



QUARTERLY STATEMENT

As of September 30, 2002  
of the Condition and Affairs of the

United HealthCare Insurance Company of Ohio

NAIC Group Code..... 0707, 0707 (Current Period) (Prior Period)	NAIC Company Code..... 73518	Employer's ID Number..... 31-1169935
Organized under the Laws of Ohio	State of Domicile or Port of Entry Ohio	Country of Domicile United States
Incorporated..... February 20, 1986	Commenced Business..... July 1, 1991	
Statutory Home Office	9200 Worthington Road ..... Westerville ..... OH ..... 43082 (Street and Number) (City or Town, State and Zip Code)	
Main Administrative Office	9200 Worthington Road ..... Westerville ..... OH ..... 43082 (Street and Number) (City or Town, State and Zip Code)	614-410-7000 (Area Code) (Telephone Number)
Mail Address	450 Columbus Blvd. 4NB ..... Hartford ..... CT ..... 06103 (Street and Number or P. O. Box) (City or Town, State and Zip Code)	
Primary Location of Books and Records	9200 Worthington Road ..... Westerville ..... OH ..... 43082 (Street and Number) (City or Town, State and Zip Code)	614-410-7000 (Area Code) (Telephone Number)
Internet Website Address	www.unitedhealthgroup.com	
Statement Contact	Paul A. Nicholson (Name) Paul_Nicholson@uhc.com (E-Mail Address)	860-702-5723 (Area Code) (Telephone Number) (Extension) 860-702-5792 (Fax Number)
Policyowner Relations Contact	9200 Worthington Road ..... Westerville ..... OH ..... 43082 (Street and Number) (City or Town, State and Zip Code)	614-410-7000 (Area Code) (Telephone Number) (Extension)

OFFICERS

President ..... Ronald Brian Colby	Treasurer ..... Patrick James Erlandson
Secretary ..... Matthew Lewis Friedman	

VICE PRESIDENTS

John William Kelly	David James Lubben	Pierre Alain McMahon	Sheila Elaine McMillan
Christina Regina Palme-Krizak	Lois Elaine Quam	Robert John Sheehy	Allan Jay Weiss
Cecilia Ann Walpole Griffin			

DIRECTORS OR TRUSTEES

Thomas Eugene Burton	Ronald Brian Colby	William Arnold Munsell	Deborah Sue Streb
Robert John Sheehy			

State of..... Minnesota  
County of..... Hennepin

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)
Ronald Brian Colby	Matthew Lewis Friedman	Patrick James Erlandson
(Printed Name)	(Printed Name)	(Printed Name)
President	Secretary	Treasurer

Subscribed and sworn to before me this  
.....day of ....., 2002  
.....

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.....	46,600,714		46,600,714	27,901,515
2. Stocks:				
2.1 Preferred stocks.....			0	
2.2 Common stocks.....			0	
3. Mortgage loans on real estate:				
3.1 First liens.....			0	
3.2 Other than first liens.....			0	
4. Real estate:				
4.1 Properties occupied by the company (less \$.....0 encumbrances).....			0	
4.2 Properties held for the production of income (less \$.....0 encumbrances).....			0	
4.3 Properties held for sale (less \$.....0 encumbrances).....			0	
5. Policy loans.....			0	
6. Premium notes, including \$.....0 for first year premiums.....			0	
7. Cash (\$.....20,799,396) and short-term investments (\$.....12,357,649).....	33,157,045		33,157,045	21,306,668
8. Other invested assets.....			0	
9. Receivable for securities.....			0	257
10. Aggregate write-ins for invested assets.....	0	0	0	0
11. Subtotals, cash and invested assets (Lines 1 to 10).....	79,757,759	0	79,757,759	49,208,440
12. Reinsurance ceded:				
12.1 Amounts recoverable from reinsurers.....			0	
12.2 Commissions and expense allowances due.....			0	
12.3 Experience rating and other refunds due.....			0	
12.4 Other amounts receivable under reinsurance contracts.....			0	
13. Electronic data processing equipment and software.....			0	
14. Federal and foreign income tax recoverable and interest thereon (including \$.....1,140,188 net deferred tax asset).....	1,149,505	9,317	1,140,188	863,916
15. Guaranty funds receivable or on deposit.....			0	
16. Life insurance premiums and annuity considerations deferred and uncollected on in force business (less premiums on reinsurance ceded and less \$.....0 loading).....			0	
17. Accident and health premiums due and unpaid.....	5,640,538	469,458	5,171,080	2,877,319
18. Investment income due and accrued.....	660,903		660,903	410,732
19. Net adjustment in assets and liabilities due to foreign exchange rates.....			0	
20. Receivable from parent, subsidiaries and affiliates.....	9,287,739		9,287,739	22,937,126
21. Amounts receivable relating to uninsured accident and health plans.....			0	
22. Amounts due from agents.....			0	
23. Other assets nonadmitted.....			0	
24. Aggregate write-ins for other than invested assets.....	179	179	0	0
25. Total assets excluding Separate Accounts business (Lines 11 to 24).....	96,496,623	478,954	96,017,669	76,297,533
26. From Separate Accounts Statement.....			0	
27. Total (Lines 25 and 26).....	96,496,623	478,954	96,017,669	76,297,533

DETAILS OF WRITE-INS

1001. ....			0	
1002. ....			0	
1003. ....			0	
1098. Summary of remaining write-ins for Line 10 from overflow page.....	0	0	0	0
1099. Totals (Lines 1001 thru 1003 plus 1098) (Line 10 above).....	0	0	0	0
2401. Miscellaneous Receivables.....	179	179	0	
2402. ....			0	
2403. ....			0	
2498. Summary of remaining write-ins for Line 24 from overflow page.....	0	0	0	0
2499. Totals (Lines 2401 thru 2403 plus 2498) (Line 24 above).....	179	179	0	0

Statement as of September 30, 2002 of the

United HealthCare Insurance Company of Ohio

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31 Prior Year
1. Aggregate reserve for life contracts \$.....35,640 less \$.....0 included in Line 6.3 (including \$.....0 Modco Reserve).....	.....35,640	.....36,212
2. Aggregate reserve for accident and health contracts (including \$.....0 Modco Reserve).....	.....3,595,612	.....2,904,073
3. Liability for deposit-type contracts (including \$.....0 Modco Reserve).....		
4. Contract claims:		
4.1 Life.....		
4.2 Accident and health.....	.....33,446,717	.....24,720,338
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 Reserve).....		
6.2 Dividends not yet apportioned (including \$.....0 Modco Reserve).....		
6.3 Coupons and similar benefits (including \$.....0 Modco Reserve).....		
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 \$....4,983,382 accident and health premiums.....	.....4,983,382	.....1,556,139
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.....	.....121,247	
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.....	.....426,371	.....50,652
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.....	.....3,276,838	.....2,767,541
15. Federal and foreign income taxes, including \$.....0 on realized capital gains (losses) (including \$.....0 net deferred tax liability).....	.....1,805,077	.....1,379,475
16. Unearned investment income.....		
17. Amounts withheld or retained by company as agent or trustee.....	.....8,064	.....107,271
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.....	.....149,895	.....131,466
24.2 Reinsurance in unauthorized companies.....		
24.3 Funds held under reinsurance treaties with unauthorized reinsurers.....		
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.....	.....3,511,751	
24.9 Capital notes \$.....0 and interest thereon \$.....0.....		
25. Aggregate write-ins for liabilities.....	.....0	.....0
26. Total Liabilities excluding Separate Accounts business (Lines 1 to 25).....	.....51,360,594	.....33,653,167
27. From Separate Accounts Statement.....		
28. Total Liabilities (Line 26 and 27).....	.....51,360,594	.....33,653,167
29. Common capital stock.....	.....1,000,000	.....1,000,000
30. Preferred capital stock.....		
31. Aggregate write-ins for other than special surplus funds.....	.....0	.....0
32. Surplus notes.....		
33. Gross paid in and contributed surplus.....	.....2,700,000	.....2,700,000
34. Aggregate write-ins for special surplus funds.....	.....0	.....0
35. Unassigned funds (surplus).....	.....40,957,075	.....38,944,366
36. Less treasury stock, at cost:		
36.1 .....0.000 shares common (value included in Line 29 \$.....0).....		
36.2 .....0.000 shares preferred (value included in Line 30 \$.....0).....		
37. Surplus (Total Lines 31 + 32 + 33 + 34 + 35 - 36) (including \$.....0 in Separate Accounts Statement).....	.....43,657,075	.....41,644,366
38. Totals of Lines 29, 30 and 37.....	.....44,657,075	.....42,644,366
39. Totals of Lines 28 and 38.....	.....96,017,669	.....76,297,533
DETAILS OF WRITE-INS		
2501. ....		
2502. ....		
2503. ....		
2598. Summary of remaining write-ins for Line 25 from overflow page.....	.....0	.....0
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above).....	.....0	.....0
3101. ....		
3102. ....		
3103. ....		
3198. Summary of remaining write-ins for Line 31 from overflow page.....	.....0	.....0
3199. Totals (Lines 3101 thru 3103 plus 3198) (Line 31 above).....	.....0	.....0
3401. ....		
3402. ....		
3403. ....		
3498. Summary of remaining write-ins for Line 34 from overflow page.....	.....0	.....0
3499. Totals (Lines 3401 thru 3403 plus 3498) (Line 34 above).....	.....0	.....0

