



LIFE AND ACCIDENT AND HEALTH COMPANIES - ASSOCIATION EDITION

QUARTERLY STATEMENT

AS OF SEPTEMBER 30, 2017
OF THE CONDITION AND AFFAIRS OF THE

UNITY FINANCIAL LIFE INSURANCE COMPANY

NAIC Group Code 0000 0000 NAIC Company Code 63819 Employer's ID Number 23-1640528
(Current) (Prior)

Organized under the Laws of Ohio, State of Domicile or Port of Entry OH

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, US 45241
(Street and Number) (City or Town, State, Country and Zip Code)

Main Administrative Office 4675 Cornell Road, Suite 160, Cincinnati, OH, US 45241
(Street and Number) (City or Town, State, Country and Zip Code)

513-247-0711

(Area Code) (Telephone Number)

Mail Address P.O. Box 625700, Cincinnati, OH, US 45241-5700
(Street and Number or P.O. Box) (City or Town, State, Country and Zip Code)

513-247-0711

(Area Code) (Telephone Number)

Primary Location of Books and Records 4675 Cornell Road, Suite 160, Cincinnati, OH, US 45241
(Street and Number) (City or Town, State, Country and Zip Code)

Internet Website Address www.uflife.com

Statutory Statement Contact Kevin Smith, 513-247-5665
(Name) (Area Code) (Telephone Number)
ksmith@uflife.com, 513-247-5040
(E-mail Address) (FAX Number)

OFFICERS

President Jay Cresson Hardy Treasurer Kevin Christopher Smith #
Secretary Elaine Marie Greer

OTHER

Cynthia Lee English, Vice President Adam Michael Goller #, Vice President Christopher Kuhnhen, Vice President

DIRECTORS OR TRUSTEES

David Benjamin Abraham Thomas Cresson Hardy - Chairman Alexander Meeker Clark
John Joseph Waller Jerry Michael Gannon John Bernard Yanko
Jay Cresson Hardy

State of Ohio SS:
County of Hamilton

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 Hardy
President

Elaine Greer
Secretary

Kevin Smith
Treasurer

Subscribed and sworn to before me this
14th day of November 2017

a. Is this an original filing?
b. If no,
1. State the amendment number.....
2. Date filed
3. Number of pages attached.....

Yes [] No []

Michael O'Brien

06/18/2022

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	236,048,835		236,048,835	219,076,088
2. Stocks:				
2.1 Preferred stocks				
2.2 Common stocks	428,600		428,600	
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 \$ encumbrances)				
4.2 Properties held for the production of income (less \$ encumbrances)				
4.3 Properties held for sale (less \$ encumbrances)				
5. Cash (\$ (60,599), cash equivalents (\$ 4,299,167) and short-term investments (\$ 4,299,167)	4,238,567		4,238,567	1,123,541
6. Contract loans (including \$ premium notes)	219,425		219,425	201,900
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)	240,935,427		240,935,427	220,401,529
13. Title plants less \$ charged off (for Title insurers only)				
14. Investment income due and accrued	2,416,467		2,416,467	2,267,421
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	59,717		59,717	54,570
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)	3,234,939		3,234,939	2,945,146
15.3 Accrued retrospective premiums (\$) and contracts subject to redetermination (\$)				
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	36,037		36,037	38,704
17. Amounts receivable relating to uninsured plans				
18.1 Current federal and foreign income tax recoverable and interest thereon				
18.2 Net deferred tax asset	3,018,292	2,023,792	.994,500	.994,500
19. Guaranty funds receivable or on deposit	12,632		12,632	1,488
20. Electronic data processing equipment and software	224,937	221,688	3,248	5,822
21. Furniture and equipment, including health care delivery assets (\$)	17,918	17,918		
22. Net adjustment in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates	349,906		349,906	324,777
24. Health care (\$) and other amounts receivable	453,077	453,077		
25. Aggregate write-ins for other than invested assets	16,390	16,390		
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	250,775,740	2,732,866	248,042,874	227,033,957
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28. Total (Lines 26 and 27)	250,775,740	2,732,866	248,042,874	227,033,957
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	130	130		
2502. Prepaid Expenses	16,260	16,260		
2503.				
2598. Summary of remaining write-ins for Line 25 from overflow page				
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	16,390	16,390		

