



**HEALTH ANNUAL STATEMENT
FOR THE YEAR ENDING DECEMBER 31, 2002**
OF THE CONDITION AND AFFAIRS OF THE
UDC Ohio, Inc.

NAIC Group Code 0019 0019 NAIC Company Code 52022 Employer's ID Number 74-2609036
(Current Period) (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 [] Property/Casualty [] Dental Service Corporation []
Vision Service Corporation [] Other [X] Health Maintenance Organization []
Hospital, Medical & Dental Service or Indemnity [] Is HMO, Federally Qualified? Yes [] No [X]

Incorporated 04/20/1990 Commenced Business 05/17/1990

Statutory Home Office 312 Elm Street, Suite 1500, Cincinnati, OH 45202
(Street and Number) (City or Town, State and Zip Code)

Main Administrative Office 2323 Grand Boulevard
(Street and Number) 816-474-2345
(Area Code) (Telephone Number)
Kansas City, MO 64108
(City or Town, State and Zip Code)

Mail Address 3595 Grandview Parkway, Suite 150, Birmingham, AL 35243
(Street and Number or P.O. Box) (City or Town, State and Zip Code)

Primary Location of Books and Records 2323 Grand Boulevard
(Street and Number) 816-474-2345
(Area Code) (Telephone Number)
Kansas City, MO 64108
(City or Town, State and Zip Code)

Internet Website Address N/A

Statement Contact Wendy Ojala 651-361-4076
(Name) (Area Code) (Telephone Number) (Extension)
wendy.ojala@us.fortis.com 651-361-5356
(E-mail Address) (FAX Number)

Policyowner Relations Contact 3595 Grandview Parkway, Suite 150
(Street and Number) 800-443-2995
Birmingham, AL 35243-1935 (Area Code) (Telephone Number) (Extension)
(City or Town, State and Zip Code)

OFFICERS

President Bradley Clifford Johnson Secretary Kenneth Dale Bowen
Vice President & Treasurer Floyd Fitz-Hubert Chadee

VICE PRESIDENTS

Floyd Fitz-Hubert Chadee Danny Joseph Galginaitis Gary Louis Lau

DIRECTORS OR TRUSTEES

Michael John Peninger Kenneth Dale Bowen Bradley Clifford Johnson

State of Missouri }
County of Jackson } 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.

