



ANNUAL STATEMENT

For the Year Ending December 31, 2002

OF THE CONDITION AND AFFAIRS OF THE

DELTA DENTAL PLAN OF OHIO, INC.

NAIC Group Code 0477 , 0477 NAIC Company Code 54402 Employer's ID Number 31-0685339
(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[] Hospital, Medical & Dental Service or Indemnity[]
 Dental Service Corporation[X] Vision Service Corporation[] Health Maintenance Organization[]
 Other[] Is HMO Federally Qualified? Yes[] No[X]

Date Incorporated or Organized 03/06/1960 Date Commenced Business 04/01/1964

Statutory Home Office 2500 Corporate Exchange Drive, Bldg 3, Suite 230 , Columbus, OH 43231-7601
(Street and Number) (City, or Town, State and Zip Code)

Main Administrative Office 4100 Okemos Road
(Street and Number)

Okemos, MI 48864 (517)349-6000
(City or Town, State and Zip Code) (Area Code) (Telephone Number)

Mail Address P.O. Box 30416 , Lansing, MI 48909-7916
(Street and Number or P.O. Box) (City, or Town, State and Zip Code)

Primary Location of Books and Records 4100 Okemos Road
(Street and Number)

Okemos, MI 48864 (517)349-6000
(City, or Town, State and Zip Code) (Area Code) (Telephone Number)

Internet Website Address http://ddpoh.com/

Statement Contact Richard A. Tomlinson (517)347-5270
(Name) (Area Code)(Telephone Number)(Extension)

rtomlinson@ddpmi.com (517)381-5572
(E-Mail Address) (Fax Number)

Policyowner Relations Contact Linda Mullins 4100 Okemos Road
(Street and Number)

Okemos, MI 48864 (517)347-5451
(City, or Town, State and Zip Code) (Area Code) (Telephone Number)(Extension)

OFFICERS

President Thomas J. Fleszar
 Chairperson Larry Metzger, D.D.S.
 Secretary James P. Hallan
 Treasurer Thomas P. Moore, II

VICE CHAIRPERSON

Jeffrey A. Keller

DIRECTORS OR TRUSTEES

Frank Buzaki, Jr. Ann Fiermoen D.D.S. Kerry Kaysserian D.D.S. Penelope K. Majeske Ph.D. Thomas P. Moore II	Larry D. Crawford, D.D.S. James P. Hallan Jeffrey A. Keller Larry Metzger D.D.S. Michael Schaeffer D.D.S.
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State of Michigan
 County of Ingham ss

The officers of this reporting entity, being duly sworn, each depose and say that they are the described officers of the 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 manuals except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively.

(Signature)
Thomas J. Fleszar
(Printed Name)
 President

(Signature)
James P. Hallan
(Printed Name)
 Secretary

(Signature)
Thomas P. Moore, II
(Printed Name)
 Treasurer

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 _____

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

(Notary Public Signature)

DIRECTORS OR TRUSTEES (continued)

Kelly Jubb Scheiderer RHIA, MHA
Steven B. Stratton
Colleen Vienna D.D.S.