Statement as of September 30, 2002 of the

United HealthCare Insurance Company of Ohio

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.....	234,148,729	140,589,840	199,876,456
2. Considerations for supplementary contracts with life contingencies.....			
3. Net investment income.....	1,606,061	1,924,855	2,504,941
4. Amortization of Interest Maintenance Reserve (IMR).....	(2,136)	(20,230)	(26,278)
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.....			
8.3 Aggregate write-ins for miscellaneous income.....	3,486	2,298	3,237
9. Totals (Lines 1 to 8.3).....	235,756,140	142,496,763	202,358,356
10. Death benefits.....			
11. Matured endowments (excluding guaranteed annual pure endowments).....			
12. Annuity benefits.....			
13. Disability benefits and benefits under accident and health contracts.....	165,178,464	99,907,875	137,487,587
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.....	690,967	1,500,776	721,634
20. Totals (Lines 10 to 19).....	165,869,431	101,408,651	138,209,221
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only).....	9,668,168	6,163,576	8,656,130
22. Commissions and expense allowances on reinsurance assumed.....			
23. General insurance expenses.....	14,920,685	8,398,118	12,867,420
24. Insurance taxes, licenses and fees, excluding federal income taxes.....	2,809,209	1,732,322	2,854,535
25. Increase in loading on deferred and uncollected premiums.....			
26. Net transfers to or (from) Separate Accounts.....			
27. Aggregate write-ins for deductions.....	0	0	0
28. Totals (Lines 20 to 27).....	193,267,493	117,702,667	162,587,306
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28).....	42,488,647	24,794,096	39,771,050
30. Dividends to policyholders.....			
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30).....	42,488,647	24,794,096	39,771,050
32. Federal and foreign income taxes incurred (excluding tax on capital gains).....	15,037,664	8,695,665	13,872,105
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).....	27,450,983	16,098,431	25,898,945
34. Net realized capital gains or (losses) less capital gains tax of \$.....1,905 (excluding taxes of \$.....0 and transferred to the IMR).....	3,539		
35. Net income (Line 33 plus Line 34).....	27,454,522	16,098,431	25,898,945
CAPITAL AND SURPLUS ACCOUNT			
36. Capital and surplus, December 31, prior year.....	42,644,366	50,207,014	50,207,014
37. Net income (Line 35).....	27,454,522	16,098,431	25,898,945
38. Change in net unrealized capital gains (losses).....	2,055		(2,054)
39. Change in net unrealized foreign exchange capital gain (loss).....			
40. Change in net deferred income tax.....	285,589	256,424	223,978
41. Change in nonadmitted assets and related items.....	187,917	(442,592)	(187,294)
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.....	(18,429)	(7,866)	(20,593)
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.....		634,122	634,122
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.....	(25,898,945)	(34,109,752)	(34,109,752)
53. Aggregate write-ins for gains and losses in surplus.....	0	0	0
54. Net change in capital and surplus (Lines 37 through 53).....	2,012,709	(17,571,233)	(7,562,648)
55. Capital and surplus as of statement date (Lines 36 + 54).....	44,657,075	32,635,781	42,644,366

DETAILS OF WRITE-INS			
08.301. Miscellaneous Income.....	3,486	2,298	3,237
08.302. ....			
08.303. ....			
08.398. Summary of remaining write-ins for Line 8.3 from overflow page.....	0	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above).....	3,486	2,298	3,237
2701. ....			
2702. ....			
2703. ....			
2798. Summary of remaining write-ins for Line 27 from overflow page.....	0	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above).....	0	0	0
5301. ....			
5302. ....			
5303. ....			
5398. Summary of remaining write-ins for Line 53 from overflow page.....	0	0	0
5399. Totals (Lines 5301 thru 5303 plus 5398) (Line 53 above).....	0	0	0

CASH FLOW

Cash from Operations		1 Current Year to Date	2 Prior Year Ended December 31
1.	Premiums and annuity considerations for life and accident and health contracts.....	232,046,421	199,427,886
2.	Charges and fees for deposit-type contracts.....		
3.	Considerations for supplementary contracts with life contingencies.....		
4.	Net investment income.....	1,355,890	2,580,932
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.....	3,486	1,192
8.	Total (Lines 1 to 7).....	233,405,797	202,010,010
9.	Death benefits.....		
10.	Matured endowments.....		
11.	Annuity benefits.....		
12.	Disability benefits and benefits under accident and health contracts.....	156,452,085	133,075,205
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).....	156,452,085	133,075,205
19.	Commissions on premiums, annuity considerations and deposit-type contract funds.....	9,668,168	8,656,130
20.	Commissions and expense allowances on reinsurance assumed.....		
21.	General insurance expenses.....	14,542,910	12,831,856
22.	Insurance taxes, licenses and fees, excluding federal income taxes.....	2,299,912	1,904,927
23.	Net transfers to or (from) Separate Accounts.....		
24.	Aggregate write-ins for deductions.....	0	47,298
25.	Total (Lines 18 to 24).....	182,963,075	156,515,416
26.	Dividends paid to policyholders.....		
27.	Federal income taxes (excluding tax on capital gains).....	14,612,062	12,224,838
28.	Total (Lines 25 to 27).....	197,575,137	168,740,254
29.	Net cash from operations (Line 8 minus Line 28).....	35,830,660	33,269,756
Cash from Investments			
30.	Proceeds from investments sold, matured or repaid:		
30.1	Bonds.....	27,901,515	9,375,957
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.....	3,539	216
30.7	Miscellaneous proceeds.....		
30.8	Total investment proceeds (Lines 30.1 to 30.7).....	27,905,054	9,376,173
31.	Net tax on capital gains (losses).....		
32.	Total (Line 30.8 minus Line 31).....	27,905,054	9,376,173
33.	Cost of investments acquired (long-term only):		
33.1	Bonds.....	46,600,714	15,989,475
33.2	Stocks.....		
33.3	Mortgage loans.....		
33.4	Real estate.....		
33.5	Other invested assets.....		
33.6	Miscellaneous applications.....		12,555
33.7	Total investments acquired (lines 33.1 to 33.6).....	46,600,714	16,002,030
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).....	(18,695,660)	(6,625,857)
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.....		
36.3	Capital notes \$.....0 less amounts repaid \$.....0.....		
36.4	Deposits on deposit-type contracts funds and other liabilities without life or disability contingencies.....		
36.5	Other cash provided.....	20,713,529	497,954
36.6	Total (Lines 36.1 to 36.5).....	20,713,529	497,954
37.	Cash applied:		
37.1	Dividends to stockholders paid.....	25,898,945	34,109,752
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).....	99,207	11,453,718
37.5	Total (Lines 37.1 to 37.4).....	25,998,152	45,563,470
38.	Net cash from financing and miscellaneous sources (Lines 36.6 minus Line 37.5).....	(5,284,623)	(45,065,516)
RECONCILIATION OF CASH AND SHORT-TERM INVESTMENTS			
39.	Net change in cash and short-term investments (Line 29, plus Line 35, plus Line 38).....	11,850,377	(18,421,617)
40.	Cash and short-term investments:		
40.1	Beginning of year.....	21,306,668	39,728,285
40.2	End of period (Line 39 plus Line 40.1).....	33,157,045	21,306,668
DETAILS OF WRITE-INS			
0701.	Miscellaneous Income.....	3,486	1,192
0702.	.....		
0703.	.....		
0798.	Summary of remaining write-ins for Line 7 from overflow page.....	0	0
0799.	Total (Lines 0701 thru 0703 plus 0798) (Line 7 above).....	3,486	1,192
2401.	Miscellaneous Payable.....		47,298
2402.	.....		
2403.	.....		
2498.	Summary of remaining write-ins for Line 24 from overflow page.....	0	0
2499.	Total (Lines 2401 thru 2403 plus 2498) (Line 24 above).....	0	47,298

**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 & individual).....			
5. Group life insurance.....			
6. Group annuities.....			
7. A&H - group.....	234,148,728	140,589,840	199,876,456
8. A&H - credit (group & individual).....			
9. A&H - other.....			
10. Aggregate of all other lines of business.....	0	0	0
11. Subtotal.....	234,148,728	140,589,840	199,876,456
12. Deposit-type contracts.....			
13. Total.....	234,148,728	140,589,840	199,876,456

**DETAILS OF WRITE-INS**

1001. ....			
1002. ....			
1003. ....			
1098. Summary of remaining write-ins for Line 10 from overflow page.....	0	0	0
1099. Total (Lines 1001 thru 1003 plus 1098) (Line 10 above).....	0	0	0

1. Summary of Significant Accounting Policies

A. Accounting Practices

The financial statements of United HealthCare Insurance Company of Ohio (the Company) are presented on the basis of accounting practices prescribed or permitted by the State of Ohio Insurance Department.

The State of Ohio Insurance Department recognizes only statutory accounting practices, prescribed or permitted by the State of Ohio for determining and reporting the financial condition and results of operations of an insurance company, for determining its solvency under Ohio Insurance Law. The state prescribes the use of the National Association of Insurance Commissioners’ (NAIC) *Accounting Practices and Procedures* manual (NAIC SAP) in effect for the accounting periods covered in the financial statement.

A reconciliation of the Company’s net income and capital and surplus for the differences between the State of Ohio basis and NAIC SAP is shown below:

	2002	2001
Net Income:		
1. State of Ohiobasis	\$ 27,454,522	\$25,898,945
2. State Prescribed Practices		
None	-	-
3. State Permitted Practices		
None	-	-
4. NAIC SAP basis	<u>\$ 27,454,522</u>	<u>\$25,898,945</u>
Statutory Capital & Surplus		
5. State of Ohiobasis	\$ 44,657,075	\$42,644,366
6. State Prescribed Practices		
None	-	-
7. State Permitted Practices		
None	-	-
8. NAIC SAP basis	<u>\$ 44,657,075</u>	<u>\$42,644,366</u>

2. Accounting Changes and Corrections of Errors

- A. There were no material changes in accounting principles or correction of errors during 2001 or 2002 other than changes resulting from implementation of the NAIC *Accounting Practices and Procedures* manual effective January 1, 2001 discussed in the following note.
- B. The Company prepares its statutory financial statements in conformity with accounting practices prescribed and permitted by the State of Ohio. Effective January 1, 2001, the State of Ohio required that insurance companies domiciled in the State of Ohio prepare their statutory basis financial statements in accordance with the NAIC *Accounting Practices and Procedures* manual effective January 1, 2001 subject to any deviations prescribed or permitted by the State of Ohio insurance commissioner.

