



IMAGING COVER SHEET

NAIC #: 60220

NAIC Group Code: 1206

Company Name: UNITY INSURANCE COMPANY

Company Type: P&C Life HIC Frat Title MEWA HW MPA
 DOMESTIC FOREIGN

Form Type: STATEMENTS

Sub-form Type: QUARTERLY

Transaction # (if applicable): _____

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Additional Info: FIRST QUARTER, PERIOD ENDING MARCH 31, 2002

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QUARTERLY STATEMENT

OF THE

RECEIVED

JUN 10 2002

OFFICE

UNITY INSURANCE COMPANY

of TOLEDO

in the state of OHIO

TO THE

Insurance Department

OF THE

STATE OF OHIO

FOR THE QUARTER ENDED
March 31, 2002

LIFE AND ACCIDENT AND HEALTH

2002



60220200220100101

QUARTERLY STATEMENT

AS OF March 31, 2002
OF THE CONDITION AND AFFAIRS OF THE
UNITY INSURANCE COMPANY

NAIC Group Code	1206 (Current Period)	1206 (Prior Period)	NAIC Company Code	60220	Employer's ID Number	31-1508054
Organized under the Laws of			STATE OF OHIO	, State of Domicile or Port of Entry OH		
Country of Domicile US						
Incorporated: January 21, 1997			Commenced Business: May 1, 1997			
Statutory Home Office: 2200 JEFFERSON AVE., 6TH FLOOR TOLEDO, OH 43624						
Main Administrative Office: 2200 JEFFERSON AVE., 6TH FLOOR TOLEDO, OH 43624 419-241-6501						
Mail Address: 2200 JEFFERSON AVE., 6TH FLOOR TOLEDO, OH 43624						
Primary Location of Books and Records: 2200 JEFFERSON AVE., 6TH FLOOR TOLEDO, OH 43624 419-241-6501						
Internet Website Address: N/A						
Statement Contact: GEORGE JOHNSON 419-251-6223 00000						
gmjohnson@health-partners.org 419-241-5441 (E-Mail Address) (Fax Number)						
Policyowner Relations Contact: 2200 JEFFERSON AVE., 6TH FLOOR TOLEDO, OH 43624 419-241-6501 00000						

OFFICERS

President	THOMAS E. BEATY, JR.
Secretary	JEFF COPELAND
Treasurer	
Actuary	

Vice-Presidents

JOANNE VOLVAR _____ MARK LANCIANO _____ MARK TUCKER, MD. _____

DIRECTORS OR TRUSTEES

RICHARD HANLEY	THOMAS KELLY	CHUCK GALLAGHER	TED JENKINS
STEVEN MICKUS	FATHER MICHAEL BILLIAN	JEFF COPELAND	TIM GLADIEUX
THOMAS E. BEATY, JR.	ROOSEVELT GANT		

State of OHIO
County of LUCAS ss

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.

(Signature)
THOMAS E. BEATY, JR.
(Printed Name)
President

(Signature)

JEFF COPELAND

(Printed Name)

Secretary

(Signature)

(Printed Name)

Subscribed and sworn to before me this

30TH day of MAY, 2002.

Notary Public (seal)

ASSETS

	Current Statement Date			4 December 31 Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
1. Bonds				
2. Stocks:				
2.1 Preferred stocks				
2.2 Common stocks				
3. Mortgage loans on real estate:				
3.1 First liens				
3.2 Other than first liens				
4. Real estate:				
4.1 Properties occupied by the company (less \$ 0 encumbrances)				
4.2 Properties held for the production of income (less \$ 0 encumbrances)				
4.3 Properties held for sale (less \$ 0 encumbrances)				
5. Policy loans				
6. Premium notes, including \$ 0 for first year premiums				
7. Cash (\$ 1,288,717) and short-term investments (\$ 1,468,800)	2,757,517		2,757,517	2,755,347
8. Other invested assets				
9. Receivable for securities	112,057		112,057	112,057
10. Aggregate write-ins for invested assets				
11. Subtotals, cash and invested assets (Lines 1 to 10)	2,869,574		2,869,574	2,867,404
12. Reinsurance ceded:				
12.1 Amounts recoverable from reinsurers				
12.2 Commissions and expense allowances due				
12.3 Experience rating and other refunds due				
12.4 Other amounts receivable under reinsurance contracts				
13. Electronic data processing equipment and software				
14. Federal and foreign income tax recoverable and interest thereon (including \$ 0 net deferred tax asset)				
15. Guaranty funds receivable or on deposit				
16. Life insurance premiums and annuity considerations deferred and uncollected on in force business (less premiums on reinsurance ceded and less \$ 0 loading)	2,597		2,597	
17. Accident and health premiums due and unpaid				
18. Investment income due and accrued				
19. Net adjustment in assets and liabilities due to foreign exchange rates				
20. Receivable from parent, subsidiaries and affiliates				
21. Amounts receivable relating to uninsured accident and health plans				
22. Amounts due from agents				
23. Other assets nonadmitted				
24. Aggregate write-ins for other than invested assets				
25. Total assets excluding Separate Accounts business (Lines 11 to 24)	2,872,171		2,872,171	2,867,404
26. From Separate Accounts Statement				
27. Total (Lines 25 and 26)	2,872,171		2,872,171	2,867,404

