



LIFE, AND ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES - ASSOCIATION EDITION

## ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2020  
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

Licensed as business type: Life, Accident and Health [ X ] Fraternal Benefit Societies [ ]

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, 513-247-0711  
(Street and Number) (Area Code) (Telephone Number)

(City or Town, State, Country and Zip Code) Cincinnati, OH, US 45241, 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, 513-247-0711  
(Street and Number) (Area Code) (Telephone Number)

(City or Town, State, Country and Zip Code) Cincinnati, OH, US 45241, www.ulife.com

Internet Website Address www.ulife.com

Statutory Statement Contact Kevin Smith, 513-247-5665  
(Name) (Area Code) (Telephone Number)

ksmith@ulife.com, 513-247-5040  
(E-mail Address) (FAX Number)

#### OFFICERS

CEO & President Jay Cresson Hardy Vice President & Treasurer Kevin Christopher Smith

Vice President & 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 David Kevin Mullen  
David Michael Davis 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  
CEO & President

Elaine Greer  
Vice President & Secretary

Kevin Smith  
Vice President & Treasurer

Subscribed and sworn to before me this  
19th day of February

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

Yes [ X ] No [ ]

Michael O'Brien  
Notary  
June 18, 2022



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE **UNITY FINANCIAL LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF **Alabama**

NAIC Group Code **0000**

DURING THE YEAR **2020**

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 .....	887,794		18,922		906,717
2. Annuity considerations .....		XXX	587,724	XXX	587,724
3. Deposit-type contract funds .....					
4. Other considerations .....					
5. Totals (Sum of Lines 1 to 4) .....	887,794		606,646		1,494,441
<b>DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS</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 .....	521,780		394,605		916,385
10. Matured endowments .....					
11. Annuity benefits .....					
12. Surrender values and withdrawals for life contracts .....	30,826				30,826
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....					
15. Totals .....	552,606		394,605		947,211
<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. of Pols. &amp; Certifs.</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. of Pols. &amp; Certifs.</b>	<b>8 Amount</b>	<b>9 No. of Pols. &amp; Certifs.</b>	<b>10 Amount</b>
16. Unpaid December 31, prior year .....	3	22,019			9	35,749			12	57,769
17. Incurred during current year .....	26	547,441			73	402,141			.99	949,582
Settled during current year:										
18.1 By payment in full .....	21	521,780			73	394,605			.94	.916,385
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	21	521,780			73	394,605			.94	.916,385
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	21	521,780			73	394,605			.94	.916,385
19. Unpaid Dec. 31, current year (16+17-18.6) .....	8	47,680			9	43,285			17	90,965
<b>POLICY EXHIBIT</b>					<b>No. of Policies</b>					
20. In force December 31, prior year .....	1,586	10,959,432	(a)		893	5,186,478			2,479	16,145,910
21. Issued during year .....	176	885,538			5	15,870			181	.901,408
22. Other changes to in force (Net) .....	(117)	(669,636)			(71)	(446,752)			(188)	(1,116,389)
23. In force December 31 of current year .....	1,645	11,175,333	(a)		827	4,755,595			2,472	15,930,929

(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 Policyholder Dividends Paid, Refunds to Members 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/certificates (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fee Other Individual Policies:					
25.1 Non-cancellable (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 2020 OF THE **UNITY FINANCIAL LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Alaska

NAIC Group Code 0000

DURING THE YEAR 2020

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 .....		1,470			678	2,148
2. Annuity considerations .....			XXX		XXX	
3. Deposit-type contract funds .....						
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....		1,470		678		2,148
<b>DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS</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 .....					7,950	7,950
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 .....					7,950	7,950
<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>	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year .....										
17. Incurred during current year .....						7,950				7,950
Settled during current year:										
18.1 By payment in full .....						7,950				7,950
18.2 By payment on compromised claims .....										
18.3 Totals paid .....						7,950				7,950
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....						7,950				7,950
19. Unpaid Dec. 31, current year (16+17-18.6) .....										
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	5	29,676	(a)		3	20,149			8	49,825
21. Issued during year .....										
22. Other changes to in force (Net) .....						1,008				1,008
23. In force December 31 of current year .....	5	29,676	(a)		3	21,157			8	50,833

(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 Policyholder Dividends Paid, Refunds to Members 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/certificates (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fee					
Other Individual Policies:					
25.1 Non-cancellable (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 2020 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Arizona

NAIC Group Code 0000

DURING THE YEAR 2020

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 .....		44,289		184,246		228,535
2. Annuity considerations .....			XXX	416,094	XXX	.416,094
3. Deposit-type contract funds .....						
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....		44,289		600,340		644,629
<b>DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS</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) .....						
Annuites:						
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 .....		42,000		117,001		.159,001
10. Matured endowments .....						
11. Annuity benefits .....						
12. Surrender values and withdrawals for life contracts .....		4,798				4,798
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....						
15. Totals .....		46,798		117,001		163,799
<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. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year .....	1	104							1	104
17. Incurred during current year .....	7	41,896			18	137,101			25	178,997
Settled during current year:										
18.1 By payment in full .....	8	42,000			16	117,001			24	159,001
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	8	42,000			16	117,001			24	159,001
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	8	42,000			16	117,001			24	159,001
19. Unpaid Dec. 31, current year (16+17-18.6) .....					2	20,100			2	20,100
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	220	1,072,862	(a)		112	898,601			332	1,971,463
21. Issued during year .....					25	212,725			25	212,725
22. Other changes to in force (Net) .....	(14)	(79,102)			(19)	(158,038)			(33)	(237,140)
23. In force December 31 of current year .....	206	993,761	(a)		118	953,288			324	1,947,048

(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 Policyholder Dividends Paid, Refunds to Members 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/certificates (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fee					
Other Individual Policies:					
25.1 Non-cancellable (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 2020 OF THE **UNITY FINANCIAL LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF **Arkansas**

DURING THE YEAR **2020**

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 .....		86,635		5,462		92,097
2. Annuity considerations .....			XXX	4,739,414	XXX	4,739,414
3. Deposit-type contract funds .....						
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....		86,635		4,744,876		4,831,511
<b>DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS</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) .....						
Annuites:						
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 .....		120,000		42,493		162,493
10. Matured endowments .....						
11. Annuity benefits .....						
12. Surrender values and withdrawals for life contracts .....		5,883				5,883
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....						
15. Totals .....		125,883		42,493		168,376
<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</b> No. of Pols. & Certifs.	<b>2</b> Amount	<b>3</b> No. of Ind.Pols. & Gr. Certifs.	<b>4</b> Amount	<b>5</b> No. of Certifs.	<b>6</b> Amount	<b>7</b> No. of Pols. & Certifs.	<b>8</b> Amount	<b>9</b> No. of Pols. & Certifs.	<b>10</b> Amount
16. Unpaid December 31, prior year .....	2	30,000			1	1,103			3	31,103
17. Incurred during current year .....	112	100,000			5	41,390			117	141,390
Settled during current year:										
18.1 By payment in full .....	111	120,000			6	42,493			117	162,493
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	111	120,000			6	42,493			117	162,493
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	111	120,000			6	42,493			117	162,493
19. Unpaid Dec. 31, current year (16+17-18.6) .....	3	10,000							3	10,000
<b>POLICY EXHIBIT</b>					<b>No. of Policies</b>					
20. In force December 31, prior year .....	323	2,077,365	(a)		64	477,192			387	2,554,557
21. Issued during year .....										
22. Other changes to in force (Net) .....	(23)	(193,683)			(5)	(73,513)			(28)	(267,196)
23. In force December 31 of current year .....	300	1,883,681	(a)		59	403,679			359	2,287,361

(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> Policyholder Dividends Paid, Refunds to Members 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/certificates (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fee					
Other Individual Policies:					
25.1 Non-cancellable (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 2020 OF THE **UNITY FINANCIAL LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF California

NAIC Group Code 0000

DURING THE YEAR 2020

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 .....		13,518		880,818		894,336
2. Annuity considerations .....			XXX		XXX	
3. Deposit-type contract funds .....						
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....		13,518		880,818		894,336
<b>DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS</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 .....		10,417		317,011		327,427
10. Matured endowments .....						
11. Annuity benefits .....						
12. Surrender values and withdrawals for life contracts .....				3,283		3,283
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....						
15. Totals .....		10,417		320,293		330,710
<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. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year .....	1	10,417			21	94,729			22	.105,145
17. Incurred during current year .....	1				104	320,024			105	320,024
Settled during current year:										
18.1 By payment in full .....	2	10,417			97	317,011			99	327,427
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	2	10,417			97	317,011			99	327,427
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	2	10,417			97	317,011			99	327,427
19. Unpaid Dec. 31, current year (16+17-18.6) .....					28	97,742			28	97,742
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	90	513,083	(a)		1,712	7,214,293			1,802	7,727,377
21. Issued during year .....	1	1,592			329	1,798,858			330	1,800,450
22. Other changes to in force (Net) .....	(5)	(36,393)			(140)	(670,001)			(145)	(706,395)
23. In force December 31 of current year .....	86	478,282	(a)		1,901	8,343,150			1,987	8,821,432

(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 Policyholder Dividends Paid, Refunds to Members 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/certificates (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fee					
Other Individual Policies:					
25.1 Non-cancellable (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 2020 OF THE **UNITY FINANCIAL LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Colorado

NAIC Group Code 0000

DURING THE YEAR 2020

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 .....		7,387		850,525		857,913
2. Annuity considerations .....			XXX	104,449	XXX	104,449
3. Deposit-type contract funds .....						
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....		7,387		954,974		962,362
<b>DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS</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 .....		8,000		495,702		503,702
10. Matured endowments .....						
11. Annuity benefits .....						
12. Surrender values and withdrawals for life contracts .....		3,738		3,343		7,081
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....						
15. Totals .....		11,738		499,045		510,783
<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. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year .....	1	8,000			3	10,065			4	18,065
17. Incurred during current year .....	2	608			140	526,096			142	526,705
Settled during current year:										
18.1 By payment in full .....	2	8,000			129	495,702			131	503,702
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	2	8,000			129	495,702			131	503,702
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	2	8,000			129	495,702			131	503,702
19. Unpaid Dec. 31, current year (16+17-18.6) .....	1	608			14	40,459			15	41,068
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	.35	198,045	(a)		1,156	4,822,611			1,191	5,020,656
21. Issued during year .....					341	1,409,629			341	1,409,629
22. Other changes to in force (Net) .....		(11,968)			(196)	(792,994)			(196)	(804,962)
23. In force December 31 of current year .....	35	186,077	(a)		1,301	5,439,246			1,336	5,625,322

(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 Policyholder Dividends Paid, Refunds to Members 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/certificates (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fee					
Other Individual Policies:					
25.1 Non-cancellable (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 2020 OF THE **UNITY FINANCIAL LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Connecticut

DURING THE YEAR 2020

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 .....		7,372		9,437		16,809
2. Annuity considerations .....			XXX	1,532,244	XXX	1,532,244
3. Deposit-type contract funds .....						
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....		7,372		1,541,681		1,549,053
<b>DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS</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) .....						
Annuites:						
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 .....		6,000		13,016		19,016
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 .....		6,000		13,016		19,016
<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. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year .....										
17. Incurred during current year .....	3	16,000			3	13,016			6	29,016
Settled during current year:										
18.1 By payment in full .....	2	6,000			3	13,016			5	19,016
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	2	6,000			3	13,016			5	19,016
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	2	6,000			3	13,016			5	19,016
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 .....	25	184,181	(a)		16	95,498			.41	.279,679
21. Issued during year .....					2	.9,943			2	.9,943
22. Other changes to in force (Net) .....	(2)	(51,000)			(2)	(16,043)			(4)	(67,043)
23. In force December 31 of current year .....	23	133,181	(a)		16	89,397			39	222,578

(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 Policyholder Dividends Paid, Refunds to Members 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/certificates (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fee					
Other Individual Policies:					
25.1 Non-cancellable (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 2020 OF THE **UNITY FINANCIAL LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF **Delaware**

NAIC Group Code **0000**

DURING THE YEAR **2020**

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 .....		27,911			115	28,026
2. Annuity considerations .....			XXX		XXX	
3. Deposit-type contract funds .....						
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....		27,911		115		28,026
<b>DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS</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) .....						
Annuites:						
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 .....		43,262			31,016	74,278
10. Matured endowments .....						
11. Annuity benefits .....						
12. Surrender values and withdrawals for life contracts .....					12	12
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....						
15. Totals .....		43,262			31,028	74,290
<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</b> No. of Pols. & Certifs.	<b>2</b> Amount	<b>3</b> No. of Ind.Pols. & Gr. Certifs.	<b>4</b> Amount	<b>5</b> No. of Certifs.	<b>6</b> Amount	<b>7</b> No. of Pols. & Certifs.	<b>8</b> Amount	<b>9</b> No. of Pols. & Certifs.	<b>10</b> Amount
16. Unpaid December 31, prior year .....	2	17,000							2	17,000
17. Incurred during current year .....	4	26,262			3	31,016			7	57,278
Settled during current year:										
18.1 By payment in full .....	6	43,262			3	31,016			9	74,278
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	6	43,262			3	31,016			9	74,278
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	6	43,262			3	31,016			9	74,278
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 .....	155	833,657	(a)		113	402,309			268	1,235,966
21. Issued during year .....										
22. Other changes to in force (Net) .....	(6)	(35,096)			(4)	(20,600)			(10)	(55,696)
23. In force December 31 of current year .....	149	798,561	(a)		109	381,709			258	1,180,269

(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> Policyholder Dividends Paid, Refunds to Members 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/certificates (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fee					
Other Individual Policies:					
25.1 Non-cancellable (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 2020 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF District of Columbia

DURING THE YEAR 2020

NAIC Group Code 0000

**LIFE INSURANCE**

NAIC Company Code 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		40,054				40,054
2. Annuity considerations .....			XXX		XXX	
3. Deposit-type contract funds .....						
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....		40,054				40,054
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
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 .....		122,959				122,959
10. Matured endowments .....						
11. Annuity benefits .....			747			747
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 .....		123,705				123,705
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. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year .....	1	237							1	237
17. Incurred during current year .....	12	137,732							12	137,732
Settled during current year:										
18.1 By payment in full .....	11	122,959							11	122,959
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	11	122,959							11	122,959
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	11	122,959							11	122,959
19. Unpaid Dec. 31, current year (16+17-18.6) .....	2	15,010							2	15,010
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	150	936,114	(a)		4	34,442			154	.970,556
21. Issued during year .....										
22. Other changes to in force (Net) .....	(17)	(167,843)				38			(17)	(167,805)
23. In force December 31 of current year .....	133	768,271	(a)		4	34,480			137	802,751

(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 Policyholder Dividends Paid, Refunds to Members 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/certificates (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fee					
Other Individual Policies:					
25.1 Non-cancellable (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 2020 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Florida

NAIC Group Code 0000

DURING THE YEAR 2020

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 .....		2,454,642		69,934		2,524,576
2. Annuity considerations .....			XXX		XXX	
3. Deposit-type contract funds .....						
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....		2,454,642		69,934		2,524,576
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
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 .....		2,404,389		129,715		2,534,104
10. Matured endowments .....						
11. Annuity benefits .....						
12. Surrender values and withdrawals for life contracts .....		294,874		1,901		296,775
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....						
15. Totals .....		2,699,262		131,617		2,830,879
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. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year .....	.46	416,028			1	1,740			.47	.417,768
17. Incurred during current year .....	300	2,340,230			22	156,181			322	2,496,411
Settled during current year:										
18.1 By payment in full .....	283	2,404,389			18	129,715			301	2,534,104
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	283	2,404,389			18	129,715			301	2,534,104
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	283	2,404,389			18	129,715			301	2,534,104
19. Unpaid Dec. 31, current year (16+17-18.6) .....	63	351,869			5	28,206			68	380,075
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	6,037	48,854,955	(a)		218	1,475,386			6,255	50,330,341
21. Issued during year .....	.93	464,990			11	76,355			104	541,345
22. Other changes to in force (Net) .....	(522)	(4,005,313)			(19)	(181,099)			(541)	(4,186,411)
23. In force December 31 of current year .....	5,608	45,314,632	(a)		210	1,370,642			5,818	46,685,274

(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 Policyholder Dividends Paid, Refunds to Members 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/certificates (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fee					
Other Individual Policies:					
25.1 Non-cancellable (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 2020 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Georgia

