





ANNUAL STATEMENT FOR THE YEAR 2017 OF THE **UNITY FINANCIAL LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF **Alabama**

NAIC Group Code **0000**

DURING THE YEAR **2017**

NAIC Company Code **63819**

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>	<b>1 Ordinary</b>	<b>2 Credit Life (Group and Individual)</b>	<b>3 Group</b>	<b>4 Industrial</b>	<b>5 Total</b>
1. Life insurance .....	858,661		104,347		963,009
2. Annuity considerations .....					
3. Deposit-type contract funds .....		XXX		XXX	
4. Other considerations .....					
5. Totals (Sum of Lines 1 to 4) .....	858,661		104,347		963,009
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit .....					
6.2 Applied to pay renewal premiums .....					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....					
6.4 Other .....					
6.5 Totals (Sum of Lines 6.1 to 6.4) .....					
Annuities:					
7.1 Paid in cash or left on deposit .....					
7.2 Applied to provide paid-up annuities .....					
7.3 Other .....					
7.4 Totals (Sum of Lines 7.1 to 7.3) .....					
8. Grand Totals (Lines 6.5 plus 7.4) .....					
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits .....	334,961		306,512		.641,474
10. Matured endowments .....					
11. Annuity benefits .....					
12. Surrender values and withdrawals for life contracts .....	21,146		5,064		26,209
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....					
15. Totals .....	356,107		311,576		667,683
<b>DETAILS OF WRITE-INS</b>					
1301. .....					
1302. .....					
1303. .....					
1398. Summary of Line 13 from overflow page .....					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....					

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	<b>Ordinary</b>	<b>Credit Life (Group and Individual)</b>		<b>Group</b>	<b>Industrial</b>	<b>Total</b>				
	<b>1 No.</b>	<b>2 Amount</b>	<b>3 No. of Ind.Pols. &amp; Gr. Certifs.</b>	<b>4 Amount</b>	<b>5 No. of Certifs.</b>	<b>6 Amount</b>	<b>7 No.</b>	<b>8 Amount</b>	<b>9 No.</b>	<b>10 Amount</b>
16. Unpaid December 31, prior year .....	2	.20,000			2	10,863			4	.30,863
17. Incurred during current year .....	.72	328,558			.94	300,753			.166	.629,311
Settled during current year:										
18.1 By payment in full .....	.71	334,961			.93	306,512			.164	.641,474
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	.71	334,961			.93	306,512			.164	.641,474
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	.71	334,961			.93	306,512			.164	.641,474
19. Unpaid Dec. 31, current year (16+17-18.6) .....	3	13,596			3	5,104			6	18,700
<b>POLICY EXHIBIT</b>					<b>No. of Policies</b>					
20. In force December 31, prior year .....	1,311	9,225,452	(a)		1,109	6,150,677			2,420	15,376,129
21. Issued during year .....	206	1,025,064			8	76,654			214	1,101,718
22. Other changes to in force (Net) .....	(108)	(449,075)			(98)	(341,830)			(206)	(790,906)
23. In force December 31 of current year .....	1,409	9,801,441	(a)		1,019	5,885,501			2,428	15,686,941

(a) Includes Individual Credit Life Insurance prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_

**ACCIDENT AND HEALTH INSURANCE**

	<b>1 Direct Premiums</b>	<b>2 Direct Premiums Earned</b>	<b>3 Dividends Paid Or Credited On Direct Business</b>	<b>4 Direct Losses Paid</b>	<b>5 Direct Losses Incurred</b>
24. Group Policies (b) .....					
24.1 Federal Employees Health Benefits Plan premium (b) .....					
24.2 Credit (Group and Individual) .....					
24.3 Collectively renewable policies (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b) .....					
25.2 Guaranteed renewable (b) .....					
25.3 Non-renewable for stated reasons only (b) .....					
25.4 Other accident only .....					
25.5 All other (b) .....					
25.6 Totals (sum of Lines 25.1 to 25.5) .....					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products \_\_\_\_\_ and number of persons insured under indemnity only products \_\_\_\_\_

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE **UNITY FINANCIAL LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF **Alaska**

NAIC Group Code **0000**

DURING THE YEAR **2017**

NAIC Company Code **63819**

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>	<b>1 Ordinary</b>	<b>2 Credit Life (Group and Individual)</b>	<b>3 Group</b>	<b>4 Industrial</b>	<b>5 Total</b>
1. Life insurance .....	1,749			409	2,157
2. Annuity considerations .....					
3. Deposit-type contract funds .....		XXX			XXX
4. Other considerations .....					
5. Totals (Sum of Lines 1 to 4) .....	1,749			409	2,157
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit .....					
6.2 Applied to pay renewal premiums .....					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....					
6.4 Other .....					
6.5 Totals (Sum of Lines 6.1 to 6.4) .....					
Annuities:					
7.1 Paid in cash or left on deposit .....					
7.2 Applied to provide paid-up annuities .....					
7.3 Other .....					
7.4 Totals (Sum of Lines 7.1 to 7.3) .....					
8. Grand Totals (Lines 6.5 plus 7.4) .....					
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits .....					
10. Matured endowments .....					
11. Annuity benefits .....					
12. Surrender values and withdrawals for life contracts .....					
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....					
15. Totals .....					
<b>DETAILS OF WRITE-INS</b>					
1301. .....					
1302. .....					
1303. .....					
1398. Summary of Line 13 from overflow page .....					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....					

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	<b>Ordinary</b>	<b>Credit Life (Group and Individual)</b>		<b>Group</b>	<b>Industrial</b>	<b>Total</b>				
	<b>1 No.</b>	<b>2 Amount</b>	<b>3 No. of Ind.Pols. &amp; Gr. Certifs.</b>	<b>4 Amount</b>	<b>5 No. of Certifs.</b>	<b>6 Amount</b>	<b>7 No.</b>	<b>8 Amount</b>	<b>9 No.</b>	<b>10 Amount</b>
16. Unpaid December 31, prior year .....										
17. Incurred during current year .....										
Settled during current year:										
18.1 By payment in full .....										
18.2 By payment on compromised claims .....										
18.3 Totals paid .....										
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....										
19. Unpaid Dec. 31, current year (16+17-18.6) .....										
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year .....	5	46,552	(a)						5	46,552
21. Issued during year .....										
22. Other changes to in force (Net) .....		(15,000)		2	6,875			2		(8,125)
23. In force December 31 of current year .....	5	31,552	(a)	2	6,875			7		38,427

(a) Includes Individual Credit Life Insurance prior year \$ ..... , current year \$ .....  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ ..... , current year \$ .....  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ ..... , current year \$ .....

**ACCIDENT AND HEALTH INSURANCE**

	<b>1 Direct Premiums</b>	<b>2 Direct Premiums Earned</b>	<b>3 Dividends Paid Or Credited On Direct Business</b>	<b>4 Direct Losses Paid</b>	<b>5 Direct Losses Incurred</b>
24. Group Policies (b) .....					
24.1 Federal Employees Health Benefits Plan premium (b) .....					
24.2 Credit (Group and Individual) .....					
24.3 Collectively renewable policies (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b) .....					
25.2 Guaranteed renewable (b) .....					
25.3 Non-renewable for stated reasons only (b) .....					
25.4 Other accident only .....					
25.5 All other (b) .....					
25.6 Totals (sum of Lines 25.1 to 25.5) .....					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ..... and number of persons insured under indemnity only products .....

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE **UNITY FINANCIAL LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF **Arizona**

NAIC Group Code **0000**

DURING THE YEAR **2017**

NAIC Company Code **63819**

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>	<b>1 Ordinary</b>	<b>2 Credit Life (Group and Individual)</b>	<b>3 Group</b>	<b>4 Industrial</b>	<b>5 Total</b>
1. Life insurance .....	65,301		64,197		129,498
2. Annuity considerations .....		XXX		XXX	
3. Deposit-type contract funds .....					
4. Other considerations .....					
5. Totals (Sum of Lines 1 to 4) .....	65,301		64,197		129,498
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit .....					
6.2 Applied to pay renewal premiums .....					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....					
6.4 Other .....					
6.5 Totals (Sum of Lines 6.1 to 6.4) .....					
Annuities:					
7.1 Paid in cash or left on deposit .....					
7.2 Applied to provide paid-up annuities .....					
7.3 Other .....					
7.4 Totals (Sum of Lines 7.1 to 7.3) .....					
8. Grand Totals (Lines 6.5 plus 7.4) .....					
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits .....	64,771		56,248		121,019
10. Matured endowments .....					
11. Annuity benefits .....					
12. Surrender values and withdrawals for life contracts .....	11,383				11,383
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....					
15. Totals .....	76,154		56,248		132,402
<b>DETAILS OF WRITE-INS</b>					
1301. .....					
1302. .....					
1303. .....					
1398. Summary of Line 13 from overflow page .....					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....					

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	<b>1 Ordinary</b>	<b>Credit Life (Group and Individual)</b>		<b>5 Group</b>	<b>6</b>	<b>7 Industrial</b>	<b>8</b>	<b>9</b>	<b>Total 10</b>
	<b>No.</b>	<b>2 Amount</b>	<b>3 No. of Ind.Pols. &amp; Gr. Certifs.</b>	<b>4 Amount</b>	<b>No. of Certifs.</b>	<b>Amount</b>	<b>No.</b>	<b>Amount</b>	<b>No.</b>
16. Unpaid December 31, prior year .....	1	5,000						1	5,000
17. Incurred during current year .....	13	77,533			5	56,248		18	133,781
Settled during current year:									
18.1 By payment in full .....	12	64,771			5	56,248		17	121,019
18.2 By payment on compromised claims .....									
18.3 Totals paid .....	12	64,771			5	56,248		17	121,019
18.4 Reduction by compromise .....									
18.5 Amount rejected .....									
18.6 Total settlements .....	12	64,771			5	56,248		17	121,019
19. Unpaid Dec. 31, current year (16+17-18.6) .....	2	17,763						2	17,763
<b>POLICY EXHIBIT</b>				<b>No. of Policies</b>					
20. In force December 31, prior year .....	268	1,362,774	(a)	102	828,587			370	2,191,361
21. Issued during year .....				7	70,832			7	70,832
22. Other changes to in force (Net) .....	(20)	(123,185)		(7)	(63,722)			(27)	(186,907)
23. In force December 31 of current year .....	248	1,239,589	(a)	102	835,698			350	2,075,287

(a) Includes Individual Credit Life Insurance prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_

**ACCIDENT AND HEALTH INSURANCE**

	<b>1 Direct Premiums</b>	<b>2 Direct Premiums Earned</b>	<b>3 Dividends Paid Or Credited On Direct Business</b>	<b>4 Direct Losses Paid</b>	<b>5 Direct Losses Incurred</b>
24. Group Policies (b) .....					
24.1 Federal Employees Health Benefits Plan premium (b) .....					
24.2 Credit (Group and Individual) .....					
24.3 Collectively renewable policies (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b) .....					
25.2 Guaranteed renewable (b) .....					
25.3 Non-renewable for stated reasons only (b) .....					
25.4 Other accident only .....					
25.5 All other (b) .....					
25.6 Totals (sum of Lines 25.1 to 25.5) .....					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products \_\_\_\_\_ and number of persons insured under indemnity only products \_\_\_\_\_

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE **UNITY FINANCIAL LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF **Arkansas**

NAIC Group Code **0000**

DURING THE YEAR **2017**

NAIC Company Code **63819**

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>	<b>1</b> Ordinary	<b>2</b> Credit Life (Group and Individual)	<b>3</b> Group	<b>4</b> Industrial	<b>5</b> Total
1. Life insurance .....	132,378		28,626		161,004
2. Annuity considerations .....		XXX		XXX	
3. Deposit-type contract funds .....					
4. Other considerations .....					
5. Totals (Sum of Lines 1 to 4) .....	132,378		28,626		161,004
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit .....					
6.2 Applied to pay renewal premiums .....					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....					
6.4 Other .....					
6.5 Totals (Sum of Lines 6.1 to 6.4) .....					
Annuities:					
7.1 Paid in cash or left on deposit .....					
7.2 Applied to provide paid-up annuities .....					
7.3 Other .....					
7.4 Totals (Sum of Lines 7.1 to 7.3) .....					
8. Grand Totals (Lines 6.5 plus 7.4) .....					
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits .....	125,671		25,191		150,862
10. Matured endowments .....					
11. Annuity benefits .....					
12. Surrender values and withdrawals for life contracts .....	11,316				11,316
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....					
15. Totals .....	136,986		25,191		162,178
<b>DETAILS OF WRITE-INS</b>					
1301. .....					
1302. .....					
1303. .....					
1398. Summary of Line 13 from overflow page .....					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....					

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	<b>1</b> No.	<b>2</b> Amount	<b>Credit Life (Group and Individual)</b>		<b>5</b> No. of Certifs.	<b>6</b> Amount	<b>7</b> No.	<b>8</b> Amount	<b>9</b> No.	<b>Total</b> 10 Amount
			<b>3</b> No. of Ind.Pols. & Gr. Certifs.	<b>4</b> Amount						
16. Unpaid December 31, prior year .....	2	4,085			1	332			3	4,417
17. Incurred during current year .....	17	121,586			3	24,859			20	146,445
Settled during current year:										
18.1 By payment in full .....	19	125,671			4	25,191			23	150,862
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	19	125,671			4	25,191			23	150,862
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	19	125,671			4	25,191			23	150,862
19. Unpaid Dec. 31, current year (16+17-18.6) .....										
<b>POLICY EXHIBIT</b>					<b>No. of Policies</b>					
20. In force December 31, prior year .....	405	2,809,073	(a)		62	460,998			467	3,270,071
21. Issued during year .....					3	36,094			3	36,094
22. Other changes to in force (Net) .....	(27)	(216,340)			(2)	(20,560)			(29)	(236,900)
23. In force December 31 of current year .....	378	2,592,732	(a)		63	476,533			441	3,069,265

(a) Includes Individual Credit Life Insurance prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_

**ACCIDENT AND HEALTH INSURANCE**

	<b>1</b> Direct Premiums	<b>2</b> Direct Premiums Earned	<b>3</b> Dividends Paid Or Credited On Direct Business	<b>4</b> Direct Losses Paid	<b>5</b> Direct Losses Incurred
24. Group Policies (b) .....					
24.1 Federal Employees Health Benefits Plan premium (b) .....					
24.2 Credit (Group and Individual) .....					
24.3 Collectively renewable policies (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b) .....					
25.2 Guaranteed renewable (b) .....					
25.3 Non-renewable for stated reasons only (b) .....					
25.4 Other accident only .....					
25.5 All other (b) .....					
25.6 Totals (sum of Lines 25.1 to 25.5) .....					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products \_\_\_\_\_ and number of persons insured under indemnity only products \_\_\_\_\_

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE **UNITY FINANCIAL LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF California

NAIC Group Code 0000

DURING THE YEAR 2017

NAIC Company Code 63819

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		17,897		675,218		693,115
2. Annuity considerations .....						
3. Deposit-type contract funds .....			XXX		XXX	
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....		17,897		675,218		693,115
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
Life insurance:						
6.1 Paid in cash or left on deposit .....						
6.2 Applied to pay renewal premiums .....						
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						
6.4 Other .....						
6.5 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4) .....						
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits .....		30,061		144,111		174,172
10. Matured endowments .....						
11. Annuity benefits .....						
12. Surrender values and withdrawals for life contracts .....		4,667		525		5,193
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....						
15. Totals .....		34,729		144,636		179,365
<b>DETAILS OF WRITE-INS</b>						
1301. .....						
1302. .....						
1303. .....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 Amount						
16. Unpaid December 31, prior year .....	1	2,500			4	.3,849			5	6,349
17. Incurred during current year .....	6	27,561			39	160,067			45	187,628
Settled during current year:										
18.1 By payment in full .....	7	30,061			38	144,111			45	174,172
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	7	30,061			38	144,111			45	174,172
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	7	30,061			38	144,111			45	174,172
19. Unpaid Dec. 31, current year (16+17-18.6) .....					5	19,805			5	19,805
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	.98	560,318	(a)		1,105	4,701,340			1,203	5,261,658
21. Issued during year .....					315	1,087,862			315	1,087,862
22. Other changes to in force (Net) .....	(1)	232			(79)	(270,702)			(80)	(270,470)
23. In force December 31 of current year .....	97	560,550	(a)		1,341	5,518,500			1,438	6,079,050

(a) Includes Individual Credit Life Insurance prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b) .....					
24.1 Federal Employees Health Benefits Plan premium (b) .....					
24.2 Credit (Group and Individual) .....					
24.3 Collectively renewable policies (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b) .....					
25.2 Guaranteed renewable (b) .....					
25.3 Non-renewable for stated reasons only (b) .....					
25.4 Other accident only .....					
25.5 All other (b) .....					
25.6 Totals (sum of Lines 25.1 to 25.5) .....					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products \_\_\_\_\_ and number of persons insured under indemnity only products \_\_\_\_\_

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE **UNITY FINANCIAL LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Colorado

NAIC Group Code 0000

DURING THE YEAR 2017

NAIC Company Code 63819

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		14,062		628,743		642,805
2. Annuity considerations .....						
3. Deposit-type contract funds .....			XXX		XXX	
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....		14,062		628,743		642,805
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
Life insurance:						
6.1 Paid in cash or left on deposit .....						
6.2 Applied to pay renewal premiums .....						
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						
6.4 Other .....						
6.5 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4) .....						
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits .....		5,000		179,360		184,360
10. Matured endowments .....						
11. Annuity benefits .....						
12. Surrender values and withdrawals for life contracts .....				.97		.97
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....						
15. Totals .....		5,000		179,457		184,457
<b>DETAILS OF WRITE-INS</b>						
1301. .....						
1302. .....						
1303. .....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
16. Unpaid December 31, prior year .....										
17. Incurred during current year .....	2	5,000			.66	188,023			.68	193,023
Settled during current year:										
18.1 By payment in full .....	2	5,000			.62	179,360			.64	184,360
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	2	5,000			.62	179,360			.64	184,360
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	2	5,000			.62	179,360			.64	184,360
19. Unpaid Dec. 31, current year (16+17-18.6) .....					4	8,663			4	8,663
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	.47	279,446	(a)		521	2,416,987			568	2,696,433
21. Issued during year .....					285	1,151,727			285	1,151,727
22. Other changes to in force (Net) .....		6,063			(104)	(435,071)			(104)	(429,008)
23. In force December 31 of current year .....	47	285,509	(a)		702	3,133,643			749	3,419,152

(a) Includes Individual Credit Life Insurance prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b) .....					
24.1 Federal Employees Health Benefits Plan premium (b) .....					
24.2 Credit (Group and Individual) .....					
24.3 Collectively renewable policies (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b) .....					
25.2 Guaranteed renewable (b) .....					
25.3 Non-renewable for stated reasons only (b) .....					
25.4 Other accident only .....					
25.5 All other (b) .....					
25.6 Totals (sum of Lines 25.1 to 25.5) .....					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products \_\_\_\_\_ and number of persons insured under indemnity only products \_\_\_\_\_

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE **UNITY FINANCIAL LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Connecticut

NAIC Group Code 0000

DURING THE YEAR 2017

NAIC Company Code 63819

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		10,027		7,250		17,277
2. Annuity considerations .....			XXX		XXX	
3. Deposit-type contract funds .....						
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....		10,027		7,250		17,277
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
Life insurance:						
6.1 Paid in cash or left on deposit .....						
6.2 Applied to pay renewal premiums .....						
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						
6.4 Other .....						
6.5 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4) .....						
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits .....		25,000		1,100		26,100
10. Matured endowments .....						
11. Annuity benefits .....						
12. Surrender values and withdrawals for life contracts .....						
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....						
15. Totals .....		25,000		1,100		26,100
<b>DETAILS OF WRITE-INS</b>						
1301. .....						
1302. .....						
1303. .....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount		
16. Unpaid December 31, prior year .....										
17. Incurred during current year .....	2	35,000			1	1,100			3	36,100
Settled during current year:										
18.1 By payment in full .....	1	25,000			1	1,100			2	26,100
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	1	25,000			1	1,100			2	26,100
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	1	25,000			1	1,100			2	26,100
19. Unpaid Dec. 31, current year (16+17-18.6) .....	1	10,000							1	10,000
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	29	295,576	(a)		10	57,197			.39	.352,773
21. Issued during year .....					6	16,829			6	16,829
22. Other changes to in force (Net) .....	(1)	(44,500)			(1)	(3,765)			(2)	(48,265)
23. In force December 31 of current year .....	28	251,076	(a)		15	70,262			43	321,338

(a) Includes Individual Credit Life Insurance prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b) .....					
24.1 Federal Employees Health Benefits Plan premium (b) .....					
24.2 Credit (Group and Individual) .....					
24.3 Collectively renewable policies (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b) .....					
25.2 Guaranteed renewable (b) .....					
25.3 Non-renewable for stated reasons only (b) .....					
25.4 Other accident only .....					
25.5 All other (b) .....					
25.6 Totals (sum of Lines 25.1 to 25.5) .....					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products \_\_\_\_\_ and number of persons insured under indemnity only products \_\_\_\_\_

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE **UNITY FINANCIAL LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF **Delaware**

NAIC Group Code **0000**

DURING THE YEAR **2017**

NAIC Company Code **63819**

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>	<b>1 Ordinary</b>	<b>2 Credit Life (Group and Individual)</b>	<b>3 Group</b>	<b>4 Industrial</b>	<b>5 Total</b>
1. Life insurance .....	36,233				36,233
2. Annuity considerations .....					
3. Deposit-type contract funds .....		XXX		XXX	
4. Other considerations .....					
5. Totals (Sum of Lines 1 to 4) .....	36,233				36,233
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit .....					
6.2 Applied to pay renewal premiums .....					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....					
6.4 Other .....					
6.5 Totals (Sum of Lines 6.1 to 6.4) .....					
Annuities:					
7.1 Paid in cash or left on deposit .....					
7.2 Applied to provide paid-up annuities .....					
7.3 Other .....					
7.4 Totals (Sum of Lines 7.1 to 7.3) .....					
8. Grand Totals (Lines 6.5 plus 7.4) .....					
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits .....	52,391			66,022	
10. Matured endowments .....					
11. Annuity benefits .....					
12. Surrender values and withdrawals for life contracts .....	3,039				3,039
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....					
15. Totals .....	55,430			66,022	
<b>DETAILS OF WRITE-INS</b>					
1301. .....					
1302. .....					
1303. .....					
1398. Summary of Line 13 from overflow page .....					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....					

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	<b>Ordinary</b>	<b>Credit Life (Group and Individual)</b>		<b>Group</b>	<b>Industrial</b>	<b>Total</b>				
	<b>1 No.</b>	<b>2 Amount</b>	<b>3 No. of Ind.Pols. &amp; Gr. Certifs.</b>	<b>4 Amount</b>	<b>5 No. of Certifs.</b>	<b>6 Amount</b>	<b>7 No.</b>	<b>8 Amount</b>	<b>9 No.</b>	<b>10 Amount</b>
16. Unpaid December 31, prior year .....										
17. Incurred during current year .....	5	58,391			32	66,022			37	124,413
Settled during current year:										
18.1 By payment in full .....	4	52,391			32	66,022			36	118,413
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	4	52,391			32	66,022			36	118,413
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	4	52,391			32	66,022			36	118,413
19. Unpaid Dec. 31, current year (16+17-18.6) .....	1	6,000							1	6,000
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year .....	170	967,830	(a)	173	490,698			343	1,458,528	
21. Issued during year .....					3,429				3,429	
22. Other changes to in force (Net) .....	(2)	24,370		(32)	(55,309)			(34)	(30,939)	
23. In force December 31 of current year .....	168	992,200	(a)	141	438,819			309	1,431,019	

(a) Includes Individual Credit Life Insurance prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_

**ACCIDENT AND HEALTH INSURANCE**

	<b>1 Direct Premiums</b>	<b>2 Direct Premiums Earned</b>	<b>3 Dividends Paid Or Credited On Direct Business</b>	<b>4 Direct Losses Paid</b>	<b>5 Direct Losses Incurred</b>
24. Group Policies (b) .....					
24.1 Federal Employees Health Benefits Plan premium (b) .....					
24.2 Credit (Group and Individual) .....					
24.3 Collectively renewable policies (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b) .....					
25.2 Guaranteed renewable (b) .....					
25.3 Non-renewable for stated reasons only (b) .....					
25.4 Other accident only .....					
25.5 All other (b) .....					
25.6 Totals (sum of Lines 25.1 to 25.5) .....					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products \_\_\_\_\_ and number of persons insured under indemnity only products \_\_\_\_\_

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE **UNITY FINANCIAL LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF District of Columbia

NAIC Group Code 0000

DURING THE YEAR 2017

NAIC Company Code 63819

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		62,569		7,251		69,820
2. Annuity considerations .....			XXX		XXX	
3. Deposit-type contract funds .....						
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....		62,569		7,251		69,820
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
Life insurance:						
6.1 Paid in cash or left on deposit .....						
6.2 Applied to pay renewal premiums .....						
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						
6.4 Other .....						
6.5 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4) .....						
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits .....		23,591		9,788		33,379
10. Matured endowments .....						
11. Annuity benefits .....						
12. Surrender values and withdrawals for life contracts .....		1,300				1,300
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....						
15. Totals .....		24,891		9,788		34,679
<b>DETAILS OF WRITE-INS</b>						
1301. .....						
1302. .....						
1303. .....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 Amount						
16. Unpaid December 31, prior year .....	2	6,308							2	6,308
17. Incurred during current year .....	4	17,284			2	9,788			6	27,072
Settled during current year:										
18.1 By payment in full .....	6	23,591			2	9,788			8	33,379
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	6	23,591			2	9,788			8	33,379
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	6	23,591			2	9,788			8	33,379
19. Unpaid Dec. 31, current year (16+17-18.6) .....										
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	194	1,319,390	(a)		3	30,943			197	1,350,333
21. Issued during year .....					1	8,331			1	8,331
22. Other changes to in force (Net) .....	(10)	(121,495)			(2)	(13,118)			(12)	(134,613)
23. In force December 31 of current year .....	184	1,197,895	(a)		2	26,156			186	1,224,050

(a) Includes Individual Credit Life Insurance prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b) .....					
24.1 Federal Employees Health Benefits Plan premium (b) .....					
24.2 Credit (Group and Individual) .....					
24.3 Collectively renewable policies (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b) .....					
25.2 Guaranteed renewable (b) .....					
25.3 Non-renewable for stated reasons only (b) .....					
25.4 Other accident only .....					
25.5 All other (b) .....					
25.6 Totals (sum of Lines 25.1 to 25.5) .....					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products \_\_\_\_\_ and number of persons insured under indemnity only products \_\_\_\_\_

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Florida

NAIC Group Code 0000

DURING THE YEAR 2017

NAIC Company Code 63819

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	3,194,976			100,403		3,295,380
2. Annuity considerations .....			XXX		XXX	
3. Deposit-type contract funds .....						
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....	3,194,976			100,403		3,295,380
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit .....						
6.2 Applied to pay renewal premiums .....						
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						
6.4 Other .....						
6.5 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4) .....						
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits .....	2,628,775			140,048		2,768,823
10. Matured endowments .....						
11. Annuity benefits .....						
12. Surrender values and withdrawals for life contracts .....	348,786					348,786
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....						
15. Totals .....	2,977,561			140,048		3,117,609
DETAILS OF WRITE-INS						
1301. .....						
1302. .....						
1303. .....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
16. Unpaid December 31, prior year .....	.36	254,495							.36	254,495
17. Incurred during current year .....	330	2,575,498			.25	155,559			.355	2,731,057
Settled during current year:										
18.1 By payment in full .....	338	2,628,775			.23	140,048			.361	2,768,823
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	338	2,628,775			.23	140,048			.361	2,768,823
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	338	2,628,775			.23	140,048			.361	2,768,823
19. Unpaid Dec. 31, current year (16+17-18.6) .....	28	201,219			2	15,511			30	216,730
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	7,624	62,587,377	(a)		242	1,653,563			7,866	64,240,940
21. Issued during year .....	.59	365,834			.16	146,933			.75	.512,768
22. Other changes to in force (Net) .....	(573)	(4,982,537)			(20)	(206,641)			(593)	(5,189,178)
23. In force December 31 of current year .....	7,110	57,970,674	(a)		238	1,593,856			7,348	59,564,530

(a) Includes Individual Credit Life Insurance prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b) .....					
24.1 Federal Employees Health Benefits Plan premium (b) .....					
24.2 Credit (Group and Individual) .....					
24.3 Collectively renewable policies (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b) .....					
25.2 Guaranteed renewable (b) .....					
25.3 Non-renewable for stated reasons only (b) .....					
25.4 Other accident only .....					
25.5 All other (b) .....					
25.6 Totals (sum of Lines 25.1 to 25.5) .....					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products \_\_\_\_\_ and number of persons insured under indemnity only products \_\_\_\_\_

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Georgia

NAIC Group Code 0000

DURING THE YEAR 2017

NAIC Company Code 63819

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		1,015,720		460,757		1,476,477
2. Annuity considerations .....			XXX		XXX	
3. Deposit-type contract funds .....						
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....		1,015,720		460,757		1,476,477
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit .....						
6.2 Applied to pay renewal premiums .....						
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						
6.4 Other .....						
6.5 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4) .....						
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits .....		483,902		538,882		1,022,784
10. Matured endowments .....						
11. Annuity benefits .....						
12. Surrender values and withdrawals for life contracts .....		107,296		3,537		110,833
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....						
15. Totals .....		591,198		542,419		1,133,617
DETAILS OF WRITE-INS						
1301. .....						
1302. .....						
1303. .....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
16. Unpaid December 31, prior year .....	8	38,067			3	17,507			11	55,574
17. Incurred during current year .....	.66	506,234			.88	557,760			154	1,063,994
Settled during current year:										
18.1 By payment in full .....	.66	483,902			.87	538,882			153	1,022,784
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	.66	483,902			.87	538,882			153	1,022,784
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	.66	483,902			.87	538,882			153	1,022,784
19. Unpaid Dec. 31, current year (16+17-18.6) .....	8	60,399			4	36,385			12	96,784
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	2,279	22,155,511	(a)		1,095	8,139,006			3,374	30,294,517
21. Issued during year .....	2	.31,708			.73	599,129			.75	.630,837
22. Other changes to in force (Net) .....	(124)	(1,344,726)			(95)	(688,684)			(219)	(2,033,410)
23. In force December 31 of current year .....	2,157	20,842,492	(a)		1,073	8,049,452			3,230	28,891,944

(a) Includes Individual Credit Life Insurance prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b) .....					
24.1 Federal Employees Health Benefits Plan premium (b) .....					
24.2 Credit (Group and Individual) .....					
24.3 Collectively renewable policies (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b) .....					
25.2 Guaranteed renewable (b) .....					
25.3 Non-renewable for stated reasons only (b) .....					
25.4 Other accident only .....					
25.5 All other (b) .....					
25.6 Totals (sum of Lines 25.1 to 25.5) .....					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products \_\_\_\_\_ and number of persons insured under indemnity only products \_\_\_\_\_

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE **UNITY FINANCIAL LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF **Hawaii**

NAIC Group Code **0000**

DURING THE YEAR **2017**

NAIC Company Code **63819**

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>	<b>1 Ordinary</b>	<b>2 Credit Life (Group and Individual)</b>	<b>3 Group</b>	<b>4 Industrial</b>	<b>5 Total</b>
1. Life insurance .....					
2. Annuity considerations .....					
3. Deposit-type contract funds .....		XXX		XXX	
4. Other considerations .....					
5. Totals (Sum of Lines 1 to 4) .....					
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit .....					
6.2 Applied to pay renewal premiums .....					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....					
6.4 Other .....					
6.5 Totals (Sum of Lines 6.1 to 6.4) .....					
Annuities:					
7.1 Paid in cash or left on deposit .....					
7.2 Applied to provide paid-up annuities .....					
7.3 Other .....					
7.4 Totals (Sum of Lines 7.1 to 7.3) .....					
8. Grand Totals (Lines 6.5 plus 7.4) .....					
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits .....					
10. Matured endowments .....					
11. Annuity benefits .....					
12. Surrender values and withdrawals for life contracts .....					
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....					
15. Totals .....					
<b>DETAILS OF WRITE-INS</b>					
1301. .....					
1302. .....					
1303. .....					
1398. Summary of Line 13 from overflow page .....					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....					