Laura O. Stearns
Thomas A. Sullivan

E01 Schedule A - Part 1 Real Estate Owned - NONE

E02 Schedule A - Part 2 Real Estate Aquired - NONE

E03 Schedule A - Part 3 Real Estate Sold - NONE

E04 Schedule B - Part 1 Mortgage Loans Owned - NONE

E05 Schedule B - Part 2 Mortgage Loans Sold - NONE

E06 Schedule BA - Part 1 Invested Assets Owned - NONE

E07 Schedule BA - Part 2 Invested Assets Sold - NONE

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								
U.S. Governments - Issuer Obligations																						
31331RYE9	Fed Farm Cr Bks Cons Sys 5.9%		5.900	FA	08/04/2008			1,004,320	1,000,000		1,004,320	1,005,280	24,092	59,000	(646)				1PE	06/19/2001	5.891	
3133M2F51	FEDERAL HOME LOAN BANK		6.010	JJ	07/28/2003			250,000	250,000		250,000	250,000	6,386	15,025					1PE	01/27/1998	6.099	
3133MAPP8	FEDL HOME LOAN BANKS																					
31364FX30	02/14/07 FEDERAL NATIONAL MORTGAGE ASSN		7.500	FA	02/14/2007	02/14/2003	100.000	1,000,000	1,000,000		1,000,000	1,000,000	28,542	75,000					1PE	01/21/2000	7.638	
31364GKU2	FEDERAL NATIONAL MORTGAGE ASSN		6.160	JJ	07/09/2008	07/09/2003	100.000	250,000	250,000		250,000	250,000	7,358	15,400					1PE	07/07/1998	6.254	
9128275F5	FEDERAL NATIONAL MORTGAGE ASSN		5.640	JD	12/10/2008			249,764	250,000		249,764	249,648	822	14,100	31				1PE	12/11/1998	5.738	
912827U83	U.S TREAS NOT CP 5.25% DUE 5/15/04		5.250	MN	05/15/2004			982,291	1,000,000	105.3440	1,053,440	949,688	6,816	52,500	11,926				1	02/04/2000	6.726	
912827Z62	US TREASURY NOTES 6.5% 08/15/2005		6.500	FA	08/15/2005			996,065	1,000,000	111.8440	1,118,440	992,656	24,552	65,000	1,303				1	03/06/2000	6.773	
3133M6UG1	US TREASURY NOTES 6.5% 10/15/2006		6.500	AO	10/15/2006			2,112,839	2,000,000	114.8750	2,297,500	2,160,860	27,857	130,000	(26,662)				1	02/28/2001	4.907	
	Federal Home Loan Bank		4.985	JD	12/15/2003			249,755	250,000		249,755	248,867	554	12,463	238				1PE	12/21/1998	5.153	
0199999	Subtotal - U.S. Governments - Issuer Obligations								7,095,034	7,000,000	X X X	7,473,219	7,106,999	126,979	438,488	(13,810)				X X X	X X X	X X X
0399999	Subtotal - U.S. Governments								7,095,034	7,000,000	X X X	7,473,219	7,106,999	126,979	438,488	(13,810)				X X X	X X X	X X X
Public Utilities (Unaffiliated) - Issuer Obligations																						
020039AG8	ALLTEL CORPORATION		6.750	MS	09/15/2005			507,081	500,000		507,081	517,065	9,938	33,750	(2,357)				1PE	04/02/1998	6.264	
3299999	Subtotal - Public Utilities (Unaffiliated) - Issuer Obligations								507,081	500,000	X X X	507,081	517,065	9,938	33,750	(2,357)				X X X	X X X	X X X
3899999	Subtotal - Public Utilities (Unaffiliated)								507,081	500,000	X X X	507,081	517,065	9,938	33,750	(2,357)				X X X	X X X	X X X
Industrial & Miscellaneous (Unaffiliated) - Issuer Obligations																						
073902BM9	BEAR STEARNS CO.		6.150	MS	03/02/2004			496,245	500,000	104.6110	523,055	486,565	10,165	30,750	2,939				1	06/02/1999	6.935	
126149AB9	CPC INTERNATIONAL NT SER C 6.15% 0		6.150	JJ	01/15/2006			496,414	500,000		496,414	494,355	14,179	30,750	1,032				1PE	12/15/2000	6.515	
046003KA6	Associates Corp. NA		5.800	AO	04/20/2004			495,196	500,000		495,196	484,045	5,719	29,000	3,383				1PE	06/02/1999	6.680	
201615DS7	Commercial Cr Grp Inc		6.500	FA	08/01/2004			500,200	500,000		500,200	500,460	13,542	32,500	(137)				1PE	12/19/2000	6.573	
37042WCRO	General Motors Acceptance Corp		6.500	AO	12/05/2005			402,752	400,000		400,752	406,280	6,211	26,000	(827)				1PE	04/02/1998	6.335	
3999999	Subtotal - Industrial & Miscellaneous (Unaffiliated) - Issuer Obligations								2,390,807	2,400,000	X X X	2,415,617	2,371,705	49,816	149,000	6,390				X X X	X X X	X X X
4599999	Subtotal - Industrial & Miscellaneous (Unaffiliated)								2,390,807	2,400,000	X X X	2,415,617	2,371,705	49,816	149,000	6,390				X X X	X X X	X X X
5499999	Subtotals - Issuer Obligations								9,992,922	9,900,000	X X X	10,395,917	9,995,769	186,733	621,238	(9,777)				X X X	X X X	X X X
6099999	Grand Total - Bonds								9,992,922	9,900,000	X X X	10,395,917	9,995,769	186,733	621,238	(9,777)				X X X	X X X	X X X

