



HEALTH QUARTERLY STATEMENT

AS OF MARCH 31, 2002
OF THE CONDITION AND AFFAIRS OF THE

DAYTON AREA HEALTH PLAN

NAIC Group Code	(Current Period)	NAIC Company Code	95201	Employer's ID Number	31-1143265
(Prior Period)					
Organized under the Laws of		Ohio	State of Domicile or Port of Entry		Ohio
Country of Domicile		United States of America			
Licensed as business type:		Life, Accident & Health [<input type="checkbox"/>]	Property/Casualty [<input type="checkbox"/>]	Dental Service Corporation [<input type="checkbox"/>]	
		Vision Service Corporation [<input type="checkbox"/>]	Other [<input type="checkbox"/>]	Health Maintenance Organization [<input checked="" type="checkbox"/> X]	
		Hospital, Medical & Dental Service or Indemnity [<input type="checkbox"/>]		Is HMO, Federally Qualified? Yes [<input checked="" type="checkbox"/> X] No [<input type="checkbox"/>]	
Incorporated	06/12/1985		Commenced Business	10/01/1988	
Statutory Home Office	ONE SOUTH MAIN STREET (Street and Number)			DAYTON, OH 45402 (City or Town, State and Zip Code)	
Main Administrative Office	ONE SOUTH MAIN STREET (Street and Number)			DAYTON, OH 45402 (Area Code) (Telephone Number)	
Mail Address	ONE SOUTH MAIN STREET (Street and Number or P.O. Box)			DAYTON, OH 45402 (City or Town, State and Zip Code)	
Primary Location of Books and Records	ONE SOUTH MAIN STREET (Street and Number)			DAYTON, OH 45402 (Area Code) (Telephone Number)	
Internet Website Address					
Statement Contact	RAYMOND DEBROSSE (Name)		937-224-2229 (Area Code) (Telephone Number) (Extension)		
	ray.debrosse@care-source.com (E-mail Address)		937-224-2272 (FAX Number)		

OFFICERS

President Pamela B. Morris Secretary William F. Marsteller
Chairperson Leffak Ellen

VICE PRESIDENTS

DIRECTORS OR TRUSTEES

State of }
County of } 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.

Pamela B. Morris

William F. Marsteller
Secretary

Ellen Leffak
Chairperson

Subscribed and sworn to before me this
day of , 2002

STATEMENT AS OF MARCH 31, 2002 OF THE DAYTON AREA HEALTH PLAN DBA CARESOURCE

ASSETS

	Current Period			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets	4 Net Admitted Assets
1. Bonds	48,710,799		48,710,799	38,818,726
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 (Schedule A):				
4.1 Properties occupied by the company (less \$ encumbrances)			(a)	
4.2 Properties held for the production of income (less \$ encumbrances)				
4.3 Properties held for sale (less \$ encumbrances)				
5. Cash (\$ 21,454,392) and short-term investments (\$)	21,454,392		21,454,392	21,041,565
6. Other long-term invested assets				
7. Receivable for securities				
8. Aggregate write-ins for invested assets				
9. Subtotals, cash and invested assets (Lines 1 to 8)	70,165,191		70,165,191	59,860,291
10. Accident and health premiums due and unpaid				2,997,396
11. Health care receivables	3,147,953		3,147,953	596,193
12. Amounts recoverable from reinsurers	1,070,744		1,070,744	303,617
13. Net adjustment in assets and liabilities due to foreign exchange rates				
14. Investment income due and accrued	667,970		667,970	370,049
15. Amounts due from parent, subsidiaries and affiliates				
16. Amounts receivable relating to uninsured accident and health plans				
17. Furniture and equipment	467,973		467,973	474,307
18. Amounts due from agents				
19. Federal and foreign income tax recoverable and interest thereon (including \$ net deferred tax asset)				
20. Electronic data processing equipment and software	1,532,748		1,532,748	1,201,196
21. Other nonadmitted assets	596,052		596,052	0
22. Aggregate write-ins for other than invested assets	660,068		660,068	
23. Total assets (Lines 9 plus 10 through 22)	78,308,699	596,052	77,712,647	65,803,049
DETAILS OF WRITE-INS				
0801.				
0802.				
0803.				
0898. Summary of remaining write-ins for Line 8 from overflow page				
0899. Totals (Lines 0801 thru 0803 plus 0898) (Line 8 above)				
2201. OTHER RECEIVABLES.....	660,068		660,068	0
2202.				
2203.				
2298. Summary of remaining write-ins for Line 22 from overflow page				
2299. Totals (Lines 2201 thru 2203 plus 2298) (Line 22 above)	660,068		660,068	