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	<b>Ordinary</b>	<b>Credit Life (Group and Individual)</b>		<b>Group</b>	<b>Industrial</b>	<b>Total</b>				
	<b>1 No.</b>	<b>2 Amount</b>	<b>3 No. of Ind.Pols. &amp; Gr. Certifs.</b>	<b>4 Amount</b>	<b>5 No. of Certifs.</b>	<b>6 Amount</b>	<b>7 No.</b>	<b>8 Amount</b>	<b>9 No.</b>	<b>10 Amount</b>
16. Unpaid December 31, prior year .....										
17. Incurred during current year .....										
Settled during current year:										
18.1 By payment in full .....										
18.2 By payment on compromised claims .....										
18.3 Totals paid .....										
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....										
19. Unpaid Dec. 31, current year (16+17-18.6) .....										
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year .....	1	2,000	(a)	1	1,360			2	3,360	
21. Issued during year .....										
22. Other changes to in force (Net) .....	1	4,000		1	11,825			2	15,825	
23. In force December 31 of current year .....	2	6,000	(a)	2	13,185			4	19,185	

(a) Includes Individual Credit Life Insurance prior year \$ ..... , current year \$ .....  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ ..... , current year \$ .....  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ ..... , current year \$ .....

**ACCIDENT AND HEALTH INSURANCE**

	<b>1 Direct Premiums</b>	<b>2 Direct Premiums Earned</b>	<b>3 Dividends Paid Or Credited On Direct Business</b>	<b>4 Direct Losses Paid</b>	<b>5 Direct Losses Incurred</b>
24. Group Policies (b) .....					
24.1 Federal Employees Health Benefits Plan premium (b) .....					
24.2 Credit (Group and Individual) .....					
24.3 Collectively renewable policies (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b) .....					
25.2 Guaranteed renewable (b) .....					
25.3 Non-renewable for stated reasons only (b) .....					
25.4 Other accident only .....					
25.5 All other (b) .....					
25.6 Totals (sum of Lines 25.1 to 25.5) .....					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ..... and number of persons insured under indemnity only products .....

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE **UNITY FINANCIAL LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF **Idaho**

NAIC Group Code **0000**

DURING THE YEAR **2017**

NAIC Company Code **63819**

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>	<b>1 Ordinary</b>	<b>2 Credit Life (Group and Individual)</b>	<b>3 Group</b>	<b>4 Industrial</b>	<b>5 Total</b>
1. Life insurance .....	1,417		6,281		7,698
2. Annuity considerations .....					
3. Deposit-type contract funds .....		XXX		XXX	
4. Other considerations .....					
5. Totals (Sum of Lines 1 to 4) .....	1,417		6,281		7,698
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit .....					
6.2 Applied to pay renewal premiums .....					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....					
6.4 Other .....					
6.5 Totals (Sum of Lines 6.1 to 6.4) .....					
Annuities:					
7.1 Paid in cash or left on deposit .....					
7.2 Applied to provide paid-up annuities .....					
7.3 Other .....					
7.4 Totals (Sum of Lines 7.1 to 7.3) .....					
8. Grand Totals (Lines 6.5 plus 7.4) .....					
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits .....			15,927		15,927
10. Matured endowments .....					
11. Annuity benefits .....					
12. Surrender values and withdrawals for life contracts .....					
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....					
15. Totals .....			15,927		15,927
<b>DETAILS OF WRITE-INS</b>					
1301. .....					
1302. .....					
1303. .....					
1398. Summary of Line 13 from overflow page .....					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....					

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	<b>Ordinary</b>	<b>Credit Life (Group and Individual)</b>		<b>Group</b>	<b>Industrial</b>	<b>Total</b>				
	<b>1 No.</b>	<b>2 Amount</b>	<b>3 No. of Ind.Pols. &amp; Gr. Certifs.</b>	<b>4 Amount</b>	<b>5 No. of Certifs.</b>	<b>6 Amount</b>	<b>7 No.</b>	<b>8 Amount</b>	<b>9 No.</b>	<b>10 Amount</b>
16. Unpaid December 31, prior year .....										
17. Incurred during current year .....						15,927				15,927
Settled during current year:										
18.1 By payment in full .....						15,927				15,927
18.2 By payment on compromised claims .....										
18.3 Totals paid .....						15,927				15,927
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....						15,927				15,927
19. Unpaid Dec. 31, current year (16+17-18.6) .....										
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year .....	9	49,328	(a)	10	86,547			19	135,875	
21. Issued during year .....				1	10,858			1	10,858	
22. Other changes to in force (Net) .....	(2)	(14,915)		1	(12,057)			(1)	(26,972)	
23. In force December 31 of current year .....	7	34,413	(a)	12	85,348			19	119,762	

(a) Includes Individual Credit Life Insurance prior year \$ ..... , current year \$ .....  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ ..... , current year \$ .....  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ ..... , current year \$ .....

**ACCIDENT AND HEALTH INSURANCE**

	<b>1 Direct Premiums</b>	<b>2 Direct Premiums Earned</b>	<b>3 Dividends Paid Or Credited On Direct Business</b>	<b>4 Direct Losses Paid</b>	<b>5 Direct Losses Incurred</b>
24. Group Policies (b) .....					
24.1 Federal Employees Health Benefits Plan premium (b) .....					
24.2 Credit (Group and Individual) .....					
24.3 Collectively renewable policies (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b) .....					
25.2 Guaranteed renewable (b) .....					
25.3 Non-renewable for stated reasons only (b) .....					
25.4 Other accident only .....					
25.5 All other (b) .....					
25.6 Totals (sum of Lines 25.1 to 25.5) .....					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ..... and number of persons insured under indemnity only products .....

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE **UNITY FINANCIAL LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF **Illinois**

NAIC Group Code **0000**

DURING THE YEAR **2017**

NAIC Company Code **63819**

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>	<b>1 Ordinary</b>	<b>2 Credit Life (Group and Individual)</b>	<b>3 Group</b>	<b>4 Industrial</b>	<b>5 Total</b>
1. Life insurance .....	302,339		858,716		1,161,056
2. Annuity considerations .....		XXX		XXX	
3. Deposit-type contract funds .....					
4. Other considerations .....					
5. Totals (Sum of Lines 1 to 4) .....	302,339		858,716		1,161,056
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit .....					
6.2 Applied to pay renewal premiums .....					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....					
6.4 Other .....					
6.5 Totals (Sum of Lines 6.1 to 6.4) .....					
Annuities:					
7.1 Paid in cash or left on deposit .....					
7.2 Applied to provide paid-up annuities .....					
7.3 Other .....					
7.4 Totals (Sum of Lines 7.1 to 7.3) .....					
8. Grand Totals (Lines 6.5 plus 7.4) .....					
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits .....	221,756		788,542		1,010,297
10. Matured endowments .....					
11. Annuity benefits .....					
12. Surrender values and withdrawals for life contracts .....	37,652		1,644		39,296
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....					
15. Totals .....	259,408		790,186		1,049,594
<b>DETAILS OF WRITE-INS</b>					
1301. .....					
1302. .....					
1303. .....					
1398. Summary of Line 13 from overflow page .....					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....					

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	<b>Ordinary</b>	<b>Credit Life (Group and Individual)</b>		<b>Group</b>	<b>Industrial</b>	<b>Total</b>				
	<b>1 No.</b>	<b>2 Amount</b>	<b>3 No. of Ind.Pols. &amp; Gr. Certifs.</b>	<b>4 Amount</b>	<b>5 No. of Certifs.</b>	<b>6 Amount</b>	<b>7 No.</b>	<b>8 Amount</b>	<b>9 No.</b>	<b>10 Amount</b>
16. Unpaid December 31, prior year .....	3	25,000			2	26,681			5	51,681
17. Incurred during current year .....	30	212,859			93	791,981			123	1,004,841
Settled during current year:										
18.1 By payment in full .....	31	221,756			92	788,542			123	1,010,297
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	31	221,756			92	788,542			123	1,010,297
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	31	221,756			92	788,542			123	1,010,297
19. Unpaid Dec. 31, current year (16+17-18.6) .....	2	16,104			3	30,121			5	46,225
<b>POLICY EXHIBIT</b>					<b>No. of Policies</b>					
20. In force December 31, prior year .....	708	6,413,956	(a)		986	8,683,207			1,694	15,097,163
21. Issued during year .....					190	1,307,218			190	1,307,218
22. Other changes to in force (Net) .....	(43)	(442,910)			(128)	(976,683)			(171)	(1,419,593)
23. In force December 31 of current year .....	665	5,971,046	(a)		1,048	9,013,742			1,713	14,984,788

(a) Includes Individual Credit Life Insurance prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_

**ACCIDENT AND HEALTH INSURANCE**

	<b>1 Direct Premiums</b>	<b>2 Direct Premiums Earned</b>	<b>3 Dividends Paid Or Credited On Direct Business</b>	<b>4 Direct Losses Paid</b>	<b>5 Direct Losses Incurred</b>
24. Group Policies (b) .....					
24.1 Federal Employees Health Benefits Plan premium (b) .....					
24.2 Credit (Group and Individual) .....					
24.3 Collectively renewable policies (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b) .....					
25.2 Guaranteed renewable (b) .....					
25.3 Non-renewable for stated reasons only (b) .....					
25.4 Other accident only .....					
25.5 All other (b) .....					
25.6 Totals (sum of Lines 25.1 to 25.5) .....					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products \_\_\_\_\_ and number of persons insured under indemnity only products \_\_\_\_\_

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE **UNITY FINANCIAL LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Indiana

NAIC Group Code 0000

DURING THE YEAR 2017

NAIC Company Code 63819

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	111,250			3,011,558		3,122,808
2. Annuity considerations .....			XXX		XXX	
3. Deposit-type contract funds .....						
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....	111,250			3,011,558		3,122,808
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
Life insurance:						
6.1 Paid in cash or left on deposit .....						
6.2 Applied to pay renewal premiums .....						
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						
6.4 Other .....						
6.5 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4) .....						
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits .....	202,453			1,471,953		1,674,406
10. Matured endowments .....						
11. Annuity benefits .....						
12. Surrender values and withdrawals for life contracts .....	9,223			12,650		21,873
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....						
15. Totals .....	211,676			1,484,603		1,696,279
<b>DETAILS OF WRITE-INS</b>						
1301. .....						
1302. .....						
1303. .....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 Amount						
16. Unpaid December 31, prior year .....	3	15,083			6	19,133			9	34,216
17. Incurred during current year .....	17	189,870			210	1,496,705			227	1,686,575
Settled during current year:										
18.1 By payment in full .....	19	202,453			210	1,471,953			229	1,674,406
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	19	202,453			210	1,471,953			229	1,674,406
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	19	202,453			210	1,471,953			229	1,674,406
19. Unpaid Dec. 31, current year (16+17-18.6) .....	1	2,500			6	43,885			7	46,385
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	803	4,827,105	(a)		4,135	27,529,339			4,938	32,356,444
21. Issued during year .....					610	4,403,617			610	4,403,617
22. Other changes to in force (Net) .....	(65)	(407,220)			(448)	(2,706,659)			(513)	(3,113,879)
23. In force December 31 of current year .....	738	4,419,884	(a)		4,297	29,226,298			5,035	33,646,182

(a) Includes Individual Credit Life Insurance prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b) .....					
24.1 Federal Employees Health Benefits Plan premium (b) .....					
24.2 Credit (Group and Individual) .....					
24.3 Collectively renewable policies (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b) .....					
25.2 Guaranteed renewable (b) .....					
25.3 Non-renewable for stated reasons only (b) .....					
25.4 Other accident only .....					
25.5 All other (b) .....					
25.6 Totals (sum of Lines 25.1 to 25.5) .....					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products \_\_\_\_\_ and number of persons insured under indemnity only products \_\_\_\_\_

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE **UNITY FINANCIAL LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF **Iowa**

NAIC Group Code **0000**

DURING THE YEAR **2017**

NAIC Company Code **63819**

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>	<b>1 Ordinary</b>	<b>2 Credit Life (Group and Individual)</b>	<b>3 Group</b>	<b>4 Industrial</b>	<b>5 Total</b>
1. Life insurance .....	8,796		118,604		127,399
2. Annuity considerations .....		XXX		XXX	
3. Deposit-type contract funds .....					
4. Other considerations .....					
5. Totals (Sum of Lines 1 to 4) .....	8,796		118,604		127,399
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit .....					
6.2 Applied to pay renewal premiums .....					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....					
6.4 Other .....					
6.5 Totals (Sum of Lines 6.1 to 6.4) .....					
Annuities:					
7.1 Paid in cash or left on deposit .....					
7.2 Applied to provide paid-up annuities .....					
7.3 Other .....					
7.4 Totals (Sum of Lines 7.1 to 7.3) .....					
8. Grand Totals (Lines 6.5 plus 7.4) .....					
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits .....	18,070		51,731		69,802
10. Matured endowments .....					
11. Annuity benefits .....					
12. Surrender values and withdrawals for life contracts .....	.868				.868
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....					
15. Totals .....	18,939		51,731		70,670
<b>DETAILS OF WRITE-INS</b>					
1301. .....					
1302. .....					
1303. .....					
1398. Summary of Line 13 from overflow page .....					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....					

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	<b>Ordinary</b>	<b>Credit Life (Group and Individual)</b>		<b>Group</b>	<b>Industrial</b>	<b>Total</b>				
	<b>1 No.</b>	<b>2 Amount</b>	<b>3 No. of Ind.Pols. &amp; Gr. Certifs.</b>	<b>4 Amount</b>	<b>5 No. of Certifs.</b>	<b>6 Amount</b>	<b>7 No.</b>	<b>8 Amount</b>	<b>9 No.</b>	<b>10 Amount</b>
16. Unpaid December 31, prior year .....					1	.3,407			1	.3,407
17. Incurred during current year .....	2	18,070			10	55,638			12	73,708
Settled during current year:										
18.1 By payment in full .....	2	18,070			10	51,731			12	69,802
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	2	18,070			10	51,731			12	69,802
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	2	18,070			10	51,731			12	69,802
19. Unpaid Dec. 31, current year (16+17-18.6) .....					1	7,313			1	7,313
<b>POLICY EXHIBIT</b>					<b>No. of Policies</b>					
20. In force December 31, prior year .....	19	166,680	(a)		83	681,827			102	.848,507
21. Issued during year .....					12	135,024			12	135,024
22. Other changes to in force (Net) .....		2,076			(9)	(74,541)			(9)	-(72,465)
23. In force December 31 of current year .....	19	168,757	(a)		86	742,310			105	911,067

(a) Includes Individual Credit Life Insurance prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_

**ACCIDENT AND HEALTH INSURANCE**

	<b>1 Direct Premiums</b>	<b>2 Direct Premiums Earned</b>	<b>3 Dividends Paid Or Credited On Direct Business</b>	<b>4 Direct Losses Paid</b>	<b>5 Direct Losses Incurred</b>
24. Group Policies (b) .....					
24.1 Federal Employees Health Benefits Plan premium (b) .....					
24.2 Credit (Group and Individual) .....					
24.3 Collectively renewable policies (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b) .....					
25.2 Guaranteed renewable (b) .....					
25.3 Non-renewable for stated reasons only (b) .....					
25.4 Other accident only .....					
25.5 All other (b) .....					
25.6 Totals (sum of Lines 25.1 to 25.5) .....					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products \_\_\_\_\_ and number of persons insured under indemnity only products \_\_\_\_\_

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE **UNITY FINANCIAL LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Kansas

NAIC Group Code 0000

DURING THE YEAR 2017

NAIC Company Code 63819

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		93,335		122,326		215,661
2. Annuity considerations .....			XXX		XXX	
3. Deposit-type contract funds .....						
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....		93,335		122,326		215,661
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
Life insurance:						
6.1 Paid in cash or left on deposit .....						
6.2 Applied to pay renewal premiums .....						
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						
6.4 Other .....						
6.5 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4) .....						
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits .....		187,330		80,513		267,843
10. Matured endowments .....						
11. Annuity benefits .....						
12. Surrender values and withdrawals for life contracts .....		9,320		6,877		16,197
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....						
15. Totals .....		196,650		87,390		284,040
<b>DETAILS OF WRITE-INS</b>						
1301. .....						
1302. .....						
1303. .....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 Amount						
16. Unpaid December 31, prior year .....	5	39,247			1	.3,190			6	42,437
17. Incurred during current year .....	18	163,083			7	77,323			25	240,406
Settled during current year:										
18.1 By payment in full .....	22	187,330			8	80,513			30	267,843
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	22	187,330			8	80,513			30	267,843
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	22	187,330			8	80,513			30	267,843
19. Unpaid Dec. 31, current year (16+17-18.6) .....	1	15,000							1	15,000
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	225	1,850,514	(a)		128	1,011,500			353	2,862,014
21. Issued during year .....					16	171,285			16	171,285
22. Other changes to in force (Net) .....	(23)	(273,550)			(9)	(110,836)			(32)	(384,386)
23. In force December 31 of current year .....	202	1,576,964	(a)		135	1,071,948			337	2,648,912

(a) Includes Individual Credit Life Insurance prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b) .....					
24.1 Federal Employees Health Benefits Plan premium (b) .....					
24.2 Credit (Group and Individual) .....					
24.3 Collectively renewable policies (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b) .....					
25.2 Guaranteed renewable (b) .....					
25.3 Non-renewable for stated reasons only (b) .....					
25.4 Other accident only .....					
25.5 All other (b) .....					
25.6 Totals (sum of Lines 25.1 to 25.5) .....					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products \_\_\_\_\_ and number of persons insured under indemnity only products \_\_\_\_\_

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE **UNITY FINANCIAL LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF **Kentucky**

NAIC Group Code **0000**

DURING THE YEAR **2017**

NAIC Company Code **63819**

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>	<b>1 Ordinary</b>	<b>2 Credit Life (Group and Individual)</b>	<b>3 Group</b>	<b>4 Industrial</b>	<b>5 Total</b>
1. Life insurance .....	146,219		346,767		492,987
2. Annuity considerations .....		XXX		XXX	
3. Deposit-type contract funds .....					
4. Other considerations .....					
5. Totals (Sum of Lines 1 to 4) .....	146,219		346,767		492,987
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit .....					
6.2 Applied to pay renewal premiums .....					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....					
6.4 Other .....					
6.5 Totals (Sum of Lines 6.1 to 6.4) .....					
Annuities:					
7.1 Paid in cash or left on deposit .....					
7.2 Applied to provide paid-up annuities .....					
7.3 Other .....					
7.4 Totals (Sum of Lines 7.1 to 7.3) .....					
8. Grand Totals (Lines 6.5 plus 7.4) .....					
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits .....	143,725		86,198		229,923
10. Matured endowments .....					
11. Annuity benefits .....					
12. Surrender values and withdrawals for life contracts .....	6,341		411		6,753
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....					
15. Totals .....	150,067		86,609		236,676
<b>DETAILS OF WRITE-INS</b>					
1301. .....					
1302. .....					
1303. .....					
1398. Summary of Line 13 from overflow page .....					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....					

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	<b>Ordinary</b>	<b>Credit Life (Group and Individual)</b>		<b>Group</b>	<b>Industrial</b>	<b>Total</b>				
	<b>1 No.</b>	<b>2 Amount</b>	<b>3 No. of Ind.Pols. &amp; Gr. Certifs.</b>	<b>4 Amount</b>	<b>5 No. of Certifs.</b>	<b>6 Amount</b>	<b>7 No.</b>	<b>8 Amount</b>	<b>9 No.</b>	<b>10 Amount</b>
16. Unpaid December 31, prior year .....	2	20,000							2	20,000
17. Incurred during current year .....	18	123,725			7	86,198			.25	209,923
Settled during current year:										
18.1 By payment in full .....	20	143,725			7	86,198			.27	229,923
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	20	143,725			7	86,198			.27	229,923
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	20	143,725			7	86,198			.27	229,923
19. Unpaid Dec. 31, current year (16+17-18.6) .....										
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year .....	367	3,505,871	(a)	125	892,931			492	4,398,802	
21. Issued during year .....				.32	400,113			.32	400,113	
22. Other changes to in force (Net) .....	(21)	(238,496)		(15)	(122,111)			(36)	(360,607)	
23. In force December 31 of current year .....	346	3,267,375	(a)	142	1,170,933			488	4,438,308	

(a) Includes Individual Credit Life Insurance prior year \$ ..... , current year \$ .....  
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ ..... , current year \$ .....  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ ..... , current year \$ .....

**ACCIDENT AND HEALTH INSURANCE**

	<b>1 Direct Premiums</b>	<b>2 Direct Premiums Earned</b>	<b>3 Dividends Paid Or Credited On Direct Business</b>	<b>4 Direct Losses Paid</b>	<b>5 Direct Losses Incurred</b>
24. Group Policies (b) .....					
24.1 Federal Employees Health Benefits Plan premium (b) .....					
24.2 Credit (Group and Individual) .....					
24.3 Collectively renewable policies (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b) .....					
25.2 Guaranteed renewable (b) .....					
25.3 Non-renewable for stated reasons only (b) .....					
25.4 Other accident only .....					
25.5 All other (b) .....					
25.6 Totals (sum of Lines 25.1 to 25.5) .....					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ..... and number of persons insured under indemnity only products .....

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE **UNITY FINANCIAL LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF **Louisiana**

NAIC Group Code **0000**

DURING THE YEAR **2017**

NAIC Company Code **63819**

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>	<b>1 Ordinary</b>	<b>2 Credit Life (Group and Individual)</b>	<b>3 Group</b>	<b>4 Industrial</b>	<b>5 Total</b>
1. Life insurance .....	90,998		2,892,624		2,983,622
2. Annuity considerations .....		XXX		XXX	
3. Deposit-type contract funds .....					
4. Other considerations .....					
5. Totals (Sum of Lines 1 to 4) .....	90,998		2,892,624		2,983,622
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit .....					
6.2 Applied to pay renewal premiums .....					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....					
6.4 Other .....					
6.5 Totals (Sum of Lines 6.1 to 6.4) .....					
Annuities:					
7.1 Paid in cash or left on deposit .....					
7.2 Applied to provide paid-up annuities .....					
7.3 Other .....					
7.4 Totals (Sum of Lines 7.1 to 7.3) .....					
8. Grand Totals (Lines 6.5 plus 7.4) .....					
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits .....	384,224		1,701,047		2,085,270
10. Matured endowments .....					
11. Annuity benefits .....					
12. Surrender values and withdrawals for life contracts .....	(1,408)		8,473		7,065
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....					
15. Totals .....	382,816		1,709,520		2,092,335
<b>DETAILS OF WRITE-INS</b>					
1301. .....					
1302. .....					
1303. .....					
1398. Summary of Line 13 from overflow page .....					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....					