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SCHEDULE D - PART 2 - SECTION 1
Showing all PREFERRED STOCKS Owned December 31, Current Year

1 Cusip Identification	2 Description	3 Number of Shares	4 Par Value Per Share	5 Rate Per Share	6 Book/Adjusted Carrying Value	7 Rate Per Share Used to Obtain Fair Value	8 Fair Value	9 Actual Cost	Dividends		12 Increase (Decrease) by Adjustment	13 Increase (Decrease) by Foreign Exchange Adjustment	14 NAIC Desig- nation	15 Date Acquired	
									10 Declared but Unpaid	11 Amount Received During Year					
NONE															
6599999 Total Preferred Stocks X X X X X X ..

SCHEDULE D - PART 2 - SECTION 2

Showing All COMMON STOCKS Owned December 31 of Current Year

1 CUSIP Identification	2 Description	3 Number of Shares	4 Book/Adjusted Carrying Value	5 Rate Per Share Used to Obtain Fair Value	6 Fair Value	7 Actual Cost	Dividends		10 Increase (Decrease) by Adjustment	11 Increase (Decrease) by Foreign Exchange Adjustment	12 NAIC Designation (a)	13 Date Acquired
							8 Declared But Unpaid	9 Amount Received During Year				
Industrial and Miscellaneous (Unaffiliated)												
00141M747	AIM GROWTH SER BASIC VALUE FD CL A	9,996.630	218,526	21.860	218,526	300,160		1	(64,237)		L	01/14/2002 ..
128119401	Calamos Invt Tr New Conv Fd	8,361.724	145,578	17.410	145,578	154,584		4,584	(9,303)		L	12/31/2002 ..
355148107	Franklin Value Invs Tr Bal Sheet	4,161.332	154,344	37.090	154,344	152,047		2,047	2,297		L	12/26/2002 ..
360802102	AMERICAN FDS-FUNDAMTL INVTRS	24,883.787	553,167	22.230	553,167	589,638		7,520	(51,358)		L	12/18/2002 ..
399874106	GROWTH FD AMER INC	16,316.080	301,358	18.470	301,358	411,093		313	(85,392)		L	12/18/2002 ..
648018109	AMERICAN FDS-NEW PERSPECTIVE	6,459.994	116,538	18.040	116,538	151,986		1,069	(23,357)		L	12/24/2002 ..
68379A107	OPPENHEIMER CAPITAL APPREC-A	7,226.800	216,154	29.910	216,154	368,813		28	(76,878)		L	02/13/2002 ..
68381F102	Oppenheimer Main Street Small Cap	3,452.030	43,737	12.670	43,737	49,675			(8,319)		L	12/26/2001 ..
683943104	OPPENHEIMER GLOBAL GROWTH & INC FD	6,659.004	108,409	16.280	108,409	179,530		1,512	(41,578)		L	12/09/2002 ..
8318H2105	Smith Barney Agressive Growth	545.020	34,336	63.000	34,336	50,000			(8,824)		L	11/30/2001 ..
111111118	Delta Dental Insurance Company	166.000	10,020	60.361	10,020	10,020					U	11/09/1970 ..
6899999	Subtotal - Industrial and Miscellaneous (Unaffiliated)		1,902,167	X X X	1,902,167	2,417,546		17,074	(366,949)		X X X	X X X
7099999	Total Common Stocks		1,902,167	X X X	1,902,167	2,417,546		17,074	(366,949)		X X X	X X X
7199999	Total Preferred and Common Stocks		1,902,167	X X X	1,902,167	2,417,546		17,074	(366,949)		X X X	X X X

