LIFE AND ACCIDENT AND HEALTH COMPANIES - ASSOCIATION EDITION

* 7 3 5 1 8 2 0 0 2 2 0 1 0 0 1 0 0 *

ANNUAL STATEMENT

For the Year Ended December 31, 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)*	860-702-5723 *(Area Code) (Telephone Number) (Extension)*
	Paul_Nicholson@uhc.com *(E-Mail Address)*	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
Christina Regina Palme-Krizak
Cecilia Ann Walpole Griffin
David James Lubben
Lois Elaine Quam
Pierre Alain McMahon
Robert John Sheehy
Sheila Elaine McMillan
Allan Jay Weiss

DIRECTORS OR TRUSTEES

Thomas Eugene Burton
Deborah Sue Streb
Ronald Brian Colby
William Arnold Munsell
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 ....., 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.....

ASSETS

		Current Year			Prior Year
		1	2	3	4
		Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
1.	Bonds	57,251,765		57,251,765	27,901,515
2.	Stocks:				
	2.1 Preferred stocks (Schedule D, Part 2, Section 1)			0	
	2.2 Common stocks (Schedule D, Part 2, Section 2)			0	
3.	Mortgage loans on real estate (Schedule B, Part 1):				
	3.1 First liens			0	
	3.2 Other than first liens			0	
4.	Real estate (Schedule A):				
	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 $.....0 for first year premiums			0	
7.	Cash ($.....(4,735,001), Schedule E, Part 1) and short-term investments ($.....17,858,648, Schedule DA, Part 2)	13,123,647		13,123,647	21,306,668
8.	Other invested assets (Schedule BA, Part 1)			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)	70,375,412	0	70,375,412	49,208,440
12.	Reinsurance ceded:				
	12.1 Amounts recoverable from reinsurers (Schedule S, Part 2)			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 $.....1,096,158 net deferred tax asset)	1,502,315		1,502,315	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	3,479,181	753,365	2,725,816	2,877,319
18.	Investment income due and accrued	843,033		843,033	410,732
19.	Net adjustment in assets and liabilities due to foreign exchange rates			0	
20.	Receivable from parent, subsidiaries and affiliates	11,728,867		11,728,867	22,937,126
21.	Amounts receivable relating to uninsured accident and health plans			0	
22.	Amounts due from agents			0	
23.	Other assets nonadmitted (Exhibit 9)			0	
24.	Aggregate write-ins for other than invested assets	178,504	178,504	0	0
25.	Total assets excluding Separate Accounts business (Lines 11 to 24)	88,107,312	931,869	87,175,443	76,297,533
26.	From Separate Accounts Statement			0	
27.	Total (Lines 25 and 26)	88,107,312	931,869	87,175,443	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	178,504	178,504	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)	178,504	178,504	0	0

LIABILITIES, SURPLUS AND OTHER FUNDS

		1 Current Year	2 Prior Year
1.	Aggregate reserve for life contracts $.....39,396 (Exhibit 5, Line 9999999) less $.....0 included in Line 6.3 (including $.....0 Modco Reserve)	39,396	36,212
2.	Aggregate reserve for accident and health contracts (Exhibit 6, Line 17, Col. 1) (including $.....0 Modco Reserve)	3,991,149	2,904,073
3.	Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including $.....0 Modco Reserve)		
4.	Contract claims:		
	4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11)		
	4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11)	34,415,733	24,720,338
5.	Policyholders' dividends $.....0 and coupons $.....0 due and unpaid (Exhibit 4, Line 10)		
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 $.....4,590,454 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of Lines 4 and 14)	4,590,454	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 (Page 33, Line 6)	270,340	
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 (Exhibit 2, Line 12, Col. 5)	1,117,826	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 (Exhibit 3, Line 9, Col. 5)	4,692,133	2,767,541
15.	Federal and foreign income taxes, including $.....0 on realized capital gains (losses) (including $.....0 net deferred tax liability)		1,379,475
16.	Unearned investment income		
17.	Amounts withheld or retained by company as agent or trustee	6,000	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 (Page 34, Line 16, Col. 7)	158,810	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		
	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)	49,281,841	33,653,167
27.	From Separate Accounts Statement		
28.	Total liabilities (Lines 26 and 27)	49,281,841	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 (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1)	2,700,000	2,700,000
34.	Aggregate write-ins for special surplus funds	0	0
35.	Unassigned funds (surplus)	34,193,602	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)	36,893,602	41,644,366
38.	Totals of Lines 29, 30 and 37 (Page 4, Line 55)	37,893,602	42,644,366
39.	Totals of Lines 28 and 38 (Page 2, Line 27, Col. 3)	87,175,443	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

SUMMARY OF OPERATIONS

(Excluding Unrealized Capital Gains and Losses)