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	<b>Ordinary</b>	<b>Credit Life (Group and Individual)</b>		<b>Group</b>	<b>Industrial</b>	<b>Total</b>				
	<b>1 No.</b>	<b>2 Amount</b>	<b>3 No. of Ind.Pols. &amp; Gr. Certifs.</b>	<b>4 Amount</b>	<b>5 No. of Certifs.</b>	<b>6 Amount</b>	<b>7 No.</b>	<b>8 Amount</b>	<b>9 No.</b>	<b>10 Amount</b>
16. Unpaid December 31, prior year .....	7	82,829			18	86,558			25	169,387
17. Incurred during current year .....	.43	318,249			248	1,673,332			291	1,991,581
Settled during current year:										
18.1 By payment in full .....	.48	384,224			255	1,701,047			303	2,085,270
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	.48	384,224			255	1,701,047			303	2,085,270
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	.48	384,224			255	1,701,047			303	2,085,270
19. Unpaid Dec. 31, current year (16+17-18.6) .....	2	16,854			11	58,844			13	75,698
<b>POLICY EXHIBIT</b>					<b>No. of Policies</b>					
20. In force December 31, prior year .....	755	5,799,769	(a)		2,219	19,641,495			2,974	25,441,264
21. Issued during year .....	1	13,585			455	4,343,030			456	4,356,615
22. Other changes to in force (Net) .....	(40)	(283,184)			(250)	(2,472,739)			(290)	(2,755,923)
23. In force December 31 of current year .....	716	5,530,169	(a)		2,424	21,511,786			3,140	27,041,955

(a) Includes Individual Credit Life Insurance prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_

**ACCIDENT AND HEALTH INSURANCE**

	<b>1 Direct Premiums</b>	<b>2 Direct Premiums Earned</b>	<b>3 Dividends Paid Or Credited On Direct Business</b>	<b>4 Direct Losses Paid</b>	<b>5 Direct Losses Incurred</b>
24. Group Policies (b) .....					
24.1 Federal Employees Health Benefits Plan premium (b) .....					
24.2 Credit (Group and Individual) .....					
24.3 Collectively renewable policies (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b) .....					
25.2 Guaranteed renewable (b) .....					
25.3 Non-renewable for stated reasons only (b) .....					
25.4 Other accident only .....					
25.5 All other (b) .....					
25.6 Totals (sum of Lines 25.1 to 25.5) .....					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products \_\_\_\_\_ and number of persons insured under indemnity only products \_\_\_\_\_

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE **UNITY FINANCIAL LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF **Maine**

NAIC Group Code **0000**

DURING THE YEAR **2017**

NAIC Company Code **63819**

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>	<b>1 Ordinary</b>	<b>2 Credit Life (Group and Individual)</b>	<b>3 Group</b>	<b>4 Industrial</b>	<b>5 Total</b>
1. Life insurance .....	65,691		4,000		69,691
2. Annuity considerations .....					
3. Deposit-type contract funds .....		XXX		XXX	
4. Other considerations .....					
5. Totals (Sum of Lines 1 to 4) .....	65,691		4,000		69,691
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit .....					
6.2 Applied to pay renewal premiums .....					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....					
6.4 Other .....					
6.5 Totals (Sum of Lines 6.1 to 6.4) .....					
Annuities:					
7.1 Paid in cash or left on deposit .....					
7.2 Applied to provide paid-up annuities .....					
7.3 Other .....					
7.4 Totals (Sum of Lines 7.1 to 7.3) .....					
8. Grand Totals (Lines 6.5 plus 7.4) .....					
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits .....	70,348				70,348
10. Matured endowments .....					
11. Annuity benefits .....					
12. Surrender values and withdrawals for life contracts .....	1,786				1,786
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....					
15. Totals .....	72,134				72,134
<b>DETAILS OF WRITE-INS</b>					
1301. .....					
1302. .....					
1303. .....					
1398. Summary of Line 13 from overflow page .....					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....					

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	<b>Ordinary</b>	<b>Credit Life (Group and Individual)</b>		<b>Group</b>	<b>Industrial</b>	<b>Total</b>				
	<b>1 No.</b>	<b>2 Amount</b>	<b>3 No. of Ind.Pols. &amp; Gr. Certifs.</b>	<b>4 Amount</b>	<b>5 No. of Certifs.</b>	<b>6 Amount</b>	<b>7 No.</b>	<b>8 Amount</b>	<b>9 No.</b>	<b>10 Amount</b>
16. Unpaid December 31, prior year .....	1	5,000							1	5,000
17. Incurred during current year .....	8	65,348							8	65,348
Settled during current year:										
18.1 By payment in full .....	9	70,348							9	70,348
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	9	70,348							9	70,348
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	9	70,348							9	70,348
19. Unpaid Dec. 31, current year (16+17-18.6) .....										
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year .....	171	1,351,321	(a)	2	11,368				173	1,362,690
21. Issued during year .....				1	8,024				1	8,024
22. Other changes to in force (Net) .....	(11)	(79,047)			(943)				(11)	(79,990)
23. In force December 31 of current year .....	160	1,272,275	(a)	3	18,449				163	1,290,724

(a) Includes Individual Credit Life Insurance prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_

**ACCIDENT AND HEALTH INSURANCE**

	<b>1 Direct Premiums</b>	<b>2 Direct Premiums Earned</b>	<b>3 Dividends Paid Or Credited On Direct Business</b>	<b>4 Direct Losses Paid</b>	<b>5 Direct Losses Incurred</b>
24. Group Policies (b) .....					
24.1 Federal Employees Health Benefits Plan premium (b) .....					
24.2 Credit (Group and Individual) .....					
24.3 Collectively renewable policies (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b) .....					
25.2 Guaranteed renewable (b) .....					
25.3 Non-renewable for stated reasons only (b) .....					
25.4 Other accident only .....					
25.5 All other (b) .....					
25.6 Totals (sum of Lines 25.1 to 25.5) .....					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products \_\_\_\_\_ and number of persons insured under indemnity only products \_\_\_\_\_

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE **UNITY FINANCIAL LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Maryland

NAIC Group Code 0000

DURING THE YEAR 2017

NAIC Company Code 63819

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	289,271			87,545		.376,816
2. Annuity considerations .....						
3. Deposit-type contract funds .....			XXX		XXX	
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....	289,271			87,545		376,816
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
Life insurance:						
6.1 Paid in cash or left on deposit .....						
6.2 Applied to pay renewal premiums .....						
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						
6.4 Other .....						
6.5 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4) .....						
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits .....	419,780			125,162		.544,942
10. Matured endowments .....						
11. Annuity benefits .....						
12. Surrender values and withdrawals for life contracts .....	38,092					38,092
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....						
15. Totals .....	457,872			125,162		583,033
<b>DETAILS OF WRITE-INS</b>						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 Amount						
16. Unpaid December 31, prior year .....	6	.29,926							6	.29,926
17. Incurred during current year .....	.76	389,854			.25	125,162			101	.515,016
Settled during current year:										
18.1 By payment in full .....	.82	419,780			.25	125,162			.107	.544,942
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	.82	419,780			.25	125,162			.107	.544,942
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	.82	419,780			.25	125,162			.107	.544,942
19. Unpaid Dec. 31, current year (16+17-18.6) .....										
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	1,287	9,349,632	(a)		220	1,191,641			1,507	10,541,274
21. Issued during year .....					.14	112,515			.14	.112,515
22. Other changes to in force (Net) .....	(96)	(714,533)			(23)	(147,474)			(119)	(862,007)
23. In force December 31 of current year .....	1,191	8,635,100	(a)		211	1,156,682			1,402	9,791,782

(a) Includes Individual Credit Life Insurance prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b) .....					
24.1 Federal Employees Health Benefits Plan premium (b) .....					
24.2 Credit (Group and Individual) .....					
24.3 Collectively renewable policies (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b) .....					
25.2 Guaranteed renewable (b) .....					
25.3 Non-renewable for stated reasons only (b) .....					
25.4 Other accident only .....					
25.5 All other (b) .....					
25.6 Totals (sum of Lines 25.1 to 25.5) .....					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products \_\_\_\_\_ and number of persons insured under indemnity only products \_\_\_\_\_

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE **UNITY FINANCIAL LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Massachusetts

NAIC Group Code 0000

DURING THE YEAR 2017

NAIC Company Code 63819

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		9,383		315,696		325,079
2. Annuity considerations .....						
3. Deposit-type contract funds .....			XXX		XXX	
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....		9,383		315,696		325,079
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
Life insurance:						
6.1 Paid in cash or left on deposit .....						
6.2 Applied to pay renewal premiums .....						
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						
6.4 Other .....						
6.5 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4) .....						
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits .....				164,961		164,961
10. Matured endowments .....						
11. Annuity benefits .....						
12. Surrender values and withdrawals for life contracts .....						
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....						
15. Totals .....				164,961		164,961
<b>DETAILS OF WRITE-INS</b>						
1301. .....						
1302. .....						
1303. .....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 Amount						
16. Unpaid December 31, prior year .....										
17. Incurred during current year .....					22	164,961			22	164,961
Settled during current year:										
18.1 By payment in full .....					22	164,961			22	164,961
18.2 By payment on compromised claims .....					22	164,961			22	164,961
18.3 Totals paid .....					22	164,961			22	164,961
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....					22	164,961			22	164,961
19. Unpaid Dec. 31, current year (16+17-18.6) .....										
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	33	274,252	(a)			145	1,623,083		178	1,897,335
21. Issued during year .....					38	459,790			38	459,790
22. Other changes to in force (Net) .....	5	17,724			(19)	(255,384)			(14)	(237,660)
23. In force December 31 of current year .....	38	291,976	(a)		164	1,827,490			202	2,119,466

(a) Includes Individual Credit Life Insurance prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b) .....					
24.1 Federal Employees Health Benefits Plan premium (b) .....					
24.2 Credit (Group and Individual) .....					
24.3 Collectively renewable policies (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b) .....					
25.2 Guaranteed renewable (b) .....					
25.3 Non-renewable for stated reasons only (b) .....					
25.4 Other accident only .....					
25.5 All other (b) .....					
25.6 Totals (sum of Lines 25.1 to 25.5) .....					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products \_\_\_\_\_ and number of persons insured under indemnity only products \_\_\_\_\_

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE **UNITY FINANCIAL LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Michigan

NAIC Group Code 0000

DURING THE YEAR 2017

NAIC Company Code 63819

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	22,296		.32,131		54,427
2. Annuity considerations .....		XXX		XXX	
3. Deposit-type contract funds .....					
4. Other considerations .....					
5. Totals (Sum of Lines 1 to 4) .....	22,296		.32,131		54,427
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit .....					
6.2 Applied to pay renewal premiums .....					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....					
6.4 Other .....					
6.5 Totals (Sum of Lines 6.1 to 6.4) .....					
Annuities:					
7.1 Paid in cash or left on deposit .....					
7.2 Applied to provide paid-up annuities .....					
7.3 Other .....					
7.4 Totals (Sum of Lines 7.1 to 7.3) .....					
8. Grand Totals (Lines 6.5 plus 7.4) .....					
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits .....	.16,000		.7,481		23,481
10. Matured endowments .....					
11. Annuity benefits .....					
12. Surrender values and withdrawals for life contracts .....	2,469				2,469
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....					
15. Totals .....	18,469		.7,481		25,950
<b>DETAILS OF WRITE-INS</b>					
1301. .....					
1302. .....					
1303. .....					
1398. Summary of Line 13 from overflow page .....					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....					

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 Amount						
16. Unpaid December 31, prior year .....										
17. Incurred during current year .....	2	.16,000			3	.7,481			5	23,481
Settled during current year:										
18.1 By payment in full .....	2	16,000			3	.7,481			5	23,481
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	2	16,000			3	.7,481			5	23,481
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	2	16,000			3	.7,481			5	23,481
19. Unpaid Dec. 31, current year (16+17-18.6) .....										
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	.75	616,900	(a)	.39	293,953				114	.910,854
21. Issued during year .....				6	64,661				6	64,661
22. Other changes to in force (Net) .....	(.6)	(40,350)		(1)	(22,275)				(7)	(62,624)
23. In force December 31 of current year .....	69	576,551	(a)	44	336,340				113	912,890

(a) Includes Individual Credit Life Insurance prior year \$ ..... , current year \$ .....  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ ..... , current year \$ .....  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ ..... , current year \$ .....

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b) .....					
24.1 Federal Employees Health Benefits Plan premium (b) .....					
24.2 Credit (Group and Individual) .....					
24.3 Collectively renewable policies (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b) .....					
25.2 Guaranteed renewable (b) .....					
25.3 Non-renewable for stated reasons only (b) .....					
25.4 Other accident only .....					
25.5 All other (b) .....					
25.6 Totals (sum of Lines 25.1 to 25.5) .....					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ..... and number of persons insured under indemnity only products .....

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE **UNITY FINANCIAL LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Minnesota

NAIC Group Code 0000

DURING THE YEAR 2017

NAIC Company Code 63819

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	175,491			247,018		422,509
2. Annuity considerations .....						
3. Deposit-type contract funds .....			XXX		XXX	
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....	175,491			247,018		422,509
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
Life insurance:						
6.1 Paid in cash or left on deposit .....						
6.2 Applied to pay renewal premiums .....						
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						
6.4 Other .....						
6.5 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4) .....						
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits .....	400,215			271,675		.671,890
10. Matured endowments .....						
11. Annuity benefits .....						
12. Surrender values and withdrawals for life contracts .....	10,709					10,709
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....						
15. Totals .....	410,925			271,675		682,600
<b>DETAILS OF WRITE-INS</b>						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 Amount						
16. Unpaid December 31, prior year .....	.1	4,285							.1	4,285
17. Incurred during current year .....	.56	404,666			.39	271,675			.95	.676,341
Settled during current year:										
18.1 By payment in full .....	.56	400,215			.39	271,675			.95	.671,890
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	.56	400,215			.39	271,675			.95	.671,890
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	.56	400,215			.39	271,675			.95	.671,890
19. Unpaid Dec. 31, current year (16+17-18.6) .....	1	8,736							1	8,736
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	705	6,855,263	(a)		311	2,606,126			1,016	9,461,389
21. Issued during year .....					.52	418,772			.52	.418,772
22. Other changes to in force (Net) .....	(61)	(437,079)			(39)	(413,347)			(100)	(850,426)
23. In force December 31 of current year .....	644	6,418,184	(a)		324	2,611,550			968	9,029,735

(a) Includes Individual Credit Life Insurance prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b) .....					
24.1 Federal Employees Health Benefits Plan premium (b) .....					
24.2 Credit (Group and Individual) .....					
24.3 Collectively renewable policies (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b) .....					
25.2 Guaranteed renewable (b) .....					
25.3 Non-renewable for stated reasons only (b) .....					
25.4 Other accident only .....					
25.5 All other (b) .....					
25.6 Totals (sum of Lines 25.1 to 25.5) .....					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products \_\_\_\_\_ and number of persons insured under indemnity only products \_\_\_\_\_

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE **UNITY FINANCIAL LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF **Mississippi**

NAIC Group Code **0000**

DURING THE YEAR **2017**

NAIC Company Code **63819**

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>	<b>1 Ordinary</b>	<b>2 Credit Life (Group and Individual)</b>	<b>3 Group</b>	<b>4 Industrial</b>	<b>5 Total</b>
1. Life insurance .....	101,785		6,174,549		6,276,333
2. Annuity considerations .....		XXX		XXX	
3. Deposit-type contract funds .....					
4. Other considerations .....					
5. Totals (Sum of Lines 1 to 4) .....	101,785		6,174,549		6,276,333
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit .....					
6.2 Applied to pay renewal premiums .....					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....					
6.4 Other .....					
6.5 Totals (Sum of Lines 6.1 to 6.4) .....					
Annuities:					
7.1 Paid in cash or left on deposit .....					
7.2 Applied to provide paid-up annuities .....					
7.3 Other .....					
7.4 Totals (Sum of Lines 7.1 to 7.3) .....					
8. Grand Totals (Lines 6.5 plus 7.4) .....					
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits .....	74,814		2,557,348		2,632,162
10. Matured endowments .....					
11. Annuity benefits .....					
12. Surrender values and withdrawals for life contracts .....	11,801		43,274		55,075
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....					
15. Totals .....	86,615		2,600,622		2,687,237
<b>DETAILS OF WRITE-INS</b>					
1301. .....					
1302. .....					
1303. .....					
1398. Summary of Line 13 from overflow page .....					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....					

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	<b>Ordinary</b>	<b>Credit Life (Group and Individual)</b>		<b>Group</b>	<b>Industrial</b>	<b>Total</b>				
	<b>1 No.</b>	<b>2 Amount</b>	<b>3 No. of Ind.Pols. &amp; Gr. Certifs.</b>	<b>4 Amount</b>	<b>5 No. of Certifs.</b>	<b>6 Amount</b>	<b>7 No.</b>	<b>8 Amount</b>	<b>9 No.</b>	<b>10 Amount</b>
16. Unpaid December 31, prior year .....					12	61,019			12	61,019
17. Incurred during current year .....	18	91,814			633	2,628,465			651	2,720,279
Settled during current year:										
18.1 By payment in full .....	15	74,814			621	2,557,348			636	2,632,162
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	15	74,814			621	2,557,348			636	2,632,162
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	15	74,814			621	2,557,348			636	2,632,162
19. Unpaid Dec. 31, current year (16+17-18.6) .....	3	17,000			24	132,136			27	149,136
<b>POLICY EXHIBIT</b>					<b>No. of Policies</b>					
20. In force December 31, prior year .....	376	2,654,077	(a)		7,831	49,952,585			8,207	52,606,662
21. Issued during year .....					1,345	7,027,362			1,345	7,027,362
22. Other changes to in force (Net) .....	(20)	(100,863)			(689)	(1,361,250)			(709)	(1,462,113)
23. In force December 31 of current year .....	356	2,553,214	(a)		8,487	55,618,698			8,843	58,171,911

(a) Includes Individual Credit Life Insurance prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_

**ACCIDENT AND HEALTH INSURANCE**

	<b>1 Direct Premiums</b>	<b>2 Direct Premiums Earned</b>	<b>3 Dividends Paid Or Credited On Direct Business</b>	<b>4 Direct Losses Paid</b>	<b>5 Direct Losses Incurred</b>
24. Group Policies (b) .....					
24.1 Federal Employees Health Benefits Plan premium (b) .....					
24.2 Credit (Group and Individual) .....					
24.3 Collectively renewable policies (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b) .....					
25.2 Guaranteed renewable (b) .....					
25.3 Non-renewable for stated reasons only (b) .....					
25.4 Other accident only .....					
25.5 All other (b) .....					
25.6 Totals (sum of Lines 25.1 to 25.5) .....					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products \_\_\_\_\_ and number of persons insured under indemnity only products \_\_\_\_\_

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE **UNITY FINANCIAL LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Missouri

NAIC Group Code 0000

DURING THE YEAR 2017

NAIC Company Code 63819

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	634,367			627,205		1,261,572
2. Annuity considerations .....			XXX		XXX	
3. Deposit-type contract funds .....						
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....	634,367			627,205		1,261,572
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
Life insurance:						
6.1 Paid in cash or left on deposit .....						
6.2 Applied to pay renewal premiums .....						
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						
6.4 Other .....						
6.5 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4) .....						
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits .....	649,665			253,224		902,889
10. Matured endowments .....						
11. Annuity benefits .....						
12. Surrender values and withdrawals for life contracts .....	58,250			2,480		60,730
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....						
15. Totals .....	707,915			255,704		963,619
<b>DETAILS OF WRITE-INS</b>						
1301. .....						
1302. .....						
1303. .....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 Amount						
16. Unpaid December 31, prior year .....	14	92,506			2	.3,600			16	96,106
17. Incurred during current year .....	.87	605,802			108	253,511			195	.859,313
Settled during current year:										
18.1 By payment in full .....	.93	649,665			107	253,224			200	.902,889
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	.93	649,665			107	253,224			200	.902,889
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	.93	649,665			107	253,224			200	.902,889
19. Unpaid Dec. 31, current year (16+17-18.6) .....	8	48,643			3	3,887			11	52,530
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	1,776	12,688,519	(a)		1,489	5,513,071			3,265	18,201,590
21. Issued during year .....					366	1,315,183			366	1,315,183
22. Other changes to in force (Net) .....	(112)	(922,163)			(129)	(512,060)			(241)	(1,434,223)
23. In force December 31 of current year .....	1,664	11,766,357	(a)		1,726	6,316,193			3,390	18,082,550

(a) Includes Individual Credit Life Insurance prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b) .....					
24.1 Federal Employees Health Benefits Plan premium (b) .....					
24.2 Credit (Group and Individual) .....					
24.3 Collectively renewable policies (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b) .....					
25.2 Guaranteed renewable (b) .....					
25.3 Non-renewable for stated reasons only (b) .....					
25.4 Other accident only .....					
25.5 All other (b) .....					
25.6 Totals (sum of Lines 25.1 to 25.5) .....					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products \_\_\_\_\_ and number of persons insured under indemnity only products \_\_\_\_\_

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE **UNITY FINANCIAL LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF **Montana**

NAIC Group Code **0000**

DURING THE YEAR **2017**

NAIC Company Code **63819**

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>	<b>1 Ordinary</b>	<b>2 Credit Life (Group and Individual)</b>	<b>3 Group</b>	<b>4 Industrial</b>	<b>5 Total</b>
1. Life insurance .....	1,173				1,173
2. Annuity considerations .....					
3. Deposit-type contract funds .....		XXX		XXX	
4. Other considerations .....					
5. Totals (Sum of Lines 1 to 4) .....	1,173				1,173
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit .....					
6.2 Applied to pay renewal premiums .....					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....					
6.4 Other .....					
6.5 Totals (Sum of Lines 6.1 to 6.4) .....					
Annuities:					
7.1 Paid in cash or left on deposit .....					
7.2 Applied to provide paid-up annuities .....					
7.3 Other .....					
7.4 Totals (Sum of Lines 7.1 to 7.3) .....					
8. Grand Totals (Lines 6.5 plus 7.4) .....					
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits .....					
10. Matured endowments .....					
11. Annuity benefits .....					
12. Surrender values and withdrawals for life contracts .....					
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....					
15. Totals .....					
<b>DETAILS OF WRITE-INS</b>					
1301. .....					
1302. .....					
1303. .....					
1398. Summary of Line 13 from overflow page .....					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....					

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	<b>Ordinary</b>	<b>Credit Life (Group and Individual)</b>		<b>Group</b>	<b>Industrial</b>	<b>Total</b>				
	<b>1 No.</b>	<b>2 Amount</b>	<b>3 No. of Ind.Pols. &amp; Gr. Certifs.</b>	<b>4 Amount</b>	<b>5 No. of Certifs.</b>	<b>6 Amount</b>	<b>7 No.</b>	<b>8 Amount</b>	<b>9 No.</b>	<b>10 Amount</b>
16. Unpaid December 31, prior year .....										
17. Incurred during current year .....										
Settled during current year:										
18.1 By payment in full .....										
18.2 By payment on compromised claims .....										
18.3 Totals paid .....										
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....										
19. Unpaid Dec. 31, current year (16+17-18.6) .....										
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year .....	6	29,884	(a)	6	40,963			12	70,847	
21. Issued during year .....										
22. Other changes to in force (Net) .....	1	6,000			.301			1	.6,301	
23. In force December 31 of current year .....	7	35,884	(a)	6	41,264			13	77,148	

(a) Includes Individual Credit Life Insurance prior year \$ ..... , current year \$ .....  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ ..... , current year \$ .....  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ ..... , current year \$ .....

**ACCIDENT AND HEALTH INSURANCE**

	<b>1 Direct Premiums</b>	<b>2 Direct Premiums Earned</b>	<b>3 Dividends Paid Or Credited On Direct Business</b>	<b>4 Direct Losses Paid</b>	<b>5 Direct Losses Incurred</b>
24. Group Policies (b) .....					
24.1 Federal Employees Health Benefits Plan premium (b) .....					
24.2 Credit (Group and Individual) .....					
24.3 Collectively renewable policies (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b) .....					
25.2 Guaranteed renewable (b) .....					
25.3 Non-renewable for stated reasons only (b) .....					
25.4 Other accident only .....					
25.5 All other (b) .....					
25.6 Totals (sum of Lines 25.1 to 25.5) .....					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ..... and number of persons insured under indemnity only products .....

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE **UNITY FINANCIAL LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF **Nebraska**

NAIC Group Code **0000**

DURING THE YEAR **2017**

NAIC Company Code **63819**

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>	<b>1 Ordinary</b>	<b>2 Credit Life (Group and Individual)</b>	<b>3 Group</b>	<b>4 Industrial</b>	<b>5 Total</b>
1. Life insurance .....	17,110		87,774		104,885
2. Annuity considerations .....					
3. Deposit-type contract funds .....		XXX		XXX	
4. Other considerations .....					
5. Totals (Sum of Lines 1 to 4) .....	17,110		87,774		104,885
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit .....					
6.2 Applied to pay renewal premiums .....					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....					
6.4 Other .....					
6.5 Totals (Sum of Lines 6.1 to 6.4) .....					
Annuities:					
7.1 Paid in cash or left on deposit .....					
7.2 Applied to provide paid-up annuities .....					
7.3 Other .....					
7.4 Totals (Sum of Lines 7.1 to 7.3) .....					
8. Grand Totals (Lines 6.5 plus 7.4) .....					
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits .....	16,736		89,343		106,079
10. Matured endowments .....					
11. Annuity benefits .....					
12. Surrender values and withdrawals for life contracts .....	503				503
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....					
15. Totals .....	17,239		89,343		106,581
<b>DETAILS OF WRITE-INS</b>					
1301. .....					
1302. .....					
1303. .....					
1398. Summary of Line 13 from overflow page .....					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....					

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	<b>Ordinary</b>	<b>Credit Life (Group and Individual)</b>		<b>Group</b>	<b>Industrial</b>	<b>Total</b>				
	<b>1 No.</b>	<b>2 Amount</b>	<b>3 No. of Ind.Pols. &amp; Gr. Certifs.</b>	<b>4 Amount</b>	<b>5 No. of Certifs.</b>	<b>6 Amount</b>	<b>7 No.</b>	<b>8 Amount</b>	<b>9 No.</b>	<b>10 Amount</b>
16. Unpaid December 31, prior year .....										
17. Incurred during current year .....	3	16,736			14	89,343			17	106,079
Settled during current year:										
18.1 By payment in full .....	3	16,736			14	89,343			17	106,079
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	3	16,736			14	89,343			17	106,079
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	3	16,736			14	89,343			17	106,079
19. Unpaid Dec. 31, current year (16+17-18.6) .....										
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year .....	.46	291,701	(a)		173	1,547,662			219	1,839,364
21. Issued during year .....					2	21,206			2	21,206
22. Other changes to in force (Net) .....	(1)	(4,467)			(13)	(88,123)			(14)	(92,590)
23. In force December 31 of current year .....	45	287,234	(a)		162	1,480,746			207	1,767,980

(a) Includes Individual Credit Life Insurance prior year \$ ..... , current year \$ .....  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ ..... , current year \$ .....  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ ..... , current year \$ .....

**ACCIDENT AND HEALTH INSURANCE**

	<b>1 Direct Premiums</b>	<b>2 Direct Premiums Earned</b>	<b>3 Dividends Paid Or Credited On Direct Business</b>	<b>4 Direct Losses Paid</b>	<b>5 Direct Losses Incurred</b>
24. Group Policies (b) .....					
24.1 Federal Employees Health Benefits Plan premium (b) .....					
24.2 Credit (Group and Individual) .....					
24.3 Collectively renewable policies (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b) .....					
25.2 Guaranteed renewable (b) .....					
25.3 Non-renewable for stated reasons only (b) .....					
25.4 Other accident only .....					
25.5 All other (b) .....					
25.6 Totals (sum of Lines 25.1 to 25.5) .....					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ..... and number of persons insured under indemnity only products .....

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Nevada

NAIC Group Code 0000

DURING THE YEAR 2017

NAIC Company Code 63819

**LIFE INSURANCE**

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		37,310		30,043		67,353
2. Annuity considerations .....			XXX		XXX	
3. Deposit-type contract funds .....						
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....		37,310		30,043		67,353
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit .....						
6.2 Applied to pay renewal premiums .....						
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						
6.4 Other .....						
6.5 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4) .....						
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits .....		45,500		9,947		55,447
10. Matured endowments .....						
11. Annuity benefits .....						
12. Surrender values and withdrawals for life contracts .....		11,247				11,247
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....						
15. Totals .....		56,747		9,947		66,694
DETAILS OF WRITE-INS						
1301. .....						
1302. .....						
1303. .....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
16. Unpaid December 31, prior year .....										
17. Incurred during current year .....	8	45,500			2	9,947			10	55,447
Settled during current year:										
18.1 By payment in full .....	8	45,500			2	9,947			10	55,447
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	8	45,500			2	9,947			10	55,447
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	8	45,500			2	9,947			10	55,447
19. Unpaid Dec. 31, current year (16+17-18.6) .....										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	106	803,183	(a)		15	92,382			121	895,566
21. Issued during year .....					7	39,362			7	39,362
22. Other changes to in force (Net) .....	(10)	(101,007)			2	5,236			(8)	(95,771)
23. In force December 31 of current year .....	96	702,176	(a)		24	136,980			120	839,156

(a) Includes Individual Credit Life Insurance prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b) .....					
24.1 Federal Employees Health Benefits Plan premium (b) .....					
24.2 Credit (Group and Individual) .....					
24.3 Collectively renewable policies (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b) .....					
25.2 Guaranteed renewable (b) .....					
25.3 Non-renewable for stated reasons only (b) .....					
25.4 Other accident only .....					
25.5 All other (b) .....					
25.6 Totals (sum of Lines 25.1 to 25.5) .....					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products \_\_\_\_\_ and number of persons insured under indemnity only products \_\_\_\_\_

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE **UNITY FINANCIAL LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF **New Hampshire**

NAIC Group Code **0000**

DURING THE YEAR **2017**

NAIC Company Code **63819**

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>	<b>1 Ordinary</b>	<b>2 Credit Life (Group and Individual)</b>	<b>3 Group</b>	<b>4 Industrial</b>	<b>5 Total</b>
1. Life insurance .....	4,803		2,132		6,935
2. Annuity considerations .....		XXX		XXX	
3. Deposit-type contract funds .....					
4. Other considerations .....					
5. Totals (Sum of Lines 1 to 4) .....	4,803		2,132		6,935
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit .....					
6.2 Applied to pay renewal premiums .....					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....					
6.4 Other .....					
6.5 Totals (Sum of Lines 6.1 to 6.4) .....					
Annuities:					
7.1 Paid in cash or left on deposit .....					
7.2 Applied to provide paid-up annuities .....					
7.3 Other .....					
7.4 Totals (Sum of Lines 7.1 to 7.3) .....					
8. Grand Totals (Lines 6.5 plus 7.4) .....					
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits .....					
10. Matured endowments .....					
11. Annuity benefits .....					
12. Surrender values and withdrawals for life contracts .....	4,640				4,640
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....					
15. Totals .....	4,640				4,640
<b>DETAILS OF WRITE-INS</b>					
1301. .....					
1302. .....					
1303. .....					
1398. Summary of Line 13 from overflow page .....					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....					