(a) For all common stocks bearing the NAIC designation "U" provide: the number of such issues, the total \$ value (included in Column 6) of all such issues \$.....

SCHEDULE D - PART 3

Showing All Long-Term Bonds and Stocks ACQUIRED During Current Year

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
6099998	Summary item from Part 5 for Bonds						
6599998	Summary Item from Part 5 for Preferred Stocks					X X X	
Common Stocks - Industrial and Miscellaneous (Unaffiliated)							
00141M747	AIM GROWTH SER BASIC VALUE FD CL A	01/14/2002	Undefined	54.210	1	X X X	
128119401	Calamos Invt Tr New Conv Fd	12/31/2002	VARIOUS	253.634	4,584	X X X	
355148107	Franklin Value Invs Tr Bal Sheet	12/26/2002	Salomon Smith Barney	4,161.332	152,047	X X X	
360802102	AMERICAN FDS-FUNDAMTL INVTRS	12/18/2002	Undefined	15,885.457	357,520	X X X	
399874106	GROWTH FD AMER INC	12/18/2002	Undefined	16.670	313	X X X	
648018109	AMERICAN FDS-NEW PERSPECTIVE	12/24/2002	First Clearing Corp	59.514	1,069	X X X	
68379A107	OPPENHEIMER CAPITAL APPREC-A	02/13/2002	Undefined	0.680	28	X X X	
683943104	OPPENHEIMER GLOBAL GROWTH & INC FD	12/09/2002	Undefined	86.424	1,512	X X X	
111111118	Delta Dental Insurance Company	11/09/1790	Undefined	166.000	10,020	X X X	
6899999	Subtotal - Common Stocks - Industrial and Miscellaneous (Unaffiliated)				527,094	X X X	
7099997	Subtotal - Common Stocks - Part 3				527,094	X X X	
7099998	Summary Item from Part 5 for Common Stocks					X X X	
7099999	Subtotal - Common Stocks				527,094	X X X	
7199999	Subtotal - Preferred and Common Stocks				527,094	X X X	
7299999	Totals				527,094	X X X	

SCHEDULE D - PART 4**Showing All Long-Term Bonds and Stocks SOLD, REDEEMED, or Otherwise DISPOSED OF During Current Year**

