LIFE AND ACCIDENT AND HEALTH COMPANIES - ASSOCIATION EDITION

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QUARTERLY STATEMENT

AS OF SEPTEMBER 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 , Cincinnati, OH, 45241
(Street and Number) (City or Town, State, Country and Zip Code)

Main Administrative Office 4675 Cornell Road, Suite 160
(Street and Number)

Cincinnati, OH, 45241 (513)247-0711
(City or Town, State, Country and Zip Code) (Area Code)(Telephone Number)

Mail Address P.O. Box 625700 , Cincinnati, OH, 45262-5700
(Street and Number) (City or Town, State, Country and Zip Code)

Primary Location of Books and Records 4675 Cornell Road, Suite 160
(Street and Number)

Cincinnati, OH, 45241 (513)247-0711
(City or Town, State, Country and Zip Code) (Area Code)(Telephone Number)

Internet Website Address www.uflife.com

Statutory Statement Contact Beth Adkins (513)247-5665
(Name) (Area Code)(Telephone Number)

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(E-Mail Address) (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)	(Signature)	(Signature)
Jay Hardy	Elaine Greer	Beth Adkins
(Printed Name) 1.	(Printed Name) 2.	(Printed Name) 3.
President	Secretary	Treasurer
(Title)	(Title)	(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
		1	2	3	
		Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	December 31 Prior Year Net Admitted Assets
1.	Bonds	195,376,578		195,376,578	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 $.....0 encumbrances)				
5.	Cash ($.....(275,106)), cash equivalents ($.....0) and short-term investments ($.....1,809,521)	1,534,415		1,534,415	538,450
6.	Contract loans (including $.....0 premium notes)	121,292		121,292	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)	197,032,285		197,032,285	184,265,029
13.	Title plants less $.....0 charged off (for Title insurers only)				
14.	Investment income due and accrued	2,099,819		2,099,819	2,074,629
15.	Premiums and considerations:				
	15.1 Uncollected premiums and agents' balances in the course of collection	40,502		40,502	67,967
	15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including $.....0 earned but unbilled premiums)	2,985,719		2,985,719	2,614,165
	15.3 Accrued retrospective premiums				
16.	Reinsurance:				
	16.1 Amounts recoverable from reinsurers	191,393		191,393	
	16.2 Funds held by or deposited with reinsured companies				
	16.3 Other amounts receivable under reinsurance contracts	42,452		42,452	45,770
17.	Amounts receivable relating to uninsured plans				
18.1	Current federal and foreign income tax recoverable and interest thereon	26,474		26,474	
18.2	Net deferred tax asset	3,169,947	2,166,947	1,003,000	1,003,000
19.	Guaranty funds receivable or on deposit	10,923		10,923	16,583
20.	Electronic data processing equipment and software	420,124	399,218	20,906	24,566
21.	Furniture and equipment, including health care delivery assets ($.....0)	28,856	28,856		
22.	Net adjustments in assets and liabilities due to foreign exchange rates				
23.	Receivables from parent, subsidiaries and affiliates	35,342		35,342	53
24.	Health care ($.....0) and other amounts receivable	655,349	655,349		
25.	Aggregate write-ins for other than invested assets	27,844	27,844		
26.	TOTAL assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	206,767,028	3,278,214	203,488,814	190,111,762
27.	From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28.	TOTAL (Lines 26 and 27)	206,767,028	3,278,214	203,488,814	190,111,762
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	1,156	1,156		
2502.	Prepaid Expenses	26,689	26,689		
2503.					
2598.	Summary of remaining write-ins for Line 25 from overflow page				
2599.	TOTALS (Lines 2501 through 2503 plus 2598) (Line 25 above)	27,844	27,844		

