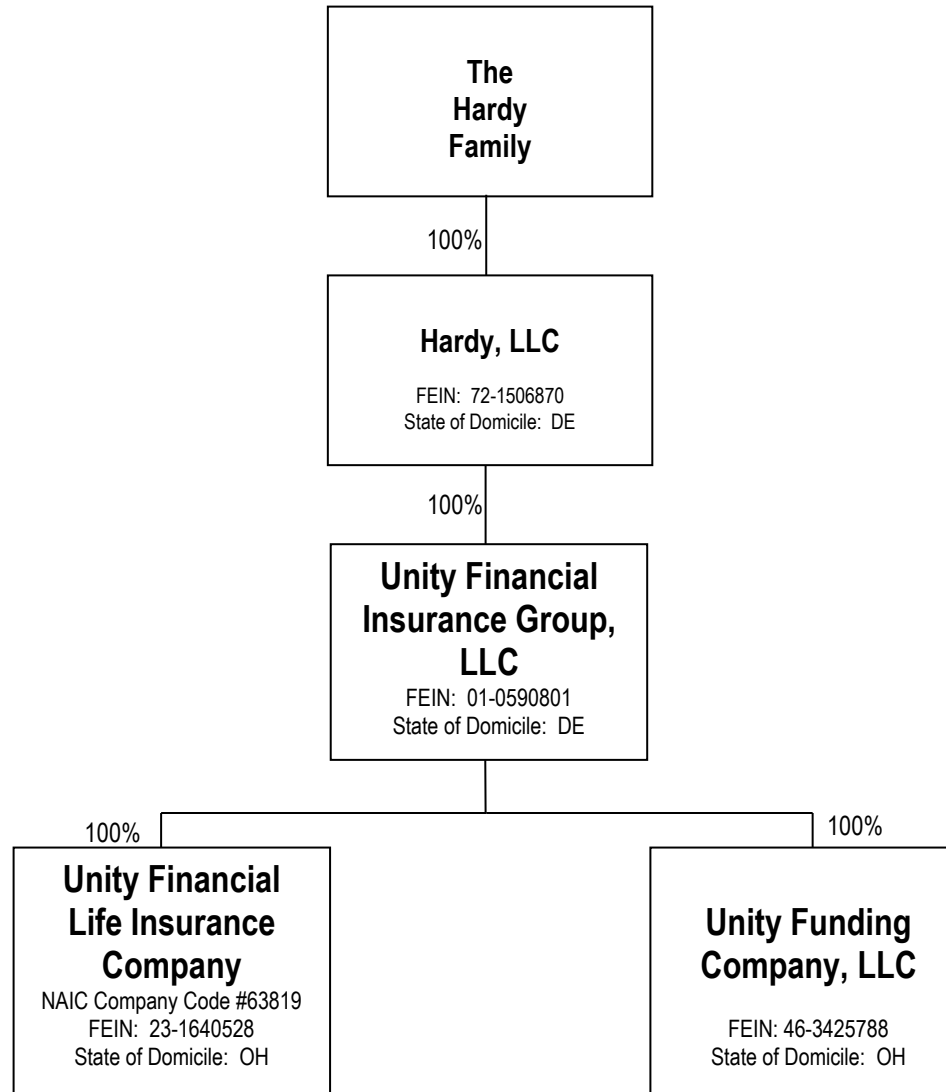
States, Etc.	1 Active Status	Direct Business Only					7 Deposit-Type Contracts
		Life Contracts		4 Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	5 Other Considerations	6 Total Columns 2 Through 5	
		2 Life Insurance Premiums	3 Annuity Considerations				
1. Alabama (AL)	L	280,182				280,182	
2. Alaska (AK)	N	529				529	
3. Arizona (AZ)	L	27,188				27,188	
4. Arkansas (AR)	L	48,281				48,281	
5. California (CA)	L	112,765				112,765	
6. Colorado (CO)	L	66,075				66,075	
7. Connecticut (CT)	L	2,956				2,956	
8. Delaware (DE)	L	13,205				13,205	
9. District of Columbia (DC)	L	29,361				29,361	
10. Florida (FL)	L	1,207,478				1,207,478	
11. Georgia (GA)	L	464,103				464,103	
12. Hawaii (HI)	N	178				178	
13. Idaho (ID)	L	1,802				1,802	
14. Illinois (IL)	L	348,039				348,039	
15. Indiana (IN)	L	593,629				593,629	
16. Iowa (IA)	L	32,058				32,058	
17. Kansas (KS)	L	88,358				88,358	
18. Kentucky (KY)	L	60,495				60,495	
19. Louisiana (LA)	L	556,274				556,274	
20. Maine (ME)	L	25,003				25,003	
21. Maryland (MD)	L	114,163				114,163	
22. Massachusetts (MA)	L	35,022				35,022	
23. Michigan (MI)	N	5,703				5,703	
24. Minnesota (MN)	L	174,108				174,108	
25. Mississippi (MS)	L	1,731,919				1,731,919	
26. Missouri (MO)	L	404,310				404,310	
27. Montana (MT)	L	357				357	
28. Nebraska (NE)	L	18,562				18,562	
29. Nevada (NV)	L	17,732				17,732	
30. New Hampshire (NH)	L	1,332				1,332	
31. New Jersey (NJ)	L	227,556				227,556	
32. New Mexico (NM)	L	28,977				28,977	
33. New York (NY)	N	40,482				40,482	
34. North Carolina (NC)	L	1,780,763				1,780,763	
35. North Dakota (ND)	L	1,685				1,685	
36. Ohio (OH)	L	1,037,011				1,037,011	
37. Oklahoma (OK)	L	34,618				34,618	