(a) \$ health care delivery assets included in Line 4.1, Column 3

STATEMENT AS OF MARCH 31, 2002 OF THE DAYTON AREA HEALTH PLAN DBA CARESOURCE

LIABILITIES, CAPITAL AND SURPLUS

	Current Period			Prior Year
	1 Covered	2 Uncovered	3 Total	4 Total
1. Claims unpaid (less \$ reinsurance ceded)	28,285,716	.0	28,285,716	23,226,695
2. Accrued medical incentive pool and bonus payments				
3. Unpaid claims adjustment expenses				2,529,084
4. Aggregate policy reserves				
5. Aggregate claim reserves				
6. Premiums received in advance	26,421,963		26,421,963	24,129,851
7. General expenses due or accrued	.2,532,255		2,532,255	
8. Federal and foreign income tax payable and interest thereon (including \$ on realized capital gains (losses) (including \$ net deferred tax liability)				
9. Amounts withheld or retained for the account of others				
10. Borrowed money (including \$ current) and interest thereon \$ (including \$ current)				
11. Amounts due to parent, subsidiaries and affiliates				
12. Payable for securities				
13. Funds held under reinsurance treaties with (\$ authorized reinsurers and \$ unauthorized reinsurers)				
14. Reinsurance in unauthorized companies				
15. Net adjustments in assets and liabilities due to foreign exchange rates				
16. Liability for amounts held under uninsured accident and health plans				
17. Aggregate write-ins for other liabilities (including \$ current)				
18. Total liabilities (Lines 1 to 17)	57,239,934		57,239,934	49,885,630
19. Common capital stock	XXX	XXX		
20. Preferred capital stock	XXX	XXX		
21. Gross paid in and contributed surplus	XXX	XXX		
22. Surplus notes	XXX	XXX		
23. Aggregate write-ins for other than special surplus funds	XXX	XXX		
24. Unassigned funds (surplus)	XXX	XXX	20,472,713	15,917,425
25. Less treasury stock, at cost:				
25.1 shares common (value included in Line 19) \$)	XXX	XXX		
25.2 shares preferred (value included in Line 20) \$)	XXX	XXX		
26. Total capital and surplus (Lines 19 to 25)	XXX	XXX	20,472,713	15,917,425
27. Total liabilities, capital and surplus (Lines 18 and 26)	XXX	XXX	77,712,647	65,803,055
DETAILS OF WRITE-INS				
1701.				
1702.				
1703.				
1798. Summary of remaining write-ins for Line 17 from overflow page				
1799. Totals (Lines 1701 thru 1703 plus 1798) (Line 17 above)				
2301.	XXX	XXX		
2302.	XXX	XXX		
2303.	XXX	XXX		
2398. Summary of remaining write-ins for Line 23 from overflow page	XXX	XXX		
2399. Totals (Lines 2301 thru 2303 plus 2398) (Line 23 above)	XXX	XXX		