NAIC Group Code 0000

DURING THE YEAR 2020

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 .....	761,858			194,916		956,774
2. Annuity considerations .....			XXX		XXX	
3. Deposit-type contract funds .....						
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....	761,858			194,916		956,774
<b>DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS</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) .....						
Annuites:						
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 .....	595,537			498,571		1,094,108
10. Matured endowments .....						
11. Annuity benefits .....						
12. Surrender values and withdrawals for life contracts .....	89,650			17,081		106,730
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....						
15. Totals .....	685,186			515,652		1,200,838
<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. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year .....	5	43,000			5	17,809			10	60,809
17. Incurred during current year .....	147	717,912			87	523,422			234	1,241,334
Settled during current year:										
18.1 By payment in full .....	134	595,537			83	498,571			217	1,094,108
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	134	595,537			83	498,571			217	1,094,108
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	134	595,537			83	498,571			217	1,094,108
19. Unpaid Dec. 31, current year (16+17-18.6) .....	18	165,375			9	42,660			27	208,035
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	1,921	18,079,334	(a)		968	7,316,018			2,889	25,395,352
21. Issued during year .....	2	1,732			42	394,573			44	396,304
22. Other changes to in force (Net) .....	(125)	(1,351,190)			(91)	(742,504)			(216)	(2,093,694)
23. In force December 31 of current year .....	1,798	16,729,875	(a)		919	6,968,087			2,717	23,697,962

(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 Policyholder Dividends Paid, Refunds to Members 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/certificates (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fee					
Other Individual Policies:					
25.1 Non-cancellable (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 2020 OF THE **UNITY FINANCIAL LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF **Hawaii**

NAIC Group Code **0000**

DURING THE YEAR **2020**

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	273,000	XXX	273,000
4. Other considerations .....					
5. Totals (Sum of Lines 1 to 4) .....			273,000		273,000
<b>DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS</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. of Pols. &amp; Certifs.</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. of Pols. &amp; Certifs.</b>	<b>8 Amount</b>	<b>9 No. of Pols. &amp; Certifs.</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>					<b>No. of Policies</b>					
20. In force December 31, prior year .....	2	6,000	(a)		4	18,990			6	24,990
21. Issued during year .....										
22. Other changes to in force (Net) .....						58				58
23. In force December 31 of current year .....	2	6,000	(a)	4	19,048				6	25,048

(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 Policyholder Dividends Paid, Refunds to Members 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/certificates (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fee Other Individual Policies: 25.1 Non-cancellable (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 2020 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Idaho

NAIC Group Code 0000

DURING THE YEAR 2020

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 .....		1,347		1,192		2,539
2. Annuity considerations .....			XXX	170,645	XXX	170,645
3. Deposit-type contract funds .....						
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....		1,347		171,837		173,184
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
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 .....						
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 .....						
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. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	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) .....										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	8	42,550	(a)		12	87,685			20	130,235
21. Issued during year .....										
22. Other changes to in force (Net) .....	(1)	(4,959)				364			(1)	(4,595)
23. In force December 31 of current year .....	7	37,591	(a)	12	88,049				19	125,640

(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 Policyholder Dividends Paid, Refunds to Members 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/certificates (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fee Other Individual Policies:					
25.1 Non-cancellable (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 2020 OF THE **UNITY FINANCIAL LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF **Illinois**

NAIC Group Code **0000**

DURING THE YEAR **2020**

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 .....	221,497		794,256		1,015,753
2. Annuity considerations .....		XXX	21,143	XXX	21,143
3. Deposit-type contract funds .....					
4. Other considerations .....					
5. Totals (Sum of Lines 1 to 4) .....	221,497		815,399		1,036,896
<b>DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS</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 .....	227,242		795,871		1,023,112
10. Matured endowments .....					
11. Annuity benefits .....					
12. Surrender values and withdrawals for life contracts .....	20,620		375		20,995
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....					
15. Totals .....	247,862		796,246		1,044,108
<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. of Pols. &amp; Certifs.</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. of Pols. &amp; Certifs.</b>	<b>8 Amount</b>	<b>9 No. of Pols. &amp; Certifs.</b>	<b>10 Amount</b>
16. Unpaid December 31, prior year .....	1	5,000			10	64,557			11	69,557
17. Incurred during current year .....	30	272,742			98	778,386			128	1,051,128
Settled during current year:										
18.1 By payment in full .....	27	227,242			96	795,871			123	1,023,112
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	27	227,242			96	795,871			123	1,023,112
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	27	227,242			96	795,871			123	1,023,112
19. Unpaid Dec. 31, current year (16+17-18.6) .....	4	50,500			12	47,073			16	97,573
<b>POLICY EXHIBIT</b>					<b>No. of Policies</b>					
20. In force December 31, prior year .....	580	5,023,961	(a)		1,208	10,053,954			1,788	15,077,916
21. Issued during year .....					130	749,113			130	749,113
22. Other changes to in force (Net) .....	(41)	(334,896)			(120)	(619,371)			(161)	(954,267)
23. In force December 31 of current year .....	539	4,689,066	(a)		1,218	10,183,696			1,757	14,872,762

(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 Policyholder Dividends Paid, Refunds to Members 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/certificates (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fee Other Individual Policies:					
25.1 Non-cancellable (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 2020 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Indiana

NAIC Group Code 0000

DURING THE YEAR 2020

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 .....		74,689		2,472,560		2,547,248
2. Annuity considerations .....			XXX	1,424,248	XXX	1,424,248
3. Deposit-type contract funds .....						
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....		74,689		3,896,808		3,971,496
<b>DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS</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) .....						
Annuites:						
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 .....		158,426		1,824,907		1,983,333
10. Matured endowments .....						
11. Annuity benefits .....						
12. Surrender values and withdrawals for life contracts .....		10,668		15,625		26,293
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....						
15. Totals .....		169,094		1,840,532		2,009,626
<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. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year .....	1	15,000			16	107,229			17	.122,229
17. Incurred during current year .....	27	162,462			299	1,905,386			326	2,067,848
Settled during current year:										
18.1 By payment in full .....	25	158,426			285	1,824,907			310	1,983,333
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	25	158,426			285	1,824,907			310	1,983,333
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	25	158,426			285	1,824,907			310	1,983,333
19. Unpaid Dec. 31, current year (16+17-18.6) .....	3	19,036			30	187,709			33	206,745
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	222	1,732,027	(a)		3,285	24,167,404			3,507	25,899,431
21. Issued during year .....					314	2,766,081			314	2,766,081
22. Other changes to in force (Net) .....	(28)	(197,851)			(345)	(2,536,107)			(373)	(2,733,958)
23. In force December 31 of current year .....	194	1,534,176	(a)		3,254	24,397,378			3,448	25,931,554

(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 Policyholder Dividends Paid, Refunds to Members 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/certificates (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fee					
Other Individual Policies:					
25.1 Non-cancellable (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 2020 OF THE **UNITY FINANCIAL LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF **Iowa**

NAIC Group Code **0000**

DURING THE YEAR **2020**

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 .....	8,452		77,330		85,782
2. Annuity considerations .....		XXX		XXX	
3. Deposit-type contract funds .....					
4. Other considerations .....					
5. Totals (Sum of Lines 1 to 4) .....	8,452		77,330		85,782
<b>DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS</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 .....	25,067		122,268		147,334
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 .....	25,067		122,268		147,334
<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. of Pols. &amp; Certifs.</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. of Pols. &amp; Certifs.</b>	<b>8 Amount</b>	<b>9 No. of Pols. &amp; Certifs.</b>	<b>10 Amount</b>
16. Unpaid December 31, prior year .....	1	3,067			1	6,573			2	9,640
17. Incurred during current year Settled during current year:	7	22,000			12	115,694			19	137,694
18.1 By payment in full .....	8	25,067			13	122,268			21	147,334
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	8	25,067			13	122,268			21	147,334
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	8	25,067			13	122,268			21	147,334
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 .....	22	187,591	(a)		102	853,798			124	1,041,388
21. Issued during year .....			(a)		9	91,739			9	91,739
22. Other changes to in force (Net) .....	(4)	(39,997)			(11)	(97,290)			(15)	(137,288)
23. In force December 31 of current year .....	18	147,593	(a)		100	848,246			118	995,839

(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 Policyholder Dividends Paid, Refunds to Members 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/certificates (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fee Other Individual Policies:					
25.1 Non-cancellable (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 2020 OF THE **UNITY FINANCIAL LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Kansas

NAIC Group Code 0000

DURING THE YEAR 2020

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 .....		57,104		52,382		109,487
2. Annuity considerations .....			XXX	220,148	XXX	220,148
3. Deposit-type contract funds .....						
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....		57,104		272,530		329,635
<b>DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS</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 .....		85,085		93,037		178,122
10. Matured endowments .....						
11. Annuity benefits .....						
12. Surrender values and withdrawals for life contracts .....		1,976				1,976
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....						
15. Totals .....		87,061		93,037		180,098
<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. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year .....	2	35,000							2	35,000
17. Incurred during current year .....	9	78,085			19	93,037			28	171,122
Settled during current year:										
18.1 By payment in full .....	7	85,085			19	93,037			26	178,122
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	7	85,085			19	93,037			26	178,122
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	7	85,085			19	93,037			26	178,122
19. Unpaid Dec. 31, current year (16+17-18.6) .....	4	28,000							4	28,000
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	162	1,286,319	(a)		126	976,529			288	2,262,848
21. Issued during year .....					9	52,574			9	52,574
22. Other changes to in force (Net) .....	(14)	(104,758)			(17)	(109,624)			(31)	(214,383)
23. In force December 31 of current year .....	148	1,181,561	(a)		118	919,478			266	2,101,039

(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 Policyholder Dividends Paid, Refunds to Members 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/certificates (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fee					
Other Individual Policies:					
25.1 Non-cancellable (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 2020 OF THE **UNITY FINANCIAL LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF **Kentucky**

DURING THE YEAR **2020**

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 .....	101,806			897,887		999,693
2. Annuity considerations .....			XXX		XXX	
3. Deposit-type contract funds .....						
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....	101,806			897,887		999,693
<b>DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS</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 .....	104,186			399,663		503,850
10. Matured endowments .....						
11. Annuity benefits .....						
12. Surrender values and withdrawals for life contracts .....	5,679					5,679
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....						
15. Totals .....	109,865			399,663		509,529
<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. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year .....	1	8,000			3	45,322			4	53,322
17. Incurred during current year .....	17	131,186			29	384,491			46	515,678
Settled during current year:										
18.1 By payment in full .....	16	104,186			30	399,663			46	503,850
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	16	104,186			30	399,663			46	503,850
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	16	104,186			30	399,663			46	503,850
19. Unpaid Dec. 31, current year (16+17-18.6) .....	2	35,000			2	30,150			4	65,150
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	299	2,773,424	(a)		312	3,573,269			611	6,346,693
21. Issued during year .....					74	1,082,114			74	1,082,114
22. Other changes to in force (Net) .....	(15)	(150,397)			(42)	(648,539)			(57)	(798,936)
23. In force December 31 of current year .....	284	2,623,027	(a)		344	4,006,844			628	6,629,871

(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 Policyholder Dividends Paid, Refunds to Members 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/certificates (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fee					
Other Individual Policies:					
25.1 Non-cancellable (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 2020 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Louisiana

NAIC Group Code 0000

DURING THE YEAR 2020

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 .....	58,559			1,308,919		1,367,479
2. Annuity considerations .....			XXX	94,000	XXX	94,000
3. Deposit-type contract funds .....						
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....	58,559			1,402,919		1,461,479
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
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 .....	403,632			2,227,195		2,630,827
10. Matured endowments .....						
11. Annuity benefits .....						
12. Surrender values and withdrawals for life contracts .....	14,852			5,553		20,405
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....						
15. Totals .....	418,484			2,232,748		2,651,232
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. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year .....	2	20,059			18	69,850			.20	89,910
17. Incurred during current year .....	11	393,672			386	2,348,389			397	2,742,061
Settled during current year:										
18.1 By payment in full .....	11	403,632			374	2,227,195			385	2,630,827
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	11	403,632			374	2,227,195			385	2,630,827
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	11	403,632			374	2,227,195			385	2,630,827
19. Unpaid Dec. 31, current year (16+17-18.6) .....	2	10,099			30	191,044			32	201,143
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	626	4,767,686	(a)		2,695	24,164,770			3,321	28,932,456
21. Issued during year .....	1	3,741			187	1,737,239			188	1,740,980
22. Other changes to in force (Net) .....	(52)	(493,784)			(383)	(3,228,120)			(435)	(3,721,904)
23. In force December 31 of current year .....	575	4,277,643	(a)		2,499	22,673,888			3,074	26,951,531

(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 Policyholder Dividends Paid, Refunds to Members 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/certificates (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fee					
Other Individual Policies:					
25.1 Non-cancellable (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 2020 OF THE **UNITY FINANCIAL LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF **Maine**

NAIC Group Code **0000**

DURING THE YEAR **2020**

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 .....	45,947		800		46,747
2. Annuity considerations .....		XXX		XXX	
3. Deposit-type contract funds .....					
4. Other considerations .....					
5. Totals (Sum of Lines 1 to 4) .....	45,947		800		46,747
<b>DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS</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 .....	22,118				22,118
10. Matured endowments .....					
11. Annuity benefits .....					
12. Surrender values and withdrawals for life contracts .....	22,189				22,189
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....					
15. Totals .....	44,307				44,307
<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. of Pols. &amp; Certifs.</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. of Pols. &amp; Certifs.</b>	<b>8 Amount</b>	<b>9 No. of Pols. &amp; Certifs.</b>	<b>10 Amount</b>
16. Unpaid December 31, prior year .....	1	20,000							1	20,000
17. Incurred during current year Settled during current year:	1	2,118			8				9	2,118
18.1 By payment in full .....	2	22,118			8				10	22,118
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	2	22,118			8				10	22,118
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	2	22,118			8				10	22,118
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 .....	136	1,040,495	(a)		2	5,808			138	1,046,303
21. Issued during year .....										
22. Other changes to in force (Net) .....	(6)	(59,950)				805			(6)	(59,145)
23. In force December 31 of current year .....	130	980,545	(a)	2		6,614			132	987,159

(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 Policyholder Dividends Paid, Refunds to Members 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/certificates (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fee Other Individual Policies:					
25.1 Non-cancellable (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 2020 OF THE **UNITY FINANCIAL LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Maryland

DURING THE YEAR 2020

NAIC Group Code 0000

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 .....	222,342			51,261		273,603
2. Annuity considerations .....			XXX		XXX	
3. Deposit-type contract funds .....						
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....	222,342			51,261		273,603
<b>DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS</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 .....	404,694			133,574		538,268
10. Matured endowments .....						
11. Annuity benefits .....						
12. Surrender values and withdrawals for life contracts .....	32,162					32,162
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....						
15. Totals .....	436,856			133,574		570,430
<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. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year .....	6	41,954			1	15,959			7	57,913
17. Incurred during current year .....	21	386,625			30	136,728			51	523,353
Settled during current year:										
18.1 By payment in full .....	23	404,694			29	133,574			52	538,268
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	23	404,694			29	133,574			52	538,268
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	23	404,694			29	133,574			52	538,268
19. Unpaid Dec. 31, current year (16+17-18.6) .....	4	23,886			2	19,113			6	42,999
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	1,049	7,638,859	(a)		188	1,032,271			1,237	8,671,129
21. Issued during year .....					13	89,888			13	89,888
22. Other changes to in force (Net) .....	(74)	(583,054)			(32)	(183,661)			(106)	(766,715)
23. In force December 31 of current year .....	975	7,055,805	(a)		169	938,497			1,144	7,994,302

(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 Policyholder Dividends Paid, Refunds to Members 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/certificates (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fee					
Other Individual Policies:					
25.1 Non-cancellable (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 2020 OF THE **UNITY FINANCIAL LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Massachusetts

DURING THE YEAR 2020

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 .....		16,211		299,892		316,103
2. Annuity considerations .....			XXX	1,407,047	XXX	1,407,047
3. Deposit-type contract funds .....						
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....		16,211		1,706,939		1,723,150
<b>DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS</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 .....		16,474		189,617		206,091
10. Matured endowments .....						
11. Annuity benefits .....						
12. Surrender values and withdrawals for life contracts .....		6,078				6,078
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....						
15. Totals .....		22,552		189,617		212,169
<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. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year .....					1	15,381			1	15,381
17. Incurred during current year .....	.39	16,474			22	174,236			.61	190,710
Settled during current year:										
18.1 By payment in full .....	.39	16,474			23	189,617			.62	206,091
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	.39	16,474			23	189,617			.62	206,091
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	.39	16,474			23	189,617			.62	206,091
19. Unpaid Dec. 31, current year (16+17-18.6) .....										
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	.38	304,114	(a)		171	1,845,185			209	2,149,299
21. Issued during year .....	.1	7,868			33	459,663			.34	467,531
22. Other changes to in force (Net) .....	(7)	(49,219)			(17)	(272,040)			(24)	(321,259)
23. In force December 31 of current year .....	32	262,763	(a)		187	2,032,808			219	2,295,571

(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 Policyholder Dividends Paid, Refunds to Members 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/certificates (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fee					
Other Individual Policies:					
25.1 Non-cancellable (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 2020 OF THE **UNITY FINANCIAL LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Michigan