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)	185,134,667	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	965,997	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	189,325	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 $.....0 assumed and $.....0 ceded		286,856
	9.4 Interest Maintenance Reserve	1,766,609	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	78,853	
11.	Commissions and expense allowances payable on reinsurance assumed		
12.	General expenses due or accrued	225,939	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	205,984	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	234,836	234,447
18.	Amounts held for agents' account, including $.....0 agents' credit balances	1,053,581	1,008,606
19.	Remittances and items not allocated	755,039	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 $.....0		
23.	Dividends to stockholders declared and unpaid		
24.	Miscellaneous liabilities:		
	24.01 Asset valuation reserve	739,243	650,970
	24.02 Reinsurance in unauthorized and certified ($.....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)	191,350,072	178,631,893
27.	From Separate Accounts Statement		
28.	Total Liabilities (Lines 26 and 27)	191,350,072	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)	6,529,872	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)	9,614,242	8,955,369
38.	Totals of Lines 29, 30 and 37	12,138,742	11,479,869
39.	Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	203,488,814	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)		

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	34,673,657	33,216,566	43,360,163
2.	Considerations for supplementary contracts with life contingencies			
3.	Net investment income	5,209,018	5,001,278	6,722,420
4.	Amortization of Interest Maintenance Reserve (IMR)	317,850	270,862	373,076
5.	Separate Accounts net gain from operations excluding unrealized gains or losses			
6.	Commissions and expense allowances on reinsurance ceded	2,439,458	2,687,067	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			
	8.3 Aggregate write-ins for miscellaneous income	439,404	100	100
9.	Totals (Lines 1 to 8.3)	43,079,386	41,175,872	53,994,230
10.	Death benefits	18,493,925	16,645,797	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	211,670	166,823	257,307
16.	Group conversions			
17.	Interest and adjustments on contract or deposit-type contract funds	662	531	670
18.	Payments on supplementary contracts with life contingencies			
19.	Increase in aggregate reserves for life and accident and health contracts	13,295,370	13,025,187	16,733,239
20.	TOTALS (Lines 10 to 19)	32,001,627	29,838,338	39,498,825
21.	Commissions on premiums, annuity considerations, and deposit type contract funds (direct business only)	6,698,039	6,741,031	8,853,516
22.	Commissions and expense allowances on reinsurance assumed			
23.	General insurance expenses	2,443,674	2,434,036	3,221,661
24.	Insurance taxes, licenses and fees, excluding federal income taxes	1,151,193	1,172,016	1,507,592
25.	Increase in loading on deferred and uncollected premiums	387,732	175,675	(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)	42,682,266	40,361,095	53,071,229
29.	Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	397,120	814,777	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)	397,120	814,777	923,001
32.	Federal and foreign income taxes incurred (excluding tax on capital gains)	(20,473)	67,921	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)	417,593	746,856	869,431
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)	417,593	746,856	869,431
	CAPITAL AND SURPLUS ACCOUNT			
36.	Capital and surplus, December 31, prior year	11,479,869	11,102,485	11,102,485
37.	Net Income (Line 35)	417,593	746,856	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	1,084	(6,330)	(40,385)
41.	Change in nonadmitted assets	(91,530)	65,641	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	(88,274)	(99,224)	(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	(80,000)	(385,000)	(435,000)
53.	Aggregate write-ins for gains and losses in surplus			
54.	Net change in capital and surplus (Lines 37 through 53)	658,873	321,943	377,384
55.	Capital and surplus as of statement date (Lines 36 + 54)	12,138,742	11,424,428	11,479,869
DETAILS OF WRITE-INS				
08.301.	Miscellaneous Income	439,404	100	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)	439,404	100	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)			