STATEMENT AS OF MARCH 31, 2002 OF THE DAYTON AREA HEALTH PLAN DBA CARESOURCE

STATEMENT OF REVENUE AND EXPENSES

	Current Year to Date		Prior Year
	1 Uncovered	2 Total	3 Total
1. Member Months.....	XXX	539,116	1,405,870
2. Net premium income	XXX	80,946,101	194,942,201
3. Change in unearned premium reserves and reserve for rate credits	XXX		
4. Fee-for-service (net of \$ medical expenses)	XXX		
5. Risk revenue	XXX		
6. Aggregate write-ins for other health care related revenues	XXX		
7. Total revenues (Lines 2 to 6)	XXX	80,946,101	194,942,201
Medical and Hospital:			
8. Hospital/medical benefits		62,314,490	151,681,734
9. Other professional services		10,179,809	24,065,912
10. Outside referrals			
11. Emergency room and out-of-area			
12. Prescription drugs			
13. Aggregate write-ins for other medical and hospital			
14. Incentive pool and withhold adjustments		0	
15. Subtotal (Lines 8 to 14)		72,494,299	175,747,646
Less:			
16. Net reinsurance recoveries		(407,365)	(1,317,120)
17. Total medical and hospital (Lines 15 minus 16)		72,901,664	177,064,766
18. Claims adjustment expenses		3,695,990	12,750,977
19. General administrative expenses.....		410,665	1,416,779
20. Increase in reserves for accident and health contracts			
21. Total underwriting deductions (Lines 17 through 20)		77,008,319	191,232,522
22. Net underwriting gain or (loss) (Lines 7 minus 21)	XXX	3,937,782	3,709,679
23. Net investment income earned		643,208	1,793,877
24. Net realized capital gains or (losses)		(9,794)	134,837
25. Net investment gains or (losses) (Lines 23 plus 24)		633,414	1,928,714
26. Net gain or (loss) from agents' or premium balances charged off [(amount recovered \$) (amount charged off \$)]			
27. Aggregate write-ins for other income or expenses23,843
28. Net income or (loss) before federal income taxes (Lines 22 plus 25 plus 26 plus 27)		4,571,196	5,662,236
29. Federal and foreign income taxes incurred	XXX		
30. Net income (loss) (Lines 28 minus 29)	XXX	4,571,196	5,662,236
DETAILS OF WRITE-INS			
0601.	XXX		
0602.	XXX		
0603.	XXX		
0698. Summary of remaining write-ins for Line 6 from overflow page	XXX		
0699. Totals (Lines 0601 thru 0603 plus 0698) (Line 6 above)	XXX		
1301.			
1302.			
1303.			
1398. Summary of remaining write-ins for Line 13 from overflow page			
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)			
2701. OTHER REVENUE.....			.23,843
2702.			
2703.			
2798. Summary of remaining write-ins for Line 27 from overflow page			
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)23,843

STATEMENT AS OF MARCH 31, 2002 OF THE DAYTON AREA HEALTH PLAN DBA CARESOURCE

CAPITAL AND SURPLUS ACCOUNT

	1 Current Year to Date	2 Prior Year
CAPITAL AND SURPLUS ACCOUNT:		
31. Capital and surplus prior reporting period	15,917,420	10,577,417
GAINS AND LOSSES TO CAPITAL & SURPLUS:		
32. Net income or (loss) from Line 30	4,571,196	5,662,236
33. Change in valuation basis of aggregate policy and claim reserves		
34. Net unrealized capital gains and losses		
35. Change in net unrealized foreign exchange capital gain or (loss)		
36. Change in net deferred income tax		
37. Change in nonadmitted assets	(15,903)	(322,233)
38. Change in unauthorized reinsurance		
39. Change in treasury stock		
40. Change in surplus notes		
41. Cumulative effect of changes in accounting principles		
42. Capital Changes:		
42.1 Paid in		
42.2 Transferred from surplus (Stock Dividend)		
42.3 Transferred to surplus		
43. Surplus adjustments:		
43.1 Paid in		
43.2 Transferred to capital (Stock Dividend)		
43.3 Transferred from capital		
44. Dividends to stockholders		
45. Aggregate write-ins for gains or (losses) in surplus		
46. Net change in capital & surplus (Lines 32 to 45)	4,555,293	5,340,003
47. Capital and surplus end of reporting period (Line 31 plus 46)	20,472,713	15,917,420
DETAILS OF WRITE-INS		
4501.		
4502.		
4503.		
4598. Summary of remaining write-ins for Line 45 from overflow page		
4599. Totals (Lines 4501 thru 4503 plus 4598) (Line 45 above)		

