



60220200220100100

ANNUAL STATEMENT

For the Year Ended December 31, 2002
OF THE CONDITION AND AFFAIRS OF THE

Unity Insurance

NAIC Group Code 1206 (Current Period) 1206 (Prior Period) NAIC Company Code 60220 Employer's ID Number 31-1508054

Organized under the Laws of OHIO, State of Domicile or Port of Entry OHIO

Country of Domicile

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 JEFFRIE REGO 419-251-6223

JEFFRIE_REGO@MHSNR.ORG 419-241-5441
(E-Mail Address) (Fax Number)

Policyowner Relations Contact 2200 JEFFERSON AVE., 6TH FLOOR TOLEDO, OH 43624 419-241-6501

OFFICERS

PRESIDENT & CEO THOMAS E. BEATY, JR.

Secretary

CHIEF FINANCIAL OFFICER RANDOLPH C. HOFFMAN

Actuary

Vice-Presidents

JOANNE VOLOVAR MARK LANCIANO MARK TUCKER, MD ANDREW WEINTRAUB

DIRECTORS OR TRUSTEES

RICHARD HANLEY THOMAS KELLY CHUCK GALLAGHER TED JENKINS
FATHER MICHAEL BILLIAN JEFF COPELAND TIM GLADIEUX THOMAS E. BEATY, JR.
ROOSEVELT GANT PATRICIA WISE SUSAN GILMORE

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) (Signature) (Signature)
THOMAS E. BEATY, JR. RANDOLPH C. HOFFMAN
(Printed Name) (Printed Name)
PRESIDENT & CEO Secretary CHIEF FINANCIAL OFFICER

Subscribed and sworn to before me this
28TH day of FEBRUARY, 2003

a. Is this an original filing? YES [X] NO []
b. If no: 1. State the amendment number
2. Date filed
3. Number of pages attached

NONE	Schedule A - Part 1
NONE	Schedule A - Part 2
NONE	Schedule A - Part 3
NONE	Schedule B - Part 1
NONE	Schedule B - Part 2
NONE	Schedule BA - Part 1
NONE	Schedule BA - Part 2
NONE	Schedule D - Part 1
NONE	Schedule D - Part 2 - Section 1
NONE	Schedule D - Part 2 - Section 2
NONE	Schedule D - Part 3
NONE	Schedule D - Part 4
NONE	Schedule D - Part 5
NONE	Schedule D - Part 6 - Section 1 and 2

SCHEDULE DA - PART 1

Showing all **SHORT-TERM INVESTMENTS** Owned December 31 of Current Year

1 CUSIP Identifi- cation	2 Description	3 Date Acquired	4 Name of Vendor	Interest		7 Maturity Date	8 Book/Adjusted Carrying Value	9 Increase (Decrease) by Adjustment	10 Increase (Decrease) by Foreign Exchange Adjustment	11 Par Value	12 Actual Cost	Interest		15 Paid for Accrued Interest	16 NAIC Desig- nation	17 Effective Rate of Interest	
				5 Rate Of	6 How Paid							13 Amount Due and Accrued Dec. 31 of Current Year on Bond Not in Default	14 Gross Amount Received				
313384AN9 313588BP9	FHLB Discount Notes FNMA Discount Notes	01-25-2002 02-13-2002	McDonald Investments McDonald Investments	1.933 1.996	Mat Mat	01-13-2003 02-07-2003	998,100 498,600	16,378 8,219		1,000,000 500,000	981,722 490,381	19,100 8,800			1 1		
0499999	Subtotal - All Other Governments - Issuer Obligations						1,496,700	24,597			1,500,000	1,472,103	27,900			X X X	X X X
1099999	Subtotal - All Other Government Bonds						1,496,700	24,597			1,500,000	1,472,103	27,900			X X X	X X X
5499999	Subtotal - Bonds - Issuer Obligations						1,496,700	24,597			1,500,000	1,472,103	27,900			X X X	X X X
6099999	Subtotal - Bonds						1,496,700	24,597			1,500,000	1,472,103	27,900			X X X	X X X
8099999	Totals						1,496,700	(a) 24,597			X X X	1,472,103	27,900			X X X	X X X

(a) Includes \$ 0 other than accrual of discount and amortization of premium.

NONE	Schedule DB - Part A - Section 1 and 2
NONE	Schedule DB - Part A - Section 3 and Part B - Section 1
NONE	Schedule DB - Part B - Section 2 and 3
NONE	Schedule DB - Part C - Section 1 and 2
NONE	Schedule DB - Part C - Section 3 and Part D - Section 1
NONE	Schedule DB - Part D - Section 2 and 3
NONE	Schedule DB - Part E - Section 1
NONE	Schedule DM

SCHEDULE E - PART 2 - SPECIAL DEPOSITS

1	2	3	4	5	6	7
Line Number	Type	Description of Deposit	Where Deposited and Purpose of Deposit	Par or Book Value	Statement Value (a)	Fair Value
	O	FHLMC Discount Note, 1.10%, 02/13/03	Key Bank Toledo, Ohio OH RSD by Ohio Revised code	110,000	110,000	110,000
OH99999		OHIO		110,000	110,000	110,000
XX99999		Total - Special Deposits NOT held for the benefit of all Policyholders, Claimants, and Creditors of the Company		110,000	110,000	110,000
ZZ99999		Total - Special Deposits held for the benefit of all Policyholders, Claimants, and Creditors of the Company				
9999999		Totals		110,000	110,000	110,000

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(a) Including \$ 0 cash and short-term investments as defined in SSAP No. 2 of the NAIC Accounting Practices and Procedures Manual.

