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2015

Document Code: 201

**QUARTERLY STATEMENT**  
**AS OF JUNE 30, 2015**  
**OF THE CONDITION AND AFFAIRS OF THE**  
**UNITY FINANCIAL LIFE INSURANCE COMPANY**

NAIC Group Code	_____	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 (Street and Number)		Cincinnati, OH, 45241 (City or Town, State, Country and Zip Code)		
Main Administrative Office	4675 Cornell Road, Suite 160 (Street and Number)		(513)247-0711 (Area Code)(Telephone Number)		
	Cincinnati, OH, 45241 (City or Town, State, Country and Zip Code)				
Mail Address	P.O. Box 625700 (Street and Number)		Cincinnati, OH, 45262-5700 (City or Town, State, Country and Zip Code)		
Primary Location of Books and Records	4675 Cornell Road, Suite 160 (Street and Number)		(513)247-0711 (Area Code)(Telephone Number)		
	Cincinnati, OH, 45241 (City or Town, State, Country and Zip Code)				
Internet Website Address	www.uflife.com				
Statutory Statement Contact	Beth Adkins (Name) badkins@uflife.com (E-Mail Address)		(513)247-5665 (Area Code)(Telephone Number) (513)247-5040- (Fax Number)		

**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  
 Adam Michael Goller, Assistant Vice President#

Elaine Marie Greer, Assistant Vice President  
 Christopher Kuhn, Vice President

**DIRECTORS OR TRUSTEES**

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

Thomas Cresson Hardy  
 John Joseph Waller  
 John Bernard Yanko

State of Ohio

County of Hamilton ss

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

(Signature)  
 Jay Hardy  
 (Printed Name)  
 1.  
 President  
 (Title)

(Signature)  
 Elaine Greer  
 (Printed Name)  
 2.  
 Secretary  
 (Title)

(Signature)  
 Beth Adkins  
 (Printed Name)  
 3.  
 Treasurer  
 (Title)

Subscribed and sworn to before me this

\_\_\_\_ day of 2015

(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 .....	190,601,024		190,601,024	183,638,282
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 (\$.....233,780), cash equivalents (\$.....0) and short-term investments (\$.....1,395,560) .....	1,629,340		1,629,340	538,450
6. Contract loans (including \$.....0 premium notes) .....	100,531		100,531	88,297
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) .....	192,330,895		192,330,895	184,265,029
13. Title plants less \$.....0 charged off (for Title insurers only) .....				
14. Investment income due and accrued .....	2,095,276		2,095,276	2,074,629
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection .....	39,913		39,913	67,967
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$.....0 earned but unbilled premiums) .....	2,847,417		2,847,417	2,614,165
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 .....	44,279		44,279	45,770
17. Amounts receivable relating to uninsured plans .....				
18.1 Current federal and foreign income tax recoverable and interest thereon .....	19,365		19,365	
18.2 Net deferred tax asset .....	3,140,021	2,137,022	1,003,000	1,003,000
19. Guaranty funds receivable or on deposit .....	12,809		12,809	16,583
20. Electronic data processing equipment and software .....	442,560	423,949	18,611	24,566
21. Furniture and equipment, including health care delivery assets (\$.....0) .....	31,221	31,221		
22. Net adjustments in assets and liabilities due to foreign exchange rates .....				
23. Receivables from parent, subsidiaries and affiliates .....	13,736		13,736	53
24. Health care (\$.....0) and other amounts receivable .....	580,658	580,658		
25. Aggregate write-ins for other than invested assets .....	36,694	36,694		
26. TOTAL assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) .....	201,634,844	3,209,543	198,425,301	190,111,762
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....				
28. TOTAL (Lines 26 and 27) .....	201,634,844	3,209,543	198,425,301	190,111,762
<b>DETAILS OF WRITE-INS</b>				
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 .....	1,572	1,572		
2502. Prepaid Expenses .....	35,123	35,123		
2503. ....				
2598. Summary of remaining write-ins for Line 25 from overflow page .....				
2599. TOTALS (Lines 2501 through 2503 plus 2598) (Line 25 above) .....	36,694	36,694		

## LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31 Prior Year
1. Aggregate reserve for life contracts \$.....0 less \$.....0 included in Line 6.3 (including \$.....0 Modco Reserve)	179,789,818	171,839,297
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	1,142,942	1,297,517
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	175,497	144,408
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 \$.....202,357 assumed and \$.....0 ceded	202,357	286,856
9.4 Interest Maintenance Reserve	1,883,412	1,744,858
10. Commissions to agents due or accrued-life and annuity contracts \$.....0, accident and health \$.....0 and deposit-type contract funds \$.....0	48,937	
11. Commissions and expense allowances payable on reinsurance assumed		
12. General expenses due or accrued	150,292	377,995
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	136,315	269,844
15.1 Current federal and foreign income taxes, including \$.....0 on realized capital gains (losses)		94,723
15.2 Net deferred tax liability		
16. Unearned investment income		
17. Amounts withheld or retained by company as agent or trustee	214,753	234,447
18. Amounts held for agents' account, including \$.....0 agents' credit balances	1,051,345	1,008,606
19. Remittances and items not allocated	805,328	661,708
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	714,115	650,970
24.02 Reinsurance in unauthorized and certified (\$.....0) companies		
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$.....0) reinsurers		
24.04 Payable to parent, subsidiaries and affiliates		20,665
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)	186,315,112	178,631,893
27. From Separate Accounts Statement		
28. Total Liabilities (Lines 26 and 27)	186,315,112	178,631,893
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	3,084,370	2,584,370
34. Aggregate write-ins for special surplus funds		
35. Unassigned funds (surplus)	6,501,319	6,370,999
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)	9,585,689	8,955,369
38. Totals of Lines 29, 30 and 37	12,110,189	11,479,869
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	198,425,301	190,111,762