NAIC Group Code 0000

DURING THE YEAR 2020

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 .....		13,299		26,328		39,627
2. Annuity considerations .....			XXX	2,228,056	XXX	2,228,056
3. Deposit-type contract funds .....						
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....		13,299		2,254,384		2,267,683
<b>DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS</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) .....						
Annuites:						
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 .....		21,242		8,159		29,401
10. Matured endowments .....						
11. Annuity benefits .....						
12. Surrender values and withdrawals for life contracts .....		2,559				2,559
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....						
15. Totals .....		23,801		8,159		31,960
<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. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year .....	.1	5,000							.1	5,000
17. Incurred during current year .....	.51	16,242			4	16,256			.55	32,497
Settled during current year:										
18.1 By payment in full .....	.52	21,242			3	8,159			.55	29,401
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	.52	21,242			3	8,159			.55	29,401
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	.52	21,242			3	8,159			.55	29,401
19. Unpaid Dec. 31, current year (16+17-18.6) .....					1	8,096			1	8,096
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	.55	410,908	(a)		42	345,128			.97	756,036
21. Issued during year .....					2	28,588			2	28,588
22. Other changes to in force (Net) .....	(2)	(16,686)			(4)	(34,104)			(6)	(50,790)
23. In force December 31 of current year .....	53	394,222	(a)		40	339,612			93	733,835

(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 Policyholder Dividends Paid, Refunds to Members 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/certificates (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fee					
Other Individual Policies:					
25.1 Non-cancellable (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 2020 OF THE **UNITY FINANCIAL LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Minnesota

NAIC Group Code 0000

DURING THE YEAR 2020

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 .....		126,032		64,747		190,780
2. Annuity considerations .....			XXX	1,496,152	XXX	1,496,152
3. Deposit-type contract funds .....						
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....		126,032		1,560,899		1,686,932
<b>DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS</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 .....		412,255		226,665		638,920
10. Matured endowments .....						
11. Annuity benefits .....						
12. Surrender values and withdrawals for life contracts .....		5,114		1,771		6,884
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....						
15. Totals .....		417,368		228,436		645,804
<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. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year .....	3	36,124			3	8,549			6	44,673
17. Incurred during current year .....	13	428,486			31	239,188			44	667,674
Settled during current year:										
18.1 By payment in full .....	11	412,255			30	226,665			41	638,920
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	11	412,255			30	226,665			41	638,920
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	11	412,255			30	226,665			41	638,920
19. Unpaid Dec. 31, current year (16+17-18.6) .....	5	52,356			4	21,072			9	73,428
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	548	5,336,096	(a)		377	2,636,034			925	7,972,130
21. Issued during year .....	3	13,160			28	114,739			31	127,899
22. Other changes to in force (Net) .....	(49)	(434,215)			(31)	(291,545)			(80)	(725,760)
23. In force December 31 of current year .....	502	4,915,041	(a)		374	2,459,228			876	7,374,269

(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 Policyholder Dividends Paid, Refunds to Members 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/certificates (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fee					
Other Individual Policies:					
25.1 Non-cancellable (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 2020 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Mississippi

DURING THE YEAR 2020

NAIC Group Code 0000

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 .....		75,119		1,795,747		1,870,865
2. Annuity considerations .....			XXX	274,575	XXX	274,575
3. Deposit-type contract funds .....						
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4)		75,119		2,070,322		2,145,440
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
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 .....		222,657		2,661,456		2,884,113
10. Matured endowments .....						
11. Annuity benefits .....						
12. Surrender values and withdrawals for life contracts .....		11,474		18,864		30,338
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....						
15. Totals		234,131		2,680,320		2,914,451
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. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year .....	2	13,000			24	75,402			.26	88,402
17. Incurred during current year .....	26	225,408			718	2,790,833			744	3,016,240
Settled during current year:										
18.1 By payment in full .....	25	222,657			694	2,661,456			719	2,884,113
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	25	222,657			694	2,661,456			719	2,884,113
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	25	222,657			694	2,661,456			719	2,884,113
19. Unpaid Dec. 31, current year (16+17-18.6)	3	15,750			48	204,779			51	220,529
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	317	2,257,816	(a)		8,072	57,289,076			8,389	59,546,892
21. Issued during year .....		3,191			253	1,240,272			253	1,243,463
22. Other changes to in force (Net) .....	(26)	(252,796)			(619)	(2,987,428)			(645)	(3,240,224)
23. In force December 31 of current year	291	2,008,211	(a)		7,706	55,541,920			7,997	57,550,131

(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 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4	5
				Direct Losses Paid	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/certificates (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fee					
Other Individual Policies:					
25.1 Non-cancellable (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 2020 OF THE **UNITY FINANCIAL LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Missouri

NAIC Group Code 0000

DURING THE YEAR 2020

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 .....		438,889		302,869		741,759
2. Annuity considerations .....			XXX	94,181	XXX	94,181
3. Deposit-type contract funds .....						
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....		438,889		397,950		835,940
<b>DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS</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) .....						
Annuites:						
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 .....		623,187		326,404		949,591
10. Matured endowments .....						
11. Annuity benefits .....						
12. Surrender values and withdrawals for life contracts .....		29,461		8,167		37,628
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....						
15. Totals .....		652,647		334,571		987,218
<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. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year .....	9	57,206			6	12,628			15	69,834
17. Incurred during current year .....	125	725,707			145	330,577			270	1,056,284
Settled during current year:										
18.1 By payment in full .....	115	623,187			144	326,404			259	949,591
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	115	623,187			144	326,404			259	949,591
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	115	623,187			144	326,404			259	949,591
19. Unpaid Dec. 31, current year (16+17-18.6) .....	19	159,726			7	16,801			26	176,527
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	1,410	9,685,733	(a)		2,045	7,556,743			3,455	17,242,476
21. Issued during year .....	3	17,575			126	577,747			129	595,322
22. Other changes to in force (Net) .....	(109)	(930,970)			(152)	(620,180)			(261)	(1,551,150)
23. In force December 31 of current year .....	1,304	8,772,339	(a)		2,019	7,514,310			3,323	16,286,649

(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 Policyholder Dividends Paid, Refunds to Members 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/certificates (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fee					
Other Individual Policies:					
25.1 Non-cancellable (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 2020 OF THE **UNITY FINANCIAL LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF **Montana**

NAIC Group Code **0000**

DURING THE YEAR **2020**

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 .....	826				826
2. Annuity considerations .....		XXX	141,730	XXX	141,730
3. Deposit-type contract funds .....					
4. Other considerations .....					
5. Totals (Sum of Lines 1 to 4) .....	826		141,730		142,556
<b>DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS</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. of Pols. &amp; Certifs.</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. of Pols. &amp; Certifs.</b>	<b>8 Amount</b>	<b>9 No. of Pols. &amp; Certifs.</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 .....	7	32,789	(a)		3	23,502			10	56,291
21. Issued during year .....										
22. Other changes to in force (Net) .....										73
23. In force December 31 of current year .....	7	32,789	(a)		3	23,575			10	56,364

(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 Policyholder Dividends Paid, Refunds to Members 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/certificates (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fee Other Individual Policies:					
25.1 Non-cancellable (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 2020 OF THE **UNITY FINANCIAL LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF **Nebraska**

NAIC Group Code **0000**

DURING THE YEAR **2020**

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 .....	14,224		126,400		140,624
2. Annuity considerations .....		XXX	160,205	XXX	160,205
3. Deposit-type contract funds .....					
4. Other considerations .....					
5. Totals (Sum of Lines 1 to 4) .....	14,224		286,605		300,829
<b>DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS</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 .....	23,000		46,432		69,432
10. Matured endowments .....					
11. Annuity benefits .....					
12. Surrender values and withdrawals for life contracts .....	1,211		5,295		6,505
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....					
15. Totals .....	24,211		51,727		75,937
<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. of Pols. &amp; Certifs.</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. of Pols. &amp; Certifs.</b>	<b>8 Amount</b>	<b>9 No. of Pols. &amp; Certifs.</b>	<b>10 Amount</b>
16. Unpaid December 31, prior year .....										
17. Incurred during current year .....	4	23,000			9	60,662			13	83,662
Settled during current year:										
18.1 By payment in full .....	4	23,000			8	46,432			12	69,432
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	4	23,000			8	46,432			12	69,432
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	4	23,000			8	46,432			12	69,432
19. Unpaid Dec. 31, current year (16+17-18.6) .....					1	14,231			1	14,231
<b>POLICY EXHIBIT</b>					<b>No. of Policies</b>					
20. In force December 31, prior year .....	.41	267,775	(a)		139	1,292,966			180	1,560,741
21. Issued during year .....					25	352,680			25	352,680
22. Other changes to in force (Net) .....	(5)	(27,153)			(4)	(139,069)			(9)	(166,222)
23. In force December 31 of current year .....	36	240,622	(a)		160	1,506,578			196	1,747,200

(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 Policyholder Dividends Paid, Refunds to Members 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/certificates (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fee Other Individual Policies:					
25.1 Non-cancellable (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 2020 OF THE **UNITY FINANCIAL LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Nevada

NAIC Group Code 0000

DURING THE YEAR 2020

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 .....		21,838		1,118		22,956
2. Annuity considerations .....			XXX		XXX	
3. Deposit-type contract funds .....						
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....		21,838		1,118		22,956
<b>DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS</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) .....						
Annuites:						
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 .....		80,500		36,176		116,676
10. Matured endowments .....						
11. Annuity benefits .....						
12. Surrender values and withdrawals for life contracts .....				(1,339)		(1,339)
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....						
15. Totals .....		80,500		34,837		115,337
<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. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year .....					2	19,214			2	19,214
17. Incurred during current year .....	11	90,500			2	16,962			13	107,462
Settled during current year:										
18.1 By payment in full .....	10	80,500			4	36,176			14	116,676
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	10	80,500			4	36,176			14	116,676
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	10	80,500			4	36,176			14	116,676
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 .....	83	553,860	(a)		24	156,686			107	710,546
21. Issued during year .....										
22. Other changes to in force (Net) .....	(8)	(56,088)				(9,209)			(8)	(65,297)
23. In force December 31 of current year .....	75	497,772	(a)		24	147,477			99	645,249

(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 Policyholder Dividends Paid, Refunds to Members 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/certificates (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fee					
Other Individual Policies:					
25.1 Non-cancellable (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 2020 OF THE **UNITY FINANCIAL LIFE INSURANCE COMPANY**

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

DURING THE YEAR **2020**

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 .....		4,547		.32,517		37,064
2. Annuity considerations .....			XXX	309,984	XXX	309,984
3. Deposit-type contract funds .....						
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....		4,547		342,501		347,048
<b>DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS</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) .....						
Annuites:						
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 .....				15,075		15,075
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 .....				15,075		15,075
<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</b> No. of Pols. & Certifs.	<b>2</b> Amount	<b>3</b> No. of Ind.Pols. & Gr. Certifs.	<b>4</b> Amount	<b>5</b> No. of Certifs.	<b>6</b> Amount	<b>7</b> No. of Pols. & Certifs.	<b>8</b> Amount	<b>9</b> No. of Pols. & Certifs.	<b>10</b> Amount
16. Unpaid December 31, prior year .....										
17. Incurred during current year .....					1	15,075			.1	15,075
Settled during current year:										
18.1 By payment in full .....					1	15,075			.1	15,075
18.2 By payment on compromised claims .....										
18.3 Totals paid .....					1	15,075			.1	15,075
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....					1	15,075			.1	15,075
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 .....	11	87,310	(a)		9	80,448			20	167,758
21. Issued during year .....					2	36,104			2	36,104
22. Other changes to in force (Net) .....						(3,401)				(3,401)
23. In force December 31 of current year .....	11	87,310	(a)	11		113,151			22	200,461

(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> Policyholder Dividends Paid, Refunds to Members 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/certificates (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fee					
Other Individual Policies:					
25.1 Non-cancellable (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 2020 OF THE **UNITY FINANCIAL LIFE INSURANCE COMPANY**

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

DURING THE YEAR **2020**

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 .....		379,989		119,655		499,645
2. Annuity considerations .....			XXX	3,619,329	XXX	3,619,329
3. Deposit-type contract funds .....						
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....		379,989		3,738,984		4,118,974
<b>DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS</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 .....		499,412		413,588		913,000
10. Matured endowments .....						
11. Annuity benefits .....						
12. Surrender values and withdrawals for life contracts .....		37,859		20,148		58,007
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....						
15. Totals .....		537,271		433,736		971,007
<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</b> No. of Pols. & Certifs.	<b>2</b> Amount	<b>3</b> No. of Ind.Pols. & Gr. Certifs.	<b>4</b> Amount	<b>5</b> No. of Certifs.	<b>6</b> Amount	<b>7</b> No. of Pols. & Certifs.	<b>8</b> Amount	<b>9</b> No. of Pols. & Certifs.	<b>10</b> Amount
16. Unpaid December 31, prior year .....	4	32,000			1	4,053			5	36,053
17. Incurred during current year .....	67	514,412			56	456,741			123	971,153
Settled during current year:										
18.1 By payment in full .....	65	499,412			53	413,588			118	913,000
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	65	499,412			53	413,588			118	913,000
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	65	499,412			53	413,588			118	913,000
19. Unpaid Dec. 31, current year (16+17-18.6) .....	6	47,000			4	47,206			10	94,206
<b>POLICY EXHIBIT</b>					<b>No. of Policies</b>					
20. In force December 31, prior year .....	1,499	10,235,354	(a)		547	5,401,860			2,046	15,637,214
21. Issued during year .....	19	134,701			7	67,366			26	202,067
22. Other changes to in force (Net) .....	(114)	(802,982)			(60)	(547,154)			(174)	(1,350,136)
23. In force December 31 of current year .....	1,404	9,567,073	(a)		494	4,922,072			1,898	14,489,145

(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> Policyholder Dividends Paid, Refunds to Members 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/certificates (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fee					
Other Individual Policies:					
25.1 Non-cancellable (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 2020 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF New Mexico

DURING THE YEAR 2020

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 .....		15,056		90,376		105,432
2. Annuity considerations .....			XXX		XXX	
3. Deposit-type contract funds .....						
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....		15,056		90,376		105,432
<b>DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS</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) .....						
Annuites:						
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 .....		4,310		89,346		93,656
10. Matured endowments .....						
11. Annuity benefits .....						
12. Surrender values and withdrawals for life contracts .....		727		283		1,010
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....						
15. Totals .....		5,037		89,629		94,666
<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. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year .....					2	10,038			2	10,038
17. Incurred during current year .....	6	12,540			20	90,461			26	103,001
Settled during current year:										
18.1 By payment in full .....	3	4,310			16	89,346			19	93,656
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	3	4,310			16	89,346			19	93,656
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	3	4,310			16	89,346			19	93,656
19. Unpaid Dec. 31, current year (16+17-18.6) .....	3	8,231			6	11,153			9	19,384
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	.79	383,504	(a)		396	2,018,313			475	2,401,818
21. Issued during year .....					13	49,002			13	49,002
22. Other changes to in force (Net) .....	(4)	(8,038)			(28)	(122,962)			(32)	(131,000)
23. In force December 31 of current year .....	75	375,467	(a)		381	1,944,353			456	2,319,820

(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 Policyholder Dividends Paid, Refunds to Members 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/certificates (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fee					
Other Individual Policies:					
25.1 Non-cancellable (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 2020 OF THE **UNITY FINANCIAL LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF New York

NAIC Group Code 0000

DURING THE YEAR 2020

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 .....		53,519		4,322		57,841
2. Annuity considerations .....			XXX		XXX	
3. Deposit-type contract funds .....						
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....		53,519		4,322		57,841
<b>DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS</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 .....		61,033		22,182		83,215
10. Matured endowments .....						
11. Annuity benefits .....						
12. Surrender values and withdrawals for life contracts .....		8,003				8,003
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....						
15. Totals .....		69,036		22,182		91,218
<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. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year .....	3	17,330							3	17,330
17. Incurred during current year .....	9	55,703			5	22,182			14	77,885
Settled during current year:										
18.1 By payment in full .....	10	61,033			5	22,182			15	83,215
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	10	61,033			5	22,182			15	83,215
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	10	61,033			5	22,182			15	83,215
19. Unpaid Dec. 31, current year (16+17-18.6) .....	2	12,000							2	12,000
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	171	1,259,410	(a)		27	184,251			198	1,443,661
21. Issued during year .....					4	10,422			4	10,422
22. Other changes to in force (Net) .....	(12)	(27,700)			(6)	(37,077)			(18)	(64,778)
23. In force December 31 of current year .....	159	1,231,709	(a)		25	157,595			184	1,389,305

(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 Policyholder Dividends Paid, Refunds to Members 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/certificates (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fee					
Other Individual Policies:					
25.1 Non-cancellable (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 2020 OF THE **UNITY FINANCIAL LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF North Carolina