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
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
Bonds - U.S. Governments															
3133M0R78	FEDERAL HOME LOAN BANK	07/19/2002	MATURITY	X X X	1,000,000	1,000,000.00	1,025,312	1,000,000	(3,663)					65,750	X X X
31364GXQ7	FEDL NATL MTG ASSN MTG DUE 3/9/9	07/24/2002	First Union Securities	X X X	1,045,625	1,000,000.00	931,240	945,333	3,476			100,292	100,292	56,353	X X X
0399999	Subtotal - Bonds - U.S. Governments				2,045,625	2,000,000.00	1,956,552	1,945,333	(187)			100,292	100,292	122,103	X X X
Bonds - Industrial and Miscellaneous (Unaffiliated)															
02635PJJ3	AMERICAN GENERAL FINANCE	09/16/2002	MATURITY	X X X	250,000	250,000.00	243,038	250,000	1,012					16,646	X X X
125577AK2	CIT GROUP INC SR NT 7.625% 08/16/2	05/28/2002	Michigan National Bank	X X X	507,540	500,000.00	509,530	506,864	(794)			676	676	30,076	X X X
125577AK2	CIT GROUP INC SR NT 7.625%	05/28/2002	Michigan National Bank	X X X	507,540	500,000.00	509,530	506,864	(794)			676	676	30,076	X X X
90330QBE3	USL Capital Corp	12/20/2002	MATURITY	X X X	500,000	500,000.00	486,425	500,000	2,763					33,689	X X X
4599999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)				1,765,080	1,750,000.00	1,748,523	1,763,728	2,187			1,352	1,352	110,487	X X X
6099997	Subtotal - Bonds - Part 4				3,810,705	3,750,000.00	3,705,075	3,709,061	2,000			101,644	101,644	232,590	X X X
6099998	Summary Item from Part 5 for Bonds														
6099999	Subtotal - Bonds				3,810,705	3,750,000.00	3,705,075	3,709,061	2,000			101,644	101,644	232,590	X X X
6599998	Summary Item from Part 5 for Preferred Stocks													X X X	
Common Stocks - Industrial and Miscellaneous (Unaffiliated)															
399874106	GROWTH FD AMER INC	02/01/2002	Michigan National Bank	75.160				X X X	2,011	2,011		(2,011)	(2,011)	X X X	
6899999	Subtotal - Common Stocks - Industrial and Miscellaneous (Unaffiliated)							X X X	2,011	2,011		(2,011)	(2,011)	X X X	
7099997	Subtotal - Common Stocks - Part 4							X X X	2,011	2,011		(2,011)	(2,011)	X X X	
7099998	Summary Item from Part 5 for Common Stocks														
7099999	Subtotal - Common Stocks							X X X	2,011	2,011		(2,011)	(2,011)	X X X	
7199999	Subtotal - Preferred and Common Stocks							X X X	2,011	2,011		(2,011)	(2,011)	X X X	
7299999	Totals				3,810,705		X X X	3,707,086	3,711,072	2,229		99,633	99,633	232,590	

SCHEDULE D - PART 5

Showing All Long-Term Bonds and Stocks ACQUIRED During Year and Fully DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
CUSIP Identifi- cation	Description	Date Acquired	Name of Vendor	Disposal Date	Name of Purchaser	Par Value (Bonds) or Number of Shares (Stocks)	Actual Cost	Consider- ation	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 and Dividends Received During Year	Paid For Accrued Interest and Dividends
7299999 Totals																

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 Admitted Assets Include Intan- gible 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 Total - Preferred and Common Stocks							X X X	X X X

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 - Preferred and Common Stocks				X X X	X X X

SCHEDULE DA - PART 1

Showing all SHORT-TERM INVESTMENT Owned December 31, of Current Year

1 CUSIP Identification	2 Description	3 Date Acquired	4 Name of Vendor	Interest		7 Maturity Date	8 Book/Adjusted Carrying Value	9 Increase (Decrease) by Adjustment	10 Increase (Decrease) by Foreign Exchange Adjustment	11 Par Value	12 Actual Cost	Interest		15 Paid for Accrued Interest	16 NAIC Designation	17 Effective Rate of Interest
				5 Rate Of	6 How Paid							13 Amount Due and Accrued Dec. 31, of Current Year on Bond Not in Default	14 Gross Amount Received			
6099999 Subtotal - Bonds																
Other Short-term Invested Assets																
.....	Goldman Sachs	12/31/2001	Lasalle .....	.....	.....	.....	1,607,973	.....	.....	.....	1,607,973	.....	44,024	.....	.....	2.000
.....	Fifth Third Investment	05/31/2002	Fifth Third .....	.....	.....	.....	11,977,103	.....	.....	.....	11,977,103	.....	33,871	.....	.....	2.000
.....	Bank One Investment	12/31/2001	Bank One .....	.....	.....	.....	1,645,601	.....	.....	.....	1,645,601	.....	18,474	.....	.....	2.000
7999999 Subtotal - Other Short-term Invested Assets							15,230,677	.....	.....	X X X	15,230,677	.....	96,369	.....	X X X	X X X
8099999 Total Short-term Investments							15,230,677	.....	.....	X X X	15,230,677	.....	96,369	.....	X X X	X X X