## DETAILS OF WRITE-INS

2501.		
2502.		
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page		
2599. TOTALS (Lines 2501 through 2503 plus 2598) (Line 25 above)		
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page		
3199. TOTALS (Lines 3101 through 3103 plus 3198) (Line 31 above)		
3401.		
3402.		
3403.		
3498. Summary of remaining write-ins for Line 34 from overflow page		
3499. TOTALS (Lines 3401 through 3403 plus 3498) (Line 34 above)		

STATEMENT AS OF **June 30, 2015** 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 .....	22,596,314	22,150,761	43,360,163
2.	Considerations for supplementary contracts with life contingencies .....			
3.	Net investment income .....	3,432,356	3,299,192	6,722,420
4.	Amortization of Interest Maintenance Reserve (IMR) .....	220,915	169,226	373,076
5.	Separate Accounts net gain from operations excluding unrealized gains or losses .....			
6.	Commissions and expense allowances on reinsurance ceded .....	1,651,653	1,818,608	3,538,471
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 .....	326,679		100
8.3	Aggregate write-ins for miscellaneous income .....			
9.	Totals (Lines 1 to 8.3) .....	28,227,917	27,437,786	53,994,230
10.	Death benefits .....	12,811,876	10,937,642	22,507,609
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 .....	158,127	87,083	257,307
16.	Group conversions .....			
17.	Interest and adjustments on contract or deposit-type contract funds .....	475	343	670
18.	Payments on supplementary contracts with life contingencies .....			
19.	Increase in aggregate reserves for life and accident and health contracts .....	7,950,522	8,813,721	16,733,239
20.	TOTALS (Lines 10 to 19) .....	20,921,000	19,838,788	39,498,825
21.	Commissions on premiums, annuity considerations, and deposit type contract funds (direct business only) .....	4,393,644	4,557,649	8,853,516
22.	Commissions and expense allowances on reinsurance assumed .....			
23.	General insurance expenses .....	1,598,488	1,630,659	3,221,661
24.	Insurance taxes, licenses and fees, excluding federal income taxes .....	786,033	800,330	1,507,592
25.	Increase in loading on deferred and uncollected premiums .....	277,711	117,081	(10,365)
26.	Net transfers to or (from) Separate Accounts, net of reinsurance .....			
27.	Aggregate write-ins for deductions .....			
28.	Totals (Lines 20 to 27) .....	27,976,876	26,944,507	53,071,229
29.	Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28) .....	251,041	493,279	923,001
30.	Dividends to policyholders .....			
31.	Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30) .....	251,041	493,279	923,001
32.	Federal and foreign income taxes incurred (excluding tax on capital gains) .....	(34,125)	29,095	53,570
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) .....	285,166	464,184	869,431
34.	Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$.....0 (excluding taxes of \$.....89,867 transferred to the IMR) .....			
35.	Net income (Line 33 plus Line 34) .....	285,166	464,184	869,431
	<b>CAPITAL AND SURPLUS ACCOUNT</b>			
36.	Capital and surplus, December 31, prior year .....	11,479,869	11,102,485	11,102,485
37.	Net Income (Line 35) .....	285,166	464,184	869,431
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 .....	(32,242)	9,084	(40,385)
41.	Change in nonadmitted assets .....	(19,459)	(35,642)	118,384
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 .....	(63,145)	(73,598)	(135,046)
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 .....	500,000		
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 .....	(40,000)	(335,000)	(435,000)
53.	Aggregate write-ins for gains and losses in surplus .....			
54.	Net change in capital and surplus (Lines 37 through 53) .....	630,320	29,028	377,384
55.	Capital and surplus as of statement date (Lines 36 + 54) .....	12,110,189	11,131,513	11,479,869
	<b>DETAILS OF WRITE-INS</b>			
08.301.	Miscellaneous Income .....	326,679		100
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) .....	326,679		100
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.				
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) .....			