STATEMENT AS OF SEPTEMBER 30, 2017 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY
LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31 Prior Year
1. Aggregate reserve for life contracts \$ 218,952,585 less \$ included in Line 6.3 (including \$ Modco Reserve)	218,952,585	206,204,100
2. Aggregate reserve for accident and health contracts (including \$ Modco Reserve)		
3. Liability for deposit-type contracts (including \$ Modco Reserve)		
4. Contract claims:		
4.1 Life	1,280,034	1,268,336
4.2 Accident and health		
5. Policyholders' dividends \$ and coupons \$ due and unpaid		
6. Provision for policyholders' dividends and coupons payable in following calendar year - estimated amounts:		
6.1 Dividends apportioned for payment (including \$ Modco)		
6.2 Dividends not yet apportioned (including \$ Modco)		
6.3 Coupons and similar benefits (including \$ Modco)		
7. Amount provisionally held for deferred dividend policies not included in Line 6		
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ discount; including \$ accident and health premiums	157,823	211,569
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts		
9.2 Provision for experience rating refunds, including the liability of \$ accident and health experience rating refunds of which \$ is for medical loss ratio rebate per the Public Health Service Act		
9.3 Other amounts payable on reinsurance, including \$ 66,715 assumed and \$ ceded	66,715	62,378
9.4 Interest Maintenance Reserve	1,906,610	1,767,715
10. Commissions to agents due or accrued-life and annuity contracts \$, accident and health \$ and deposit-type contract funds \$		
11. Commissions and expense allowances payable on reinsurance assumed		
12. General expenses due or accrued	299,986	407,672
13. Transfers to Separate Accounts due or accrued (net) (including \$ accrued for expense allowances recognized in reserves, net of reinsured allowances)		
14. Taxes, licenses and fees due or accrued, excluding federal income taxes	212,673	359,108
15.1 Current federal and foreign income taxes, including \$ 83,073 on realized capital gains (losses)	171,635	92,646
15.2 Net deferred tax liability		
16. Unearned investment income		
17. Amounts withheld or retained by company as agent or trustee	544,602	453,992
18. Amounts held for agents' account, including \$ agents' credit balances	1,204,186	1,185,345
19. Remittances and items not allocated	687,131	836,744
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 \$ 7,803,600 and interest thereon \$	7,803,600	
23. Dividends to stockholders declared and unpaid		
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve	963,420	882,111
24.02 Reinsurance in unauthorized and certified (\$) companies		
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$) reinsurers		
24.04 Payable to parent, subsidiaries and affiliates		
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 \$ and interest thereon \$		
25. Aggregate write-ins for liabilities		
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	234,250,999	213,731,716
27. From Separate Accounts Statement		
28. Total liabilities (Lines 26 and 27)	234,250,999	213,731,716
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	3,084,370
34. Aggregate write-ins for special surplus funds		
35. Unassigned funds (surplus)	8,183,005	7,693,370
36. Less treasury stock, at cost:		
36.1 shares common (value included in Line 29 \$)		
36.2 shares preferred (value included in Line 30 \$)		
37. Surplus (Total Lines 31+32+33+34+35-36) (including \$ in Separate Accounts Statement)	11,267,375	10,777,740
38. Totals of Lines 29, 30 and 37	13,791,875	13,302,240
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	248,042,873	227,033,957
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 SEPTEMBER 30, 2017 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	36,689,356	35,771,943	46,074,785
2. Considerations for supplementary contracts with life contingencies			
3. Net investment income	6,050,100	5,611,055	7,650,793
4. Amortization of Interest Maintenance Reserve (IMR)	215,354	266,932	362,350
5. Separate Accounts net gain from operations excluding unrealized gains or losses			
6. Commissions and expense allowances on reinsurance ceded	2,019,632	2,216,018	2,918,802
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	514,522	503,116	605,797
9. Totals (Lines 1 to 8.3)	45,488,964	44,369,064	57,612,527
10. Death benefits	21,008,656	18,179,890	25,058,123
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	235,692	228,341	275,298
16. Group conversions			
17. Interest and adjustments on contract or deposit-type contract funds	1,547	916	1,211
18. Payments on supplementary contracts with life contingencies			
19. Increase in aggregate reserves for life and accident and health contracts	12,748,485	14,513,291	17,217,649
20. Totals (Lines 10 to 19)	33,994,381	32,922,438	42,552,280
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only)	6,734,849	6,866,324	8,976,285
22. Commissions and expense allowances on reinsurance assumed			
23. General insurance expenses	2,438,272	2,463,514	3,334,772
24. Insurance taxes, licenses and fees, excluding federal income taxes	1,208,405	1,190,982	1,532,832
25. Increase in loading on deferred and uncollected premiums	209,444	180,584	18,539
26. Net transfers to or (from) Separate Accounts net of reinsurance			
27. Aggregate write-ins for deductions			
28. Totals (Lines 20 to 27)	44,585,351	43,623,842	56,414,708
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	903,613	745,221	1,197,819
30. Dividends to policyholders			
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	903,613	745,221	1,197,819
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	83,073	41,915	102,660
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)	820,541	703,307	1,095,159
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ 442,809 (excluding taxes of \$ 88,562 transferred to the IMR)			
35. Net income (Line 33 plus Line 34)	820,541	703,307	1,095,159
CAPITAL AND SURPLUS ACCOUNT			
36. Capital and surplus, December 31, prior year	13,302,240	12,387,642	12,387,642
37. Net income (Line 35)	820,541	703,307	1,095,159
38. Change in net unrealized capital gains (losses) less capital gains tax of \$		56,341	56,341
39. Change in net unrealized foreign exchange capital gain (loss)			
40. Change in net deferred income tax	(45,094)	(78,148)	(95,372)
41. Change in nonadmitted assets	167,497	166,248	277,513
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	(81,309)	(93,057)	(114,041)
45. Change in treasury stock			
46. Surplus (contributed to) withdrawn from Separate Accounts during period			
47. Other changes in surplus in Separate Accounts Statement			
48. Change in surplus notes			
49. Cumulative effect of changes in accounting principles			
50. Capital changes:			
50.1 Paid in			
50.2 Transferred from surplus (Stock Dividend)			
50.3 Transferred to surplus			
51. Surplus adjustment:			
51.1 Paid in			
51.2 Transferred to capital (Stock Dividend)			
51.3 Transferred from capital			
51.4 Change in surplus as a result of reinsurance			
52. Dividends to stockholders	(372,000)	(225,000)	(305,000)
53. Aggregate write-ins for gains and losses in surplus			
54. Net change in capital and surplus for the year (Lines 37 through 53)	489,635	529,690	914,599
55. Capital and surplus, as of statement date (Lines 36 + 54)	13,791,875	12,917,332	13,302,240
DETAILS OF WRITE-INS			
08.301. Miscellaneous Income	514,522	503,116	605,797
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)	514,522	503,116	605,797
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 SEPTEMBER 30, 2017 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
Cash from Operations			
1. Premiums collected net of reinsurance	36,131,226	35,296,159	45,918,984
2. Net investment income	6,423,104	6,066,721	8,229,463
3. Miscellaneous income	2,536,821	2,568,227	3,740,305
4. Total (Lines 1 to 3)	45,091,151	43,931,106	57,888,752
5. Benefit and loss related payments	21,229,860	18,407,849	25,046,723
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts			
7. Commissions, expenses paid and aggregate write-ins for deductions	10,575,324	10,566,477	13,591,347
8. Dividends paid to policyholders			
9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses)	92,646	86,921	115,960
10. Total (Lines 5 through 9)	31,897,831	29,061,247	38,754,030
11. Net cash from operations (Line 4 minus Line 10)	13,193,320	14,869,859	19,134,721
Cash from Investments			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds	16,606,121	19,499,302	25,470,771
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)	16,606,121	19,499,302	25,470,771
13. Cost of investments acquired (long-term only):			
13.1 Bonds	33,644,765	34,848,440	45,271,328
13.2 Stocks	428,500		
13.3 Mortgage loans			
13.4 Real estate			
13.5 Other invested assets			
13.6 Miscellaneous applications			
13.7 Total investments acquired (Lines 13.1 to 13.6)	34,073,265	34,848,440	45,271,328
14. Net increase (or decrease) in contract loans and premium notes	17,526	45,831	74,606
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14)	(17,484,670)	(15,394,969)	(19,875,162)
Cash from Financing and Miscellaneous Sources			
16. Cash provided (applied):			
16.1 Surplus notes, capital notes			
16.2 Capital and paid in surplus, less treasury stock			
16.3 Borrowed funds	7,803,600		
16.4 Net deposits on deposit-type contracts and other insurance liabilities			
16.5 Dividends to stockholders	372,000	225,000	305,000
16.6 Other cash provided (applied)	(25,227)	399,551	411,598
17. Net cash from financing and miscellaneous sources (Line 16.1 through Line 16.4 minus Line 16.5 plus Line 16.6)	7,406,373	174,551	106,598
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)	3,115,023	(350,559)	(633,843)
19. Cash, cash equivalents and short-term investments:			
19.1 Beginning of year	1,123,541	1,757,385	1,757,385
19.2 End of period (Line 18 plus Line 19.1)	4,238,565	1,406,826	1,123,541