Accounting changes adopted to conform to the provisions of the NAIC *Accounting Practices and Procedures* manual effective January 1, 2001 are reported as changes in accounting principles. The cumulative effect of the changes in accounting principles are reported as an adjustment to unassigned funds (surplus) in the period of the change in accounting principle. The cumulative effect is the difference between the amount of capital and surplus at the beginning of the year and the amount of capital and surplus that would have been reported at that date if the new accounting principles had been applied retroactively for all prior periods. As a result of these changes, the Company reported a change of accounting principle, as an adjustment that increased unassigned funds (surplus), of \$634,122 as of January 1, 2001.

3. Wash Sales

No transactions involving wash sales of securities with a NAIC designation of 3 or below or unrated securities occurred during the quarter ended September 30, 2002.

4. Income Taxes

- A. The components of the net deferred tax asset recognized at September 30, 2002 and December 31, 2001, respectively, are as follows:

	September 30, 2002	December 31, 2001
Total of gross deferred tax assets	\$1,207,056	\$889,445
Total of deferred tax liabilities	<u>(57,551)</u>	<u>(25,529)</u>
Net deferred tax assets	1,149,505	863,916
Deferred tax assets nonadmitted	<u>9,317</u>	<u>-</u>
Net admitted deferred tax assets	<u>\$1,140,188</u>	<u>\$863,916</u>
Increase (decrease) in nonadmitted deferred tax asset	<u>\$ 9,317</u>	<u>\$ (5,816)</u>

- B. There are no unrecognized deferred tax liabilities for amounts described in SSAP 10, paragraph 6(d) (and as described in SFAS 109, paragraph 31).

C. The provisions for income taxes on earnings for the period and year ended September 30, 2002 and December 31, 2001, respectively are:

	Period ended	Year ended
	September 30, 2002	December 31, 2001
Current year federal tax provision	\$15,037,664	\$13,872,105
Federal tax on net capital gains	68,301	78,296
Current year federal tax provision	<u>\$15,105,965</u>	<u>\$13,950,401</u>

The tax effects of temporary differences that give rise to significant portions of the deferred tax assets and liabilities are as follows:

	September 30, 2002	December 31, 2001
Deferred tax assets		
Discount on loss reserves	\$376,644	\$261,588
Unearned premium adjustment	364,145	177,472
Non-deductible expenses	186,882	194,560
Nonadmitted assets	164,373	231,936
Other	<u>115,012</u>	<u>23,889</u>
Total deferred tax assets	1,207,056	889,445
Nonadmitted deferred tax assets	9,317	-
Admitted deferred tax assets	<u>\$1,197,739</u>	<u>\$889,445</u>
Deferred tax liabilities		
Other	<u>57,551</u>	<u>25,529</u>
Total deferred tax liabilities	<u>\$ 57,551</u>	<u>\$ 25,529</u>
Net admitted deferred tax assets	<u>\$1,140,188</u>	<u>\$863,916</u>

The changes in net deferred income taxes is comprised of the following (this analysis is exclusive of nonadmitted assets as the Change in Nonadmitted Assets is reported separately from the Change in Net Deferred Income Tax Assets in the surplus section of the Annual Statement):

	September 30, 2002	December 31, 2001	Change
Total gross deferred tax assets	\$1,207,056	\$889,445	\$317,611
Total deferred tax liabilities	<u>57,551</u>	<u>25,529</u>	<u>32,022</u>
Net deferred tax assets	<u>\$1,149,505</u>	<u>\$863,916</u>	\$285,589
Tax effect of unrealized gains (losses)			<u>-</u>
Change in net deferred income tax			<u>\$ 285,589</u>

D. The provision for federal income taxes incurred is different from that which would be obtained by applying the statutory federal income tax rate to income before taxes. The significant items causing this difference were:

	Period ended	Effective tax rate
	September 30, 2002	
Provision computed at statutory rate	\$ 14,871,026	35.0 %
Tax exempt interest	(142,057)	(0.3)%
Nonadmitted assets	67,566	0.1 %
Other	<u>23,841</u>	<u>0.1 %</u>
Total	<u>\$ 14,820,376</u>	<u>34.9 %</u>
Federal income taxes incurred	\$ 15,105,965	35.6 %
Change in net deferred income taxes	<u>(285,589)</u>	<u>(0.7)%</u>
Total statutory income taxes incurred	<u>\$ 14,820,376</u>	<u>34.9 %</u>

E (1) At September 30, 2002, the Companyhad no operating loss carry forwards.

(2) The following are income taxes incurred in the current and prior years that will be available for recoupment in the event of future net losses:

2001	\$13,900,000
2000	\$18,600,000
1999	\$14,600,000

F. (1) The companies included with this Company in a consolidated federal income tax return filing comprise the Company’s ultimate parent UnitedHealth Group Incorporated and its subsidiaries as shown in the attached schedule.

(2) The methodof allocation between thecompanies is subject toa written tax sharingagreement that is approvedby the Board of Directors of theCompany. Under thisagreement, the amount offederal income taxes thatare paid to orreceived from UnitedHealth Group Incorporated approximatethe amount thatwould have beencomputed on aseparate company basis. Until September 30, 2002, suchpayments are made orreceived on a quarterlybasis, at the timeof filing of anextension and upon filing of the final return. To the extentthe Company’s net operatingloss or tax creditis utilized on theconsolidated tax return, the Company is entitled toreceive the amount oftax savings the consolidatedgroup realizes in thatyear. Any portionof such loss not so utilizedby theCompany isavailable forfuture use.



UnitedHealth Group Incorporated  
9900 Bren Road East; MN008-T390  
Minnetonka, MN 55343  
EIN: 41-1321939

No.	Name	Employer Identification Number
1	UnitedHealth Group Incorporated	41-1321939
2	United HealthCare Services, Inc.	41-1289245
3	MetraHealth Care Management Corporation	43-1378259
4	The MetraHealth Care Network, Inc.	95-3937695
5	United HealthCare Insurance Company	36-2739571
6	United HealthCare Service Corp.	06-1413734
7	United HealthCare Insurance Company of New York	11-3283886
8	United HealthCare Insurance Company of Illinois	36-3800349
9	United HealthCare Insurance Company of Ohio	31-1169935
10	The MetraHealth Employee Benefits Company, Inc.	06-1389505
11	United Behavioral Health	94-2649097
12	U.S. Behavioral Health Plan California, Inc.	94-3077084
13	Behavioral Health Administrators, Inc.	94-3111105
14	Ingenix, Inc.	41-1858498
15	United HealthCare of Alabama, Inc.	63-0899562
16	United HealthCare of Arizona, Inc.	86-0507074
17	United HealthCare of Arkansas, Inc.	63-1036819
18	United HealthCare of California, Inc.	33-0142907
19	United HealthCare of Colorado, Inc.	84-1004639
20	United HealthCare of Florida, Inc.	59-1293865
21	United HealthCare of Georgia, Inc.	58-1653544
22	United HealthCare of Illinois, Inc.	36-3280214
23	United HealthCare of Louisiana, Inc.	72-1074008
24	United HealthCare of New England, Inc.	05-0413469
25	United HealthCare of the Mid-Atlantic, Inc.	52-1130183
26	United HealthCare of Mississippi, Inc.	63-1036817
27	United HealthCare of the Midwest, Inc.	43-1361841
28	United HealthCare of the Midlands, Inc.	47-0676824
29	United HealthCare of Nevada, Inc.	41-1867059
30	UnitedHealthcare of New Jersey, Inc.	22-3207740
31	UnitedHealthcare of New York, Inc.	06-1172891
32	UnitedHealthcare of Upstate New York, Inc.	95-3979352
33	UnitedHealthcare of North Carolina, Inc.	56-1461010
34	United HealthCare of Ohio, Inc.	31-1142815
35	United HealthCare of Oregon, Inc.	41-1853689
36	United HealthCare of Tennessee, Inc.	63-1036814
37	United HealthCare of Texas, Inc.	95-3939697
38	United HealthCare of Utah	41-1488563
39	United HealthCare of Washington, Inc.	41-1875833
40	UnitedHealthcare of Wisconsin, Inc.	39-1555888
41	United HealthCare Network, Inc.	63-1005365
42	All Care Acquisition Co., Inc.	31-1287296
43	UHC International Holdings, Inc.	41-1819047
44	All Care Insurance Agency, Inc.	31-1307240
45	Commonwealth Physicians Services Corporation	62-1236472
46	United Behavioral Health of New York I.P.A., Inc.	41-1868911
47	United HealthCare of the Midlands Network, Inc.	41-1644643
48	United HealthCare of Michigan, Inc.	41-1880301
49	UnitedHealthcare of Minnesota, Inc.	41-1880302
50	United HealthCare of New Mexico, Inc.	41-1880303
51	United HealthCare of North Dakota, Inc.	41-1880304
52	United HealthCare of South Dakota, Inc.	41-1880305
53	United HealthCare of West Virginia, Inc.	41-1880299
54	United HealthCare of Wyoming, Inc.	41-1917621
55	Medicode (Delaware), Inc.	87-0459623
56	United HealthCare of District of Columbia, Inc.	41-1917626
57	United HealthCare of Vermont, Inc.	41-1917625
58	United HealthCare of Pennsylvania, Inc.	41-1917624
59	United HealthCare of Montana, Inc.	41-1917622
60	United HealthCare of Maryland, Inc.	41-1917500
61	United HealthCare of Maine, Inc.	41-1917499
62	United HealthCare of Kansas, Inc.	41-1917498
63	United HealthCare of Idaho, Inc.	41-1917496
64	United HealthCare of Delaware, Inc.	41-1917493