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	<b>Ordinary</b>	<b>Credit Life (Group and Individual)</b>		<b>Group</b>	<b>Industrial</b>	<b>Total</b>				
	<b>1 No.</b>	<b>2 Amount</b>	<b>3 No. of Ind.Pols. &amp; Gr. Certifs.</b>	<b>4 Amount</b>	<b>5 No. of Certifs.</b>	<b>6 Amount</b>	<b>7 No.</b>	<b>8 Amount</b>	<b>9 No.</b>	<b>10 Amount</b>
16. Unpaid December 31, prior year .....										
17. Incurred during current year .....					2	2,143			2	2,143
Settled during current year:										
18.1 By payment in full .....										
18.2 By payment on compromised claims .....										
18.3 Totals paid .....										
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....										
19. Unpaid Dec. 31, current year (16+17-18.6) .....					2	2,143			2	2,143
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year .....	12	87,433	(a)		5	56,316			17	143,749
21. Issued during year .....					2	2,450			2	2,450
22. Other changes to in force (Net) .....	(1)	(10,000)			(2)	(1,761)			(3)	(11,761)
23. In force December 31 of current year .....	11	77,433	(a)		5	57,005			16	134,438

(a) Includes Individual Credit Life Insurance prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_

**ACCIDENT AND HEALTH INSURANCE**

	<b>1 Direct Premiums</b>	<b>2 Direct Premiums Earned</b>	<b>3 Dividends Paid Or Credited On Direct Business</b>	<b>4 Direct Losses Paid</b>	<b>5 Direct Losses Incurred</b>
24. Group Policies (b) .....					
24.1 Federal Employees Health Benefits Plan premium (b) .....					
24.2 Credit (Group and Individual) .....					
24.3 Collectively renewable policies (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b) .....					
25.2 Guaranteed renewable (b) .....					
25.3 Non-renewable for stated reasons only (b) .....					
25.4 Other accident only .....					
25.5 All other (b) .....					
25.6 Totals (sum of Lines 25.1 to 25.5) .....					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products \_\_\_\_\_ and number of persons insured under indemnity only products \_\_\_\_\_

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE **UNITY FINANCIAL LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF **New Jersey**

DURING THE YEAR **2017**

NAIC Group Code **0000**

**LIFE INSURANCE**

NAIC Company Code **63819**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	479,726			434,741		914,467
2. Annuity considerations .....						
3. Deposit-type contract funds .....			XXX		XXX	
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....	479,726			434,741		914,467
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
Life insurance:						
6.1 Paid in cash or left on deposit .....						
6.2 Applied to pay renewal premiums .....						
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						
6.4 Other .....						
6.5 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4) .....						
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits .....	415,074			401,816		.816,891
10. Matured endowments .....						
11. Annuity benefits .....						
12. Surrender values and withdrawals for life contracts .....	70,944					70,944
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....						
15. Totals .....	486,019			401,816		887,835
<b>DETAILS OF WRITE-INS</b>						
1301. .....						
1302. .....						
1303. .....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 Amount						
16. Unpaid December 31, prior year .....	3	15,754							3	15,754
17. Incurred during current year .....	.50	530,320			.47	408,244			.97	.938,564
Settled during current year:										
18.1 By payment in full .....	.42	415,074			.46	401,816			.88	.816,891
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	.42	415,074			.46	401,816			.88	.816,891
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	.42	415,074			.46	401,816			.88	.816,891
19. Unpaid Dec. 31, current year (16+17-18.6) .....	11	131,000			1	6,427			12	137,427
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	1,786	13,046,498	(a)		638	5,872,146			2,424	18,918,644
21. Issued during year .....					.53	639,173			.53	.639,173
22. Other changes to in force (Net) .....	(106)	(1,221,912)			(67)	(608,190)			(173)	(1,830,102)
23. In force December 31 of current year .....	1,680	11,824,586	(a)		624	5,903,130			2,304	17,727,716

(a) Includes Individual Credit Life Insurance prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b) .....					
24.1 Federal Employees Health Benefits Plan premium (b) .....					
24.2 Credit (Group and Individual) .....					
24.3 Collectively renewable policies (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b) .....					
25.2 Guaranteed renewable (b) .....					
25.3 Non-renewable for stated reasons only (b) .....					
25.4 Other accident only .....					
25.5 All other (b) .....					
25.6 Totals (sum of Lines 25.1 to 25.5) .....					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products \_\_\_\_\_ and number of persons insured under indemnity only products \_\_\_\_\_

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE **UNITY FINANCIAL LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF **New Mexico**

DURING THE YEAR **2017**

NAIC Group Code **0000**

**LIFE INSURANCE**

NAIC Company Code **63819**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>	<b>1</b> Ordinary	<b>2</b> Credit Life (Group and Individual)	<b>3</b> Group	<b>4</b> Industrial	<b>5</b> Total
1. Life insurance .....	22,727		190,081		212,808
2. Annuity considerations .....		XXX		XXX	
3. Deposit-type contract funds .....					
4. Other considerations .....					
5. Totals (Sum of Lines 1 to 4) .....	22,727		190,081		212,808
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit .....					
6.2 Applied to pay renewal premiums .....					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....					
6.4 Other .....					
6.5 Totals (Sum of Lines 6.1 to 6.4) .....					
Annuities:					
7.1 Paid in cash or left on deposit .....					
7.2 Applied to provide paid-up annuities .....					
7.3 Other .....					
7.4 Totals (Sum of Lines 7.1 to 7.3) .....					
8. Grand Totals (Lines 6.5 plus 7.4) .....					
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits .....	3,000		46,901		49,901
10. Matured endowments .....					
11. Annuity benefits .....					
12. Surrender values and withdrawals for life contracts .....			5,188		5,188
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....					
15. Totals .....	3,000		52,089		55,089
<b>DETAILS OF WRITE-INS</b>					
1301. .....					
1302. .....					
1303. .....					
1398. Summary of Line 13 from overflow page .....					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....					

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	<b>1</b> No.	<b>2</b> Amount	<b>Credit Life (Group and Individual)</b>		<b>5</b> No. of Certifs.	<b>6</b> Amount	<b>7</b> No.	<b>8</b> Amount	<b>9</b> No.	<b>Total</b> 10 Amount
			<b>3</b> No. of Ind.Pols. & Gr. Certifs.	<b>4</b> Amount						
16. Unpaid December 31, prior year .....										
17. Incurred during current year .....	.1	.3,000			.15	.55,238			.16	.58,238
Settled during current year:										
18.1 By payment in full .....	.1	.3,000			.13	.46,901			.14	.49,901
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	.1	.3,000			.13	.46,901			.14	.49,901
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	.1	.3,000			.13	.46,901			.14	.49,901
19. Unpaid Dec. 31, current year (16+17-18.6) .....					2	8,337			2	8,337
<b>POLICY EXHIBIT</b>					<b>No. of Policies</b>					
20. In force December 31, prior year .....	.91	443,128	(a)		388	1,940,804			479	2,383,932
21. Issued during year .....					.56	231,721			.56	.231,721
22. Other changes to in force (Net) .....	(.2)	(14,590)			(38)	(129,882)			(40)	(144,472)
23. In force December 31 of current year .....	89	428,538	(a)		406	2,042,643			495	2,471,181

(a) Includes Individual Credit Life Insurance prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_

**ACCIDENT AND HEALTH INSURANCE**

	<b>1</b> Direct Premiums	<b>2</b> Direct Premiums Earned	<b>3</b> Dividends Paid Or Credited On Direct Business	<b>4</b> Direct Losses Paid	<b>5</b> Direct Losses Incurred
24. Group Policies (b) .....					
24.1 Federal Employees Health Benefits Plan premium (b) .....					
24.2 Credit (Group and Individual) .....					
24.3 Collectively renewable policies (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b) .....					
25.2 Guaranteed renewable (b) .....					
25.3 Non-renewable for stated reasons only (b) .....					
25.4 Other accident only .....					
25.5 All other (b) .....					
25.6 Totals (sum of Lines 25.1 to 25.5) .....					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products \_\_\_\_\_ and number of persons insured under indemnity only products \_\_\_\_\_

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE **UNITY FINANCIAL LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF New York

NAIC Group Code 0000

DURING THE YEAR 2017

NAIC Company Code 63819

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		68,269		12,799		81,068
2. Annuity considerations .....			XXX		XXX	
3. Deposit-type contract funds .....						
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....		68,269		12,799		81,068
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
Life insurance:						
6.1 Paid in cash or left on deposit .....						
6.2 Applied to pay renewal premiums .....						
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						
6.4 Other .....						
6.5 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4) .....						
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits .....		112,845		34,111		146,956
10. Matured endowments .....						
11. Annuity benefits .....						
12. Surrender values and withdrawals for life contracts .....		4,461				4,461
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....						
15. Totals .....		117,307		34,111		151,418
<b>DETAILS OF WRITE-INS</b>						
1301. .....						
1302. .....						
1303. .....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 Amount						
16. Unpaid December 31, prior year .....	1	10,000							1	10,000
17. Incurred during current year .....	14	102,845			4	34,111			18	136,956
Settled during current year:										
18.1 By payment in full .....	15	112,845			4	34,111			19	146,956
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	15	112,845			4	34,111			19	146,956
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	15	112,845			4	34,111			19	146,956
19. Unpaid Dec. 31, current year (16+17-18.6) .....										
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	189	1,546,407	(a)		23	176,207			212	1,722,614
21. Issued during year .....					2	19,128			2	19,128
22. Other changes to in force (Net) .....	(11)	(95,363)			(3)	(37,567)			(14)	(132,930)
23. In force December 31 of current year .....	178	1,451,044	(a)		22	157,767			200	1,608,811

(a) Includes Individual Credit Life Insurance prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b) .....					
24.1 Federal Employees Health Benefits Plan premium (b) .....					
24.2 Credit (Group and Individual) .....					
24.3 Collectively renewable policies (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b) .....					
25.2 Guaranteed renewable (b) .....					
25.3 Non-renewable for stated reasons only (b) .....					
25.4 Other accident only .....					
25.5 All other (b) .....					
25.6 Totals (sum of Lines 25.1 to 25.5) .....					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products \_\_\_\_\_ and number of persons insured under indemnity only products \_\_\_\_\_

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE **UNITY FINANCIAL LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF North Carolina

DURING THE YEAR 2017

NAIC Group Code 0000

**LIFE INSURANCE**

NAIC Company Code 63819

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	3,815,971			2,041,271		5,857,242
2. Annuity considerations .....			XXX		XXX	
3. Deposit-type contract funds .....						
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....	3,815,971			2,041,271		5,857,242
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
Life insurance:						
6.1 Paid in cash or left on deposit .....						
6.2 Applied to pay renewal premiums .....						
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						
6.4 Other .....						
6.5 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4) .....						
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits .....	2,973,466			1,310,016		4,283,482
10. Matured endowments .....						
11. Annuity benefits .....						
12. Surrender values and withdrawals for life contracts .....	353,781			1,760		355,541
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....						
15. Totals .....	3,327,247			1,311,776		4,639,023
<b>DETAILS OF WRITE-INS</b>						
1301. .....						
1302. .....						
1303. .....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 Amount						
16. Unpaid December 31, prior year .....	27	231,007			6	16,690			33	.247,697
17. Incurred during current year .....	394	2,902,365			260	1,346,733			654	4,249,098
Settled during current year:										
18.1 By payment in full .....	396	2,973,466			257	1,310,016			653	4,283,482
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	396	2,973,466			257	1,310,016			653	4,283,482
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	396	2,973,466			257	1,310,016			653	4,283,482
19. Unpaid Dec. 31, current year (16+17-18.6) .....	25	159,905			9	53,408			34	213,313
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	8,848	79,115,463	(a)		2,492	17,668,400			11,340	96,783,863
21. Issued during year .....					426	2,955,217			426	2,955,217
22. Other changes to in force (Net) .....	(586)	(5,486,912)			(255)	(1,770,689)			(841)	(7,257,601)
23. In force December 31 of current year .....	8,262	73,628,551	(a)		2,663	18,852,928			10,925	92,481,479

(a) Includes Individual Credit Life Insurance prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b) .....					
24.1 Federal Employees Health Benefits Plan premium (b) .....					
24.2 Credit (Group and Individual) .....					
24.3 Collectively renewable policies (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b) .....					
25.2 Guaranteed renewable (b) .....					
25.3 Non-renewable for stated reasons only (b) .....					
25.4 Other accident only .....					
25.5 All other (b) .....					
25.6 Totals (sum of Lines 25.1 to 25.5) .....					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products \_\_\_\_\_ and number of persons insured under indemnity only products \_\_\_\_\_

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE **UNITY FINANCIAL LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF North Dakota

NAIC Group Code 0000

DURING THE YEAR 2017

NAIC Company Code 63819

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		3,741		14,602		18,343
2. Annuity considerations .....			XXX		XXX	
3. Deposit-type contract funds .....						
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....		3,741		14,602		18,343
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
Life insurance:						
6.1 Paid in cash or left on deposit .....						
6.2 Applied to pay renewal premiums .....						
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						
6.4 Other .....						
6.5 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4) .....						
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits .....		5,000				5,000
10. Matured endowments .....						
11. Annuity benefits .....						
12. Surrender values and withdrawals for life contracts .....						
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....						
15. Totals .....		5,000				5,000
<b>DETAILS OF WRITE-INS</b>						
1301. .....						
1302. .....						
1303. .....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 Amount						
16. Unpaid December 31, prior year .....										
17. Incurred during current year .....		5,000								5,000
Settled during current year:										
18.1 By payment in full .....		5,000								5,000
18.2 By payment on compromised claims .....										
18.3 Totals paid .....		5,000								5,000
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....		5,000								5,000
19. Unpaid Dec. 31, current year (16+17-18.6) .....										
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	12	96,952	(a)			40,986			19	137,938
21. Issued during year .....						19,696			1	19,696
22. Other changes to in force (Net) .....		25,002				(793)				24,209
23. In force December 31 of current year	12	121,955	(a)	8	59,888				20	181,843

(a) Includes Individual Credit Life Insurance prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b) .....					
24.1 Federal Employees Health Benefits Plan premium (b) .....					
24.2 Credit (Group and Individual) .....					
24.3 Collectively renewable policies (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b) .....					
25.2 Guaranteed renewable (b) .....					
25.3 Non-renewable for stated reasons only (b) .....					
25.4 Other accident only .....					
25.5 All other (b) .....					
25.6 Totals (sum of Lines 25.1 to 25.5) .....					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products \_\_\_\_\_ and number of persons insured under indemnity only products \_\_\_\_\_

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE **UNITY FINANCIAL LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF **Ohio**

NAIC Group Code **0000**

DURING THE YEAR **2017**

NAIC Company Code **63819**

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>	<b>1 Ordinary</b>	<b>2 Credit Life (Group and Individual)</b>	<b>3 Group</b>	<b>4 Industrial</b>	<b>5 Total</b>
1. Life insurance .....	224,390		3,105,144		3,329,534
2. Annuity considerations .....		XXX		XXX	
3. Deposit-type contract funds .....					
4. Other considerations .....					
5. Totals (Sum of Lines 1 to 4) .....	224,390		3,105,144		3,329,534
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit .....					
6.2 Applied to pay renewal premiums .....					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....					
6.4 Other .....					
6.5 Totals (Sum of Lines 6.1 to 6.4) .....					
Annuities:					
7.1 Paid in cash or left on deposit .....					
7.2 Applied to provide paid-up annuities .....					
7.3 Other .....					
7.4 Totals (Sum of Lines 7.1 to 7.3) .....					
8. Grand Totals (Lines 6.5 plus 7.4) .....					
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits .....	500,318		2,138,563		2,638,881
10. Matured endowments .....					
11. Annuity benefits .....					
12. Surrender values and withdrawals for life contracts .....	26,090		20,348		46,438
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....					
15. Totals .....	526,408		2,158,912		2,685,320
<b>DETAILS OF WRITE-INS</b>					
1301. .....					
1302. .....					
1303. .....					
1398. Summary of Line 13 from overflow page .....					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....					

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	<b>Ordinary</b>	<b>Credit Life (Group and Individual)</b>		<b>Group</b>	<b>Industrial</b>	<b>Total</b>				
	<b>1 No.</b>	<b>2 Amount</b>	<b>3 No. of Ind.Pols. &amp; Gr. Certifs.</b>	<b>4 Amount</b>	<b>5 No. of Certifs.</b>	<b>6 Amount</b>	<b>7 No.</b>	<b>8 Amount</b>	<b>9 No.</b>	<b>10 Amount</b>
16. Unpaid December 31, prior year .....	2	.7,743			20	103,732			22	111,475
17. Incurred during current year .....	124	524,790			565	2,124,090			689	2,648,880
Settled during current year:										
18.1 By payment in full .....	122	500,318			565	2,138,563			687	2,638,881
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	122	500,318			565	2,138,563			687	2,638,881
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	122	500,318			565	2,138,563			687	2,638,881
19. Unpaid Dec. 31, current year (16+17-18.6) .....	4	32,215			20	89,259			24	121,474
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year .....	1,096	7,221,938	(a)		2,887	19,827,605			3,983	27,049,543
21. Issued during year .....					686	4,774,154			686	4,774,154
22. Other changes to in force (Net) .....	(79)	(597,886)			(332)	(2,530,089)			(411)	(3,127,975)
23. In force December 31 of current year .....	1,017	6,624,053	(a)		3,241	22,071,670			4,258	28,695,722

(a) Includes Individual Credit Life Insurance prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_

**ACCIDENT AND HEALTH INSURANCE**

	<b>1 Direct Premiums</b>	<b>2 Direct Premiums Earned</b>	<b>3 Dividends Paid Or Credited On Direct Business</b>	<b>4 Direct Losses Paid</b>	<b>5 Direct Losses Incurred</b>
24. Group Policies (b) .....					
24.1 Federal Employees Health Benefits Plan premium (b) .....					
24.2 Credit (Group and Individual) .....					
24.3 Collectively renewable policies (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b) .....					
25.2 Guaranteed renewable (b) .....					
25.3 Non-renewable for stated reasons only (b) .....					
25.4 Other accident only .....					
25.5 All other (b) .....					
25.6 Totals (sum of Lines 25.1 to 25.5) .....					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products \_\_\_\_\_ and number of persons insured under indemnity only products \_\_\_\_\_

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE **UNITY FINANCIAL LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Oklahoma

NAIC Group Code 0000

DURING THE YEAR 2017

NAIC Company Code 63819

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		41,733		88,080		129,814
2. Annuity considerations .....			XXX		XXX	
3. Deposit-type contract funds .....						
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....		41,733		88,080		129,814
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
Life insurance:						
6.1 Paid in cash or left on deposit .....						
6.2 Applied to pay renewal premiums .....						
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						
6.4 Other .....						
6.5 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4) .....						
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits .....		33,953		101,137		135,090
10. Matured endowments .....						
11. Annuity benefits .....						
12. Surrender values and withdrawals for life contracts .....		7,114		241		7,355
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....						
15. Totals .....		41,067		101,378		142,444
<b>DETAILS OF WRITE-INS</b>						
1301. .....						
1302. .....						
1303. .....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 Amount						
16. Unpaid December 31, prior year .....										
17. Incurred during current year .....	12	55,869			17	101,137			.29	157,006
Settled during current year:										
18.1 By payment in full .....	7	33,953			17	101,137			.24	135,090
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	7	33,953			17	101,137			.24	135,090
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	7	33,953			17	101,137			.24	135,090
19. Unpaid Dec. 31, current year (16+17-18.6) .....	5	21,916							5	21,916
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	200	1,192,625	(a)		122	785,985			322	1,978,610
21. Issued during year .....					29	192,707			.29	192,707
22. Other changes to in force (Net) .....	(17)	(84,746)			(13)	(73,777)			(30)	(158,523)
23. In force December 31 of current year .....	183	1,107,879	(a)		138	904,915			321	2,012,794

(a) Includes Individual Credit Life Insurance prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b) .....					
24.1 Federal Employees Health Benefits Plan premium (b) .....					
24.2 Credit (Group and Individual) .....					
24.3 Collectively renewable policies (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b) .....					
25.2 Guaranteed renewable (b) .....					
25.3 Non-renewable for stated reasons only (b) .....					
25.4 Other accident only .....					
25.5 All other (b) .....					
25.6 Totals (sum of Lines 25.1 to 25.5) .....					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products \_\_\_\_\_ and number of persons insured under indemnity only products \_\_\_\_\_

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE **UNITY FINANCIAL LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF **Oregon**

NAIC Group Code **0000**

DURING THE YEAR **2017**

NAIC Company Code **63819**

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>	<b>1 Ordinary</b>	<b>2 Credit Life (Group and Individual)</b>	<b>3 Group</b>	<b>4 Industrial</b>	<b>5 Total</b>
1. Life insurance .....	18,600		40,149		58,749
2. Annuity considerations .....		XXX		XXX	
3. Deposit-type contract funds .....					
4. Other considerations .....					
5. Totals (Sum of Lines 1 to 4) .....	18,600		40,149		58,749
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit .....					
6.2 Applied to pay renewal premiums .....					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....					
6.4 Other .....					
6.5 Totals (Sum of Lines 6.1 to 6.4) .....					
Annuities:					
7.1 Paid in cash or left on deposit .....					
7.2 Applied to provide paid-up annuities .....					
7.3 Other .....					
7.4 Totals (Sum of Lines 7.1 to 7.3) .....					
8. Grand Totals (Lines 6.5 plus 7.4) .....					
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits .....	38,314		78,589		116,903
10. Matured endowments .....					
11. Annuity benefits .....					
12. Surrender values and withdrawals for life contracts .....	1,664				1,664
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....					
15. Totals .....	39,979		78,589		118,567
<b>DETAILS OF WRITE-INS</b>					
1301. .....					
1302. .....					
1303. .....					
1398. Summary of Line 13 from overflow page .....					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....					

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	<b>Ordinary</b>	<b>Credit Life (Group and Individual)</b>		<b>Group</b>	<b>Industrial</b>	<b>Total</b>				
	<b>1 No.</b>	<b>2 Amount</b>	<b>3 No. of Ind.Pols. &amp; Gr. Certifs.</b>	<b>4 Amount</b>	<b>5 No. of Certifs.</b>	<b>6 Amount</b>	<b>7 No.</b>	<b>8 Amount</b>	<b>9 No.</b>	<b>10 Amount</b>
16. Unpaid December 31, prior year .....										
17. Incurred during current year .....	5	38,314			21	78,589			.26	116,903
Settled during current year:										
18.1 By payment in full .....	5	38,314			21	78,589			.26	116,903
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	5	38,314			21	78,589			.26	116,903
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	5	38,314			21	78,589			.26	116,903
19. Unpaid Dec. 31, current year (16+17-18.6) .....										
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year .....	60	376,055	(a)		267	1,482,987			327	1,859,042
21. Issued during year .....					2	.5,228			2	.5,228
22. Other changes to in force (Net) .....	(3)	(12,185)			(19)	(100,948)			(22)	(113,133)
23. In force December 31 of current year .....	57	363,870	(a)		250	1,387,267			307	1,751,138

(a) Includes Individual Credit Life Insurance prior year \$ ..... , current year \$ .....  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ ..... , current year \$ .....  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ ..... , current year \$ .....

**ACCIDENT AND HEALTH INSURANCE**

	<b>1 Direct Premiums</b>	<b>2 Direct Premiums Earned</b>	<b>3 Dividends Paid Or Credited On Direct Business</b>	<b>4 Direct Losses Paid</b>	<b>5 Direct Losses Incurred</b>
24. Group Policies (b) .....					
24.1 Federal Employees Health Benefits Plan premium (b) .....					
24.2 Credit (Group and Individual) .....					
24.3 Collectively renewable policies (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b) .....					
25.2 Guaranteed renewable (b) .....					
25.3 Non-renewable for stated reasons only (b) .....					
25.4 Other accident only .....					
25.5 All other (b) .....					
25.6 Totals (sum of Lines 25.1 to 25.5) .....					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ..... and number of persons insured under indemnity only products .....

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE **UNITY FINANCIAL LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Pennsylvania

NAIC Group Code 0000

DURING THE YEAR 2017

NAIC Company Code 63819

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	494,983		3,384,081		3,879,064
2. Annuity considerations .....					
3. Deposit-type contract funds .....		XXX		XXX	
4. Other considerations .....					
5. Totals (Sum of Lines 1 to 4) .....	494,983		3,384,081		3,879,064
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit .....					
6.2 Applied to pay renewal premiums .....					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....					
6.4 Other .....					
6.5 Totals (Sum of Lines 6.1 to 6.4) .....					
Annuities:					
7.1 Paid in cash or left on deposit .....					
7.2 Applied to provide paid-up annuities .....					
7.3 Other .....					
7.4 Totals (Sum of Lines 7.1 to 7.3) .....					
8. Grand Totals (Lines 6.5 plus 7.4) .....					
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits .....	535,633		1,872,734		2,408,367
10. Matured endowments .....					
11. Annuity benefits .....					
12. Surrender values and withdrawals for life contracts .....	112,028		2,203		114,231
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....					
15. Totals .....	647,661		1,874,937		2,522,597
<b>DETAILS OF WRITE-INS</b>					
1301. .....					
1302. .....					
1303. .....					
1398. Summary of Line 13 from overflow page .....					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....					

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 Amount						
16. Unpaid December 31, prior year .....	14	78,539			5	109,984			19	188,524
17. Incurred during current year .....	80	487,677			218	1,833,403			298	2,321,079
Settled during current year:										
18.1 By payment in full .....	91	535,633			214	1,872,734			305	2,408,367
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	91	535,633			214	1,872,734			305	2,408,367
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	91	535,633			214	1,872,734			305	2,408,367
19. Unpaid Dec. 31, current year (16+17-18.6) .....	3	30,583			9	70,653			12	101,236
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	4,190	21,304,873	(a)		1,884	15,648,103			6,074	36,952,976
21. Issued during year .....					499	4,763,340			499	4,763,340
22. Other changes to in force (Net) .....	(261)	(1,289,670)			(243)	(2,403,610)			(504)	(3,693,281)
23. In force December 31 of current year .....	3,929	20,015,203	(a)		2,140	18,007,833			6,069	38,023,036

(a) Includes Individual Credit Life Insurance prior year \$ ..... , current year \$ .....  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ ..... , current year \$ .....  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ ..... , current year \$ .....  
.....

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b) .....					
24.1 Federal Employees Health Benefits Plan premium (b) .....					
24.2 Credit (Group and Individual) .....					
24.3 Collectively renewable policies (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b) .....					
25.2 Guaranteed renewable (b) .....					
25.3 Non-renewable for stated reasons only (b) .....					
25.4 Other accident only .....					
25.5 All other (b) .....					
25.6 Totals (sum of Lines 25.1 to 25.5) .....					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ..... and number of persons insured under indemnity only products .....