38. Oregon (OR)	L	45,877				45,877	
39. Pennsylvania (PA)	L	715,821				715,821	
40. Rhode Island (RI)	L						
41. South Carolina (SC)	L	495,068				495,068	
42. South Dakota (SD)	L	1,113				1,113	
43. Tennessee (TN)	L	335,123				335,123	
44. Texas (TX)	L	3,270,139				3,270,139	
45. Utah (UT)	L	22,416				22,416	
46. Vermont (VT)	L	682				682	
47. Virginia (VA)	L	162,563				162,563	
48. Washington (WA)	L	5,023				5,023	
49. West Virginia (WV)	L	35,083				35,083	
50. Wisconsin (WI)	L	912,732				912,732	
51. Wyoming (WY)	L	1,712				1,712	
52. American Samoa (AS)	N						
53. Guam (GU)	N						
54. Puerto Rico (PR)	N	331				331	
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						
59. Subtotal	(a) 47	15,615,943				15,615,943	
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	15,615,943				15,615,943	
96. Plus Reinsurance Assumed	X X X	89,949				89,949	
97. Totals (All Business)	X X X	15,705,892				15,705,892	
98. Less Reinsurance Ceded	X X X	4,812,307				4,812,307	
99. Totals (All Business) less Reinsurance Ceded	X X X	10,893,585				10,893,585	
DETAILS OF WRITE-INS							
5801. All Others	X X X						
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						
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 Company Code	Federal ID Number	FEDERAL RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting 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		063819	01-0590801				Unity Financial Insurance Group, LLC	DE	UDP	Hardy, LLC		100.0		
0		000000	23-1640528				Unity Financial Life Insurance Company	OH	RE	Unity Financial Insurance Group, LLC		100.0		
			72-1506870				Hardy LLC	DE	UIP	Hardy Family		100.0		
			46-3425788				Unity Funding Company, LLC	OH	NIA	Unity Financial Insurance Group, LLC		100.0		