DETAILS OF WRITE-INS				
1001. RESTRICTED CASH	112,057		112,057	112,057
1002.				
1003.				
1098. Summary of remaining write-ins for Line 10 from overflow page	112,057		112,057	112,057
1099. Totals (Lines 1001 through 1003 plus 1098) (Line 10 above)				
2401.				
2402.				
2403.				
2498. Summary of remaining write-ins for Line 24 from overflow page				
2499. Totals (Lines 2401 through 2403 plus 2498) (Line 24 above)				

LIABILITIES, SURPLUS AND OTHER FUNDS

		1 Current Statement Date	2 December 31 Prior Year
1. Aggregate reserve for life contracts \$	0 less \$	0, included in Line 6.3	
(including \$ 0 Modco Reserve)			
2. Aggregate reserve for accident and health contracts (including \$ 0 Modco Reserve)			
3. Liability for deposit-type contracts (including \$ 0 Modco Reserve)			
4. Contract claims:			
4.1 Life		19,774	19,774
4.2 Accident and health			
5. Policyholders' dividends \$ 0, and coupons \$ 0, due and unpaid			
6. Provision for policyholders' dividends and coupons payable in following calendar year - estimated amounts:			
6.1 Dividends apportioned for payment to (including \$ 0 Modco)			
6.2 Dividends not yet apportioned (including \$ 0 Modco)			
6.3 Coupons and similar benefits (including \$ 0 Modco)			
7. Amount provisionally held for deferred dividend policies not included in Line 6			
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ 0, discount; including \$ 0, accident and health premiums			
9. Contract liabilities not included elsewhere:			
9.1 Surrender values on canceled contracts			
9.2 Provision for experience rating refunds, including \$ 0, accident and health experience rating refunds			
9.3 Other amounts payable on reinsurance, including \$ 0, assumed and \$ 0 ceded			
9.4 Interest Maintenance Reserve			
10. Commissions to agents due or accrued-life and annuity contracts \$ 0, accident and health \$ 0 and deposit-type contract funds \$ 0			
11. Commissions and expense allowances payable on reinsurance assumed			
12. General expenses due or accrued			
13. Transfers to Separate Accounts due or accrued (net)(including \$ 0, accrued for expense allowances recognized in reserves)			
14. Taxes, licenses and fees due or accrued, excluding federal income taxes			
15. Federal and foreign income taxes, including \$ 0, on realized capital gains (losses) (including \$ 0, net deferred tax liability)			
16. Unearned investment income			
17. Amounts withheld or retained by company as agent or trustee			
18. Amounts held for agents' account, including \$ 0, agents' credit balances			
19. Remittances and items not allocated			
20. Net adjustment in assets and liabilities due to foreign exchange rates			
21. Liability for benefits for employees and agents if not included above			
22. Borrowed money \$ 0, and interest thereon \$ 0			
23. Dividends to stockholders declared and unpaid			
24. Miscellaneous liabilities:			
24.1 Asset valuation reserve			
24.2 Reinsurance in unauthorized companies			
24.3 Funds held under reinsurance treaties with unauthorized reinsurers		208,667	209,093
24.4 Payable to parent, subsidiaries and affiliates			
24.5 Drafts outstanding			
24.6 Liability for amounts held under uninsured accident and health plans			
24.7 Funds held under coinsurance			
24.8 Payable for securities			
24.9 Capital notes \$ 0, and interest thereon \$ 0			
25. Aggregate write-ins for liabilities		228,641	228,867
26. Total Liabilities excluding Separate Accounts business (Lines 1 to 25)			
27. From Separate Accounts Statement		228,641	228,867
28. Total Liabilities (Lines 26 and 27)		3,228,000	3,228,000
29. Common capital stock			
30. Preferred capital stock		112,057	112,057
31. Aggregate write-ins for other than special surplus funds			
32. Surplus notes			
33. Gross paid in and contributed surplus			
34. Aggregate write-ins for special surplus funds		(696,527)	(701,520)
35. Unassigned funds (surplus)			
36. Less treasury stock, at cost:			
36.1. 0 shares common (value included in Line 29 \$ 0)			
36.2. 0 shares preferred (value included in Line 30 \$ 0)		(584,470)	(589,463)
37. Surplus (Total Lines 31 + 32 + 33 + 34 + 35 - 36) (including \$ 0, in Separate Accounts Statement)		2,643,530	2,638,537
38. Totals of Lines 29, 30 and 37		2,872,171	2,867,404
39. Totals of Lines 28 and 38			