DURING THE YEAR 2020

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 .....	2,809,083			1,465,168		4,274,252
2. Annuity considerations .....			XXX	1,101,677	XXX	1,101,677
3. Deposit-type contract funds .....						
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....	2,809,083			2,566,845		5,375,929
<b>DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS</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) .....						
Annuites:						
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 .....	2,966,222			1,459,666		4,425,888
10. Matured endowments .....						
11. Annuity benefits .....						
12. Surrender values and withdrawals for life contracts .....	370,562			2,150		.372,712
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....						
15. Totals .....	3,336,784			1,461,816		4,798,601
<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. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year .....	.46	334,934			11	.34,427			.57	.369,361
17. Incurred during current year .....	373	3,073,077			284	1,495,599			657	4,568,676
Settled during current year:										
18.1 By payment in full .....	361	2,966,222			283	1,459,666			644	4,425,888
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	361	2,966,222			283	1,459,666			644	4,425,888
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	361	2,966,222			283	1,459,666			644	4,425,888
19. Unpaid Dec. 31, current year (16+17-18.6) .....	58	441,789			12	70,360			70	512,149
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	7,280	62,942,704	(a)		2,900	20,498,038			10,180	.83,440,742
21. Issued during year .....	3	19,025			313	2,247,797			316	2,266,822
22. Other changes to in force (Net) .....	(534)	(4,786,609)			(278)	(2,145,733)			(812)	(6,932,343)
23. In force December 31 of current year .....	6,749	58,175,120	(a)		2,935	20,600,101			9,684	78,775,221

(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 Policyholder Dividends Paid, Refunds to Members 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/certificates (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fee					
Other Individual Policies:					
25.1 Non-cancellable (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 2020 OF THE **UNITY FINANCIAL LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF North Dakota

NAIC Group Code 0000

DURING THE YEAR 2020

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 .....		3,005				3,005
2. Annuity considerations .....			XXX		XXX	
3. Deposit-type contract funds .....						
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....		3,005				3,005
<b>DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS</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			20,633	
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		20,633		45,633
<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. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year .....										
17. Incurred during current year .....	22	25,000			3	20,633			25	45,633
Settled during current year:										
18.1 By payment in full .....	22	25,000			3	20,633			25	45,633
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	22	25,000			3	20,633			25	45,633
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	22	25,000			3	20,633			25	45,633
19. Unpaid Dec. 31, current year (16+17-18.6) .....										
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	8	118,020	(a)		7	50,272			15	168,292
21. Issued during year .....										
22. Other changes to in force (Net) .....	(2)	(35,000)			(2)	(23,616)			(4)	(58,616)
23. In force December 31 of current year .....	6	83,020	(a)		5	26,656			11	109,676

(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 Policyholder Dividends Paid, Refunds to Members 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/certificates (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fee					
Other Individual Policies:					
25.1 Non-cancellable (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 2020 OF THE **UNITY FINANCIAL LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF **Ohio**

NAIC Group Code **0000**

DURING THE YEAR **2020**

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 .....		160,684		1,364,005		1,524,688
2. Annuity considerations .....			XXX	293,959	XXX	293,959
3. Deposit-type contract funds .....						
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....		160,684		1,657,964		1,818,647
<b>DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS</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 .....		506,546		2,632,979		3,139,525
10. Matured endowments .....						
11. Annuity benefits .....						
12. Surrender values and withdrawals for life contracts .....		16,807		6,355		23,163
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....						
15. Totals .....		523,353		2,639,334		3,162,687
<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</b> No. of Pols. & Certifs.	<b>2</b> Amount	<b>3</b> No. of Ind.Pols. & Gr. Certifs.	<b>4</b> Amount	<b>5</b> No. of Certifs.	<b>6</b> Amount	<b>7</b> No. of Pols. & Certifs.	<b>8</b> Amount	<b>9</b> No. of Pols. & Certifs.	<b>10</b> Amount
16. Unpaid December 31, prior year .....	5	33,655			27	162,460			32	.196,114
17. Incurred during current year .....	35	558,726			651	2,750,599			686	3,309,325
Settled during current year:										
18.1 By payment in full .....	26	506,546			640	2,632,979			666	3,139,525
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	26	506,546			640	2,632,979			666	3,139,525
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	26	506,546			640	2,632,979			666	3,139,525
19. Unpaid Dec. 31, current year (16+17-18.6) .....	14	85,834			38	280,080			52	365,914
<b>POLICY EXHIBIT</b>					<b>No. of Policies</b>					
20. In force December 31, prior year .....	1,249	7,385,263	(a)		5,089	33,006,257			6,338	40,391,520
21. Issued during year .....					275	1,804,081			275	1,804,081
22. Other changes to in force (Net) .....	(120)	(647,036)			(580)	(3,783,434)			(700)	(4,430,470)
23. In force December 31 of current year .....	1,129	6,738,227	(a)		4,784	31,026,904			5,913	37,765,131

(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> Policyholder Dividends Paid, Refunds to Members 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/certificates (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fee					
Other Individual Policies:					
25.1 Non-cancellable (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 2020 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Oklahoma

NAIC Group Code 0000

DURING THE YEAR 2020

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 .....	29,399			440,002		469,401
2. Annuity considerations .....			XXX	432,478	XXX	432,478
3. Deposit-type contract funds .....						
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....	29,399			872,480		901,879
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
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) .....						
Annuites:						
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 .....		70,117			106,373	
10. Matured endowments .....						
11. Annuity benefits .....						
12. Surrender values and withdrawals for life contracts .....		8,622			.38	
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						8,660
14. All other benefits, except accident and health .....						
15. Totals .....		78,739			106,411	
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. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year .....	2	33,000							2	33,000
17. Incurred during current year .....	.92	50,117			20	122,269			112	172,386
Settled during current year:										
18.1 By payment in full .....	.93	70,117			17	106,373			110	176,490
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	.93	70,117			.17	106,373			110	176,490
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	.93	70,117			.17	106,373			110	176,490
19. Unpaid Dec. 31, current year (16+17-18.6) .....	1	13,000			3	15,896			4	28,896
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	168	1,001,314	(a)		205	1,366,537			373	2,367,851
21. Issued during year .....					173	941,273			173	.941,273
22. Other changes to in force (Net) .....	(13)	(80,623)			(39)	(212,411)			(52)	(293,034)
23. In force December 31 of current year .....	155	920,691	(a)		339	2,095,399			494	3,016,091

(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 \$ .....

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 Policyholder Dividends Paid, Refunds to Members 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/certificates (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fee					
Other Individual Policies:					
25.1 Non-cancellable (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 2020 OF THE **UNITY FINANCIAL LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Oregon

NAIC Group Code 0000

DURING THE YEAR 2020

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 .....		12,611		27,653		40,263
2. Annuity considerations .....			XXX		XXX	
3. Deposit-type contract funds .....						
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....		12,611		27,653		40,263
<b>DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS</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 .....		30,822		74,249		105,070
10. Matured endowments .....						
11. Annuity benefits .....						
12. Surrender values and withdrawals for life contracts .....		10,776		1,855		12,631
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....						
15. Totals .....		41,597		76,104		117,701
<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. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year .....	2	14,500			3	8,720			5	23,220
17. Incurred during current year .....	5	16,322			14	69,346			19	85,667
Settled during current year:										
18.1 By payment in full .....	7	30,822			16	74,249			23	105,070
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	7	30,822			16	74,249			23	105,070
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	7	30,822			16	74,249			23	105,070
19. Unpaid Dec. 31, current year (16+17-18.6) .....					1	3,817			1	3,817
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	50	301,294	(a)		203	1,132,006			253	1,433,300
21. Issued during year .....	5	4,785			2	17,077			7	21,862
22. Other changes to in force (Net) .....	(10)	(49,968)			(19)	(109,095)			(29)	(159,063)
23. In force December 31 of current year .....	45	256,112	(a)		186	1,039,988			231	1,296,100

(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 Policyholder Dividends Paid, Refunds to Members 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/certificates (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fee					
Other Individual Policies:					
25.1 Non-cancellable (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 2020 OF THE **UNITY FINANCIAL LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Pennsylvania

DURING THE YEAR 2020

NAIC Group Code 0000

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 .....		385,453		1,795,310		2,180,763
2. Annuity considerations .....			XXX	3,433,247	XXX	3,433,247
3. Deposit-type contract funds .....						
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4)		385,453		5,228,557		5,614,010
<b>DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS</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 .....		585,604		2,406,725		2,992,328
10. Matured endowments .....						
11. Annuity benefits .....						
12. Surrender values and withdrawals for life contracts .....		82,890		7,840		90,730
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....						
15. Totals		668,494		2,414,564		3,083,058
<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. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year .....	9	.58,345			12	.107,412			.21	.165,757
17. Incurred during current year .....	.65	586,529			.292	2,479,145			.357	3,065,673
Settled during current year:										
18.1 By payment in full .....	.69	585,604			.283	2,406,725			.352	2,992,328
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	.69	585,604			.283	2,406,725			.352	2,992,328
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	.69	585,604			.283	2,406,725			.352	2,992,328
19. Unpaid Dec. 31, current year (16+17-18.6)	5	59,270			21	179,832			26	239,102
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	3,401	.17,375,801	(a)		2,498	21,465,908			.5,899	.38,841,710
21. Issued during year .....					.313	2,590,474			.313	2,590,474
22. Other changes to in force (Net) .....	(198)	(1,141,220)			(336)	(3,070,218)			(534)	(4,211,438)
23. In force December 31 of current year	3,203	16,234,581	(a)		2,475	20,986,164			5,678	37,220,745

(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 Policyholder Dividends Paid, Refunds to Members 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/certificates (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fee					
Other Individual Policies:					
25.1 Non-cancellable (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 2020 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Rhode Island

DURING THE YEAR 2020

NAIC Group Code 0000

**LIFE INSURANCE**

NAIC Company Code 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		278				278
2. Annuity considerations .....			XXX	155,000	XXX	155,000
3. Deposit-type contract funds .....						
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....		278		155,000		155,278
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
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) .....						
Annuites:						
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 .....					15,098	15,098
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 .....					15,098	15,098
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. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year .....										
17. Incurred during current year .....						15,098				15,098
Settled during current year:										
18.1 By payment in full .....						15,098				15,098
18.2 By payment on compromised claims .....										
18.3 Totals paid .....						15,098				15,098
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....						15,098				15,098
19. Unpaid Dec. 31, current year (16+17-18.6) .....										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	3	20,000	(a)	2		23,296			5	43,296
21. Issued during year .....		1,000		(1)		(15,016)			(1)	(14,016)
22. Other changes to in force (Net) .....										
23. In force December 31 of current year .....	3	21,000	(a)	1		8,280			4	29,280

(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 Policyholder Dividends Paid, Refunds to Members 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/certificates (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fee					
Other Individual Policies:					
25.1 Non-cancellable (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 2020 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF South Carolina

DURING THE YEAR 2020

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 .....	.999,043			52,606		1,051,649
2. Annuity considerations .....			XXX	39,080	XXX	39,080
3. Deposit-type contract funds .....						
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....	999,043			91,686		1,090,729
<b>DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS</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 .....		1,088,902		130,664		1,219,566
10. Matured endowments .....						
11. Annuity benefits .....						
12. Surrender values and withdrawals for life contracts .....		124,902		4,243		129,145
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....						
15. Totals .....		1,213,804		134,907		1,348,711
<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. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year .....	3	47,000							3	47,000
17. Incurred during current year .....	134	1,130,173			17	141,564			151	1,271,737
Settled during current year:										
18.1 By payment in full .....	122	1,088,902			16	130,664			138	1,219,566
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	122	1,088,902			16	130,664			138	1,219,566
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	122	1,088,902			16	130,664			138	1,219,566
19. Unpaid Dec. 31, current year (16+17-18.6) .....	15	88,271			1	10,900			16	99,171
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	2,498	22,937,442	(a)		110	893,614			2,608	23,831,056
21. Issued during year .....					13	78,575			13	78,575
22. Other changes to in force (Net) .....	(166)	(1,546,491)			(18)	(190,558)			(184)	(1,737,049)
23. In force December 31 of current year .....	2,332	21,390,952	(a)		105	781,631			2,437	22,172,582

(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 Policyholder Dividends Paid, Refunds to Members 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/certificates (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fee					
Other Individual Policies:					
25.1 Non-cancellable (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 2020 OF THE **UNITY FINANCIAL LIFE INSURANCE COMPANY**

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

NAIC Group Code **0000**

DURING THE YEAR **2020**

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 .....	3,831				3,831
2. Annuity considerations .....		XXX		XXX	
3. Deposit-type contract funds .....					
4. Other considerations .....					
5. Totals (Sum of Lines 1 to 4) .....	3,831				3,831
<b>DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS</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 .....				4,582	4,582
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 .....				4,582	4,582
<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</b> No. of Pols. & Certifs.	<b>2</b> Amount	<b>3</b> No. of Ind.Pols. & Gr. Certifs.	<b>4</b> Amount	<b>5</b> No. of Certifs.	<b>6</b> Amount	<b>7</b> No. of Pols. & Certifs.	<b>8</b> Amount	<b>9</b> No. of Pols. & Certifs.	<b>10</b> Amount
16. Unpaid December 31, prior year .....										
17. Incurred during current year .....	.1				1	4,582			2	4,582
Settled during current year:										
18.1 By payment in full .....	.1				1	4,582			2	4,582
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	.1				1	4,582			2	4,582
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	.1				1	4,582			2	4,582
19. Unpaid Dec. 31, current year (16+17-18.6) .....										
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	.13	71,604	(a)		3	11,657			16	83,261
21. Issued during year .....										
22. Other changes to in force (Net) .....	.1	10,000			(1)	(7,553)				2,447
23. In force December 31 of current year .....	14	81,604	(a)		2	4,104			16	85,708

(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> Policyholder Dividends Paid, Refunds to Members 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/certificates (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fee					
Other Individual Policies:					
25.1 Non-cancellable (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 2020 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Tennessee

DURING THE YEAR 2020

NAIC Group Code 0000

**LIFE INSURANCE**

NAIC Company Code 63819

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	198,908			654,771		853,679
2. Annuity considerations .....			XXX	468,735	XXX	.468,735
3. Deposit-type contract funds .....						
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....	198,908			1,123,506		1,322,414
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS						
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) .....						
Annuites:						
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 .....	263,767			986,949		1,250,716
10. Matured endowments .....						
11. Annuity benefits .....						
12. Surrender values and withdrawals for life contracts .....	16,060			15,632		31,692
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....						
15. Totals .....	279,827			1,002,581		1,282,409
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. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year .....	6	60,189			15	46,947			.21	107,137
17. Incurred during current year .....	27	246,578			179	953,556			206	1,200,133
Settled during current year:										
18.1 By payment in full .....	29	263,767			187	986,949			216	1,250,716
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	29	263,767			187	986,949			216	1,250,716
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	29	263,767			187	986,949			216	1,250,716
19. Unpaid Dec. 31, current year (16+17-18.6) .....	4	43,000			7	13,553			11	56,553
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	705	5,088,216	(a)		1,963	13,716,725			2,668	18,804,940
21. Issued during year .....					134	.755,765			134	.755,765
22. Other changes to in force (Net) .....	(36)	(346,278)			(191)	(1,281,848)			(227)	(1,628,126)
23. In force December 31 of current year .....	669	4,741,937	(a)		1,906	13,190,641			2,575	17,932,579

(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 Policyholder Dividends Paid, Refunds to Members 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/certificates (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fee					
Other Individual Policies:					
25.1 Non-cancellable (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 2020 OF THE **UNITY FINANCIAL LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF **Texas**

NAIC Group Code **0000**

DURING THE YEAR **2020**

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 .....	689,036		14,149,622		14,838,658
2. Annuity considerations .....		XXX	2,911,772	XXX	2,911,772
3. Deposit-type contract funds .....					
4. Other considerations .....					
5. Totals (Sum of Lines 1 to 4) .....	689,036		17,061,394		17,750,430
<b>DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS</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 .....	1,395,067		7,795,273		9,190,340
10. Matured endowments .....					
11. Annuity benefits .....					
12. Surrender values and withdrawals for life contracts .....	28,179		140,742		168,921
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....					
15. Totals .....	1,423,246		7,936,015		9,359,261
<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. of Pols. &amp; Certifs.</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. of Pols. &amp; Certifs.</b>	<b>8 Amount</b>	<b>9 No. of Pols. &amp; Certifs.</b>	<b>10 Amount</b>
16. Unpaid December 31, prior year .....	.39	210,870			198	622,966			237	.833,836
17. Incurred during current year .....	.61	1,452,337			2,087	8,946,953			2,148	10,399,289
Settled during current year:										
18.1 By payment in full .....	.39	1,395,067			1,814	7,795,273			1,853	9,190,340
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	.39	1,395,067			.1,814	7,795,273			1,853	9,190,340
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	.39	1,395,067			1,814	7,795,273			1,853	9,190,340
19. Unpaid Dec. 31, current year (16+17-18.6) .....	61	268,140			471	1,774,645			532	2,042,785
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year .....	4,168	26,368,952			23,793	150,715,323			27,961	177,084,276
21. Issued during year .....	.75	684,044	(a)		.3,492	.16,003,647			3,567	16,687,691
22. Other changes to in force (Net) .....	(335)	(1,900,465)			(2,508)	(10,035,549)			(2,843)	(11,936,014)
23. In force December 31 of current year .....	3,908	25,152,532	(a)		24,777	156,683,421			28,685	181,835,952