65	United HealthCare of Connecticut, Inc.	41-1917627
66	Reden & Anders, Ltd.	41-1671279
67	Ingenix Publishing, Inc. (f/k/a St. Anthony Publishing, Inc.)	54-1526076
68	UHC International Services, Inc.	41-1913059
69	Kern McNeill International, Incorporated	22-2884008
70	UnitedHealthcare International, Inc.	41-1917398
71	Specialized Care Services Inc.	41-1921983
72	Specialty Resource Services, Inc.	41-1925903
73	Ovations, Inc.	41-1921007
74	Unimerica, Inc.	41-1921008
75	Uniprise, Inc.	41-1921009
76	UnitedHealthcare, Inc.	41-1922511
77	UHC Umber, Inc.	41-1919770
78	The Ovations Press, Inc.	41-1935850
79	United Resource Networks, Inc.	41-1940493
80	UnitedHealth Networks, Inc.	41-1941124
81	Dental Benefit Providers of Maryland, Inc.	52-1500049
82	Dental Benefit Providers of California, Inc.	52-1452809
83	Dental Benefit Providers of New Jersey, Inc.	52-1987381
84	Dental Benefit Services of Illinois, Inc.	36-3645850
85	Dental Benefit Providers of Illinois, Inc.	36-4008355
86	Unimerica Insurance Company (f/k/a Dental Insurance Company of America, Inc.)	52-1996029
87	Dental Insurance Company of America	14-1795824
88	Worldwide Clinical Trials, Inc.	95-4025188
89	CT Management, Inc.	95-4690976
90	Charter Oak HealthCare Services, Inc.	06-1569714
91	Ingenix Services, Inc.	41-1957381
92	National Benefit Resources, Inc.	41-1485369
93	Stop Loss International Corporation	35-1568171
94	Stop-Loss Life Reinsurance Company	62-1253722
95	United HealthCare Life Insurance Company of New York	
96	Dental Benefit Providers, Inc. (f/k/a DBP Acquisition, Inc.)	41-2014834
97	H & W Indemnity Ltd.	98-0213198
98	Evercare of New York, IPA, Inc.	41-1962017
99	UnitedHealth Group Finance Company, Inc.	41-1963826
100	Gerontological Services, Inc.	95-3795012
101	Working Solutions, Inc.	93-0978135
102	Ingenix Pharmaceutical Services Holdings, Inc.	41-1994485
103	Ingenix Pharmaceutical Services, Inc. (f/k/a Ingenix International, Inc.)	41-1975147
104	Leo Acquisition Corp.	
105	Arizona Physicians IPA, Inc.	86-0813232
106	American Chiropractic Network, Inc.	41-1591944
107	American Chiropractic Network IPA of New York, Inc.	41-1913523
108	Managed Physical Network, Inc.	14-1782475
109	Managed Physical Network IPA of New York, Inc.	
110	Arizona Health Concepts, Inc.	86-0706469
111	Subrogation Advantage, Inc.	41-1675992
112	Lifemark Corporation	36-3338328
113	Evercare at Home, Inc. (f/k/a Lifemark at Home, Inc.)	86-0839181
114	Lifemark at Home NY, Inc.	91-2035155
115	Evercare Connections, Inc. (f/k/a Lifemark Care Connection, Inc.)	91-0758986
116	Lifemark Care Management, Inc.	86-0964571
117	Lifemark of New York, Inc.	86-0949162
118	Lifemark of Texas, Inc.	91-1922045
119	Lifemark Healthplans of Delaware, Inc.	91-2084509
120	Ventana Health Systems, Inc.	86-0618309
121	UHC International Holdings, Inc.	41-1819047
122	Spectera, Inc.	52-1260282
123	Spectera Insurance Company	52-1487557
124	Spectera Insurance Company, Inc.	76-0223161
125	Spectera Vision Services of California, Inc. (f/k/a Eyecare Service Plan, Inc.)	95-4354052
126	Spectera Eyecare of North Carolina, Inc.	52-2012262
127	Spectera Vision, Inc.	54-1804256
128	Spectera Vision Services of Florida, Inc.	52-1780178
129	Group Vision Associates, Inc.	23-2760620
130	Spectera of DC	
131	United HealthCare of Virginia, Inc.	54-1797996

**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 [ ☒ ]

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 [ ☒ ]

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 [ ☒ ]

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 [ ☒ ]  
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 [ ☒ ]

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

1	2	3
Name of Entity	NAIC Company Code	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 [ ☐ ]

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. ....12/31/1997.....

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. ....12/31/1997.....

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). ....08/22/1998.....

7.4 By what department or departments?..... Ohio

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 [ ☒ ]

8.2 If yes, give full information:

**GENERAL INTERROGATORIES (continued)**

**INVESTMENT**

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

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

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 [ ☒ ]

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 [ ☒ ]

13.2 If yes, please complete the following:

	1	2
	Prior Year-End Statement Value	Current Quarter Statement Value
13.21 Bonds.....	\$.....0	\$.....0
13.22 Preferred Stock.....	\$.....0	\$.....0
13.23 Common Stock.....	\$.....0	\$.....0
13.24 Short-Term Investments.....	\$.....0	\$.....0
13.25 Mortgages, Loans or Real Estate.....	\$.....0	\$.....0
13.26 All Other.....	\$.....0	\$.....0
13.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 13.21 to 13.26).....	\$.....0	\$.....0
13.28 Total Investment in Parent included in Lines 13.21 to 13.26 above .....	\$.....0	\$.....0
13.29 Receivable from Parent not included in Lines 13.21 to 13.26 above.....	\$.....0	\$.....0

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

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 [ ☒ ] No [ ☐ ]

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

1	2
Name of Custodian(s)	Custodian Address
State Street Bank	801 Pennsylvania Ave. 4th Floor, Kansas City, MO 64137
US Bank	336 N. Robert St., EP-MN-N51F, St Paul MN 55101

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	2	3
Name(s)	Location(s)	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	2	3	4
Old Custodian	New Custodian	Date of Change	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	2	3
Central Registration Depository	Name(s)	Address
43373	Travelers Asset Management	One Tower Square, Hartford, CT 06183-2030
17454	Mellon Bank	1 Mellon Ctr. Rm 151-0475, Pittsburgh, PA 15258-0001

**General Interrogatories-Part 2**  
**NONE**

**Sch. A-Verification**  
**NONE**

**Sch. B-Verification**  
**NONE**

**Sch. BA-Verification**  
**NONE**

**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.....	.....48,976,440	.....102,094,195	.....95,529,151	.....(68,561)	.....31,714,511	.....48,976,440	.....55,472,923	.....34,014,551
2. Class 2.....	.....5,025,590		.....1,541,585	.....1,434	.....5,223,311	.....5,025,590	.....3,485,439	.....4,472,347
3. Class 3.....								
4. Class 4.....								
5. Class 5.....								
6. Class 6.....								.....200,000
7. Total Bonds.....	.....54,002,030	.....102,094,195	.....97,070,736	.....(67,127)	.....36,937,822	.....54,002,030	.....58,958,362	.....38,686,898
PREFERRED STOCK								
8. Class 1.....								
9. Class 2.....								
10. Class 3.....								
11. Class 4.....								
12. Class 5.....								
13. Class 6.....								
14. Total Preferred Stock.....	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
15. Total Bonds and Preferred Stock.....	.....54,002,030	.....102,094,195	.....97,070,736	.....(67,127)	.....36,937,822	.....54,002,030	.....58,958,362	.....38,686,898

Statement as of September 30, 2002 of the

United HealthCare Insurance Company of Ohio

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.....	.....12,357,649	.....XXX.....	.....12,357,649	.....802	.....

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.....	.....10,785,384	.....11,420,329	.....23,913,888	.....13,706,940
2. Cost of short-term investments acquired.....	.....48,715,957	.....54,260,501	.....82,180,106	.....127,439,077
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.....	.....48,081,012	.....41,766,942	.....93,736,346	.....130,360,633
7. Book/adjusted carrying value, current period.....	.....11,420,329	.....23,913,888	.....12,357,648	.....10,785,384
8. Total valuation allowance.....	.....	.....	.....	.....
9. Subtotal (Lines 7 plus 8).....	.....11,420,329	.....23,913,888	.....12,357,648	.....10,785,384
10. Total nonadmitted amounts.....	.....	.....	.....	.....
11. Statement value (Lines 9 minus 10).....	.....11,420,329	.....23,913,888	.....12,357,648	.....10,785,384
12. Income collected during period.....	.....88,361	.....95,092	.....91,717	.....627,522
13. Income earned during period.....	.....88,361	.....95,092	.....91,717	.....627,522

**Sch. DB-Part F-Section 1**  
**NONE**

**Sch. DB-Part F-Section 2**  
**NONE**

**Sch. S**  
**NONE**



Statement as of September 30, 2002 of the

United HealthCare Insurance Company of Ohio

SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS

Allocated by States and Territories

States, Etc.		1	Direct Business Only				
			Life Contracts		4	5	6
			2	3			
		Is Insurer Licensed? (Yes or No)	Life Insurance Premiums	Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Deposit-Type Contract Funds	Other 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.....			235,473,664		
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.....	.0	.0	.0	.0	.0
58.	Subtotal.....	(a).1.....	.0	.0	235,473,664	.0	.0
90.	Reporting entity contributions for employee benefit plans.....	.XXX.....					
91.	Dividends or refunds applied to purchase paid-up additions and annuities.....	.XXX.....					
92.	Dividends or refunds applied to shorten endowment or premium paying period.....	.XXX.....					
93.	Premium or annuity considerations waived under disability or other contract provisions.....	.XXX.....					
94.	Aggregate other amounts not allocable by State.....	.XXX.....	.0	.0	.0	.0	.0
95.	Totals (Direct Business).....	.XXX.....	.0	.0	235,473,664	.0	.0
96.	Plus Reinsurance Assumed.....	.XXX.....					
97.	Totals (All Business).....	.XXX.....	.0	.0	235,473,664	.0	.0
98.	Less Reinsurance Ceded.....	.XXX.....					
99.	Totals (All Business) less Reinsurance Ceded.....	.XXX.....	.0	.0	235,473,664	.0	.0
DETAILS OF WRITE-INS							
5701.	.....	.XXX.....					
5702.	.....	.XXX.....					
5703.	.....	.XXX.....					
5798.	Summary of remaining write-ins for line 57 from overflow page.....	.XXX.....	.0	.0	.0	.0	.0
5799.	Total (Lines 5701 thru 5703 plus 5798) (Line 57 above).....	.XXX.....	.0	.0	.0	.0	.0
9401.	.....	.XXX.....					
9402.	.....	.XXX.....					
9403.	.....	.XXX.....					
9498.	Summary of remaining write-ins for line 94 from overflow page.....	.XXX.....	.0	.0	.0	.0	.0
9499.	Total (Lines 9401 thru 9403 plus 9498) (Line 94 above).....	.XXX.....	.0	.0	.0	.0	.0