DETAILS OF WRITE-INS

2501.			
2502.			
2503.			
2598. Summary of remaining write-ins for Line 25 from overflow page			
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)		112,057	112,057
3101. RESTRICTED RESERVE			
3102.			
3103.			
3198. Summary of remaining write-ins for Line 31 from overflow page		112,057	112,057
3199. Totals (Lines 3101 through 3103 plus 3198) (Line 31 above)			
3401.			
3402.			
3403.			
3498. Summary of remaining write-ins for Line 34 from overflow page			
3499. Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)			

SUMMARY OF OPERATIONS

SUMMARY OF OPERATIONS
(Excluding Unrealized Capital Gains and Losses)

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
1. Premiums and annuity considerations for life and accident and health contracts	2,597	14,093	40,119
2. Considerations for supplementary contracts with life contingencies	2,289	10,689	92,538
3. Net investment income			
4. Amortization of Interest Maintenance Reserve (IMR)			
5. Separate Accounts net gain from operations excluding unrealized gains or losses			
6. Commissions and expense allowances on reinsurance ceded			
7. Reserve adjustments on reinsurance ceded			
8. Miscellaneous income:			
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts			
8.2 Charges and fees for deposit-type contracts	227	10,577	
8.3 Aggregate write-ins for miscellaneous income	5,113	24,782	143,234
9. Totals (Lines 1 to 8.3)			
10. Death benefits			
11. Matured endowments (excluding guaranteed annual pure endowments)			
12. Annuity benefits			
13. Disability benefits and benefits under accident and health contracts			
14. Coupons, guaranteed annual pure endowments and similar benefits			
15. Surrender benefits and withdrawals for life contracts			
16. Group conversions			
17. Interest and adjustments on contract or deposit-type contract funds			
18. Payments on supplementary contracts with life contingencies			
19. Increase in aggregate reserves for life and accident and health contracts			
20. Totals (Lines 10 to 19)		26,380	50,997
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only)			
22. Commissions and expense allowances on reinsurance assumed	420	14,837	432,277
23. General insurance expenses			
24. Insurance taxes, licenses and fees, excluding federal income taxes			
25. Increase in loading on deferred and uncollected premiums			
26. Net transfers to or (from) Separate Accounts			
27. Aggregate write-ins for deductions	120	41,217	483,274
28. Totals (Lines 20 to 27)	4,993	(16,435)	(340,040)
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)			
30. Dividends to policyholders	4,993	(16,435)	(340,040)
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)			
32. Federal and foreign income taxes incurred (excluding tax on capital gains)			
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	4,993	(16,435)	(340,040)
34. Net realized capital gains or (losses) less capital gains tax of \$ 0 (excluding taxes of \$ 0 transferred to the IMR)	0	4,993	(16,435)
35. Net income (Line 33 plus Line 34)			(340,040)

CAPITAL AND SURPLUS ACCOUNT

36. Capital and surplus, December 31, prior year	2,638,537	2,974,357	2,974,357
37. Net income (Line 35)	4,993	(16,435)	(340,040)
38. Change in net unrealized capital gains (losses)			
39. Change in net unrealized foreign exchange capital gain (loss)			
40. Change in net deferred income tax			
41. Change in nonadmitted assets and related items			
42. Change in liability for reinsurance in unauthorized companies			
43. Change in reserve on account of change in valuation basis, (increase) or decrease			
44. Change in asset valuation reserve			
45. Change in treasury stock			
46. Surplus (contributed to) withdrawn from Separate Accounts during period			
47. Other changes in surplus in Separate Accounts Statement			
48. Change in surplus notes			
49. Cumulative effect of changes in accounting principles			
50. Capital changes:			
50.1 Paid in			
50.2 Transferred from surplus (Stock Dividend)			
50.3 Transferred to surplus			
51. Surplus adjustment:			
51.1 Paid in			
51.2 Transferred to capital (Stock Dividend)			
51.3 Transferred from capital			
51.4 Change in surplus as a result of reinsurance			
52. Dividends to stockholders			
53. Aggregate write-ins for gains and losses in surplus	4,993	(16,263)	(335,820)
54. Net change in capital and surplus (Lines 37 through 53)	2,643,530	2,958,094	2,638,537
55. Capital and surplus as of statement date (Lines 36 + 54)			

DETAILS OF WRITE-INS

DETAILS OF WRITE-INS				
08.301. MISCELLANEOUS INCOME		227		10,577
08.302.				
08.303.				
08.398. Summary of remaining write-ins for Line 8.3 from overflow page		227		10,577
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)				
2701.				
2702.				
2703.				
2798. Summary of remaining write-ins for Line 27 from overflow page				
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)				
5301.				
5302.				
5303.				
5398. Summary of remaining write-ins for Line 53 from overflow page				
5399. Totals (Lines 5301 through 5303 plus 5398) (Line 53 above)				