Asterisk	Explanation
0000001	

STATEMENT AS OF **March 31, 2014** 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)		

NONE

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		
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)		

NONE

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		
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 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)		

NONE

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	165,475,009	139,548,925
2. Cost of bonds and stocks acquired	30,497,228	44,959,539
3. Accrual of discount	63,724	248,411
4. Unrealized valuation increase (decrease)		
5. Total gain (loss) on disposals	220,304	838,870
6. Deduct consideration for bonds and stocks disposed of	26,825,428	19,314,527
7. Deduct amortization of premium	226,503	806,209
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)	169,204,335	165,475,009
11. Deduct total nonadmitted amounts		
12. Statement value at end of current period (Line 10 minus Line 11)	169,204,335	165,475,009

SCHEDULE D - PART 1B

**Showing the Acquisitions, Dispositions and Non-Trading Activity
During the Current Quarter for all Bonds and Preferred Stock by NAIC Designation**

	1	2	3	4	5	6	7	8
NAIC Designation	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. NAIC 1 (a)	117,719,319	57,423,335	56,233,567	(58,155)	118,850,932			117,719,319
2. NAIC 2 (a)	48,788,957	4,040,835	1,101,380	(104,624)	51,623,788			48,788,957
3. NAIC 3 (a)								
4. NAIC 4 (a)								
5. NAIC 5 (a)								
6. NAIC 6 (a)								
7. Total Bonds	166,508,276	61,464,170	57,334,947	(162,779)	170,474,720			166,508,276
PREFERRED STOCK								
8. NAIC 1								
9. NAIC 2								
10. NAIC 3								
11. NAIC 4								
12. NAIC 5								
13. NAIC 6								
14. Total Preferred Stock								
15. Total Bonds & Preferred Stock	166,508,276	61,464,170	57,334,947	(162,779)	170,474,720			166,508,276

(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

QS102

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	1,270,385	X X X	1,270,385	113	