Note: Supplemental disclosures of cash flow information for non-cash transactions:

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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	11,428,188	12,715,311	16,460,872
3. Ordinary individual annuities			
4. Credit life (group and individual)			
5. Group life insurance	35,721,521	34,566,325	44,581,212
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	47,149,709	47,281,636	61,042,084
12. Deposit-type contracts			
13. Total	47,149,709	47,281,636	61,042,084
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 STATEMENTS

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	2017	2016
State Basis	OHIO	\$ 820,541	\$ 1,095,159
(Page 4, Line 35, Columns 1&3)			
State Prescribed Practices that increase/decrease SAP	OHIO	0	0
State Permitted Practices that increase/decrease SAP	OHIO	0	0
NAIC SAP		\$ 820,541	\$ 1,095,159
SURPLUS	STATE	2017	2016
State Basis	OHIO	\$ 13,791,875	\$ 13,302,240
(Page 4, Line 55, Columns 1&3)			
State Prescribed Practices that increase/decrease SAP	OHIO	0	0
State Permitted Practices that increase/decrease SAP	OHIO	0	0
NAIC SAP		\$ 13,791,875	\$ 13,302,240

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.

D. Going Concern– No Change.

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	\$	79,030
 - b. The aggregate related fair value of securities with unrealized losses:

1. Less than 12 months	\$	0
2. 12 months or Longer	\$	1,281,671
- (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, 2017.

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

- A.. The Company has no debt instructions outstanding.

B. FHLB (Federal Home Loan Bank) Agreements

- (1) The Company became a member of the Federal Home Loan Bank (FHLB) of Cincinnati in March. Through its membership, the Company will conduct business activity, borrowings with the FHLB. It is part of the Company's strategy to utilize these funds as a way to increase profitability. The Company has determined the estimated maximum borrowing capacity to be \$115,000,000, The Company calculated this amount in accordance with limitations in the FHLB capital plan, and current and potential acquisitions of FHLB capital stock.
- (2) FHLB Capital Stock
 - a. The company held 4286 shares or \$428,600 of membership stock at September 30, 2017.
 - b. The Company has no membership stock eligible for redemption.
- (3) Collateral Pledged to FHLB
 - a. As of September 30, 2017 the Company has pledged 8 bonds with face value of \$11.9M and fair value of \$10.3M as collateral to FHLB.
- (4) Borrowing from FHLB
 - a. As of September 30, 2017 the Company has received 7 advances from FHLB in the amount of \$7,803,600.

- 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 \$372,000 were paid as of September 30, 2017.
- 14. Liabilities, Contingencies and Assessments – 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 Annuity Contracts – No Change.
32. Analysis of Annuity Actuarial Reserves and Deposit Type Liabilities by Withdrawal Characteristics – No Change.
33. Premiums and Annuity Considerations Deferred and Uncollected – No Change.
34. Separate Accounts – No Change.
35. Loss/Claim Adjustment Expense – No Change.

STATEMENT AS OF SEPTEMBER 30, 2017 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY
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 []

2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes [] No [X]

2.2 If yes, date of change: _____

3.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes [X] No []
 If yes, complete Schedule Y, Parts 1 and 1A.

3.2 Have there been any substantial changes in the organizational chart since the prior quarter end? Yes [] No [X]

3.3 If the response to 3.2 is yes, provide a brief description of those changes.

4.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [] No [X]

4.2 If yes, provide the name of the 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 [X] N/A []
 If yes, attach an explanation.

6.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2012

6.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/2012

6.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 09/13/2013

6.4 By what department or departments?
 Ohio

6.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? Yes [] No [] N/A [X]

6.6 Have all of the recommendations within the latest financial examination report been complied with? Yes [] No [] N/A [X]

7.1 Has this reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? Yes [] No [X]

7.2 If yes, give full information:

8.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board? Yes [] No [X]

8.2 If response to 8.1 is yes, please identify the name of the bank holding company.

8.3 Is the company affiliated with one or more banks, thrifts or securities firms? Yes [] No [X]

8.4 If response to 8.3 is yes, please provide below the names and location (city and state of the main office) of any affiliates regulated by a federal regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC

STATEMENT AS OF SEPTEMBER 30, 2017 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY
GENERAL INTERROGATORIES

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 [] 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 []

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 []

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 [] No []

10.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: \$ _____

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 []

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: \$ _____

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

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

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 Mortgage 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 []

15.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [] No []

If no, attach a description with this statement.

STATEMENT AS OF SEPTEMBER 30, 2017 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY
GENERAL INTERROGATORIES

16. For the reporting entity's security lending program, state the amount of the following as of the current statement date:

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

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
Federal Home Loan Bank	221 East Fourth St. Suite 600 Cincinnati, Ohio 45202

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 information relating thereto:

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason

17.5 Investment management – Identify all investment advisors, investment managers, broker/dealers, including individuals that have the authority to make investment decisions on behalf of the reporting entity. For assets that are managed internally by employees of the reporting entity, note as such. ["...that have access to the investment accounts", "...handle securities"]

1 Name of Firm or Individual	2 Affiliation
McDonnell Investment Advisors, LLC	U.....
Advantus Capital Management, INC	U.....
Good Hill Partners, LP	U.....