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	33,986,753	32,809,471	43,276,342
2.	Net investment income	5,802,525	5,568,262	7,426,043
3.	Miscellaneous income	2,878,862	2,763,567	3,614,971
4.	TOTAL (Lines 1 to 3)	42,668,140	41,141,300	54,317,356
5.	Benefit and loss related payments	19,516,027	17,506,374	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	10,280,078	10,375,217	13,514,721
8.	Dividends paid to policyholders			
9.	Federal and foreign income taxes paid (recovered) net of $.....0 tax on capital gains (losses)	206,291	98,002	97,877
10.	TOTAL (Lines 5 through 9)	30,002,396	27,979,594	36,607,437
11.	Net cash from operations (Line 4 minus Line 10)	12,665,744	13,161,706	17,709,919
	Cash from Investments			
12.	Proceeds from investments sold, matured or repaid:			
	12.1 Bonds	12,565,210	52,100,575	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 TOTAL investment proceeds (Lines 12.1 to 12.7)	12,565,210	52,100,575	64,285,501
13.	Cost of investments acquired (long-term only):			
	13.1 Bonds	24,561,703	65,584,969	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 TOTAL investments acquired (Lines 13.1 to 13.6)	24,561,704	65,584,969	82,610,225
14.	Net increase (or decrease) in contract loans and premium notes	32,995	3,664	13,888
15.	Net cash from investments (Line 12.8 minus Line 13.7 and Line 14)	(12,029,488)	(13,488,058)	(18,338,612)
	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	500,000		
	16.3 Borrowed funds			
	16.4 Net deposits on deposit-type contracts and other insurance liabilities			
	16.5 Dividends to stockholders	80,000	385,000	435,000
	16.6 Other cash provided (applied)	(60,290)	(190,362)	(47,621)
17.	Net cash from financing and miscellaneous sources (Line 16.1 through 16.4 minus Line 16.5 plus Line 16.6)	359,710	(575,362)	(482,621)
	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)	995,965	(901,714)	(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 End of period (Line 18 plus Line 19.1)	1,534,415	748,050	538,450

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

20.0001				

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	13,869,509	15,731,855	20,296,889
3.	Ordinary individual annuities			
4.	Credit life (group and individual)			
5.	Group life insurance	33,426,453	31,229,771	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	47,295,962	46,961,625	61,116,067
12.	Deposit-type contracts			
13.	Total	47,295,962	46,961,625	61,116,067
DETAILS OF WRITE-INS				
1001.				
1002.				
1003.				
1098.	Summary of remaining write-ins for Line 10 from overflow page			
1099.	Totals (Lines 1001 through 1003 plus 1098) (Line 10 above)			

Notes to Financial Statement

1. Summary of Significant Accounting Policies

A. Accounting Practices

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

The Department recognizes only statutory accounting practices prescribed or permitted by the state of Ohio for determining and reporting the financial condition and results of operations of an insurance company, for determining its solvency under Ohio Insurance Law. The National Association of Insurance Commissioners' (NAIC) *Accounting Practices and Procedures* manual, (NAIC SAP) has been adopted as a component of prescribed or permitted practices by the State of Ohio.

NET INCOME	STATE	2015	2014
State Basis (Page 4, Line 35, Columns 1&2)	OHIO	$ 417,593	$ 869,431
State Prescribed Practices that increase/decrease SAP	OHIO	0	0
State Permitted Practices that increase/decrease SAP	OHIO	0	0
NAIC SAP		$ 417,593	$ 869,431

SURPLUS	STATE	2015	2014
State Basis (Page 4, Line 35, Columns 1&2)	OHIO	$ 12,138,742	$ 11,479,869
State Prescribed Practices that increase/decrease SAP	OHIO	0	0
State Permitted Practices that increase/decrease SAP	OHIO	0	0
NAIC SAP		$ 12,138,742	$ 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	$ 987
2. 12 months or Longer	$ 49,824

Notes to Financial Statement

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

1. Less than 12 months	$ 196,112
2. 12 months or Longer	$ 1,558,896

(5) For loan backed securities with an unrealized loss, management considers the size and duration of the loss, whether the security is backed by an agency of the United States government, general economic data, management's assessment of whether it has the ability and intent to hold the security and whether it is more than likely than not it will be required to sell the security before its anticipated recovery. Based upon management's review of the Company's loan backed securities using the aforementioned criteria and the relative insignificance of the unrealized loss position of those securities, the Company concluded that there are no Other Than Temporary Impaired loan backed securities as of September 30, 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 $80,000 were paid as of September 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]
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[ ] No[X]
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?
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: $ 0

INVESTMENT

11.1 Were any of the stocks, bonds, or other assets of the reporting entity loaned, placed under option agreement, or otherwise made available for use by another person? (Exclude securities under securities lending agreements.) Yes[ ] No[X]
11.2 If yes, give full and complete information relating thereto:

12. Amount of real estate and mortgages held in other invested assets in Schedule BA: $ 0

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

14.1 Does the reporting entity have any investments in parent, subsidiaries and affiliates? Yes[ ] No[X]

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? Yes[ ] No[ ] N/A[X]
If no, attach a description with this statement.

