



**HEALTH ANNUAL STATEMENT
FOR THE YEAR ENDING DECEMBER 31, 2002**
OF THE CONDITION AND AFFAIRS OF THE
DAYTON AREA HEALTH PLAN

NAIC Group Code _____ (Current Period) NAIC Company Code 95201 Employer's ID Number 31-1143265
(Prior Period)

Organized under the Laws of Ohio, State of Domicile or Port of Entry Ohio
Country of Domicile United States of America

Licensed as business type: Life, Accident & Health [] Property/Casualty [] Dental Service Corporation []
Vision Service Corporation [] Other [] Health Maintenance Organization [X]
Hospital, Medical & Dental Service or Indemnity [] Is HMO, Federally Qualified? Yes [] No [X]
Incorporated 06/12/1985 Commenced Business 10/01/1988

Statutory Home Office ONE SOUTH MAIN STREET, DAYTON, OH 45402
(Street and Number) (City or Town, State and Zip Code)

Main Administrative Office ONE SOUTH MAIN STREET
(Street and Number) DAYTON, OH 45402 937-224-3300
(City or Town, State and Zip Code) (Area Code) (Telephone Number)

Mail Address ONE SOUTH MAIN STREET, DAYTON, OH 45402
(Street and Number or P.O. Box) (City or Town, State and Zip Code)

Primary Location of Books and Records ONE SOUTH MAIN STREET
(Street and Number) DAYTON, OH 45402 937-531-2229
(City or Town, State and Zip Code) (Area Code) (Telephone Number)

Internet Website Address www.caresource.com

Statement Contact RAYMOND DEBROSSE 937-531-2229
(Name) (Area Code) (Telephone Number) (Extension)
rdebrosse@care-source.com 937-531-2995
(E-mail Address) (FAX Number)

Policyowner Relations Contact _____
(Street and Number) _____
(City or Town, State and Zip Code) (Area Code) (Telephone Number) (Extension)

OFFICERS

President PAMELA B. MORRIS Secretary/Treasurer WILLIAM F. MARSTELLER
Chairperson ELLEN LEFFAK

VICE PRESIDENTS

DIRECTORS OR TRUSTEES

MORRIS L BROWN MD PAMELA B. MORRIS MORTON NELSON MD
ELLEN LEFFAK WILLIAM F. MARSTELLER

State of _____ }
County of _____ } ss

The officers of this reporting entity, being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively.

PAMELA B. MORRIS WILLIAM F. MARSTELLER ELLEN LEFFAK
PRESIDENT SECRETARY/TREASURER CHAIRPERSON

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

- a. Is this an original filing? Yes [X] No []
b. If no
1. State the amendment number
2. Date filed 03/01/2003
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 DAYTON AREA HEALTH PLAN DBA CARESOURCE