17.5097 For those firms/individuals listed in the table for Question 17.5, do any firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") manage more than 10% of the reporting entity's assets? Yes [X] No []

17.5098 For firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") listed in the table for Question 17.5, does the total assets under management aggregate to more than 50% of the reporting entity's assets? Yes [X] No []

17.6 For those firms or individuals listed in the table for 17.5 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

1 Central Registration Depository Number	2 Name of Firm or Individual	3 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed

18.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Investment Analysis Office been followed? Yes [X] No []

18.2 If no, list exceptions:

STATEMENT AS OF SEPTEMBER 30, 2017 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY
GENERAL INTERROGATORIES

PART 2 - LIFE & HEALTH

1.	Report the statement value of mortgage loans at the end of this reporting period for the following categories:	1 Amount
1.1 Long-Term Mortgages In Good Standing		
1.11 Farm Mortgages	\$	
1.12 Residential Mortgages	\$	
1.13 Commercial Mortgages	\$	
1.14 Total Mortgages in Good Standing	\$	
1.2 Long-Term Mortgages In Good Standing with Restructured Terms		
1.21 Total Mortgages in Good Standing with Restructured Terms.....	\$	
1.3 Long-Term Mortgage Loans Upon which Interest is Overdue more than Three Months		
1.31 Farm Mortgages	\$	
1.32 Residential Mortgages	\$	
1.33 Commercial Mortgages	\$	
1.34 Total Mortgages with Interest Overdue more than Three Months	\$	
1.4 Long-Term Mortgage Loans in Process of Foreclosure		
1.41 Farm Mortgages	\$	
1.42 Residential Mortgages	\$	
1.43 Commercial Mortgages	\$	
1.44 Total Mortgages in Process of Foreclosure	\$	
1.5	Total Mortgage Loans (Lines 1.14 + 1.21 + 1.34 + 1.44) (Page 2, Column 3, Lines 3.1 + 3.2)	\$
1.6	Long-Term Mortgages Foreclosed, Properties Transferred to Real Estate in Current Quarter	
1.61	Farm Mortgages	\$
1.62	Residential Mortgages	\$
1.63	Commercial Mortgages	\$
1.64	Total Mortgages Foreclosed and Transferred to Real Estate	\$
2.	Operating Percentages:	
2.1	A&H loss percent	%
2.2	A&H cost containment percent	%
2.3	A&H expense percent excluding cost containment expenses	%
3.1	Do you act as a custodian for health savings accounts?	Yes [<input type="checkbox"/>] No [<input checked="" type="checkbox"/>]
3.2	If yes, please provide the amount of custodial funds held as of the reporting date	\$
3.3	Do you act as an administrator for health savings accounts?	Yes [<input type="checkbox"/>] No [<input checked="" type="checkbox"/>]
3.4	If yes, please provide the balance of the funds administered as of the reporting date	\$

STATEMENT AS OF SEPTEMBER 30, 2017 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

SCHEDULE S - CEDED REINSURANCE

Showing All New Reinsurance Treaties - Current Year to Date

NONE

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STATEMENT AS OF SEPTEMBER 30, 2017 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY
SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS

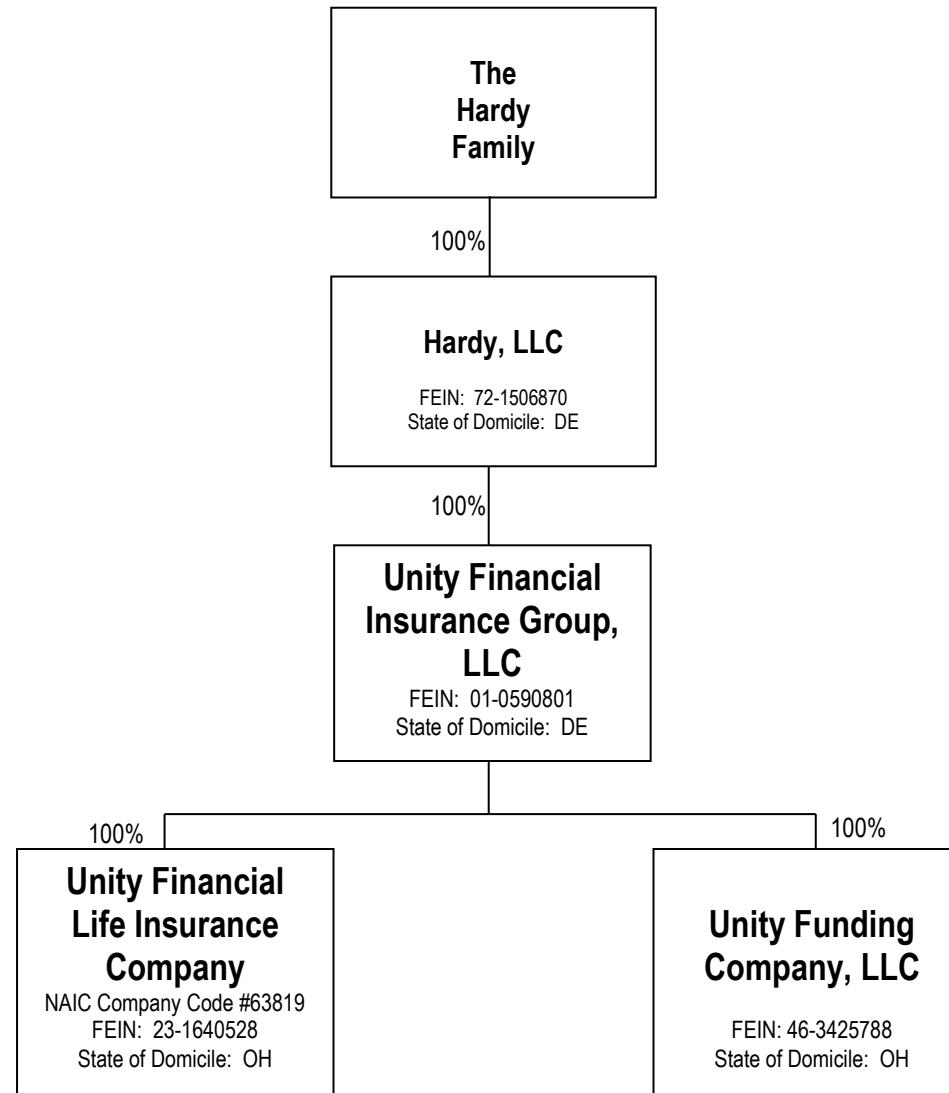
Current Year To Date - Allocated by States and Territories