CASH FLOW

	1 Current Year to Date	2 Prior Year Ended December 31
Cash from Operations		
1. Premiums and annuity considerations for life and accident and health contracts		78,853
2. Charges and fees for deposit-type contracts		
3. Considerations for supplementary contracts with life contingencies		
4. Net investment income	2,289	99,820
5. Commissions and expense allowances on reinsurance ceded		
6. Fees associated with investment management, administration and contract guarantees from Separate Accounts		
7. Aggregate write-ins for miscellaneous income	227	10,577
8. Total (Lines 1 to 7)	2,516	189,250
9. Death benefits		
10. Matured endowments		
11. Annuity benefits		
12. Disability benefits and benefits under accident and health contracts		76,555
13. Coupons, guaranteed annual pure endowments and similar benefits		
14. Surrender benefits and withdrawals for life contracts		
15. Group conversions		
16. Interest and adjustments on contract or deposit-type contract funds		
17. Payments on supplementary contracts with life contingencies		
18. Total (Lines 9 to 17)		76,555
19. Commissions on premiums, annuity considerations and deposit-type contract funds		
20. Commissions and expense allowances on reinsurance assumed	346	282,949
21. General insurance expenses		
22. Insurance taxes, licenses and fees, excluding federal income taxes		
23. Net transfers to or (from) Separate Accounts		
24. Aggregate write-ins for deductions	346	359,504
25. Total (Lines 18 to 24)	346	359,504
26. Dividends paid to policyholders		
27. Federal income taxes (excluding tax on capital gains)	346	359,504
28. Total (Lines 25 to 27)	2,170	(170,254)
29. Net cash from operations (Line 8 minus Line 28)		
Cash from Investments		
30. Proceeds from investments sold, matured or repaid:		
30.1 Bonds		
30.2 Stocks		
30.3 Mortgage loans		
30.4 Real estate		
30.5 Other invested assets		
30.6 Net gains (or losses) on cash and short-term investments		
30.7 Miscellaneous proceeds		
30.8 Total investment proceeds (Lines 30.1 to 30.7)		
31. Net tax on capital gains (losses)		
32. Total (Line 30.8 minus Line 31)		
33. Cost of investments acquired (long-term only):		
33.1 Bonds		
33.2 Stocks		
33.3 Mortgage loans		
33.4 Real estate		
33.5 Other invested assets		
33.6 Miscellaneous applications		
33.7 Total investments acquired (Lines 33.1 to 33.6)		
34. Net increase (or decrease) in policy loans and premium notes		
35. Net cash from investments (Line 32 minus Line 33.7 minus Line 34)		
Cash from Financing and Miscellaneous Sources		
36. Cash provided:		
36.1 Surplus notes, capital and surplus paid in		
36.2 Borrowed money \$ 0, less amounts repaid \$ 0	0	
36.3 Capital notes \$ 0, less amounts repaid \$ 0	0	
36.4 Deposits on deposit-type contract funds and other liabilities without life or disability contingencies		
36.5 Other cash provided		
36.6 Total (Lines 36.1 to 36.5)		97,857
37. Cash applied:		
37.1 Dividends to stockholders paid		
37.2 Interest on indebtedness		
37.3 Withdrawals on deposit-type contract funds and other liabilities without life or disability contingencies		
37.4 Other applications (net)		
37.5 Total (Lines 37.1 to 37.4)		97,857
38. Net cash from financing and miscellaneous sources (Line 36.6 minus Line 37.5)		
RECONCILIATION OF CASH AND SHORT-TERM INVESTMENTS		
39. Net change in cash and short-term investments (Line 29, plus Line 35, plus Line 38)	2,170	(72,397)
40. Cash and short-term investments:		
40.1 Beginning of year	2,755,347	2,827,744
40.2 End of period (Line 39 plus Line 40.1)	2,757,517	2,755,347

DETAILS OF WRITE-INS		
0701. MISCELLANEOUS INCOME		227
0702.		10,577
0703.		
0798. Summary of remaining write-ins for Line 7 from overflow page		
0799. Totals (Lines 0701 through 0703 plus 0798) (Line 7 above)	227	10,577
2401.		
2402.		
2403.		
2498. Summary of remaining write-ins for Line 24 from overflow page		
2499. Totals (Lines 2401 through 2403 plus 2498) (Line 24 above)		