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

Statement as of September 30, 2002 of the

United HealthCare Insurance Company of Ohio

SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 – ORGANIZATIONAL CHART

Company	State of Domicile	NAIC #	FEIN	Company	State of Domicile	NAIC #	FEIN	Company	State of Domicile	NAIC #	FEIN
UnitedHealth Group Incorporated	MN		41-1321939	--- United HealthCare Services, Inc.	MN		41-1289245	--- United HealthCare Services, Inc. (cont.)			
--- AmeriChoice Corporation	DE		Pending	--- --- United Healthcare, Inc.	DE		41-1922511	--- Dental Benefit Providers, Inc.	DE		Pending
--- --- AmeriChoice Health Services, Inc.	DE		Pending	--- --- --- United HealthCare of Alabama, Inc.	AL	95784	63-0899562	--- --- --- Dental Benefit Providers of California, Inc.	CA		36-4008355
--- --- --- AmeriChoice Alliance, Inc.	NV		Pending	--- --- --- United HealthCare of Arizona, Inc.	AZ	96016	86-0507074	--- --- --- Dental Benefit Providers of Illinois, Inc.	IL	52053	Pending
--- --- --- AmeriChoice of New Jersey, Inc.	NJ		Pending	--- --- --- --- Arizona Physicians IPA, Inc.	AZ		Pending	--- --- --- Dental Benefit Providers of New Jersey, Inc.	NJ		52-1996029
--- --- AmeriChoice of New York, Inc.	NY		Pending	--- --- --- United HealthCare of Arkansas, Inc.	AR	95446	63-1036819	--- --- --- Dental Insurance Company of America	NY	60218	14-1795824
--- --- AmeriChoice of Pennsylvania, Inc.	PA		Pending	--- --- --- United HealthCare of Colorado, Inc.	CO	95090	84-1004639	--- --- --- DBP-KAI, Inc.	NY		Pending
--- --- Information Network Corporation	AZ		Pending	--- --- --- United HealthCare of Georgia, Inc.	GA	95850	58-1653544	--- --- --- Dental Benefit Services of Illinois, Inc.	IL	52051	Pending
--- --- UnitedHealthcare International Asia LLC	DE		Pending	--- --- --- United HealthCare of Illinois, Inc.	DE	95776	36-3280214	--- --- --- Dental Benefit Providers of Maryland, Inc.	MD	47040	Pending
--- --- United HealthCare Asia Limited	Hong Kong		Pending	--- --- --- United HealthCare of Louisiana, Inc.	LA	95833	72-1074008	--- --- --- United Behavioral Health	CA		94-2649097
--- --- United HealthCare International Malaysia Sdn. Bhd.	Malaysia		Pending	--- --- --- Unitedhealthcare of the Mid-Atlantic, Inc.	MD	95025	52-1130183	--- --- --- U.S. Behavioral Health Plan, California	CA		94-3077084
--- H & W Indemnity Ltd	Cayman Islands		98-0213198	--- --- --- United HealthCare of the Midlands, Inc.	NE	95591	47-0676824	--- --- --- Behavioral Health Administrators	CA		94-3111105
--- UHC International Holdings, Inc.	DE		41-1819047	--- --- --- United HealthCare of the Midwest, Inc.	MO	96385	43-1361841	--- --- --- United Behavioral Health of New York, IPA, Inc.	NY		Pending
--- United HealthCare (Deutschland) GmbH	Germany		Pending	--- --- --- United HealthCare of Mississippi, Inc.	MS	95716	63-1036817	--- --- --- Working Solutions, Inc.	OR		Pending
--- UHC International Services, Inc.	DE		41-1913059	--- --- --- United HealthCare of Nevada, Inc.	NV	95703	41-1867059	--- --- --- Ovations, Inc.	DE		41-1921007
---UnitedHealthCare International, Inc.	DE		Pending	--- --- --- United HealthCare of New Jersey, Inc.	NJ	95080	22-3207740	--- --- --- The Ovations Press, Inc.	DE		41-1935850
--- PhilamCare Health Systems Inc.	Philippines		Pending	--- --- --- United HealthCare of New York, Inc	NY	95085	06-1172891	--- --- --- The Ovations Press/Wurman, LLC	DE		41-1936297
--- United HealthCare International Mauritius Limited	Mauritius		Pending	--- --- --- United HealthCare of North Carolina, Inc	NC	95103	56-1461010	--- --- --- Optage, LLC	DE		Pending
--- --- United HealthCare India (Private) Limited	India		Pending	--- --- --- United HealthCare of Tennessee, Inc.	TN	11147	63-1036814	--- --- --- Lifemark Corporation	DE		36-3338328
--- AIG United HealthCare LLC	DE		52-2072758	--- --- --- United HealthCare of Texas, Inc.	TX	95765	95-3939697	--- --- --- Arizona Health Concepts, Inc.	AZ		86-0706469
--- --- AIA United HealthCare Limited	Hong Kong		Pending	--- --- --- United HealthCare of Utah	UT	95501	41-1488563	--- --- --- Lifemark New York, Inc.	NY		86-0949162
--- UnitedHealth Group Finance Company, Inc.	DE		Pending	--- --- --- United HealthCare of Wisconsin, Inc.	WI	95710	39-1555888	--- --- --- Evercare at Home, Inc.	AZ		86-0839181
--- ---Asia Services, LLC	DE		Pending	--- --- --- United HealthCare Network, Inc.	AL		63-1005365	--- --- --- Lifemark at Home NY, Inc.	NY		91-2035155
--- Ingenix, Inc.	DE		41-1858498	--- --- --- United HealthCare of Upstate New York, Inc.	NY		95-3979352	--- --- --- Evercare of Arizona, Inc.	AZ		86-0618309
--- --- Reden and Anders, Ltd.	MN		41-1671279	--- --- --- United HealthCare of Florida, Inc.	FL	95264	59-1293865	--- --- --- MCS HP New York, LLC	NY		91-1992860
--- ---Subrogation Advantage, Inc.	MN		Pending	--- --- --- United HealthCare of Minnesota, Inc.	MN		41-1880302	--- --- --- Evercare Connections, Inc.	DE		71-0758986
--- ---GeoAccess, Inc.	KS		Pending	--- --- --- United HealthCare of New England, Inc.	RI	95149	05-0413469	--- --- --- Evercare of Texas, LLC	TX		91-2008361
--- --- Ingenix Publishing, Inc.	DE		54-1526076	--- --- --- Unifed Limited	United Kingdom		Pending	--- --- --- Lifemark Care Management, Inc.	DE		86-0964571
--- --- Ingenix Health Intelligence, LLC	DE		Pending	--- --- --- United HealthCare of Ohio, Inc.	OH	95186	31-1142815	--- --- --- Lifemark Government Services, LLC	DE		91-2084509
--- --- Ingenix Pharmaceutical Services, Inc.	DE		Pending	--- --- --- United HealthCare of Oregon, Inc.	OR	47083	41-1853689	--- --- --- Lifemark Healthplans of Delaware, Inc.	DE		91-2004899
--- --- --- Ingenix International (Canada) Inc.	Canada		Pending	--- --- --- United HealthCare Plans of Puerto Rico, Inc.	PR	95755	66-0530562	--- --- --- EverCare of New York, IPA, Inc.	NY		41-1962017
--- --- --- Ingenix Services, Inc.	DE		41-1957381	--- --- --- UnitedHealth Advantage LLC	DE		Pending	--- --- --- Uniprise, Inc.	DE		41-1921009
--- --- --- Ingenix Pharmaceutical Svcs (Deutschland) GmbH	Germany		Pending	--- --- --- United HealthCare of Washington, Inc.	WA	47095	41-1875833	--- --- --- United HealthCare Service Corp.	NY		06-1413734
--- --- --- Ingenix International (Hong Kong) Limited	Hong Kong		Pending	--- --- --- United HealthCare of Kentucky, Ltd.	KY	96644	62-1240316	--- --- --- United HealthCare (Ireland) Limited	Ireland		Pending
--- --- --- Ingenix Pharmaceutical Services d.o.o	Croatia		Pending	--- --- --- UnitedHealth Networks, Inc.	DE		41-1941124	--- --- --- Charter Oak HealthCare Services, Inc.	DE		Pending
--- --- --- Ingenix Pharmaceutical Svcs. Holdings Inc.	DE		Pending	--- --- --- UnitedHealth Capital, LLC	DE		41-1921451	--- --- --- Unimerica, Inc.	DE		41-1921008
--- --- --- ClinPharm International Limited	United Kingdom		Pending	--- --- --- Commonwealth Physicians Services Corporation	KY		62-1236472	--- --- --- United HealthCare Insurance Company	CT	79413	36-2739571
--- --- --- --- Ingenix Pharmaceutical Svcs. (UK) LTD.	United Kingdom		Pending	--- --- --- UnitedHealth Financial Services, Inc.	DE		Pending	--- --- --- United HealthCare Insurance Company of Ohio	OH	73518	31-1169935
--- --- --- --- --- Ingenix Pharmaceutical Svcs. (Spain) SL	Spain		Pending	--- --- --- Exante Bank, Inc.	UT		Pending	--- --- --- United HealthCare Insurance Company of Illinois	IL	60318	36-3800349
--- --- --- --- --- Ingenix Pharmaceutical Serv. (Australia) Pty Ltd	Australia		Pending	--- --- --- Specialized Care Services, Inc.	DE		41-1921983	--- --- --- United HealthCare Insurance Company of New York	NY	60093	11-3283886
--- --- --- --- --- Ingenix International (Italy) S. R. L.	Italy		Pending	--- --- --- Optum Group LLC	DE		Pending	--- --- --- United HealthCare Life Insurance Co. of New York	NY		Pending
--- --- --- --- --- Ingenix Pharmaceutical Services	France		Pending	--- --- --- Coordinated Vision Care, Inc.	DE		31-1603051	--- --- --- Clarite, LLC	CT		52-2202130
--- --- --- --- --- Ingenix Pharmaceutical Services, LLC	DE		Pending	--- --- --- --- Coordinated Vision Care of New York, IPA, Inc.	NY		Pending	--- --- --- The MetraHealth Employee Benefits Company, Inc.	DE		06-1389505
--- --- --- InSite Clinical Trials LLC	DE		56-2035762	--- --- --- Unimerica Insurance Company	MD	91529	52-1996029	--- --- --- MetraHealth Care Management Corp.	DE		43-1378259
--- --- --- CT Management, Inc.	CA		95-5690976	--- --- --- United Resource Networks, Inc.	DE		41-1925903	--- --- --- United HealthCare of California, Inc.	CA		33-0142907
--- --- --- ICT ( UK ) Limited	United Kingdom		Pending	--- --- --- Specialty Resource Services, Inc.	DE		41-1485369	--- --- --- United HealthCare Products, LLC	DE		41-2012479
--- --- --- Ingenix International (Australia) Pty Ltd.	Australia		Pending	--- --- --- National Benefit Resources, Inc.	ME		35-1568171	--- --- --- United HealthCare Service, LLC	DE		Pending
--- --- --- Ingenix International (Netherlands) BV	Netherlands		Pending	--- --- --- Stop Loss Life Reinsurance Company	AZ	71609	Pending	--- --- --- ACN Group, Inc.	MN		Pending
--- --- --- Ingenix Pharmaceutical Svcs. (Sweden) AB	Sweden		Pending	--- --- --- Spectera, Inc.	MD		Pending	--- --- --- Managed Physical Network, Inc.	NY		Pending
--- --- --- Ingenix Pharmaceutical Svcs.de Argentina S. R. L.	Argentina		Pending	--- --- --- Spectera Vision Services of California, Inc.	CA		Pending	--- --- --- Managed Physical Network IPA of New York, Inc.	NY		Pending
--- --- --- Ingenix International (Czech Republic) S.R.O.	Czech		Pending	--- --- --- Spectera Vision Services of Florida, Inc.	FL		Pending	--- --- --- ACN Group IPA of New York, Inc.	NY		Pending
--- --- --- Worldwide Clinical Trials, SL	Spain		Pending	--- --- --- Spectera Insurance Company	MD	33570	Pending	--- --- --- ACN Group of California, Inc.	CA		Pending
--- --- --- Ingenix International (Hungary) Ltd.	Hungary		Pending	--- --- --- Spectera Eyecare of North Carolina, Inc.	NC	95816	Pending	--- --- --- Preferred Chiropractors of California	CA		Pending
--- --- --- Ingenix Pharmaceutical Svcs. (RSA) Pty Limited	South Africa		Pending	--- --- --- Spectera Insurance Company, Inc.	TX	74950	Pending	--- --- --- Sierra Chiropractic IPA, Inc.	CA		Pending
--- --- --- Ingenix International (Finland) Oy	Finland		Pending	--- --- --- Spectera Vision, Inc.	VA	95385	Pending				
--- --- --- Ingenix International (UK) Limited	United Kingdom		Pending	--- --- --- Group Vision Associates, Inc	PA		Pending				