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
N/A	Advantus Capital Management INC	400 Robert Street North, St. Paul MN 55101

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 & 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
			NONE					

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	5	6	7
		2 Life Insurance Premiums	3 Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations	Total Columns 2 Through 5	Deposit-Type Contracts
1. Alabama (AL)	L	826,595				826,595	
2. Alaska (AK)	N	2,816				2,816	
3. Arizona (AZ)	L	97,997				97,997	
4. Arkansas (AR)	L	159,769				159,769	
5. California (CA)	L	520,815				520,815	
6. Colorado (CO)	L	199,279				199,279	
7. Connecticut (CT)	L	8,187				8,187	
8. Delaware (DE)	L	50,478				50,478	
9. District of Columbia (DC)	L	73,490				73,490	
10. Florida (FL)	L	3,048,349				3,048,349	
11. Georgia (GA)	L	1,203,232				1,203,232	
12. Hawaii (HI)	N	604				604	
13. Idaho (ID)	L	24,511				24,511	
14. Illinois (IL)	L	948,128				948,128	
15. Indiana (IN)	L	2,344,641				2,344,641	
16. Iowa (IA)	L	71,970				71,970	
17. Kansas (KS)	L	101,717				101,717	
18. Kentucky (KY)	L	146,635				146,635	
19. Louisiana (LA)	L	2,146,705				2,146,705	
20. Maine (ME)	L	59,055				59,055	
21. Maryland (MD)	L	375,103				375,103	
22. Massachusetts (MA)	L	215,921				215,921	
23. Michigan (MI)	N	64,209				64,209	
24. Minnesota (MN)	L	701,947				701,947	
25. Mississippi (MS)	L	4,345,770				4,345,770	
26. Missouri (MO)	L	1,141,744				1,141,744	
27. Montana (MT)	L	872				872	
28. Nebraska (NE)	L	113,102				113,102	
29. Nevada (NV)	L	60,952				60,952	
30. New Hampshire (NH)	L	17,203				17,203	
31. New Jersey (NJ)	L	705,360				705,360	
32. New Mexico (NM)	L	173,533				173,533	
33. New York (NY)	N	56,599				56,599	
34. North Carolina (NC)	L	4,819,643				4,819,643	
35. North Dakota (ND)	L	11,470				11,470	
36. Ohio (OH)	L	2,898,733				2,898,733	
37. Oklahoma (OK)	L	110,941				110,941	
38. Oregon (OR)	L	388,844				388,844	
39. Pennsylvania (PA)	L	2,772,180				2,772,180	
40. Rhode Island (RI)	L						
41. South Carolina (SC)	L	1,365,752				1,365,752	
42. South Dakota (SD)	L	7,033				7,033	
43. Tennessee (TN)	L	1,040,349				1,040,349	
44. Texas (TX)	L	11,200,776				11,200,776	
45. Utah (UT)	L	11,669				11,669	
46. Vermont (VT)	L	1,399				1,399	
47. Virginia (VA)	L	359,079				359,079	
48. Washington (WA)	L	41,500				41,500	
49. West Virginia (WV)	L	79,933				79,933	
50. Wisconsin (WI)	L	1,957,889				1,957,889	
51. Wyoming (WY)	L	4,354				4,354	
52. American Samoa (AS)	N						
53. Guam (GU)	N						
54. Puerto Rico (PR)	N	536				536	
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	47,083,708				47,083,708	
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	47,083,708				47,083,708	
96. Plus Reinsurance Assumed	XXX						
97. Totals (All Business)	XXX	47,083,708				47,083,708	
98. Less Reinsurance Ceded	XXX	13,096,955				13,096,955	
99. Totals (All Business) less Reinsurance Ceded	XXX	33,986,753				33,986,753	
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.