SCHEDULE D - PART 1

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

1	2	3	Interest		6	7	8	9	10	11	12	13	Interest		16	17	18	19	20	21		
			4	5									14	15								
CUSIP Identification	Description	*	Rate of	How Paid	Maturity Date	Option Date	Option Call Price	Book/Adjusted Carrying Value	Par Value	Rate Used to Obtain Fair Value	Fair Value	Actual Cost	Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	Gross Amount Received During Year	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Amount of Interest Due and Accrued Dec. 31 Current Year, on Bonds in Default as to Principal or Interest	NAIC Designation	Date Acquired	Effective Rate of Interest		
3133M4-MW-0.	FHLB.		5.755	JD.	06/05/2003.			510,000	510,000		510,000	510,000	2,049	28,775				1.	05/16/2001.	5.755		
3133M5-J9-2.	FHLB.		5.630	MS.	09/02/2003.			503,105	503,105		503,105	503,105	9,255	28,150				1.	04/21/1999.	5.600		
31364G-JV-2.	FNMA		5.500	JD.	12/01/2003.			509,275	509,275		509,275	509,275	2,260	27,500				1.	05/10/2001.	5.500		
31359M-NG-4.	FNMG.		3.000	JD.	06/15/2004.			1,015,742	1,000,000		1,015,742	1,018,410	1,315	14,500				1.	10/02/2002.	1.900		
3134A4-PX-6.	FHLMC		3.000	JJ.	07/15/2004.			1,011,674	1,000,000		1,011,674	1,014,670	13,890	0				1.	08/09/2002.	2.220		
313310-CK-1.	FFCB.		2.375	AO.	10/01/2004.			999,174	1,000,000		999,174	999,020	7,743	0				1.	09/03/2002.	2.375		
3133MK-GJ-0.	FHLB.		3.875	JD.	12/15/2004.			1,009,316	1,000,000		1,009,316	1,011,720	1,699	0				1.	07/01/2002.	3.875		
3133MH-TT-1.	FHLB.		4.070	AO.	10/15/2004.			1,005,234	1,000,000		1,005,234	1,007,911	8,586	40,700				1.	01/31/2002.	3.760		
313310-HT-7.	FFCB.		2.960	FA.	08/15/2005.			1,000,000	1,000,000		1,000,000	1,000,000	11,191	0				1.	11/25/2002.	2.934		
3128X0-EE-5.	FHLMC		6.000	MN.	11/06/2017.			999,072	1,000,000		999,072	999,063	9,041	0				1.	11/06/2002.	6.009		
3128X0-SZ-3.	FHLMC		2.500	JD.	06/24/2005.			1,004,341	1,000,000		1,004,341	1,004,375	479	0				1.	12/24/2002.	2.056		
3136F2-WK-0.	FNMA.		3.500	JD.	12/19/2006.			1,946,994	1,935,000		1,946,994	1,947,094	2,227	0				1.	12/19/2002.	2.236		
3136F2-JW-9.	FNMA.		4.000	MS.	09/27/2007.			1,000,000	1,000,000		1,000,000	1,000,000	10,411	0				1.	12/27/2002.	4.000		
313310-FW-2.	FFCB.		3.950	AO.	10/22/2007.			499,351	500,000		499,351	499,326	3,788	0				1.	10/22/2002.	3.980		
3133MT-L4-8.	FHLB.		4.500	MN.	11/26/2014.			1,000,000	1,000,000		1,000,000	1,000,000	4,315	0				1.	11/26/2002.	4.500		
78442F-AD-0.	STUDENT LOAN MARKETING ASSN.		2.900	JJ.	07/01/2005.			1,007,134	1,000,000		1,007,134	1,007,830	14,540	0				1.	10/03/2002.	2.900		
312924-4N-0.	FHLMC		4.500	FA.	02/22/2012.			1,865,766	1,800,000		1,865,766	1,867,500	29,071	0				1.	10/04/2002.	2.865		
0199999 - Total Bonds - U.S. Government - Issuer Obligations								16,886,178	16,757,380	XXX	16,886,178	16,899,299	131,860	139,625					XXX	XXX	XXX	
0399999 - Total - U.S. Government Bonds								16,886,178	16,757,380	XXX	16,886,178	16,899,299	131,860	139,625						XXX	XXX	XXX
45974V-XS-2.	INTL LEASE FINANCE CORP NOTES.		5.350	AO.	05/03/2004.			1,014,264	1,000,000		1,014,264	1,023,910	11,286	53,500				1PE.	02/04/2002.	5.350		
717081-AN-3.	PFIZER INC NT.		3.625	MN.	11/01/2004.			1,452,292	1,460,000		1,452,292	1,448,116	8,700	53,072				1.	01/02/2002.	4.085		
172967-BW-2.	CITIGROUP INC.		4.125	JD.	06/30/2005.			1,002,206	1,000,000		1,002,206	1,002,640	113	21,885				1.	07/05/2002.	4.125		
931142-AT-0.	WALMART STORES.		5.875	AO.	10/15/2005.			1,026,301	1,000,000		1,026,301	1,035,680	12,394	58,750				1PE.	01/02/2002.	4.501		
110122-AF-5.	BRISTOL MYERS SQUIBB.		4.750	AO.	10/01/2006.			1,001,519	1,000,000		1,001,519	1,001,720	11,842	36,812				1.	07/03/2002.	4.750		
339030-AD-0.	FLEETBOSTON.		4.785	JD.	12/01/2006.			1,005,203	1,000,000		1,005,203	1,005,730	4,007	24,375				1.	08/06/2002.	4.725		
025816-AP-4.	AMERICAN EXPRESS.		3.750	MN.	11/20/2007.			1,483,042	1,500,000		1,483,042	1,482,795	6,318	0				1.	12/05/2002.	3.750		