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	1,033,267	495,414
2. Cost of short-term investments acquired	30,966,943	45,635,290
3. Accrual of discount		
4. Unrealized valuation increase (decrease)		
5. Total gain (loss) on disposals		
6. Deduct consideration received on disposals	30,729,824	45,097,437
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)	1,270,385	1,033,267
11. Deduct total nonadmitted amounts		
12. Statement value at end of current period (Line 10 minus Line 11)	1,270,385	1,033,267

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		
3.	Accrual of discount		15
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)		
11.	Deduct total nonadmitted amounts		
12.	Statement value at end of current period (Line 10 minus Line 11)		

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. States, Territories and Possessions									
73358WCX0	PORT AUTH-TXB-160TH		02/12/2014	CITIGROU	X X X	1,012,194	900,000	15,106	1FE
1799999 Subtotal - Bonds - U.S. States, Territories and Possessions					X X X	1,012,194	900,000	15,106	X X X
Bonds - U.S. Political Subdivisions of States, Territories and Possessions									
167560PL9	CHICAGO ILL MET WTR RECLMATION		03/03/2014	vining	X X X	110,384	100,000	1,478	1FE
2499999 Subtotal - Bonds - U.S. Political Subdivisions of States, Territories and Possessions					X X X	110,384	100,000	1,478	X X X
Bonds - U.S. Special Revenue, Special Assessment									
57583UBY3	MA DEV-B-TXB-BROAD IN		03/20/2014	FIFTH THIRD	X X X	1,093,890	1,000,000	20,870	1FE
3199999 Subtotal - Bonds - U.S. Special Revenue, Special Assessment					X X X	1,093,890	1,000,000	20,870	X X X
Bonds - Industrial and Miscellaneous (Unaffiliated)									
00440EAJ6	ACE INA HOLDINGS		03/19/2014	NOMURA	X X X	224,996	200,000	1,235	1FE
0258MODK2	AMERICAN EXPRESS CREDIT		03/19/2014	BOA	X X X	852,924	850,000	301	1FE
02687QDG0	AMERICAN INTL GROUP		03/05/2014	BOA	X X X	517,068	450,000	3,949	2FE
029912BC5	AMERICAN TOWER CORP		03/19/2014	MORGAN S	X X X	489,119	450,000	1,452	2FE
031162BH2	AMGEN INC.		02/06/2014	JP MORG	X X X	1,652,085	1,500,000	13,183	1FE
037833AL4	APPLE INC		02/11/2014	RBC CAP	X X X	426,875	500,000	5,347	1FE
07330NAD7	BRANCH BANKING & TRUST		03/19/2014	KEY	X X X	658,925	650,000	7,392	1FE
115637AK6	BROWN-FORMAN CORPORATION		03/21/2014	LOOP	X X X	516,185	500,000	2,465	1FE
12189LAG6	BURLINGTN NORTH SANTA FE		02/18/2014	WELLS FARGO	X X X	513,200	500,000	10,725	1FE
15189WAC4	CENTERPOINT ENERGY RESOU		03/19/2014	MILLENNIUM ADVISORS	X X X	184,504	160,000	3,893	2FE
125509BT5	CIGNA CORP		02/18/2014	BARCLAYS	X X X	381,385	350,000	314	1FE
17275RAD4	CISCO SYSTEMS INC		01/07/2014	BOA	X X X	317,052	280,000	6,654	1FE
172967GL9	CITIGROUP INC		01/22/2014	BOA	X X X	858,375	900,000	12,319	1FE
125896BL3	CMS ENERGY CORP		03/05/2014	VARIOUS	X X X	1,590,304	1,600,000	31,438	1FE
209111ES8	CONS EDISON CO OF NY		03/11/2014	SUSQUEHANNA	X X X	875,679	700,000	3,553	1FE
126408GM9	CSX CORP		03/19/2014	MILLENNIUM ADVISORS	X X X	587,715	500,000	781	2FE
25459HAU9	DIRECTV HOLDINGS/FN		03/11/2014	JP MORG	X X X	345,756	300,000	7,980	2FE
233331AJ6	DTE ENERGY COMPANY		03/07/2014	VARIOUS	X X X	1,461,061	1,215,000	31,628	1FE
278642AF0	EBAY INC		03/21/2014	WELLS FARGO	X X X	886,420	1,000,000	7,889	1FE
316773CQ1	FIFTH THIRD BANCORP		03/05/2014	KEY	X X X	1,141,687	1,140,000	728	1FE
36962G4R2	GENERAL ELEC CAP CORP		03/06/2014	MILLENNIUM ADVISORS	X X X	218,612	200,000	4,253	1FE
37247DAK2	GENWORTH HOLDINGS INC		03/06/2014	BARCLAYS	X X X	349,062	300,000	5,918	1FE
372491AA8	GENWORTH HOLDINGS INC		01/14/2014	CSFIRST	X X X	1,264,438	1,250,000	27,052	1FE
38141EA66	GOLDMAND SACHS GROUP INC		01/22/2014	MORGAN S	X X X	570,410	500,000	3,500	1FE
437076AW2	HOME DEPOT INC		03/21/2014	JEFFERIE	X X X	550,165	500,000	10,694	1FE
458140AK6	INTEL CORP		03/13/2014	BOA	X X X	429,127	420,000	9,352	1FE
55907RAA6	MAGELLAN MIDSTREAM PARTN		01/28/2014	MIZUHO SECURITIES	X X X	321,345	300,000	6,375	2FE
59156RAE8	METLIFE INC		03/11/2014	VARIOUS	X X X	438,489	352,000	5,656	1FE
594918AD6	MICROSOFT CORP		02/11/2014	WELLS FARGO	X X X	1,637,415	1,500,000	15,817	1FE
68389XAE5	ORACLE CORP		02/13/2014	WELLS FARGO	X X X	501,936	400,000	8,956	1FE
69352PAF0	PPL CAPITAL FUNDING INC.		03/05/2014	DEUTSCHE	X X X	211,818	220,000	2,057	2FE
74251VAA0	PRINCIPAL FINANCIAL GROUP		02/25/2014	FIRST TN	X X X	1,180,720	1,000,000	22,351	2FE
74432QBQ7	PRUDENTIAL FINANCIAL INC.		03/11/2014	WELLS FARGO	X X X	1,650,488	1,400,000	28,692	1FE
745310AD4	PUGET ENERGY INC		02/07/2014	DEUTSCHE	X X X	1,611,050	1,400,000	37,567	1FE
907818DJ4	UNION PACIFIC CORP		03/11/2014	USBANC	X X X	1,209,120	1,200,000	28,342	1FE
91529YAH9	UNUM GROUP		03/06/2014	BOA	X X X	202,790	180,000	4,950	2FE
976826BE6	WISCONSIN POWER & LIGHT		02/13/2014	SUSQUEHANNA	X X X	633,465	500,000	354	1FE
02364WAN5	AMERICA MOVIL SAB DE CV	R	03/05/2014	WELLS FARGO	X X X	514,409	450,000	8,086	1FE
03523TBQ0	ANHEUSER-BUSCH INBEV WOR	R	03/11/2014	BOA	X X X	304,588	350,000	2,151	1FE
3899999 Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)					X X X	28,280,762	26,167,000	385,349	X X X

