



LIFE AND ACCIDENT AND HEALTH COMPANIES - ASSOCIATION EDITION

QUARTERLY STATEMENT

AS OF MARCH 31, 2018

OF THE CONDITION AND AFFAIRS OF THE

UNITY FINANCIAL LIFE INSURANCE COMPANY

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

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

Country of Domicile United States of America

Incorporated/Organized 05/06/1964 Commenced Business 05/06/1964

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

Main Administrative Office 4675 Cornell Road, Suite 160
(Street and Number)
Cincinnati, OH, US 45241, 513-247-0711
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

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

Primary Location of Books and Records 4675 Cornell Road, Suite 160
(Street and Number)
Cincinnati, OH, US 45241, 513-247-0711
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Internet Website Address www.uflife.com

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

OFFICERS

Chairman/President/CEO Jay Cresson Hardy Treasurer Kevin Christopher Smith
Secretary Elaine Marie Greer

OTHER

Cynthia Lee English, Vice President Adam Michael Goller, Vice President Christopher Kuhnen, Vice President

DIRECTORS OR TRUSTEES

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

State of Ohio SS:
County of Hamilton

The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

Jay Hardy
President

Elaine Greer
Secretary

Kevin Smith
Treasurer

Subscribed and sworn to before me this
14th day of May 2018

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

Michael O'Brien

06/18/2022

STATEMENT AS OF MARCH 31, 2018 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

ASSETS

	Current Statement Date			4 December 31 Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
1. Bonds	273,273,779		273,273,779	254,659,307
2. Stocks:				
2.1 Preferred stocks				
2.2 Common stocks	1,044,500		1,044,500	721,700
3. Mortgage loans on real estate:				
3.1 First liens				
3.2 Other than first liens.....				
4. Real estate:				
4.1 Properties occupied by the company (less \$ encumbrances)				
4.2 Properties held for the production of income (less \$ encumbrances)				
4.3 Properties held for sale (less \$ encumbrances)				
5. Cash (\$(511,667)), cash equivalents (\$1,832,063) and short-term investments (\$)	1,320,396		1,320,396	5,280,543
6. Contract loans (including \$ premium notes)	252,963		252,963	247,399
7. Derivatives				
8. Other invested assets				
9. Receivables for securities				
10. Securities lending reinvested collateral assets				
11. Aggregate write-ins for invested assets				
12. Subtotals, cash and invested assets (Lines 1 to 11)	275,891,638		275,891,638	260,908,949
13. Title plants less \$ charged off (for Title insurers only)				
14. Investment income due and accrued	2,700,038		2,700,038	2,395,262
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	50,487		50,487	60,515
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)	3,074,934		3,074,934	3,084,135
15.3 Accrued retrospective premiums (\$) and contracts subject to redetermination (\$)				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	423,698		423,698	
16.2 Funds held by or deposited with reinsured companies				
16.3 Other amounts receivable under reinsurance contracts	35,358		35,358	92,683
17. Amounts receivable relating to uninsured plans				
18.1 Current federal and foreign income tax recoverable and interest thereon				
18.2 Net deferred tax asset	2,205,659	228,396	1,977,263	1,977,263
19. Guaranty funds receivable or on deposit	11,647		11,647	12,260
20. Electronic data processing equipment and software	176,826	173,793	3,033	3,738
21. Furniture and equipment, including health care delivery assets (\$)	13,263	13,263		
22. Net adjustment in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates	756,634		756,634	253,399
24. Health care (\$) and other amounts receivable	387,393	387,393		
25. Aggregate write-ins for other than invested assets	32,495	32,495		
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	285,760,070	835,340	284,924,730	268,788,204
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28. Total (Lines 26 and 27)	285,760,070	835,340	284,924,730	268,788,204
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page				
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)				
2501. Premiums Receivable	130	130		
2502. Prepaid Expenses	32,364	32,364		
2503.				
2598. Summary of remaining write-ins for Line 25 from overflow page				
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	32,495	32,495		

STATEMENT AS OF MARCH 31, 2018 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31 Prior Year
1. Aggregate reserve for life contracts \$ 224,949,766 less \$ included in Line 6.3 (including \$ Modco Reserve)	224,949,766	222,346,762
2. Aggregate reserve for accident and health contracts (including \$ Modco Reserve)		
3. Liability for deposit-type contracts (including \$ Modco Reserve)		
4. Contract claims:		
4.1 Life	1,979,591	2,017,883
4.2 Accident and health		
5. Policyholders' dividends \$ and coupons \$ due and unpaid		
6. Provision for policyholders' dividends and coupons payable in following calendar year - estimated amounts:		
6.1 Dividends apportioned for payment (including \$ Modco)		
6.2 Dividends not yet apportioned (including \$ Modco)		
6.3 Coupons and similar benefits (including \$ Modco)		
7. Amount provisionally held for deferred dividend policies not included in Line 6		
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ discount; including \$ accident and health premiums	136,674	167,529
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts		
9.2 Provision for experience rating refunds, including the liability of \$ accident and health experience rating refunds of which \$ is for medical loss ratio rebate per the Public Health Service Act		
9.3 Other amounts payable on reinsurance, including \$ assumed and \$ ceded		
9.4 Interest Maintenance Reserve	2,252,098	2,228,749
10. Commissions to agents due or accrued-life and annuity contracts \$, accident and health \$ and deposit-type contract funds \$		
11. Commissions and expense allowances payable on reinsurance assumed		
12. General expenses due or accrued	349,013	441,966
13. Transfers to Separate Accounts due or accrued (net) (including \$ accrued for expense allowances recognized in reserves, net of reinsured allowances)		
14. Taxes, licenses and fees due or accrued, excluding federal income taxes	308,974	305,828
15.1 Current federal and foreign income taxes, including \$ 22,826 on realized capital gains (losses)	172,765	148,305
15.2 Net deferred tax liability		
16. Unearned investment income		
17. Amounts withheld or retained by company as agent or trustee	916,513	632,365
18. Amounts held for agents' account, including \$ agents' credit balances	813,711	1,119,881
19. Remittances and items not allocated	819,741	758,745
20. Net adjustment in assets and liabilities due to foreign exchange rates		
21. Liability for benefits for employees and agents if not included above		
22. Borrowed money \$ 36,095,000 and interest thereon \$	36,095,000	22,459,500
23. Dividends to stockholders declared and unpaid		
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve	993,373	999,734
24.02 Reinsurance in unauthorized and certified (\$) companies		
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$) reinsurers		
24.04 Payable to parent, subsidiaries and affiliates		
24.05 Drafts outstanding		
24.06 Liability for amounts held under uninsured plans		
24.07 Funds held under coinsurance		
24.08 Derivatives		
24.09 Payable for securities		
24.10 Payable for securities lending		
24.11 Capital notes \$ and interest thereon \$		
25. Aggregate write-ins for liabilities		
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	269,787,221	253,627,247
27. From Separate Accounts Statement		
28. Total liabilities (Lines 26 and 27)	269,787,221	253,627,247
29. Common capital stock	2,524,500	2,524,500
30. Preferred capital stock		
31. Aggregate write-ins for other than special surplus funds		
32. Surplus notes		
33. Gross paid in and contributed surplus	3,084,370	3,084,370
34. Aggregate write-ins for special surplus funds		
35. Unassigned funds (surplus)	9,528,639	9,552,087
36. Less treasury stock, at cost:		
36.1 shares common (value included in Line 29 \$)		
36.2 shares preferred (value included in Line 30 \$)		
37. Surplus (Total Lines 31+32+33+34+35-36) (including \$ in Separate Accounts Statement)	12,613,009	12,636,457
38. Totals of Lines 29, 30 and 37	15,137,509	15,160,957
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	284,924,730	268,788,204
DETAILS OF WRITE-INS		
2501.		
2502.		
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page		
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)		
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page		
3199. Totals (Lines 3101 through 3103 plus 3198)(Line 31 above)		
3401.		
3402.		
3403.		
3498. Summary of remaining write-ins for Line 34 from overflow page		
3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)		

