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Wilkins Mi Form 4 November													
FORM	M 4		an au							OMB A	PPROVAL		
. •	SECURITIES AND EXCHANGE CO Washington, D.C. 20549						DMMISSION	OMB Number:	3235-0287				
Check t if no lo subject Section Form 4 Form 5	to STATEN 16. or										Expires:January 31, 2005Estimated average burden hours per response0.5		
obligati may co <i>See</i> Inst 1(b).	ions Section 17(a) of the l	Public U	Jtility	Holdi		pany	Act of	1935 or Section	I			
(Print or Type	e Responses)												
1. Name and Address of Reporting Person <u>*</u> Wilkins Michael T			Symbol						5. Relationship of Reporting Person(s) to Issuer				
			UNITH [UFCS		RE GH	ROUP IN	(Check all applicable)						
(Last) (First) (Middle)			3. Date of Earliest Transaction (Month/Day/Year)						Director 10% Owner _X_ Officer (give title Other (specify below) below)				
118 SECO BOX 7390	OND AVENUE SE 19	, P.O.	09/17/2	2012					· · · · · · · · · · · · · · · · · · ·	ve Vice Presic	lent		
			4. If Am Filed(Mo			e Original			6. Individual or Joint/Group Filing(Check Applicable Line) _X_ Form filed by One Reporting Person Form filed by More than One Reporting				
CEDAR R	APIDS, IA 52407	-3909						i	Person	ore than One K	eporting		
(City)	(State)	(Zip)	Tal	ole I - N	on-De	rivative S	ecurit	ies Acqu	ired, Disposed of,	or Beneficia	lly Owned		
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)			3. Transaction Code (Instr. 8) Code V		4. Securi (A) or Di (Instr. 3, Amount	spose	d of (D)	5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)		
Common Stock	10/15/2012	10/17/20	12 <u>(1)</u>	P <u>(2)</u>	V <u>(3)</u>	2 (4)	А	\$ 24.99 (5)	2,239 <u>(6)</u>	Ι	By 401(k) plan for self		
Common Stock									224,041 (7)	I	By self as co-trustee of Issuer's employee stock ownership plan		
									202,058 (8)	Ι			

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Common Stock							co-t	efit sion					
Common Stock				9,579	<u>(9)</u> D)							
Reminder: Report on a separate line for each clas	s of securities benef	Persor inform require	ns who re ation con ed to resp ys a curre	or indirectly. spond to the tained in thi ond unless ently valid O	s form are the form	not	SEC 14 (9-1						
Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)													
Security or Exercise	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transactio Code (Instr. 8)	5. onNumber of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)			7. Title and Amount of Underlying Securities (Instr. 3 and 4)		8. Price of Derivative Security (Instr. 5)	9. Nu Deriv Secu Bene Owne Follo Repo Trans (Instr				
		Code V		Date Exercisable	Expiration Date	Title	Amount or Number of						
Reporting Owners		Code v	(A) (D)				Shares						
Reporting Owner Name / Address		Relation	nships										
Wilkins Michael T 118 SECOND AVENUE SE	ector 10% Owner		tive Vice	e President	Other								
P.O. BOX 73909 CEDAR RAPIDS, IA 52407-3909													
Signatures /s/ Michael T. Wilkins by Dianne M. Ly		11/07	/2012										
Attorney-in-Fact <u>**</u> Signature of Reporting Person			Date										

Explanation of Responses:

- * If the form is filed by more than one reporting person, *see* Instruction 4(b)(v).
- ** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).
- (1) The deemed execution date of this transaction is the statement date as provided by the Issuer's 401(k)Plan trustee/administrator.
- (2) Shares acquired through payroll deduction and participation in Issuer's 401(k) Plan.
- (3) This transaction qualifies as a non-discretionary transaction from a tax-qualified plan and is voluntarily reported on Form 4.
- (4) Represents the approximate number of shares acquired by the trustee/administrator of the Issuer's 401(k)Plan for the Reporting Person's benefit, based on a statement of the 401(k) Plan trustee/administrator.
- (5) The price per share is based on a statement provided by the Issuer's 401(k) Plan trustee/administrator.

(6) The number of securities shown as being held in or acquired by the Issuer's 401(k) account for the Reporting Persons' benefit are the approximate number of shares of common stock for which Reporting Person has the right to direct the vote under the Issuer's 401(k) plan. Such shares are not directly allocated to 401(k) plan participants, but are instead held in a unitized fund consisting primarily of common stock, together with a small percentage of short-term investments. 401(k) Plan participants acquire units of this fund.

(7) The Reporting Person serves as co-trustee of this employee benefit plan and disclaims beneficial ownership of any Issuer securities held
 (7) by this plan that are not allocated for his individual benefit, and this report shall not be deemed an admission that the Reporting Person is the beneficial owner of such securities for purposes of Section 16 of the Securities Exchange Act of 1934 or for any other purpose. Only 1,752 shares held in this plan are allocated specifically for the Reporting Person's individual benefit.

(8) The Reporting Person serves as co-trustee of this employee benefit plan and disclaims beneficial ownership of these securities. None of the shares held by this plan are allocated to the Reporting Person's individual benefit. The Reporting Person will recieve a pension benefit from the plan upon retirement. This report shall not be deemed an admission that the Reporting Person is the beneficial owner of such securities for purposes of Section 16 of the Securities Exchange Act of 1934 or for any other purpose.

The total number of securities beneficially held directly by the Reporting Person following the reported transaction includes: 3,894 shares of restricted stock issued under the Issuer's 2008 Stock Plan which vest, subject to certain conditions, on 02/18/2016; 2,313 shares of

(9) restricted stock issued under the Issuer's 2008 Stock Plan which vest, subject to certain conditions, on 05/21/2013; and 3,372 shares held by the Reporting Person individually.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.