STATEMENT AS OF **June 30, 2015** OF THE **UNITY FINANCIAL LIFE INSURANCE COMPANY**  
**CASH FLOW**

		1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
<b>Cash from Operations</b>				
1.	Premiums collected net of reinsurance .....	22,144,494	21,851,821	43,276,342
2.	Net investment income .....	3,795,191	3,519,646	7,426,043
3.	Miscellaneous income .....	1,978,332	1,895,008	3,614,971
4.	<b>TOTAL (Lines 1 to 3) .....</b>	<b>27,918,017</b>	<b>27,266,475</b>	<b>54,317,356</b>
5.	Benefit and loss related payments .....	13,209,552	11,425,555	22,994,839
6.	Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts .....			
7.	Commissions, expenses paid and aggregate write-ins for deductions .....	6,974,505	7,129,253	13,514,721
8.	Dividends paid to policyholders .....			
9.	Federal and foreign income taxes paid (recovered) net of \$.....0 tax on capital gains (losses) .....	190,497	79,587	97,877
10.	<b>TOTAL (Lines 5 through 9) .....</b>	<b>20,374,553</b>	<b>18,634,396</b>	<b>36,607,437</b>
11.	<b>Net cash from operations (Line 4 minus Line 10) .....</b>	<b>7,543,464</b>	<b>8,632,079</b>	<b>17,709,919</b>
<b>Cash from Investments</b>				
12.	Proceeds from investments sold, matured or repaid:			
12.1	Bonds .....	9,227,516	41,087,700	64,285,501
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	<b>TOTAL investment proceeds (Lines 12.1 to 12.7) .....</b>	<b>9,227,516</b>	<b>41,087,700</b>	<b>64,285,501</b>
13.	Cost of investments acquired (long-term only):			
13.1	Bonds .....	16,188,405	49,667,386	82,610,225
13.2	Stocks .....			
13.3	Mortgage loans .....			
13.4	Real estate .....			
13.5	Other invested assets .....			
13.6	Miscellaneous applications .....		0	
13.7	<b>TOTAL investments acquired (Lines 13.1 to 13.6) .....</b>	<b>16,188,405</b>	<b>49,667,387</b>	<b>82,610,225</b>
14.	Net increase (or decrease) in contract loans and premium notes .....	12,234	3,161	13,888
15.	<b>Net cash from investments (Line 12.8 minus Line 13.7 and Line 14) .....</b>	<b>(6,973,123)</b>	<b>(8,582,848)</b>	<b>(18,338,612)</b>
<b>Cash from Financing and Miscellaneous Sources</b>				
16.	Cash provided (applied):			
16.1	Surplus notes, capital notes .....			
16.2	Capital and paid in surplus, less treasury stock .....	500,000		
16.3	Borrowed funds .....			
16.4	Net deposits on deposit-type contracts and other insurance liabilities .....			
16.5	Dividends to stockholders .....	40,000	335,000	435,000
16.6	Other cash provided (applied) .....	60,550	(388,597)	(47,621)
17.	Net cash from financing and miscellaneous sources (Line 16.1 through 16.4 minus Line 16.5 plus Line 16.6) .....	520,550	(673,597)	(482,621)
<b>RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS</b>				
18.	Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17) .....	1,090,891	(624,366)	(1,111,314)
19.	Cash, cash equivalents and short-term investments:			
19.1	Beginning of year .....	538,450	1,649,764	1,649,764
19.2	<b>End of period (Line 18 plus Line 19.1) .....</b>	<b>1,629,340</b>	<b>1,025,398</b>	<b>538,450</b>

**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 .....			
2. Ordinary life insurance .....	9,883,558	11,183,780	20,296,889
3. Ordinary individual annuities .....			
4. Credit life (group and individual) .....			
5. Group life insurance .....	21,700,333	20,778,828	40,819,178
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 .....	31,583,891	31,962,608	61,116,067
12. Deposit-type contracts .....			
13. Total .....	31,583,891	31,962,608	61,116,067
<b>DETAILS OF WRITE-INS</b>			
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.

<u>NET INCOME</u>	<u>STATE</u>	<u>2015</u>	<u>2014</u>
State Basis	OHIO	\$ 285,166	\$ 869,431
(Page 4, Line 35, Columns 1&2)			
State Prescribed Practices that increase/decrease SAP	OHIO	0	0
State Permitted Practices that increase/decrease SAP	OHIO	0	0
NAIC SAP		\$ 285,166	\$ 869,431
<u>SURPLUS</u>	<u>STATE</u>	<u>2015</u>	<u>2014</u>
State Basis	OHIO	\$ 12,110,189	\$ 11,479,869
(Page 4, Line 35, Columns 1&2)			
State Prescribed Practices that increase/decrease SAP	OHIO	0	0
State Permitted Practices that increase/decrease SAP	OHIO	0	0
NAIC SAP		\$ 12,110,189	\$ 11,479,869

### C. Accounting Policies

(6) Loan-backed securities are stated at either amortized cost or the lower of amortized cost or fair market value. The retrospective adjustment method is used to value all securities except for interest only securities or securities where the yield had become negative, which are valued using the prospective method.

### 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	\$ 0
2. 12 months or Longer	\$ 69,033

## **Notes to Financial Statement**

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

1. Less than 12 months	\$ 0
2. 12 months or Longer	\$ 1,595,725

(5) For loan backed securities with an unrealized loss, management considers the size and duration of the loss, whether the security is backed by an agency of the United States government, general economic data, management's assessment of whether it has the ability and intent to hold the security and whether it is more than likely than not it will be required to sell the security before its anticipated recovery. Based upon management's review of the Company's loan backed securities using the aforementioned criteria and the relative insignificance of the unrealized loss position of those securities, the Company concluded that there are no Other Than Temporary Impaired loan backed securities as of June 30, 2015.