STATEMENT AS OF MARCH 31, 2018 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

SUMMARY OF OPERATIONS

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
1. Premiums and annuity considerations for life and accident and health contracts	11,621,453	12,110,022	47,501,103
2. Considerations for supplementary contracts with life contingencies			
3. Net investment income	2,168,799	1,978,375	8,203,269
4. Amortization of Interest Maintenance Reserve (IMR)	67,954	71,099	293,854
5. Separate Accounts net gain from operations excluding unrealized gains or losses			
6. Commissions and expense allowances on reinsurance ceded	627,548	696,875	2,656,912
7. Reserve adjustments on reinsurance ceded			
8. Miscellaneous Income:			
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts			
8.2 Charges and fees for deposit-type contracts			
8.3 Aggregate write-ins for miscellaneous income		156,891	525,342
9. Totals (Lines 1 to 8.3)	14,485,754	15,013,261	59,180,481
10. Death benefits	8,401,268	7,753,037	27,635,181
11. Matured endowments (excluding guaranteed annual pure endowments)			
12. Annuity benefits			
13. Disability benefits and benefits under accident and health contracts			
14. Coupons, guaranteed annual pure endowments and similar benefits			
15. Surrender benefits and withdrawals for life contracts	71,769	68,304	319,531
16. Group conversions			
17. Interest and adjustments on contract or deposit-type contract funds	925	471	2,295
18. Payments on supplementary contracts with life contingencies			
19. Increase in aggregate reserves for life and accident and health contracts	2,603,003	3,563,822	16,142,664
20. Totals (Lines 10 to 19)	11,076,965	11,385,633	44,099,671
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only)	2,103,296	2,266,459	8,871,105
22. Commissions and expense allowances on reinsurance assumed			
23. General insurance expenses	807,490	783,924	3,214,939
24. Insurance taxes, licenses and fees, excluding federal income taxes	429,272	459,700	1,549,874
25. Increase in loading on deferred and uncollected premiums	(7,000)	(3,487)	14,273
26. Net transfers to or (from) Separate Accounts net of reinsurance			
27. Aggregate write-ins for deductions			
28. Totals (Lines 20 to 27)	14,410,023	14,892,229	57,749,862
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	75,731	121,032	1,430,618
30. Dividends to policyholders			
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	75,731	121,032	1,430,618
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	1,633	(9,002)	131,484
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	74,097	130,034	1,299,134
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ 114,130 (excluding taxes of \$ 22,826 transferred to the IMR)			
35. Net income (Line 33 plus Line 34)	74,097	130,034	1,299,134
CAPITAL AND SURPLUS ACCOUNT			
36. Capital and surplus, December 31, prior year	15,160,957	13,302,240	13,302,240
37. Net income (Line 35)	74,097	130,034	1,299,134
38. Change in net unrealized capital gains (losses) less capital gains tax of \$			
39. Change in net unrealized foreign exchange capital gain (loss)			
40. Change in net deferred income tax		(28,837)	(857,725)
41. Change in nonadmitted assets	31,093	28,729	2,033,930
42. Change in liability for reinsurance in unauthorized and certified companies			
43. Change in reserve on account of change in valuation basis, (increase) or decrease			
44. Change in asset valuation reserve	6,361	(29,433)	(117,623)
45. Change in treasury stock			
46. Surplus (contributed to) withdrawn from Separate Accounts during period			
47. Other changes in surplus in Separate Accounts Statement			
48. Change in surplus notes			
49. Cumulative effect of changes in accounting principles			
50. Capital changes:			
50.1 Paid in			
50.2 Transferred from surplus (Stock Dividend)			
50.3 Transferred to surplus			
51. Surplus adjustment:			
51.1 Paid in			
51.2 Transferred to capital (Stock Dividend)			
51.3 Transferred from capital			
51.4 Change in surplus as a result of reinsurance			
52. Dividends to stockholders	(135,000)	(128,000)	(499,000)
53. Aggregate write-ins for gains and losses in surplus			
54. Net change in capital and surplus for the year (Lines 37 through 53)	(23,449)	(27,508)	1,858,717
55. Capital and surplus, as of statement date (Lines 36 + 54)	15,137,509	13,274,732	15,160,957
DETAILS OF WRITE-INS			
08.301. Miscellaneous Income		156,891	525,342
08.302.			
08.303.			
08.398. Summary of remaining write-ins for Line 8.3 from overflow page			
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)		156,891	525,342
2701.			
2702.			
2703.			
2798. Summary of remaining write-ins for Line 27 from overflow page			
2799. Totals (Lines 2701 through 2703 plus 2798)(Line 27 above)			
5301.			
5302.			
5303.			
5398. Summary of remaining write-ins for Line 53 from overflow page			
5399. Totals (Lines 5301 through 5303 plus 5398)(Line 53 above)			

STATEMENT AS OF MARCH 31, 2018 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

CASH FLOW

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
Cash from Operations			
1. Premiums collected net of reinsurance	11,616,826	12,039,501	47,297,856
2. Net investment income	2,033,554	2,169,331	8,789,325
3. Miscellaneous income	627,003	853,191	3,128,274
4. Total (Lines 1 to 3)	14,277,384	15,062,023	59,215,454
5. Benefit and loss related payments	8,878,080	7,871,502	27,269,839
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts			
7. Commissions, expenses paid and aggregate write-ins for deductions	3,439,004	3,751,889	13,606,298
8. Dividends paid to policyholders			
9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses)		92,647	264,547
10. Total (Lines 5 through 9)	12,317,084	11,716,038	41,140,684
11. Net cash from operations (Line 4 minus Line 10)	1,960,299	3,345,986	18,074,770
Cash from Investments			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds	8,648,495	7,364,355	30,555,828
12.2 Stocks			
12.3 Mortgage loans			
12.4 Real estate			
12.5 Other invested assets			
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments			
12.7 Miscellaneous proceeds			
12.8 Total investment proceeds (Lines 12.1 to 12.7)	8,648,495	7,364,355	30,555,828
13. Cost of investments acquired (long-term only):			
13.1 Bonds	27,281,743	10,482,058	65,856,710
13.2 Stocks	322,800	268,000	721,700
13.3 Mortgage loans			
13.4 Real estate			
13.5 Other invested assets			
13.6 Miscellaneous applications			
13.7 Total investments acquired (Lines 13.1 to 13.6)	27,604,543	10,750,058	66,578,410
14. Net increase (or decrease) in contract loans and premium notes	5,564	4,896	45,499
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14)	(18,961,612)	(3,390,599)	(36,068,081)
Cash from Financing and Miscellaneous Sources			
16. Cash provided (applied):			
16.1 Surplus notes, capital notes			
16.2 Capital and paid in surplus, less treasury stock			
16.3 Borrowed funds	13,635,500		22,459,500
16.4 Net deposits on deposit-type contracts and other insurance liabilities			
16.5 Dividends to stockholders	135,000	128,000	499,000
16.6 Other cash provided (applied)	(459,333)	2,648	189,810
17. Net cash from financing and miscellaneous sources (Line 16.1 through Line 16.4 minus Line 16.5 plus Line 16.6)	13,041,167	(125,352)	22,150,310
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS			
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	(3,960,146)	(169,966)	4,156,999
19. Cash, cash equivalents and short-term investments:			
19.1 Beginning of year	5,280,540	1,123,541	1,123,541
19.2 End of period (Line 18 plus Line 19.1)	1,320,395	953,576	5,280,540