States, Etc.	1 Active Status	Direct Business Only				7 Deposit-Type Contracts
		2 Life Insurance Premiums	3 Annuity Considerations	4 Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	5 Other Considerations	
1. Alabama	AL	L	773,235			773,235
2. Alaska	AK	N	1,360			1,360
3. Arizona	AZ	L	93,895			93,895
4. Arkansas	AR	L	127,277			127,277
5. California	CA	L	508,199			508,199
6. Colorado	CO	L	500,084			500,084
7. Connecticut	CT	L	13,784			13,784
8. Delaware	DE	L	26,951			26,951
9. District of Columbia	DC	L	54,480			54,480
10. Florida	FL	L	2,501,170			2,501,170
11. Georgia	GA	L	1,145,329			1,145,329
12. Hawaii	HI	L				
13. Idaho	ID	L	2,098			2,098
14. Illinois	IL	L	899,260			899,260
15. Indiana	IN	L	2,234,824			2,234,824
16. Iowa	IA	L	112,145			112,145
17. Kansas	KS	L	164,636			164,636
18. Kentucky	KY	L	320,516			320,516
19. Louisiana	LA	L	2,274,357			2,274,357
20. Maine	ME	L	54,595			54,595
21. Maryland	MD	L	301,997			301,997
22. Massachusetts	MA	L	217,549			217,549
23. Michigan	MI	N	40,384			40,384
24. Minnesota	MN	L	321,308			321,308
25. Mississippi	MS	L	4,904,533			4,904,533
26. Missouri	MO	L	962,906			962,906
27. Montana	MT	L	865			865
28. Nebraska	NE	L	91,671			91,671
29. Nevada	NV	L	57,479			57,479
30. New Hampshire	NH	L	5,776			5,776
31. New Jersey	NJ	L	727,014			727,014
32. New Mexico	NM	L	172,015			172,015
33. New York	NY	N	64,439			64,439
34. North Carolina	NC	L	4,480,564			4,480,564
35. North Dakota	ND	L	17,727			17,727
36. Ohio	OH	L	2,526,207			2,526,207
37. Oklahoma	OK	L	93,509			93,509
38. Oregon	OR	L	45,497			45,497
39. Pennsylvania	PA	L	2,906,069			2,906,069
40. Rhode Island	RI	L	1,163			1,163
41. South Carolina	SC	L	1,088,550			1,088,550
42. South Dakota	SD	L	2,530			2,530
43. Tennessee	TN	L	894,241			894,241
44. Texas	TX	L	12,888,833			12,888,833
45. Utah	UT	L	2,544			2,544
46. Vermont	VT	L	2,920			2,920
47. Virginia	VA	L	265,890			265,890
48. Washington	WA	L	8,740			8,740
49. West Virginia	WV	L	92,727			92,727
50. Wisconsin	WI	L	1,928,814			1,928,814
51. Wyoming	WY	L	2,424			2,424
52. American Samoa	AS	N				
53. Guam	GU	N				
54. Puerto Rico	PR	N	1,962			1,962
55. U.S. Virgin Islands	VI	N				
56. Northern Mariana Islands	MP	N				
57. Canada	CAN	N				
58. Aggregate Other Aliens	OT	XXX	451			451
59. Subtotal		(a)	48	46,927,497		46,927,497
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 or other amounts not allocable by State		XXX				
95. Totals (Direct Business)		XXX	46,927,497			46,927,497
96. Plus Reinsurance Assumed		XXX				
97. Totals (All Business)		XXX	46,927,497			46,927,497
98. Less Reinsurance Ceded		XXX	10,792,954			10,792,954
99. Totals (All Business) less Reinsurance Ceded		XXX	36,134,543			36,134,543
DETAILS OF WRITE-INS						
58001. JAM Jamaica		XXX	451			451
58002.		XXX				
58003.		XXX				
58998. Summary of remaining write-ins for Line 58 from overflow page		XXX				
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)		XXX	451			451
9401.		XXX				
9402.		XXX				
9403.		XXX				
9498. Summary of remaining write-ins for Line 94 from overflow page		XXX				
9499. Totals (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 – ORGANIZATION CHART



STATEMENT AS OF SEPTEMBER 30, 2017 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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Asterisk	Explanation

STATEMENT AS OF SEPTEMBER 30, 2017 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY
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.

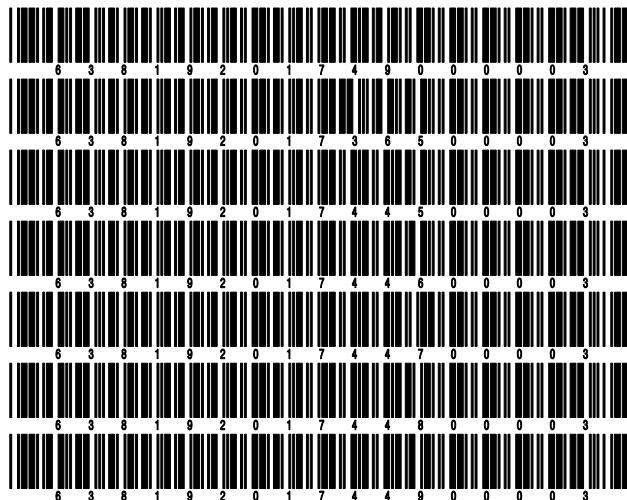
	Response
1. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC with this statement?	NO
2. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC with this statement?	NO
3. Will the Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC?	NO
4. Will the Reasonableness and 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

Explanation:

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.
- 7.