EXHIBIT 1
DIRECT PREMIUMS AND DEPOSIT-TYPE CONTRACTS

	1 Current Year to Date	2 Prior Year to Date	3 Prior Year Ended December 31
1. Industrial life			
2. Ordinary life insurance			
3. Ordinary individual annuities			
4. Credit life (group and individual)			
5. Group life insurance			
6. Group annuities			
7. A & H - group	2,597	14,093	40,119
8. A & H - credit (group and individual)			
9. A & H - other			
10. Aggregate of all other lines of business	2,597	14,093	40,119
11. Subtotal			
12. Deposit-type contracts	2,597	14,093	40,119
13. Total			

DETAILS OF WRITE-INS			
1001.....			
1002.....			
1003.....			
1098. Summary of remaining write-ins for Line 10 from overflow page			
1099. Total (Lines 1001 through 1003 plus 1098) (Line 10 above)			

NOTES TO FINANCIAL STATEMENTS

- None -

GENERAL INTERROGATORIES

(Responses to these interrogatories should be based on changes that have occurred since prior year end unless otherwise noted)

PART 1 - COMMON INTERROGATORIES**GENERAL**

1.1 Did the reporting entity implement any significant accounting policy changes which would require disclosure in the Notes to the Financial Statements? Yes [] No [X]

1.2 If yes, explain:
.....

2.1 Did the reporting entity experience any material transactions requiring the filing of Disclosure of Material Transactions with the State of Domicile, as required by the Model Act? Yes [] No [X]

2.2 If yes, has the report been filed with the domiciliary state? Yes [] No [X]

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

3.2 If yes, date of change:
If not previously filed, furnish herewith a certified copy of the instrument as amended.

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

If yes, attach an organizational chart.

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

5.2 If yes, provide the name of entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

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

6. If the reporting entity is subject to a management agreement, including third-party administrator(s), managing general agent(s), attorney-in-fact, or similar agreement, have there been any significant changes regarding the terms of the agreement or principals involved?

Yes [] No [] N/A [X]

If yes, attach an explanation.

7.1 State as of what date the latest financial examination of the reporting entity was made or is being made.

12/31/2000

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

N/A

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

N/A

7.4 By what department or departments? OHIO DEPARTMENT OF INSURANCE

8.1 Has this reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? (You need not report an action, either formal or informal, if a confidentiality clause is part of the agreement.)

Yes [] No [X]

8.2 If yes, give full information

GENERAL INTERROGATORIES (Continued)

(Responses to these interrogatories should be based on changes that have occurred since prior year end unless otherwise noted)
INVESTMENT

9.1 Has there been any change in the reporting entity's own preferred or common stock? Yes [] No [X]

9.2 If yes, explain:

.....

10.1 Were any of the stocks, bonds, or other assets of the reporting entity loaned, placed under option agreement, or otherwise made available for use by another person? (Exclude securities under securities lending agreements.) Yes [] No [X]

10.2 If yes, give full and complete information relating thereto:

.....

11. Amount of real estate and mortgages held in other invested assets in Schedule BA: \$ _____

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

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

13.2 If yes, please complete the following:

	1 Prior Year-End Statement Value	2 Current Quarter Statement Value
13.21 Bonds	\$ _____	\$ _____
13.22 Preferred Stock	\$ _____	\$ _____
13.23 Common Stock	\$ _____	\$ _____
13.24 Short-Term Investments	\$ _____	\$ _____
13.25 Mortgages, Loans or Real Estate	\$ _____	\$ _____
13.26 All Other	\$ _____	\$ _____
13.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 13.21 to 13.26)	\$ _____	\$ _____
13.28 Total Investment in Parent included in Lines 13.21 to 13.26 above	\$ _____	\$ _____
13.29 Receivable from Parent not included in Lines 13.21 to 13.26 above	\$ _____	\$ _____

14.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes [] No [X]

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

If no, attach a description with this statement.

15. Excluding items in Schedule E, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Part 1-General, Section IV. H-Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook?

Yes [] No [X]

15.1 For all agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

1 Name of Custodian(s)	2 Custodian Address

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

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

15.3 Have there been any changes, including name changes, in the custodian(s) identified in 15.1 during the current year? Yes [] No [X]

15.4 If yes, give full and complete information relating thereto:

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

15.5 Identify all investment advisors, brokers/dealers or individuals acting on behalf of broker/dealers that have access to the investment accounts, handle securities and have authority to make investments on behalf of the reporting entity:

1 Central Registration Depository	2 Name(s)	3 Address

GENERAL INTERROGATORIES (continued)

(Responses to these interrogatories should be based on changes that have occurred since prior year end unless otherwise noted)