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

- E16 Schedule DB - Part A Sn 1 Opt/Cap/Floor Owned - NONE**

- E16 Schedule DB - Part A Sn 2 Opt/Cap/Floor Acquired - NONE**

- E17 Schedule DB - Part A Sn 3 Opt/Cap/Floor Term - NONE**

- E17 Schedule DB - Part B Sn 1 Opt/Cap/Floor In-force - NONE**

- E18 Schedule DB - Part B Sn 2 Opt/Cap/Floor Written -. NONE**

- E18 Schedule DB - Part B Sn 3 Opt/Cap/Floor Term - NONE**

- E19 Schedule DB - Part C Sn 1 Col/Swap/Frwr Open -. NONE**

- E19 Schedule DB - Part C Sn 2 Col/Swap/Frwr Opened -. NONE**

- E20 Schedule DB - Part C Sn 3 Col/Swap/Frwr Term -. NONE**

- E20 Schedule DB - Part D Sn 1 Futures Contracts Open -. NONE**

- E21 Schedule DB - Part D Sn 2 Futures Contracts Opened -. NONE**

- E21 Schedule DB - Part D Sn 3 Futures Contracts Term -. NONE**

- E22 Schedule DB - Part E Sn 1 Counterparty Exposure - 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	9,992,922	10,395,917	402,995
2. Preferred Stocks			
3. TOTALS	9,992,922	10,395,917	402,995

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

SCHEDULE E - PART 1 - CASH

1		2	3	4	5	6
Depository		Rate of Interest	Amount of Interest Received During Year	Amount of Interest Accrued December 31 of Current Year	Balance	*
open depositories						
Control Account 1002	Standard Federal Bank				196,813	
Certificate of Deposit 1141	Bank One	07/16/2002			100,000	
General Claims Checking 1028	Bank One				(1,796,808)	
Administration 1061	Bank One				10,306	
DeltaCare Lockbox 1063	Bank One				(20,225)	
Administration 1016	Fifth Third				(56,332)	
DeltaCare Claims 1018	Fifth Third				(18)	
Lockbox 1019	Fifth Third				12,433	
Deferred Compensation 1056	Comerica				17,867	
0199998 Deposits in depositories that do not exceed the allowable limit in any one depository (See Instructions) - open depositories						
		X X X				...
0199999 Totals - Open Depositories						
		X X X			(1,535,964)	...
0299998 Deposits in depositories that do not exceed the allowable limit in any one depository (See Instructions) - suspended depositories						
		X X X				...
0299999 Totals - Suspended Depositories						
		X X X				...
0399999 Total Cash On Deposit						
		X X X			(1,535,964)	...
0499999 Cash in Company's Office						
		X X X	X X X	X X X		...
0599999 Total Cash						
		X X X			(1,535,964)	...

TOTALS OF DEPOSITORY BALANCES ON THE LAST DAY OF EACH MONTH DURING THE CURRENT YEAR

1. January	1,176,571	4. April	302,322	7. July	(3,930,191)	10. October	(2,231,600)
2. February	3,561,957	5. May	(5,890,290)	8. August	(3,615,000)	11. November	(9,098,909)
3. March	(240,448)	6. June	(2,086,041)	9. September	(3,107,127)	12. December	(1,535,964)

SCHEDULE E - PART 2 - SPECIAL DEPOSITS

1 Line Number	2 Type	3 Description of Deposit	4 Where Deposited and Purpose of Deposit	5 Par or Book Value	6 Statement Value (a)	7 Fair Value
NONE						
9999999	Totals					

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