Bar Code:

1. Trusteed Surplus Statement [Document Identifier 490]
2. Medicare Part D Coverage Supplement [Document Identifier 365]
3. Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 445]
4. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 446]
5. Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI [Document Identifier 447]
6. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI [Document Identifier 448]
7. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) [Document Identifier 449]



STATEMENT AS OF SEPTEMBER 30, 2017 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY
OVERFLOW PAGE FOR WRITE-INS

NONE

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)		

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 in investment and commitment fees		
9. Total foreign exchange change in book value/recorded investment including accrued interest		
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	219,076,088	199,699,451
2. Cost of bonds and stocks acquired	34,073,265	45,271,328
3. Accrual of discount	186,743	229,498
4. Unrealized valuation increase (decrease)	442,809	56,341
5. Total gain (loss) on disposals	16,606,121	25,470,771
6. Deduct consideration for bonds and stocks disposed of	695,349	1,010,233
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)	236,477,435	219,076,088
11. Deduct total nonadmitted amounts		
12. Statement value at end of current period (Line 10 minus Line 11)	236,477,435	219,076,088

STATEMENT AS OF SEPTEMBER 30, 2017 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

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)	178,287,201	32,423,421	22,795,944	(163,951)	168,207,359	178,287,201	187,750,727	165,230,423
2. NAIC 2 (a)	52,597,274				55,109,670	52,597,274	52,597,274	54,700,552
3. NAIC 3 (a)								
4. NAIC 4 (a)								
5. NAIC 5 (a)								
6. NAIC 6 (a)								
7. Total Bonds	230,884,475	32,423,421	22,795,944	(163,951)	223,317,029	230,884,475	240,348,001	219,930,974
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 and Preferred Stock	230,884,475	32,423,421	22,795,944	(163,951)	223,317,029	230,884,475	240,348,001	219,930,974

(a) Book/Adjusted Carrying Value column for the end of the current reporting period includes the following amount of short-term and cash equivalent bonds by NAIC designation:

NAIC 1 \$4,299,167 ; NAIC 2 \$; NAIC 3 \$ NAIC 4 \$; NAIC 5 \$; NAIC 6 \$

SI02

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	4,299,167	XXX	4,299,167	15,863	

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	854,886	1,784,536
2. Cost of short-term investments acquired	48,828,072	43,688,222
3. Accrual of discount		
4. Unrealized valuation increase (decrease)		
5. Total gain (loss) on disposals		
6. Deduct consideration received on disposals	45,383,791	44,617,871
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)	4,299,167	854,886
11. Deduct total nonadmitted amounts		
12. Statement value at end of current period (Line 10 minus Line 11)	4,299,167	854,886

Schedule DB - Part A - Verification - Options, Caps, Floors, Collars, Swaps and Forwards
NONE

Schedule DB - Part B - Verification - Futures Contracts
NONE

Schedule DB - Part C - Section 1 - Replication (Synthetic Asset) Transactions (RSATs) Open
NONE

Schedule DB-Part C-Section 2-Reconciliation of Replication (Synthetic Asset) Transactions Open
NONE

Schedule DB - Verification - Book/Adjusted Carrying Value, Fair Value and Potential Exposure of Derivatives
NONE

Schedule E - Verification - Cash Equivalents
NONE

Schedule A - Part 2 - Real Estate Acquired and Additions Made
NONE

Schedule A - Part 3 - Real Estate Disposed
NONE

Schedule B - Part 2 - Mortgage Loans Acquired and Additions Made
NONE

Schedule B - Part 3 - Mortgage Loans Disposed, Transferred or Repaid
NONE

Schedule BA - Part 2 - Other Long-Term Invested Assets Acquired and Additions Made
NONE

Schedule BA - Part 3 - Other Long-Term Invested Assets Disposed, Transferred or Repaid
NONE

STATEMENT AS OF SEPTEMBER 30, 2017 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

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 Desig- nation or Market Indicator (a)
313043-VD-3	FEDERAL HOME LOAN BANK09/27/2017	PIPER JAFFRAY	4,011,160	4,000,000		31,208	1.....
0599999. Subtotal - Bonds - U.S. Governments					4,011,160	4,000,000		31,208	XXX
043180-AD-9	ARTISAN PARTNERS HOLDINGS LP08/16/2017	CITIGROUP	500,000	.500,000			2FE.....
00697#-AC-0	AUSGRID FINANCE PTY LTD09/06/2017	MERRILL	1,000,000	1,000,000			2Z.....
05616N-AA-2	BABSON CLO LTD07/01/0120	SELECT ONE	1,177,350	1,175,000			6,424 1FE.....
30225V-A*8	EXTRA SPACE STORAGE INC08/01/2420	WELLS FARGO	1,000,000	1,000,000			2Z.....
437076-BK-7	HOME DEPOT INC07/12/2017	BNP PARI	311,613	.300,000			3,406 1FE.....
458140-AK-6	INTEL CORP07/12/2017	MORGAN STANLEY	230,248	.200,000			2,827 1FE.....
449298-AP-9	INVESCO CORE REAL ESTATE USA LP07/05/2017	WELLS FARGO	1,250,000	1,250,000			1Z.....
46625H-JX-9	JPMORGAN CHASE & CO07/19/2017	UBS WAR	207,284	.200,000			1,430 1FE.....
48274W-AA-5	KVK CLO LTD08/17/2017	MORGAN STANLEY	1,005,500	1,000,000			2,844 1FE.....
59156R-AE-8	METLIFE INC07/19/2017	MILLENNIUM ADVISORS	221,671	.168,000			1,183 1FE.....
62405T-AE-7	MOUNTAIN HAWK CLO LTD07/21/2017	CITIGROUP	1,000,500	1,000,000			.501 1FE.....
67106M-AC-7	OFSI FUND LTD08/17/2017	BNP PARI	485,393	.485,393			1,620 1FE.....
68389X-AE-5	ORACLE CORP07/12/2017	WELLS FARGO	275,942	.200,000			3,322 1FE.....
745332-CE-4	PUGET SOUND ENERGY INC07/19/2017	MILLENNIUM ADVISORS	120,311	.110,000			.935 1FE.....
911312-AR-7	UNITED PARCEL SERVICE07/19/2017	JP MORGAN	499,900	.500,000			5,689 1FE.....
92329N-AN-0	VENTURE CDO LTD09/11/2017	JEFFERIE	1,000,000	1,000,000			1FE.....
3899999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)					10,285,712	10,088,393		30,181	XXX
8399997. Total - Bonds - Part 3					14,296,872	14,088,393		61,389	XXX
8399998. Total - Bonds - Part 5					XXX	XXX		XXX	XXX
8399999. Total - Bonds					14,296,872	14,088,393		61,389	XXX
8999997. Total - Preferred Stocks - Part 3					XXX	XXX		XXX	XXX
8999998. Total - Preferred Stocks - Part 5					XXX	XXX		XXX	XXX
8999999. Total - Preferred Stocks					XXX	XXX		XXX	XXX
31360-7Z-5	FEDERAL HOME LOAN BANK CINCINNATI09/15/2017	FEDERAL HOME LOAN BANK	1,022,000	.102,200			
9099999. Subtotal - Common Stocks - Industrial and Miscellaneous (Unaffiliated)					102,200	XXX			XXX
9799997. Total - Common Stocks - Part 3					102,200	XXX			XXX
9799998. Total - Common Stocks - Part 5					XXX	XXX		XXX	XXX
9799999. Total - Common Stocks					102,200	XXX			XXX
9899999. Total - Preferred and Common Stocks					102,200	XXX			XXX
9999999 - Totals					14,399,072	XXX		61,389	XXX