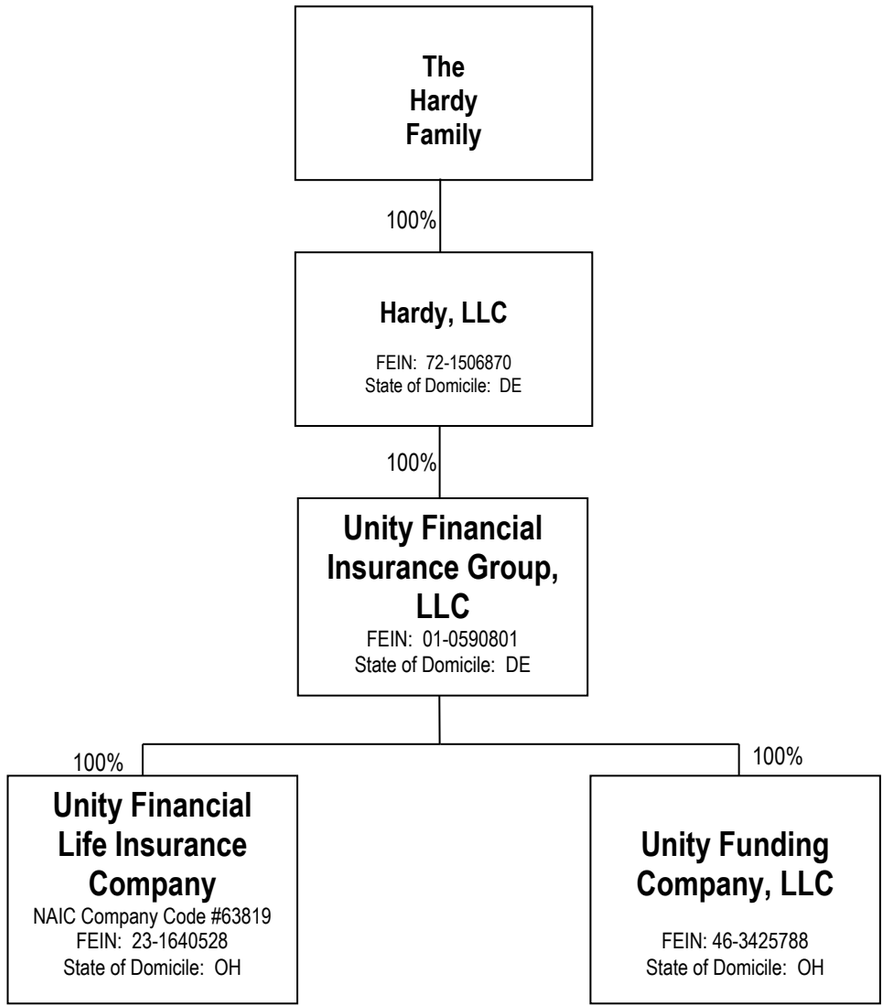
(a) Insert the number of L responses except for Canada and Other Alien.

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER

MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART

Schedule Y for Annual Statement – Organization Chart



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SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1 Group Code	2 Group Name	3 NAIC Company 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 Domiciliary Location	10 Relationship to Reporting 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	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:

Trusteed Surplus Statement

6381920154900003 2015 Document Code: 490

Medicare Part D Coverage Supplement

6381920153650003 2015 Document Code: 365

Reasonableness 1 - Assumptions

6381920154450003 2015 Document Code: 445

Reasonableness 2 - Consistency

6381920154460003 2015 Document Code: 446

Reasonableness 3 - Implied Guarantee

6381920154470003 2015 Document Code: 447

Reasonableness 4 - Ave. Market Value

6381920154480003 2015 Document Code: 448

Reasonableness 5 - Market Value

6381920154490003 2015 Document Code: 449

OVERFLOW PAGE FOR WRITE-INS

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)			