PART 2 - LIFE & HEALTH

1. Report the statement value of mortgage loans at the end of this reporting period for the following categories:

	1 Amount
1.1 Long-Term Mortgages in Good Standing	
1.11 Farm Mortgages	\$ _____
1.12 Residential Mortgages	\$ _____
1.13 Commercial Mortgages	\$ _____
1.14 Total Mortgages in Good Standing	\$ _____
1.2 Long-Term Mortgages in good Standing with Restructured Terms	\$ _____
1.21 Total Mortgages in Good Standing	\$ _____
1.3 Long-Term Mortgage Loans upon which Interest is Overdue more than Three Months	
1.31 Farm Mortgages	\$ _____
1.32 Residential Mortgages	\$ _____
1.33 Commercial Mortgages	\$ _____
1.34 Total Mortgages with Interest Overdue more than Three Months	\$ _____
1.4 Long-Term Mortgage Loans in Process of Foreclosure	
1.41 Farm Mortgages	\$ _____
1.42 Residential Mortgages	\$ _____
1.43 Commercial Mortgages	\$ _____
1.44 Total Mortgages in Process of Foreclosure	\$ _____
1.5 Total Mortgage Loans (Lines 1.14 + 1.21 + 1.34 + 1.44) (Page 2, Column 3, Lines 3.1 + 3.2)	\$ _____
1.6 Long-Term Mortgages Foreclosed, Properties Transferred to Real Estate in Current Quarter	
1.61 Farm Mortgages	\$ _____
1.62 Residential Mortgages	\$ _____
1.63 Commercial Mortgages	\$ _____
1.64 Total Mortgages Foreclosed and Transferred to Real Estate	\$ _____

SCHEDULE A - VERIFICATION

	1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book/adjusted carrying value, beginning of period				
2. Increase (decrease) by adjustment	N/A			
3. Cost of acquired				
4. Cost of additions to and permanent improvements				
5. Total profit (loss) on sales				
6. Increase (decrease) by foreign exchange adjustment				
7. Amount received on sales				
8. Book/adjusted carrying value at end of current period				
9. Total valuation allowance				
10. Subtotal (Lines 8 plus 9)				
11. Total nonadmitted amounts				
12. Statement value, current period (Page 2, real estate lines, current period)				

SCHEDULE B - VERIFICATION

	1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book/recorded investment excluding accrued interest on mortgages owned, beginning of period				
2. Amount loaned during period:	N/A			
2.1 Actual cost at time of acquisitions				
2.2 Additional investment made after acquisitions				
3. Accrual of discount and mortgage interest points and commitment fees				
4. Increase (decrease) by adjustment				
5. Total profit (loss) on sale				
6. Amounts paid on account or in full during the period				
7. Amortization of premium				
8. Increase (decrease) by foreign exchange adjustment				
9. Book value/recorded investment excluding accrued interest on mortgages owned at end of current period				
10. Total valuation allowance				
11. Subtotal (Lines 9 plus 10)				
12. Total nonadmitted amounts				
13. Statement value of mortgages owned at end of current period				

SCHEDULE BA - VERIFICATION

Other Invested Assets Included in Schedule BA

Description	1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book/adjusted carrying value of long-term invested assets owned, beginning of period				
2. Cost of acquisitions during period:	N/A			
2.1 Actual cost at time of acquisitions				
2.2 Additional investment made after acquisitions				
3. Accrual of discount				
4. Increase (decrease) by adjustment				
5. Total profit (loss) on sale				
6. Amounts paid on account or in full during the period				
7. Amortization of premium				
8. Increase (decrease) by foreign exchange adjustment				
9. Book/adjusted carrying value of long-term invested assets at end of current period				
10. Total valuation allowance				
11. Subtotal (Lines 9 plus 10)				
12. Total nonadmitted amounts				
13. Statement value of long term invested assets at end of current period				

SCHEDULE D - PART 1B

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

	1 Statement Value Beginning of Current Quarter	2 Acquisitions During Current Quarter	3 Dispositions During Current Quarter	4 Non-Trading Activity During Current Quarter	5 Statement Value End of First Quarter	6 Statement Value End of Second Quarter	7 Statement Value End of Third Quarter	8 Statement Value December 31 Prior Year
BONDS								
1. Class 1								
2. Class 2								
3. Class 3								
4. Class 4								
5. Class 5								
6. Class 6								
7. Total Bonds								
PREFERRED STOCK								
8. Class 1								
9. Class 2								
10. Class 3								
11. Class 4								
12. Class 5								
13. Class 6								
14. Total Preferred Stock								
15. Total Bonds & Preferred Stock								

SCHEDULE DA - PART 1

Short-Term Investments Owned End of Current Quarter

	1 Book/Adjusted Carrying Value	2 Par Value	3 Actual Cost	4 Amount of Interest Received Current Quarter	5 Paid for Accrued Interest
8099999	Totals	1,468,800	XXX	1,468,800	