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

EXHIBIT 1

DIRECT PREMIUMS AND DEPOSIT-TYPE CONTRACTS

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
1. Industrial life			
2. Ordinary life insurance	3,663,582	3,960,628	14,737,920
3. Ordinary individual annuities			
4. Credit life (group and individual)			
5. Group life insurance	11,217,295	11,792,477	46,328,230
6. Group annuities			
7. A & H - group			
8. A & H - credit (group and individual)			
9. A & H - other			
10. Aggregate of all other lines of business			
11. Subtotal	14,880,877	15,753,105	61,066,150
12. Deposit-type contracts			
13. Total	14,880,877	15,753,105	61,066,150
DETAILS OF WRITE-INS			
1001.			
1002.			
1003.			
1098. Summary of remaining write-ins for Line 10 from overflow page			
1099. Totals (Lines 1001 through 1003 plus 1098)(Line 10 above)			

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies

A. Accounting Practices

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

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

	SSAP #	F/S Page	F/S Line #	2018	2017
NET INCOME					
(1) State basis (Page 4, Line 35, Columns 1 & 3)	XXX	XXX	XXX	74,097	1,299,134
(2) State Prescribed Practices that are an increase/(decrease) from NAIC SAP: ..... .....	.....	.....	.....	.....	.....
(3) State Permitted Practices that are an increase/(decrease) from NAIC SAP: ..... .....	.....	.....	.....	.....	.....
(4) NAIC SAP (1-2-3=4)	XXX	XXX	XXX	74,097	1,299,134
SURPLUS					
(5) State basis (Page 3, Line 38, Columns 1 & 2)	XXX	XXX	XXX	15,137,509	15,160,957
(6) State Prescribed Practices that are an increase/(decrease) from NAIC SAP: ..... .....	.....	.....	.....	.....	.....
(7) State Permitted Practices that are an increase/(decrease) from NAIC SAP: ..... .....	.....	.....	.....	.....	.....
(8) NAIC SAP (5-6-7=8)	XXX	XXX	XXX	15,137,509	15,160,957

C. Accounting Policies

(6) Loan-backed securities are stated at either amortized cost or the lower of amortized cost or fair market value. The retrospective adjustment method is used to value all securities except for interest only securities or securities where the yield had become negative, which are valued using the prospective method.

D. Going Concern– No Change.

2. Accounting Changes and Correction of Errors – No Change.

3. Business Combinations and Goodwill – No Change.

4. Discontinued Operations – No Change.

5. Investments

D. Loan Backed Securities

- (1) Prepayment assumptions for mortgage-backed/loan backed and structured securities were obtained from broker dealer survey values.
- (2) The Company does not have any recognized securities with Other Than Temporary Impairments.
- (3) The Company does not have any recognized securities with Other Than Temporary Impairments to list by cusip.
- (4) Impaired Securities (Fair Value less than Cost or Amortized Cost)
 - a. The aggregate amount of unrealized losses:
 - 1. Less than 12 months \$ 0
 - 2. 12 months or Longer \$ 89,313
 - b. The aggregate related fair value of securities with unrealized losses:
 - 1. Less than 12 months \$ 0
 - 2. 12 months or Longer \$ 1,241,437
- (5) For loan backed securities with an unrealized loss, management considers the size and duration of the loss, whether the security is backed by an agency of the United States government, general economic data, management's assessment of whether it has the ability and intent to hold the security and whether it is more than likely than not it will be required to sell the security before its anticipated recovery. Based upon management's review of the Company's loan backed securities using the aforementioned criteria and the relative insignificance of the unrealized loss position of those securities, the Company concluded that there are no Other Than Temporary Impaired loan backed securities as of March 31, 2018.

6. Joint Ventures, Partnerships, and Limited Liability Companies – No Change.

7. Investment Income – No Change.

8. Derivative Instruments – No Change.

9. Income Taxes – No Change.

10. Information Concerning Parent, Subsidiaries and Affiliates – No Change.

11. Debt

A. The Company has no debt instructions outstanding.

B. FHLB (Federal Home Loan Bank) Agreements

(2) FHLB Capital Stock

a. Aggregate Totals

	1 Total 2+3	2 General Account	3 Separate Accounts
1. Current Year			
(a) Membership Stock - Class A			
(b) Membership Stock - Class B	322,546	322,546	
(c) Activity Stock	721,954	721,954	
(d) Excess Stock			
(e) Aggregate Total (a+b+c+d)	1,044,500	1,044,500	
(f) Actual or estimated Borrowing Capacity as Determined by the Insurer	134,400,000	XXX	XXX

2. Prior Year-end

(a) Membership Stock - Class A .....	.....	.....	.....
(b) Membership Stock - Class B	272,440	272,440	.....
(c) Activity Stock	449,260	449,260	.....
(d) Excess Stock .....	.....	.....	.....
(e) Aggregate Total (a+b+c+d)	721,700	721,700	.....
(f) Actual or estimated Borrowing Capacity as Determined by the Insurer	115,000,000	XXX	XXX

b. Membership Stock (Class A and B) Eligible and Not Eligible for Redemption

	1 Current Year Total (2+3+4+5+6)	2 Not Eligible for Redemption	Eligible for Redemption			
			3 Less Than 6 Months	4 6 Months to Less Than 1 Year	5 1 to Less Than 3 Years	6 3 to 5 Years
Membership Stock						
1. Class A						
2. Class B	322,546	322,546				

(3) Collateral Pledged to FHLB

a. Amount Pledged as of Reporting Date

	1 <u>Fair Value</u>	2 <u>Carrying Value</u>	3 <u>Aggregate Total Borrowing</u>
1. Current Year Total General and Separate Accounts Total Collateral Pledged (Lines 2+3)	39,613,750	38,503,511	36,095,000
2. Current Year General Account Total Collateral Pledged	39,613,750	38,503,511	36,095,000
3. Current Year Separate Accounts Total Collateral Pledged .....	.....	.....	.....
4. Prior Year-end Total General and Separate Accounts Total Collateral Pledged	23,974,032	22,225,510	22,459,500

b. Maximum Amount Pledged During Reporting Period

	1	2	3 Amount Borrowed at Time of Maximum Collateral
	<u>Fair Value</u>	<u>Carrying Value</u>	
1. Current Year Total General and Separate Accounts Maximum Collateral Pledged (Lines 2+3).....	39,613,750	38,503,511	36,095,000
2. Current Year General Account Maximum Collateral Pledged	39,613,750	38,503,511	36,095,000
3. Current Year Separate Accounts Maximum Collateral Pledged			
4. Prior Year-end Total General and Separate Accounts Maximum Collateral Pledged	23,974,032	22,225,510	22,459,500

(4)

a. Amount as of Reporting Date

	1	2	3	4 Funding Agreements Reserves Established
	<u>Total 2+3</u>	<u>General Account</u>	<u>Separate Accounts</u>	
1. Current Year				
(a) Debt	35,345,000	35,345,000		XXX.....
(b) Funding Agreements				
(c) Other	750,000	750,000		XXX.....
(d) Aggregate Total (a+b+c) .	36,095,000	36,095,000		
2. Prior Year-end				
(a) Debt	21,759,500	21,759,500		XXX.....
(b) Funding Agreements				
(c) Other	700,000	700,000		XXX.....
(d) Aggregate Total (a+b+c) .	22,459,500	22,459,500		

b. Maximum Amount During Reporting Period (Current Year)

	1	2	3
	<u>Total 2+3</u>	<u>General Account</u>	<u>Separate Accounts</u>
1. Debt	35,345,000	35,345,000	
2. Funding Agreements			
3. Other	750,000	750,000	
4. Aggregate Total (Lines 1+2+3)	36,095,000	36,095,000	

c. FHLB - Prepayment Obligations

Does the
company have
prepayment
obligations
under the
following
arrangements
(YES/NO)?