(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**

	<b>1 Direct Premiums</b>	<b>2 Direct Premiums Earned</b>	<b>3 Policyholder Dividends Paid, Refunds to Members 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/certificates (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fee Other Individual Policies:					
25.1 Non-cancellable (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 2020 OF THE **UNITY FINANCIAL LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Utah

NAIC Group Code 0000

DURING THE YEAR 2020

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 .....		2,683				2,683
2. Annuity considerations .....			XXX	88,824	XXX	88,824
3. Deposit-type contract funds .....						
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....		2,683		88,824		91,507
<b>DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS</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. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	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 .....	28	206,024	(a) .....	2	15,657			.30	.221,681	
21. Issued during year .....										
22. Other changes to in force (Net) .....	.1	.3,329			.12			.1	.3,341	
23. In force December 31 of current year .....	29	209,353	(a) .....	2	15,668			31	225,022	

(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 Policyholder Dividends Paid, Refunds to Members 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/certificates (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fee					
Other Individual Policies:					
25.1 Non-cancellable (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 2020 OF THE **UNITY FINANCIAL LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF **Vermont**

NAIC Group Code **0000**

DURING THE YEAR **2020**

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 .....	3,783				3,783
2. Annuity considerations .....		XXX	139,600	XXX	139,600
3. Deposit-type contract funds .....					
4. Other considerations .....					
5. Totals (Sum of Lines 1 to 4) .....	3,783		139,600		143,383
<b>DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS</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. of Pols. &amp; Certifs.</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. of Pols. &amp; Certifs.</b>	<b>8 Amount</b>	<b>9 No. of Pols. &amp; Certifs.</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 .....	12	84,812	(a)						12	84,812
21. Issued during year .....										
22. Other changes to in force (Net) .....										
23. In force December 31 of current year .....	12	84,812	(a)						12	84,812

(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 Policyholder Dividends Paid, Refunds to Members 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/certificates (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fee Other Individual Policies: 25.1 Non-cancellable (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 2020 OF THE **UNITY FINANCIAL LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF **Virginia**

NAIC Group Code **0000**

DURING THE YEAR **2020**

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 .....	231,531		5,216		236,746
2. Annuity considerations .....		XXX	84,090	XXX	84,090
3. Deposit-type contract funds .....					
4. Other considerations .....					
5. Totals (Sum of Lines 1 to 4) .....	231,531		89,306		320,836
<b>DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS</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 .....	315,405		61,898		377,303
10. Matured endowments .....					
11. Annuity benefits .....					
12. Surrender values and withdrawals for life contracts .....	12,850				12,850
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....					
15. Totals .....	328,255		61,898		390,153
<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. of Pols. &amp; Certifs.</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. of Pols. &amp; Certifs.</b>	<b>8 Amount</b>	<b>9 No. of Pols. &amp; Certifs.</b>	<b>10 Amount</b>
16. Unpaid December 31, prior year .....	2	13,000							2	13,000
17. Incurred during current year Settled during current year:	300	333,935			8	61,898			308	395,833
18.1 By payment in full .....	296	315,405			8	61,898			304	377,303
18.2 By payment on compromised claims .....					8	61,898				
18.3 Totals paid .....	296	315,405			8	61,898			304	377,303
18.4 Reduction by compromise .....					8	61,898				
18.5 Amount rejected .....					8	61,898				
18.6 Total settlements .....	296	315,405			8	61,898			304	377,303
19. Unpaid Dec. 31, current year (16+17-18.6) .....	6	31,530							6	31,530
<b>POLICY EXHIBIT</b>					<b>No. of Policies</b>					
20. In force December 31, prior year .....	744	5,684,524	(a)		87	774,854			831	6,459,378
21. Issued during year .....	1	7,483			1	10,376			2	17,859
22. Other changes to in force (Net) .....	(39)	(360,726)			(8)	(92,879)			(47)	(453,604)
23. In force December 31 of current year .....	706	5,331,281	(a)		80	692,351			786	6,023,633

(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 Policyholder Dividends Paid, Refunds to Members 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/certificates (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fee Other Individual Policies:					
25.1 Non-cancellable (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 2020 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Washington

NAIC Group Code 0000

DURING THE YEAR 2020

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 .....		3,742		4,979		8,721
2. Annuity considerations .....			XXX		XXX	
3. Deposit-type contract funds .....						
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....		3,742		4,979		8,721
<b>DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS</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 .....				12,741		12,741
10. Matured endowments .....						
11. Annuity benefits .....						
12. Surrender values and withdrawals for life contracts .....		861				861
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....						
15. Totals .....		861		12,741		13,602
<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. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year .....										
17. Incurred during current year .....					5	13,664			5	13,664
Settled during current year:										
18.1 By payment in full .....					4	12,741			4	12,741
18.2 By payment on compromised claims .....										
18.3 Totals paid .....					4	12,741			4	12,741
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....					4	12,741			4	12,741
19. Unpaid Dec. 31, current year (16+17-18.6) .....					1	923			1	923
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	21	114,952	(a)		29	199,989			50	314,941
21. Issued during year .....										
22. Other changes to in force (Net) .....	2	6,943			(2)	(16,998)				(10,056)
23. In force December 31 of current year .....	23	121,895	(a)		27	182,990			50	304,885

(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 Policyholder Dividends Paid, Refunds to Members 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/certificates (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fee					
Other Individual Policies:					
25.1 Non-cancellable (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 2020 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF West Virginia

NAIC Group Code 0000

DURING THE YEAR 2020

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 .....		29,066		82,159		111,225
2. Annuity considerations .....			XXX	183,000	XXX	183,000
3. Deposit-type contract funds .....						
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....		29,066		265,159		294,225
<b>DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS</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 .....		36,540		68,156		104,697
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 .....		36,540		68,156		104,697
<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. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year .....	2	13,000			9	7,568			11	20,568
17. Incurred during current year .....	5	23,540			11	66,649			16	90,189
Settled during current year:										
18.1 By payment in full .....	7	36,540			13	68,156			20	104,697
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	7	36,540			13	68,156			20	104,697
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	7	36,540			13	68,156			20	104,697
19. Unpaid Dec. 31, current year (16+17-18.6) .....					7	6,060			7	6,060
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	84	632,326	(a)		808	1,334,410			892	1,966,736
21. Issued during year .....					39	97,065			39	97,065
22. Other changes to in force (Net) .....	(4)	(38,529)			(11)	(68,926)			(15)	(107,454)
23. In force December 31 of current year .....	80	593,797	(a)		836	1,362,550			916	1,956,347

(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 Policyholder Dividends Paid, Refunds to Members 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/certificates (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fee					
Other Individual Policies:					
25.1 Non-cancellable (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 2020 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Wisconsin

NAIC Group Code 0000

DURING THE YEAR 2020

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 .....		136,949		1,841,432		1,978,380
2. Annuity considerations .....			XXX	351,553	XXX	351,553
3. Deposit-type contract funds .....						
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4)		136,949		2,192,985		2,329,933
<b>DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS</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 .....		207,228		1,567,616		1,774,844
10. Matured endowments .....						
11. Annuity benefits .....						
12. Surrender values and withdrawals for life contracts .....		9,259				9,259
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....						
15. Totals		216,487		1,567,616		1,784,104
<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. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year .....	1	10,000			2	20,110			3	30,110
17. Incurred during current year .....	14	265,228			146	1,635,464			160	1,900,692
Settled during current year:										
18.1 By payment in full .....	12	207,228			133	1,567,616			145	1,774,844
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	12	207,228			133	1,567,616			145	1,774,844
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	12	207,228			133	1,567,616			145	1,774,844
19. Unpaid Dec. 31, current year (16+17-18.6)	3	68,000			15	87,957			18	155,957
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	314	3,212,813	(a)			2,214	19,866,627		2,528	23,079,440
21. Issued during year .....						360	2,178,711		360	2,178,711
22. Other changes to in force (Net) .....	(21)	(264,237)				(166)	(1,971,188)		(187)	(2,235,425)
23. In force December 31 of current year	293	2,948,576	(a)			2,408	20,074,151		2,701	23,022,727

(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 Policyholder Dividends Paid, Refunds to Members 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/certificates (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fee					
Other Individual Policies:					
25.1 Non-cancellable (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 2020 OF THE **UNITY FINANCIAL LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Wyoming

NAIC Group Code 0000

DURING THE YEAR 2020

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 .....		2,764				2,764
2. Annuity considerations .....			XXX		XXX	
3. Deposit-type contract funds .....						
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....		2,764				2,764
<b>DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS</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 .....					6,490	
10. Matured endowments .....						6,490
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 .....				6,490		6,490
<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. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year .....										
17. Incurred during current year .....	.1				1	6,490			2	6,490
Settled during current year:										
18.1 By payment in full .....	1				1	6,490			2	6,490
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	1				1	6,490			2	6,490
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	1				1	6,490			2	6,490
19. Unpaid Dec. 31, current year (16+17-18.6) .....										
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	10	44,087	(a)		4	24,774			14	68,861
21. Issued during year .....										
22. Other changes to in force (Net) .....	1	10,001			(1)	(9,429)				572
23. In force December 31 of current year .....	11	54,088	(a)		3	15,345			14	69,433

(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 Policyholder Dividends Paid, Refunds to Members 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/certificates (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fee					
Other Individual Policies:					
25.1 Non-cancellable (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 2020 OF THE **UNITY FINANCIAL LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF American Samoa

NAIC Group Code 0000

DURING THE YEAR 2020

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/REFUNDS TO MEMBERS</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. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	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 .....			(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 Policyholder Dividends Paid, Refunds to Members 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/certificates (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fee Other Individual Policies: 25.1 Non-cancellable (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 2020 OF THE **UNITY FINANCIAL LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF **Guam**

NAIC Group Code **0000**

DURING THE YEAR **2020**

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/REFUNDS TO MEMBERS</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. of Pols. &amp; Certifs.</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. of Pols. &amp; Certifs.</b>	<b>8 Amount</b>	<b>9 No. of Pols. &amp; Certifs.</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>					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 Policyholder Dividends Paid, Refunds to Members 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/certificates (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fee Other Individual Policies: 25.1 Non-cancellable (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 2020 OF THE **UNITY FINANCIAL LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Puerto Rico

NAIC Group Code 0000

DURING THE YEAR 2020

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 .....	991				991
2. Annuity considerations .....		XXX		XXX	
3. Deposit-type contract funds .....					
4. Other considerations .....					
5. Totals (Sum of Lines 1 to 4) .....	991				991
<b>DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS</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. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	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 .....	3	35,384	(a)						3	35,384
21. Issued during year .....										
22. Other changes to in force (Net) .....										
23. In force December 31 of current year .....	3	35,384	(a)						3	35,384

(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 Policyholder Dividends Paid, Refunds to Members 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/certificates (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fee Other Individual Policies: 25.1 Non-cancellable (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 2020 OF THE **UNITY FINANCIAL LIFE INSURANCE COMPANY**

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

DURING THE YEAR 2020

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 .....		1,800				1,800
2. Annuity considerations .....			XXX		XXX	
3. Deposit-type contract funds .....						
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....		1,800				1,800
<b>DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS</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. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	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>				(a)	No. of Policies					
20. In force December 31, prior year .....										
21. Issued during year .....										
22. Other changes to in force (Net) .....										
23. In force December 31 of current year .....										

(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 Policyholder Dividends Paid, Refunds to Members 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/certificates (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fee .....					
Other Individual Policies:					
25.1 Non-cancellable (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 2020 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Northern Mariana Islands

NAIC Group Code 0000

DURING THE YEAR 2020

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/REFUNDS TO MEMBERS</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. of Pols. &amp; Certifs.</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. of Pols. &amp; Certifs.</b>	<b>8 Amount</b>	<b>9 No. of Pols. &amp; Certifs.</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>				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 Policyholder Dividends Paid, Refunds to Members 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/certificates (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fee Other Individual Policies: 25.1 Non-cancellable (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 2020 OF THE **UNITY FINANCIAL LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Canada

NAIC Group Code 0000

DURING THE YEAR 2020

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 .....	744				744
2. Annuity considerations .....		XXX		XXX	
3. Deposit-type contract funds .....					
4. Other considerations .....					
5. Totals (Sum of Lines 1 to 4) .....	744				744
<b>DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS</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. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	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	10,000	(a)						1	10,000
21. Issued during year .....										
22. Other changes to in force (Net) .....	1	10,000							1	10,000
23. In force December 31 of current year .....	2	20,000	(a)						2	20,000

(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 Policyholder Dividends Paid, Refunds to Members 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/certificates (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fee Other Individual Policies: 25.1 Non-cancellable (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 2020 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Other Aliens

DURING THE YEAR 2020

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 .....						
2. Annuity considerations .....						
3. Deposit-type contract funds .....			XXX			
4. Other considerations .....					XXX	
5. Totals (Sum of Lines 1 to 4) .....						
<b>DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS</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) .....						
Annuites:						
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. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	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	7,000	(a)						1	7,000
21. Issued during year .....										
22. Other changes to in force (Net) .....										
23. In force December 31 of current year .....	1	7,000	(a)						1	7,000

(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 Policyholder Dividends Paid, Refunds to Members 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/certificates (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fees .....					
Other Individual Policies:					
25.1 Non-cancellable (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 2020 OF THE **UNITY FINANCIAL LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Grand Total

DURING THE YEAR 2020

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 .....		11,989,604		32,618,535		44,608,139
2. Annuity considerations .....			XXX	28,997,383	XXX	28,997,383
3. Deposit-type contract funds .....						
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4)		11,989,604		61,615,918		73,605,522
<b>DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS</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 .....		14,760,082		29,028,786		43,788,868
10. Matured endowments .....						
11. Annuity benefits .....						
12. Surrender values and withdrawals for life contracts .....		1,322,914		279,217		1,602,131
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....						
15. Totals		16,082,996		29,308,003		45,390,999
<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. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year .....	216	1,684,037			405	1,626,560			621	3,310,598
17. Incurred during current year .....	2,223	15,247,004			6,068	30,917,129			8,291	46,164,133
Settled during current year:										
18.1 By payment in full .....	2,118	14,760,082			5,682	29,028,786			7,800	43,788,868
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	2,118	14,760,082			5,682	29,028,786			7,800	43,788,868
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	2,118	14,760,082			5,682	29,028,786			7,800	43,788,868
19. Unpaid Dec. 31, current year (16+17-18.6)	321	2,170,959			791	3,514,903			1,112	5,685,862
<b>POLICY EXHIBIT</b>					No. of Policies					
20. In force December 31, prior year .....	38,673	292,694,820		(a)		64,962	436,803,590		103,635	729,498,410
21. Issued during year .....	383	2,249,423				7,099	40,148,124		7,482	42,397,548
22. Other changes to in force (Net) .....	(2,874)	(22,332,627)				(6,579)	(38,620,522)		(9,453)	(60,953,149)
23. In force December 31 of current year	36,182	272,611,616		(a)		65,482	438,331,192		101,664	710,942,809

(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 Policyholder Dividends Paid, Refunds to Members 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/certificates (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fee					
Other Individual Policies:					
25.1 Non-cancellable (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 2020 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 .....	2,449,670
2. Current year's realized pre-tax capital gains/(losses) of \$ 1,544,094 transferred into the reserve net of taxes of \$ 323,961	1,220,133
3. Adjustment for current year's liability gains/(losses) released from the reserve .....	3,669,803
4. Balance before reduction for amount transferred to Summary of Operations (Line 1 + Line 2 + Line 3) .....	3,669,803
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4) .....	179,407
6. Reserve as of December 31, current year (Line 4 minus Line 5)	3,490,396

**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. 2020 .....	119,180	60,227		179,407
2. 2021 .....	96,053	105,645		201,698
3. 2022 .....	86,434	96,029		182,463
4. 2023 .....	82,194	77,187		159,381
5. 2024 .....	92,988	58,313		151,301
6. 2025 .....	112,570	38,025		150,595
7. 2026 .....	134,554	28,611		163,165
8. 2027 .....	155,125	29,372		184,497
9. 2028 .....	175,298	30,690		205,988
10. 2029 .....	180,546	31,438		211,984
11. 2030 .....	171,162	32,936		204,098
12. 2031 .....	152,509	34,211		186,720
13. 2032 .....	137,425	34,923		172,348
14. 2033 .....	117,184	36,527		153,711
15. 2034 .....	95,272	37,208		132,480
16. 2035 .....	81,261	38,595		119,856
17. 2036 .....	69,343	40,023		109,366
18. 2037 .....	57,875	41,500		99,375
19. 2038 .....	49,250	43,191		92,441
20. 2039 .....	44,536	45,312		89,848
21. 2040 .....	39,294	46,511		85,805
22. 2041 .....	35,138	45,108		80,246
23. 2042 .....	31,800	40,465		72,265
24. 2043 .....	30,690	35,110		65,800
25. 2044 .....	28,801	30,394		59,195
26. 2045 .....	25,725	24,965		50,690
27. 2046 .....	20,660	20,286		40,946
28. 2047 .....	14,767	16,144		30,911
29. 2048 .....	8,897	11,582		20,479
30. 2049 .....	3,138	7,088		10,226
31. 2050 and Later		2,517		2,517
32. Total (Lines 1 to 31)	2,449,669	1,220,133		3,669,802