QE04

SCHEDULE D - PART 3

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

1 CUSIP Identification	2 Description	3 Foreign	4 Date Acquired	5 Name of Vendor	6 Number of Shares of Stock	7 Actual Cost	8 Par Value	9 Paid for Accrued Interest and Dividends	10 NAIC Designation or Market Indicator (a)
8399997	Subtotal - Bonds - Part 3				X X X	30,497,230	28,167,000	422,803	X X X
8399999	Subtotal - Bonds				X X X	30,497,230	28,167,000	422,803	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	30,497,230	X X X	422,803	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 CUSIP Identification	2 Description	3 F o r e i g n	4 Disposal Date	5 Name of Purchaser	6 Number of Shares of Stock	7 Consideration	8 Par Value	9 Actual Cost	10 Prior Year Book/ Adjusted Carrying Value	Change in Book/Adjusted Carrying Value					16 Book/ Adjusted Carrying Value at Disposal Date	17 Foreign Exchange Gain (Loss) on Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Bond Interest/ Stock Dividends Received During Year	21 Stated Contractual Maturity Date	22 NAIC Designation or Market Indicator (a)
										11 Unrealized Valuation Increase/ (Decrease)	12 Current Year's (Amortization)/ Accretion	13 Current Year's Other Than Temporary Impairment Recognized	14 Total Change in B./A.C.V.	15 Total Foreign Exchange Change in B./A.C.V.							
Bonds - U.S. Governments																					
31331J3K7	FEDERAL FARM CREDIT BANK		02/25/2014	MIZUHO SECURITIES	X X X	1,044,890	1,000,000	1,094,020	1,081,232		(946)		(946)		1,080,286		(35,396)	(35,396)	9,688	11/26/2024	1
31331JP23	FEDERAL FARM CREDIT BANK		02/25/2014	BMO	X X X	1,000,620	1,000,000	1,050,340	1,044,890		(480)		(480)		1,044,410		(43,790)	(43,790)	14,292	09/29/2025	1
3133EAG44	FEDERAL FARM CREDIT BANK		03/11/2014	WELLS FARGO	X X X	1,821,200	2,000,000	2,012,950	2,011,949		(157)		(157)		2,011,792		(190,592)	(190,592)	31,998	04/03/2026	1
313373KN1	FEDERAL HOME LOAN BANK		03/07/2014	MORGAN S	X X X	1,073,840	1,000,000	1,165,810	1,147,935		(1,787)		(1,787)		1,146,148		(72,308)	(72,308)	16,042	08/28/2026	1
313376FE0	FEDERAL HOME LOAN BANK		03/19/2014	KEY	X X X	1,930,240	2,000,000	2,127,580	2,116,181		(1,627)		(1,627)		2,114,554		(184,314)	(184,314)	19,983	12/01/2026	1
3133XMFY2	FEDERAL HOME LOAN BANK		02/06/2014	BMO	X X X	1,857,075	1,570,000	1,927,834	1,861,769		(2,853)		(2,853)		1,858,916		(1,841)	(1,841)	29,770	09/30/2022	1
3134A4AA2	FEDERAL HOME LOAN MORTGAGE CO		03/11/2014	BOA	X X X	2,822,165	2,080,000	2,515,736	2,444,154		(2,594)		(2,594)		2,441,561		380,604	380,604	69,030	03/15/2031	1
3134A4KX1	FEDERAL HOME LOAN MORTGAGE CO		02/12/2014	BOA	X X X	3,146,503	2,425,000	2,978,897	2,929,618		(1,991)		(1,991)		2,927,628		218,875	218,875	87,569	07/15/2026	1
3137EACW7	FEDERAL HOME LOAN MORTGAGE CO		03/05/2014	BOA	X X X	3,628,345	3,500,000	3,636,897	3,579,184		(5,246)		(5,246)		3,573,937		54,408	54,408	37,139	08/25/2016	1
3137EADB2	FEDERAL HOME LOAN MORTGAGE CO		02/11/2014	MORGAN S	X X X	1,217,675	1,250,000	1,255,090	1,254,155		(53)		(53)		1,254,102		(36,427)	(36,427)	17,235	01/13/2022	1
31358DDG6	FEDERAL NATIONAL MORTGAGE ASSN		03/11/2014	MORGAN S	X X X	1,009,760	2,000,000	698,260	863,880		8,794		8,794		872,674		137,086	137,086		01/15/2030	1
38378KQE2	GNR 2013-72 A		03/17/2014	PRINCIPAL RECEIPT	X X X	8,630	8,630	8,762	8,761		(132)		(132)		8,630				29	10/16/2046	1
83162CQK2	SMALL BUSINESS ADMIN SER 2006-20G		01/01/2014	PRINCIPAL RECEIPT	X X X	18,793	18,793	19,930	19,696		(903)		(903)		18,793				609	07/01/2026	1
83162CSD6	SMALL BUSINESS ADMIN SER 2008-20K		02/07/2014	BMO	X X X	160,674	140,942	152,966	150,399		(92)		(92)		150,307		10,367	10,367	2,677	11/01/2028	1
83162CSG9	SMALL BUSINESS ADMIN SER 2009-20A		02/07/2014	VARIOUS	X X X	118,169	107,896	113,594	112,292		(518)		(518)		111,774		6,395	6,395	3,947	01/01/2029	1
83162CUG6	SMALL BUSINESS ADMIN SER 2011-210		03/04/2014	PRINCIPAL RECEIPT	X X X	33,813	33,813	35,055	34,918		(1,105)		(1,105)		33,813				485	09/01/2021	1
912810EW4	US TREASURY BOND		03/11/2014	BOA	X X X	795,454	610,000	734,192	696,071		(1,018)		(1,018)		695,054		100,401	100,401	20,828	02/15/2036	1