E. Repurchase Agreements and/or Securities Lending Transactions – No Change.

I. Working Capital Finance Investments – Not Applicable.

J. Offsetting and Netting of Assets and Liabilities – Not Applicable.

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 \$40,000 were paid as of June 30, 2015.

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.

## **Notes to Financial Statement**

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

1.2 If yes, has the report been filed with the domiciliary state? .....

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[ ] No[X]

3.2 If yes, complete Schedule Y, Parts 1 and 1A. .....

3.3 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? .....

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]

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: \$..... 2,157

## 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]

**GENERAL INTERROGATORIES (Continued)****INVESTMENT**

14.2 If yes, please complete the following:

	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?

Yes[ ] No[X]

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[ ] 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	\$.....0
16.2 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2	\$.....0
16.3 Total payable for securities lending reported on the liability page	\$.....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?

Yes[ ] No[X]

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

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?

Yes[X] No[ ]

18.2 If no, list exceptions:

## GENERAL INTERROGATORIES

## PART 2 - LIFE &amp; 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
				<b>N O N E</b>				

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

States, Etc.	1 Active Status	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 Life Insurance Premiums	3 Annuity Considerations				
1. Alabama (AL)	L	569,033				569,033	
2. Alaska (AK)	N	1,877				1,877	
3. Arizona (AZ)	L	71,625				71,625	
4. Arkansas (AR)	L	102,430				102,430	
5. California (CA)	L	373,258				373,258	
6. Colorado (CO)	L	100,704				100,704	
7. Connecticut (CT)	L	5,433				5,433	
8. Delaware (DE)	L	39,577				39,577	
9. District of Columbia (DC)	L	50,973				50,973	
10. Florida (FL)	L	2,112,942				2,112,942	
11. Georgia (GA)	L	819,458				819,458	
12. Hawaii (HI)	N	604				604	
13. Idaho (ID)	L	3,010				3,010	
14. Illinois (IL)	L	576,200				576,200	
15. Indiana (IN)	L	1,457,143				1,457,143	
16. Iowa (IA)	L	38,685				38,685	
17. Kansas (KS)	L	68,335				68,335	
18. Kentucky (KY)	L	103,137				103,137	
19. Louisiana (LA)	L	1,333,434				1,333,434	
20. Maine (ME)	L	41,657				41,657	
21. Maryland (MD)	L	267,969				267,969	
22. Massachusetts (MA)	L	151,130				151,130	
23. Michigan (MI)	N	25,874				25,874	
24. Minnesota (MN)	L	494,250				494,250	
25. Mississippi (MS)	L	2,759,310				2,759,310	
26. Missouri (MO)	L	811,558				811,558	
27. Montana (MT)	L	650				650	
28. Nebraska (NE)	L	51,793				51,793	
29. Nevada (NV)	L	33,098				33,098	
30. New Hampshire (NH)	L	2,842				2,842	
31. New Jersey (NJ)	L	474,238				474,238	
32. New Mexico (NM)	L	118,187				118,187	
33. New York (NY)	N	38,680				38,680	
34. North Carolina (NC)	L	3,340,088				3,340,088	
35. North Dakota (ND)	L	9,736				9,736	
36. Ohio (OH)	L	2,075,559				2,075,559	
37. Oklahoma (OK)	L	75,868				75,868	
38. Oregon (OR)	L	300,946				300,946	
39. Pennsylvania (PA)	L	1,510,312				1,510,312	
40. Rhode Island (RI)	L						
41. South Carolina (SC)	L	933,758				933,758	
42. South Dakota (SD)	L	5,879				5,879	
43. Tennessee (TN)	L	684,445				684,445	
44. Texas (TX)	L	7,397,829				7,397,829	
45. Utah (UT)	L	10,611				10,611	
46. Vermont (VT)	L	933				933	
47. Virginia (VA)	L	228,462				228,462	
48. Washington (WA)	L	28,259				28,259	
49. West Virginia (WV)	L	55,267				55,267	
50. Wisconsin (WI)	L	1,254,374				1,254,374	
51. Wyoming (WY)	L	3,019				3,019	
52. American Samoa (AS)	N						
53. Guam (GU)	N						
54. Puerto Rico (PR)	N	358				358	
55. U.S. Virgin Islands (VI)	N						
56. Northern Mariana Islands (MP)	N						
57. Canada (CAN)	N	4,282				4,282	
58. Aggregate other alien (OT)	XXX	60				60	
59. Subtotal	(a) 47	31,019,139				31,019,139	
90. Reporting entity contributions for employee benefits plans	XXX						
91. Dividends or refunds applied to purchase paid-up additions and annuities	XXX						
92. Dividends or refunds applied to shorten endowment or premium paying period	XXX						
93. Premium or annuity considerations waived under disability or other contract provisions	XXX						
94. Aggregate other amounts not allocatable by State	XXX						
95. Totals (Direct Business)	XXX	31,019,139				31,019,139	
96. Plus Reinsurance Assumed	XXX						
97. Totals (All Business)	XXX	31,019,139				31,019,139	
98. Less Reinsurance Ceded	XXX	8,874,645				8,874,645	
99. Totals (All Business) less Reinsurance Ceded	XXX	22,144,494				22,144,494	