STATEMENT AS OF MARCH 31, 2002 OF THE DAYTON AREA HEALTH PLAN DBA CARESOURCE

CASH FLOW

	1 Current Year to Date	2 Prior Year
Cash from Operations		
1. Premiums and revenues collected net of reinsurance	8,044,437	17,877,435
2. Claims and claims adjustment expenses	3,695,990	12,750,977
3. General administrative expenses paid	410,665	1,416,779
4. Other underwriting income (expenses)		
5. Cash from underwriting (Line 1 minus Line 2 minus Line 3 plus Line 4)	3,937,782	3,709,679
6. Net investment income	642,918	1,793,877
7. Other income (expenses)		23,843
8. Federal and foreign income taxes (paid) recovered	0	
9. Net cash from operations (Lines 5 to 8)	4,580,700	5,527,399
Cash from Investments		
10. Proceeds from investments sold, matured or repaid:		
10.1 Bonds	4,546,617	27,709,755
10.2 Stocks		
10.3 Mortgage loans		
10.4 Real estate		
10.5 Other invested assets		
10.6 Net gains or (losses) on cash and short-term investments	(9,504)	134,837
10.7 Miscellaneous proceeds		
10.8 Total investment proceeds (Lines 10.1 to 10.7)	4,537,113	27,844,592
11. Cost of investments acquired (long-term only):		
11.1 Bonds	14,438,688	49,126,222
11.2 Stocks		
11.3 Mortgage loans		
11.4 Real estate		
11.5 Other invested assets		
11.6 Miscellaneous applications		
11.7 Total investments acquired (Lines 11.1 to 11.6)	14,438,688	49,126,222
12. Net Cash from investments (Line 10.8 minus Line 11.7)	(9,901,575)	(21,281,630)
Cash from Financing and Miscellaneous Sources		
13. Cash provided:		
13.1 Surplus notes, capital and surplus paid in		
13.2 Net transfers from affiliates		
13.3 Borrowed funds received		
13.4 Other cash provided	5,733,702	27,801,734
13.5 Total (Lines 13.1 to 13.4)	5,733,702	27,801,734
14. Cash applied:		
14.1 Dividends to stockholders paid		
14.2 Net transfers to affiliates		
14.3 Borrowed funds repaid		
14.4 Other applications	0	
14.5 Total (Lines 14.1 to 14.4)	0	
15. Net cash from financing and miscellaneous sources (Line 13.5 minus Line 14.5)	5,733,702	27,801,734
RECONCILIATION OF CASH AND SHORT-TERM INVESTMENTS		
16. Net change in cash and short-term investments (Line 9 plus Line 12 plus Line 15)	412,827	12,047,503
17. Cash and short-term investments:		
17.1 Beginning of period	21,041,565	8,994,053
17.2 End of period (Line 16 plus Line 17.1)	21,454,392	21,041,556

STATEMENT AS OF MARCH 31, 2002 OF THE DAYTON AREA HEALTH PLAN DBA CARESOURCE

EXHIBIT OF PREMIUMS, ENROLLMENT AND UTILIZATION

STATEMENT AS OF MARCH 31, 2002 OF THE DAYTON AREA HEALTH PLAN DBA CARESOURCE

CLAIMS PAYABLE (Reported and Unreported)

Aging Analysis of Unpaid Claims

1 Account	2 1 - 30 Days	3 31 - 60 Days	4 61 - 90 Days	5 91 - 120 Days	6 Over 120 Days	7 Total
Claims Payable (Reported)						
0199999 Individually Listed Claims Payable						
0299999 Aggregate Accounts Not Individually Listed-Uncovered						
0399999 Aggregate Accounts Not Individually Listed-Covered	2,633,062	1,806,207	715,013	292,409	1,529,222	6,975,913
0499999 Subtotals	2,633,062	1,806,207	715,013	292,409	1,529,222	6,975,913
0599999 Unreported Claims and Other Claim Reserves	XXX	XXX	XXX	XXX	XXX	12,294,087
0699999 Total Amounts Withheld	XXX	XXX	XXX	XXX	XXX	15,716
0799999 Total Claims Payable	XXX	XXX	XXX	XXX	XXX	28,285,716
0899999 Accrued Medical Incentive Pool	XXX	XXX	XXX	XXX	XXX	

STATEMENT AS OF MARCH 31, 2002 OF THE DAYTON AREA HEALTH PLAN DBA CARESOURCE

UNDERWRITING AND INVESTMENT EXHIBIT

ANALYSIS OF CLAIMS UNPAID - PRIOR YEAR - NET OF REINSURANCE

Line of Business	Claims Paid Year to Date		Liability End of Current Quarter		5	6 Estimated Claim Reserve and Claim Liability Dec. 31 of Prior Year
	1 On Claims Incurred Prior to January 1 of Current Year	2 On Claims Incurred During the Year	3 On Claims Unpaid Dec. 31 of Prior Year	4 On Claims Incurred During the Year		
1. Comprehensive (Hospital & Medical)						
2. Medicare Supplement						
3. Dental Only						
4. Vision Only						
5. Federal Employees Health Benefits Plan Premiums						
6. Title XVIII - Medicare						
7. Title XIX - Medicaid	19,633,107	48,209,536	2,410,442	25,875,274	22,043,549	23,226,695
8. Other						
9. Subtotal	19,633,107	48,209,536	2,410,442	25,875,274	22,043,549	23,226,695
10. Medical incentive pools, accruals and disbursements						
11. Totals	19,633,107	48,209,536	2,410,442	25,875,274	22,043,549	23,226,695