0599999 Subtotal - Bonds - U.S. Governments					X X X	21,687,846	20,745,075	21,527,913	21,357,084		(12,708)		(12,708)		21,344,379		343,468	343,468	361,321	X X X	X X X
Bonds - U.S. Special Revenue, Special Assessment																					
31292SA26	FG C09025		03/17/2014	PRINCIPAL RECEIPT	X X X	28,625	28,625	28,464	28,468		157		157		28,625				124	01/01/2043	1
31292SA83	FG C09031		03/17/2014	PRINCIPAL RECEIPT	X X X	27,175	27,175	26,908	26,914		261		261		27,175				123	02/01/2043	1
31393THN9	FN 2003-81		03/25/2014	PRINCIPAL RECEIPT	X X X	14,867	14,867	13,701	14,020		847		847		14,867				109	08/01/2033	1
31412UV61	FN 935533		03/25/2014	PRINCIPAL RECEIPT	X X X	9,552	9,552	9,760	9,716		(164)		(164)		9,552				100	08/01/2039	1
31416BNK0	FN 995094		03/25/2014	PRINCIPAL RECEIPT	X X X	17,337	17,337	18,499	18,474		(1,137)		(1,137)		17,337				114	11/01/2035	1
31417MQQ9	FN AC3162		03/25/2014	PRINCIPAL RECEIPT	X X X	5,603	5,603	6,210	5,764		(161)		(161)		5,603				42	10/01/2024	1
31417SAA8	FN AC5400		03/25/2014	PRINCIPAL RECEIPT	X X X	7,890	7,890	8,016	7,988		(98)		(98)		7,890				53	10/01/2039	1
31418SCJ6	FN AD4572		03/25/2014	PRINCIPAL RECEIPT	X X X	1,435	1,435	1,494	1,484		(49)		(49)		1,435				12	05/01/2040	1
31418TD53	FN AD5523		03/25/2014	PRINCIPAL RECEIPT	X X X	9,828	9,828	9,997	9,964		(136)		(136)		9,828				64	06/01/2040	1
31419CD34	FN AE1921		03/25/2014	PRINCIPAL RECEIPT	X X X	9,179	9,179	9,454	9,418		(239)		(239)		9,179				61	09/25/2040	1
3138A9CX0	FN AHT285		03/25/2014	PRINCIPAL RECEIPT	X X X	10,327	10,327	10,162	10,158		169		169		10,327				54	03/01/2041	1
3138ADHM0	FN AI0235		03/25/2014	PRINCIPAL RECEIPT	X X X	5,924	5,924	5,971	5,966		(42)		(42)		5,924				36	05/01/2026	1
31417YTU1	FN MA0562		03/25/2014	PRINCIPAL RECEIPT	X X X	16,977	16,977	17,731	17,663		(686)		(686)		16,977				104	10/25/2040	1
31417YW37	FN MA0665		03/25/2014	PRINCIPAL RECEIPT	X X X	17,786	17,786	17,884	17,875		(88)		(88)		17,786				114	02/01/2041	1
63968AMY8	NEBRASKA PUB OWR DIST REV		01/02/2014	MATURITY	X X X	325,000	325,000	335,023	325,000						325,000				8,353	01/01/2014	1FE
3199999 Subtotal - Bonds - U.S. Special Revenue, Special Assessment					X X X	507,505	507,506	519,274	508,872		(1,366)		(1,366)		507,505				9,463	X X X	X X X
Bonds - Industrial and Miscellaneous (Unaffiliated)																					
26138EAM1	DR PEPPER SNAPPLE GROUP		02/07/2014	SUSQUEHANNA	X X X	623,400	600,000	600,930	600,397		(19)		(19)		600,378		23,022	23,022	10,005	01/15/2016	2FE
278642AE3	EBAY INC		03/21/2014	JP MORGAN	X X X	1,276,641	1,350,000	1,335,702	1,336,308		307		307		1,336,614		(59,973)	(59,973)	24,473	07/15/2022	1FE
694308GD3	PACIFIC GAS & ELECTRIC		03/03/2014	MATURITY	X X X	300,000	300,000	298,538	299,939		61		61		300,000				7,200	03/01/2014	1FE
87612EAK2	TARGET CORP		01/13/2014	WELLS FARGO	X X X	657,696	550,000	673,427	665,959		(135)		(135)		665,824		(8,128)	(8,128)	7,276	11/01/2032	1FE
87612EAV8	TARGET CORP		01/13/2014	WELLS FARGO	X X X	428,356	400,000	406,476	404,520		(21)		(21)		404,499		23,857	23,857	7,793	07/15/2020	1FE
90333WAB4	US BANK NA		02/04/2014	MATURITY	X X X	100,000	100,000	96,700	99,931		69		69		100,000				3,150	02/04/2014	1FE
25468PCW4	WALT DISNEY COMPANY/THE		03/21/2014	WELLS FARGO	X X X	697,613	750,000	744,240	744,804		116		116		744,920		(47,307)	(47,307)	5,630	12/01/2022	1FE
969457BU3	WILLIAMS COMPANIES INC.		01/28/2014	BNP PARI	X X X	446,370	500,000	501,105	501,009		(7)		(7)		501,002		(54,632)	(54,632)	10,072	01/15/2023	2FE
25243YAN9	DIAGEO CAP PLC	R	01/15/2014	MATURITY	X X X	100,000	100,000	102,749	100,024		(24)		(24)		100,000				3,688	01/15/2014	1FE
3899999 Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)					X X X	4,630,076	4,650,000	4,759,867	4,752,891		347		347		4,753,237		(123,161)	(123,161)	79,287	X X X	X X X
8399997 Subtotal - Bonds - Part 4					X X X	26,825,427	25,902,581	26,807,054	26,618,847		(13,727)		(13,727)		26,605,121		220,307	220,307	450,071	X X X	X X X
8399999 Subtotal - Bonds					X X X	26,825,427	25,902,581	26,807,054	26,618,847		(13,727)		(13,727)		26,605,121		220,307	220,307	450,071	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	26,825,427	X X X	26,807,054	26,618,847		(13,727)		(13,727)		26,605,121		220,307	220,307	450,071	X X X	X X X