## ANNUAL STATEMENT FOR THE YEAR 2020 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 .....	1,226,310		1,226,310	3,173		3,173	1,229,482
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 .....				72,873		72,873	72,873
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 .....	333,184		333,184				333,184
8. Accumulated balances (Lines 1 through 5 - 6 + 7) .....	1,559,493		1,559,493	76,046		76,046	1,635,539
9. Maximum reserve .....	1,731,575		1,731,575	17,261		17,261	1,748,836
10. Reserve objective .....	994,665		994,665	10,855		10,855	1,005,520
11. 20% of (Line 10 - Line 8) .....	(112,966)		(112,966)	(13,038)		(13,038)	(126,004)
12. Balance before transfers (Lines 8 + 11) .....	1,446,528		1,446,528	63,008		63,008	1,509,535
13. Transfers .....							
14. Voluntary contribution .....							
15. Adjustment down to maximum/up to zero .....				(45,746)		(45,746)	(45,746)
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15)	1,446,528		1,446,528	17,262		17,262	1,463,789

## ANNUAL STATEMENT FOR THE YEAR 2020 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)
1.		LONG-TERM BONDS										
1.		Exempt Obligations	44,200,319	XXX	XXX	44,200,319	0.0000		0.0000		0.0000	
2.1	1	NAIC Designation Category 1.A	30,914,873	XXX	XXX	30,914,873	0.0005	15,457	0.0016	49,464	0.0033	102,019
2.2	1	NAIC Designation Category 1.B	15,629,808	XXX	XXX	15,629,808	0.0005	7,815	0.0016	25,008	0.0033	51,578
2.3	1	NAIC Designation Category 1.C	50,231,440	XXX	XXX	50,231,440	0.0005	25,116	0.0016	80,370	0.0033	165,764
2.4	1	NAIC Designation Category 1.D	5,301,311	XXX	XXX	5,301,311	0.0005	2,651	0.0016	8,482	0.0033	17,494
2.5	1	NAIC Designation Category 1.E	16,318,281	XXX	XXX	16,318,281	0.0005	8,159	0.0016	26,109	0.0033	53,850
2.6	1	NAIC Designation Category 1.F	30,519,793	XXX	XXX	30,519,793	0.0005	15,260	0.0016	48,832	0.0033	100,715
2.7	1	NAIC Designation Category 1.G	36,212,749	XXX	XXX	36,212,749	0.0005	18,106	0.0016	57,940	0.0033	119,502
2.8		Subtotal NAIC 1 (2.1+2.2+2.3+2.4+2.5+2.6+2.7)	185,128,255	XXX	XXX	185,128,255	XXX	92,564	XXX	296,205	XXX	610,923
3.1	2	NAIC Designation Category 2.A	34,150,307	XXX	XXX	34,150,307	0.0021	71,716	0.0064	218,562	0.0106	361,993
3.2	2	NAIC Designation Category 2.B	33,324,596	XXX	XXX	33,324,596	0.0021	69,982	0.0064	213,277	0.0106	353,241
3.3	2	NAIC Designation Category 2.C	16,166,353	XXX	XXX	16,166,353	0.0021	33,949	0.0064	103,465	0.0106	171,363
3.4		Subtotal NAIC 2 (3.1+3.2+3.3)	83,641,256	XXX	XXX	83,641,256	XXX	175,647	XXX	535,304	XXX	886,597
4.1	3	NAIC Designation Category 3.A	985,534	XXX	XXX	985,534	0.0099	9,757	0.0263	25,920	0.0376	37,056
4.2	3	NAIC Designation Category 3.B	1,002,823	XXX	XXX	1,002,823	0.0099	9,928	0.0263	26,374	0.0376	37,706
4.3	3	NAIC Designation Category 3.C	1,420,719	XXX	XXX	1,420,719	0.0099	14,065	0.0263	37,365	0.0376	53,419
4.4		Subtotal NAIC 3 (4.1+4.2+4.3)	3,409,076	XXX	XXX	3,409,076	XXX	33,750	XXX	89,659	XXX	128,181
5.1	4	NAIC Designation Category 4.A	242,299	XXX	XXX	242,299	0.0245	5,936	0.0572	13,860	0.0817	19,796
5.2	4	NAIC Designation Category 4.B	1,000,000	XXX	XXX	1,000,000	0.0245	24,500	0.0572	57,200	0.0817	81,700
5.3	4	NAIC Designation Category 4.C		XXX	XXX		0.0245		0.0572		0.0817	
5.4		Subtotal NAIC 4 (5.1+5.2+5.3)	1,242,299	XXX	XXX	1,242,299	XXX	30,436	XXX	71,060	XXX	101,496
6.1	5	NAIC Designation Category 5.A		XXX	XXX		0.0630		0.1128		0.1880	
6.2	5	NAIC Designation Category 5.B		XXX	XXX		0.0630		0.1128		0.1880	
6.3	5	NAIC Designation Category 5.C		XXX	XXX		0.0630		0.1128		0.1880	
6.4		Subtotal NAIC 5 (6.1+6.2+6.3)		XXX	XXX		XXX		XXX		XXX	
7.	6	NAIC 6		XXX	XXX		0.0000		0.2370		0.2370	
8.		Total Unrated Multi-class Securities Acquired by Conversion		XXX	XXX		XXX		XXX		XXX	
9.		Total Long-Term Bonds (1+2.8+3.4+4.4+5.4+6.4+7+8)	317,621,205	XXX	XXX	317,621,205	XXX	332,397	XXX	992,227	XXX	1,727,198
		PREFERRED STOCKS										
10.	1	Highest Quality		XXX	XXX		0.0005		0.0016		0.0033	
11.	2	High Quality		XXX	XXX		0.0021		0.0064		0.0106	
12.	3	Medium Quality		XXX	XXX		0.0099		0.0263		0.0376	
13.	4	Low Quality		XXX	XXX		0.0245		0.0572		0.0817	
14.	5	Lower Quality		XXX	XXX		0.0630		0.1128		0.1880	
15.	6	In or Near Default		XXX	XXX		0.0000		0.2370		0.2370	
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	

## ANNUAL STATEMENT FOR THE YEAR 2020 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)
18.		SHORT-TERM BONDS										
19.1	1	Exempt Obligations		XXX	XXX		0.0000		0.0000		0.0000	
19.1	1	NAIC Designation Category 1.A	63,322	XXX	XXX	63,322	0.0005	32	0.0016	101	0.0033	209
19.2	1	NAIC Designation Category 1.B	460,000	XXX	XXX	460,000	0.0005	230	0.0016	736	0.0033	1,518
19.3	1	NAIC Designation Category 1.C		XXX	XXX		0.0005		0.0016		0.0033	
19.4	1	NAIC Designation Category 1.D		XXX	XXX		0.0005		0.0016		0.0033	
19.5	1	NAIC Designation Category 1.E		XXX	XXX		0.0005		0.0016		0.0033	
19.6	1	NAIC Designation Category 1.F		XXX	XXX		0.0005		0.0016		0.0033	
19.7	1	NAIC Designation Category 1.G		XXX	XXX		0.0005		0.0016		0.0033	
19.8		Subtotal NAIC 1 (19.1+19.2+19.3+19.4+19.5+19.6+19.7)	523,322	XXX	XXX	523,322	XXX	262	XXX	837	XXX	1,727
20.1	2	NAIC Designation Category 2.A		XXX	XXX		0.0021		0.0064		0.0106	
20.2	2	NAIC Designation Category 2.B	250,000	XXX	XXX	250,000	0.0021	525	0.0064	1,600	0.0106	2,650
20.3	2	NAIC Designation Category 2.C		XXX	XXX		0.0021		0.0064		0.0106	
20.4		Subtotal NAIC 2 (20.1+20.2+20.3)	250,000	XXX	XXX	250,000	XXX	525	XXX	1,600	XXX	2,650
21.1	3	NAIC Designation Category 3.A		XXX	XXX		0.0099		0.0263		0.0376	
21.2	3	NAIC Designation Category 3.B		XXX	XXX		0.0099		0.0263		0.0376	
21.3	3	NAIC Designation Category 3.C		XXX	XXX		0.0099		0.0263		0.0376	
21.4		Subtotal NAIC 3 (21.1+21.2+21.3)		XXX	XXX		XXX		XXX		XXX	
22.1	4	NAIC Designation Category 4.A		XXX	XXX		0.0245		0.0572		0.0817	
22.2	4	NAIC Designation Category 4.B		XXX	XXX		0.0245		0.0572		0.0817	
22.3	4	NAIC Designation Category 4.C		XXX	XXX		0.0245		0.0572		0.0817	
22.4		Subtotal NAIC 4 (22.1+22.2+22.3)		XXX	XXX		XXX		XXX		XXX	
23.1	5	NAIC Designation Category 5.A		XXX	XXX		0.0630		0.1128		0.1880	
23.2	5	NAIC Designation Category 5.B		XXX	XXX		0.0630		0.1128		0.1880	
23.3	5	NAIC Designation Category 5.C		XXX	XXX		0.0630		0.1128		0.1880	
23.4		Subtotal NAIC 5 (23.1+23.2+23.3)		XXX	XXX		XXX		XXX		XXX	
24.	6	NAIC 6		XXX	XXX		0.0000		0.2370		0.2370	
25.		Total Short-Term Bonds (18+19.8+20.4+21.4+22.4+23.4+24)	773,322	XXX	XXX	773,322	XXX	787	XXX	2,437	XXX	4,377
		DERIVATIVE INSTRUMENTS										
26.		Exchange Traded		XXX	XXX		0.0005		0.0016		0.0033	
27.	1	Highest Quality		XXX	XXX		0.0005		0.0016		0.0033	
28.	2	High Quality		XXX	XXX		0.0021		0.0064		0.0106	
29.	3	Medium Quality		XXX	XXX		0.0099		0.0263		0.0376	
30.	4	Low Quality		XXX	XXX		0.0245		0.0572		0.0817	
31.	5	Lower Quality		XXX	XXX		0.0630		0.1128		0.1880	
32.	6	In or Near Default		XXX	XXX		0.0000		0.2370		0.2370	
33.		Total Derivative Instruments		XXX	XXX		XXX		XXX		XXX	
34.		Total (Lines 9 + 17 + 25 + 33)	318,394,527	XXX	XXX	318,394,527	XXX	333,184	XXX	994,665	XXX	1,731,575

## ANNUAL STATEMENT FOR THE YEAR 2020 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)
32		MORTGAGE LOANS										
		In Good Standing:										
35.		Farm Mortgages - CM1 - Highest Quality .....				XXX		0.0011		0.0057		
36.		Farm Mortgages - CM2 - High Quality .....				XXX		0.0040		0.0114		
37.		Farm Mortgages - CM3 - Medium Quality .....				XXX		0.0069		0.0200		
38.		Farm Mortgages - CM4 - Low Medium Quality .....				XXX		0.0120		0.0343		
39.		Farm Mortgages - CM5 - Low Quality .....				XXX		0.0183		0.0486		
40.		Residential Mortgages - Insured or Guaranteed .....				XXX		0.0003		0.0007		
41.		Residential Mortgages - All Other .....				XXX		0.0015		0.0034		
42.		Commercial Mortgages - Insured or Guaranteed .....				XXX		0.0003		0.0007		
43.		Commercial Mortgages - All Other - CM1 - Highest Quality .....				XXX		0.0011		0.0057		
44.		Commercial Mortgages - All Other - CM2 - High Quality .....				XXX		0.0040		0.0114		
45.		Commercial Mortgages - All Other - CM3 - Medium Quality .....				XXX		0.0069		0.0200		
46.		Commercial Mortgages - All Other - CM4 - Low Medium Quality .....				XXX		0.0120		0.0343		
47.		Commercial Mortgages - All Other - CM5 - Low Quality .....				XXX		0.0183		0.0486		
Overdue, Not in Process:												
48.		Farm Mortgages .....				XXX		0.0480		0.0868		
49.		Residential Mortgages - Insured or Guaranteed .....				XXX		0.0006		0.0014		
50.		Residential Mortgages - All Other .....				XXX		0.0029		0.0066		
51.		Commercial Mortgages - Insured or Guaranteed .....				XXX		0.0006		0.0014		
52.		Commercial Mortgages - All Other .....				XXX		0.0480		0.0868		
In Process of Foreclosure:												
53.		Farm Mortgages .....				XXX		0.0000		0.1942		
54.		Residential Mortgages - Insured or Guaranteed .....				XXX		0.0000		0.0046		
55.		Residential Mortgages - All Other .....				XXX		0.0000		0.0149		
56.		Commercial Mortgages - Insured or Guaranteed .....				XXX		0.0000		0.0046		
57.		Commercial Mortgages - All Other .....				XXX		0.0000		0.1942		
58.		Total Schedule B Mortgages (Sum of Lines 35 through 57)				XXX		XXX		XXX		
59.		Schedule DA Mortgages				XXX		0.0034		0.0114		
60.		Total Mortgage Loans on Real Estate (Lines 58 + 59)				XXX		XXX		XXX		

## ANNUAL STATEMENT FOR THE YEAR 2020 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)
33		COMMON STOCK										
1.		Unaffiliated - Public .....		XXX	XXX		0.0000		0.1580 (a)		0.1580 (a)	
2.		Unaffiliated - Private .....		XXX	XXX		0.0000		0.1945		0.1945	
3.		Federal Home Loan Bank .....	1,779,500	XXX	XXX	1,779,500	0.0000		0.0061	10,855	0.0097	
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		0.1580 (a)		0.1580 (a)	
14.		Unaffiliated Common Stock - Private .....					0.0000		0.1945		0.1945	
15.		Real Estate .....					(b)		(b)		(b)	
16.		Affiliated - Certain Other (See SVO Purposes and Procedures Manual) .....		XXX	XXX		0.0000		0.1580		0.1580	
17.		Affiliated - All Other .....		XXX	XXX		0.0000		0.1945		0.1945	
		Total Common Stock (Sum of Lines 1 through 16)	1,779,500			1,779,500	XXX		XXX	10,855	XXX	
		REAL ESTATE										
18.		Home Office Property (General Account only) .....					0.0000		0.0912		0.0912	
19.		Investment Properties .....					0.0000		0.0912		0.0912	
20.		Properties Acquired in Satisfaction of Debt .....					0.0000		0.1337		0.1337	
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	
		Highest Quality .....		XXX	XXX		0.0005		0.0016		0.0033	
		High Quality .....		XXX	XXX		0.0021		0.0064		0.0106	
		Medium Quality .....		XXX	XXX		0.0099		0.0263		0.0376	
		Low Quality .....		XXX	XXX		0.0245		0.0572		0.0817	
		Lower Quality .....		XXX	XXX		0.0630		0.1128		0.1880	
27.	5	In or Near Default .....		XXX	XXX		0.0000		0.2370		0.2370	
		Total with Bond Characteristics (Sum of Lines 22 through 28)		XXX	XXX		XXX		XXX		XXX	