1. Debt
2. Funding Agreements
3. Other

12. Retirement Plans, Deferred Compensation, and Other Postretirement Benefits – No Change.

13. Capital and Surplus, Shareholders' Dividend Restrictions and Quasi-Reorganizations

4. Shareholder dividends of \$135,000 were paid as of March 31, 2018.

14. Liabilities, Contingencies and Assessments – No Change.

15. Leases – No Change.

16. Financial Instruments with Off-Balance Sheet Risk – No Change.

17. Sales Transfer and Servicing of Financial Assets and Extinguishments of Liabilities – No Change.

18. Gain or Loss from Uninsured A&H Plans – No Change.

19. Direct Premium Written by Managing General Agents/Third Party Administrators – No Change.

20. Fair Value Measurements – No Change.

21. Other Items – No Change.

22. Events Subsequent – No Change.

23. Reinsurance – No Change.

24. Retrospectively Rated Contracts and Contracts Subject to Redetermination – No Change.

25. Change in Incurred Losses and Loss Adjustment Expenses – No Change.

26. Intercompany Pooling Managements – No Change.

27. Structured Settlements – No Change.

28. Health Care Receivables – No Change.

29. Participating Policies – No Change.

30. Premium Deficiency Reserves – No Change.

31. Reserves for Life Contracts and Annuity Contracts – No Change.

32. Analysis of Annuity Actuarial Reserves and Deposit Type Liabilities by Withdrawal Characteristics – No Change.

33. Premiums and Annuity Considerations Deferred and Uncollected – No Change.

34. Separate Accounts – No Change.

35. Loss/Claim Adjustment Expense – No Change.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

- 1.1 Did the reporting entity experience any material transactions requiring the filing of Disclosure of Material Transactions with the State of Domicile, as required by the Model Act? Yes [] No [X]
- 1.2 If yes, has the report been filed with the domiciliary state? Yes [] No []
- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes [] No [X]
- 2.2 If yes, date of change:
- 3.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes [X] No []
If yes, complete Schedule Y, Parts 1 and 1A.
- 3.2 Have there been any substantial changes in the organizational chart since the prior quarter end? Yes [] No [X]
- 3.3 If the response to 3.2 is yes, provide a brief description of those changes.
- 3.4 Is the reporting entity publicly traded or a member of a publicly traded group? Yes [] No [X]
- 3.5 If the response to 3.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group.
- 4.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [] No [X]
- 4.2 If yes, provide the name of the entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

1	2	3
Name of Entity	NAIC Company Code	State of Domicile

5. If the reporting entity is subject to a management agreement, including third-party administrator(s), managing general agent(s), attorney-in-fact, or similar agreement, have there been any significant changes regarding the terms of the agreement or principals involved? Yes [] No [X] N/A []
If yes, attach an explanation.
- 6.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2012
- 6.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/2012
- 6.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 09/13/2013
- 6.4 By what department or departments?
Ohio Department of Insurance
- 6.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? Yes [] No [] N/A [X]
- 6.6 Have all of the recommendations within the latest financial examination report been complied with? Yes [] No [] N/A [X]
- 7.1 Has this reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? Yes [] No [X]
- 7.2 If yes, give full information:
- 8.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board? Yes [] No [X]
- 8.2 If response to 8.1 is yes, please identify the name of the bank holding company.
- 8.3 Is the company affiliated with one or more banks, thrifts or securities firms? Yes [] No [X]
- 8.4 If response to 8.3 is yes, please provide below the names and location (city and state of the main office) of any affiliates regulated by a federal regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

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

GENERAL INTERROGATORIES

- 9.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? Yes [X] No []
- (a) Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
- (b) Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
- (c) Compliance with applicable governmental laws, rules and regulations;
- (d) The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
- (e) Accountability for adherence to the code.
- 9.11 If the response to 9.1 is No, please explain:
- 9.2 Has the code of ethics for senior managers been amended? Yes [] No [X]
- 9.21 If the response to 9.2 is Yes, provide information related to amendment(s).
- 9.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes [] No [X]
- 9.31 If the response to 9.3 is Yes, provide the nature of any waiver(s).

FINANCIAL

- 10.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [X] No []
- 10.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: \$

INVESTMENT

- 11.1 Were any of the stocks, bonds, or other assets of the reporting entity loaned, placed under option agreement, or otherwise made available for use by another person? (Exclude securities under securities lending agreements.) Yes [] No [X]
- 11.2 If yes, give full and complete information relating thereto:
12. Amount of real estate and mortgages held in other invested assets in Schedule BA: \$
13. Amount of real estate and mortgages held in short-term investments: \$
- 14.1 Does the reporting entity have any investments in parent, subsidiaries and affiliates? Yes [] No [X]
- 14.2 If yes, please complete the following:
- | | 1 | 2 |
|---|---|--|
| | Prior Year-End
Book/Adjusted
Carrying Value | Current Quarter
Book/Adjusted
Carrying Value |
| 14.21 Bonds | \$ | \$ |
| 14.22 Preferred Stock | \$ | \$ |
| 14.23 Common Stock | \$ | \$ |
| 14.24 Short-Term Investments | \$ | \$ |
| 14.25 Mortgage Loans on Real Estate | \$ | \$ |
| 14.26 All Other | \$ | \$ |
| 14.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 14.21 to 14.26) | \$ | \$ |
| 14.28 Total Investment in Parent included in Lines 14.21 to 14.26 above | \$ | \$ |
- 15.1 Has the reporting entity entered into any hedging transactions reported on Schedule DB? Yes [] No [X]
- 15.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [] No []
- If no, attach a description with this statement.

STATEMENT AS OF MARCH 31, 2018 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY
GENERAL INTERROGATORIES

16. For the reporting entity's security lending program, state the amount of the following as of the current statement date:
- 16.1 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2\$
- 16.2 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2\$
- 16.3 Total payable for securities lending reported on the liability page\$

17. Excluding items in Schedule E - Part 3 - Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook? Yes [X] No []
- 17.1 For all agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

1 Name of Custodian(s)	2 Custodian Address
Fifth Third Bank	38 Fountain Square Cincinnati, Ohio 45263
Federal Home Loan Bank	221 East Fourth Street Suite 600 Cincinnati, Ohio 45202

- 17.2 For all agreements that do not comply with the requirements of the NAIC Financial Condition Examiners Handbook, provide the name, location and a complete explanation:

1 Name(s)	2 Location(s)	3 Complete Explanation(s)

- 17.3 Have there been any changes, including name changes, in the custodian(s) identified in 17.1 during the current quarter? Yes [] No [X]
- 17.4 If yes, give full information relating thereto:

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

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

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

- 17.5097 For those firms/individuals listed in the table for Question 17.5, do any firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") manage more than 10% of the reporting entity's assets? Yes [X] No []
- 17.5098 For firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") listed in the table for Question 17.5, does the total assets under management aggregate to more than 50% of the reporting entity's assets? Yes [X] No []

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

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

- 18.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Investment Analysis Office been followed? Yes [X] No []
- 18.2 If no, list exceptions:

19. By self-designating 5*GI securities, the reporting entity is certifying the following elements for each self-designated 5*GI security:
- a. Documentation necessary to permit a full credit analysis of the security does not exist.
- b. Issuer or obligor is current on all contracted interest and principal payments.
- c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.
- Has the reporting entity self-designated 5*GI securities? Yes [] No [X]