**DETAILS OF WRITE-INS**

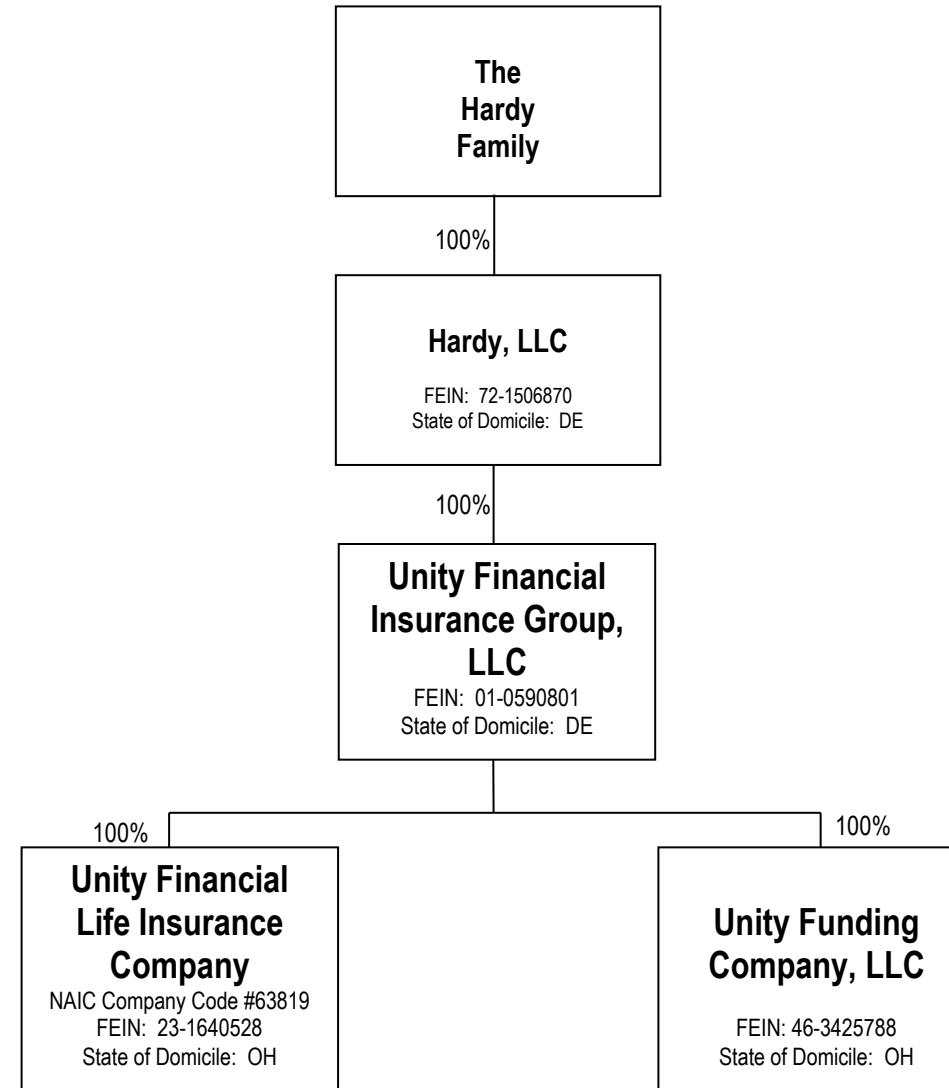
58001.CHE Switzerland	XXX	60				60	
58002.	XXX						
58003.	XXX						
58998.Summary of remaining write-ins for Line 58 from overflow page	XXX						
58999.TOTAL (Lines 58001 through 58003 plus 58998) (Line 58 above)	XXX	60				60	
9401.	XXX						
9402.	XXX						
9403.	XXX						
9498. Summary of remaining write-ins for Line 94 from overflow page	XXX						
9499. TOTAL (Lines 9401 through 9403 plus 9498) (Line 94 above)	XXX						

(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

Q12



# SCHEDULE Y

## PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1 Group Code	2 Group Name	3 NAIC Comp- any Code	4 ID Number	5 FEDERAL RSSD	6 CIK	7 Name of Securities Exchange if Publicly Traded (U.S. or International)	8 Names of Parent, Subsidiaries Or Affiliates	9 Domic- iliary Loca- tion	10 Rela- tion- ship to Report- ing Entity	11 Directly Controlled by (Name of Entity / Person)	12 Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	13 If Control is Ownership Provide Percentage	14 Ultimate Controlling Entity(ies) / Person(s)	15 *
0		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 ..	UDP ..	Unity Financial Insurance Group, LLC .....	Ownership .....	100.0		
0		0 .....	72-1506870 .....			Hardy LLC .....		DE ..	UIP ..	Hardy Family .....	Ownership .....	100.0		
		00000	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:

Trusted Surplus Statement



6381920154900002

2015

Document Code: 490

Medicare Part D Coverage Supplement



6381920153650002

2015

Document Code: 365

Reasonableness 1 - Assumptions



6381920154450002

2015

Document Code: 445

Reasonableness 2 - Consistency



6381920154460002

2015

Document Code: 446

Reasonableness 3 - Implied Guarantee



6381920154470002

2015

Document Code: 447

Reasonableness 4 - Ave. Market Value



6381920154480002

2015

Document Code: 448

Reasonableness 5 - Market Value



6381920154490002

2015

Document Code: 449

**SUMMARY OF OPERATIONS**

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
08.397. Summary of remaining write-ins for Line 8.3 (Lines 08.304 through 08.396) .....	.....	.....	.....
2797. Summary of remaining write-ins for Line 27 (Lines 2704 through 2796) .....	.....	.....	.....
5304. .....	.....	.....	.....
5305. .....	.....	.....	.....
5306. .....	.....	.....	.....
5307. Distribution of ownership shares .....	.....	.....	.....
5308. Reclass DTA of additional admitted DTA from special surplus to unassigned surplus .....	.....	.....	.....
5309. Adoption of SSAP No. 10R .....	.....	.....	.....
5310. Forgiveness of ownership shares .....	.....	.....	.....
5397. Summary of remaining write-ins for Line 53 (Lines 5304 through 5396) .....	.....	.....	.....

STATEMENT AS OF **June 30, 2015** OF THE **UNITY FINANCIAL LIFE INSURANCE COMPANY**  
**SCHEDULE A - VERIFICATION**

Real Estate

	1 Year To Date	2 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 Year To Date	2 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) .....	.....	.....

**SCHEDULE BA - VERIFICATION**

Other Long-Term Invested Assets

	1 Year To Date	2 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) .....	.....	.....

**SCHEDULE D - VERIFICATION**

Bonds and Stocks

	1 Year To Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value of bonds and stocks, December 31 of prior year .....	183,638,282	165,475,009
2. Cost of bonds and stocks acquired .....	16,188,406	82,610,225
3. Accrual of discount .....	110,538	221,855
4. Unrealized valuation increase (decrease) .....	449,335	679,638
5. Total gain (loss) on disposals .....	9,227,517	64,285,501
6. Deduct consideration for bonds and stocks disposed of .....	558,020	1,062,944
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) .....	190,601,024	183,638,282
11. Deduct total nonadmitted amounts .....	.....	.....
12. Statement value at end of current period (Line 10 minus Line 11) .....	190,601,024	183,638,282

**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**

NAIC Designation	1 Book/Adjusted Carrying Value Beginning of Current Quarter	2 Acquisitions During Current Quarter	3 Dispositions During Current Quarter	4 Non-Trading Activity During Current Quarter	5 Book/Adjusted Carrying Value End of First Quarter	6 Book/Adjusted Carrying Value End of Second Quarter	7 Book/Adjusted Carrying Value End of Third Quarter	8 Book/Adjusted Carrying Value December 31 Prior Year
<b>BONDS</b>								
1. NAIC 1 (a)	134,898,448	14,636,854	9,389,313	(120,137)	134,898,448	140,025,852		129,529,719
2. NAIC 2 (a)	52,683,558		601,862	(110,964)	52,683,558	51,970,732		54,692,062
3. NAIC 3 (a)								
4. NAIC 4 (a)								
5. NAIC 5 (a)								
6. NAIC 6 (a)								
7. Total Bonds	187,582,006	14,636,854	9,991,175	(231,101)	187,582,006	191,996,584		184,221,781
<b>PREFERRED STOCK</b>								
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	187,582,006	14,636,854	9,991,175	(231,101)	187,582,006	191,996,584		184,221,781

(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 .....	1,395,560	XXX	1,395,560	500	

**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 .....	583,499	1,033,267
2. Cost of short-term investments acquired .....	17,617,435	81,500,536
3. Accrual of discount .....		
4. Unrealized valuation increase (decrease) .....		
5. Total gain (loss) on disposals .....		
6. Deduct consideration received on disposals .....	16,805,374	81,950,304
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) .....	1,395,560	583,499
11. Deduct total nonadmitted amounts .....		
12. Statement value at end of current period (Line 10 minus Line 11) .....	1,395,560	583,499