## ANNUAL STATEMENT FOR THE YEAR 2020 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			0.0005		0.0016		0.0033
31.	2	High Quality .....		XXX	XXX			0.0021		0.0064		0.0106
32.	3	Medium Quality .....		XXX	XXX			0.0099		0.0263		0.0376
33.	4	Low Quality .....		XXX	XXX			0.0245		0.0572		0.0817
34.	5	Lower Quality .....		XXX	XXX			0.0630		0.1128		0.1880
35.	6	In or Near Default .....		XXX	XXX			0.0000		0.2370		0.2370
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
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF MORTGAGE LOANS										
		In Good Standing Affiliated:										
38.		Mortgages - CM1 - Highest Quality .....			XXX			0.0011		0.0057		0.0074
39.		Mortgages - CM2 - High Quality .....			XXX			0.0040		0.0114		0.0149
40.		Mortgages - CM3 - Medium Quality .....			XXX			0.0069		0.0200		0.0257
41.		Mortgages - CM4 - Low Medium Quality .....			XXX			0.0120		0.0343		0.0428
42.		Mortgages - CM5 - Low Quality .....			XXX			0.0183		0.0486		0.0628
43.		Residential Mortgages - Insured or Guaranteed .....			XXX			0.0003		0.0007		0.0011
44.		Residential Mortgages - All Other .....			XXX			0.0015		0.0034		0.0046
45.		Commercial Mortgages - Insured or Guaranteed .....			XXX			0.0003		0.0007		0.0011
		Overdue, Not in Process Affiliated:										
46.		Farm Mortgages .....			XXX			0.0480		0.0868		0.1371
47.		Residential Mortgages - Insured or Guaranteed .....			XXX			0.0006		0.0014		0.0023
48.		Residential Mortgages - All Other .....			XXX			0.0029		0.0066		0.0103
49.		Commercial Mortgages - Insured or Guaranteed .....			XXX			0.0006		0.0014		0.0023
50.		Commercial Mortgages - All Other .....			XXX			0.0480		0.0868		0.1371
		In Process of Foreclosure Affiliated:										
51.		Farm Mortgages .....			XXX			0.0000		0.1942		0.1942
52.		Residential Mortgages - Insured or Guaranteed .....			XXX			0.0000		0.0046		0.0046
53.		Residential Mortgages - All Other .....			XXX			0.0000		0.0149		0.0149
54.		Commercial Mortgages - Insured or Guaranteed .....			XXX			0.0000		0.0046		0.0046
55.		Commercial Mortgages - All Other .....			XXX			0.0000		0.1942		0.1942
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			0.0011		0.0057		0.0074
59.		Unaffiliated - In Good Standing Primarily Senior .....			XXX			0.0040		0.0114		0.0149
60.		Unaffiliated - In Good Standing All Other .....			XXX			0.0069		0.0200		0.0257
61.		Unaffiliated - Overdue, Not in Process .....			XXX			0.0480		0.0868		0.1371
62.		Unaffiliated - In Process of Foreclosure .....			XXX			0.0000		0.1942		0.1942
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 2020 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		0.1580 (a)		0.1580 (a)	
67.		Unaffiliated Private .....		XXX	XXX		0.0000		0.1945		0.1945	
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		0.1580		0.1580	
70.		Affiliated Other - All Other .....		XXX	XXX		0.0000		0.1945		0.1945	
		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		0.0912		0.0912	
73.		Investment Properties .....					0.0000		0.0912		0.0912	
74.		Properties Acquired in Satisfaction of Debt .....					0.0000		0.1337		0.1337	
		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		0.0042		0.0042	
83.		NAIC 2 Working Capital Finance Investments .....		XXX			0.0000		0.0137		0.0137	
84.		Other Invested Assets - Schedule BA .....		XXX			0.0000		0.1580		0.1580	
85.		Other Short-Term Invested Assets - Schedule DA .....		XXX			0.0000		0.1580		0.1580	
		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 .1215, Maximum .2431).

(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 2020 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 Type of Business Assumed	8 Amount of In Force at End of Year	9 Reserve	10 Premiums	11 Reinsurance Payable on Paid and Unpaid Losses	12 Modified Coinsurance Reserve	13 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	OTH/I	IL	5,047,539	3,879,501		27,503					
0899999. General Account - U.S. Non-Affiliates				5,047,539	3,879,501		27,503					
1099999. Total General Account - Non-Affiliates				5,047,539	3,879,501		27,503					
1199999. Total General Account				5,047,539	3,879,501		27,503					
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)				5,047,539	3,879,501		27,503					
2499999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999 and 2099999)												
9999999 - Totals				5,047,539	3,879,501		27,503					

ANNUAL STATEMENT FOR THE YEAR 2020 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 2020 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.....				1,802,981	
88340 ..59-2859797 ..01/01/1998 ..Reassurance Company of Hannover ..	FL.....				39,616	
69418 ..59-2403689 ..07/01/2007 ..Southern Financial Life Insurance Company ..	FL.....				260,743	
62596 ..31-0252460 ..10/10/1996 ..Union Fidelity Life Insurance Company ..	KS.....				60,393	
0899999. Life and Annuity - U.S. Non-Affiliates						2,163,733
1099999. Total Life and Annuity - Non-Affiliates						2,163,733
1199999. Total Life and Annuity						2,163,733
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)						2,163,733
2499999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999 and 2099999)						
99999999 Totals - Life, Annuity and Accident and Health						2,163,733

## ANNUAL STATEMENT FOR THE YEAR 2020 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	LAH - Coinsurance - Individual .. LAH - Accidental death benefit - Individual .. LAH - Disability benefits - Individual .. .....LAH - Annuity coinsurance - Individual .. LAH - Coinsurance - Individual ..	OL	177,176,234	64,577,059	66,178,915	7,972,040							
62103 .. 15-0274455 .. 01/01/2002 .. Columbian Mutual Life Insurance Company .....	NY	OL		395,463	424,617									
62103 .. 15-0274455 .. 01/01/2002 .. Columbian Mutual Life Insurance Company .....	NY	OL		686,858	714,055									
62103 .. 15-0274455 .. 01/01/2002 .. Columbian Mutual Life Insurance Company .....	NY	Supplementary Contracts		14,422	14,000									
62596 .. 31-0252460 .. 10/10/1996 .. Union Fidelity Life Insurance Company .....	KS	OL	11,453,703	2,891,629	2,949,885	86,844								
64394 .. 86-0165716 .. 05/15/2018 .. Heritage Life Insurance Company .....	AZ	CO/I .. LAH - Coinsurance - Individual ..	FA	19,761,696	24,144,211									
88340 .. 59-2859797 .. 01/01/1998 .. Reassurance Company of Hannover .....	FL	OL	1,176,083	482,954	512,474	49,879								
0899999. General Account - Authorized U.S. Non-Affiliates					189,806,020	88,810,081	94,938,157	8,108,763						
1099999. Total General Account - Authorized Non-Affiliates					189,806,020	88,810,081	94,938,157	8,108,763						
1199999. Total General Account Authorized					189,806,020	88,810,081	94,938,157	8,108,763						
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	LAH - Coinsurance - Individual ..	OL	37,036,396	10,462,529	10,325,379	1,792,237							
1999999. General Account - Unauthorized U.S. Non-Affiliates					37,036,396	10,462,529	10,325,379	1,792,237						
2199999. Total General Account - Unauthorized Non-Affiliates					37,036,396	10,462,529	10,325,379	1,792,237						
2299999. Total General Account Unauthorized					37,036,396	10,462,529	10,325,379	1,792,237						
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														
3699999. Total General Account - Reciprocal Jurisdiction U.S. Affiliates														
3999999. Total General Account - Reciprocal Jurisdiction Non-U.S. Affiliates														
4099999. Total General Account - Reciprocal Jurisdiction Affiliates														
4399999. Total General Account - Reciprocal Jurisdiction Non-Affiliates														
4499999. Total General Account Reciprocal Jurisdiction														
4599999. Total General Account Authorized, Unauthorized, Reciprocal Jurisdiction, and Certified					226,842,416	99,272,610	105,263,536	9,901,000						
4899999. Total Separate Accounts - Authorized U.S. Affiliates														
5199999. Total Separate Accounts - Authorized Non-U.S. Affiliates														
5299999. Total Separate Accounts - Authorized Affiliates														
5599999. Total Separate Accounts - Authorized Non-Affiliates														
5699999. Total Separate Accounts Authorized														
5999999. Total Separate Accounts - Unauthorized U.S. Affiliates														
6299999. Total Separate Accounts - Unauthorized Non-U.S. Affiliates														
6399999. Total Separate Accounts - Unauthorized Affiliates														
6699999. Total Separate Accounts - Unauthorized Non-Affiliates														
6799999. Total Separate Accounts Unauthorized														
7099999. Total Separate Accounts - Certified U.S. Affiliates														
7399999. Total Separate Accounts - Certified Non-U.S. Affiliates														
7499999. Total Separate Accounts - Certified Affiliates														

## ANNUAL STATEMENT FOR THE YEAR 2020 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		
779999. Total Separate Accounts - Certified Non-Affiliates														
789999. Total Separate Accounts Certified														
819999. Total Separate Accounts - Reciprocal Jurisdiction U.S. Affiliates														
849999. Total Separate Accounts - Reciprocal Jurisdiction Non-U.S. Affiliates														
859999. Total Separate Accounts - Reciprocal Jurisdiction Affiliates														
889999. Total Separate Accounts - Reciprocal Jurisdiction Non-Affiliates														
899999. Total Separate Accounts Reciprocal Jurisdiction														
909999. Total Separate Accounts Authorized, Unauthorized, Reciprocal Jurisdiction and Certified														
919999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3699999, 4199999, 4899999, 5399999, 5999999, 6499999, 7099999, 7599999, 8199999 and 8699999)							226,842,416	99,272,610	105,263,536		9,901,000			
929999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 3999999, 4299999, 5199999, 5499999, 6299999, 6599999, 7399999, 7699999, 8499999 and 8799999)														
999999 - Totals							226,842,416	99,272,610	105,263,536		9,901,000			

ANNUAL STATEMENT FOR THE YEAR 2020 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 2020 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	10,462,529		260,743		10,723,272				12,465,065					10,723,272
0899999. General Account - Life and Annuity U.S. Non-Affiliates	10,462,529		260,743		10,723,272				XXX	12,465,065				10,723,272
1099999. Total General Account - Life and Annuity Non-Affiliates	10,462,529		260,743		10,723,272				XXX	12,465,065				10,723,272
1199999. Total General Account Life and Annuity	10,462,529		260,743		10,723,272				XXX	12,465,065				10,723,272
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	10,462,529		260,743		10,723,272				XXX	12,465,065				10,723,272
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)	10,462,529		260,743		10,723,272				XXX	12,465,065				10,723,272
3699999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2999999 and 3299999)									XXX					
9999999 - Totals	10,462,529		260,743		10,723,272				XXX	12,465,065				10,723,272

(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 2020 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

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

	1 2020	2 2019	3 2018	4 2017	5 2016
<b>A. OPERATIONS ITEMS</b>					
1. Premiums and annuity considerations for life and accident and health contracts .....	9,901	10,936	12,190	13,565	14,967
2. Commissions and reinsurance expense allowances .....	1,915	2,157	2,417	2,657	2,919
3. Contract claims .....	11,616	11,523	11,857	11,283	11,590
4. Surrender benefits and withdrawals for life contracts .....	1,303	1,569	1,660	1,647	1,424
5. Dividends to policyholders and refunds to members .....					
6. Reserve adjustments on reinsurance ceded .....					
7. Increase in aggregate reserve for life and accident and health contracts .....	(1,551)	(1,119)	(366)	780	1,994
<b>B. BALANCE SHEET ITEMS</b>					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected .....	4,482	4,841	5,430	6,165	6,793
9. Aggregate reserves for life and accident and health contracts .....	99,273	105,264	84,128	82,605	81,824
10. Liability for deposit-type contracts .....	4,399	24,161	1,899		
11. Contract claims unpaid .....	2,164	1,847	1,379	1,215	1,508
12. Amounts recoverable on reinsurance .....	179		65		
13. Experience rating refunds due or unpaid .....					
14. Policyholders' dividends and refunds to members (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) .....					
19. Letters of credit (L) .....					
20. Trust agreements (T) .....	12,465	12,160	10,527	10,815	9,774
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) .....					

## ANNUAL STATEMENT FOR THE YEAR 2020 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

**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) .....	327,227,949		327,227,949
2. Reinsurance (Line 16) .....	205,044	(205,044)	
3. Premiums and considerations (Line 15) .....	2,714,277	4,481,744	7,196,021
4. Net credit for ceded reinsurance .....	XXX	77,383,522	77,383,522
5. All other admitted assets (balance) .....	4,580,357		4,580,357
6. Total assets excluding Separate Accounts (Line 26) .....	334,727,627	81,660,222	416,387,849
7. Separate Account assets (Line 27) .....			
8. Total assets (Line 28) .....	334,727,627	81,660,222	416,387,849
<b>LIABILITIES, CAPITAL AND SURPLUS (Page 3)</b>			
9. Contract reserves (Lines 1 and 2) .....	246,007,117	79,496,489	325,503,606
10. Liability for deposit-type contracts (Line 3) .....	2,872,650		2,872,650
11. Claim reserves (Line 4) .....	4,306,791	2,163,733	6,470,524
12. Policyholder dividends/member refunds/reserves (Lines 5 through 7) .....			
13. Premium & annuity considerations received in advance (Line 8) .....	107,669		107,669
14. Other contract liabilities (Line 9) .....	3,490,396		3,490,396
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) .....	61,780,919		61,780,919
20. Total liabilities excluding Separate Accounts (Line 26) .....	318,565,542	81,660,222	400,225,764
21. Separate Account liabilities (Line 27) .....			
22. Total liabilities (Line 28) .....	318,565,542	81,660,222	400,225,764
23. Capital & surplus (Line 38) .....	16,162,085	XXX	16,162,085
24. Total liabilities, capital & surplus (Line 39) .....	334,727,627	81,660,222	416,387,849
<b>NET CREDIT FOR CEDED REINSURANCE</b>			
25. Contract reserves .....	79,496,489		
26. Claim reserves .....	2,163,733		
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 .....	205,044		
32. Other ceded reinsurance recoverables .....			
33. Total ceded reinsurance recoverables .....	81,865,266		
34. Premiums and considerations .....	4,481,744		
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 .....	4,481,744		
41. Total net credit for ceded reinsurance .....	77,383,522		

**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	906,717				587,724	1,494,441
2. Alaska	AK	2,148					2,148
3. Arizona	AZ	228,535				416,094	644,629
4. Arkansas	AR	92,097				4,739,414	4,831,511
5. California	CA	894,336					894,336
6. Colorado	CO	857,913				104,449	962,362
7. Connecticut	CT	16,809				1,532,244	1,549,053
8. Delaware	DE	28,026					28,026
9. District of Columbia	DC	40,054					40,054
10. Florida	FL	2,524,576					2,524,576
11. Georgia	GA	956,774					956,774
12. Hawaii	HI					273,000	273,000
13. Idaho	ID	2,539				170,645	.173,184
14. Illinois	IL	1,015,753				21,143	1,036,896
15. Indiana	IN	2,547,248				1,424,248	3,971,496
16. Iowa	IA	85,782					85,782
17. Kansas	KS	109,487				220,148	329,635
18. Kentucky	KY	999,693					999,693
19. Louisiana	LA	1,367,479				94,000	1,461,479
20. Maine	ME	46,747					46,747
21. Maryland	MD	273,603					273,603
22. Massachusetts	MA	316,103				1,407,047	1,723,150
23. Michigan	MI	39,627				2,228,056	2,267,683
24. Minnesota	MN	190,780				1,496,152	1,686,932
25. Mississippi	MS	1,870,865				274,575	2,145,440
26. Missouri	MO	741,759				94,181	835,940
27. Montana	MT	826				141,730	.142,556
28. Nebraska	NE	140,624				160,205	300,829
29. Nevada	NV	22,956					22,956
30. New Hampshire	NH	37,064				309,984	.347,048
31. New Jersey	NJ	499,645				3,619,329	4,118,974
32. New Mexico	NM	105,432					.105,432
33. New York	NY	57,841					.57,841
34. North Carolina	NC	4,274,252				1,101,677	5,375,929
35. North Dakota	ND	3,005					.3,005
36. Ohio	OH	1,524,688				293,959	1,818,647
37. Oklahoma	OK	469,401				432,478	.901,879
38. Oregon	OR	40,263					.40,263
39. Pennsylvania	PA	2,180,763				3,433,247	5,614,010
40. Rhode Island	RI	278				155,000	.155,278
41. South Carolina	SC	1,051,649				39,080	1,090,729
42. South Dakota	SD	3,831					.3,831
43. Tennessee	TN	853,679				468,735	1,322,414
44. Texas	TX	14,838,658				2,911,772	.17,750,430
45. Utah	UT	2,683				88,824	.91,507
46. Vermont	VT	3,783				139,600	.143,383
47. Virginia	VA	236,746				84,090	.320,836
48. Washington	WA	8,721					.8,721
49. West Virginia	WV	111,225				183,000	.294,225
50. Wisconsin	WI	1,978,380				351,553	2,329,933
51. Wyoming	WY	2,764					.2,764
52. American Samoa	AS						
53. Guam	GU						
54. Puerto Rico	PR	991					.991
55. U.S. Virgin Islands	VI	1,800					.1,800
56. Northern Mariana Islands	MP						
57. Canada	CAN	744					.744
58. Aggregate Other Alien	OT						
59. Total		44,608,139				28,997,383	73,605,522