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE **UNITY FINANCIAL LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Rhode Island

NAIC Group Code 0000

DURING THE YEAR 2017

NAIC Company Code 63819

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....			1,163		1,163
2. Annuity considerations .....		XXX		XXX	
3. Deposit-type contract funds .....					
4. Other considerations .....					
5. Totals (Sum of Lines 1 to 4) .....			1,163		1,163
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit .....					
6.2 Applied to pay renewal premiums .....					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....					
6.4 Other .....					
6.5 Totals (Sum of Lines 6.1 to 6.4) .....					
Annuities:					
7.1 Paid in cash or left on deposit .....					
7.2 Applied to provide paid-up annuities .....					
7.3 Other .....					
7.4 Totals (Sum of Lines 7.1 to 7.3) .....					
8. Grand Totals (Lines 6.5 plus 7.4) .....					
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits .....			10,180		10,180
10. Matured endowments .....					
11. Annuity benefits .....					
12. Surrender values and withdrawals for life contracts .....					
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....					
15. Totals .....			10,180		10,180
<b>DETAILS OF WRITE-INS</b>					
1301. .....					
1302. .....					
1303. .....					
1398. Summary of Line 13 from overflow page .....					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....					

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
16. Unpaid December 31, prior year .....										
17. Incurred during current year .....					1	10,180			1	10,180
Settled during current year:										
18.1 By payment in full .....					1	10,180			1	10,180
18.2 By payment on compromised claims .....					1	10,180			1	10,180
18.3 Totals paid .....					1	10,180			1	10,180
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....					1	10,180			1	10,180
19. Unpaid Dec. 31, current year (16+17-18.6) .....										
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year .....	1	2,000	(a)		2	14,320			3	16,320
21. Issued during year .....										
22. Other changes to in force (Net) .....					(1)	(11,881)			(1)	(11,881)
23. In force December 31 of current year .....	1	2,000	(a)		1	2,439			2	4,439

(a) Includes Individual Credit Life Insurance prior year \$ ..... , current year \$ .....  
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ ..... , current year \$ .....  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ ..... , current year \$ .....

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b) .....					
24.1 Federal Employees Health Benefits Plan premium (b) .....					
24.2 Credit (Group and Individual) .....					
24.3 Collectively renewable policies (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b) .....					
25.2 Guaranteed renewable (b) .....					
25.3 Non-renewable for stated reasons only (b) .....					
25.4 Other accident only .....					
25.5 All other (b) .....					
25.6 Totals (sum of Lines 25.1 to 25.5) .....					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ..... and number of persons insured under indemnity only products .....

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE **UNITY FINANCIAL LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF **South Carolina**

DURING THE YEAR **2017**

NAIC Group Code **0000**

**LIFE INSURANCE**

NAIC Company Code **63819**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>	<b>1 Ordinary</b>	<b>2 Credit Life (Group and Individual)</b>	<b>3 Group</b>	<b>4 Industrial</b>	<b>5 Total</b>
1. Life insurance .....	1,362,259		62,838		1,425,097
2. Annuity considerations .....					
3. Deposit-type contract funds .....		XXX		XXX	
4. Other considerations .....					
5. Totals (Sum of Lines 1 to 4) .....	1,362,259		62,838		1,425,097
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit .....					
6.2 Applied to pay renewal premiums .....					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....					
6.4 Other .....					
6.5 Totals (Sum of Lines 6.1 to 6.4) .....					
Annuities:					
7.1 Paid in cash or left on deposit .....					
7.2 Applied to provide paid-up annuities .....					
7.3 Other .....					
7.4 Totals (Sum of Lines 7.1 to 7.3) .....					
8. Grand Totals (Lines 6.5 plus 7.4) .....					
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits .....	1,146,398		67,489		1,213,888
10. Matured endowments .....					
11. Annuity benefits .....					
12. Surrender values and withdrawals for life contracts .....	163,035				163,035
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....					
15. Totals .....	1,309,433		67,489		1,376,923
<b>DETAILS OF WRITE-INS</b>					
1301. .....					
1302. .....					
1303. .....					
1398. Summary of Line 13 from overflow page .....					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....					

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	<b>Ordinary</b>	<b>Credit Life (Group and Individual)</b>		<b>Group</b>	<b>Industrial</b>	<b>Total</b>				
	<b>1 No.</b>	<b>2 Amount</b>	<b>3 No. of Ind.Pols. &amp; Gr. Certifs.</b>	<b>4 Amount</b>	<b>5 No. of Certifs.</b>	<b>6 Amount</b>	<b>7 No.</b>	<b>8 Amount</b>	<b>9 No.</b>	<b>10 Amount</b>
16. Unpaid December 31, prior year .....	12	.90,136							12	.90,136
17. Incurred during current year .....	136	1,124,762			10	67,489			146	1,192,252
Settled during current year:										
18.1 By payment in full .....	140	1,146,398			10	67,489			150	1,213,888
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	140	1,146,398			10	67,489			150	1,213,888
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	140	1,146,398			10	67,489			150	1,213,888
19. Unpaid Dec. 31, current year (16+17-18.6) .....	8	68,500							8	68,500
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year .....	3,124	28,720,317	(a)		87	755,294			3,211	29,475,611
21. Issued during year .....					11	.91,652			11	.91,652
22. Other changes to in force (Net) .....	(216)	(2,215,152)			(7)	(57,055)			(223)	(2,272,207)
23. In force December 31 of current year .....	2,908	26,505,165	(a)		91	789,891			2,999	27,295,056

(a) Includes Individual Credit Life Insurance prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_

**ACCIDENT AND HEALTH INSURANCE**

	<b>1 Direct Premiums</b>	<b>2 Direct Premiums Earned</b>	<b>3 Dividends Paid Or Credited On Direct Business</b>	<b>4 Direct Losses Paid</b>	<b>5 Direct Losses Incurred</b>
24. Group Policies (b) .....					
24.1 Federal Employees Health Benefits Plan premium (b) .....					
24.2 Credit (Group and Individual) .....					
24.3 Collectively renewable policies (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b) .....					
25.2 Guaranteed renewable (b) .....					
25.3 Non-renewable for stated reasons only (b) .....					
25.4 Other accident only .....					
25.5 All other (b) .....					
25.6 Totals (sum of Lines 25.1 to 25.5) .....					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products \_\_\_\_\_ and number of persons insured under indemnity only products \_\_\_\_\_

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE **UNITY FINANCIAL LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF **South Dakota**

NAIC Group Code **0000**

DURING THE YEAR **2017**

NAIC Company Code **63819**

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>	<b>1 Ordinary</b>	<b>2 Credit Life (Group and Individual)</b>	<b>3 Group</b>	<b>4 Industrial</b>	<b>5 Total</b>
1. Life insurance .....	3,436				3,436
2. Annuity considerations .....					
3. Deposit-type contract funds .....		XXX		XXX	
4. Other considerations .....					
5. Totals (Sum of Lines 1 to 4) .....	3,436				3,436
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit .....					
6.2 Applied to pay renewal premiums .....					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....					
6.4 Other .....					
6.5 Totals (Sum of Lines 6.1 to 6.4) .....					
Annuities:					
7.1 Paid in cash or left on deposit .....					
7.2 Applied to provide paid-up annuities .....					
7.3 Other .....					
7.4 Totals (Sum of Lines 7.1 to 7.3) .....					
8. Grand Totals (Lines 6.5 plus 7.4) .....					
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits .....	10,050				10,050
10. Matured endowments .....					
11. Annuity benefits .....					
12. Surrender values and withdrawals for life contracts .....	1,049				1,049
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....					
15. Totals .....	11,099				11,099
<b>DETAILS OF WRITE-INS</b>					
1301. .....					
1302. .....					
1303. .....					
1398. Summary of Line 13 from overflow page .....					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....					

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	<b>Ordinary</b>	<b>Credit Life (Group and Individual)</b>		<b>Group</b>	<b>Industrial</b>	<b>Total</b>				
	<b>1 No.</b>	<b>2 Amount</b>	<b>3 No. of Ind.Pols. &amp; Gr. Certifs.</b>	<b>4 Amount</b>	<b>5 No. of Certifs.</b>	<b>6 Amount</b>	<b>7 No.</b>	<b>8 Amount</b>	<b>9 No.</b>	<b>10 Amount</b>
16. Unpaid December 31, prior year .....										
17. Incurred during current year .....	1	10,050							1	10,050
Settled during current year:										
18.1 By payment in full .....	1	10,050							1	10,050
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	1	10,050							1	10,050
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	1	10,050							1	10,050
19. Unpaid Dec. 31, current year (16+17-18.6) .....										
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year .....	16	74,321	(a)	4	12,071			20	86,392	
21. Issued during year .....										
22. Other changes to in force (Net) .....	(4)	(25,550)		(1)	(554)			(5)	(26,104)	
23. In force December 31 of current year .....	12	48,771	(a)	3	11,517			15	60,288	

(a) Includes Individual Credit Life Insurance prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_

**ACCIDENT AND HEALTH INSURANCE**

	<b>1 Direct Premiums</b>	<b>2 Direct Premiums Earned</b>	<b>3 Dividends Paid Or Credited On Direct Business</b>	<b>4 Direct Losses Paid</b>	<b>5 Direct Losses Incurred</b>
24. Group Policies (b) .....					
24.1 Federal Employees Health Benefits Plan premium (b) .....					
24.2 Credit (Group and Individual) .....					
24.3 Collectively renewable policies (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b) .....					
25.2 Guaranteed renewable (b) .....					
25.3 Non-renewable for stated reasons only (b) .....					
25.4 Other accident only .....					
25.5 All other (b) .....					
25.6 Totals (sum of Lines 25.1 to 25.5) .....					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products \_\_\_\_\_ and number of persons insured under indemnity only products \_\_\_\_\_

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE **UNITY FINANCIAL LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Tennessee

NAIC Group Code 0000

DURING THE YEAR 2017

NAIC Company Code 63819

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	282,072			998,140		1,280,212
2. Annuity considerations .....			XXX		XXX	
3. Deposit-type contract funds .....						
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....	282,072			998,140		1,280,212
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
Life insurance:						
6.1 Paid in cash or left on deposit .....						
6.2 Applied to pay renewal premiums .....						
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						
6.4 Other .....						
6.5 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4) .....						
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits .....	461,949			714,509		1,176,458
10. Matured endowments .....						
11. Annuity benefits .....						
12. Surrender values and withdrawals for life contracts .....	40,865			5,317		46,182
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....						
15. Totals .....	502,814			719,826		1,222,640
<b>DETAILS OF WRITE-INS</b>						
1301. .....						
1302. .....						
1303. .....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 Amount						
16. Unpaid December 31, prior year .....	7	.58,122			4	26,328			11	84,451
17. Incurred during current year .....	.51	454,826			120	706,570			.171	1,161,396
Settled during current year:										
18.1 By payment in full .....	.52	461,949			122	714,509			.174	1,176,458
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	.52	461,949			122	714,509			.174	1,176,458
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	.52	461,949			122	714,509			.174	1,176,458
19. Unpaid Dec. 31, current year (16+17-18.6) .....	6	51,000			2	18,389			8	69,389
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	853	6,660,424	(a)		1,697	11,843,787			2,550	18,504,211
21. Issued during year .....	1	1,186			191	1,287,596			192	1,288,782
22. Other changes to in force (Net) .....	(46)	(563,078)			(109)	(797,041)			(155)	(1,360,119)
23. In force December 31 of current year .....	808	6,098,532	(a)		1,779	12,334,343			2,587	18,432,875

(a) Includes Individual Credit Life Insurance prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b) .....					
24.1 Federal Employees Health Benefits Plan premium (b) .....					
24.2 Credit (Group and Individual) .....					
24.3 Collectively renewable policies (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b) .....					
25.2 Guaranteed renewable (b) .....					
25.3 Non-renewable for stated reasons only (b) .....					
25.4 Other accident only .....					
25.5 All other (b) .....					
25.6 Totals (sum of Lines 25.1 to 25.5) .....					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products \_\_\_\_\_ and number of persons insured under indemnity only products \_\_\_\_\_

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE **UNITY FINANCIAL LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF **Texas**

NAIC Group Code **0000**

DURING THE YEAR **2017**

NAIC Company Code **63819**

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>	<b>1 Ordinary</b>	<b>2 Credit Life (Group and Individual)</b>	<b>3 Group</b>	<b>4 Industrial</b>	<b>5 Total</b>
1. Life insurance .....	502,207		16,250,284		16,752,492
2. Annuity considerations .....					
3. Deposit-type contract funds .....		XXX		XXX	
4. Other considerations .....					
5. Totals (Sum of Lines 1 to 4) .....	502,207		16,250,284		16,752,492
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit .....					
6.2 Applied to pay renewal premiums .....					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....					
6.4 Other .....					
6.5 Totals (Sum of Lines 6.1 to 6.4) .....					
Annuities:					
7.1 Paid in cash or left on deposit .....					
7.2 Applied to provide paid-up annuities .....					
7.3 Other .....					
7.4 Totals (Sum of Lines 7.1 to 7.3) .....					
8. Grand Totals (Lines 6.5 plus 7.4) .....					
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits .....	1,303,895		5,892,226		7,196,121
10. Matured endowments .....					
11. Annuity benefits .....					
12. Surrender values and withdrawals for life contracts .....	38,271		153,484		191,755
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....					
15. Totals .....	1,342,166		6,045,711		7,387,877
<b>DETAILS OF WRITE-INS</b>					
1301. .....					
1302. .....					
1303. .....					
1398. Summary of Line 13 from overflow page .....					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....					

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	<b>Ordinary</b>	<b>Credit Life (Group and Individual)</b>		<b>Group</b>	<b>Industrial</b>	<b>Total</b>				
	<b>1 No.</b>	<b>2 Amount</b>	<b>3 No. of Ind.Pols. &amp; Gr. Certifs.</b>	<b>4 Amount</b>	<b>5 No. of Certifs.</b>	<b>6 Amount</b>	<b>7 No.</b>	<b>8 Amount</b>	<b>9 No.</b>	<b>10 Amount</b>
16. Unpaid December 31, prior year .....	16	105,724			102	372,373			118	478,097
17. Incurred during current year .....	277	1,357,667			1,566	6,401,865			1,843	7,759,533
Settled during current year:										
18.1 By payment in full .....	257	1,303,895			1,431	5,892,226			1,688	7,196,121
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	257	1,303,895			1,431	5,892,226			1,688	7,196,121
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	257	1,303,895			1,431	5,892,226			1,688	7,196,121
19. Unpaid Dec. 31, current year (16+17-18.6) .....	36	159,496			237	882,012			273	1,041,508
<b>POLICY EXHIBIT</b>					<b>No. of Policies</b>					
20. In force December 31, prior year .....	5,044	31,308,310	(a)		18,552	112,098,761			23,596	143,407,071
21. Issued during year .....					3,967	19,621,780			3,967	19,621,780
22. Other changes to in force (Net) .....	(319)	(1,781,389)			(2,126)	(5,639,162)			(2,445)	(7,420,551)
23. In force December 31 of current year .....	4,725	29,526,921	(a)		20,393	126,081,379			25,118	155,608,300

(a) Includes Individual Credit Life Insurance prior year \$ ..... , current year \$ .....  
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ ..... , current year \$ .....  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ ..... , current year \$ .....

**ACCIDENT AND HEALTH INSURANCE**

	<b>1 Direct Premiums</b>	<b>2 Direct Premiums Earned</b>	<b>3 Dividends Paid Or Credited On Direct Business</b>	<b>4 Direct Losses Paid</b>	<b>5 Direct Losses Incurred</b>
24. Group Policies (b) .....					
24.1 Federal Employees Health Benefits Plan premium (b) .....					
24.2 Credit (Group and Individual) .....					
24.3 Collectively renewable policies (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b) .....					
25.2 Guaranteed renewable (b) .....					
25.3 Non-renewable for stated reasons only (b) .....					
25.4 Other accident only .....					
25.5 All other (b) .....					
25.6 Totals (sum of Lines 25.1 to 25.5) .....					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ..... and number of persons insured under indemnity only products .....

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE **UNITY FINANCIAL LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF **Utah**

NAIC Group Code **0000**

DURING THE YEAR **2017**

NAIC Company Code **63819**

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>	<b>1 Ordinary</b>	<b>2 Credit Life (Group and Individual)</b>	<b>3 Group</b>	<b>4 Industrial</b>	<b>5 Total</b>
1. Life insurance .....	3,363				3,363
2. Annuity considerations .....					
3. Deposit-type contract funds .....		XXX		XXX	
4. Other considerations .....					
5. Totals (Sum of Lines 1 to 4) .....	3,363				3,363
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit .....					
6.2 Applied to pay renewal premiums .....					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....					
6.4 Other .....					
6.5 Totals (Sum of Lines 6.1 to 6.4) .....					
Annuities:					
7.1 Paid in cash or left on deposit .....					
7.2 Applied to provide paid-up annuities .....					
7.3 Other .....					
7.4 Totals (Sum of Lines 7.1 to 7.3) .....					
8. Grand Totals (Lines 6.5 plus 7.4) .....					
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits .....				5,208	
10. Matured endowments .....					
11. Annuity benefits .....					
12. Surrender values and withdrawals for life contracts .....	882				882
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....					
15. Totals .....	882			5,208	
<b>DETAILS OF WRITE-INS</b>					
1301. .....					
1302. .....					
1303. .....					
1398. Summary of Line 13 from overflow page .....					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....					

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	<b>Ordinary</b>	<b>Credit Life (Group and Individual)</b>		<b>Group</b>	<b>Industrial</b>	<b>Total</b>				
	<b>1 No.</b>	<b>2 Amount</b>	<b>3 No. of Ind.Pols. &amp; Gr. Certifs.</b>	<b>4 Amount</b>	<b>5 No. of Certifs.</b>	<b>6 Amount</b>	<b>7 No.</b>	<b>8 Amount</b>	<b>9 No.</b>	<b>10 Amount</b>
16. Unpaid December 31, prior year .....										
17. Incurred during current year .....					1	.5,208			1	.5,208
Settled during current year:										
18.1 By payment in full .....					1	.5,208			1	.5,208
18.2 By payment on compromised claims .....					1	.5,208			1	.5,208
18.3 Totals paid .....					1	.5,208			1	.5,208
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....					1	.5,208			1	.5,208
19. Unpaid Dec. 31, current year (16+17-18.6) .....					1	.5,208			1	.5,208
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year .....	32	237,131	(a)	4		34,824			36	271,955
21. Issued during year .....										
22. Other changes to in force (Net) .....	(1)	(6,380)		(1)		(8,043)			(2)	(14,422)
23. In force December 31 of current year .....	31	230,751	(a)	3		26,781			34	257,532

(a) Includes Individual Credit Life Insurance prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_

**ACCIDENT AND HEALTH INSURANCE**

	<b>1 Direct Premiums</b>	<b>2 Direct Premiums Earned</b>	<b>3 Dividends Paid Or Credited On Direct Business</b>	<b>4 Direct Losses Paid</b>	<b>5 Direct Losses Incurred</b>
24. Group Policies (b) .....					
24.1 Federal Employees Health Benefits Plan premium (b) .....					
24.2 Credit (Group and Individual) .....					
24.3 Collectively renewable policies (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b) .....					
25.2 Guaranteed renewable (b) .....					
25.3 Non-renewable for stated reasons only (b) .....					
25.4 Other accident only .....					
25.5 All other (b) .....					
25.6 Totals (sum of Lines 25.1 to 25.5) .....					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products \_\_\_\_\_ and number of persons insured under indemnity only products \_\_\_\_\_

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE **UNITY FINANCIAL LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF **Vermont**

NAIC Group Code **0000**

DURING THE YEAR **2017**

NAIC Company Code **63819**

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>	<b>1 Ordinary</b>	<b>2 Credit Life (Group and Individual)</b>	<b>3 Group</b>	<b>4 Industrial</b>	<b>5 Total</b>
1. Life insurance .....	3,893				3,893
2. Annuity considerations .....					
3. Deposit-type contract funds .....		XXX		XXX	
4. Other considerations .....					
5. Totals (Sum of Lines 1 to 4) .....	3,893				3,893
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit .....					
6.2 Applied to pay renewal premiums .....					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....					
6.4 Other .....					
6.5 Totals (Sum of Lines 6.1 to 6.4) .....					
Annuities:					
7.1 Paid in cash or left on deposit .....					
7.2 Applied to provide paid-up annuities .....					
7.3 Other .....					
7.4 Totals (Sum of Lines 7.1 to 7.3) .....					
8. Grand Totals (Lines 6.5 plus 7.4) .....					
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits .....					
10. Matured endowments .....					
11. Annuity benefits .....					
12. Surrender values and withdrawals for life contracts .....					
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....					
15. Totals .....					
<b>DETAILS OF WRITE-INS</b>					
1301. .....					
1302. .....					
1303. .....					
1398. Summary of Line 13 from overflow page .....					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....					

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	<b>Ordinary</b>	<b>Credit Life (Group and Individual)</b>		<b>Group</b>	<b>Industrial</b>	<b>Total</b>				
	<b>1 No.</b>	<b>2 Amount</b>	<b>3 No. of Ind.Pols. &amp; Gr. Certifs.</b>	<b>4 Amount</b>	<b>5 No. of Certifs.</b>	<b>6 Amount</b>	<b>7 No.</b>	<b>8 Amount</b>	<b>9 No.</b>	<b>10 Amount</b>
16. Unpaid December 31, prior year .....										
17. Incurred during current year .....										
Settled during current year:										
18.1 By payment in full .....										
18.2 By payment on compromised claims .....										
18.3 Totals paid .....										
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....										
19. Unpaid Dec. 31, current year (16+17-18.6) .....										
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year .....	13	80,562	(a)						13	80,562
21. Issued during year .....										
22. Other changes to in force (Net) .....	(1)	(2,000)							(1)	(2,000)
23. In force December 31 of current year .....	12	78,562	(a)						12	78,562

(a) Includes Individual Credit Life Insurance prior year \$ ..... , current year \$ .....  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ ..... , current year \$ .....  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ ..... , current year \$ .....

**ACCIDENT AND HEALTH INSURANCE**

	<b>1 Direct Premiums</b>	<b>2 Direct Premiums Earned</b>	<b>3 Dividends Paid Or Credited On Direct Business</b>	<b>4 Direct Losses Paid</b>	<b>5 Direct Losses Incurred</b>
24. Group Policies (b) .....					
24.1 Federal Employees Health Benefits Plan premium (b) .....					
24.2 Credit (Group and Individual) .....					
24.3 Collectively renewable policies (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b) .....					
25.2 Guaranteed renewable (b) .....					
25.3 Non-renewable for stated reasons only (b) .....					
25.4 Other accident only .....					
25.5 All other (b) .....					
25.6 Totals (sum of Lines 25.1 to 25.5) .....					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ..... and number of persons insured under indemnity only products .....

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE **UNITY FINANCIAL LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF **Virginia**

NAIC Group Code **0000**

DURING THE YEAR **2017**

NAIC Company Code **63819**

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>	<b>1 Ordinary</b>	<b>2 Credit Life (Group and Individual)</b>	<b>3 Group</b>	<b>4 Industrial</b>	<b>5 Total</b>
1. Life insurance .....	315,887		28,523		344,410
2. Annuity considerations .....					
3. Deposit-type contract funds .....		XXX		XXX	
4. Other considerations .....					
5. Totals (Sum of Lines 1 to 4) .....	315,887		28,523		344,410
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit .....					
6.2 Applied to pay renewal premiums .....					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....					
6.4 Other .....					
6.5 Totals (Sum of Lines 6.1 to 6.4) .....					
Annuities:					
7.1 Paid in cash or left on deposit .....					
7.2 Applied to provide paid-up annuities .....					
7.3 Other .....					
7.4 Totals (Sum of Lines 7.1 to 7.3) .....					
8. Grand Totals (Lines 6.5 plus 7.4) .....					
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits .....	328,659		106,681		435,340
10. Matured endowments .....					
11. Annuity benefits .....					
12. Surrender values and withdrawals for life contracts .....	23,230				23,230
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....					
15. Totals .....	351,890		106,681		458,571
<b>DETAILS OF WRITE-INS</b>					
1301. .....					
1302. .....					
1303. .....					
1398. Summary of Line 13 from overflow page .....					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....					

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	<b>Ordinary</b>	<b>Credit Life (Group and Individual)</b>		<b>Group</b>	<b>Industrial</b>	<b>Total</b>				
	<b>1 No.</b>	<b>2 Amount</b>	<b>3 No. of Ind.Pols. &amp; Gr. Certifs.</b>	<b>4 Amount</b>	<b>5 No. of Certifs.</b>	<b>6 Amount</b>	<b>7 No.</b>	<b>8 Amount</b>	<b>9 No.</b>	<b>10 Amount</b>
16. Unpaid December 31, prior year .....	5	32,859							5	32,859
17. Incurred during current year .....	37	330,800			13	106,681			50	437,482
Settled during current year:										
18.1 By payment in full .....	38	328,659			13	106,681			51	435,340
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	38	328,659			13	106,681			51	435,340
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	38	328,659			13	106,681			51	435,340
19. Unpaid Dec. 31, current year (16+17-18.6) .....	4	35,000							4	35,000
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year .....	858	6,822,895	(a)	93	845,448			951	7,668,344	
21. Issued during year .....	2	22,924		6	34,685			8	57,608	
22. Other changes to in force (Net) .....	(30)	(367,423)		(12)	(73,028)			(42)	(440,451)	
23. In force December 31 of current year .....	830	6,478,396	(a)	87	807,105			917	7,285,501	

(a) Includes Individual Credit Life Insurance prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_

**ACCIDENT AND HEALTH INSURANCE**

	<b>1 Direct Premiums</b>	<b>2 Direct Premiums Earned</b>	<b>3 Dividends Paid Or Credited On Direct Business</b>	<b>4 Direct Losses Paid</b>	<b>5 Direct Losses Incurred</b>
24. Group Policies (b) .....					
24.1 Federal Employees Health Benefits Plan premium (b) .....					
24.2 Credit (Group and Individual) .....					
24.3 Collectively renewable policies (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b) .....					
25.2 Guaranteed renewable (b) .....					
25.3 Non-renewable for stated reasons only (b) .....					
25.4 Other accident only .....					
25.5 All other (b) .....					
25.6 Totals (sum of Lines 25.1 to 25.5) .....					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products \_\_\_\_\_ and number of persons insured under indemnity only products \_\_\_\_\_

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Washington

NAIC Group Code 0000

DURING THE YEAR 2017

NAIC Company Code 63819

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		5,853			5,487	11,340
2. Annuity considerations .....						
3. Deposit-type contract funds .....			XXX			
4. Other considerations .....					XXX	
5. Totals (Sum of Lines 1 to 4) .....		5,853		5,487		11,340
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
Life insurance:						
6.1 Paid in cash or left on deposit .....						
6.2 Applied to pay renewal premiums .....						
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						
6.4 Other .....						
6.5 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4) .....						
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits .....		12,500			13,843	26,343
10. Matured endowments .....						
11. Annuity benefits .....						
12. Surrender values and withdrawals for life contracts .....						
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....						
15. Totals .....		12,500		13,843		26,343
<b>DETAILS OF WRITE-INS</b>						
1301. .....						
1302. .....						
1303. .....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 Amount						
16. Unpaid December 31, prior year .....	1	2,500			1	10,250			2	12,750
17. Incurred during current year .....	1	10,000			1	3,592			2	13,592
Settled during current year:										
18.1 By payment in full .....	2	12,500			2	13,843			4	26,343
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	2	12,500			2	13,843			4	26,343
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	2	12,500			2	13,843			4	26,343
19. Unpaid Dec. 31, current year (16+17-18.6) .....										
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	24	157,952	(a)		32	204,260			.56	.362,212
21. Issued during year .....										
22. Other changes to in force (Net) .....	(1)	(18,000)				(3,558)			(1)	(21,558)
23. In force December 31 of current year .....	23	139,952	(a)		32	200,702			55	340,654

(a) Includes Individual Credit Life Insurance prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b) .....					
24.1 Federal Employees Health Benefits Plan premium (b) .....					
24.2 Credit (Group and Individual) .....					
24.3 Collectively renewable policies (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b) .....					
25.2 Guaranteed renewable (b) .....					
25.3 Non-renewable for stated reasons only (b) .....					
25.4 Other accident only .....					
25.5 All other (b) .....					
25.6 Totals (sum of Lines 25.1 to 25.5) .....					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products \_\_\_\_\_ and number of persons insured under indemnity only products \_\_\_\_\_

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE **UNITY FINANCIAL LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF **West Virginia**

NAIC Group Code **0000**

DURING THE YEAR **2017**

NAIC Company Code **63819**

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>	<b>1 Ordinary</b>	<b>2 Credit Life (Group and Individual)</b>	<b>3 Group</b>	<b>4 Industrial</b>	<b>5 Total</b>
1. Life insurance .....	43,640		123,587		167,227
2. Annuity considerations .....		XXX		XXX	
3. Deposit-type contract funds .....					
4. Other considerations .....					
5. Totals (Sum of Lines 1 to 4) .....	43,640		123,587		167,227
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit .....					
6.2 Applied to pay renewal premiums .....					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....					
6.4 Other .....					
6.5 Totals (Sum of Lines 6.1 to 6.4) .....					
Annuities:					
7.1 Paid in cash or left on deposit .....					
7.2 Applied to provide paid-up annuities .....					
7.3 Other .....					
7.4 Totals (Sum of Lines 7.1 to 7.3) .....					
8. Grand Totals (Lines 6.5 plus 7.4) .....					
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits .....	43,332		39,361		82,692
10. Matured endowments .....					
11. Annuity benefits .....					
12. Surrender values and withdrawals for life contracts .....	1,443				1,443
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....					
15. Totals .....	44,774		39,361		84,135
<b>DETAILS OF WRITE-INS</b>					
1301. .....					
1302. .....					
1303. .....					
1398. Summary of Line 13 from overflow page .....					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....					