110122-AF-5.	BRISTOL MYER SOB.		4.750	AO.	10/01/2006.			1,556,822	1,550,000		1,556,822	1,557,750	18,356	36,813				1.	06/28/2002.	4.617		
742718-BW-8.	PROCTOR & GAMBLE.		4.750	JD.	06/15/2007.			620,519	615,000		620,519	621,150	1,281	14,931				1.	06/28/2002.	4.522		
742718-BX-6.	PROCTOR & GAMBLE.		4.300	FA.	08/15/2008.			1,014,813	1,000,000		1,014,813	1,015,867	16,258	0				1PE.	08/07/2002.	4.000		
17252M-AF-7.	CINTAS CORP.		6.000	JD.	06/01/2012.			1,378,512	1,345,000		1,378,512	1,380,306	6,633	41,023				1.	07/02/2002.	5.649		
883203-BC-4.	TEXTRON INC.		6.375	JJ.	07/15/2004.			787,922	750,000		787,922	791,031	22,138	0				1.	11/15/2002.	2.983		
25468P-BJ-4.	DISNEY WALT CO.		7.300	FA.	02/08/2005.			1,573,948	1,500,000		1,573,948	1,609,046	43,500	109,500				2.	12/31/2001.	4.745		
638585-AD-1.	NATIONSBANK CORP SUB NT.		6.875	FA.	02/15/2005.			523,320	500,000		523,320	532,125	12,997	34,375				1PE.	03/13/2002.	4.500		
02635K-CL-6.	AMERICAN GENL FIN CORP.		5.875	JD.	02/15/2005.			1,031,652	970,000		1,031,652	1,040,074	21,546	28,494				1PE.	09/16/2002.	3.500		
638585-AD-1.	NATIONSBANK CORP SUB NT.		6.875	FA.	02/15/2005.			523,149	500,000		523,149	531,890	12,997	34,375				1PE.	03/13/2002.	4.500		
09700W-DX-8.	CAPITAL CORP.		4.290	MS.	06/20/2005.			513,423	500,000		513,423	514,124	6,288	0				1PE.	11/14/2002.	4.290		
073902-BK-3.	BEAR STEARNS COS INC.		6.250	JJ.	07/15/2005.			550,207	530,000		550,207	557,015	15,337	16,563				1.	02/22/2002.	4.610		
173034-GP-8.	CITICORP INC SR SUB NT.		7.125	MS.	09/01/2007.			1,068,762	1,000,000		1,068,762	1,090,409	23,620	35,625				1PE.	03/01/2002.	4.300		
36232H-AC-0.	GTE CORP MEDIUM TERM.		6.600	FA.	09/22/2005.			523,455	500,000		523,455	530,644	13,742	16,500				1PE.	03/01/2002.	4.699		
36232H-AC-0.	GTE CORP MEDIUM TERM.		6.600	FA.	09/22/2005.			522,113	500,000		522,113	528,825	13,742	16,500				1PE.	03/04/2002.	4.800		
441812-JT-2.	HOUSEHOLD FIN CORP.		6.500	JJ.	01/24/2006.			1,031,002	1,000,000		1,031,002	1,041,114	28,493	65,000				1.	12/31/2001.	5.355		
59018Y-DN-8.	MERRILL LYNCH.		6.150	JJ.	01/26/2006.			1,088,920	1,050,000		1,088,920	1,100,307	27,953	32,288				1.	02/06/2002.	4.810		
617446-GL-7.	MORGAN STANLEY.		6.100	AO.	04/15/2006.			1,286,725	1,250,000		1,286,725	1,294,896	16,086	76,250				1.	04/08/2002.	5.100		
233835-AS-6.	DAIMLER CHRYSLER NTS.		6.400	MN.	05/15/2006.			505,832	500,000		505,832	507,184	4,033	32,000				2.	03/21/2002.	6.000		
233835-AS-6.	DAIMLER CHRYSLER NTS.		6.400	MN.	05/15/2006.			1,041,083	1,000,000		1,041,083	1,048,064	8,065	32,000				2.	06/05/2002.	5.040		
524908-DD-9.	LEHMAN BROS HOLDGS.		6.250	MN.	05/15/2006.			1,028,216	1,000,000		1,028,216	1,036,589	7,877	62,500				1.	12/31/2001.	5.296		
370425-RW-2.	GMAC.		6.125	MS.	09/15/2006.			3,004,973	3,000,000		3,004,973	3,006,315	54,370	185,281	(119,660)			2.	12/31/2001.	6.066		
073902-AY-4.	BEARS STEARNS COS INC SR NT.		7.250	AO.	10/15/2006.			526,832	500,000		526,832	532,497	7,647	36,250				1PE.	03/14/2002.	5.620		
929903-AA-0.	WACHOVIA CORP.		4.950	MN.	11/01/2006.			998,250	1,000,000		998,250	997,840	8,137	49,362				1.	02/06/2002.	5.000		
345397-TX-1.	FORD MTR CR GLOBAL LNDMRK.		6.500	JJ.	01/25/2007.			1,007,888	1,000,000		1,007,888	1,009,110	28,137	32,500				2.	05/15/2002.	6.270		
441812-JX-3.	HOUSEHOLD FIN CORP NT.		5.750	JJ.	01/30/2007.			1,045,667	1,000,000		1,045,667	1,046,004	24,260	0				1.	12/20/2002.	4.510		
59018Y-LN-9.	MERRILL LYNCH & CO.		5.360	FA.	02/01/2007.			1,022,091	1,000,000		1,022,091	1,024,817	22,321	26,800				1PE.	07/01/2002.	4.750		
36962G-XY-5.	GEN ELEC CAP CORP.		5.375	MS.	03/15/2007.			1,009,899	1,000,000		1,009,899	1,011,565	15,757	26,128				1.	04/17/2002.	5.105		
22541L-AD-5.	CREDIT SUISSE FB USA.		5.750	AO.	04/15/2007.			508,160	500,000		508,160	509,437	6,065	14,934				1.	04/30/2002.	5.310		
059438-AJ-0.	BANK ONE CORP.		7.600	MN.	05/01/2007.																	