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 va		
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 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 poin		
9.	Total foreign exchange change in book value/recorded inve		
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 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)		

NONE

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	24,561,703	82,610,225
3.	Accrual of discount	167,284	221,855
4.	Unrealized valuation increase (decrease)		
5.	Total gain (loss) on disposals	424,499	679,638
6.	Deduct consideration for bonds and stocks disposed of	12,565,210	64,285,501
7.	Deduct amortization of premium	849,981	1,062,944
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)	195,376,578	183,638,282
11.	Deduct total nonadmitted amounts		
12.	Statement value at end of current period (Line 10 minus Line 11)	195,376,578	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
BONDS								
1. NAIC 1 (a)	140,025,852	14,112,268	8,268,949	419,084	134,898,448	140,025,852	146,288,255	129,529,719
2. NAIC 2 (a)	51,970,732	2,141,032	2,559,620	(654,299)	52,683,558	51,970,732	50,897,844	54,692,062
3. NAIC 3 (a)								
4. NAIC 4 (a)								
5. NAIC 5 (a)								
6. NAIC 6 (a)								
7. Total Bonds	191,996,584	16,253,300	10,828,569	(235,215)	187,582,006	191,996,584	197,186,100	184,221,781
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	191,996,584	16,253,300	10,828,569	(235,215)	187,582,006	191,996,584	197,186,100	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	1,809,521	X X X	1,809,521	853	

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	25,497,438	81,500,535
3.	Accrual of discount		
4.	Unrealized valuation increase (decrease)		
5.	Total gain (loss) on disposals		
6.	Deduct consideration received on disposals	24,271,415	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)	1,809,521	583,499
11.	Deduct total nonadmitted amounts		
12.	Statement value at end of current period (Line 10 minus Line 11)	1,809,521	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)
Bonds - U.S. Special Revenue, Special Assessment									
592647AG6	MET WASHINGTON DC ARPTS		07/10/2015	FIFTH THIRD	X X X	531,521	530,000		1FE
65819WAJ2	NC EST MUNI POWER REF		07/16/2015	MERRILL LYNCH	X X X	1,000,000	1,000,000		1FE
91523NQM1	UNIV OF WASHINGTON		09/23/2015	FIFTH THIRD	X X X	1,281,788	1,285,000	553	1FE
3199999 Subtotal - Bonds - U.S. Special Revenue, Special Assessment					X X X	2,813,309	2,815,000	553	X X X
Bonds - Industrial and Miscellaneous (Unaffiliated)									
88579YAH4	3M COMPANY		09/17/2015	BOA	X X X	96,874	100,000	1,044	1FE
00724FAC5	ADOBE SYSTEMS INC		07/23/2015	RBC CAP	X X X	1,150,152	1,200,000	19,717	2FE
15724*AN3	CF INDUSTRIES INC		09/24/2015	MORGAN STANLEY	X X X	500,000	500,000		1FE
235851AR3	DANAHER CORP		09/28/2015	ROBERT W. BAIRD	X X X	1,300,588	1,250,000	2,279	1FE
438516AT3	HONEYWELL INC		09/17/2015	JEFFERIE	X X X	180,035	150,000	166	1FE
637432MS1	NATIONAL RURUAL UTIL COOP		08/24/2015	JP MORGAN	X X X	1,218,360	1,200,000	15,556	1FE
742718DB2	PROCTER & GAMBLE CO		09/17/2015	AMHERST	X X X	123,101	100,000	596	1FE
92343VCK8	VERIZON COMMUNICATIONS INC NT		08/21/2015	EXCHANGED	X X X	990,880	980,000		2FE
3899999 Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)					X X X	5,559,989	5,480,000	39,357	X X X
8399997 Subtotal - Bonds - Part 3					X X X	8,373,298	8,295,000	39,911	X X X
8399998 Summary Item from Part 5 for Bonds (N/A to Quarterly)					X X X	X X X	X X X	X X X	X X X
8399999 Subtotal - Bonds					X X X	8,373,298	8,295,000	39,911	X X X
8999998 Summary Item from Part 5 for Preferred Stocks (N/A to Quarterly)					X X X	X X X	X X X	X X X	X X X
9799998 Summary Item from Part 5 for Common Stocks (N/A to Quarterly)					X X X	X X X	X X X	X X X	X X X
9899999 Subtotal - Preferred and Common Stocks					X X X		X X X		X X X
9999999 Total - Bonds, Preferred and Common Stocks					X X X	8,373,298	X X X	39,911	X X X