QE05

(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 Depository		2 Code	3 Rate of Interest	4 Amount of Interest Received During Current Quarter	5 Amount of Interest Accrued at Current Statement Date	Book Balance at End of Each Month During Current Quarter			9 *
						6 First Month	7 Second Month	8 Third Month	
open depositories									
JP Morgan Chase Bank	Madison, WI					346,252	331,439	424,831	X X X
Fifth Third Bank	Cincinnati, OH					(274,530)	(572,659)	(217,657)	X X X
0199998 Deposits in0 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			71,722	(241,220)	207,174	X X X
0299998 Deposits in0 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			71,722	(241,220)	207,174	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			71,722	(241,220)	207,174	X X X

SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned End of Current Quarter

1 Description	2 Code	3 Date Acquired	4 Rate of Interest	5 Maturity Date	6 Book/Adjusted Carrying Value	7 Amount of Interest Due & Accrued	8 Amount Received During Year
N O N E							
8699999 Total - Cash Equivalents							

INDEX TO LIFE AND ACCIDENT AND HEALTH QUARTERLY STATEMENT

Accident and Health; Q3; Q4; Q6; Q11; QSupp3
 Accounting Changes and Corrections of Errors; Q4; Q7, Note 2
 Accounting Practices and Policies; Q7, Note 1
 Admitted Assets; Q2; Q8; QSI01; QSI03; QSI08; QSupp2
 Affiliated Transactions; Q2; Q3; Q7, Note 10; Q8; Q8.1
 Annuities; Q3; Q4; Q6; Q11; QSupp3
 Annuity Actuarial Reserves; Q7, Note 32
 Annuity Benefits; Q4
 Asset Valuation Reserve; Q3; Q4
 Bonds; Q2; Q5; Q8.1; Q8.2; QSI01; QSI02; QE04; QE05; QSupp2
 Business Combinations and Goodwill; Q7, Note 3
 Capital Gains (Losses); Q3; Q4; Q5
 Capital Stock; Q3; Q4; Q7, Note 13
 Capital Notes; Q3; Q5; Q7, Note 11
 Caps; QE06; QSI04
 Cash; Q2; Q5; QSI04; QE12; QSupp2
 Cash Equivalents; Q2; Q5; QSI08; QE13
 Claim Adjustment Expenses; Q7, Note 35
 Claims; Q3; QSupp1
 Coinsurance; Q3
 Collars; QE06; QSI04
 Commissions; Q3; Q4; Q5
 Common Stock; Q2; Q3; Q5; Q7, Note 13; Q8.1; Q8.2; QSI01; QE04; QE05; QSupp2
 Contract Loans; Q2; Q5
 Contingencies; Q7, Note 14
 Counterparty Exposure; Q7, Note 8; QE06; QE08
 Coupons; Q3; Q4
 Credit Life; Q6
 Death Benefits; Q4
 Debt; Q7, Note 11
 Deferred Compensation; Q7, Note 12
 Deposit Liabilities by Withdrawal Characteristics; Q7, Note 32
 Derivative Instruments; Q7, Note 8; QSI04; QSI05; QSI06; QSI07; QE06; QE07; QE08
 Deposit-Type Contracts; Q3; Q4; Q5; Q6; Q11
 Disability Benefits; Q11
 Discontinued Operations; Q7, Note 4
 Dividends or Refunds; Q5; Q11
 Electronic Data Processing Equipment; Q2
 Exchange or Counterparty; QE06; QE07; QE08
 Expenses; Q3; Q4; Q5; QE01
 Experience Rating Refunds; Q3; Q4
 Extinguishment of Liabilities; Q7, Note 17
 Extraordinary Items; Q7, Note 21
 Fair Value; Q7, Note 20
 Federal ID Number; Q10
 Federal Reserve Board; Q8
 Floors; QE06; QSI04
 Foreign Exchange; Q2; Q3; Q4; QSI01; QSI03; QSI08; QE01; QE02; QE03; QE05
 Forwards; QE06; QSI04
 Furniture and Equipment; Q2
 Futures Contracts; QE07; QSI04
 General Insurance Expenses; Q4
 Group Life Insurance; Q6
 Guaranty Fund; Q2
 Health Care Receivables; Q2; Q7, Note 28
 Holding Company; Q8; Q12; Q13
 Income; Q2; Q3; Q4; Q5; QE01; QE03; QE06; QE07; QSupp2
 Income Generation Transactions; QE06; QE07
 Income Taxes; Q2; Q3; Q4; Q5; Q7, Note 9
 Incurred Losses and Loss Adjustment Expenses; Q7, Note 25
 Individual Annuities; Q6
 Industrial Life; Q6
 Insurance Futures Options; QE07
 Intercompany Pooling; Q7, Note 26
 Interest Maintenance Reserve; Q3; Q4
 Investment Income; Q3; Q7, Note 7; QE13
 Accrued; Q2; QSupp2
 Earned; Q4
 Received; Q5
 Investments; Q2; Q3; Q4; Q5; Q7, Note 5; Q8.1; Q8.2; QSI01; QSI03; QSI08; QE01; QE02; QE03; QE04; QE05; QE06; QE07; QE08; QE12; QE13; QSupp2
 Joint Venture; Q7, Note 6; QE03