Statement as of September 30, 2002 of the

United HealthCare Insurance Company of Ohio

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

	RESPONSE
1. Will the SVO Compliance Certification be filed with this statement?	<div>YES</div>
2. Will the Trusteed Surplus Statement be filed with the State of Domicile and the NAIC with this statement?	<div>NO</div>

EXPLANATIONS:

BAR CODE:



**Overflow Page**  
**NONE**

**Sch. A-Part 2**  
**NONE**

**Sch. A-Part 3**  
**NONE**

**Sch. B-Part 1**  
**NONE**

**Sch. B-Part 2**  
**NONE**

**Sch. BA-Part 1**  
**NONE**

**Sch. BA-Part 2**  
**NONE**

Statement as of September 30, 2002 of the United HealthCare Insurance Company of Ohio								
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)
Bonds - U.S. Government								
912827-2J-0.....	U.S. Treasury Note 6.250% 02/15/07.....	07/16/2002.....	Alex. Brown & Sons Inc.....		2,758,984	2,500,000	65,608	1.....
912827-6N-7.....	U.S. Treasury Note 5.750% 11/15/05.....	09/25/2002.....	Bear Stearns Sec.....		3,306,563	3,000,000	62,813	1.....
912827-T8-5.....	U.S. Treasury Note 6.500% 05/15/05.....	09/06/2002.....	Mellon Bank.....		122,375	110,000	2,215	1.....
912828-AC-4.....	US Treasury Note 4.375% 05/15/07.....	07/11/2002.....	Morgan Stanley.....		205,344	200,000	1,379	1.....
912828-AC-4.....	US Treasury Note 4.375% 05/15/07.....	07/12/2002.....	Morgan Stanley.....		204,813	200,000	1,450	1.....
0399999.	Total - Bonds - U.S. Government.....				6,598,079	6,010,000	133,465	XXX.....
Bonds - States, Territories and Possessions								
Connecticut								
20772F-K2-5.....	Connecticut State Gener 5.250% 11/15/11.....	09/24/2002.....	Morgan Stanley.....		580,170	500,000	3,063	1PE.....
	Connecticut.....				580,170	500,000	3,063	XXX.....
Florida								
341535-PB-2.....	Florida St Brd Ed Pub E 5.000% 06/01/10.....	09/03/2002.....	Advest Inc.....		553,630	500,000	6,597	1PE.....
	Florida.....				553,630	500,000	6,597	XXX.....
Maryland								
574192-UA-6.....	Maryland State General 5.250% 02/01/09.....	08/01/2002.....	Morgan Stanley.....		553,550	500,000		1PE.....
574192-UB-4.....	Maryland State General 5.250% 02/01/10.....	08/01/2002.....	Lehman Bros Inc.....		553,550	500,000		1PE.....
	Maryland.....				1,107,100	1,000,000	0	XXX.....
Michigan								
594610-VY-0.....	Michigan State General 5.500% 12/01/11.....	09/19/2002.....	CIBC World Markets.....		586,530	500,000	8,632	1PE.....
	Michigan.....				586,530	500,000	8,632	XXX.....
New York								
733581-W8-1.....	Port Authority of NY & 5.500% 12/15/09.....	07/11/2002.....	Morgan Stanley.....		553,090	500,000	2,368	1PE.....
	New York.....				553,090	500,000	2,368	XXX.....
	United States.....				3,380,520	3,000,000	20,660	XXX.....
1799999.	Total - Bonds - States, Territories & Possessions.....				3,380,520	3,000,000	20,660	XXX.....
Bonds - Political Subdivisions of States								
Arizona								
718814-CW-4.....	Phoenix Arizona Genera 5.550% 07/01/09.....	09/24/2002.....	Legg Mason Wood & Walker.....		578,800	500,000	6,629	1PE.....
	Arizona.....				578,800	500,000	6,629	XXX.....
New York								
64966B-TB-9.....	New York NY General 5.250% 08/01/08.....	07/18/2002.....	Morgan Stanley.....		809,528	750,000		1PE.....
	New York.....				809,528	750,000	0	XXX.....
Texas								
442330-YW-0.....	Houston Texas General 5.000% 03/01/12.....	08/12/2002.....	Advest Inc.....		582,153	550,000	12,528	1PE.....
	Texas.....				582,153	550,000	12,528	XXX.....
	United States.....				1,970,481	1,800,000	19,157	XXX.....
2499999.	Total - Bonds - Political Subdivision.....				1,970,481	1,800,000	19,157	XXX.....
Bonds - Special Revenue and Special Assessment								
Alabama								
010608-TH-0.....	Alabama ST Pub Sch & Co 5.625% 07/01/12.....	09/12/2002.....	ABN Amro.....		569,930	500,000	5,938	1PE.....
	Alabama.....				569,930	500,000	5,938	XXX.....
Arizona								
040580-AU-6.....	Arizona School Fac Reve 5.500% 07/01/10.....	09/17/2002.....	Seattle Northwest.....		576,395	500,000	6,035	1PE.....
	Arizona.....				576,395	500,000	6,035	XXX.....
Indiana								
455141-GA-3.....	Indiana Transn Fin Auth 5.250% 12/01/11.....	09/04/2002.....	Merrill Lynch.....		552,875	500,000	7,146	1PE.....
	Indiana.....				552,875	500,000	7,146	XXX.....
Michigan								
59455R-G3-4.....	Michigan Mun Bd Auth 5.250% 10/01/10.....	08/15/2002.....	Morgan Stanley.....		561,660	500,000	1,531	1PE.....
	Michigan.....				561,660	500,000	1,531	XXX.....
New York								
59259N-KY-8.....	Metro Trans Auth NY 5.250% 11/15/10.....	08/07/2002.....	Morgan Stanley.....		531,730	480,000		1PE.....
649850-ZS-6.....	New York State Env 5.200% 06/15/14.....	07/31/2002.....	Advest Inc.....		532,420	500,000	3,611	1PE.....