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

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	Change in Book/Adjusted Carrying Value					16	17	18	19	20	21	22
										11	12	13	14	15							
CUSIP Identification	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Change in B./A.C.V. (11 + 12 - 13)	Total Foreign Exchange Change in B./A.C.V.	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Contractual Maturity Date	NAIC Designation or Market Indicator (a)
Bonds - U.S. Governments																					
38376WAM7	GN 2010-14		09/20/2015	PRINCIPAL RECEIPT	XXX	60,495	60,495	62,102	61,894		(1,399)		(1,399)		60,495				1,798	07/01/2037	1
38376VBN6	GN 2010-20		09/16/2015	PRINCIPAL RECEIPT	XXX	39,569	39,569	39,446	39,454		115		115		39,569				1,240	09/01/2038	1
38378KQE2	GNR 2013-72 A		09/15/2015	PRINCIPAL RECEIPT	XXX	56,096	56,096	56,959	56,940		(844)		(844)		56,096				843	10/16/2046	1
0599999 Subtotal - Bonds - U.S. Governments					XXX	156,159	156,159	158,506	158,288		(2,129)		(2,129)		156,159				3,881	XXX	XXX
Bonds - U.S. Special Revenue, Special Assessment																					
31393THN9	FN 2003-81		09/01/2015	PRINCIPAL RECEIPT	XXX	11,032	11,032	10,167	10,427		606		606		11,032				327	08/01/2033	1
31394UKE1	FN 2005-102		09/01/2015	PRINCIPAL RECEIPT	XXX	16,191	16,191	15,121	15,406		785		785		16,191				580	11/01/2035	1
31395MDU0	FN 2934		09/01/2015	PRINCIPAL RECEIPT	XXX	25,171	25,171	24,530	24,696		475		475		25,171				830	02/01/2035	1
31412UY61	FN 935533		09/25/2015	PRINCIPAL RECEIPT	XXX	4,632	4,632	4,733	4,712		(79)		(79)		4,632				145	08/01/2039	1
31416BNK0	FN 995094		09/25/2015	PRINCIPAL RECEIPT	XXX	14,403	14,403	15,369	15,343		(940)		(940)		14,403				424	11/01/2035	1
31417GZP4	FN AB9749		09/25/2015	PRINCIPAL RECEIPT	XXX	63,913	63,913	63,393	63,396		517		517		63,913				1,234	06/04/2043	1
31417MQQ9	FN AC3162		09/25/2015	PRINCIPAL RECEIPT	XXX	15,619	15,619	17,312	16,055		(436)		(436)		15,619				455	10/01/2024	1
31417SAA8	FN AC5400		09/25/2015	PRINCIPAL RECEIPT	XXX	12,005	12,005	12,196	12,154		(149)		(149)		12,005				351	10/01/2039	1
31418SCJ6	FN AD4572		09/25/2015	PRINCIPAL RECEIPT	XXX	6,661	6,661	6,935	6,888		(226)		(226)		6,661				222	05/01/2040	1
31418TD53	FN AD5523		09/25/2015	PRINCIPAL RECEIPT	XXX	28,767	28,767	29,262	29,164		(397)		(397)		28,767				840	06/01/2040	1
31419CD34	FN AE1921		09/25/2015	PRINCIPAL RECEIPT	XXX	6,065	6,065	6,247	6,222		(157)		(157)		6,065				164	09/25/2040	1
3138A9CX0	FN AH7285		09/25/2015	PRINCIPAL RECEIPT	XXX	21,083	21,083	20,745	20,745		337		337		21,083				570	03/01/2041	1
3138ADHM0	FN AI0235		09/25/2015	PRINCIPAL RECEIPT	XXX	22,715	22,715	22,896	22,870		(155)		(155)		22,715				552	05/01/2026	1
31417YTU1	FN MA0562		09/25/2015	PRINCIPAL RECEIPT	XXX	13,572	13,572	14,175	14,117		(546)		(546)		13,572				397	10/25/2040	1
31417YW37	FN MA0665		09/25/2015	PRINCIPAL RECEIPT	XXX	34,919	34,919	35,111	35,092		(173)		(173)		34,919				907	02/01/2041	1