GENERAL INTERROGATORIES

PART 2 - LIFE & HEALTH

1.	Report the statement value of mortgage loans at the end of this reporting period for the following categories:	1 Amount
1.1	Long-Term Mortgages In Good Standing	
1.11	Farm Mortgages	\$
1.12	Residential Mortgages	\$
1.13	Commercial Mortgages	\$
1.14	Total Mortgages in Good Standing	\$ _____
1.2	Long-Term Mortgages In Good Standing with Restructured Terms	
1.21	Total Mortgages in Good Standing with Restructured Terms	\$ _____
1.3	Long-Term Mortgage Loans Upon which Interest is Overdue more than Three Months	
1.31	Farm Mortgages	\$
1.32	Residential Mortgages	\$
1.33	Commercial Mortgages	\$
1.34	Total Mortgages with Interest Overdue more than Three Months	\$ _____
1.4	Long-Term Mortgage Loans in Process of Foreclosure	
1.41	Farm Mortgages	\$
1.42	Residential Mortgages	\$
1.43	Commercial Mortgages	\$
1.44	Total Mortgages in Process of Foreclosure	\$
1.5	Total Mortgage Loans (Lines 1.14 + 1.21 + 1.34 + 1.44) (Page 2, Column 3, Lines 3.1 + 3.2)	\$ _____
1.6	Long-Term Mortgages Foreclosed, Properties Transferred to Real Estate in Current Quarter	
1.61	Farm Mortgages	\$
1.62	Residential Mortgages	\$
1.63	Commercial Mortgages	\$
1.64	Total Mortgages Foreclosed and Transferred to Real Estate	\$ _____
2.	Operating Percentages:	
2.1	A&H loss percent	%
2.2	A&H cost containment percent	%
2.3	A&H expense percent excluding cost containment expenses	%
3.1	Do you act as a custodian for health savings accounts?	Yes [] No [X]
3.2	If yes, please provide the amount of custodial funds held as of the reporting date	\$
3.3	Do you act as an administrator for health savings accounts?	Yes [] No [X]
3.4	If yes, please provide the balance of the funds administered as of the reporting date	\$
4.	Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states?	Yes [X] No []
4.1	If no, does the reporting entity assume reinsurance business that covers risks residing in at least one state other than the state of domicile of the reporting entity?	Yes [] No []

SCHEDULE S - CEDED REINSURANCE

Showing All New Reinsurance Treaties - Current Year to Date

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Reinsurer	5 Domiciliary Jurisdiction	6 Type of Reinsurance Ceded	7 Type of Reinsurer	8 Certified Reinsurer Rating (1 through 6)	9 Effective Date of Certified Reinsurer Rating
NONE								

STATEMENT AS OF MARCH 31, 2018 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY
SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS

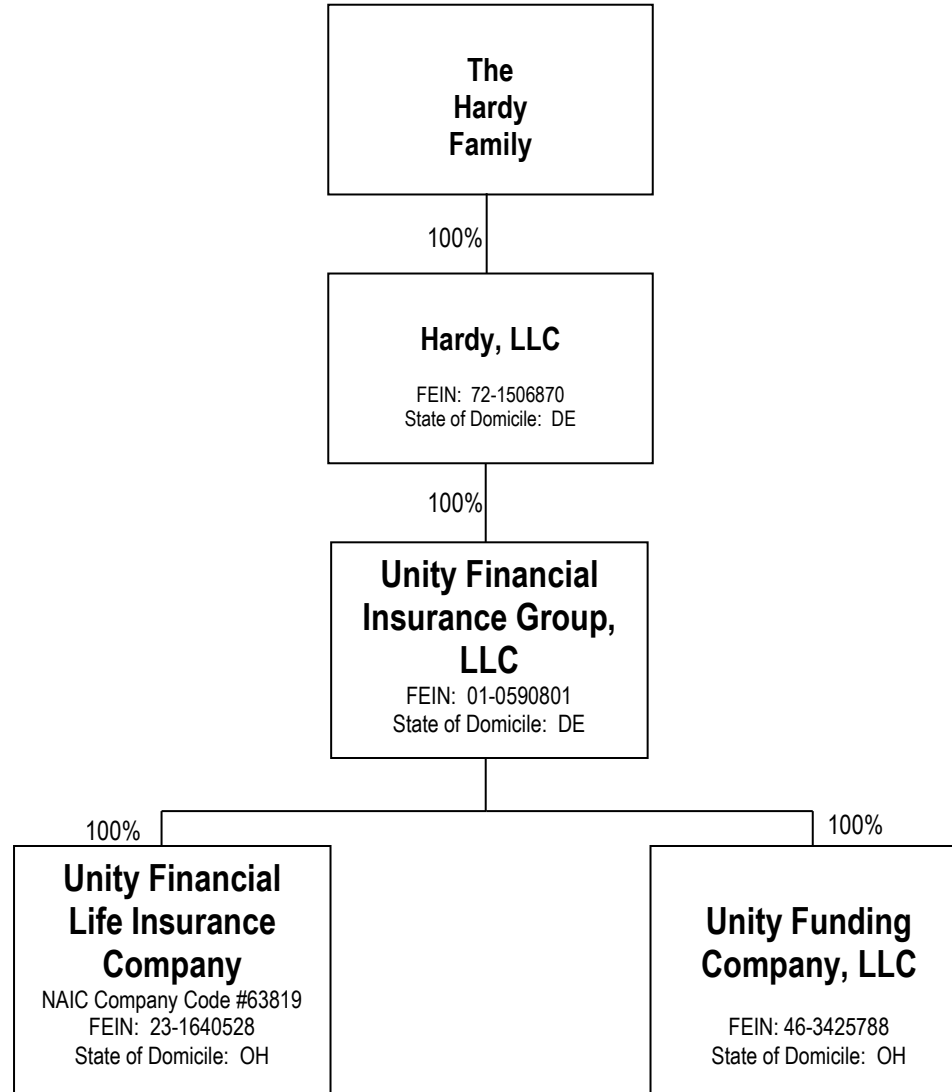
Current Year To Date - Allocated by States and Territories

States, Etc.	1	Direct Business Only					6	7
		Life Contracts		4	5	Total Columns 2 Through 5		
		2	3						Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations
	Active Status (a)	Life Insurance Premiums	Annuity Considerations				Deposit-Type Contracts	
1. Alabama	AL	L	299,839				299,839	
2. Alaska	AK	N	1,184				1,184	
3. Arizona	AZ	L	48,060				48,060	
4. Arkansas	AR	L	31,228				31,228	
5. California	CA	L	146,161				146,161	
6. Colorado	CO	L	189,429				189,429	
7. Connecticut	CT	L	8,565				8,565	
8. Delaware	DE	L	8,953				8,953	
9. District of Columbia	DC	L	22,955				22,955	
10. Florida	FL	L	835,239				835,239	
11. Georgia	GA	L	312,203				312,203	
12. Hawaii	HI	L	1,312				1,312	
13. Idaho	ID	L	601				601	
14. Illinois	IL	L	346,970				346,970	
15. Indiana	IN	L	915,812				915,812	
16. Iowa	IA	L	31,847				31,847	
17. Kansas	KS	L	21,663				21,663	
18. Kentucky	KY	L	280,743				280,743	
19. Louisiana	LA	L	808,576				808,576	
20. Maine	ME	L	16,551				16,551	
21. Maryland	MD	L	72,747				72,747	
22. Massachusetts	MA	L	47,477				47,477	
23. Michigan	MI	N	25,119				25,119	
24. Minnesota	MN	L	143,352				143,352	
25. Mississippi	MS	L	1,498,069				1,498,069	
26. Missouri	MO	L	271,505				271,505	
27. Montana	MT	L	240				240	
28. Nebraska	NE	L	15,237				15,237	
29. Nevada	NV	L	9,428				9,428	
30. New Hampshire	NH	L	1,158				1,158	
31. New Jersey	NJ	L	165,999				165,999	
32. New Mexico	NM	L	56,464				56,464	
33. New York	NY	N	16,872				16,872	
34. North Carolina	NC	L	1,352,704				1,352,704	
35. North Dakota	ND	L	1,696				1,696	
36. Ohio	OH	L	797,033				797,033	
37. Oklahoma	OK	L	40,900				40,900	
38. Oregon	OR	L	13,562				13,562	
39. Pennsylvania	PA	L	869,350				869,350	
40. Rhode Island	RI	L						
41. South Carolina	SC	L	329,691				329,691	
42. South Dakota	SD	L	508				508	
43. Tennessee	TN	L	381,260				381,260	
44. Texas	TX	L	3,690,960				3,690,960	
45. Utah	UT	L	678				678	
46. Vermont	VT	L	978				978	
47. Virginia	VA	L	71,926				71,926	
48. Washington	WA	L	2,544				2,544	
49. West Virginia	WV	L	52,867				52,867	
50. Wisconsin	WI	L	728,755				728,755	
51. Wyoming	WY	L	866				866	
52. American Samoa	AS	N						
53. Guam	GU	N						
54. Puerto Rico	PR	N	531				531	
55. U.S. Virgin Islands	VI	N						
56. Northern Mariana Islands	MP	N						
57. Canada	CAN	N						
58. Aggregate Other Aliens	OT	XXX	119				119	
59. Subtotal	XXX		14,988,486				14,988,486	
90. Reporting entity contributions for employee benefits plans	XXX							
91. Dividends or refunds applied to purchase paid-up additions and annuities	XXX							
92. Dividends or refunds applied to shorten endowment or premium paying period	XXX							
93. Premium or annuity considerations waived under disability or other contract provisions	XXX							
94. Aggregate or other amounts not allocable by State	XXX							
95. Totals (Direct Business)	XXX		14,988,486				14,988,486	
96. Plus Reinsurance Assumed	XXX							
97. Totals (All Business)	XXX		14,988,486				14,988,486	
98. Less Reinsurance Ceded	XXX		3,371,660				3,371,660	
99. Totals (All Business) less Reinsurance Ceded	XXX		11,616,826				11,616,826	
DETAILS OF WRITE-INS								
58001. Jamaica	XXX		119				119	
58002.	XXX							
58003.	XXX							
58998. Summary of remaining write-ins for Line 58 from overflow page	XXX							
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX		119				119	
9401.	XXX							
9402.	XXX							
9403.	XXX							
9498. Summary of remaining write-ins for Line 94 from overflow page	XXX							
9499. Totals (Lines 9401 through 9403 plus 9498)(Line 94 above)	XXX							