INDEX TO LIFE AND ACCIDENT AND HEALTH QUARTERLY STATEMENT

Leases; Q7, Note 15
 Licensing; Q3; Q4; Q8
 Limited Liability Company (LLC); Q7, Note 6; QE03
 Limited Partnership; Q7, Note 6; QE03
 Long-Term Invested Assets; Q5; Q9; QSI01; QE03; QE04; QE05
 Managing General Agents; Q7, Note 19; Q8
 Matured Endowments; Q4
 Medicare Part D Coverage; QSupp5
 Mergers; Q7, Note 3; Q8
 Modco Reserve; Q3
 Mortgage Loans; Q2; Q5; Q8.1; Q9; QSI01; QE02; QSupp2
 Nonadmitted Assets; Q2; Q4; QSI01; QSI03; QSI08
 Non-Cash Transactions; Q5
 Off-Balance Sheet Risk; Q7, Note 16
 Options; Q8.1; QE06; QSI04
 Ordinary Life Insurance; Q6
 Organizational Chart; Q8; Q12
 Other Derivative Transactions; QE06; QE07
 Parent, Subsidiaries and Affiliates; Q2; Q3; Q7, Note 10; Q8.1; Q12
 Participating Policies; Q7, Note 29
 Pharmaceutical Rebates; Q2; Q7, Note 28
 Policies; Q3; QSupp3
 Policyholder Dividends; Q3; Q4; Q5
 Postemployment Benefits; Q7, Note 12
 Postretirement Benefits; Q7, Note 12
 Preferred Stock; Q2; Q3; Q5; Q8.1; Q8.2; QSI01; QSI02; QE04; QE05; QSupp2
 Premium Deficiency Reserves; Q3; Q7, Note 30
 Premiums and Annuity Considerations; Q7, Note 33
 Advance; Q3
 Collected; Q4; Q5
 Deferred; Q2; QSupp3
 Direct; Q2; Q4; Q6; Q11
 Uncollected; Q2; QSupp3
 Quasi Reorganizations; Q7, Note 13
 Real Estate; Q2; Q5; Q8.1; Q9; QSI01; QE01; QSupp2
 Redetermination, Contracts Subject to; Q7, Note 24
 Reinsurance; Q7, Note 23
 Assumed; Q3; Q4; Q10
 Ceded; Q3; Q4; Q11
 Funds Held; Q2; Q3
 Payable; Q3; Q4
 Receivable; Q2; QSupp3
 Unauthorized; Q3; Q4; QSupp3
 Replicated (Synthetic) Assets; QSI05; QSI06
 Reserves; Q7, Note 31
 Accident and Health; Q3; Q4
 Annuity; Q3
 Claim; Q3
 Life; Q3; Q4
 Retirement Plans; Q7, Note 12
 Retrospectively Rated Policies; Q7, Note 24
 Securities Lending; Q2; Q3; QE09; QE11
 Separate Accounts; Q2; Q3; Q4; Q5; Q7, Note 34
 Servicing of Financial Assets; Q7, Note 17
 Short-Term Investments; Q2; Q5; Q8.1; QSI03; QSupp2
 Special Deposits; QSupp2
 Stockholder Dividends; Q3; Q4; Q5
 Structured Settlements; Q7, Note 27
 Subsequent Events; Q7, Note 22
 Supplementary Contracts; Q4
 Surplus; Q3; Q4; Q5; Q7, Note 13; QSupp1; QSupp2; QSupp3
 Surplus Notes; Q3; Q4; Q5; QE03; Q7, Note 13
 Surrender Values; Q3; Q4
 Swaps; QE07; QSI04
 Taxes; Q2; Q3; Q4; Q5; QE01
 Third Party Administrator; Q7, Note 19; Q8
 Treasury Stock; Q3; Q4; Q5
 Uninsured Accident and Health; Q2; Q3; Q7, Note 18
 Valuation Allowance; QSI01
 Wash Sales; Q7, Note 17