3199999 Subtotal - Bonds - U.S. Special Revenue, Special Assessment					XXX	296,749	296,749	298,192	297,287		(538)		(538)		296,749				7,998	XXX	XXX
Bonds - Industrial and Miscellaneous (Unaffiliated)																					
55616XAH0	MACYS RETAIL HLDGS INC		09/11/2015	MORGAN STANLEY	XXX	1,543,905	1,650,000	1,549,800	1,562,237		6,499		6,499		1,568,736		(24,831)	(24,831)	51,522	02/15/2023	2FE
92343VCJ1	VERIZON COMMUNICATIONS		08/21/2015	EXCHANGED	XXX	990,880	980,000	991,035	990,982		(97)		(97)		990,884		(4)	(4)	47,648	08/21/2046	2FE
92976GAA9	WACHOVIA BK NATL		08/15/2015	MATURITY	XXX	350,000	350,000	345,655	349,688		312		312		350,000				17,500	08/15/2015	1FE
3899999 Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)					XXX	2,884,785	2,980,000	2,886,489	2,902,906		6,714		6,714		2,909,620		(24,835)	(24,835)	116,670	XXX	XXX
8399997 Subtotal - Bonds - Part 4					XXX	3,337,693	3,432,908	3,343,186	3,358,481		4,048		4,048		3,362,529		(24,835)	(24,835)	128,549	XXX	XXX
8399998 Summary Item from Part 5 for Bonds (N/A to Quarterly)					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
8399999 Subtotal - Bonds					XXX	3,337,693	3,432,908	3,343,186	3,358,481		4,048		4,048		3,362,529		(24,835)	(24,835)	128,549	XXX	XXX
8999998 Summary Item from Part 5 for Preferred Stocks (N/A to Quarterly)					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
9799998 Summary Item from Part 5 for Common Stocks (N/A to Quarterly)					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
9899999 Subtotal - Preferred and Common Stocks					XXX		XXX													XXX	XXX
9999999 Total - Bonds, Preferred and Common Stocks					XXX	3,337,693	XXX	3,343,186	3,358,481		4,048		4,048		3,362,529		(24,835)	(24,835)	128,549	XXX	XXX

(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 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 6 First Month	7 Second Month	8 Third Month	9 *
open depositories										
JP Morgan Chase Bank	Madison, WI						25,670	286,130	2,146	X X X
Fifth Third Bank	Cincinnati, OH						(451,287)	(225,464)	(277,253)	X X X
0199998 Deposits in 0 depositories that do not exceed the allowable limit in any one depository (see Instructions) - open depositories			X X X	X X X						X X X
0199999 Totals - Open Depositories			X X X	X X X			(425,617)	60,666	(275,106)	X X X
0299998 Deposits in 0 depositories that do not exceed the allowable limit in any one depository (see Instructions) - suspended depositories			X X X	X X X						X X X
0299999 Totals - Suspended Depositories			X X X	X X X						X X X
0399999 Total Cash On Deposit			X X X	X X X			(425,617)	60,666	(275,106)	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			(425,617)	60,666	(275,106)	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
NONE							
8699999 Total - Cash Equivalents							

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