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE DAYTON AREA HEALTH PLAN DBA CARESOURCE

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							
459745-FA-8...	INTL LEASE FINANCE CORP.		.5 000	JD	06/01/2007			1,228,977	1,200,000		1,228,977	1,232,485	5,548	34,125					1PE	06/19/2002	5.000
428236-AF-0...	HEWLETT-PACKARD		.5 500	JJ	07/01/2007			1,058,500	1,000,000		1,058,500	1,060,176	28,329	0					1PE	11/14/2002	4.060
173034-GW-3...	CITICORP		.7 200	JD	06/15/2007			1,111,704	1,000,000		1,111,704	1,121,116	3,156	36,000					1PE	08/16/2002	4.380
339030-AD-0...	FLEETBOSTON FINL CORP		.4 875	JD	12/01/2006			990,190	1,000,000		990,190	987,685	4,007	48,750					1	12/31/2001	5.157
3999999 - Total Bonds - Industrial, Misc. - Issuer Obligations								40,744,018	39,720,000	XXX	40,744,018	40,956,499	595,829	1,499,261	(119,660)			XXX	XXX	XXX	
4599999 - Total - Industrial and Miscellaneous Bonds								40,744,018	39,720,000	XXX	40,744,018	40,956,499	595,829	1,499,261	(119,660)			XXX	XXX	XXX	
5499999 - Total - Issuer Obligations								57,630,196	56,477,380	XXX	57,630,196	57,855,798	727,689	1,638,886	(119,660)			XXX	XXX	XXX	
6099999 Totals								57,630,196	56,477,380	XXX	57,630,196	57,855,798	727,689	1,638,886	(119,660)			XXX	XXX	XXX	

E08.1

Schedule D - Part 2 - Section 1

NONE

Schedule D - Part 2 - Section 2

NONE

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE DAYTON AREA HEALTH PLAN DBA CARESOURCE