(a) Active Status Counts:
L - Licensed or Chartered - Licensed Insurance carrier or domiciled RRG.....48
E - Eligible - Reporting entities eligible or approved to write surplus lines in the state.....
N - None of the above - Not allowed to write business in the state.....9

R - Registered - Non-domiciled RRGs.....
Q - Qualified - Qualified or accredited reinsurer.....

SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATION CHART



STATEMENT AS OF MARCH 31, 2018 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your statement filing. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of NO to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

	Response
1. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC with this statement?	NO
2. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC with this statement?	NO
3. Will the Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC?	NO
4. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC?	NO
5. Will the Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI be filed with the state of domicile and electronically with the NAIC?	NO
6. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Average Market Value) be filed with the state of domicile and electronically with the NAIC?	NO
7. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) be filed with the state of domicile and electronically with the NAIC?	NO

Explanation:

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

Bar Code:

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



NONE

STATEMENT AS OF MARCH 31, 2018 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

SCHEDULE A - VERIFICATION

Real Estate

	1 Year to Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year		
2. Cost of acquired:		
2.1 Actual cost at time of acquisition		
2.2 Additional investment made after acquisition		
3. Current year change in encumbrances		
4. Total gain (loss) on disposals		
5. Deduct amounts received on disposals		
6. Total foreign exchange change in book/adjusted carrying value		
7. Deduct current year's other than temporary impairment recognized		
8. Deduct current year's depreciation		
9. Book/adjusted carrying value at the end of current period (Lines 1+2+3+4-5+6-7-8)		
10. Deduct total nonadmitted amounts		
11. Statement value at end of current period (Line 9 minus Line 10)		

NONE

SCHEDULE B - VERIFICATION

Mortgage Loans

	1 Year to Date	2 Prior Year Ended December 31
1. Book value/recorded investment excluding accrued interest, December 31 of prior year		
2. Cost of acquired:		
2.1 Actual cost at time of acquisition		
2.2 Additional investment made after acquisition		
3. Capitalized deferred interest and other		
4. Accrual of discount		
5. Unrealized valuation increase (decrease)		
6. Total gain (loss) on disposals		
7. Deduct amounts received on disposals		
8. Deduct amortization of premium and mortgage investment and commitment fees		
9. Total foreign exchange change in book value/recorded investment including accrued interest		
10. Deduct current year's other than temporary impairment recognized		
11. Book value/recorded investment excluding accrued interest at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)		
12. Total valuation allowance		
13. Subtotal (Line 11 plus Line 12)		
14. Deduct total nonadmitted amounts		
15. Statement value at end of current period (Line 13 minus Line 14)		

NONE

SCHEDULE BA - VERIFICATION

Other Long-Term Invested Assets

	1 Year to Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year		
2. Cost of acquired:		
2.1 Actual cost at time of acquisition		
2.2 Additional investment made after acquisition		
3. Capitalized deferred interest and other		
4. Accrual of discount		
5. Unrealized valuation increase (decrease)		
6. Total gain (loss) on disposals		
7. Deduct amounts received on disposals		
8. Deduct amortization of premium and depreciation		
9. Total foreign exchange change in book/adjusted carrying value		
10. Deduct current year's other than temporary impairment recognized		
11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)		
12. Deduct total nonadmitted amounts		
13. Statement value at end of current period (Line 11 minus Line 12)		

NONE

SCHEDULE D - VERIFICATION

Bonds and Stocks

	1 Year to Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value of bonds and stocks, December 31 of prior year	255,381,007	219,076,088
2. Cost of bonds and stocks acquired	27,604,543	66,578,410
3. Accrual of discount	68,878	250,042
4. Unrealized valuation increase (decrease)		
5. Total gain (loss) on disposals	114,130	943,610
6. Deduct consideration for bonds and stocks disposed of	8,648,495	30,555,828
7. Deduct amortization of premium	201,783	911,315
8. Total foreign exchange change in book/adjusted carrying value		
9. Deduct current year's other than temporary impairment recognized		
10. Total investment income recognized as a result of prepayment penalties and/or acceleration fees		
11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10)	274,318,280	255,381,007
12. Deduct total nonadmitted amounts		
13. Statement value at end of current period (Line 11 minus Line 12)	274,318,280	255,381,007

STATEMENT AS OF MARCH 31, 2018 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

SCHEDULE D - PART 1B

Showing the Acquisitions, Dispositions and Non-Trading Activity
During the Current Quarter for all Bonds and Preferred Stock by NAIC Designation

NAIC Designation	1 Book/Adjusted Carrying Value Beginning of Current Quarter	2 Acquisitions During Current Quarter	3 Dispositions During Current Quarter	4 Non-Trading Activity During Current Quarter	5 Book/Adjusted Carrying Value End of First Quarter	6 Book/Adjusted Carrying Value End of Second Quarter	7 Book/Adjusted Carrying Value End of Third Quarter	8 Book/Adjusted Carrying Value December 31 Prior Year
BONDS								
1. NAIC 1 (a)	195,402,033	25,931,743	4,562,266	(93,033)	216,678,477			195,402,033
2. NAIC 2 (a)	59,257,273	1,350,000	3,972,099	(39,872)	56,595,302			59,257,273
3. NAIC 3 (a)								
4. NAIC 4 (a)								
5. NAIC 5 (a)								
6. NAIC 6 (a)								
7. Total Bonds	254,659,306	27,281,743	8,534,365	(132,905)	273,273,779			254,659,306
PREFERRED STOCK								
8. NAIC 1								
9. NAIC 2								
10. NAIC 3								
11. NAIC 4								
12. NAIC 5								
13. NAIC 6								
14. Total Preferred Stock								
15. Total Bonds and Preferred Stock	254,659,306	27,281,743	8,534,365	(132,905)	273,273,779			254,659,306