**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**

**SI08 Schedule E - Verification (Cash Equivalents) .....** **NONE**

**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 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)
<b>Bonds - U.S. Political Subdivisions of States, Territories and Possessions</b>									
880558AR2 .....	TN BOND AUTH-B-TXBL .....		05/06/2015 .....	FIFTH THIRD .....	XXX .....	501,000 .....	500,000 .....	483 .....	1FE .....
2499999 Subtotal - Bonds - U.S. Political Subdivisions of States, Territories and Possessions .....					XXX .....	501,000 .....	500,000 .....	483 .....	XX X .....
<b>Bonds - Industrial and Miscellaneous (Unaffiliated)</b>									
010392EC8 .....	ALABAMA POWER CO .....		06/11/2015 .....	MILLENNIUM ADVISORS .....	XXX .....	117,646 .....	100,000 .....	1,916 .....	1FE .....
06406HBU2 .....	BANK OF NEW YORK MELLON .....		06/29/2015 .....	GOLDMAN .....	XXX .....	107,831 .....	100,000 .....	1,718 .....	1FE .....
084664BL4 .....	BERKSHIRE HATHAWAY FIN .....		06/29/2015 .....	VARIOUS .....	XXX .....	1,410,105 .....	1,150,000 .....	25,356 .....	1FE .....
115637AM2 .....	BROWN-FORMAN CORP .....		06/11/2015 .....	CITIGROUP .....	XXX .....	188,020 .....	200,000 .....	1,888 .....	1FE .....
172062AF8 .....	CINCINNATI FINL CORP .....		06/29/2015 .....	VARIOUS .....	XXX .....	877,979 .....	700,000 .....	5,286 .....	1FE .....
12572QAE5 .....	CME GROUP INC .....		06/11/2015 .....	MILLENNIUM ADVISORS .....	XXX .....	100,679 .....	100,000 .....	758 .....	1FE .....
46625HJX9 .....	JPMORGAN CHASE & CO .....		06/10/2015 .....	BARCLAYS .....	XXX .....	446,535 .....	450,000 .....	1,450 .....	1FE .....
571903AL7 .....	MARRIOTT INTERNATIONAL .....		05/18/2015 .....	AMHERST .....	XXX .....	1,297,150 .....	1,250,000 .....	4,219 .....	1FE .....
693475AL9 .....	PNC FINANCIAL SERVICES .....		06/29/2015 .....	FIRST TN .....	XXX .....	98,263 .....	100,000 .....	159 .....	1FE .....
74005PAZ7 .....	PRAXAIR INC .....		06/11/2015 .....	MORGAN STANLEY .....	XXX .....	102,520 .....	100,000 .....	875 .....	1FE .....
751091QW2 .....	RALEIGH-C-TXBL-HSG .....		06/16/2015 .....	FIFTH THIRD .....	XXX .....	500,000 .....	500,000 .....	1FE .....	
828807CT2 .....	SIMON PROPERTY GROUP LP .....		06/11/2015 .....	BOA .....	XXX .....	95,587 .....	100,000 .....	885 .....	1FE .....
913017BP3 .....	UNITED TECH CORP .....		06/10/2015 .....	JP MORGAN .....	XXX .....	158,704 .....	130,000 .....	3,318 .....	1FE .....
976843BJ0 .....	WISCONSIN PUBLIC SERVIC .....		04/29/2015 .....	KEY .....	XXX .....	828,664 .....	705,000 .....	279 .....	1FE .....
3899999 Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) .....					XXX .....	6,329,683 .....	5,685,000 .....	48,107 .....	XX X .....
8399997 Subtotal - Bonds - Part 3 .....					XXX .....	6,830,683 .....	6,185,000 .....	48,590 .....	XX X .....
8399998 Summary Item from Part 5 for Bonds (N/A to Quarterly) .....					XXX .....	XXX .....	XXX .....	XXX .....	XXX .....
8399999 Subtotal - Bonds .....					XXX .....	6,830,683 .....	6,185,000 .....	48,590 .....	XX X .....
8999998 Summary Item from Part 5 for Preferred Stocks (N/A to Quarterly) .....					XXX .....	XXX .....	XXX .....	XXX .....	XXX .....
9799998 Summary Item from Part 5 for Common Stocks (N/A to Quarterly) .....					XXX .....	XXX .....	XXX .....	XXX .....	XXX .....
9899999 Subtotal - Preferred and Common Stocks .....					XXX .....		XXX .....		XXX .....
9999999 Total - Bonds, Preferred and Common Stocks .....					XXX .....	6,830,683 .....	XXX .....	48,590 .....	XX X .....