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
3133MH-TT-1	FHLB NOTE	01/31/2002	MCDONALD INVESTMENTS		1,007,911	1,000,000	11,983
3133ML-BK-0	FHLB NOTE	02/08/2002	MCDONALD INVESTMENTS		999,375	1,000,000	.0
3133MM-5P-4	FHLB NOTE	03/28/2002	MCDONALD INVESTMENTS		998,750	1,000,000	.0
3133MN-NS-6	FHLB NOTE	05/30/2002	MCDONALD INVESTMENTS		2,000,000	2,000,000	.278
22541L-AD-5	CREDIT FB USA	04/30/2002	FIFTH THIRD BANK		509,437	500,000	1,997
3133MK-GJ-0	FHLB NOTE	07/01/2002	NATIONAL CITY BANK		1,011,720	1,000,000	1,722
3134A4-PX-6	FHLMC NOTE	08/09/2002	NATIONAL CITY BANK		1,014,670	1,000,000	.0
31331Q-CK-1	FFCB	09/03/2002	NATIONAL CITY BANK		999,020	1,000,000	.0
3136F2-JW-9	FNMA	09/27/2002	FIFTH THIRD BANK		1,000,000	1,000,000	.0
31359M-NG-4	FNMG	10/02/2002	NATIONAL CITY BANK		1,018,410	1,000,000	8,417
31331Q-FW-2	FFCB	10/22/2002	FIFTH THIRD BANK		499,325	500,000	.110
312924-4N-0	FHLMC	10/01/2002	FIFTH THIRD BANK		1,037,500	1,000,000	4,875
312924-4N-0	FHLMC	10/04/2002	FIFTH THIRD BANK		834,200	800,000	4,200
78442F-AD-0	STUDENT LOAN MKTG ASSN	10/03/2002	NATIONAL CITY BANK		1,007,830	1,000,000	.161
3133MT-L4-8	FHLB	11/26/2002	FIFTH THIRD BANK		1,000,000	1,000,000	.0
31331Q-HT-7	FFCB	11/25/2002	MCDONALD INVESTMENTS		1,000,000	1,000,000	1,398
3128X0-EE-5	FHLMC	11/06/2002	MCDONALD INVESTMENTS		999,063	1,000,000	.0
3136F2-WK-0	FNMA	12/19/2002	FIFTH THIRD BANK		1,947,094	1,935,000	.0
3128X0-SZ-3	FHLMC	12/24/2002	FIFTH THIRD BANK		1,004,375	1,000,000	.0
0399999	- Total - Bonds - U.S. Government				19,888,680	19,735,000	35,141
717081-AN-3	PFIZER INC NT	01/02/2002	NATIONAL CITY BANK		1,448,115	1,460,000	9,115
931142-AT-0	WAL MART STORES	01/02/2002	NATIONAL CITY BANK		1,035,680	1,000,000	12,566
36965B-H9-6	GEN ELECT CREDIT CORP	01/29/2002	NATIONAL CITY BANK		1,000,000	1,000,000	.0
59018Y-DN-8	MERRILL LYNCH	02/06/2002	FIFTH THIRD BANK		1,100,307	1,050,000	1,794
929903-AA-0	WACHOVIA CORP	02/06/2002	FIFTH THIRD BANK		997,840	1,000,000	12,925
073902-BK-3	BEAR STEARNS	02/22/2002	FIFTH THIRD BANK		557,015	530,000	3,405
45974V-XS-2	INTL LEASE FINANCE CORP NTS	02/04/2002	NATIONAL CITY BANK		1,023,910	1,000,000	16,199
36232H-AC-0	GTE CORP MEDIUM TERM NTS	03/01/2002	FIFTH THIRD BANK		530,644	500,000	3,392
173034-GP-8	CITICORP INC SR SUB NT	03/01/2002	FIFTH THIRD BANK		1,090,409	1,000,000	1,385