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

## SCHEDULE Y

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

Asterisk	Explanation

## ANNUAL STATEMENT FOR THE YEAR 2020 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

## SCHEDULE Y

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

1 NAIC Company Code	2 ID Number	3 Names of Insurers and Parent, Subsidiaries or Affiliates	4 Shareholder Dividends	5 Capital Contributions	6 Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	7 Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	8 Management Agreements and Service Contracts	9 Income/ (Disbursements) Incurred Under Reinsurance Agreements	10 *	11 Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	12 Totals	13 Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
01-0590801	Unity Financial Insurance Group, LLC		798,000								798,000	
63819	23-1640528	Unity Financial Life Insurance Company		(762,000)				47,005			(714,995)	
	46-3425788	Unity Funding Company		(36,000)				(47,005)			(83,005)	
	72-1506870	Hardy, LLC										
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**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
<b>MARCH FILING</b>		
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
<b>APRIL FILING</b>		
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? (Not applicable to fraternal benefit societies)	YES
7.	Will the Adjustments to the Life, Health & Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit (if required) be filed with the state of domicile and the NAIC by April 1? (Not applicable to fraternal benefit societies)	YES
8.	Will the Supplemental Investment Risks Interrogatories be filed by April 1?	YES
<b>JUNE FILING</b>		
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
<b>AUGUST FILING</b>		
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
<p>The following supplemental reports are required to be filed as part of your annual statement filing <u>if your company is engaged in the type of business covered by the supplement. 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.</u> 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.</p>		
<b>MARCH FILING</b>		
12.	Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1? (Not applicable to fraternal benefit societies) ...	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 2020 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?	.....	
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?	.....	
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?	.....	
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?	.....	
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? (Not applicable to fraternal benefit societies)	.....	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?	.....	YES

**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 Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1? (Not applicable to fraternal benefit societies)	.....	NO
44. Will the Accident and Health Policy Experience Exhibit be filed by April 1?	.....	NO
45. 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
46. 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
47. Will the confidential Actuarial Memorandum required by Actuarial Guideline XXXVIII 8D be filed with the state of domicile by April 30?	.....	NO
48. Will the Supplemental Term and Universal Life Insurance Reinsurance Exhibit be filed with the state of domicile and the NAIC by April 1?	.....	NO
49. Will the Variable Annuities Supplement be filed with the state of domicile and the NAIC by April 1?	.....	NO
50. Will the confidential Executive Summary of the PBR Actuarial Report be filed with the state of domicile by April 1?	.....	NO
51. Will the confidential Life Summary of the PBR Actuarial Report be filed with the state of domicile by April 1?	.....	NO
52. Will the confidential Variable Annuities Summary of the PBR Actuarial Report be filed with the state of domicile 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?	.....	YES
Explanations:		

12.	13.	14.	15.	17.	18.	19.	20.	21.	22.	23.	24.	25.	26.	27.	28.	33.	34.	36.	37.	38.	39.	42.	43.	44.	45.	46.	47.	48.	49.	50.	51.	52.
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]



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

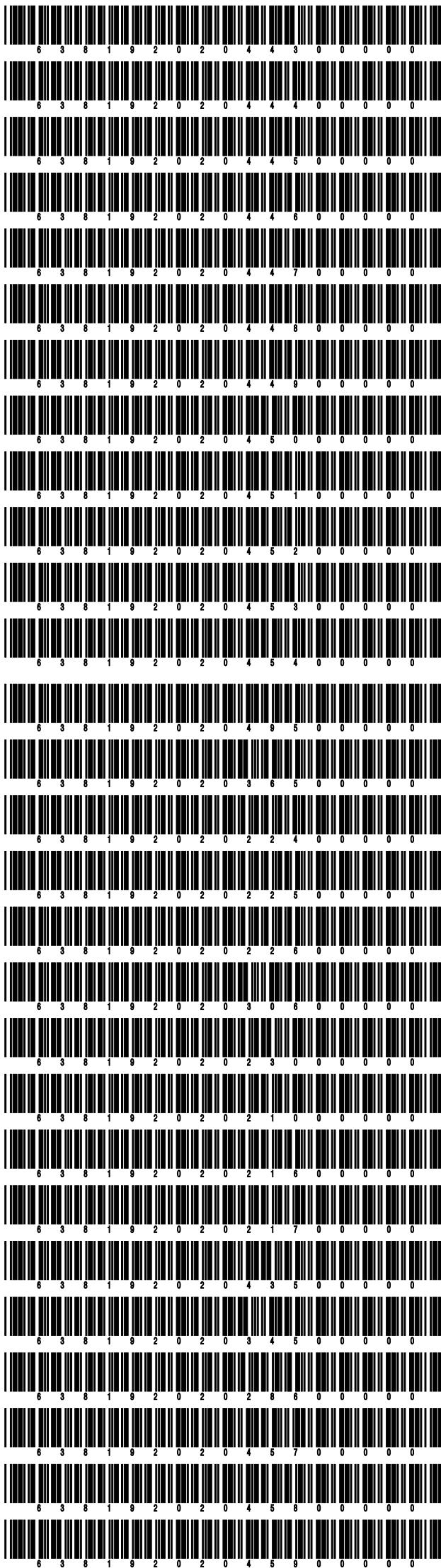


17. Actuarial Opinion on X-Factors [Document Identifier 442]



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY  
**SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES**

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]
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]
42. Long-Term Care Experience Reporting Forms [Document Identifier 306]
43. Credit Insurance Experience Exhibit [Document Identifier 230]
44. Accident and Health Policy Experience Exhibit [Document Identifier 210]
45. Supplemental Health Care Exhibit (Parts 1, 2 and 3) [Document Identifier 216]
46. Supplemental Health Care Exhibit's Expense Allocation Report [Document Identifier 217]
47. Actuarial Memorandum Required by Actuarial Guideline XXXVIII 8D [Document Identifier 435]
48. Supplemental Term and Universal Life Insurance Reinsurance Exhibit [Document Identifier 345]
49. Variable Annuities Supplement [Document Identifier 286]
50. Executive Summary of the PBR Actuarial Report [Document Identifier 457]
51. Life Summary of the PBR Actuarial Report [Document Identifier 458]
52. Variable Annuities Summary of the PBR Actuarial Report [Document Identifier 459]



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY  
**OVERFLOW PAGE FOR WRITE-INS**

**NONE**



SUPPLEMENT FOR THE YEAR 2020 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

**VM-20 RESERVES SUPPLEMENT – PART 1A**

Life Insurance Reserves Valued According to VM-20 by Product Type

For The Year Ended December 31, 2020

(To Be Filed by March 1)

NAIC Group Code	0000	NAIC Company Code 63819		
		Prior Year	Current Year	
		1	2	3
		Reported Reserve	Reported Reserve	Due and Deferred Premium Asset
1.	Post-Reinsurance-Ceded Reserve			
1.1.	Term Life Insurance.....			
1.2.	Universal Life With Secondary Guarantee.....			
1.3.	Non-Participating Whole Life.....			
1.4.	Participating Whole Life.....			
1.5.	Universal Life Without Secondary Guarantee.....			
1.6.	Variable Universal Life Without Secondary Guarantee.....			
1.7.	Variable Life Without Secondary Guarantee.....			
1.8.	Indexed Life Without Secondary Guarantee.....			
1.9.	Aggregate Write-Ins for Other Products.....			
2.	Total Post-Reinsurance-Ceded Reserve (Sum of Lines 1.1 through 1.9)			XXX
3.	Pre-Reinsurance-Ceded Reserve			
3.1.	Term Life Insurance.....			
3.2.	Universal Life With Secondary Guarantee.....			
3.3.	Non-Participating Whole Life.....			
3.4.	Participating Whole Life.....			
3.5.	Universal Life Without Secondary Guarantee.....			
3.6.	Variable Universal Life Without Secondary Guarantee.....			
3.7.	Variable Life Without Secondary Guarantee.....			
3.8.	Indexed Life Without Secondary Guarantee.....			
3.9.	Aggregate Write-Ins for Other Products.....			
4.	Total Pre-Reinsurance-Ceded Reserve (Sum of Lines 3.1 through 3.9)			XXX
5.	Total Reserves Ceded (Line 4 minus Line 2)			XXX
<b>DETAILS OF WRITE-INS</b>				
1.901.	.....			
1.902.	.....			
1.903.	.....			
1.998.	Summary of remaining write-ins for Line 1.9 from overflow page.....			
1.999.	Totals (Lines 1.901 thru 1.903 plus 1.998) (Line 1.9 above)			
3.901.	.....			
3.902.	.....			
3.903.	.....			
3.998.	Summary of remaining write-ins for Line 3.9 from overflow page.....			
3.999.	Totals (Lines 3.901 thru 3.903 plus 3.998) (Line 3.9 above)			

## SUPPLEMENT FOR THE YEAR 2020 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY

## VM-20 RESERVES SUPPLEMENT – PART 1B

Life Insurance Reserves Valued According to VM-20 by Product Type  
 For The Year Ended December 31, 2020  
 (To Be Filed by March 1)  
 (\$000 Omitted for Face Amounts)

	Current Year											
	SECTION A					SECTION B				SECTION C		
	1 Net Premium Reserve	2 Deterministic Reserve	3 Stochastic Reserve	4 Number of Policies	5 Face Amount	6 Net Premium Reserve	7 Deterministic Reserve	8 Number of Policies	9 Face Amount	10 Net Premium Reserve	11 Number of Policies	12 Face Amount
1. Post-Reinsurance-Ceded Reserve												
1.1. Term Life Insurance .....				XXX	XXX			XXX	XXX	XXX	XXX	XXX
1.2. Universal Life With Secondary Guarantee .....				XXX	XXX			XXX	XXX	XXX	XXX	XXX
1.3. Non-Participating Whole Life .....				XXX	XXX			XXX	XXX	XXX	XXX	XXX
1.4. Participating Whole Life .....				XXX	XXX			XXX	XXX	XXX	XXX	XXX
1.5. Universal Life Without Secondary Guarantee .....				XXX	XXX			XXX	XXX	XXX	XXX	XXX
1.6. Variable Universal Life Without Secondary Guarantee .....				XXX	XXX			XXX	XXX	XXX	XXX	XXX
1.7. Variable Life Without Secondary Guarantee .....				XXX	XXX			XXX	XXX	XXX	XXX	XXX
1.8. Indexed Life Without Secondary Guarantee .....				XXX	XXX			XXX	XXX	XXX	XXX	XXX
1.9. Aggregate Write-Ins for Other Products .....				XXX	XXX			XXX	XXX	XXX	XXX	XXX
2. Total Post-Reinsurance-Ceded Reserve (Sum of Lines 1.1 through 1.9)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Pre-Reinsurance-Ceded Reserve												
3.1. Term Life Insurance .....												
3.2. Universal Life With Secondary Guarantee .....												
3.3. Non-Participating Whole Life .....												
3.4. Participating Whole Life .....												
3.5. Universal Life Without Secondary Guarantee .....												
3.6. Variable Universal Life Without Secondary Guarantee .....												
3.7. Variable Life Without Secondary Guarantee .....												
3.8. Indexed Life Without Secondary Guarantee .....												
3.9. Aggregate Write-Ins for Other Products .....												
4. Total Pre-Reinsurance-Ceded Reserve (Sum of Lines 3.1 through 3.9)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
5. Total Reserves Ceded (Line 4 minus Line 2)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
<b>DETAILS OF WRITE-INS</b>												
1.901. ....					XXX	XXX			XXX	XXX	XXX	XXX
1.902. ....					XXX	XXX			XXX	XXX	XXX	XXX
1.903. ....					XXX	XXX			XXX	XXX	XXX	XXX
1.998. Summary of remaining write-ins for Line 1.9 from overflow page .....					XXX	XXX			XXX	XXX	XXX	XXX
1.999. Totals (Lines 1.901 thru 1.903 plus 1.998) (Line 1.9 above) .....					XXX	XXX			XXX	XXX	XXX	XXX
3.901. ....												
3.902. ....												
3.903. ....												
3.998. Summary of remaining write-ins for Line 3.9 from overflow page .....												
3.999. Totals (Lines 3.901 thru 3.903 plus 3.998) (Line 3.9 above) .....												

SUPPLEMENT FOR THE YEAR 2020 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY  
**VM-20 RESERVES SUPPLEMENT – PART 2**

Life PBR Exemption  
For The Year Ended December 31, 2020  
(To Be Filed by March 1)

**Life PBR Exemption as defined in the NAIC adopted Valuation Manual (VM)**

1. Has the company filed and been granted a Life PBR Exemption from the reserve requirements of VM-20 of the Valuation Manual by their state of domicile? ..... Yes [  ] No [  ]
2. If the response to Question 1 is "Yes", then check the source of the granted "Life PBR Exemption" definition? (Check either 2.1, 2.2 or 2.3)
  - 2.1 NAIC Adopted VM [  ]
  - 2.2 State Statute (SVL) [  ] Complete items "a" and "b" as appropriate.
    - a. Is the criteria in the State Statute (SVL) different from the NAIC adopted VM? ..... Yes [  ] No [  ]
    - b. If the answer to "a" above is "Yes", provide the criteria the state has used to grant the Life PBR Exemption (e.g., Group/Legal Entity criteria) and the minimum reserve requirements that are required by the state of domicile (if the minimum reserve requirements are the same as the Adopted VM, write SAME AS NAIC VM):  
.....
- 2.3 State Regulation [  ] Complete items "a" and "b" as appropriate.
  - a. Is the criteria in the State Regulation different from the NAIC adopted VM? ..... Yes [  ] No [  ]
  - b. If the answer to "a" above is "Yes", provide the criteria the state has used to grant the Life PBR Exemption (e.g., Group/Legal Entity criteria) and the minimum reserve requirements that are required by the state of domicile (if the minimum reserve requirements are the same as the Adopted VM, write SAME AS NAIC VM):  
.....

**VM-20 RESERVES SUPPLEMENT – PART 3**

Other Exclusions from Life PBR  
For The Year Ended December 31, 2020  
(To Be Filed by March 1)

- 1A. Has the company filed and been granted a Single State Exemption from the reserve requirements of VM-20 of the Valuation Manual by their state of domicile? ..... Yes [  ] No [  ]
- 1B. If the answer to question 1A is "Yes" please discuss any business not covered under the Single State Exemption.  
.....
- 2A. If the answer to question 1A is "Yes", does the company have risks for policies issued outside its state of domicile? ..... Yes [  ] No [  ]
- 2B. If the answer to question 2A is "Yes" please discuss the risks for policies issued outside the state of domicile, how those risks came to be a responsibility of the company, and why the company would still be considered a Single State Company with such risks.  
.....
3. Is all of the company's individual ordinary life insurance business excluded from the requirements of VM-20 pursuant to Section II.B of the Valuation Manual? ..... Yes [  ] No [  ]

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

**N O N E**

Supplement Schedule O - Part 2 Section A

**N O N E**

Supplement Schedule O - Part 2 Section B

**N O N E**

Supplement Schedule O - Part 2 Section C

**N O N E**

Supplement Schedule O - Part 2 Section D

**N O N E**

Supplement Schedule O - Part 2 Section E

**N O N E**

Supplement Schedule O - Part 2 Section F

**N O N E**

Supplement Schedule O - Part 2 Section G

**N O N E**

Supplement Schedule O - Part 3 Section A

**N O N E**

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**

SUPPLEMENT FOR THE YEAR 2020 OF THE UNITY FINANCIAL LIFE INSURANCE COMPANY  
**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 2016	2 2017	3 2018	4 2019	5 2020
1. 2016 .....					
2. 2017 .....	XXX				
3. 2018 .....	XXX	XX			
4. 2019 .....	XXX	XXX	XXX		
5. 2020 .....	XXX	XXX	XXX	XXX	

**Section B - Other Accident and Health**

1. 2016 .....					
2. 2017 .....	XXX				
3. 2018 .....	XXX				
4. 2019 .....	XX	XX			
5. 2020 .....	XX	XX	XXX	XXX	

**Section C - Credit Accident and Health**

1. 2016 .....					
2. 2017 .....	XXX				
3. 2018 .....	XXX				
4. 2019 .....	XX	XX			
5. 2020 .....	XX	XX	XXX	XXX	

**Section D -**

1. 2016 .....					
2. 2017 .....	XXX				
3. 2018 .....	XXX				
4. 2019 .....	XX	XX			
5. 2020 .....	XX	XX	XXX	XXX	

**Section E -**

1. 2016 .....					
2. 2017 .....	XXX				
3. 2018 .....	XXX				
4. 2019 .....	XX	XX			
5. 2020 .....	XX	XX	XXX	XXX	

**Section F -**

1. 2016 .....					
2. 2017 .....	XXX				
3. 2018 .....	XXX				
4. 2019 .....	XX	XX			
5. 2020 .....	XX	XX	XXX	XXX	

**Section G -**

1. 2016 .....					
2. 2017 .....	XXX				
3. 2018 .....	XXX				
4. 2019 .....	XX	XX			
5. 2020 .....	XX	XX	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 .....	28
2. Ordinary Life .....	Other .....	431
3. Individual Annuity .....		
4. Supplementary Contracts .....		
5. Credit Life .....		
6. Group Life .....	Other .....	3,848
7. Group Annuities .....		
8. Group Accident and Health .....		
9. Credit Accident and Health .....		
10. Other Accident and Health .....		
11. Total .....		4,307