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	<b>1 Ordinary</b>	<b>Credit Life (Group and Individual)</b>		<b>5 Group</b>	<b>6</b>	<b>7 Industrial</b>	<b>9 Total</b>	<b>10</b>
	<b>No.</b>	<b>2 Amount</b>	<b>3 No. of Ind.Pols. &amp; Gr. Certifs.</b>	<b>4 Amount</b>	<b>No. of Certifs.</b>	<b>Amount</b>	<b>No.</b>	<b>Amount</b>
16. Unpaid December 31, prior year .....				15	14,721		15	14,721
17. Incurred during current year .....	11	56,332		9	24,640		20	80,972
Settled during current year:								
18.1 By payment in full .....	9	43,332		24	39,361		33	82,692
18.2 By payment on compromised claims .....								
18.3 Totals paid .....	9	43,332		24	39,361		33	82,692
18.4 Reduction by compromise .....								
18.5 Amount rejected .....								
18.6 Total settlements .....	9	43,332		24	39,361		33	82,692
19. Unpaid Dec. 31, current year (16+17-18.6) .....	2	13,000					2	13,000
<b>POLICY EXHIBIT</b>				<b>No. of Policies</b>				
20. In force December 31, prior year .....	116	880,249	(a)	518	854,341		634	1,734,590
21. Issued during year .....				.76	146,875		.76	146,875
22. Other changes to in force (Net) .....	(14)	(91,852)		(18)	(26,278)		(32)	(118,130)
23. In force December 31 of current year .....	102	788,397	(a)	576	974,938		678	1,763,335

(a) Includes Individual Credit Life Insurance prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_

**ACCIDENT AND HEALTH INSURANCE**

	<b>1 Direct Premiums</b>	<b>2 Direct Premiums Earned</b>	<b>3 Dividends Paid Or Credited On Direct Business</b>	<b>4 Direct Losses Paid</b>	<b>5 Direct Losses Incurred</b>
24. Group Policies (b) .....					
24.1 Federal Employees Health Benefits Plan premium (b) .....					
24.2 Credit (Group and Individual) .....					
24.3 Collectively renewable policies (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b) .....					
25.2 Guaranteed renewable (b) .....					
25.3 Non-renewable for stated reasons only (b) .....					
25.4 Other accident only .....					
25.5 All other (b) .....					
25.6 Totals (sum of Lines 25.1 to 25.5) .....					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products \_\_\_\_\_ and number of persons insured under indemnity only products \_\_\_\_\_

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE **UNITY FINANCIAL LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Wisconsin

NAIC Group Code 0000

DURING THE YEAR 2017

NAIC Company Code 63819

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	181,062			2,265,755		2,446,817
2. Annuity considerations .....						
3. Deposit-type contract funds .....			XXX		XXX	
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....	181,062			2,265,755		2,446,817
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>						
Life insurance:						
6.1 Paid in cash or left on deposit .....						
6.2 Applied to pay renewal premiums .....						
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....						
6.4 Other .....						
6.5 Totals (Sum of Lines 6.1 to 6.4) .....						
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4) .....						
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits .....	225,316			1,300,030		1,525,346
10. Matured endowments .....						
11. Annuity benefits .....						
12. Surrender values and withdrawals for life contracts .....	35,698					35,698
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....						
15. Totals .....	261,014			1,300,030		1,561,044
<b>DETAILS OF WRITE-INS</b>						
1301. .....						
1302. .....						
1303. .....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 Amount						
16. Unpaid December 31, prior year .....	4	30,857			3	18,852			7	49,709
17. Incurred during current year .....	22	203,459			128	1,306,522			150	1,509,980
Settled during current year:										
18.1 By payment in full .....	25	225,316			128	1,300,030			153	1,525,346
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	25	225,316			128	1,300,030			153	1,525,346
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	25	225,316			128	1,300,030			153	1,525,346
19. Unpaid Dec. 31, current year (16+17-18.6) .....	1	9,000			3	25,343			4	34,343
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	391	4,191,307	(a)		1,896	17,500,076			2,287	21,691,383
21. Issued during year .....					326	2,627,458			326	2,627,458
22. Other changes to in force (Net) .....	(34)	(411,270)			(156)	(1,475,600)			(190)	(1,886,869)
23. In force December 31 of current year .....	357	3,780,037	(a)		2,066	18,651,934			2,423	22,431,971

(a) Includes Individual Credit Life Insurance prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b) .....					
24.1 Federal Employees Health Benefits Plan premium (b) .....					
24.2 Credit (Group and Individual) .....					
24.3 Collectively renewable policies (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b) .....					
25.2 Guaranteed renewable (b) .....					
25.3 Non-renewable for stated reasons only (b) .....					
25.4 Other accident only .....					
25.5 All other (b) .....					
25.6 Totals (sum of Lines 25.1 to 25.5) .....					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products \_\_\_\_\_ and number of persons insured under indemnity only products \_\_\_\_\_

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE **UNITY FINANCIAL LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Wyoming

NAIC Group Code 0000

DURING THE YEAR 2017

NAIC Company Code 63819

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	2,577		.395		2,972
2. Annuity considerations .....					
3. Deposit-type contract funds .....		XXX		XXX	
4. Other considerations .....					
5. Totals (Sum of Lines 1 to 4) .....	2,577		.395		2,972
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit .....					
6.2 Applied to pay renewal premiums .....					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....					
6.4 Other .....					
6.5 Totals (Sum of Lines 6.1 to 6.4) .....					
Annuities:					
7.1 Paid in cash or left on deposit .....					
7.2 Applied to provide paid-up annuities .....					
7.3 Other .....					
7.4 Totals (Sum of Lines 7.1 to 7.3) .....					
8. Grand Totals (Lines 6.5 plus 7.4) .....					
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits .....			8,343		8,343
10. Matured endowments .....					
11. Annuity benefits .....					
12. Surrender values and withdrawals for life contracts .....					
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....					
15. Totals .....			8,343		8,343
<b>DETAILS OF WRITE-INS</b>					
1301. .....					
1302. .....					
1303. .....					
1398. Summary of Line 13 from overflow page .....					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....					

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
16. Unpaid December 31, prior year .....										
17. Incurred during current year .....					1	8,343			1	8,343
Settled during current year:										
18.1 By payment in full .....					1	8,343			1	8,343
18.2 By payment on compromised claims .....					1	8,343			1	8,343
18.3 Totals paid .....					1	8,343			1	8,343
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....					1	8,343			1	8,343
19. Unpaid Dec. 31, current year (16+17-18.6) .....										
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year .....	8	42,107	(a)		1	6,519			9	48,625
21. Issued during year .....										
22. Other changes to in force (Net) .....		8				.39				.47
23. In force December 31 of current year .....	8	42,114	(a)	1	6,558				9	48,672

(a) Includes Individual Credit Life Insurance prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b) .....					
24.1 Federal Employees Health Benefits Plan premium (b) .....					
24.2 Credit (Group and Individual) .....					
24.3 Collectively renewable policies (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b) .....					
25.2 Guaranteed renewable (b) .....					
25.3 Non-renewable for stated reasons only (b) .....					
25.4 Other accident only .....					
25.5 All other (b) .....					
25.6 Totals (sum of Lines 25.1 to 25.5) .....					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products \_\_\_\_\_ and number of persons insured under indemnity only products \_\_\_\_\_

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE **UNITY FINANCIAL LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF American Samoa

NAIC Group Code 0000

DURING THE YEAR 2017

NAIC Company Code 63819

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....					
2. Annuity considerations .....					
3. Deposit-type contract funds .....		XXX		XXX	
4. Other considerations .....					
5. Totals (Sum of Lines 1 to 4) .....					
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit .....					
6.2 Applied to pay renewal premiums .....					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....					
6.4 Other .....					
6.5 Totals (Sum of Lines 6.1 to 6.4) .....					
Annuities:					
7.1 Paid in cash or left on deposit .....					
7.2 Applied to provide paid-up annuities .....					
7.3 Other .....					
7.4 Totals (Sum of Lines 7.1 to 7.3) .....					
8. Grand Totals (Lines 6.5 plus 7.4) .....					
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits .....					
10. Matured endowments .....					
11. Annuity benefits .....					
12. Surrender values and withdrawals for life contracts .....					
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....					
15. Totals .....					
<b>DETAILS OF WRITE-INS</b>					
1301. .....					
1302. .....					
1303. .....					
1398. Summary of Line 13 from overflow page .....					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....					

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 Amount						
16. Unpaid December 31, prior year .....										
17. Incurred during current year .....										
Settled during current year:										
18.1 By payment in full .....										
18.2 By payment on compromised claims .....										
18.3 Totals paid .....										
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....										
19. Unpaid Dec. 31, current year (16+17-18.6) .....										
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....				(a)						
21. Issued during year .....										
22. Other changes to in force (Net) .....										
23. In force December 31 of current year .....				(a)						

(a) Includes Individual Credit Life Insurance prior year \$ ..... , current year \$ .....  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ ..... , current year \$ .....  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ ..... , current year \$ .....

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b) .....					
24.1 Federal Employees Health Benefits Plan premium (b) .....					
24.2 Credit (Group and Individual) .....					
24.3 Collectively renewable policies (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b) .....					
25.2 Guaranteed renewable (b) .....					
25.3 Non-renewable for stated reasons only (b) .....					
25.4 Other accident only .....					
25.5 All other (b) .....					
25.6 Totals (sum of Lines 25.1 to 25.5) .....					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ..... and number of persons insured under indemnity only products .....

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE **UNITY FINANCIAL LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF **Guam**

NAIC Group Code **0000**

DURING THE YEAR **2017**

NAIC Company Code **63819**

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>	<b>1 Ordinary</b>	<b>2 Credit Life (Group and Individual)</b>	<b>3 Group</b>	<b>4 Industrial</b>	<b>5 Total</b>
1. Life insurance .....					
2. Annuity considerations .....					
3. Deposit-type contract funds .....		XXX		XXX	
4. Other considerations .....					
5. Totals (Sum of Lines 1 to 4) .....					
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit .....					
6.2 Applied to pay renewal premiums .....					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....					
6.4 Other .....					
6.5 Totals (Sum of Lines 6.1 to 6.4) .....					
Annuities:					
7.1 Paid in cash or left on deposit .....					
7.2 Applied to provide paid-up annuities .....					
7.3 Other .....					
7.4 Totals (Sum of Lines 7.1 to 7.3) .....					
8. Grand Totals (Lines 6.5 plus 7.4) .....					
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits .....					
10. Matured endowments .....					
11. Annuity benefits .....					
12. Surrender values and withdrawals for life contracts .....					
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....					
15. Totals .....					
<b>DETAILS OF WRITE-INS</b>					
1301. .....					
1302. .....					
1303. .....					
1398. Summary of Line 13 from overflow page .....					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....					

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	<b>1 No.</b>	<b>2 Amount</b>	<b>Credit Life (Group and Individual)</b>		<b>5 No. of Certifs.</b>	<b>6 Amount</b>	<b>7 No.</b>	<b>8 Amount</b>	<b>9 No.</b>	<b>10 Amount</b>
			<b>3 No. of Ind.Pols. &amp; Gr. Certifs.</b>	<b>4 Amount</b>						
16. Unpaid December 31, prior year .....										
17. Incurred during current year .....										
Settled during current year:										
18.1 By payment in full .....										
18.2 By payment on compromised claims .....										
18.3 Totals paid .....										
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....										
19. Unpaid Dec. 31, current year (16+17-18.6) .....										
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....				(a)						
21. Issued during year .....										
22. Other changes to in force (Net) .....										
23. In force December 31 of current year .....				(a)						

(a) Includes Individual Credit Life Insurance prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_

**ACCIDENT AND HEALTH INSURANCE**

	<b>1 Direct Premiums</b>	<b>2 Direct Premiums Earned</b>	<b>3 Dividends Paid Or Credited On Direct Business</b>	<b>4 Direct Losses Paid</b>	<b>5 Direct Losses Incurred</b>
24. Group Policies (b) .....					
24.1 Federal Employees Health Benefits Plan premium (b) .....					
24.2 Credit (Group and Individual) .....					
24.3 Collectively renewable policies (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b) .....					
25.2 Guaranteed renewable (b) .....					
25.3 Non-renewable for stated reasons only (b) .....					
25.4 Other accident only .....					
25.5 All other (b) .....					
25.6 Totals (sum of Lines 25.1 to 25.5) .....					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products \_\_\_\_\_ and number of persons insured under indemnity only products \_\_\_\_\_

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE **UNITY FINANCIAL LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Puerto Rico

NAIC Group Code 0000

DURING THE YEAR 2017

NAIC Company Code 63819

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	1,825			835	2,660
2. Annuity considerations .....					
3. Deposit-type contract funds .....		XXX			XXX
4. Other considerations .....					
5. Totals (Sum of Lines 1 to 4) .....	1,825			835	2,660
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit .....					
6.2 Applied to pay renewal premiums .....					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....					
6.4 Other .....					
6.5 Totals (Sum of Lines 6.1 to 6.4) .....					
Annuities:					
7.1 Paid in cash or left on deposit .....					
7.2 Applied to provide paid-up annuities .....					
7.3 Other .....					
7.4 Totals (Sum of Lines 7.1 to 7.3) .....					
8. Grand Totals (Lines 6.5 plus 7.4) .....					
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits .....					
10. Matured endowments .....					
11. Annuity benefits .....					
12. Surrender values and withdrawals for life contracts .....					
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....					
15. Totals .....					
<b>DETAILS OF WRITE-INS</b>					
1301. .....					
1302. .....					
1303. .....					
1398. Summary of Line 13 from overflow page .....					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....					

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 Amount						
16. Unpaid December 31, prior year .....										
17. Incurred during current year .....										
Settled during current year:										
18.1 By payment in full .....										
18.2 By payment on compromised claims .....										
18.3 Totals paid .....										
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....										
19. Unpaid Dec. 31, current year (16+17-18.6) .....										
<b>POLICY EXHIBIT</b>					6 No. of Policies					
20. In force December 31, prior year .....	3	35,384	(a)		1	1,174			4	36,558
21. Issued during year .....										
22. Other changes to in force (Net) .....	1	20,000				2,032			1	22,032
23. In force December 31 of current year .....	4	55,384	(a)	1		3,207			5	58,591

(a) Includes Individual Credit Life Insurance prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b) .....					
24.1 Federal Employees Health Benefits Plan premium (b) .....					
24.2 Credit (Group and Individual) .....					
24.3 Collectively renewable policies (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b) .....					
25.2 Guaranteed renewable (b) .....					
25.3 Non-renewable for stated reasons only (b) .....					
25.4 Other accident only .....					
25.5 All other (b) .....					
25.6 Totals (sum of Lines 25.1 to 25.5) .....					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products \_\_\_\_\_ and number of persons insured under indemnity only products \_\_\_\_\_

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE **UNITY FINANCIAL LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF U.S. Virgin Islands

NAIC Group Code 0000

DURING THE YEAR 2017

NAIC Company Code 63819

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....					
2. Annuity considerations .....					
3. Deposit-type contract funds .....		XXX		XXX	
4. Other considerations .....					
5. Totals (Sum of Lines 1 to 4) .....					
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit .....					
6.2 Applied to pay renewal premiums .....					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....					
6.4 Other .....					
6.5 Totals (Sum of Lines 6.1 to 6.4) .....					
Annuities:					
7.1 Paid in cash or left on deposit .....					
7.2 Applied to provide paid-up annuities .....					
7.3 Other .....					
7.4 Totals (Sum of Lines 7.1 to 7.3) .....					
8. Grand Totals (Lines 6.5 plus 7.4) .....					
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits .....					
10. Matured endowments .....					
11. Annuity benefits .....					
12. Surrender values and withdrawals for life contracts .....					
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....					
15. Totals .....					
<b>DETAILS OF WRITE-INS</b>					
1301. .....					
1302. .....					
1303. .....					
1398. Summary of Line 13 from overflow page .....					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....					

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
16. Unpaid December 31, prior year .....										
17. Incurred during current year .....										
Settled during current year:										
18.1 By payment in full .....										
18.2 By payment on compromised claims .....										
18.3 Totals paid .....										
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....										
19. Unpaid Dec. 31, current year (16+17-18.6) .....										
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	1	12,000	(a)						1	12,000
21. Issued during year .....										
22. Other changes to in force (Net) .....										
23. In force December 31 of current year .....	1	12,000	(a)						1	12,000

(a) Includes Individual Credit Life Insurance prior year \$ ..... , current year \$ .....  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ ..... , current year \$ .....  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ ..... , current year \$ .....

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b) .....					
24.1 Federal Employees Health Benefits Plan premium (b) .....					
24.2 Credit (Group and Individual) .....					
24.3 Collectively renewable policies (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b) .....					
25.2 Guaranteed renewable (b) .....					
25.3 Non-renewable for stated reasons only (b) .....					
25.4 Other accident only .....					
25.5 All other (b) .....					
25.6 Totals (sum of Lines 25.1 to 25.5) .....					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ..... and number of persons insured under indemnity only products .....

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE **UNITY FINANCIAL LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Northern Mariana Islands

NAIC Group Code 0000

DURING THE YEAR 2017

NAIC Company Code 63819

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....					
2. Annuity considerations .....					
3. Deposit-type contract funds .....		XXX		XXX	
4. Other considerations .....					
5. Totals (Sum of Lines 1 to 4) .....					
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit .....					
6.2 Applied to pay renewal premiums .....					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....					
6.4 Other .....					
6.5 Totals (Sum of Lines 6.1 to 6.4) .....					
Annuities:					
7.1 Paid in cash or left on deposit .....					
7.2 Applied to provide paid-up annuities .....					
7.3 Other .....					
7.4 Totals (Sum of Lines 7.1 to 7.3) .....					
8. Grand Totals (Lines 6.5 plus 7.4) .....					
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits .....					
10. Matured endowments .....					
11. Annuity benefits .....					
12. Surrender values and withdrawals for life contracts .....					
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....					
15. Totals .....					
<b>DETAILS OF WRITE-INS</b>					
1301. .....					
1302. .....					
1303. .....					
1398. Summary of Line 13 from overflow page .....					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....					

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 Amount						
16. Unpaid December 31, prior year .....										
17. Incurred during current year .....										
Settled during current year:										
18.1 By payment in full .....										
18.2 By payment on compromised claims .....										
18.3 Totals paid .....										
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....										
19. Unpaid Dec. 31, current year (16+17-18.6) .....										
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....				(a)						
21. Issued during year .....										
22. Other changes to in force (Net) .....										
23. In force December 31 of current year .....				(a)						

(a) Includes Individual Credit Life Insurance prior year \$ ..... , current year \$ .....  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ ..... , current year \$ .....  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ ..... , current year \$ .....

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b) .....					
24.1 Federal Employees Health Benefits Plan premium (b) .....					
24.2 Credit (Group and Individual) .....					
24.3 Collectively renewable policies (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b) .....					
25.2 Guaranteed renewable (b) .....					
25.3 Non-renewable for stated reasons only (b) .....					
25.4 Other accident only .....					
25.5 All other (b) .....					
25.6 Totals (sum of Lines 25.1 to 25.5) .....					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ..... and number of persons insured under indemnity only products .....

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE **UNITY FINANCIAL LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Canada

NAIC Group Code 0000

DURING THE YEAR 2017

NAIC Company Code 63819

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....					
2. Annuity considerations .....					
3. Deposit-type contract funds .....		XXX		XXX	
4. Other considerations .....					
5. Totals (Sum of Lines 1 to 4) .....					
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit .....					
6.2 Applied to pay renewal premiums .....					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....					
6.4 Other .....					
6.5 Totals (Sum of Lines 6.1 to 6.4) .....					
Annuities:					
7.1 Paid in cash or left on deposit .....					
7.2 Applied to provide paid-up annuities .....					
7.3 Other .....					
7.4 Totals (Sum of Lines 7.1 to 7.3) .....					
8. Grand Totals (Lines 6.5 plus 7.4) .....					
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits .....					
10. Matured endowments .....					
11. Annuity benefits .....					
12. Surrender values and withdrawals for life contracts .....					
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....					
15. Totals .....					
<b>DETAILS OF WRITE-INS</b>					
1301. .....					
1302. .....					
1303. .....					
1398. Summary of Line 13 from overflow page .....					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....					

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 Amount						
16. Unpaid December 31, prior year .....										
17. Incurred during current year .....										
Settled during current year:										
18.1 By payment in full .....										
18.2 By payment on compromised claims .....										
18.3 Totals paid .....										
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....										
19. Unpaid Dec. 31, current year (16+17-18.6) .....										
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....			(a)		1	7,396			1	7,396
21. Issued during year .....										
22. Other changes to in force (Net) .....					(1)	(7,396)			(1)	(7,396)
23. In force December 31 of current year .....			(a)							

(a) Includes Individual Credit Life Insurance prior year \$ ..... , current year \$ .....  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ ..... , current year \$ .....  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ ..... , current year \$ .....

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b) .....					
24.1 Federal Employees Health Benefits Plan premium (b) .....					
24.2 Credit (Group and Individual) .....					
24.3 Collectively renewable policies (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b) .....					
25.2 Guaranteed renewable (b) .....					
25.3 Non-renewable for stated reasons only (b) .....					
25.4 Other accident only .....					
25.5 All other (b) .....					
25.6 Totals (sum of Lines 25.1 to 25.5) .....					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ..... and number of persons insured under indemnity only products .....

**NONE**



**ANNUAL STATEMENT FOR THE YEAR 2017 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Other Aliens

NAIC Group Code 0000

DURING THE YEAR 2017

NAIC Company Code 63819

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	569				569
2. Annuity considerations .....					
3. Deposit-type contract funds .....		XXX		XXX	
4. Other considerations .....					
5. Totals (Sum of Lines 1 to 4) .....	569				569
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit .....					
6.2 Applied to pay renewal premiums .....					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....					
6.4 Other .....					
6.5 Totals (Sum of Lines 6.1 to 6.4) .....					
Annuities:					
7.1 Paid in cash or left on deposit .....					
7.2 Applied to provide paid-up annuities .....					
7.3 Other .....					
7.4 Totals (Sum of Lines 7.1 to 7.3) .....					
8. Grand Totals (Lines 6.5 plus 7.4) .....					
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits .....					
10. Matured endowments .....					
11. Annuity benefits .....					
12. Surrender values and withdrawals for life contracts .....					
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....					
15. Totals .....					
<b>DETAILS OF WRITE-INS</b>					
1301. .....					
1302. .....					
1303. .....					
1398. Summary of Line 13 from overflow page .....					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....					

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	Ordinary	Credit Life (Group and Individual)		Group	Industrial	Total				
	1 No.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
16. Unpaid December 31, prior year .....										
17. Incurred during current year .....										
Settled during current year:										
18.1 By payment in full .....										
18.2 By payment on compromised claims .....										
18.3 Totals paid .....										
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....										
19. Unpaid Dec. 31, current year (16+17-18.6) .....										
<b>POLICY EXHIBIT</b>				No. of Policies						
20. In force December 31, prior year .....	2	7,952	(a)						2	7,952
21. Issued during year .....										
22. Other changes to in force (Net) .....										
23. In force December 31 of current year .....	2	7,952	(a)						2	7,952

(a) Includes Individual Credit Life Insurance prior year \$ ..... , current year \$ .....  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ ..... , current year \$ .....  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ ..... , current year \$ .....

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b) .....					
24.1 Federal Employees Health Benefits Plan premium (b) .....					
24.2 Credit (Group and Individual) .....					
24.3 Collectively renewable policies (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b) .....					
25.2 Guaranteed renewable (b) .....					
25.3 Non-renewable for stated reasons only (b) .....					
25.4 Other accident only .....					
25.5 All other (b) .....					
25.6 Totals (sum of Lines 25.1 to 25.5) .....					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ..... 0 and number of persons insured under indemnity only products ..... 0 .



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE **UNITY FINANCIAL LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Grand Total

NAIC Group Code 0000

DURING THE YEAR 2017

NAIC Company Code 63819

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	15,401,391		46,090,125		61,491,516
2. Annuity considerations .....					
3. Deposit-type contract funds .....		XXX		XXX	
4. Other considerations .....					
5. Totals (Sum of Lines 1 to 4) .....	15,401,391		46,090,125		61,491,516
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit .....					
6.2 Applied to pay renewal premiums .....					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....					
6.4 Other .....					
6.5 Totals (Sum of Lines 6.1 to 6.4) .....					
Annuities:					
7.1 Paid in cash or left on deposit .....					
7.2 Applied to provide paid-up annuities .....					
7.3 Other .....					
7.4 Totals (Sum of Lines 7.1 to 7.3) .....					
8. Grand Totals (Lines 6.5 plus 7.4) .....					
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits .....	14,774,443		23,284,050		38,058,493
10. Matured endowments .....					
11. Annuity benefits .....					
12. Surrender values and withdrawals for life contracts .....	1,590,983		273,572		1,864,555
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....					
15. Totals .....	16,365,426		23,557,622		39,923,048
<b>DETAILS OF WRITE-INS</b>					
1301. .....					
1302. .....					
1303. .....					
1398. Summary of Line 13 from overflow page .....					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....					