SCHEDULE DA - PART 2 - Verification

Short-Term Investments Owned

	1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book/adjusted carrying value, beginning of period	1,005,005			
2. Cost of short-term investments acquired	1,468,800			
3. Increase (decrease) by adjustment				
4. Increase (decrease) by foreign exchange adjustment				
5. Total profit (loss) on disposal of short-term investments				
6. Consideration received on disposal of short-term investments	1,005,005			
7. Book/adjusted carrying value, current period	1,468,800			
8. Total valuation allowance				
9. Subtotal (Lines 7 plus 8)	1,468,800			
10. Total nonadmitted amounts				
11. Statement value (Lines 9 minus 10)	1,468,800			
12. Income collected during period				
13. Income earned during period				

SCHEDULE DB - PART F - SECTION 1**Summary of Replicated (Synthetic) Assets Open**

Replicated (Synthetic) Asset		Components of the Replicated (Synthetic) Asset									
Replication RSA-T Number	Description	NAIC Designation or Other Description	Statement Value	Fair Value	Derivative Instruments Open		Cash Instrument(s) Held				NAIC Designation or Other Description
					6	7	8	9	10	11	
1	2	3	4	5							

N/A

SCHEDULE DB - PART F - SECTION 2

Reconciliation of Replicated (Synthetic) Assets Open

	First Quarter		Second Quarter		Third Quarter		Fourth Quarter		Year-to-Date	
	1 Number of Positions	2 Total Replicated (Synthetic) Assets Statement Value	3 Number of Positions	4 Total Replicated (Synthetic) Assets Statement Value	5 Number of Positions	6 Total Replicated (Synthetic) Assets Statement Value	7 Number of Positions	8 Total Replicated (Synthetic) Assets Statement Value	9 Number of Positions	10 Total Replicated (Synthetic) Assets Statement Value
1. Beginning Inventory										
2. Add: Opened or Acquired Transactions										
3. Add: Increases in Replicated Asset Statement Value										
4. Less: Closed or Disposed of Transactions										
5. Less: Positions Disposed of for Failing Effectiveness Criteria										
6. Less: Decreases in Replicated (Synthetic) Asset Statement Value										
7. Ending Inventory										