STATEMENT AS OF MARCH 31, 2002 OF THE DAYTON AREA HEALTH PLAN DBA CARESOURCE

NOTES TO FINANCIAL STATEMENTS

STATEMENT AS OF MARCH 31, 2002 OF THE DAYTON AREA HEALTH PLAN DBA CARESOURCE**GENERAL INTERROGATORIES**

(Responses to these interrogatories should be based on changes that have occurred since the 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 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 []

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 No [X]

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 [X] NA []

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. 12/31/2001

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. 12/31/2000

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). 06/01/2001

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:
.....

STATEMENT AS OF MARCH 31, 2002 OF THE DAYTON AREA HEALTH PLAN DBA CARESOURCE

GENERAL INTERROGATORIES

(Responses to these interrogatories should be based on changes that have occurred since the 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: \$ 0

12. Amount of real estate and mortgages held in short-term investments: \$ 0

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 []

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 [X] No []

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
NATIONAL CITY BANK.....	6 NORTH MAIN STREET DAYTON, OHIO 45412
MCDONALD INVESTMENTS.....	800 SUPERIOR AVENUE CLEVELAND, OHIO 44114-2603
FIFTH THIRD BANK.....	38 FOUNTAIN SQUARE PLAZA CINCINNATI, OHIO 45263

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 []

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
.....

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				
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:				
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

	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:				
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				

STATEMENT AS OF MARCH 31, 2002 OF THE DAYTON AREA HEALTH PLAN DBA CARESOURCE

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	38,81726	14,422,479	4,512,244	\$(1163)	48,710,798			38,818,726
2. Class 2								
3. Class 3								
4. Class 4								
5. Class 5								
6. Class 6								
7. Total Bonds	38,81726	14,422,479	4,512,244	\$(1163)	48,710,798			38,818,726
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 and Preferred Stock	38,81726	14,422,479	4,512,244	\$(1163)	48,710,798			38,818,726

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
80999999 Totals		XXX			

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					
2. Cost of short-term investments acquired					
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					
7. Book/adjusted carrying value, current period					
8. Total valuation allowance					
9. Subtotal (Lines 7 plus 8)					
10. Total nonadmitted amounts					
11. Statement value (Lines 9 minus 10)					
12. Income collected during period					
13. Income earned during period					