36232H-AC-0	GTE CORP MEDIUM TERM NTS	03/04/2002	FIFTH THIRD BANK		528,825	500,000	4,033
638585-AD-1	NATIONSBANK CORP	03/13/2002	FIFTH THIRD BANK		532,125	500,000	2,769
638585-AD-1	NATIONSBANK CORP	03/13/2002	FIFTH THIRD BANK		531,890	500,000	3,533
073902-AY-4	BEARS STEARNS CONS	03/14/2002	FIFTH THIRD BANK		532,497	500,000	15,104
233835-AS-6	DAIMLER CHRYSLER NTS	03/21/2002	FIFTH THIRD BANK		507,184	500,000	11,644
617446-GL-7	MORGAN STANLEY	04/08/2002	FIFTH THIRD BANK		1,294,896	1,250,000	36,642
059438-AJ-0	BANK ONE CORP	04/08/2002	FIFTH THIRD BANK		1,088,451	1,000,000	33,144
36962G-XY-5	GEN ELEC CAP CORP	04/17/2002	FIFTH THIRD BANK		1,011,565	1,000,000	4,031
345397-TX-1	FORD MOTOR CREDIT	05/15/2002	FIFTH THIRD BANK		1,000,000	1,000,000	19,861
459745-FA-8	INTL LEASE FINANCE CORP	06/19/2002	FIFTH THIRD BANK		1,200,000	1,200,000	3,750
233835-AS-6	DAIMLER CHRYSLER	06/05/2002	FIFTH THIRD BANK		1,000,000	1,000,000	3,556
110122-AF-5	BRISTOL MYER SQB	06/28/2002	MCDONALD		1,557,750	1,550,000	17,793
742718-BW-8	PROCTOR & GAMBLE	06/28/2002	MCDONALD		621,150	615,000	1,379
110122-AF-5	BRISTOL MYERS SQB	07/03/2002	NATIONAL CITY BANK		1,001,720	1,000,000	12,139
172967-BM-2	CITIGROUP INC	07/05/2002	NATIONAL CITY BANK		1,002,640	1,000,000	1,833
59018Y-LN-9	FIFTH THIRD BANK	07/01/2002	FIFTH THIRD BANK		1,024,817	1,000,000	22,333
17252M-AB-6	CINTAS CORP	07/01/2002	MCDONALD INVESTMENTS		1,380,306	1,345,000	7,398
36965E-X9-2	GENL ELEC CREDIT CORP COM	07/31/2002	NATIONAL CITY BANK		2,500,000	2,500,000	.0
00137L-FQ-7	AIGFUN COMMERCIAL PAPER	07/31/2002	NATIONAL CITY BANK		2,500,000	2,500,000	.0
339030-AD-0	FLEETBOSTON	08/06/2002	NATIONAL CITY BANK		1,005,730	1,000,000	.0
173034-GW-3	CITICORP	08/16/2002	FIFTH THIRD BANK		1,121,116	1,000,000	13,400
742718-BX-6	PROCTOR & GAMBLE	08/07/2002	MCDONALD INVESTMENTS		1,015,867	1,000,000	597
02635K-CL-6	AMERICAN GENL FIN CORP	09/16/2002	FIFTH THIRD BANK		1,040,074	970,000	14,405
09700W-DX-8	CAPITAL CORP	11/14/2002	FIFTH THIRD BANK		514,124	500,000	3,515
428236-AF-0	HEWLETT-PACKARD	11/14/2002	FIFTH THIRD BANK		1,060,176	1,000,000	21,083
883203-BC-4	TEXTRON INC NT	11/15/2002	FIFTH THIRD BANK		791,031	750,000	15,938
441812-JX-3	HOUSEHOLD FIN CORP NT	12/20/2002	FIFTH THIRD BANK		1,046,004	1,000,000	22,361
025816-AP-4	AMERICAN EX	12/05/2002	NATIONAL CITY BANK		1,482,795	1,500,000	2,344