SCHEDULE S - CEDED REINSURANCE
Showing all new reinsurers - Current Year to Date

SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS

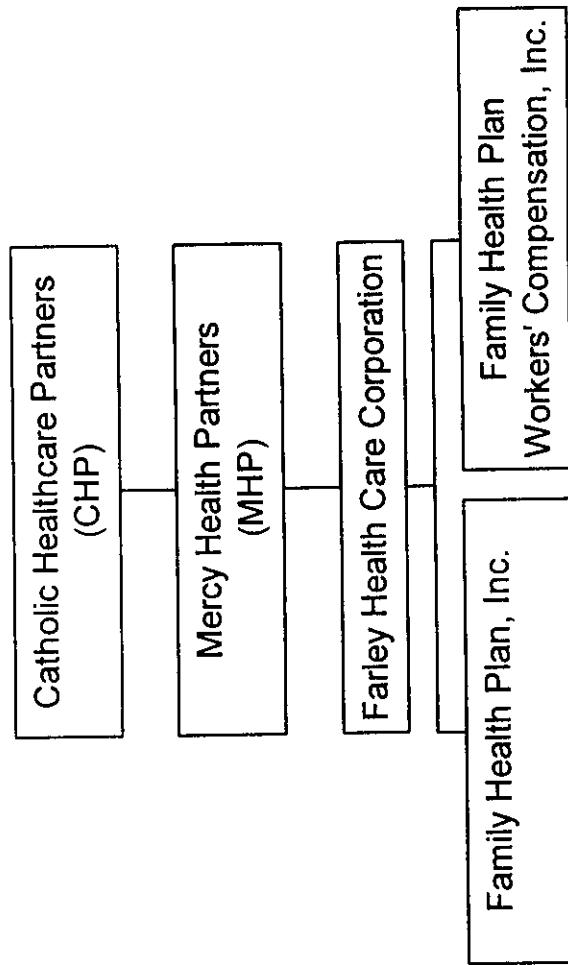
Allocated by States and Territories

States, Etc.	1 Is Insurer Licensed? (Yes or No)	Direct Business Only				6 Other Considerations	
		Life Contracts		4 Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	5 Deposit-Type Contract Funds		
		2 Life Insurance Premiums	3 Annuity Considerations				
1. Alabama	AL	NO					
2. Alaska	AK	NO					
3. Arizona	AZ	NO					
4. Arkansas	AR	NO					
5. California	CA	NO					
6. Colorado	CO	NO					
7. Connecticut	CT	NO					
8. Delaware	DE	NO					
9. District of Columbia	DC	NO					
10. Florida	FL	NO					
11. Georgia	GA	NO					
12. Hawaii	HI	NO					
13. Idaho	ID	NO					
14. Illinois	IL	NO					
15. Indiana	IN	NO					
16. Iowa	IA	NO					
17. Kansas	KS	NO					
18. Kentucky	KY	NO					
19. Louisiana	LA	NO					
20. Maine	ME	NO					
21. Maryland	MD	NO					
22. Massachusetts	MA	NO					
23. Michigan	MI	NO					
24. Minnesota	MN	NO					
25. Mississippi	MS	NO					
26. Missouri	MO	NO					
27. Montana	MT	NO					
28. Nebraska	NE	NO					
29. Nevada	NV	NO					
30. New Hampshire	NH	NO					
31. New Jersey	NJ	NO					
32. New Mexico	NM	NO					
33. New York	NY	NO					
34. North Carolina	NC	NO					
35. North Dakota	ND	NO					
36. Ohio	OH	YES			2,597		
37. Oklahoma	OK	NO					
38. Oregon	OR	NO					
39. Pennsylvania	PA	NO					
40. Rhode Island	RI	NO					
41. South Carolina	SC	NO					
42. South Dakota	SD	NO					
43. Tennessee	TN	NO					
44. Texas	TX	NO					
45. Utah	UT	NO					
46. Vermont	VT	NO					
47. Virginia	VA	NO					
48. Washington	WA	NO					
49. West Virginia	WV	NO					
50. Wisconsin	WI	NO					
51. Wyoming	WY	NO					
52. American Samoa	AS	NO					
53. Guam	GU	NO					
54. Puerto Rico	PR	NO					
55. US Virgin Islands	VI	NO					
56. Canada	CN	NO					
57. Aggregate Other Alien	OT	XXX			2,597		
58. Subtotal	(a)	1 XXX			2,597		
90. Reporting entity contributions for employee benefits plans							
91. Dividends or refunds applied to purchase paid-up additions and annuities		XXX					
92. Dividends or refunds applied to shorten endowment or premium paying period		XXX					
93. Premium or annuity considerations waived under disability or other contract provisions		XXX					
94. Aggregate other amounts not allocable by State		XXX					
95. Totals (Direct Business)		XXX			2,597		
96. Plus Reinsurance Assumed		XXX					
97. Totals (All Business)		XXX			2,597		
98. Less Reinsurance Ceded		XXX					
99. Totals (All Business) less Reinsurance Ceded		XXX			2,597		
DETAILS OF WRITE-INS							
5701.		XXX					
5702.		XXX					
5703.		XXX					
5798. Summary of remaining write-ins for Line 57 from overflow page		XXX					
5799. Total (Lines 5701 through 5703 plus 5798) (Line 57 above)		XXX					
9401.		XXX					
9402.		XXX					
9403.		XXX					
9498. Summary of remaining write-ins for Line 94 from overflow page		XXX					
9499. Total (Lines 9401 through 9403 plus 9498) (Line 94 Above)		XXX					

(a) Insert the number of yes responses except for Canada and Other Alien.

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART

Farley Health Care Corporation
Organizational Chart



Statement as of March 31, 2002 of the Unity Insurance Company

E01	SCHEDULE A - PART 2	NONE
E01	SCHEDULE A - PART 3	NONE
E02	SCHEDULE B - PART 1	NONE
E02	SCHEDULE B - PART 2	NONE
E03	SCHEDULE BA - PART 1	NONE
E03	SCHEDULE BA - PART 2	NONE
E04	SCHEDULE D - PART 3	NONE
E05	SCHEDULE D - PART 4	NONE
E06	SCHEDULE DB - PART A - SECTION 1	NONE
E06	SCHEDULE DB - PART B - SECTION 1	NONE
E07	SCHEDULE D - PART 4	NONE
E07	SCHEDULE D - PART 5	NONE

SCHEDULE E - PART 1 - CASH

Month End Depository Balances

1 Depository	2 Rate of Interest	3 Amount of Interest Received During Current Quarter	4 Amount of Interest Accrued at Current Statement Date	Book Balance at End of Each Month During Current Quarter			8 *
				5 First Month	6 Second Month	7 Third Month	
Open Depositories KEY BANK TOLEDO OH	VAR	2,289		726,774	1,241,984	1,288,717	
0199998 Deposits in (0) depositories that do not exceed the allowable limit in any one depository (see Instructions) - Open Depositories	XXX						XXX
0199999 Total - Open Depositories	XXX	2,289		726,774	1,241,984	1,288,717	XXX
Suspended Depositories							
0299998 Deposits in (0) depositories that do not exceed the allowable limit in any one depository (see Instructions) - Suspended Depositories	XXX						XXX
0299999 Total Suspended Depositories	XXX						XXX
0399999 Total Cash on Deposit	XXX	2,289		726,774	1,241,984	1,288,717	XXX
0499999 Cash in Company's Office	XXX	XXX	XXX				XXX
0599999 Total	XXX	2,289		726,774	1,241,984	1,288,717	XXX