**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)
	New York.....				1,064,150	980,000	3,611	XXX.....
<b>Oklahoma</b>								
679111-PB-4.....	Oklahoma State Turnpike 5.500% 01/01/09.....	08/01/2002.....	Raymond James & Assoc.....		558,110	500,000	2,674	1PE.....
	Oklahoma.....				558,110	500,000	2,674	XXX.....
<b>Oregon</b>								
68607H-QC-3.....	Oregon St Dept Admin 5.250% 11/01/11.....	09/13/2002.....	Advest Inc.....		571,145	500,000	9,990	1PE.....
	Oregon.....				571,145	500,000	9,990	XXX.....
<b>South Carolina</b>								
837147-XS-1.....	South Carolina St Pub S 5.000% 01/01/10.....	09/09/2002.....	Bear Stearns Sec.....		551,305	500,000		1PE.....
837147-XT-9.....	South Carolina St Pub S 5.250% 01/01/11.....	09/12/2002.....	Raymond James & Assoc.....		562,200	500,000		1PE.....
	South Carolina.....				1,113,505	1,000,000	0	XXX.....
<b>United States</b>								
46613Q-AL-8.....	Fla State St Johns Riv 5.250% 10/01/12.....	08/01/2002.....	Morgan Stanley.....		547,225	500,000		1PE.....
	U.S.....				547,225	500,000	0	XXX.....
	United States.....				6,114,995	5,480,000	36,925	XXX.....
3199999.	Total - Bonds - Special Revenue & Special Assessments.....				6,114,995	5,480,000	36,925	XXX.....
<b>Bonds - Industrial and Miscellaneous</b>								
<b>United States</b>								
14040K-CD-8.....	Capital One Master Trus 4.600% 10/15/06.....	07/16/2002.....	Bank of America Sec.....		507,207	500,000	256	1PE.....
705220-AF-8.....	Peco Energy Transition 6.050% 03/01/09.....	07/18/2002.....	Bankers Trust.....		803,232	750,000	17,898	1.....
	United States.....				1,310,439	1,250,000	18,154	XXX.....
4599999.	Total - Bonds - Industrial & Miscellaneous.....				1,310,439	1,250,000	18,154	XXX.....
6099997.	Total - Bonds - Part 3.....				19,374,514	17,540,000	228,361	XXX.....
6099998.	Total - Bonds - Summary Item for Bonds Bought and Sold This Quarter.....				539,575	500,000	972	XXX.....
6099999.	Total - Bonds.....				19,914,089	18,040,000	229,333	XXX.....
7299999.	Total - Bonds, Preferred and Common Stocks.....				19,914,089	XXX.....	229,333	XXX.....

(a) For all common stock bearing the NAIC designation "U" provide: the number of such issues:.....0.

E04.1

**SCHEDULE D - PART 4**

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
CUSIP Identification	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value At Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest on Bonds Received During Year	Dividends on Stocks Received During Year	NAIC Designation (a)
<b>Bonds - U.S. Government</b>																
912827-3G-5...	U.S. Treasury Note 6.250% 08/31/02.....	08/31/2002	Maturity.....		.....110,000	.....110,000	.....112,647	.....110,000	.....(115)				......0	.....3,438		1PE.....
0399999	Total - Bonds - U.S. Government.....				.....110,000	.....110,000	.....112,647	.....110,000	.....(115)	......0	......0	......0	......0	.....3,438	......0	....XXX..
<b>Bonds - Special Revenue and Special Assessment United States</b>																
31363W-DZ-5...	Federal National Mortga 9.000% 10/15/09.....	07/01/2002	Paydown.....		.....6,182	.....6,182	.....6,580	.....6,182	.....(321)				......0	......46		1.....
31363W-DZ-5...	Federal National Mortga 9.000% 10/15/09.....	08/01/2002	Paydown.....		.....3,331	.....3,331	.....3,545	.....3,331	.....(173)				......0	......50		1.....
31363W-DZ-5...	Federal National Mortga 9.000% 10/15/09.....	09/01/2002	Paydown.....		.....2,139	.....2,139	.....2,276	.....2,139	.....(111)				......0	......48		1.....
31368H-YJ-6...	Federal Nat'l Mtg Assoc 6.000% 03/01/04.....	07/01/2002	Paydown.....		.....1,223	.....1,223	.....1,190	.....1,223	.....15				......0	......6		1.....
31368H-YJ-6...	Federal Nat'l Mtg Assoc 6.000% 03/01/04.....	08/01/2002	Paydown.....		.....1,404	.....1,404	.....1,366	.....1,405	.....18				......0	......14		1.....
31368H-YJ-6...	Federal Nat'l Mtg Assoc 6.000% 03/01/04.....	09/01/2002	Paydown.....		.....1,369	.....1,369	.....1,332	.....1,369	.....17				......0	......21		1.....
94976X-BZ-2...	Wells Fargo MBS Trust 6.500% 06/25/16.....	07/01/2002	Paydown.....		.....18,959	.....18,959	.....19,078	.....18,960	.....(68)				......0	.....103		1PE.....
94976X-BZ-2...	Wells Fargo MBS Trust 6.500% 06/25/16.....	08/01/2002	Paydown.....		.....12,729	.....12,729	.....12,809	.....12,729	.....(46)				......0	.....138		1PE.....
94976X-BZ-2...	Wells Fargo MBS Trust 6.500% 06/25/16.....	09/01/2002	Paydown.....		.....27,208	.....27,208	.....27,378	.....27,209	.....(98)				......0	.....442		1PE.....
	U.S.....				.....74,544	.....74,544	.....75,554	.....74,547	.....(767)	......0	......0	......0	......0	.....868	......0	....XXX..
	United States.....				.....74,544	.....74,544	.....75,554	.....74,547	.....(767)	......0	......0	......0	......0	.....868	......0	....XXX..
3199999	Total - Bonds - Special Revenue & Assessment.....				.....74,544	.....74,544	.....75,554	.....74,547	.....(767)	......0	......0	......0	......0	.....868	......0	....XXX..
<b>Bonds - Industrial and Miscellaneous United States</b>																
233835-AJ-6...	DaimlerChrysler Corpora 7.750% 06/15/05.....	07/25/2002	Lehman Bros Inc.....		.....541,350	.....500,000	.....497,780	.....498,634	.....34			.....42,716	.....42,716	.....4,844		2.....
254687-AR-7...	Walt Disney Company 4.500% 09/15/04.....	09/04/2002	Lehman Bros Inc.....		.....403,296	.....400,000	.....399,168	.....399,421	.....52			.....3,875	.....3,875	.....8,700		1PE.....
254687-AR-7...	Walt Disney Company 4.500% 09/15/04.....	09/05/2002	Lehman Bros Inc.....		.....605,166	.....600,000	.....598,752	.....599,133	.....79			.....6,034	.....6,034	.....13,125		1PE.....
370425-RJ-1...	General Motors Acceptan 6.850% 06/17/04.....	07/25/2002	Goldman Sachs.....		.....519,355	.....500,000	.....486,725	.....493,584	.....254			.....25,771	.....25,771	.....4,091		2.....
76110Y-KM-3...	Residential Funding Mtg 6.500% 06/25/14.....	07/01/2002	Paydown.....		.....17,456	.....17,456	.....16,706	.....17,457	.....651				......0	......95		1PE.....
76110Y-KM-3...	Residential Funding Mtg 6.500% 06/25/14.....	08/01/2002	Paydown.....		.....32,390	.....32,390	.....30,998	.....32,389	.....1,207				......0	.....349		1PE.....
76110Y-KM-3...	Residential Funding Mtg 6.500% 06/25/14.....	09/01/2002	Paydown.....		.....20,283	.....20,283	.....19,411	.....20,283	.....756				......0	.....328		1PE.....
	United States.....				.....2,139,296	.....2,070,129	.....2,049,540	.....2,060,901	.....3,033	......0	......0	.....78,396	.....78,396	.....31,532	......0	....XXX..
<b>Canada</b>																
25156P-AA-1...	Deutsche Tel Fin Corpor 7.750% 06/15/05.....	07/11/2002	Morgan Stanley.....		.....206,388	.....200,000	.....199,652	.....199,770	.....3			.....6,618	.....6,618	.....1,421		2.....
25156P-AA-1...	Deutsche Tel Fin Corpor 7.750% 06/15/05.....	07/12/2002	Morgan Stanley.....		.....361,085	.....350,000	.....349,391	.....349,597	.....5			.....11,487	.....11,487	.....2,567		2.....
	Canada.....				.....567,473	.....550,000	.....549,043	.....549,367	.....8	......0	......0	.....18,105	.....18,105	.....3,988	......0	....XXX..
4599999	Total - Bonds - Industrial & Miscellaneous.....				.....2,706,769	.....2,620,129	.....2,598,583	.....2,610,268	.....3,041	......0	......0	.....96,501	.....96,501	.....35,520	......0	....XXX..
6099997	Total - Bonds - Part 4.....				.....2,891,313	.....2,804,673	.....2,786,784	.....2,794,815	.....2,159	......0	......0	.....96,501	.....96,501	.....39,826	......0	....XXX..
6099998	Total - Bonds - Summary Item for Bonds Bought and Sold This Quarter.....				.....542,290	.....500,000	.....539,575	.....539,575				.....2,715	.....2,715	.....972		....XXX..
6099999	Total - Bonds.....				.....3,433,603	.....3,304,673	.....3,326,359	.....3,334,390	.....2,159	......0	......0	.....99,216	.....99,216	.....40,798	......0	....XXX..
7299999	Total - Bonds, Preferred and Common Stocks.....				.....3,433,603	.....XXX.....	.....3,326,359	.....3,334,390	.....2,159	......0	......0	.....99,216	.....99,216	.....40,798	......0	....XXX..

(a) For all common stock bearing the NAIC designation "U" provide: the number of such issues:.....0.

