

Schedule O Part 5 was inadvertently filed as a None page



LIFE AND ACCIDENT AND HEALTH COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2015
OF THE CONDITION AND AFFAIRS OF THE

UNITY FINANCIAL LIFE INSURANCE COMPANY

NAIC Group Code00000000NAIC Company Code63819Employer's ID Number23-1640528

Organized under the Laws ofOhio, State of Domicile or Port of EntryOhio

Country of DomicileUnited States of America

Incorporated/Organized05/06/1964Commenced Business05/06/1964

Statutory Home Office4675 Cornell Road, Suite 160Cincinnati , OH, US 45241

Main Administrative Office4675 Cornell Road, Suite 160Cincinnati , OH, US 45241513-247-0711

Mail AddressP.O. Box 625700Cincinnati , OH, US 45262-5700

Primary Location of Books and Records4675 Cornell Road, Suite 160Cincinnati , OH, US 45241513-247-0711

Internet Website Addresswww.uflife.com

Statutory Statement ContactBeth Adkins513-247-5665badkins@uflife.com513-247-5040

OFFICERS

Chairman/CEOThomas Cresson HardySecretaryElaine Marie Greer

PresidentJay Cresson HardyTreasurerBeth Anne Adkins

OTHER

Cynthia Lee English, Vice President

Adam Michael Goller #, Assistant Vice President

Chris Kuhnén, Vice President

DIRECTORS OR TRUSTEES

David Benjamin Abraham

Alexander Meeker Clark

Jerry Michael Gannon

Thomas Cresson Hardy

Jay Cresson Hardy

John Joseph Waller

John Bernard Yanko

State ofOhio

County ofHamilton

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.

Jay HardyElaine GreerBeth Adkins

PresidentSecretaryTreasurer

Subscribed and sworn to before me this16th day ofFebruary

Michael O'Brien

a. Is this an original filing?b. If no,1. State the amendment number2. Date filed3. Number of pages attached

Yes [X] No []

SCHEDULE O SUPPLEMENT
SUPPLEMENTAL SCHEDULE O - PART 4

Development of Incurred Losses
(\$000 OMITTED)

Section A - Group Accident and Health

| Years in Which Losses Were Incurred | | Sum of Net Cumulative Amount Paid Policyholders, Cost Containment Expenses, and Claim and Cost Containment Liability and Reserve Outstanding at End of Year | | | | |
|--|------------|--|-----------|-----------|-----------|-----------|
| | | 1 2011 | 2 2012 | 3 2013 | 4 2014 | 5 2015 |
| 1. | 2011 | NONE | | | | |
| 2. | 2012 | | | | | |
| 3. | 2013 | | | | | |
| 4. | 2014 | | | | | |
| 5. | 2015 | | | | | |

Section B - Other Accident and Health

| | | | | | | |
|----|------------|--|--|--|--|--|
| 1. | 2011 | | | | | |
| 2. | 2012 | | | | | |
| 3. | 2013 | | | | | |
| 4. | 2014 | | | | | |
| 5. | 2015 | | | | | |

Section C - Credit Accident and Health

| | | | | | | |
|----|------------|--|--|--|--|--|
| 1. | 2011 | | | | | |
| 2. | 2012 | | | | | |
| 3. | 2013 | | | | | |
| 4. | 2014 | | | | | |
| 5. | 2015 | | | | | |

| | | | | | | |
|----|------------|--|--|--|--|--|
| 1. | 2011 | | | | | |
| 2. | 2012 | | | | | |
| 3. | 2013 | | | | | |
| 4. | 2014 | | | | | |
| 5. | 2015 | | | | | |

| | | | | | | |
|----|------------|--|--|--|--|--|
| 1. | 2011 | | | | | |
| 2. | 2012 | | | | | |
| 3. | 2013 | | | | | |
| 4. | 2014 | | | | | |
| 5. | 2015 | | | | | |

| | | | | | | |
|----|------------|--|--|--|--|--|
| 1. | 2011 | | | | | |
| 2. | 2012 | | | | | |
| 3. | 2013 | | | | | |
| 4. | 2014 | | | | | |
| 5. | 2015 | | | | | |

| | | | | | | |
|----|------------|--|--|--|--|--|
| 1. | 2011 | | | | | |
| 2. | 2012 | | | | | |
| 3. | 2013 | | | | | |
| 4. | 2014 | | | | | |
| 5. | 2015 | | | | | |

SUPPLEMENTAL SCHEDULE O - PART 5
(\$000 OMITTED)

Reserve and Liability Methodology - Exhibits 6 and 8

| Line of Business | | 1 Methodology | 2 Amount |
|------------------|----------------------------------|------------------|-------------|
| 1. | Industrial Life | Other | 5 |
| 2. | Ordinary Life | Other | 172 |
| 3. | Individual Annuity | | |
| 4. | Supplementary Contracts | | |
| 5. | Credit Life | | |
| 6. | Group Life | Other | 865 |
| 7. | Group Annuities | | |
| 8. | Group Accident and Health | | |
| 9. | Credit Accident and Health | | |
| 10. | Other Accident and Health | | |
| 11. | Total | | 1,042 |