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

QE04

## 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.								
38376WAM7	GN 2010-14 .....		06/20/2015	PRINCIPAL RECEIPT .....	XXX	64,254	64,254	65,960	65,740	(1,486)	(694)	(284)	(1,486)		64,254				1,192	07/01/2037	1 .....	
38378QKE2	GNR 2013-72 A .....		06/15/2015	PRINCIPAL RECEIPT .....	XXX	46,080	46,080	46,789	46,774	(694)	(284)	(335)	(1,486)		46,080				387	10/16/2046	1 .....	
83162COK2	SMALL BUSINESS ADMIN SER 2006-20G .....		06/04/2015	BOA .....	XXX	121,655	109,924	116,570	114,838						114,554				6,415	07/01/2026	1 .....	
83162CUG6	SMALL BUSINESS ADMIN SER 2011-210 .....		06/04/2015	STIFEL .....	XXX	1,212,381	1,190,798	1,234,523	1,228,137						1,227,802				26,942	09/01/2031	1 .....	
05999999	Subtotal - Bonds - U.S. Governments .....				XXX	1,444,370	1,411,055	1,463,842	1,455,489						(2,799)	(2,799)			1,452,690	(8,320)	(8,320)	
<b>Bonds - U.S. Governments</b>																						
31393THN9	FN 2003-81 .....		06/01/2015	PRINCIPAL RECEIPT .....	XXX	11,500	11,500	10,598	10,869						631				11,500			
31395MDU0	FN 2934 .....		06/01/2015	PRINCIPAL RECEIPT .....	XXX	30,603	30,603	29,823	30,025						578				30,603			
31412UY61	FN 935533 .....		06/25/2015	PRINCIPAL RECEIPT .....	XXX	15,507	15,507	15,845	15,773						(266)				15,507			
31416BNK0	FN 995094 .....		06/25/2015	PRINCIPAL RECEIPT .....	XXX	18,539	18,539	19,782	19,748						(1,209)				18,539			
31417GZP4	FN AB9749 .....		06/25/2015	PRINCIPAL RECEIPT .....	XXX	68,472	68,472	67,916	67,919						554				68,472			
31417MQ09	FN AC3162 .....		06/25/2015	PRINCIPAL RECEIPT .....	XXX	4,821	4,821	5,344	4,956						(135)				4,821			
31417SAA8	FN AC5400 .....		06/25/2015	PRINCIPAL RECEIPT .....	XXX	14,377	14,377	14,607	14,556						(178)				14,377			
31418SCJ6	FN AD4572 .....		06/25/2015	PRINCIPAL RECEIPT .....	XXX	20,120	20,120	20,947	20,804						(683)				20,120			
31418TDS3	FN AD5523 .....		06/25/2015	PRINCIPAL RECEIPT .....	XXX	32,353	32,353	32,910	32,799						(446)				32,353			
31419CD34	FN AE1921 .....		06/25/2015	PRINCIPAL RECEIPT .....	XXX	9,714	9,714	10,004	9,965						(251)				9,714			
3138A9CX0	FN AH7285 .....		06/25/2015	PRINCIPAL RECEIPT .....	XXX	33,672	33,672	33,132	33,132						539				33,672			
3138ADH0	FN AI0235 .....		06/25/2015	PRINCIPAL RECEIPT .....	XXX	6,674	6,674	6,727	6,720						(46)				6,674			
31417TU11	FN MA0562 .....		06/25/2015	PRINCIPAL RECEIPT .....	XXX	12,773	12,773	13,341	13,287						(513)				12,773			
31417YW37	FN MA0665 .....		06/25/2015	PRINCIPAL RECEIPT .....	XXX	37,061	37,061	37,265	37,245						(184)				37,061			
31999999	Subtotal - Bonds - U.S. Special Revenue, Special Assessment .....				XXX	316,186	316,188	318,241	317,799						(1,609)				316,186			
<b>Bonds - U.S. Special Revenue, Special Assessment</b>																						
478366AX5	JOHNSON CONTROLS INC .....		06/17/2015	MILLENNIUM ADVISORS .....	XXX	631,848	600,000	602,958	601,995						(132)				601,862			
58013MEE0	MCDONALD'S CORP .....		05/15/2015	BARCLAYS .....	XXX	443,432	400,000	390,780	396,314						400				396,714			
58013MEG5	MCDONALD'S CORP .....		05/15/2015	SW SECUR .....	XXX	223,244	200,000	209,034	204,178						(350)				203,828			
38999999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) .....				XXX	1,298,524	1,200,000	1,202,772	1,202,487						(82)				1,202,404			
83999997	Subtotal - Bonds - Part 4 .....				XXX	3,059,080	2,927,244	2,984,855	2,975,775						(4,490)				2,971,280			
83999998	Summary Item from Part 5 for Bonds (N/A to Quarterly) .....				XXX	XXX	XXX	XXX	XXX						XXX				87,800			
83999999	Subtotal - Bonds .....				XXX	3,059,080	2,927,244	2,984,855	2,975,775						(4,490)				2,971,280			
89999998	Summary Item from Part 5 for Preferred Stocks (N/A to Quarterly) .....				XXX	XXX	XXX	XXX	XXX						XXX				87,800			
97999998	Summary Item from Part 5 for Common Stocks (N/A to Quarterly) .....				XXX	XXX	XXX	XXX	XXX						XXX				87,800			
98999999	Subtotal - Preferred and Common Stocks .....				XXX		XXX															
99999999	Total - Bonds, Preferred and Common Stocks .....				XXX	3,059,080	XXX	2,984,855	2,975,775						(4,490)				2,971,280			

(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			9
Depository			Code	Rate of Interest	Amount of Interest Received During Current Quarter	Amount of Interest Accrued at Current Statement Date	6	7	8	
<b>open depositories</b>										
JP Morgan Chase Bank .....	Madison, WI .....						304,855	474,936	361,456	XXX
Fifth Third Bank .....	Cincinnati, OH .....						(124,313)	(282,967)	(127,676)	XXX
0199998 Deposits in .....	0 depositories that do not exceed the allowable limit in any one depository (see Instructions) - open depositories .....		XXX	XXX ..						XXX
0199999 Totals - Open Depositories .....			XXX	XXX ..			180,542	191,969	233,780	XXX
0299998 Deposits in .....	0 depositories that do not exceed the allowable limit in any one depository (see Instructions) - suspended depositories .....		XXX	XXX ..						XXX
0299999 Totals - Suspended Depositories .....			XXX	XXX ..						XXX
0399999 Total Cash On Deposit .....			XXX	XXX ..			180,542	191,969	233,780	XXX
0499999 Cash in Company's Office .....			XXX	XXX ..	XXX ..	XXX ..				XXX
0599999 Total Cash .....			XXX	XXX ..			180,542	191,969	233,780	XXX

**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
8699999 Total - Cash Equivalents .....							

**N O N E**

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