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	1 No.	2 Amount	Credit Life (Group and Individual)		5 No. of Certifs.	6 Amount	7 No.	8 Amount	9 No.	10 Amount
			3 No. of Ind.Pols. & Gr. Certifs.	4 Amount						
16. Unpaid December 31, prior year .....	186	1,307,571			208	909,070			394	2,216,641
17. Incurred during current year .....	2,119	14,612,300			4,775	23,892,605			6,894	38,504,905
Settled during current year:										
18.1 By payment in full .....	2,139	14,774,443			4,632	23,284,050			6,771	38,058,493
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	2,139	14,774,443			4,632	23,284,050			6,771	38,058,493
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	2,139	14,774,443			4,632	23,284,050			6,771	38,058,493
19. Unpaid Dec. 31, current year (16+17-18.6) .....	166	1,145,428			351	1,517,624			517	2,663,052
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	46,868	362,803,539	(a)		53,941	354,008,850			100,809	716,812,389
21. Issued during year .....	271	1,460,300			10,194	60,848,699			10,465	62,309,000
22. Other changes to in force (Net) .....	(3,101)	(25,546,526)			(5,610)	(27,106,477)			(8,711)	(52,653,003)
23. In force December 31 of current year .....	44,038	338,717,313	(a)		58,525	387,751,073			102,563	726,468,386

(a) Includes Individual Credit Life Insurance prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ \_\_\_\_\_, current year \$ \_\_\_\_\_

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b) .....					
24.1 Federal Employees Health Benefits Plan premium (b) .....					
24.2 Credit (Group and Individual) .....					
24.3 Collectively renewable policies (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b) .....					
25.2 Guaranteed renewable (b) .....					
25.3 Non-renewable for stated reasons only (b) .....					
25.4 Other accident only .....					
25.5 All other (b) .....					
25.6 Totals (sum of Lines 25.1 to 25.5) .....					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products \_\_\_\_\_ and number of persons insured under indemnity only products \_\_\_\_\_

**NONE**

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY  
**FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE**

**INTEREST MAINTENANCE RESERVE**

	1 Amount
1. Reserve as of December 31, Prior Year .....	1,767,715
2. Current year's realized pre-tax capital gains/(losses) of \$ 943,610 transferred into the reserve net of taxes of \$ 188,722	754,888
3. Adjustment for current year's liability gains/(losses) released from the reserve .....	
4. Balance before reduction for amount transferred to Summary of Operations (Line 1 + Line 2 + Line 3) .....	2,522,603
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4) .....	293,854
6. Reserve as of December 31, current year (Line 4 minus Line 5)	2,228,749

**AMORTIZATION**

Year of Amortization	1 Reserve as of December 31, Prior Year	2 Current Year's Realized Capital Gains/(Losses) Transferred into the Reserve Net of Taxes	3 Adjustment for Current Year's Liability Gains/(Losses) Released From the Reserve	4 Balance Before Reduction for Current Year's Amortization (Cols. 1 + 2 + 3)
1. 2017 .....	278,851	15,003		293,854
2. 2018 .....	240,753	31,636		272,389
3. 2019 .....	158,852	31,181		190,033
4. 2020 .....	98,053	30,060		128,113
5. 2021 .....	72,840	28,863		101,703
6. 2022 .....	64,207	27,299		91,506
7. 2023 .....	58,550	27,914		86,464
8. 2024 .....	59,301	31,990		91,291
9. 2025 .....	66,002	35,088		101,090
10. 2026 .....	73,207	39,386		112,593
11. 2027 .....	79,345	42,788		122,133
12. 2028 .....	84,873	46,281		131,154
13. 2029 .....	86,509	46,462		132,971
14. 2030 .....	80,042	47,849		127,891
15. 2031 .....	65,418	48,435		113,853
16. 2032 .....	52,116	50,544		102,660
17. 2033 .....	40,596	46,516		87,112
18. 2034 .....	29,228	38,621		67,849
19. 2035 .....	23,715	30,232		53,947
20. 2036 .....	20,406	21,103		41,509
21. 2037 .....	16,122	12,581		28,703
22. 2038 .....	11,916	7,037		18,953
23. 2039 .....	7,041	5,933		12,974
24. 2040 .....	2,543	4,466		7,009
25. 2041 .....	(123)	3,152		3,029
26. 2042 .....	(644)	1,799		1,155
27. 2043 .....	(708)	942		234
28. 2044 .....	(760)	749		(11)
29. 2045 .....	(457)	538		81
30. 2046 .....	(78)	327		249
31. 2047 and Later		113		113
32. Total (Lines 1 to 31)	1,767,716	754,888		2,522,604

## ANNUAL STATEMENT FOR THE YEAR 2017 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

## ASSET VALUATION RESERVE

	Default Component			Equity Component			7 Total Amount (Cols. 3 + 6)
	1 Other Than Mortgage Loans	2 Mortgage Loans	3 Total (Cols. 1 + 2)	4 Common Stock	5 Real Estate and Other Invested Assets	6 Total (Cols. 4 + 5)	
1. Reserve as of December 31, prior year .....	882,111		882,111				882,111
2. Realized capital gains/(losses) net of taxes - General Account .....							
3. Realized capital gains/(losses) net of taxes - Separate Accounts .....							
4. Unrealized capital gains/(losses) net of deferred taxes - General Account .....							
5. Unrealized capital gains/(losses) net of deferred taxes - Separate Accounts .....							
6. Capital gains credited/(losses charged) to contract benefits, payments or reserves .....							
7. Basic contribution .....	181,570		181,570				181,570
8. Accumulated balances (Lines 1 through 5 - 6 + 7) .....	1,063,682		1,063,682				1,063,682
9. Maximum reserve .....	1,050,676		1,050,676	5,774		5,774	1,056,450
10. Reserve objective .....	740,335		740,335	3,609		3,609	743,944
11. 20% of (Line 10 - Line 8) .....	(64,669)		(64,669)	722		722	(63,948)
12. Balance before transfers (Lines 8 + 11) .....	999,012		999,012	722		722	999,734
13. Transfers .....							
14. Voluntary contribution .....							
15. Adjustment down to maximum/up to zero .....							
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15)	999,012		999,012	722		722	999,734

## ANNUAL STATEMENT FOR THE YEAR 2017 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

**ASSET VALUATION RESERVE**  
**BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS**  
**DEFAULT COMPONENT**

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
LONG-TERM BONDS												
1.		Exempt Obligations	22,948,468	XXX	XXX	22,948,468	0.0000		0.0000		0.0000	
2.	1	Highest Quality	172,453,565	XXX	XXX	172,453,565	0.0004	68,981	0.0023	396,643	0.0030	
3.	2	High Quality	59,257,274	XXX	XXX	59,257,274	0.0019	112,589	0.0058	343,692	0.0090	
4.	3	Medium Quality		XXX	XXX		0.0093		0.0230		0.0340	
5.	4	Low Quality		XXX	XXX		0.0213		0.0530		0.0750	
6.	5	Lower Quality		XXX	XXX		0.0432		0.1100		0.1700	
7.	6	In or Near Default		XXX	XXX		0.0000		0.2000		0.2000	
8.		Total Unrated Multi-class Securities Acquired by Conversion		XXX	XXX		XXX		XXX		XXX	
9.		Total Long-Term Bonds (Sum of Lines 1 through 8)	254,659,307	XXX	XXX	254,659,307	XXX	181,570	XXX	740,335	XXX	
PREFERRED STOCK												
10.	1	Highest Quality		XXX	XXX		0.0004		0.0023		0.0030	
11.	2	High Quality		XXX	XXX		0.0019		0.0058		0.0090	
12.	3	Medium Quality		XXX	XXX		0.0093		0.0230		0.0340	
13.	4	Low Quality		XXX	XXX		0.0213		0.0530		0.0750	
14.	5	Lower Quality		XXX	XXX		0.0432		0.1100		0.1700	
15.	6	In or Near Default		XXX	XXX		0.0000		0.2000		0.2000	
16.		Affiliated Life with AVR		XXX	XXX		0.0000		0.0000		0.0000	
17.		Total Preferred Stocks (Sum of Lines 10 through 16)		XXX	XXX		XXX		XXX		XXX	
SHORT - TERM BONDS												
18.		Exempt Obligations		XXX	XXX		0.0000		0.0000		0.0000	
19.	1	Highest Quality		XXX	XXX		0.0004		0.0023		0.0030	
20.	2	High Quality		XXX	XXX		0.0019		0.0058		0.0090	
21.	3	Medium Quality		XXX	XXX		0.0093		0.0230		0.0340	
22.	4	Low Quality		XXX	XXX		0.0213		0.0530		0.0750	
23.	5	Lower Quality		XXX	XXX		0.0432		0.1100		0.1700	
24.	6	In or Near Default		XXX	XXX		0.0000		0.2000		0.2000	
25.		Total Short - Term Bonds (Sum of Lines 18 through 24)		XXX	XXX		XXX		XXX		XXX	
DERIVATIVE INSTRUMENTS												
26.		Exchange Traded		XXX	XXX		0.0004		0.0023		0.0030	
27.	1	Highest Quality		XXX	XXX		0.0004		0.0023		0.0030	
28.	2	High Quality		XXX	XXX		0.0019		0.0058		0.0090	
29.	3	Medium Quality		XXX	XXX		0.0093		0.0230		0.0340	
30.	4	Low Quality		XXX	XXX		0.0213		0.0530		0.0750	
31.	5	Lower Quality		XXX	XXX		0.0432		0.1100		0.1700	
32.	6	In or Near Default		XXX	XXX		0.0000		0.2000		0.2000	
33.		Total Derivative Instruments		XXX	XXX		XXX		XXX		XXX	
34.		Total (Lines 9 + 17 + 25 + 33)	254,659,307	XXX	XXX	254,659,307	XXX	181,570	XXX	740,335	XXX	
1,050,676												

## ANNUAL STATEMENT FOR THE YEAR 2017 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

**ASSET VALUATION RESERVE (Continued)**  
**BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS**  
**DEFAULT COMPONENT**

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
31		MORTGAGE LOANS										
		In Good Standing:										
35.		Farm Mortgages - CM1 - Highest Quality .....				XXX		0.0010		0.0050		0.0065
36.		Farm Mortgages - CM2 - High Quality .....				XXX		0.0035		0.0100		0.0130
37.		Farm Mortgages - CM3 - Medium Quality .....				XXX		0.0060		0.0175		0.0225
38.		Farm Mortgages - CM4 - Low Medium Quality .....				XXX		0.0105		0.0300		0.0375
39.		Farm Mortgages - CM5 - Low Quality .....				XXX		0.0160		0.0425		0.0550
40.		Residential Mortgages - Insured or Guaranteed .....				XXX		0.0003		0.0006		0.0010
41.		Residential Mortgages - All Other .....				XXX		0.0013		0.0030		0.0040
42.		Commercial Mortgages - Insured or Guaranteed .....				XXX		0.0003		0.0006		0.0010
43.		Commercial Mortgages - All Other - CM1 - Highest Quality .....				XXX		0.0010		0.0050		0.0065
44.		Commercial Mortgages - All Other - CM2 - High Quality .....				XXX		0.0035		0.0100		0.0130
45.		Commercial Mortgages - All Other - CM3 - Medium Quality .....				XXX		0.0060		0.0175		0.0225
46.		Commercial Mortgages - All Other - CM4 - Low Medium Quality .....				XXX		0.0105		0.0300		0.0375
47.		Commercial Mortgages - All Other - CM5 - Low Quality .....				XXX		0.0160		0.0425		0.0550
Overdue, Not in Process:												
48.		Farm Mortgages .....				XXX		0.0420		0.0760		0.1200
49.		Residential Mortgages - Insured or Guaranteed .....				XXX		0.0005		0.0012		0.0020
50.		Residential Mortgages - All Other .....				XXX		0.0025		0.0058		0.0090
51.		Commercial Mortgages - Insured or Guaranteed .....				XXX		0.0005		0.0012		0.0020
52.		Commercial Mortgages - All Other .....				XXX		0.0420		0.0760		0.1200
In Process of Foreclosure:												
53.		Farm Mortgages .....				XXX		0.0000		0.1700		0.1700
54.		Residential Mortgages - Insured or Guaranteed .....				XXX		0.0000		0.0040		0.0040
55.		Residential Mortgages - All Other .....				XXX		0.0000		0.0130		0.0130
56.		Commercial Mortgages - Insured or Guaranteed .....				XXX		0.0000		0.0040		0.0040
57.		Commercial Mortgages - All Other .....				XXX		0.0000		0.1700		0.1700
58.		Total Schedule B Mortgages (Sum of Lines 35 through 57)				XXX		XXX		XXX		XXX
59.		Schedule DA Mortgages				XXX		0.0030		0.0100		0.0130
60.		Total Mortgage Loans on Real Estate (Lines 58 + 59)				XXX		XXX		XXX		XXX

## ANNUAL STATEMENT FOR THE YEAR 2017 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

**ASSET VALUATION RESERVE**  
**BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS**  
**EQUITY AND OTHER INVESTED ASSET COMPONENT**

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
1.	COMMON STOCK	Unaffiliated - Public		XXX	XXX		0.0000		0.1300 (a)		0.1300 (a)	
2.		Unaffiliated - Private		XXX	XXX		0.0000		0.1600		0.1600	
3.		Federal Home Loan Bank	721,700	XXX	XXX	721,700	0.0000		0.0050	3,609	0.0080	5,774
4.		Affiliated - Life with AVR		XXX	XXX		0.0000		0.0000		0.0000	
5.		Affiliated - Investment Subsidiary:										
6.		Fixed Income - Exempt Obligations					XXX		XXX		XXX	
7.		Fixed Income - Highest Quality					XXX		XXX		XXX	
8.		Fixed Income - High Quality					XXX		XXX		XXX	
9.		Fixed Income - Medium Quality					XXX		XXX		XXX	
10.		Fixed Income - Low Quality					XXX		XXX		XXX	
11.		Fixed Income - Lower Quality					XXX		XXX		XXX	
12.		Fixed Income - In/Near Default					XXX		XXX		XXX	
13.		Unaffiliated Common Stock - Public					0.0000		0.1300 (a)		0.1300 (a)	
14.		Unaffiliated Common Stock - Private					0.0000		0.1600		0.1600	
15.		Real Estate					(b)		(b)		(b)	
16.		Affiliated - Certain Other (See SVO Purposes and Procedures Manual)		XXX	XXX		0.0000		0.1300		0.1300	
17.		Affiliated - All Other		XXX	XXX		0.0000		0.1600		0.1600	
		Total Common Stock (Sum of Lines 1 through 16)	721,700			721,700	XXX		XXX	3,609	XXX	5,774
18.	REAL ESTATE	Home Office Property (General Account only)					0.0000		0.0750		0.0750	
19.		Investment Properties					0.0000		0.0750		0.0750	
20.		Properties Acquired in Satisfaction of Debt					0.0000		0.1100		0.1100	
21.		Total Real Estate (Sum of Lines 18 through 20)					XXX		XXX		XXX	
22.	1 OTHER INVESTED ASSETS INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS	Exempt Obligations		XXX	XXX		0.0000		0.0000		0.0000	
23.		Highest Quality		XXX	XXX		0.0004		0.0023		0.0030	
24.		High Quality		XXX	XXX		0.0019		0.0058		0.0090	
25.		Medium Quality		XXX	XXX		0.0093		0.0230		0.0340	
26.		Low Quality		XXX	XXX		0.0213		0.0530		0.0750	
27.		Lower Quality		XXX	XXX		0.0432		0.1100		0.1700	
28.		In or Near Default		XXX	XXX		0.0000		0.2000		0.2000	
29.		Total with Bond Characteristics (Sum of Lines 22 through 28)		XXX	XXX		XXX		XXX		XXX	

## ANNUAL STATEMENT FOR THE YEAR 2017 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

**ASSET VALUATION RESERVE (Continued)**  
**BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS**  
**EQUITY AND OTHER INVESTED ASSET COMPONENT**

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF PREFERRED STOCKS										
30.	1	Highest Quality .....		XXX	XXX		0.0004		0.0023		0.0030	
31.	2	High Quality .....		XXX	XXX		0.0019		0.0058		0.0090	
32.	3	Medium Quality .....		XXX	XXX		0.0093		0.0230		0.0340	
33.	4	Low Quality .....		XXX	XXX		0.0213		0.0530		0.0750	
34.	5	Lower Quality .....		XXX	XXX		0.0432		0.1100		0.1700	
35.	6	In or Near Default .....		XXX	XXX		0.0000		0.2000		0.2000	
36.		Affiliated Life with AVR .....		XXX	XXX		0.0000		0.0000		0.0000	
37.		Total with Preferred Stock Characteristics (Sum of Lines 30 through 36)		XXX	XXX		XXX		XXX		XXX	
33		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF MORTGAGE LOANS										
		In Good Standing Affiliated:										
	38.	Mortgages - CM1 - Highest Quality .....			XXX		0.0010		0.0050		0.0065	
	39.	Mortgages - CM2 - High Quality .....			XXX		0.0035		0.0100		0.0130	
	40.	Mortgages - CM3 - Medium Quality .....			XXX		0.0060		0.0175		0.0225	
	41.	Mortgages - CM4 - Low Medium Quality .....			XXX		0.0105		0.0300		0.0375	
	42.	Mortgages - CM5 - Low Quality .....			XXX		0.0160		0.0425		0.0550	
	43.	Residential Mortgages - Insured or Guaranteed .....			XXX		0.0003		0.0006		0.0010	
	44.	Residential Mortgages - All Other .....			XXX		0.0013		0.0030		0.0040	
	45.	Commercial Mortgages - Insured or Guaranteed .....			XXX		0.0003		0.0006		0.0010	
		Overdue, Not in Process Affiliated:										
	46.	Farm Mortgages .....			XXX		0.0420		0.0760		0.1200	
	47.	Residential Mortgages - Insured or Guaranteed .....			XXX		0.0005		0.0012		0.0020	
	48.	Residential Mortgages - All Other .....			XXX		0.0025		0.0058		0.0090	
	49.	Commercial Mortgages - Insured or Guaranteed .....			XXX		0.0005		0.0012		0.0020	
	50.	Commercial Mortgages - All Other .....			XXX		0.0420		0.0760		0.1200	
		In Process of Foreclosure Affiliated:										
	51.	Farm Mortgages .....			XXX		0.0000		0.1700		0.1700	
	52.	Residential Mortgages - Insured or Guaranteed .....			XXX		0.0000		0.0040		0.0040	
	53.	Residential Mortgages - All Other .....			XXX		0.0000		0.0130		0.0130	
	54.	Commercial Mortgages - Insured or Guaranteed .....			XXX		0.0000		0.0040		0.0040	
	55.	Commercial Mortgages - All Other .....			XXX		0.0000		0.1700		0.1700	
	56.	Total Affiliated (Sum of Lines 38 through 55) .....			XXX		XXX		XXX		XXX	
	57.	Unaffiliated - In Good Standing With Covenants .....			XXX		(c)		(c)		(c)	
	58.	Unaffiliated - In Good Standing Defeased With Government Securities .....			XXX		0.0010		0.0050		0.0065	
	59.	Unaffiliated - In Good Standing Primarily Senior .....			XXX		0.0035		0.0110		0.0130	
	60.	Unaffiliated - In Good Standing All Other .....			XXX		0.0060		0.0175		0.0225	
	61.	Unaffiliated - Overdue, Not in Process .....			XXX		0.0420		0.0760		0.1200	
	62.	Unaffiliated - In Process of Foreclosure .....			XXX		0.0000		0.1700		0.1700	
	63.	Total Unaffiliated (Sum of Lines 57 through 62) .....			XXX		XXX		XXX		XXX	
	64.	Total with Mortgage Loan Characteristics (Lines 56 + 63) .....			XXX		XXX		XXX		XXX	

## ANNUAL STATEMENT FOR THE YEAR 2017 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

**ASSET VALUATION RESERVE (Continued)**  
**BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS**  
**EQUITY AND OTHER INVESTED ASSET COMPONENT**

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
65.		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF COMMON STOCK										
66.		Unaffiliated Public .....		XXX	XXX		0.0000		0.1300 (a)		0.1300 (a)	
67.		Unaffiliated Private .....		XXX	XXX		0.0000		0.1600		0.1600	
68.		Affiliated Life with AVR .....		XXX	XXX		0.0000		0.0000		0.0000	
69.		Affiliated Certain Other (See SVO Purposes & Procedures Manual) .....		XXX	XXX		0.0000		0.1300		0.1300	
70.		Affiliated Other - All Other .....		XXX	XXX		0.0000		0.1600		0.1600	
		Total with Common Stock Characteristics (Sum of Lines 65 through 69)		XXX	XXX		XXX		XXX		XXX	
71.		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF REAL ESTATE										
72.		Home Office Property (General Account only) .....					0.0000		0.0750		0.0750	
73.		Investment Properties .....					0.0000		0.0750		0.0750	
74.		Properties Acquired in Satisfaction of Debt .....					0.0000		0.1100		0.1100	
		Total with Real Estate Characteristics (Sum of Lines 71 through 73)					XXX		XXX		XXX	
75.		LOW INCOME HOUSING TAX CREDIT INVESTMENTS										
76.		Guaranteed Federal Low Income Housing Tax Credit .....					0.0003		0.0006		0.0010	
77.		Non-guaranteed Federal Low Income Housing Tax Credit .....					0.0063		0.0120		0.0190	
78.		Guaranteed State Low Income Housing Tax Credit .....					0.0003		0.0006		0.0010	
79.		Non-guaranteed State Low Income Housing Tax Credit .....					0.0063		0.0120		0.0190	
80.		All Other Low Income Housing Tax Credit .....					0.0273		0.0600		0.0975	
		Total LIHTC (Sum of Lines 75 through 79)					XXX		XXX		XXX	
81.		ALL OTHER INVESTMENTS										
82.		NAIC 1 Working Capital Finance Investments .....		XXX			0.0000		0.0037		0.0037	
83.		NAIC 2 Working Capital Finance Investments .....		XXX			0.0000		0.0120		0.0120	
84.		Other Invested Assets - Schedule BA .....		XXX			0.0000		0.1300		0.1300	
85.		Other Short-Term Invested Assets - Schedule DA .....		XXX			0.0000		0.1300		0.1300	
		Total All Other (Sum of Lines 81, 82, 83 and 84)		XXX			XXX		XXX		XXX	
		Total Other Invested Assets - Schedules BA & DA (Sum of Lines 29, 37, 64, 70, 74, 80 and 85)					XXX		XXX		XXX	

(a) Times the company's weighted average portfolio beta (Minimum .10, Maximum .20).

(b) Determined using the same factors and breakdowns used for directly owned real estate.

(c) This will be the factor associated with the risk category determined in the company generated worksheet.

Asset Valuation Reserve Replications (Synthetic) Assets

**N O N E**

Schedule F - Claims

**N O N E**

Schedule H - Part 1 - Analysis of Underwriting Operations

**N O N E**

Schedule H - Part 2 - Reserves and Liabilities

**N O N E**

Schedule H - Part 3 - Test of Prior Year's Claim Reserves and Liabilities

**N O N E**

Schedule H - Part 4 - Reinsurance

**N O N E**

Schedule H - Part 5 - Health Claims

**N O N E**

## ANNUAL STATEMENT FOR THE YEAR 2017 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

**SCHEDULE S - PART 1 - SECTION 1**

Reinsurance Assumed Life Insurance, Annuities, Deposit Funds and Other Liabilities Without Life or Disability Contingencies, and Related Benefits Listed by Reinsured Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Reinsured	5 Domiciliary Jurisdiction	6 Type of Reinsurance Assumed	7 Amount of In Force at End of Year	8 Reserve	9 Premiums	10 Reinsurance Payable on Paid and Unpaid Losses	11 Modified Coinsurance Reserve	12 Funds Withheld Under Coinsurance
0399999. Total General Account - U.S. Affiliates											
0699999. Total General Account - Non-U.S. Affiliates											
0799999. Total General Account - Affiliates											
13158 .. 26-2452266 .. 01/01/2014 .. Pine Belt Life Insurance Company .....	MS	0TH/I		6,179,728		4,674,784			7,385		
0899999. General Account - U.S. Non-Affiliates				6,179,728		4,674,784			7,385		
1099999. Total General Account - Non-Affiliates				6,179,728		4,674,784			7,385		
1199999. Total General Account				6,179,728		4,674,784			7,385		
1499999. Total Separate Accounts - U.S. Affiliates											
1799999. Total Separate Accounts - Non-U.S. Affiliates											
1899999. Total Separate Accounts - Affiliates											
2199999. Total Separate Accounts - Non-Affiliates											
2299999. Total Separate Accounts											
2399999. Total U.S. (Sum of 0399999, 0899999, 1499999 and 1999999)				6,179,728		4,674,784			7,385		
2499999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999 and 2099999)											
9999999 - Totals				6,179,728		4,674,784			7,385		

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

## **SCHEDULE S - PART 1 - SECTION 2**

**Reinsurance Assumed Accident and Health Insurance Listed by Reinsured Company as of December 31, Current Year**

# **NONE**

## ANNUAL STATEMENT FOR THE YEAR 2017 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

**SCHEDULE S - PART 2**

Reinsurance Recoverable on Paid and Unpaid Losses Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domiciliary Jurisdiction	6 Paid Losses	7 Unpaid Losses
0399999. Total Life and Annuity - U.S. Affiliates						
0699999. Total Life and Annuity - Non-U.S. Affiliates						
0799999. Total Life and Annuity - Affiliates						
62103 ..15-0274455 ..01/01/2002 ..Columbian Mutual Life Insurance Company ..				NY ..		1,036,811
88340 ..59-2859797 ..01/01/1998 ..Reassurance Company of Hannover ..				FL ..		11,572
69418 ..59-2403689 ..07/01/2007 ..Southern Financial Life Insurance Company ..				LA ..		126,191
62596 ..31-0252460 ..10/10/1996 ..Union Fidelity Life Insurance Company ..				KS ..		40,512
0899999. Life and Annuity - U.S. Non-Affiliates						1,215,086
1099999. Total Life and Annuity - Non-Affiliates						1,215,086
1199999. Total Life and Annuity						1,215,086
1499999. Total Accident and Health - U.S. Affiliates						
1799999. Total Accident and Health - Non-U.S. Affiliates						
1899999. Total Accident and Health - Affiliates						
2199999. Total Accident and Health - Non-Affiliates						
2299999. Total Accident and Health						
2399999. Total U.S. (Sum of 0399999, 0899999, 1499999 and 1999999)						1,215,086
2499999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999 and 2099999)						
99999999 Totals - Life, Annuity and Accident and Health						1,215,086

## ANNUAL STATEMENT FOR THE YEAR 2017 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

**SCHEDULE S - PART 3 - SECTION 1**

Reinsurance Ceded Life Insurance, Annuities, Deposit Funds and Other Liabilities Without Life or Disability Contingencies, and Related Benefits Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Amount in Force at End of Year	Reserve Credit Taken		11	Outstanding Surplus Relief		14 Modified Coinsurance Reserve	15 Funds Withheld Under Coinsurance
								9 Current Year	10 Prior Year		12 Current Year	13 Prior Year		
0399999.			Total General Account - Authorized U.S. Affiliates											
0699999.			Total General Account - Authorized Non-U.S. Affiliates											
0799999.			Total General Account - Authorized Affiliates											
62103	15-0274455	01/01/2002	Columbian Mutual Life Insurance Company	NY	CO/I	OL	225,908,597	68,024,144	67,633,666	11,030,251				
62103	15-0274455	01/01/2002	Columbian Mutual Life Insurance Company	NY	ADB/I	OL		481,365	501,510					
62103	15-0274455	01/01/2002	Columbian Mutual Life Insurance Company	NY	DIS/I	OL		731,075	713,251					
62103	15-0274455	01/01/2002	Columbian Mutual Life Insurance Company	NY	A00/I	SC		28,820	60,928					
88340	59-2859797	01/01/1994	Reassurance Company of Hanover	FL	CO/I	OL	1,417,040	538,201	563,522	70,670				
62596	31-0252460	10/10/1996	Union Fidelity Life Insurance Company	KS	CO/I	OL	13,673,293	3,095,128	3,178,542	112,869				
0899999.			General Account - Authorized U.S. Non-Affiliates				240,998,930	72,898,733	72,651,419	11,213,790				
1099999.			Total General Account - Authorized Non-Affiliates				240,998,930	72,898,733	72,651,419	11,213,790				
1199999.			Total General Account Authorized				240,998,930	72,898,733	72,651,419	11,213,790				
1499999.			Total General Account - Unauthorized U.S. Affiliates											
1799999.			Total General Account - Unauthorized Non-U.S. Affiliates											
1899999.			Total General Account - Unauthorized Affiliates											
69418	59-2403689	07/01/2007	Southern Financial Life Insurance Company	LA	CO/I	OL	46,198,163	9,706,055	9,173,048	2,351,257				
1999999.			General Account - Unauthorized U.S. Non-Affiliates				46,198,163	9,706,055	9,173,048	2,351,257				
2199999.			Total General Account - Unauthorized Non-Affiliates				46,198,163	9,706,055	9,173,048	2,351,257				
2299999.			Total General Account Unauthorized				46,198,163	9,706,055	9,173,048	2,351,257				
2599999.			Total General Account - Certified U.S. Affiliates											
2899999.			Total General Account - Certified Non-U.S. Affiliates											
2999999.			Total General Account - Certified Affiliates											
3299999.			Total General Account - Certified Non-Affiliates											
3399999.			Total General Account Certified											
3499999.			Total General Account Authorized, Unauthorized and Certified				287,197,093	82,604,788	81,824,467	13,565,047				
3799999.			Total Separate Accounts - Authorized U.S. Affiliates											
4099999.			Total Separate Accounts - Authorized Non-U.S. Affiliates											
4199999.			Total Separate Accounts - Authorized Affiliates											
4499999.			Total Separate Accounts - Authorized Non-Affiliates											
4599999.			Total Separate Accounts Authorized											
4899999.			Total Separate Accounts - Unauthorized U.S. Affiliates											
5199999.			Total Separate Accounts - Unauthorized Non-U.S. Affiliates											
5299999.			Total Separate Accounts - Unauthorized Affiliates											
5599999.			Total Separate Accounts - Unauthorized Non-Affiliates											
5699999.			Total Separate Accounts Unauthorized											
5999999.			Total Separate Accounts - Certified U.S. Affiliates											
6299999.			Total Separate Accounts - Certified Non-U.S. Affiliates											
6399999.			Total Separate Accounts - Certified Affiliates											
6699999.			Total Separate Accounts - Certified Non-Affiliates											
6799999.			Total Separate Accounts Certified											
6899999.			Total Separate Accounts Authorized, Unauthorized and Certified											
6999999.			Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3799999, 4299999, 4899999, 5399999, 5999999 and 6499999)				287,197,093	82,604,788	81,824,467	13,565,047				
7099999.			Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 4099999, 4399999, 5199999, 5499999, 6299999 and 6599999)											
9999999.			Totals				287,197,093	82,604,788	81,824,467	13,565,047				