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

STATEMENT AS OF SEPTEMBER 30, 2017 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

SCHEDULE D - PART 4

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

1 CUSIP Ident- ification	2 Description	3 For- eign	4 Disposal Date	5 Name of Purchaser	6 Number of Shares of Stock	7 Consid- eration	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 Value at Disposal Date	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Bond Interest/ Stock Dividends Received During Year	21 Stated Con- tractual Maturity Date	22 NAIC Design- ation or Market In- dicator (a)				
										11 Unrealized Valuation Increase/ Decrease)	12 Current Year's (Amor- tization)/ Accretion	13 Current Year's Other Than Temporary Impairment Recogn- ized	14 Total Change in Book/ Adjusted Carrying Value (11 + 12 - 13)	15 Total Foreign Exchange Change in Book /Adjusted Carrying Value											
38374F-3P-7	GNMA 2004-026 GE		09/15/2017	PRINCIPAL RECEIPT		23,935	23,934	21,862	23,467		468		468			23,935				768	04/16/2034	1			
38376V-BN-6	GNMA 2010-020 PW		09/18/2017	PRINCIPAL RECEIPT		31,614	31,614	31,515	31,593		21		21			31,614				942	09/16/2038	1			
38378K-0E-2	GNMA 2013-072 A		09/15/2017	PRINCIPAL RECEIPT		64,739	64,739	65,736	65,461		(721)		(721)			64,739				795	10/16/2046	1			
05999999	Subtotal - Bonds - U.S. Governments					120,288	120,287	119,113	120,520		(233)		(233)			120,288					2,505	XXX	XXX		
31394Y-H9-8	FHLMC 2798 PE		09/15/2017	PRINCIPAL RECEIPT		14,192	14,192	12,719	14,136		56		56			14,192					494	05/15/2034	1		
31395M-DU-0	FHLMC 2924 KG		09/15/2017	PRINCIPAL RECEIPT		12,549	12,549	12,230	12,532		17		17			12,549					418	02/15/2035	1		
31393T-HN-9	FNMA 2003-81 LC		09/26/2017	PRINCIPAL RECEIPT		4,736	4,736	4,364	4,731		4		4			4,736					142	09/25/2018	1		
31394U-KE-1	FNMA 2005-102 PG		09/26/2017	PRINCIPAL RECEIPT		18,139	18,139	16,940	18,040		98		98			18,139					598	11/25/2035	1		
31412U-V6-1	FNMA POOL - 935533		09/26/2017	PRINCIPAL RECEIPT		6,821	6,821	6,960	6,869		(49)		(49)			6,821					206	08/01/2039	1		
31416B-NK-0	FNMA POOL - 995094		09/26/2017	PRINCIPAL RECEIPT		6,759	6,659	7,213	6,856		(97)		(97)			6,759					199	11/01/2035	1		
31417G-2P-4	FNMA POOL - AB9749		09/26/2017	PRINCIPAL RECEIPT		75,084	75,084	74,474	74,552		533		533			75,084					1,523	06/01/2043	1		
31417M-QQ-9	FNMA POOL - AC3162		09/26/2017	PRINCIPAL RECEIPT		6,669	6,669	6,906	6,695		(27)		(27)			6,669					201	10/01/2024	1		
31417S-AA-8	FNMA POOL - AC5400		09/26/2017	PRINCIPAL RECEIPT		5,540	5,540	177,886	5,555		(14)		(14)			5,540					166	10/01/2039	1		
31418S-CJ-6	FNMA POOL - A04572		09/26/2017	PRINCIPAL RECEIPT		1,137	1,137	1,183	1,150		(12)		(12)			1,137					38	05/01/2040	1		
31418T-D5-3	FNMA POOL - A05523		09/26/2017	PRINCIPAL RECEIPT		20,225	20,225	19,945	20,312		(87)		(87)			20,225					598	05/01/2040	1		
31419C-D3-4	FNMA POOL - AE1921		09/26/2017	PRINCIPAL RECEIPT		3,610	3,610	3,711	3,626		(17)		(17)			3,610					96	09/01/2040	1		
313849-CX-0	FNMA POOL - AH7285		09/26/2017	PRINCIPAL RECEIPT		3,412	3,412	3,352	3,395		17		17			3,412					98	03/01/2041	1		
3138AD-HM-0	FNMA POOL - AI0235		09/26/2017	PRINCIPAL RECEIPT		7,878	7,878	7,938	7,883		(6)		(6)			7,878					184	05/01/2026	1		
31417V-TU-1	FNMA POOL - MA0562		09/26/2017	PRINCIPAL RECEIPT		8,349	8,349	8,718	8,483		(134)		(134)			8,349					256	11/01/2040	1		
31417V-W3-7	FNMA POOL - MA0665		09/26/2017	PRINCIPAL RECEIPT		23,288	23,288	23,406	23,335		(46)		(46)			23,288					603	02/01/2041	1		
United States Total					218,388	218,288	387,945	218,150		236		236			218,388					5,820	XXX	XXX			
3199999. Subtotal - Bonds - U.S. Special Revenues					218,388	218,288	387,945	218,150		236		236			218,388					5,820	XXX	XXX			
05531F-AL-7	BB&T CORPORATION		07/14/2017	CALLED@100.000		233,000	233,000	233,333	233,056		(48)		(48)			233,088					3,407	08/15/2017			
29379V-AA-1	ENTERPRISE PRODUCTS OPER		09/15/2017	MATURITY		173,000	173,000	200,549	178,843		(5,843)		(5,843)			173,000					10,899	09/15/2017			
341081-EU-7	FLORIDA POWER & LIGHT		09/08/2017	KEY BANK		1,633,352	1,350,000	1,458,210	1,452,813		(2,685)		(2,685)			1,450,128					75,128	09/01/2035			
341081-FL-6	FLORIDA POWER & LIGHT		09/08/2017	JEFFERIE		272,145	250,000	248,015	248,097		26		26			248,123					9,591	10/01/2044			
59018Y-J6-9	MERRILL LYNCH @ CO		08/28/2017	MATURITY		1,200,000	1,200,000	1,272,921	1,216,913		(16,913)		(16,913)			1,200,000					76,800	08/28/2017			
913017-BP-3	UNITED TECH CORP		09/27/2017	CSFIRST		686,892	535,000	660,092	653,228		(2,520)		(2,520)			650,709					36,618,333	36,618,333	39,505	07/15/2038	
3899999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)					4,198,389	3,741,000	4,073,120	3,982,950		(27,983)		(27,983)			3,955,048					36,825,571	36,825,571	215,330	XXX	XXX	
8399999. Total - Bonds - Part 4					4,537,065	4,079,575	4,580,178	4,321,620		(27,980)		(27,980)			4,293,724					36,825,571	36,825,571	223,655	XXX	XXX	
8399998. Total - Bonds - Part 5					XXX	XXX	XXX	XXX		XXX		XXX			XXX					XXX	XXX	XXX	XXX	XXX	
8399999. Total - Bonds					4,537,065	4,079,575	4,580,178	4,321,620		(27,980)		(27,980)			4,293,724					36,825,571	36,825,571	223,655	XXX	XXX	
8999997. Total - Preferred Stocks - Part 4					XXX	XXX	XXX	XXX		XXX		XXX			XXX					XXX	XXX	XXX	XXX	XXX	
8999998. Total - Preferred Stocks - Part 5					XXX	XXX	XXX	XXX		XXX		XXX			XXX					XXX	XXX	XXX	XXX	XXX	
8999999. Total - Preferred Stocks					XXX	XXX	XXX	XXX		XXX		XXX			XXX					XXX	XXX	XXX	XXX	XXX	
9799997. Total - Common Stocks - Part 4					XXX	XXX	XXX	XXX		XXX		XXX			XXX					XXX	XXX	XXX	XXX	XXX	
9799998. Total - Common Stocks - Part 5					XXX	XXX	XXX	XXX		XXX		XXX			XXX					XXX	XXX	XXX	XXX	XXX	
9799999. Total - Common Stocks					XXX	XXX	XXX	XXX		XXX		XXX			XXX					XXX	XXX	XXX	XXX	XXX	
9899999. Total - Preferred and Common Stocks					XXX	XXX	XXX	XXX		XXX		XXX			XXX					XXX	XXX	XXX	XXX	XXX	
9999999 - Totals					4,537,065	XXX	4,580,178	4,321,620		(27,980)		(27,980)			4,293,724					36,825,571	36,825,571	223,655	XXX	XXX	