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ANNUAL STATEMENT FOR THE YEAR 2002 OF THE DAYTON AREA HEALTH PLAN DBA CARESOURCE

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
3133MK-D2-0	FHLB	.02/28/2002	NATIONAL CITY BANK		1,002,450	1,002,450	999,710	999,710				2,740	2,740		0
31364K-6J-4	FNMA	.03/26/2002	FIFTH THIRD BANK		500,000	500,000	503,125	503,125				(3,125)	(3,125)		0
31359M-HF-3	FNMA	.03/08/2002	FIFTH THIRD BANK		1,000,000	1,000,000	1,005,500	1,005,500				(5,500)	(5,500)		26,875
312923-WF-9	FHLMC	.03/13/2002	FIFTH THIRD BANK		1,000,000	1,000,000	1,000,000	1,000,000			0	0	0		25,750
31364K-5P-1	FNMA	.03/15/2002	FIFTH THIRD BANK		500,000	500,000	503,909	503,909				(3,909)	(3,909)		13,250
31364K-5H-9	FNMT	.03/22/2002	FIFTH THIRD BANK		500,000	500,000	500,000	500,000				0	0		12,750
3136FO-BA-9	FNMT	.04/04/2002	FIFTH THIRD BANK		1,000,000	1,000,000	1,003,750	1,003,750				(3,750)	(3,750)		27,600
312923-TB-1	FHLMC	.04/03/2002	FIFTH THIRD BANK		1,250,000	1,250,000	1,250,000	1,250,000				0	0		31,738
3133FO-AZ-2	FHLMC	.05/16/2002	FIFTH THIRD BANK		1,000,000	1,000,000	1,000,000	1,000,000				0	0		26,250
3133M4-PR-8	FHLB NOTE	.06/25/2002	NATIONAL CITY BANK		1,118,282	1,100,000	1,118,282	1,118,282				(18,282)	(18,282)		33,083
3133FO-CK-3	FHLMC	.06/15/2002	FIFTH THIRD BANK		1,200,000	1,200,000	1,203,000	1,203,000				(3,000)	(3,000)		30,334
3133MF-QY-7	FHLB	.06/28/2002	MCDONALD INVESTMENTS		1,200,000	1,200,000	1,200,000	1,200,000				0	0		30,210
3133MM-5P-4	FHLB NOTE	.06/28/2002	MCDONALD INVESTMENTS		1,000,000	1,000,000	998,750	998,750				1,250	1,250		10,513
3133MK-QN-0	FHLB	.07/01/2002	MCDONALD INVESTMENTS		2,000,000	2,000,000	1,994,420	1,995,300				4,700	4,700		2,034
3133ML-BK-0	FHLB NOTE	.08/08/2002	MCDONALD INVESTMENTS		1,000,000	1,000,000	999,375	999,375				625	625		19,875
3133MG-SH-0	FHLB CONS BD	.08/22/2002	FIFTH THIRD BANK		1,000,000	1,000,000	1,007,813	1,006,000				(6,000)	(6,000)		53,500
312924-NS-8	FHLMC	.09/11/2002	FIFTH THIRD BANK		1,000,000	1,000,000	1,000,000	1,000,000				0	0		38,875
3133FO-FE-4	FHLMC	.09/15/2002	FIFTH THIRD BANK		750,000	750,000	750,000	750,000				0	0		37,812
3133MH-VL-5	FHLB	.10/24/2002	FIFTH THIRD BANK		500,000	500,000	500,000	500,000				0	0		20,625
312924-NH-2	FHLMC	.10/01/2002	FIFTH THIRD BANK		1,000,000	1,000,000	997,813	998,009				1,991	1,991		40,225
3136FO-BO-4	FNMT	.10/04/2002	FIFTH THIRD BANK		800,000	800,000	807,250	807,250				(7,250)	(7,250)		41,200
3133M2-EY-9	FHLB	.11/26/2002	NATIONAL CITY BANK		1,000,000	1,000,000	1,023,370	1,023,370				(23,370)	(23,370)		60,300
312924-NR-0	FHLMC	.11/08/2002	FIFTH THIRD BANK		1,000,000	1,000,000	996,875	997,446				2,554	2,554		22,194
31359M-LM-3	FNMA	.11/14/2002	FIFTH THIRD BANK		1,250,000	1,250,000	1,230,859	1,232,583				17,417	17,417		56,250
3133MN-NS-6	FHLB NOTE	.11/29/2002	MCDONALD INVESTMENTS		2,000,000	2,000,000	2,000,000	2,000,000				0	0		50,000
912827-60-0	US TREASURY	.12/31/2002	NATIONAL CITY BANK		1,000,000	1,000,000	1,017,422	1,017,422				(17,422)	(17,422)		51,250
3133FO-JX-8	FHLM CORP	.12/16/2002	FIFTH THIRD BANK		5,000,000	5,000,000	5,000,000	5,000,000				0	0		250,000
3133MK-PY-7	FHLB	.12/26/2002	FIFTH THIRD BANK		2,000,000	2,000,000	2,002,500	2,001,264				(1,264)	(1,264)		104,000
0399999	- Bonds - U.S. Governments				33,570,732	33,552,450	33,613,723	33,614,045			0	(61,595)	(61,595)	1,116,493	XXX
36965B-HG-6	GEN ELEC CREDIT CORP COM	.09/26/2002	NATIONAL CITY BANK		1,000,000	1,000,000	1,000,000	1,000,000				0	0		27,849
00137L-F0-7	AIGFUN COMMERCIAL PAPER	.10/15/2002	NATIONAL CITY BANK		2,500,000	2,500,000	2,500,000	2,500,000				0	0		10,923
36965E-X9-2	GEN ELEC CREDIT CORP COM	.11/25/2002	NATIONAL CITY BANK		2,500,000	2,500,000	2,500,000	2,500,000				0	0		14,382
4599999	- Bonds - Industrial and Miscellaneous				6,000,000	6,000,000	6,000,000	6,000,000				0	0		53,154
6099997	- Bonds - Part 4				39,570,732	39,552,450	39,613,723	39,614,045			0	(61,595)	(61,595)	1,169,647	XXX
6099998	- Bonds - Part 5				10,000,000	10,000,000	9,998,125	9,998,125	0	0	0	1,875	1,875	133,542	XXX
6099999	- Total - Bonds				49,570,732	49,552,450	49,611,848	49,612,170	0	0	0	(59,720)	(59,720)	1,303,189	XXX
6599998	- Preferred Stocks - Part 5				0	XXX	0	0	0	0	0	0	0	XXX	0
6599999	- Total - Preferred Stocks				0	XXX	0	0	0	0	0	0	0	XXX	0
7099998	- Common Stocks - Part 5				0	XXX	0	0	0	0	0	0	0	XXX	0
7099999	- Total - Common Stocks				0	XXX	0	0	0	0	0	0	0	XXX	0
7199999	- Total - Preferred and Common Stocks				0	XXX	0	0	0	0	0	0	0	XXX	0
7299999	Totals				49,570,732	XXX	49,611,848	49,612,170	0	0	0	(59,720)	(59,720)	1,303,189	0