Bradley Clifford Johnson
President

Kenneth Dale Bowen
Secretary

Floyd Fitz-Hubert Chadee
Vice President & Treasurer

Subscribed and sworn to before me this _____ day of February, 2003

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

Schedule A - Part 1

NONE

Schedule A - Part 2

NONE

Schedule A - Part 3

NONE

Schedule B - Part 1

NONE

Schedule B - Part 2

NONE

Schedule BA - Part 1

NONE

Schedule BA - Part 2

NONE

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE UDC OHIO, Inc

SCHEDULE D - PART 1

Showing all Long-Term BONDS Owned December 31 of Current Year

1 CUSIP Identification	2 Description	3 *	Interest		6 Maturity Date	7 Option Date	8 Option Call Price	9 Book/Adjusted Carrying Value	10 Par Value	11 Rate Used to Obtain Fair Value	12 Fair Value	13 Actual Cost	Interest		16 Increase (Decrease) by Adjustment	17 Increase (Decrease) by Foreign Exchange Adjustment	18 Amount of Interest Due and Accrued Dec. 31 Current Year, on Bonds in Default as to Principal or Interest	19 NAIC Designation	20 Date Acquired	21 Effective Rate of Interest	
			4 Rate of	5 How Paid									14 Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	15 Gross Amount Received During Year							
US Governments																					
Issuer Obligations (10)																					
United States																					
912827-4N-9	U. S. TREASURY NOTES		.5.250	FA	08/15/2003			60,055	60,000	102.5000	61,500	60,356	1,190	3,150	(86)			1	03/15/1999	5.097	
912827-5M-0	U. S. TREASURY NOTES		.6.000	FA	08/15/2004			140,334	140,000	107.3750	150,325	140,916	3,173	8,400	(191)			1	10/29/1999	5.844	
Total United States								200,389	200,000	XXX	211,825	201,273	4,363	11,550	(277)	0	0	XXX	XXX	XXX	
0199999 - Total Bonds - U.S. Government - Issuer Obligations								200,389	200,000	XXX	211,825	201,273	4,363	11,550	(277)	0	0	XXX	XXX	XXX	
0399996 - Bonds - U.S. Government								200,389	200,000	XXX	211,825	201,273	4,363	11,550	(277)	0	0	XXX	XXX	XXX	
0399999 - Total - U.S. Government Bonds								200,389	200,000	XXX	211,825	201,273	4,363	11,550	(277)	0	0	XXX	XXX	XXX	
5499999 - Total - Issuer Obligations								200,389	200,000	XXX	211,825	201,273	4,363	11,550	(277)	0	0	XXX	XXX	XXX	
5599999 - Total - Single Class Mortgage-Backed/Asset-Backed Securities								0	0	XXX	0	0	0	0	0	0	0	0	XXX	XXX	XXX
5699999 - Total - Defined Multi-Class Residential Mortgage-Backed Securities								0	0	XXX	0	0	0	0	0	0	0	0	XXX	XXX	XXX
5799999 - Total - Other Multi-Class Residential Mortgage-Backed Securities								0	0	XXX	0	0	0	0	0	0	0	0	XXX	XXX	XXX
5899999 - Total - Defined Multi-Class Commercial Mortgage-Backed Securities								0	0	XXX	0	0	0	0	0	0	0	0	XXX	XXX	XXX
5999999 - Total - Other Multi-Class Commercial Mortgage-Backed Securities								0	0	XXX	0	0	0	0	0	0	0	0	XXX	XXX	XXX
6099999 Totals								200,389	200,000	XXX	211,825	201,273	4,363	11,550	(277)	0	0	XXX	XXX	XXX	

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Schedule D - Part 2 - Section 1

NONE

Schedule D - Part 2 - Section 2

NONE

SCHEDULE D - PART 6 - SECTION 1

Valuation of Shares of Subsidiary, Controlled or Affiliated Companies

1 CUSIP Identification	2 Description Name of Subsidiary, Controlled or Affiliated Company	3 NAIC Company Code or Alien Insurer Identification Number	4 NAIC Valuation Method (See SVO Purposes and Procedures manual)	5 Do Insurer's Assets Include Intangible Assets Connected with Holding of Such Company's Stock?	6 Total Amount of Such Intangible Assets	7 Book/Adjusted Carrying Value	Stock of Such Company Owned by Insurer on Statement Date	
							8 Number of Shares	9 % of Outstanding
NONE								
1799999 Totals							XXX	XXX

1. Amount of insurer's capital and surplus from the prior period's statutory statement reduced by any admitted EDP, goodwill and net deferred tax assets included therein: \$
2. Total amount of intangible assets nonadmitted: \$

SCHEDULE D - PART 6 - SECTION 2

1 CUSIP Identification	2 Name of Lower-tier Company	3 Name of Company Listed in Section 1 Which Controls Lower-tier Company	4 Total Amount of Intangible Assets Included in Amount Shown in Column 6, Section 1	Stock in Lower-tier Company Owned Indirectly by Insurer on Statement Date	
				5 Number of Shares	6 % of Outstanding
NONE					
0399999 Total				XXX	XXX

Schedule DB - Part A - Section 1

NONE

Schedule DB - Part A - Section 2

NONE

Schedule DB - Part A - Section 3

NONE

Schedule DB - Part B - Section 1

NONE

Schedule DB - Part B - Section 2

NONE

Schedule DB - Part B - Section 3

NONE

Schedule DB - Part C - Section 1

NONE

Schedule DB - Part C - Section 2

NONE

Schedule DB - Part C - Section 3

NONE

Schedule DB - Part D - Section 1

NONE

Schedule DB - Part D - Section 2

NONE

Schedule DB - Part D - Section 3

NONE

Schedule DB - Part E - Section 1

NONE

SCHEDULE DM

For bonds and preferred stocks owned as of December 31, state the aggregate statement (admitted) value, the aggregate fair value, and the aggregate difference, if any, between them.

	1	2	3
	Statement (Admitted) Value	Fair Value (a)	Excess of Statement over Fair Value(-), or Fair Value over Statement (+)
1. Bonds	969,255	980,691	11,436
2. Preferred Stocks	0		0
3. Totals	969,255	980,691	11,436

(a) Amortized or book values shall not be substituted for fair values. Describe the sources or methods utilized in determining the fair values.

Market values were provided by HUB Data which uses Merrill Lynch as a primary source.....