NONE

Schedule DB - Part F - Section 1
NONE

Schedule DB - Part F - Section 2
NONE

STATEMENT AS OF MARCH 31, 2002 OF THE DAYTON AREA HEALTH PLAN DBA CARESOURCE

SCHEDULE S—CEDED REINSURANCE

Showing all new reinsurers - Current Year to Date

SCHEDULE T PREMIUMS AND OTHER CONSIDERATIONS

Allocated by States and Territories

States, Etc.	1 Guaranty Fund (Yes or No)	2 Is Insurer Licensed? (Yes or No)	Direct Business Only Year-to-Date			
			3 Premiums	4 Medicare Title XVIII	5 Medicaid Title XIX	6 Federal Employees Health Benefit Program Premium
1. Alabama	AL					
2. Alaska	AK					
3. Arizona	AZ					
4. Arkansas	AR					
5. California	CA					
6. Colorado	CO					
7. Connecticut	CT					
8. Delaware	DE					
9. District of Columbia	DC					
10. Florida	FL					
11. Georgia	GA					
12. Hawaii	HI					
13. Idaho	ID					
14. Illinois	IL					
15. Indiana	IN					
16. Iowa	IA					
17. Kansas	KS					
18. Kentucky	KY					
19. Louisiana	LA					
20. Maine	ME					
21. Maryland	MD					
22. Massachusetts	MA					
23. Michigan	MI					
24. Minnesota	MN					
25. Mississippi	MS					
26. Missouri	MO					
27. Montana	MT					
28. Nebraska	NE					
29. Nevada	NV					
30. New Hampshire	NH					
31. New Jersey	NJ					
32. New Mexico	NM					
33. New York	NY					
34. North Carolina	NC					
35. North Dakota	ND					
36. Ohio	OH					80,946,101
37. Oklahoma	OK					
38. Oregon	OR					
39. Pennsylvania	PA					
40. Rhode Island	RI					
41. South Carolina	SC					
42. South Dakota	SD					
43. Tennessee	TN					
44. Texas	TX					
45. Utah	UT					
46. Vermont	VT					
47. Virginia	VA					
48. Washington	WA					
49. West Virginia	WV					
50. Wisconsin	WI					
51. Wyoming	WY					
52. American Samoa	AS					
53. Guam	GU					
54. Puerto Rico	PR					
55. U.S. Virgin Islands	VI					
56. Canada	CN					
57. Aggregate Other Alien	OT	XXX	XXX			
58. Total (Direct Business)		XXX	(a)			80,946,101
DETAILS OF WRITE-INS						
5701.						
5702.						
5703.						
5798.	Summary of remaining write-ins for Line 57 from overflow page					
5799.	Totals (Lines 5701 thru 5703 plus 5798)(Line 57 above)					

(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

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your statement filing. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of **NO** to the specific interrogatory will be accepted in lieu of filing on "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 question.

RESPONSE

1. Will the SVO Compliance Certification be filed with this statement?

.....Yes.....

Explanation:

Bar Code:

OVERFLOW PAGE FOR WRITE-INS

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

STATEMENT AS OF MARCH 31, 2002 OF THE DAYTON AREA HEALTH PLAN DBA CARESOURCE

SCHEDULE D - PART 3

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

1 CUSIP Identification	2 Description	3 Date Acquired	4 Name of Vendor	5 Number of Shares of Stock	6 Actual Cost	7 Par Value	8 Paid for Accrued Interest and Dividends	9 NAIC Designation (a)
3133MH-TT-1	FHLB NOTE	01/31/2002	MCDONALD INVESTMENTS		1,007,911	1,000,000	1,984	1
3133ML-BK-0	FHLB NOTE	02/08/2002	MCDONALD INVESTMENTS	999,375	1,000,000	0	0	1
3133MM-5P-4	FHLB NOTES	03/28/2002	KEY BANK	998,750	1,000,000	0	0	1
0399999 - Total	- Bonds - U.S. Government				3,006,036	3,000,000	1,984	XXX
717081NA3	PFIZER INC NT	01/02/2002	NATIONAL CITY BANK		1,84116	1,460,000	9,115	1
931142-AT-0	WAL MART STORES INC NT	01/02/2002	NATIONAL CITY BANK		1,035,680	1,000,000	12,566	1
36965B-H9-6	GEN ELEC CREDIT CORP COM	01/29/2002	NATIONAL CITY BANK		1,000,000	1,000,000	0	NR
59018YNB8	MERRIL LYNCH	02/06/2002	FIFTH/THIRD BANK		1,100,307	1,050,000	1,794	1
929903-AA-0	WACHOVIA CORP	02/06/2002	FIFTH/THIRD BANK	997,840	1,000,000		12,925	1
073902-BK-3	BEARS STEARNS COS INC	02/22/2002	FIFTH/THIRD BANK		35015	530,000	3,405	1PE
45974V-XS-2	INTL LEASE FINANCE CORP NTS	02/04/2002	NATIONAL CITY BANK		1,023,910	1,000,000	6,199	1PE
36232HGA0	GTE CORP MEDIUM TERM NTS	03/01/2002	FIFTH/THIRD BANK		530,644	500,000	3,392	1PE
173034-GP-8	CITYCORP INC SR SUB NT	03/01/2002	FIFTH/THIRD BANK		1,090,409	1,000,000	1,385	1PE
36232HGA0	GTE CORP MEDIUM TERM NTS	03/04/2002	FIFTH/THIRD BANK	58,825	500,000		4,033	1PE
638585-AD-1	NATIONSBANK CORP SUB NT	03/13/2002	FIFTH/THIRD BANK		532,125	500,000	2,769	1PE
638585-AD-1	NATIONSBANK CORP SUB NT	03/13/2002	FIFTH/THIRD BANK		531,890	500,000	3,533	1PE
073902Y44	BEARS STEARNS COS INC SR NT	03/14/2002	FIFTH/THIRD BANK		532,497	500,000	15,104	1PE
233835-AS-6	DAMLER CHRYSLER NTS	03/21/2002	FIFTH/THIRD BANK		507,184	500,000	1,644	2PE
4599999 - Total	- Bonds - Industrial, Misc.				1,46,442	1,040,000	97,864	XXX
6099997 - Total	- Bonds - Part 3				14,422,478	14,040,000	109,848	XXX
6099999 - Total	- Bonds				14,422,478	14,040,000	109,848	XXX
6599999 - Total	- Preferred Stocks					XXX		XXX
7099999 - Total	- Common Stocks					XXX		XXX
7199999 - Total	- Preferred and Common Stocks					XXX		XXX
7299999 - Totals					14,422,478	XXX	109,848	XXX