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ANNUAL STATEMENT FOR THE YEAR 2002 OF THE DAYTON AREA HEALTH PLAN DBA CARESOURCE

SCHEDULE D - PART 5

Showing all Long-Term Bonds and Stocks ACQUIRED During Current 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 Identification	Description	Date Acquired	Name of Vendor	Disposal Date	Name of Purchaser	Par Value (Bonds) or Number of Shares (Stock)	Actual Cost	Consideration	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
3133ML-BK-0	FHLB NOTE	02/08/2002	MCDONALD INVESTMENTS	08/08/2002	MCDONALD INVESTMENTS	1,000,000	999,375	1,000,000	999,375			0	.625	.625	19,875	0
3133MM-5P-4	FHLB NOTE	03/28/2002	MCDONALD INVESTMENTS	06/28/2002	MCDONALD INVESTMENTS	1,000,000	998,750	1,000,000	998,750				1,250	1,250	10,513	0
3133MN-NS-6	FHLB MPTE	05/30/2002	MCDONALD INVESTMENTS	11/29/2002	MCDONALD INVESTMENTS	2,000,000	2,000,000	2,000,000	2,000,000				0	0	50,000	278
0399999	- Bonds - U.S. Governments					4,000,000	3,998,125	4,000,000	3,998,125			0	1,875	1,875	80,388	278
36965E-X9-2	GENL ELEC CREDIT CORP COM	07/31/2002	NATIONAL CITY BANK	11/25/2002	NATIONAL CITY BANK	2,500,000	2,500,000	2,500,000	2,500,000				0	0	14,382	0
36965B-H9-6	GEN ELECT CREDIT CORP	01/29/2002	NATIONAL CITY BANK	09/26/2002	NATIONAL CITY BANK	1,000,000	1,000,000	1,000,000	1,000,000				0	0	27,849	0
00137L-FQ-7	AIGFUN	07/31/2002	NATIONAL CITY BANK	10/15/2002	NATIONAL CITY BANK	2,500,000	2,500,000	2,500,000	2,500,000				0	0	10,923	0
4599999	- Bonds - Industrial and Miscellaneous					6,000,000	6,000,000	6,000,000	6,000,000						53,154	0
6099998	- Total - Bonds					10,000,000	9,998,125	10,000,000	9,998,125			0	1,875	1,875	133,542	278
7299999	Totals						9,998,125	10,000,000	9,998,125			0	1,875	1,875	133,542	278

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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

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE DAYTON AREA HEALTH PLAN DBA CARESOURCE

SCHEDULE DA - PART 1

Showing all SHORT-TERM INVESTMENTS 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 Design- nation	17 Effective Rate of Interest
				5 Rate of	6 How Paid							13 Amount Due and Accrued Dec. 31 of Current Year on Bonds Not in Default	14 Gross Amount Received			
912827-3Z-3	US TREASURY NOTE	10/30/2002	NATIONAL CITY BANK	5.500	FA	02/28/2003	1,509,743			1,500,000	1,519,980	34,130	0	13,674	1	1.514
3133M0-BS-2	FHLB	08/14/2002	MCDONALD INVESTMENTS	4.375	FA	02/14/2003	1,000,000			1,000,000	1,000,000	16,660	0	0	1	4.375
3128X0-NS-4	FHLB	12/13/2002	MCDONALD INVESTMENTS	3.050	MS	03/13/2003	1,000,000			1,000,000	1,000,000	9,108	0	0	1	3.050
0199999 - U.S. Governments - Issuer Obligations							3,509,743			3,500,000	3,519,980	59,898		13,674	XXX	XXX
0399999 - Total - U.S. Government Bonds							3,509,743			3,500,000	3,519,980	59,898		13,674	XXX	XXX
5499999 - Total - Issuer Obligations							3,509,743			3,500,000	3,519,980	59,898		13,674	XXX	XXX
6099999 - Total - Bonds							3,509,743			3,500,000	3,519,980	59,898		13,674	XXX	XXX
8099999 Totals							3,509,743	(a)		XXX	3,519,980	59,898		13,674	XXX	XXX

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

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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	61,139,939	62,829,473	1,689,534
2. Preferred Stocks	0		0
3. Totals	61,139,939	62,829,473	1,689,534

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

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