**Sch. DB-Part A-Section 1**  
**NONE**

**Sch. DB-Part B-Section 1**  
**NONE**

**Sch. DB-Part C-Section 1**  
**NONE**

**Sch. DB-Part D-Section 1**  
**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	6	7	
				First Month	Second Month	Third Month	
Open Depositories							
Aegon Funding Corp, Disc Comm Paper.....	1 3/4% Due 9/26/2002 At Mat.....	1.750	126				
American Express Financial, Disc Comm Paper.....	1.7% Due 8/15/2002 At Mat.....	1.700	142				
Assets Securitization Coop, Disc Comm Paper.....	1.78% Due 7/17/2002 At Mat.....	1.780	791				
Assets Securitization Coop, Disc Comm Paper.....	1 3/4% Due 8/6/2002 At Mat.....	1.750	661	1,699,587			
BMW US Capital, Discount Commercial Paper.....	1.97% Due 10/1/2002 At Mat.....	1.970		137		2,500,000	
Beckman Dickinson & Co., Disc Comm Paper.....	1.7% Due 9/25/2002 At Mat.....	1.700	80				
Blue Ridge Asset, Discount Commercial Paper.....	1.77% Due 7/31/2002 At Mat.....	1.770	1,087				
Blue Ridge Asset, Discount Commercial Paper.....	1.73% Due 8/20/2002 At Mat.....	1.730	673				
Blue Ridge Asset, Discount Commercial Paper.....	1.67% Due 9/23/2002 At Mat.....	1.670	207				
Boston Edison Co, Discount Commercial Paper.....	1 3/4% Due 7/19/2002 At Mat.....	1.750	165				
Catipillar, Discounted Commercial Paper.....	1 3/4% Due 7/26/2002 At Mat.....	1.750	331				
Caterpillar, Discount Commercial Paper.....	1 3/4% Due 8/27/2002 At Mat.....	1.750	535				
Clipper Receivables, Disc Comm Paper.....	1.8% Due 9/27/2002 At Mat.....	1.800	125				
Clipper Receivables, Disc Comm Paper.....	1.98% Due 10/1/2002 At Mat.....	1.980		138		2,500,000	
Delaware Funding Corp, Disc Comm Paper.....	1.74% Due 9/26/2002 At Mat.....	1.740	125				
Delaware Funding Corp, Disc Comm Paper.....	1.98% Due 10/1/2002 At Mat.....	1.980		138		2,500,000	
Diageo Cap PLC, Discounted Commercial Paper....	1 3/4% Due 9/26/2002 At Mat.....	1.750	126				
Diageo Cap PLC, Discounted Commercial Paper....	1.79% Due 9/27/2002 At Mat.....	1.790	129				
Diageo Cap PLC, Discounted Commercial Paper....	1.82% Due 9/30/2002 At Mat.....	1.820	379				
Federal Home Loan Bank, Discount Note.....	Due 9/25/2002 At Mat.....	1.630	630				
Federal Home Loan Bank, Discount Note.....	Due 9/26/2002 At Mat.....	1.670	199				
Federal Nat'l Mtg Association, Discount Note.....	Due 7/17/2002 At Mat.....	1.700	298				
First Data Corp, Discount Commercial Paper.....	1.98% Due 10/1/2002 At Mat.....	1.980		132		2,399,000	
Frigate Funding Corp, Disc Comm Paper.....	1 3/4% Due 8/22/2002 At Mat.....	1.750	53				
Gannett Inc., Discounted Commercial Paper.....	1.72% Due 9/27/2002 At Mat.....	1.720	191				
General Electric Cap'l Corp, Disc Comm Paper.....	1 3/4% Due 8/12/2002 At Mat.....	1.750	535				
Gillette Company, Disc Comm Paper.....	1.74% Due 8/2/2002 At Mat.....	1.740	77				
Household Finance Corp, Disc Comm Paper.....	1.76% Due 7/9/2002 At Mat.....	1.760	24				
Household Finance Corp, Disc Comm Paper.....	1 3/4% Due 7/10/2002 At Mat.....	1.750	24				
Household Finance Corp, Disc Comm Paper.....	1.76% Due 7/11/2002 At Mat.....	1.760	24				
Household Finance Corp, Disc Comm Paper.....	1 3/4% Due 7/12/2002 At Mat.....	1.750	24				
Household Finance Corp, Disc Comm Paper.....	1.76% Due 7/17/2002 At Mat.....	1.760	83				
Household Finance Corp, Disc Comm Paper.....	1.73% Due 7/18/2002 At Mat.....	1.730	82				
Household Finance Corp, Disc Comm Paper.....	1 3/4% Due 7/25/2002 At Mat.....	1.750	83				
Household Finance Corp, Disc Comm Paper.....	1.7% Due 8/5/2002 At Mat.....	1.700	234				
Household Finance Corp, Disc Comm Paper.....	1 3/4% Due 8/6/2002 At Mat.....	1.750	54				
Household Finance Corp, Disc Comm Paper.....	1.76% Due 8/7/2002 At Mat.....	1.760	59				
Household Finance Corp, Disc Comm Paper.....	1.73% Due 8/9/2002 At Mat.....	1.730	60				
Household Finance Corp, Disc Comm Paper.....	1.73% Due 8/19/2002 At Mat.....	1.730	144				
Household Finance Corp, Disc Comm Paper.....	1.72% Due 9/6/2002 At Mat.....	1.720	29				
Household Finance Corp, Disc Comm Paper.....	1.82% Due 9/17/2002 At Mat.....	1.820	77				
Household Finance Corp, Disc Comm Paper.....	1.78% Due 9/30/2002 At Mat.....	1.780	384				
Household Finance Corp, Disc Comm Paper.....	1.97% Due 10/1/2002 At Mat.....	1.970		142		2,599,000	
Knight Ridder, Discount Commercial Paper.....	1.73% Due 8/28/2002 At Mat.....	1.730	1,096				
Morgan Stanley Group, Inc., Disc Comm Paper.....	1 3/4% Due 8/1/2002 At Mat.....	1.750	578	1,700,000			
Morgan Stanley Group, Inc., Disc Comm Paper.....	1.78% Due 10/16/2002 At Mat.....	1.780		618		2,498,145	
Nestle SA-Spons, Discounted Commercial Paper...	1 3/4% Due 9/18/2002 At Mat.....	1.750	83				
Paradigm FDG LLC, Disc Comm Paper.....	1.89% Due 9/17/2002 At Mat.....	1.890	89				
Pfizer Incorporated, Discounted Comm'l Paper.....	1.7% Due 9/27/2002 At Mat.....	1.700	241				
Preferred Receivables Fdg, Disc Comm Paper.....	1.73% Due 7/23/2002 At Mat.....	1.730	192				
Preferred Receivables Fdg, Disc Comm Paper.....	1.78% Due 9/16/2002 At Mat.....	1.780	1,597		1,698,739		
Preferred Receivables Fdg, Disc Comm Paper.....	1.95% Due 10/4/2002 At Mat.....	1.950		135		2,499,594	
PPF Receivables Funding, Disc Comm Paper.....	1.78% Due 8/15/2002 At Mat.....	1.780	964	1,299,100			
President and Fellows Harvard, Disc Comm Paper.	1.71% Due 9/25/2002 At Mat.....	1.710	85				
President and Fellows Harvard, Disc Comm Paper.	1.73% Due 9/26/2002 At Mat.....	1.730	124				
Sheffield Receivable Corp, Disc Comm Paper.....	1.77% Due 8/15/2002 At Mat.....	1.770	2,508	1,698,829			
Sheffield Receivable Corp, Disc Comm Paper.....	1.77% Due 10/25/2002 At Mat.....	1.770		246		998,820	
Sie Funds Corporate, Discounted Commercial Paper	1.76% Due 9/9/2002 At Mat.....	1.760	978		999,609		
Sie Funds Corporate, Discounted Commercial Paper	1.8% Due 10/10/2002 At Mat.....	1.800		625		2,498,875	
UBS Financial Inc, Discount Commercial Paper.....	1.73% Due 7/18/2002 At Mat.....	1.730	73				
UBS Financial Inc, Discount Commercial Paper.....	1.72% Due 7/19/2002 At Mat.....	1.720	73				
UBS Financial Inc, Discount Commercial Paper.....	1.7% Due 7/22/2002 At Mat.....	1.700	241				
UBS Financial Inc, Discount Commercial Paper.....	1.7% Due 7/29/2002 At Mat.....	1.700	247				
UBS Financial Inc, Discount Commercial Paper.....	1 3/4% Due 7/31/2002 At Mat.....	1.750	64				
UBS Financial Inc, Discount Commercial Paper.....	1.83% Due 8/1/2002 At Mat.....	1.830	86	1,700,000			
UBS Financial Inc, Discount Commercial Paper.....	1.8% Due 8/8/2002 At Mat.....	1.800	63				
UBS Financial Inc, Discount Commercial Paper.....	1.83% Due 8/16/2002 At Mat.....	1.830	89				
UBS Financial Inc, Discount Commercial Paper.....	1.76% Due 8/20/2002 At Mat.....	1.760	53				
UBS Financial Inc, Discount Commercial Paper.....	1.73% Due 8/21/2002 At Mat.....	1.730	48				
UBS Financial Inc, Discount Commercial Paper.....	1.78% Due 8/28/2002 At Mat.....	1.780	78				
UBS Financial Inc, Discount Commercial Paper.....	1 3/4% Due 9/16/2002 At Mat.....	1.750	443				
UBS Financial Inc, Discount Commercial Paper.....	1.72% Due 9/19/2002 At Mat.....	1.720	85				
UBS Financial Inc, Discount Commercial Paper.....	1.7% Due 9/20/2002 At Mat.....	1.700	84				
UBS Financial Inc, Discount Commercial Paper.....	1.72% Due 9/24/2002 At Mat.....	1.720	71				
UBS Financial Inc, Discount Commercial Paper.....	1.71% Due 9/25/2002 At Mat.....	1.710	85				
UBS Financial Inc, Discount Commercial Paper.....	1.74% Due 9/30/2002 At Mat.....	1.740	626				
UBS Financial Inc, Discount Commercial Paper.....	1.97% Due 10/1/2002 At Mat.....	1.970		137		2,500,000	
Windmill Funding Corp, Disc Comm Paper.....	1 3/4% Due 7/24/2002 At Mat.....	1.750	578				
Windmill Funding Corp, Disc Comm Paper.....	1.78% Due 10/22/2002 At Mat.....	1.780		494		2,497,404	
Chase Manhattan Bank.....	New York, NY.....			(2,936,176)	(5,923,290)	(5,528,338)	
Mellon Bank.....	New York, NY.....			336,898	336,898	336,898	
0199999. Total Open Depositories.....	XXX.....	20,674	2,940	5,498,237	(2,888,045)	20,799,396	XXX
0399999. Total Cash on Deposit.....	XXX.....	20,674	2,940	5,498,237	(2,888,045)	20,799,396	XXX
0599999. Total Cash.....	XXX.....	20,674	2,940	5,498,237	(2,888,045)	20,799,396	XXX