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

STATEMENT AS OF MARCH 31, 2002 OF THE DAYTON AREA HEALTH PLAN DBA CARESOURCE

SCHEDULE D - PART 4

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

1 CUSIP Identifi- cation	2 Description	3 Disposal Date	4 Name of Purchaser	5 Number of Shares of Stock	6 Consideration	7 Par Value	8 Actual Cost	9 Book/Adjusted Carrying Value at Disposal Date	10 Increase (Decrease) by Adjustment	11 Increase (Decrease) by Foreign Exchange Adjustment	12 Foreign Exchange Gain (Loss) on Disposal	13 Realized Gain (Loss) on Disposal	14 Total Gain (Loss) on Disposal	15 Interest on Bonds Received During Year	16 Dividends on Stocks Received During Year	17 NAIC Desig- nation (a)
3133MK-D2-0	FHLB NOTE	02/28/2002	NATIONAL CITY BANK		1,002,450	1,000,000	.999,710	.999,710	0		.0	2,740	2,740	0		1
31364K-5P-1	FNMA NOTE	03/15/2002	FIFTH/THIRD BANK		500,000	.500,000	.503,908	.503,908			.0	(3,908)	(3,908)	13,250		
312923-MF-9	FHLMC NOTE	03/13/2002	FIFTH/THIRD BANK		1,000,000	1,000,000	1,000,000	1,000,000			.0	.0	.0	25,750		
31359M-HF-3	FNMA NOTE	03/08/2002	FIFTH/THIRD BANK		1,000,000	1,000,000	1,005,500	1,005,500			.0	(5,500)	(5,500)	8,875		1
31364K-B-9	FNMT NOTE	03/22/2002	FIFTH/THIRD BANK		500,000	.500,000	.500,000	.500,000			.0	.0	.0	12,750		
31364K-6J-4	FNMA NOTE	03/26/2002	FIFTH/THIRD BANK		500,000	.500,000	.503,125	.503,125			.0	(3,125)	(3,125)	13,375		
0399999 - Bonds - U.S. Governments					4,502,450	4,500,000	4,512,243	4,512,243	0		.0	(9,793)	(9,793)	92,000	XXX	XXX
6099997 - Bonds - Part 4					4,502,450	4,500,000	4,512,243	4,512,243	0		.0	(9,793)	(9,793)	92,000	XXX	XXX
6099999 - Total - Bonds					4,502,450	4,500,000	4,512,243	4,512,243	0		.0	(9,793)	(9,793)	92,000	XXX	XXX
6599999 - Total - Preferred Stocks						XXX								XXX		XXX
7099999 - Total - Common Stocks						XXX								XXX		XXX
7199999 - Total - Preferred and Common Stocks						XXX								XXX		XXX
7299999 Totals					4,502,450	XXX	4,512,243	4,512,243	0		.0	(9,793)	(9,793)	92,000		XXX

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

Schedule DB - Part A - Section 1

NONE

Schedule DB - Part B - Section 1

NONE

Schedule DB - Part C - Section 1

NONE

Schedule DB - Part D - Section 1

NONE

STATEMENT AS OF MARCH 31, 2002 OF THE DAYTON AREA HEALTH PLAN DBA CARESOURCE

SCHEDULE E - PART 1 - CASH