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

NAIC 1 \$; NAIC 2 \$; NAIC 3 \$ NAIC 4 \$; NAIC 5 \$; NAIC 6 \$

S102

Schedule DA - Part 1 - Short-Term Investments

NONE

Schedule DA - Verification - Short-Term Investments

NONE

Schedule DB - Part A - Verification - Options, Caps, Floors, Collars, Swaps and Forwards

NONE

Schedule DB - Part B - Verification - Futures Contracts

NONE

Schedule DB - Part C - Section 1 - Replication (Synthetic Asset) Transactions (RSATs) Open

NONE

Schedule DB-Part C-Section 2-Reconciliation of Replication (Synthetic Asset) Transactions Open

NONE

Schedule DB - Verification - Book/Adjusted Carrying Value, Fair Value and Potential Exposure of
Derivatives

NONE

SCHEDULE E - PART 2 - VERIFICATION

(Cash Equivalents)

	1	2
	Year To Date	Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year	4,578,860	.....
2. Cost of cash equivalents acquired	2,042,036	75,367,406
3. Accrual of discount .....	.....	.....
4. Unrealized valuation increase (decrease) .....	.....	.....
5. Total gain (loss) on disposals .....	.....	.....
6. Deduct consideration received on disposals	4,788,833	70,788,546
7. Deduct amortization of premium .....	.....	.....
8. Total foreign exchange change in book/adjusted carrying value .....	.....	.....
9. Deduct current year's other than temporary impairment recognized .....	.....	.....
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	1,832,063	4,578,860
11. Deduct total nonadmitted amounts .....	.....	.....
12. Statement value at end of current period (Line 10 minus Line 11)	1,832,063	4,578,860

Schedule A - Part 2 - Real Estate Acquired and Additions Made

NONE

Schedule A - Part 3 - Real Estate Disposed

NONE

Schedule B - Part 2 - Mortgage Loans Acquired and Additions Made

NONE

Schedule B - Part 3 - Mortgage Loans Disposed, Transferred or Repaid

NONE

Schedule BA - Part 2 - Other Long-Term Invested Assets Acquired and Additions Made

NONE

Schedule BA - Part 3 - Other Long-Term Invested Assets Disposed, Transferred or Repaid

NONE

STATEMENT AS OF MARCH 31, 2018 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

SCHEDULE D - PART 3

Show All Long-Term Bonds and Stock Acquired During the Current Quarter

1 CUSIP Identification	2 Description	3 Foreign	4 Date Acquired	5 Name of Vendor	6 Number of Shares of Stock	7 Actual Cost	8 Par Value	9 Paid for Accrued Interest and Dividends	10 NAIC Designation or Market Indicator (a)
3133EH-U4-3	FEDERAL FARM CREDIT BANK		.03/16/2018	GREENWIC		3,853,920	4,000,000	34,378	1
3130AD-7C-0	FEDERAL HOME LOAN BANK		.01/19/2018	PIPER JA		3,938,280	4,000,000	9,472	1
313382-GT-4	FEDERAL HOME LOAN BANK		.03/08/2018	INTLFCSTONE		3,953,100	4,000,000	667	1
0599999. Subtotal - Bonds - U.S. Governments						11,745,300	12,000,000	44,517	XXX
05363X-AN-7	AVERY POINT CLO LTD		.03/22/2018	CITIGROU		1,500,600	1,500,000	7,682	1FE
06759F-AD-8	BABSON CLO LTD		.03/09/2018	BARCLAYS		1,003,750	1,000,000	4,632	1FE
10334F-AE-2	BOYD WALTERSON GSA FUND LP		.02/08/2018	KEY		300,000	300,000		2Z
114521-AM-9	BROOKSIDE MILL CLO LTD		.02/15/2018	BANK AME		1,000,000	1,000,000		1FE
125490-AQ-8	CIFC FUNDING LTD		.03/06/2018	NOMURA		1,002,010	1,000,000	3,965	1FE
24823B-AL-4	DENALI CAPITAL CLO X LTD		.03/07/2018	NOMURA		1,204,860	1,200,000	4,693	1FE
278865-AV-2	ECOLAB INC		.01/18/2018	KEY		1,143,816	1,200,000	7,290	1FE
63469F-AC-1	FIRST GROUP PLC		.03/27/2018	MIZUHO SECURITIES		500,000	500,000		2Z
38808P-AL-0	GREYWOLF CLO LTD		.01/25/2018	GOLDMAN		1,000,000	1,000,000		1FE
47048J-AC-7	JAMESTOWN CLO LTD		.02/23/2018	GOLDMAN		1,006,250	1,000,000	3,745	1FE
62405C-AQ-7	MOUNTAIN HALK CLO LTD		.03/15/2018	MORGAN STANLEY		1,132,917	1,132,000	6,668	1FE
55336V-AR-1	MPLX LP		.02/15/2018	STIFEL		1,187,760	1,200,000	1,600	1FE
647551-B*-0	NEW MOUNTAIN FINANCE CORPORATION		.01/30/2018	GOLDMAN		550,000	550,000		2Z
67107K-AS-5	OCP CLO LTD		.03/08/2018	NOMURA		1,000,400	1,000,000	4,280	1FE
92330E-AK-3	VENTURE CDO LTD		.03/06/2018	NOMURA		1,002,080	1,000,000	5,272	1FE
96524W-AY-0	WHITEHORSE LTD		.02/07/2018	NOMURA		1,000,000	1,000,000	739	1FE
3899999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						15,536,443	15,582,000	50,566	XXX
8399997. Total - Bonds - Part 3						27,281,743	27,582,000	95,083	XXX
8399998. Total - Bonds - Part 5						XXX	XXX	XXX	XXX
8399999. Total - Bonds						27,281,743	27,582,000	95,083	XXX
8999997. Total - Preferred Stocks - Part 3							XXX		XXX
8999998. Total - Preferred Stocks - Part 5						XXX	XXX	XXX	XXX
8999999. Total - Preferred Stocks							XXX		XXX
313360-ZZ-5	FEDERAL HOME LOAN BANK CINCINNATI		.03/28/2018	FEDERAL HOME LOAN BANK		3,228,000	322,800		V
9099999. Subtotal - Common Stocks - Industrial and Miscellaneous (Unaffiliated)						322,800	XXX		XXX
9799997. Total - Common Stocks - Part 3						322,800	XXX		XXX
9799998. Total - Common Stocks - Part 5						XXX	XXX	XXX	XXX
9799999. Total - Common Stocks						322,800	XXX		XXX
9899999. Total - Preferred and Common Stocks						322,800	XXX		XXX
9999999 - Totals						27,604,543	XXX	95,083	XXX