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

## **SCHEDULE S - PART 3 - SECTION 2**

Reinsurance Ceded Accident and Health Insurance Listed by Reinsuring Company as of December 31, Current Year

# NONE

## ANNUAL STATEMENT FOR THE YEAR 2017 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

**SCHEDULE S - PART 4**

## Reinsurance Ceded to Unauthorized Companies

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Reinsurer	5 Reserve Credit Taken	6 Paid and Unpaid Losses Recoverable (Debit)	7 Other Debits	8 Total (Cols.5+6+7)	9 Letters of Credit	10 Issuing or Confirming Bank Reference Number (a)	11 Trust Agreements	12 Funds Deposited by and Withheld from Reinsurers	13 Other	14 Miscellaneous Balances (Credit)	15 Sum of Cols. 9+11+12+13 +14 but not in Excess of Col. 8
0399999. Total General Account - Life and Annuity U.S. Affiliates									XXX					
0699999. Total General Account - Life and Annuity Non-U.S. Affiliates									XXX					
0799999. Total General Account - Life and Annuity Affiliates									XXX					
69418 59-2403689 07/01/2007   Southern Financial Life Insurance Company	9,706,055	126,190		9,832,245					10,815,223					9,832,245
0899999. General Account - Life and Annuity U.S. Non-Affiliates	9,706,055	126,190		9,832,245				XXX	10,815,223					9,832,245
1099999. Total General Account - Life and Annuity Non-Affiliates	9,706,055	126,190		9,832,245				XXX	10,815,223					9,832,245
1199999. Total General Account Life and Annuity	9,706,055	126,190		9,832,245				XXX	10,815,223					9,832,245
1499999. Total General Account - Accident and Health U.S. Affiliates									XXX					
1799999. Total General Account - Accident and Health Non-U.S. Affiliates									XXX					
1899999. Total General Account - Accident and Health Affiliates									XXX					
2199999. Total General Account - Accident and Health Non-Affiliates									XXX					
2299999. Total General Account Accident and Health									XXX					
2399999. Total General Account	9,706,055	126,190		9,832,245				XXX	10,815,223					9,832,245
2699999. Total Separate Accounts - U.S. Affiliates									XXX					
2999999. Total Separate Accounts - Non-U.S. Affiliates									XXX					
3099999. Total Separate Accounts - Affiliates									XXX					
3399999. Total Separate Accounts - Non-Affiliates									XXX					
3499999. Total Separate Accounts									XXX					
3599999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2699999 and 3199999)	9,706,055	126,190		9,832,245				XXX	10,815,223					9,832,245
3699999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2999999 and 3299999)								XXX						
9999999 - Totals	9,706,055	126,190		9,832,245				XXX	10,815,223					9,832,245

(a)	Issuing or Confirming Bank Reference Number	Letters of Credit Code	American Bankers Association (ABA) Routing Number	Issuing or Confirming Bank Name	Letters of Credit Amount

Schedule S - Part 5

**N O N E**

Schedule S - Part 5 - Bank Footnote

**N O N E**

## ANNUAL STATEMENT FOR THE YEAR 2017 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

**SCHEDULE S - PART 6**Five Year Exhibit of Reinsurance Ceded Business  
(\$000 Omitted)

	1 2017	2 2016	3 2015	4 2014	5 2013
<b>A. OPERATIONS ITEMS</b>					
1. Premiums and annuity considerations for life and accident and health contracts .....	13,565	14,967	16,458	18,093	19,891
2. Commissions and reinsurance expense allowances .....	2,657	2,919	3,208	3,538	3,892
3. Contract claims .....	11,283	11,590	11,831	12,058	11,420
4. Surrender benefits and withdrawals for life contracts .....	1,647	1,424	1,602	1,521	1,359
5. Dividends to policyholders .....					
6. Reserve adjustments on reinsurance ceded .....					
7. Increase in aggregate reserve for life and accident and health contracts .....	780	1,994	2,649	3,873	5,325
<b>B. BALANCE SHEET ITEMS</b>					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected .....	6,165	6,793	7,466	8,214	9,069
9. Aggregate reserves for life and accident and health contracts .....	82,605	81,824	79,830	77,137	73,328
10. Liability for deposit-type contracts .....					
11. Contract claims unpaid .....	1,215	1,508	1,641	1,794	1,527
12. Amounts recoverable on reinsurance .....					
13. Experience rating refunds due or unpaid .....					
14. Policyholders' dividends (not included in Line 10) .....					
15. Commissions and reinsurance expense allowances due .....					
16. Unauthorized reinsurance offset .....					
17. Offset for reinsurance with Certified Reinsurers .....					
<b>C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)</b>					
18. Funds deposited by and withheld from (F) .....					76
19. Letters of credit (L) .....					
20. Trust agreements (T) .....	10,815	9,774	8,704	7,822	6,575
21. Other (O) .....					
<b>D. REINSURANCE WITH CERTIFIED REINSURERS (DEPOSITS BY AND FUNDS WITHHELD FROM)</b>					
22. Multiple Beneficiary Trust .....					
23. Funds deposited by and withheld from (F) .....					
24. Letters of credit (L) .....					
25. Trust agreements (T) .....					
26. Other (O) .....					

**SCHEDULE S - PART 7**

Restatement of Balance Sheet to Identify Net Credit for Ceded Reinsurance

	1 As Reported (net of ceded)	2 Restatement Adjustments	3 Restated (gross of ceded)
<b>ASSETS (Page 2, Col. 3)</b>			
1. Cash and invested assets (Line 12) .....	260,908,949		260,908,949
2. Reinsurance (Line 16) .....	.92,683	-(92,683)	
3. Premiums and considerations (Line 15) .....	3,144,650	6,165,097	9,309,747
4. Net credit for ceded reinsurance .....	XXX	.77,718,641	.77,718,641
5. All other admitted assets (balance) .....	4,641,922		4,641,922
6. Total assets excluding Separate Accounts (Line 26) .....	268,788,204	.83,791,055	.352,579,259
7. Separate Account assets (Line 27) .....			
8. Total assets (Line 28) .....	268,788,204	.83,791,055	.352,579,259
<b>LIABILITIES, CAPITAL AND SURPLUS (Page 3)</b>			
9. Contract reserves (Lines 1 and 2) .....	222,346,762	.82,575,969	.304,922,731
10. Liability for deposit-type contracts (Line 3) .....			
11. Claim reserves (Line 4) .....	2,017,883	1,215,086	3,232,969
12. Policyholder dividends/reserves (Lines 5 through 7) .....			
13. Premium & annuity considerations received in advance (Line 8) .....	167,529		.167,529
14. Other contract liabilities (Line 9) .....	2,228,749		2,228,749
15. Reinsurance in unauthorized companies (Line 24.02 minus inset amount) .....			
16. Funds held under reinsurance treaties with unauthorized reinsurers (Line 24.03 minus inset amount) .....			
17. Reinsurance with Certified Reinsurers (Line 24.02 inset amount) .....			
18. Funds held under reinsurance treaties with Certified Reinsurers (Line 24.03 inset amount) .....			
19. All other liabilities (balance) .....	26,866,324		26,866,324
20. Total liabilities excluding Separate Accounts (Line 26) .....	253,627,247	.83,791,055	.337,418,302
21. Separate Account liabilities (Line 27) .....			
22. Total liabilities (Line 28) .....	253,627,247	.83,791,055	.337,418,302
23. Capital & surplus (Line 38) .....	15,160,957	XXX	15,160,957
24. Total liabilities, capital & surplus (Line 39) .....	268,788,204	.83,791,055	.352,579,259
<b>NET CREDIT FOR CEDED REINSURANCE</b>			
25. Contract reserves .....	82,575,969		
26. Claim reserves .....	1,215,086		
27. Policyholder dividends/reserves .....			
28. Premium & annuity considerations received in advance .....			
29. Liability for deposit-type contracts .....			
30. Other contract liabilities .....			
31. Reinsurance ceded assets .....	.92,683		
32. Other ceded reinsurance recoverables .....			
33. Total ceded reinsurance recoverables .....	83,883,738		
34. Premiums and considerations .....	6,165,097		
35. Reinsurance in unauthorized companies .....			
36. Funds held under reinsurance treaties with unauthorized reinsurers .....			
37. Reinsurance with Certified Reinsurers .....			
38. Funds held under reinsurance treaties with Certified Reinsurers .....			
39. Other ceded reinsurance payables/offsets .....			
40. Total ceded reinsurance payable/offsets .....	6,165,097		
41. Total net credit for ceded reinsurance .....	77,718,641		

**SCHEDULE T - PART 2**  
**INTERSTATE COMPACT - EXHIBIT OF PREMIUMS WRITTEN**

Allocated by States and Territories

States, Etc.		Direct Business Only					
		1 Life (Group and Individual)	2 Annuities (Group and Individual)	3 Disability Income (Group and Individual)	4 Long-Term Care (Group and Individual)	5 Deposit-Type Contracts	6 Totals
1. Alabama	AL	963,009					963,009
2. Alaska	AK	2,157					2,157
3. Arizona	AZ	129,498					129,498
4. Arkansas	AR	161,004					161,004
5. California	CA	693,115					693,115
6. Colorado	CO	642,805					642,805
7. Connecticut	CT	17,277					17,277
8. Delaware	DE	36,233					36,233
9. District of Columbia	DC	69,820					69,820
10. Florida	FL	3,295,380					3,295,380
11. Georgia	GA	1,476,477					1,476,477
12. Hawaii	HI						
13. Idaho	ID	7,698					7,698
14. Illinois	IL	1,161,056					1,161,056
15. Indiana	IN	3,122,808					3,122,808
16. Iowa	IA	127,399					127,399
17. Kansas	KS	215,661					215,661
18. Kentucky	KY	492,987					492,987
19. Louisiana	LA	2,983,622					2,983,622
20. Maine	ME	69,691					69,691
21. Maryland	MD	376,816					376,816
22. Massachusetts	MA	325,079					325,079
23. Michigan	MI	54,427					54,427
24. Minnesota	MN	422,509					422,509
25. Mississippi	MS	6,276,333					6,276,333
26. Missouri	MO	1,261,572					1,261,572
27. Montana	MT	1,173					1,173
28. Nebraska	NE	104,885					104,885
29. Nevada	NV	67,353					67,353
30. New Hampshire	NH	6,935					6,935
31. New Jersey	NJ	914,467					914,467
32. New Mexico	NM	212,808					212,808
33. New York	NY	81,068					81,068
34. North Carolina	NC	5,857,242					5,857,242
35. North Dakota	ND	18,343					18,343
36. Ohio	OH	3,329,534					3,329,534
37. Oklahoma	OK	129,814					129,814
38. Oregon	OR	58,749					58,749
39. Pennsylvania	PA	3,879,064					3,879,064
40. Rhode Island	RI	1,163					1,163
41. South Carolina	SC	1,425,097					1,425,097
42. South Dakota	SD	3,436					3,436
43. Tennessee	TN	1,280,212					1,280,212
44. Texas	TX	16,752,492					16,752,492
45. Utah	UT	3,363					3,363
46. Vermont	VT	3,893					3,893
47. Virginia	VA	344,410					344,410
48. Washington	WA	11,340					11,340
49. West Virginia	WV	167,227					167,227
50. Wisconsin	WI	2,446,817					2,446,817
51. Wyoming	WY	2,972					2,972
52. American Samoa	AS						
53. Guam	GU						
54. Puerto Rico	PR	2,660					2,660
55. U.S. Virgin Islands	VI						
56. Northern Mariana Islands	MP						
57. Canada	CAN						
58. Aggregate Other Alien	OT	569					569
59. Total		61,491,516					61,491,516

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

## **SCHEDULE Y**

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

Asterisk	Explanation

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

## SCHEDULE Y

## **PART 2 - SUMMARY OF INSURER'S TRANSACTIONS WITH ANY AFFILIATES**

**SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES**

The following supplemental reports are required to be filed as part of your statement filing unless specifically waived by the domiciliary state. However, in the event that your domiciliary state waives the filing requirement, your response of WAIVED 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

**MARCH FILING**

1. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1? ..... YES

2. Will the confidential Risk-based Capital Report be filed with the NAIC by March 1? ..... YES

3. Will the confidential Risk-based Capital Report be filed with the state of domicile, if required, by March 1? ..... YES

4. Will an actuarial opinion be filed by March 1? ..... YES

**APRIL FILING**

5. Will Management's Discussion and Analysis be filed by April 1? ..... YES

6. Will the Life, Health & Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit be filed with the state of domicile and the NAIC by April 1? ..... YES

7. Will the Adjustment Form (if required) be filed with the state of domicile and the NAIC by April 1? ..... YES

8. Will the Supplemental Investment Risks Interrogatories be filed by April 1? ..... YES

**JUNE FILING**

9. Will an audited financial report be filed by June 1? ..... YES

10. Will Accountant's Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1? ..... YES

11. Will the regulator-only (non-public) Communication of Internal Control Related Matters Noted in Audit be filed with the state of domicile and electronically with the NAIC (as a regulator-only non-public document) by August 1? ..... YES

**AUGUST FILING**

The following supplemental reports are required to be filed as part of your annual 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.

**MARCH FILING**

12. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1? ..... NO

13. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1? ..... NO

14. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1? ..... NO

15. Will the actuarial opinion on participating and non-participating policies as required in Interrogatories 1 and 2 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1? ..... NO

16. Will the actuarial opinion on non-guaranteed elements as required in interrogatory #3 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1? ..... YES

17. Will the actuarial opinion on X-Factors be filed with the state of domicile and electronically with the NAIC by March 1? ..... NO

18. Will the actuarial opinion on Separate Accounts Funding Guaranteed Minimum Benefit be filed with the state of domicile and electronically with the NAIC by March 1? ..... NO

19. Will the actuarial opinion on Synthetic Guaranteed Investment Contracts be filed with the state of domicile and electronically with the NAIC by March 1? ..... NO

20. Will the Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1? ..... NO

21. 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 by March 1? ..... NO

22. 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 by March 1? ..... NO

23. 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 by March 1? ..... NO

24. 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 by March 1? ..... NO

25. Will the C-3 RBC Certifications required under C-3 Phase I be filed with the state of domicile and electronically with the NAIC by March 1? ..... NO

26. Will the C-3 RBC Certifications required under C-3 Phase II be filed with the state of domicile and electronically with the NAIC by March 1? ..... NO

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY  
**SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES**

27. Will the Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities be filed with the state of domicile and electronically with the NAIC by March 1?	.....	NO
28. Will the actuarial opinion required by the Modified Guaranteed Annuity Model Regulation be filed with the state of domicile and electronically with the NAIC by March 1?	.....	NO
29. Will the Actuarial Certifications Related to Hedging required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?	.....	NO
30. Will the Financial Officer Certification Related to Clearly Defined Hedging Strategy required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?	.....	NO
31. Will the Management Certification That the Valuation Reflects Management's Intent required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?	.....	NO
32. Will the Actuarial Certification Related to the Reserves required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?	.....	NO
33. Will the Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities be filed with the state of domicile and electronically with the NAIC by March 1?	.....	NO
34. Will the Worker's Compensation Carve-Out Supplement be filed by March 1?	.....	NO
35. Will Supplemental Schedule O be filed with the state of domicile and the NAIC by March 1?	.....	YES
36. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1?	.....	NO
37. Will an approval from the reporting entity's state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1?	.....	NO
38. Will an approval from the reporting entity's state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1?	.....	NO
39. Will an approval from the reporting entity's state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1?	.....	NO
40. Will the VM-20 Reserves Supplement be filed with the state of domicile and the NAIC by March 1?	.....	NO

**APRIL FILING**

41. Will the confidential Regulatory Asset Adequacy Issues Summary (RAAIS) required by the Valuation Manual be filed with the state of domicile by April 1?	.....	YES
42. Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1?	.....	NO
43. Will the Interest-Sensitive Life Insurance Products Report Forms be filed with the state of domicile and the NAIC by April 1?	.....	NO
44. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1?	.....	NO
45. Will the Accident and Health Policy Experience Exhibit be filed by April 1?	.....	NO
46. Will the Analysis of Annuity Operations by Lines of Business be filed with the state of domicile and the NAIC by April 1?	.....	NO
47. Will the Analysis of Increase in Annuity Reserves During the Year be filed with the state of domicile and the NAIC by April 1?	.....	NO
48. Will the Supplemental Health Care Exhibit (Parts 1, 2 and 3) be filed with the state of domicile and the NAIC by April 1?	.....	NO
49. Will the regulator only (non-public) Supplemental Health Care Exhibit's Expense Allocation Report be filed with the state of domicile and the NAIC by April 1?	.....	NO
50. Will the confidential Actuarial Memorandum required by Actuarial Guideline XXXVIII 8D be filed with the state of domicile by April 30?	.....	NO
51. Will the Supplemental Term and Universal Life Insurance Reinsurance Exhibit be filed with the state of domicile and the NAIC by April 1?	.....	NO
52. Will the Variable Annuities Supplement be filed with the state of domicile and the NAIC by April 1?	.....	NO

**AUGUST FILING**

53. Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1?	.....	NO
Explanations:		

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Bar Codes:

12. SIS Stockholder Information Supplement [Document Identifier 420]



13. Medicare Supplement Insurance Experience Exhibit [Document Identifier 360]



14. Trusteed Surplus Statement [Document Identifier 490]



**SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES**

15. Participating Opinion for Exhibit 5 [Document Identifier 371]

17. Actuarial Opinion on X-Factors [Document Identifier 442]

18. Actuarial Opinion on Separate Accounts Funding Guaranteed Minimum Benefit [Document Identifier 443]

19. Actuarial Opinion on Synthetic Guaranteed Investment Contracts [Document Identifier 444]

20. Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 445]

21. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 446]

22. Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI [Document Identifier 447]

23. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI [Document Identifier 448]

24. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) [Document Identifier 449]

25. C-3 RBC Certifications Required Under C-3 Phase I [Document Identifier 450]

26. C-3 RBC Certifications Required Under C-3 Phase II [Document Identifier 451]

27. Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities [Document Identifier 452]

28. Modified Guaranteed Annuity Model Regulation [Document Identifier 453]

29. Actuarial Certifications Related to Hedging required by Actuarial Guideline XLIII [Document Identifier 436]

30. Financial Officer Certification Related to Clearly Defined Hedging Strategy required by Actuarial Guideline XLIII [Document Identifier 437]

31. Management Certification That the Valuation Reflects Management's Intent required by Actuarial Guideline XLIII [Document Identifier 438]

32. Actuarial Certification Related to the Reserves required by Actuarial Guideline XLIII [Document Identifier 439]

33. Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities [Document Identifier 454]

34. Workers' Compensation Carve-Out Supplement [Document Identifier 495]

36. Medicare Part D Coverage Supplement [Document Identifier 365]

37. Relief from the five-year rotation requirement for lead audit partner [Document Identifier 224]

38. Relief from the one-year cooling off period for independent CPA [Document Identifier 225]

39. Relief from the Requirements for Audit Committees [Document Identifier 226]

40. VM-20 Reserves Supplement [Document Identifier 456]

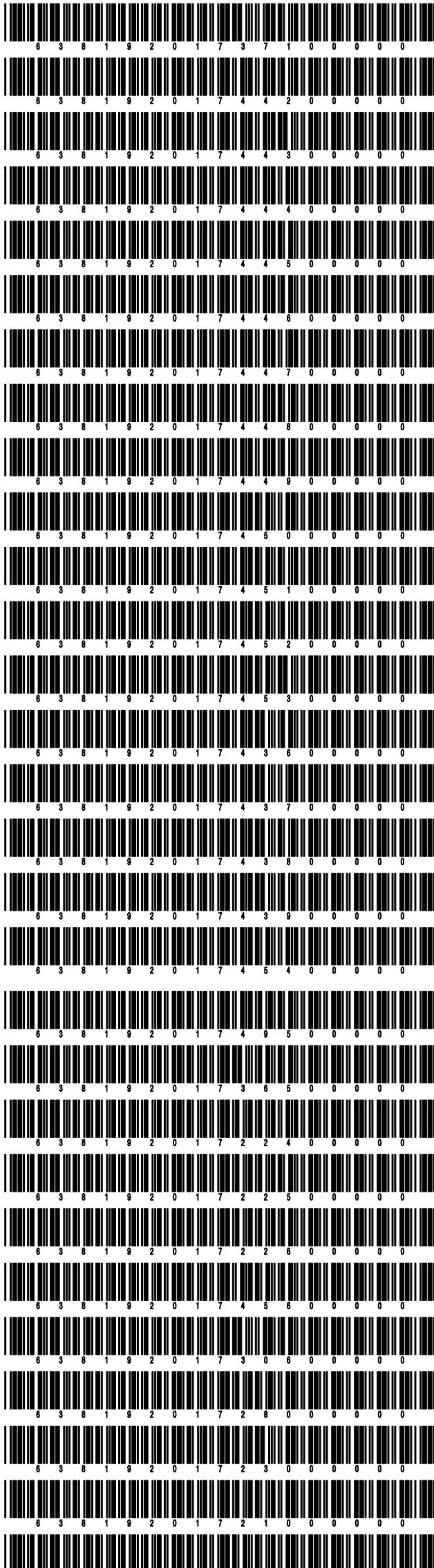
42. Long-Term Care Experience Reporting Forms [Document Identifier 306]

43. Interest-Sensitive Life Insurance Products Report Forms [Document Identifier 280]

44. Credit Insurance Experience Exhibit [Document Identifier 230]

45. Accident and Health Policy Experience Exhibit [Document Identifier 210]

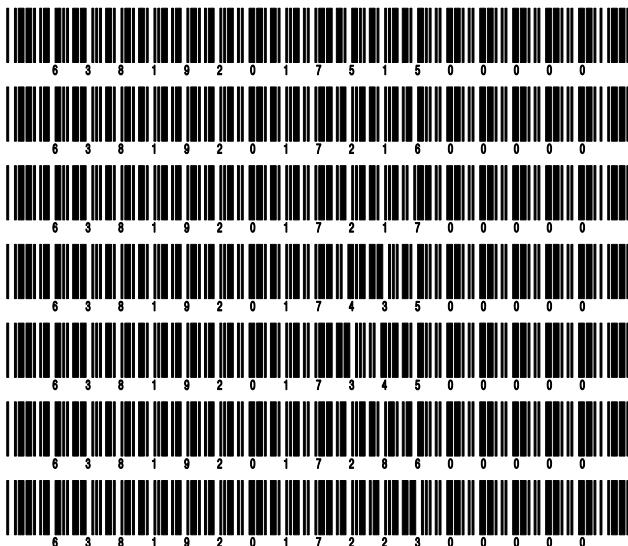
46. Analysis of Annuity Operations by Lines of Business [Document Identifier 510]



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE **UNITY FINANCIAL LIFE INSURANCE COMPANY**

## **SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES**

47. Analysis of Increase in Annuity Reserves During the Year  
[Document Identifier 515]
48. Supplemental Health Care Exhibit (Parts 1, 2 and 3) [Document Identifier 216]
49. Supplemental Health Care Exhibit's Expense Allocation Report  
[Document Identifier 217]
50. Actuarial Memorandum Required by Actuarial Guideline XXXVIII 8D  
[Document Identifier 435]
51. Supplemental Term and Universal Life Insurance Reinsurance Exhibit  
[Document Identifier 345]
52. Variable Annuities Supplement [Document Identifier 286]
53. Management's Report of Internal Control Over Financial Reporting  
[Document Identifier 223]



ANNUAL STATEMENT FOR THE YEAR 2017 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY  
**OVERFLOW PAGE FOR WRITE-INS**

**NONE**

Supplement Schedule O - Part 1 Heading Information

**N O N E**

Supplement Schedule O - Part 1 Section A

**N O N E**

Supplement Schedule O - Part 1 Section B

**N O N E**

Supplement Schedule O - Part 1 Section C

**N O N E**

Supplement Schedule O - Part 1 Section D

**N O N E**

Supplement Schedule O - Part 1 Section E

**N O N E**

Supplement Schedule O - Part 1 Section F

**N O N E**

Supplement Schedule O - Part 1 Section G

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Supplement Schedule O - Part 2 Section A

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Supplement Schedule O - Part 2 Section B

**N O N E**

Supplement Schedule O - Part 2 Section C

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Supplement Schedule O - Part 2 Section D

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Supplement Schedule O - Part 2 Section E

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Supplement Schedule O - Part 2 Section F

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Supplement Schedule O - Part 2 Section G

**N O N E**

Supplement Schedule O - Part 3 Section A

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Supplement Schedule O - Part 3 Section B

**N O N E**

Supplement Schedule O - Part 3 Section C

**N O N E**

Supplement Schedule O - Part 3 Section D

**N O N E**

Supplement Schedule O - Part 3 Section E

**N O N E**

Supplement Schedule O - Part 3 Section F

**N O N E**

Supplement Schedule O - Part 3 Section G

**N O N E**

**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 2013	2 2014	3 2015	4 2016	5 2017
1. 2013 .....					
2. 2014 .....	XXX				
3. 2015 .....	XXX	XXX			
4. 2016 .....	XXX	XXX	XXX		
5. 2017 .....	XXX	XXX	XXX	XXX	

**Section B - Other Accident and Health**

1. 2013 .....					
2. 2014 .....	XXX				
3. 2015 .....	XXX	XXX			
4. 2016 .....	XXX	XXX	XXX		
5. 2017 .....	XXX	XXX	XXX	XXX	

**Section C - Group Accident and Health**

1. 2013 .....					
2. 2014 .....	XXX				
3. 2015 .....	XXX	XXX			
4. 2016 .....	XXX	XXX	XXX		
5. 2017 .....	XXX	XXX	XXX	XXX	

**Section D - Other Accident and Health**

1. 2013 .....					
2. 2014 .....	XXX				
3. 2015 .....	XXX	XXX			
4. 2016 .....	XXX	XXX	XXX		
5. 2017 .....	XXX	XXX	XXX	XXX	

**Section E - Other Accident and Health**

1. 2013 .....					
2. 2014 .....	XXX				
3. 2015 .....	XXX	XXX			
4. 2016 .....	XXX	XXX	XXX		
5. 2017 .....	XXX	XXX	XXX	XXX	

**Section F - Other Accident and Health**

1. 2013 .....					
2. 2014 .....	XXX				
3. 2015 .....	XXX	XXX			
4. 2016 .....	XXX	XXX	XXX		
5. 2017 .....	XXX	XXX	XXX	XXX	

**Section G - Other Accident and Health**

1. 2013 .....					
2. 2014 .....	XXX				
3. 2015 .....	XXX	XXX			
4. 2016 .....	XXX	XXX	XXX		
5. 2017 .....	XXX	XXX	XXX	XXX	

**Section H - Other Accident and Health**

1. 2013 .....					
2. 2014 .....	XXX				
3. 2015 .....	XXX	XXX			
4. 2016 .....	XXX	XXX	XXX		
5. 2017 .....	XXX	XXX	XXX	XXX	

**Section I - Other Accident and Health**

1. 2013 .....					
2. 2014 .....	XXX				
3. 2015 .....	XXX	XXX			
4. 2016 .....	XXX	XXX	XXX		
5. 2017 .....	XXX	XXX	XXX	XXX	

**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	7
2. Ordinary Life .....	Other	233
3. Individual Annuity .....		
4. Supplementary Contracts .....		
5. Credit Life .....		
6. Group Life .....	Other	1,778
7. Group Annuities .....		
8. Group Accident and Health .....		
9. Credit Accident and Health .....		
10. Other Accident and Health .....		
11. Total .....		2,018

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