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

Schedule DB - Part A - Section 1 - Options, Caps, Floors, Collars, Swaps and Forwards Open
NONE

Schedule DB - Part B - Section 1 - Futures Contracts Open
NONE

Schedule DB - Part B - Section 1B - Brokers with whom cash deposits have been made
NONE

Schedule DB - Part D - Section 1 - Counterparty Exposure for Derivative Instruments Open
NONE

Schedule DB - Part D-Section 2 - Collateral for Derivative Instruments Open - Pledged By
NONE

Schedule DB - Part D-Section 2 - Collateral for Derivative Instruments Open - Pledged To
NONE

Schedule DL - Part 1 - Reinvested Collateral Assets Owned
NONE

Schedule DL - Part 2 - Reinvested Collateral Assets Owned
NONE

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SCHEDULE E - PART 1 - CASH

Month End Depository Balances

1 Depository	2 Code	3 Rate of Interest	4 Amount of Interest Received During Current Quarter	5 Amount of Interest Accrued at Current Statement Date	Book Balance at End of Each Month During Current Quarter			9 *
					6 First Month	7 Second Month	8 Third Month	
JP Morgan Chase Bank Madison, WI					370,498	434,215	346,155	XXX
Fifth Third Bank Cincinnati, Ohio					(410,463)	(528,793)	(481,494)	XXX
FHLB Cincinnati, Ohio					30,024	1,570	74,740	XXX
0199998. Deposits in ... depositaries that do not exceed the allowable limit in any one depository (See instructions) - Open Depositories	XXX	XXX						XXX
0199999. Totals - Open Depositories	XXX	XXX			(9,941)	(93,008)	(60,599)	XXX
0299998. Deposits in ... depositaries 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			(9,941)	(93,008)	(60,599)	XXX
0499999. Cash in Company's Office	XXX	XXX	XXX	XXX				XXX
0599999. Total - Cash	XXX	XXX			(9,941)	(93,008)	(60,599)	XXX

Schedule E - Part 2 - Cash Equivalents - Investments Owned End of Current Quarter

N O N E