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

STATEMENT AS OF MARCH 31, 2018 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21	22	
										11	12	13	14	15								
CUSIP Identification	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/Adjusted Carrying Value	Unrealized Valuation Increase/(Decrease)	Current Year's (Amortization)/Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Change in Book/Adjusted Carrying Value (11 + 12 - 13)	Total Foreign Exchange Change in Book /Adjusted Carrying Value	Book/Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/Stock Dividends Received During Year	Stated Contractual Maturity Date	NAIC Designation or Market Indicator (a)	
38374F-3P-7	GNMA 2004-026 GE		03/16/2018	PRINCIPAL RECEIPT		19,089	19,089	17,436	18,728		361		361		19,089				145	04/16/2034	1	
38376V-BN-6	GNMA 2010-020 PW		03/16/2018	PRINCIPAL RECEIPT		27,077	27,077	26,992	27,059		17		17		27,077				186	09/16/2038	1	
38378K-GE-2	GNMA 2013-072 A		03/16/2018	PRINCIPAL RECEIPT		17,283	17,283	17,549	17,283		(186)		(186)		17,283				43	10/16/2046	1	
0599999	Subtotal - Bonds - U.S. Governments					63,449	63,449	61,977	63,256		192		192		63,449				374	XXX	XXX	
13063B-FT-4	CALIFORNIA ST GO BOND		03/01/2018	MATURITY		400,000	400,000	464,380	401,977		(1,977)		(1,977)		400,000				11,900	03/01/2018	1FE	
1799999	Subtotal - Bonds - U.S. States, Territories and Possessions					400,000	400,000	464,380	401,977		(1,977)		(1,977)		400,000				11,900	XXX	XXX	
185630-VR-8	CLEMSON UNIV SC REV		03/08/2018	FIRST TN		743,100	750,000	750,000	750,000						750,000		(6,900)	(6,900)	8,188	05/01/2024	1FE	
31394Y-H9-8	FHLMC 2793 PE		03/25/2018	PRINCIPAL RECEIPT		9,124	9,124	8,178	9,090		35		35		9,124				72	05/15/2034	1	
31395M-DU-0	FHLMC 2334 KG		03/15/2018	PRINCIPAL RECEIPT		8,001	8,001	7,797	7,991		11		11		8,001				70	02/15/2035	1	
31393T-HN-9	FNMA 2003-81 LC		03/26/2018	PRINCIPAL RECEIPT		3,485	3,485	3,212	3,484		2		2		3,485				25	09/25/2018	1	
31394U-KE-1	FNMA 2005-102 PG		03/26/2018	PRINCIPAL RECEIPT		14,341	14,341	13,393	14,265		75		75		14,341				112	11/25/2035	1	
31412U-Y6-1	FNMA POOL - 935533		03/26/2018	PRINCIPAL RECEIPT		7,270	7,270	7,417	7,320		(50)		(50)		7,270				60	08/01/2039	1	
31416B-NK-0	FNMA POOL - 995094		03/26/2018	PRINCIPAL RECEIPT		5,025	5,025	5,362	5,094		(70)		(70)		5,025				43	11/01/2035	1	
31417G-ZP-4	FNMA POOL - AB9749		03/26/2018	PRINCIPAL RECEIPT		46,844	46,844	46,464	46,518		326		326		46,844				226	06/01/2043	1	
31417M-QQ-9	FNMA POOL - AC3162		03/26/2018	PRINCIPAL RECEIPT		4,629	4,629	4,794	4,646		(17)		(17)		4,629				35	10/01/2024	1	
31417S-AA-8	FNMA POOL - AC5400		03/26/2018	PRINCIPAL RECEIPT		3,641	3,641	3,689	3,650		(9)		(9)		3,641				26	10/01/2039	1	
31418S-CJ-6	FNMA POOL - AD4572		03/26/2018	PRINCIPAL RECEIPT		26,631	26,631	27,690	26,910		(279)		(279)		26,631				263	05/01/2040	1	
31418T-DS-3	FNMA POOL - AD5523		03/26/2018	PRINCIPAL RECEIPT		7,187	7,187	7,300	7,217		(30)		(30)		7,187				55	06/01/2040	1	
31419C-D3-4	FNMA POOL - AE1921		03/26/2018	PRINCIPAL RECEIPT		6,462	6,462	6,642	6,490		(29)		(29)		6,462				46	09/01/2040	1	
31388A-CX-0	FNMA POOL - AH7285		03/26/2018	PRINCIPAL RECEIPT		7,911	7,911	7,772	7,873		38		38		7,911				48	03/01/2041	1	
3138AD-HM-0	FNMA POOL - AI0235		03/26/2018	PRINCIPAL RECEIPT		29,695	29,695	29,924	29,714		(19)		(19)		29,695				98	05/01/2026	1	
31417Y-TU-1	FNMA POOL - MA0562		03/26/2018	PRINCIPAL RECEIPT		5,064	5,064	5,288	5,144		(80)		(80)		5,064				37	11/01/2040	1	
31417Y-W3-7	FNMA POOL - MA0665		03/26/2018	PRINCIPAL RECEIPT		13,338	13,338	13,406	13,364		(26)		(26)		13,338				79	02/01/2041	1	
3199999	Subtotal - Bonds - U.S. Special Revenues					941,748	948,647	948,328	948,770		(122)		(122)		948,648		(6,900)	(6,900)	9,483	XXX	XXX	
02687Q-DG-0	AMERICAN INTL GROUP		01/16/2018	MATURITY		1,100,000	1,100,000	1,248,832	1,101,859		(1,859)		(1,859)		1,100,000				32,175	01/16/2018	2FE	
14040H-BE-4	CAPITAL ONE FINANCIAL CO		03/16/2018	MILLENNIUM ADVISORS		1,691,823	1,700,000	1,700,867	1,700,238		(37)		(37)		1,700,201		(8,378)	(8,378)	16,776	04/24/2019	2FE	
15102Q-AS-3	CELGENE CORP		03/08/2018	USBANC		1,142,571	1,150,000	1,174,323	1,172,376		(478)		(478)		1,171,898		(29,327)	(29,327)	25,623	08/15/2025	2FE	
36962G-4R-2	GENERAL ELEC CAP CORP		03/08/2018	GOLDMAN		835,199	810,000	858,027	829,443		(1,298)		(1,298)		828,145		7,054	7,054	17,325	09/16/2020	1FE	
36962G-XZ-2	GENERAL ELEC CAP CORP		03/08/2018	VARIOUS		743,706	600,000	584,150	587,067		83		83		587,150		156,556	156,556	19,913	03/15/2032	1FE	
44929B-AS-0	ICG US CLO LTD		03/08/2018	CALLED @ 100.000000		1,250,000	1,250,000	1,255,000	1,254,965		(89)		(89)		1,254,876		(4,876)	(4,876)	19,059	10/15/2026	1FE	
911312-AH-9	UNITED PARCEL SERVICE		01/16/2018	MATURITY		480,000	480,000	476,083	479,970		30		30		480,000				13,200	01/15/2018	1FE	
3899999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)					7,243,299	7,090,000	7,297,282	7,125,918		(3,648)		(3,648)		7,122,270		121,029	121,029	144,071	XXX	XXX	
8399997	Total - Bonds - Part 4					8,648,496	8,502,096	8,771,967	8,539,921		(5,555)		(5,555)		8,534,367		114,129	114,129	165,828	XXX	XXX	
8399998	Total - Bonds - Part 5					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
8399999	Total - Bonds					8,648,496	8,502,096	8,771,967	8,539,921		(5,555)		(5,555)		8,534,367		114,129	114,129	165,828	XXX	XXX	
8999997	Total - Preferred Stocks - Part 4						XXX													XXX	XXX	
8999998	Total - Preferred Stocks - Part 5					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
8999999	Total - Preferred Stocks						XXX													XXX	XXX	
9799997	Total - Common Stocks - Part 4						XXX													XXX	XXX	
9799998	Total - Common Stocks - Part 5					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
9799999	Total - Common Stocks						XXX													XXX	XXX	
9899999	Total - Preferred and Common Stocks						XXX													XXX	XXX	
9999999	Totals					8,648,496	XXX	8,771,967	8,539,921		(5,555)		(5,555)		8,534,367		114,129	114,129	165,828	XXX	XXX	

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

Schedule DB - Part A - Section 1 - Options, Caps, Floors, Collars, Swaps and Forwards Open

NONE

Schedule DB - Part B - Section 1 - Futures Contracts Open

NONE

Schedule DB - Part B - Section 1B - Brokers with whom cash deposits have been made

NONE

Schedule DB - Part D - Section 1 - Counterparty Exposure for Derivative Instruments Open

NONE

Schedule DB - Part D-Section 2 - Collateral for Derivative Instruments Open - Pledged By

NONE

Schedule DB - Part D-Section 2 - Collateral for Derivative Instruments Open - Pledged To

NONE

Schedule DL - Part 1 - Reinvested Collateral Assets Owned

NONE

Schedule DL - Part 2 - Reinvested Collateral Assets Owned

NONE