		1 Current Year	2 Prior Year
1.	Premiums and annuity considerations for life and accident and health contracts (Exhibit 1, Part 1, Line 20.4, Col. 1, less Col. 11)	324,081,874	199,876,456
2.	Considerations for supplementary contracts with life contingencies		
3.	Net investment income (Exhibit of Net Investment Income, Line 17)	2,302,939	2,504,941
4.	Amortization of Interest Maintenance Reserve (IMR) (Page 33, Line 5)	22,501	(26,278)
5.	Separate Accounts net gain from operations excluding unrealized gains or losses		
6.	Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1)		
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	4,427	3,237
9.	Totals (Lines 1 to 8.3)	326,411,741	202,358,356
10.	Death benefits		
11.	Matured endowments (excluding guaranteed annual pure endowments)		
12.	Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8)		
13.	Disability benefits and benefits under accident and health contracts	231,770,922	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	1,090,260	721,634
20.	Totals (Lines 10 to 19)	232,861,182	138,209,221
21.	Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	13,477,690	8,656,130
22.	Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1)		
23.	General insurance expenses (Exhibit 2, Line 10, Cols. 1 + 2 + 3)	19,861,813	12,867,420
24.	Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3)	4,658,824	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
28.	Totals (Lines 20 to 27)	270,859,509	162,587,306
29.	Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	55,552,232	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)	55,552,232	39,771,050
32.	Federal and foreign income taxes incurred (excluding tax on capital gains)	19,349,545	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)	36,202,687	25,898,945
34.	Net realized capital gains or (losses) less capital gains tax of $.....1,905 (excluding taxes of $.....159,943 transferred to the IMR)	3,540	
35.	Net income (Line 33 plus Line 34)	36,206,227	25,898,945
	CAPITAL AND SURPLUS ACCOUNT		
36.	Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	42,644,366	50,207,014
37.	Net income (Line 35)	36,206,227	25,898,945
38.	Change in net unrealized capital gains or (losses)	2,055	(2,054)
39.	Change in net unrealized foreign exchange capital gain (loss)		
40.	Change in net deferred income tax	232,242	223,978
41.	Change in nonadmitted assets and related items (Exhibit 9, Line 6, Col.3)	(264,999)	(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 (Exhibit 5A, Line 9999999, Col. 4)		
44.	Change in asset valuation reserve (Page 34, Lines 2 through 5 minus Line 6 plus Lin 11 plus Line 11 plus Line 14 plus Line 15, Column 7)	(27,344)	(20,593)
45.	Change in treasury stock, (Page 3, Lines 36.1 and 36.2 Col. 2 minus Col. 1)		
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
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	(40,898,945)	(34,109,752)
53.	Aggregate write-ins for gains and losses in surplus	0	0
54.	Net change in capital and surplus for the year (Lines 37 through 53)	(4,750,764)	(7,562,648)
55.	Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	37,893,602	42,644,366

DETAILS OF WRITE-INS

08.301.	Miscellaneous Income	4,427	3,237
08.302.			
08.303.			
08.398.	Summary of remaining write-ins for Line 8.3 from overflow page	0	0
08.399.	Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	4,427	3,237
2701.			
2702.			
2703.			
2798.	Summary of remaining write-ins for Line 27 from overflow page	0	0
2799.	Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	0	0
5301.			
5302.			
5303.			
5398.	Summary of remaining write-ins for Line 53 from overflow page	0	0
5399.	Totals (Lines 5301 thru 5303 plus 5398) (Line 53 above)	0	0

CASH FLOW

		1 Current Year	2 Prior Year
	Cash from Operations		
1.	Premiums and annuity considerations for life and accident and health contracts	327,175,238	199,427,886
2.	Charges and fees for deposit-type contracts		
3.	Considerations for supplementary contracts with life contingencies		
4.	Net investment income	2,131,593	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	4,427	1,192
8.	Total (Lines 1 to 7)	329,311,258	202,010,010
9.	Death benefits		
10.	Matured endowments		
11.	Annuity benefits		
12.	Disability benefits and benefits under accident and health contracts	222,075,527	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)	222,075,527	133,075,205
19.	Commissions on premiums, annuity considerations and deposit-type contract funds	13,477,690	8,656,130
20.	Commissions and expense allowances on reinsurance assumed		
21.	General insurance expenses	18,794,639	12,831,856
22.	Insurance taxes, licenses and fees, excluding federal income taxes	2,734,232	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)	257,082,088	156,515,416
26.	Dividends paid to policyholders		
27.	Federal income taxes (excluding tax on capital gains)	21,200,837	12,224,838
28.	Total (Lines 25 to 27)	278,282,925	168,740,254
29.	Net cash from operations (Line 8 minus Line 28)	51,028,333	33,269,756
	Cash from Investments		
30.	Proceeds from investments sold, matured or repaid:		
	30.1 Bonds	43,984,602	9,375,957
	30.2 Stocks		
	30.3 Mortgage loans		
	30.4 Real estate		
	30.5 Other invested assets		
	30.6 Net gains (losses) on cash and short-term investments	1,101	216
	30.7 Miscellaneous proceeds	257	
	30.8 Total investment proceeds (Lines 30.1 to 30.7)	43,985,960	9,376,173
31.	Net tax on capital gains (losses)		
32.	Total (Line 30.8 minus Line 31)	43,985,960	9,376,173
33.	Cost of investments acquired (long-term only):		
	33.1 Bonds	73,132,428	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)	73,132,428	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)	(29,146,468)	(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 contract funds and other liabilities without life or disability contingencies		
	36.5 Other cash provided	11,208,259	497,954
	36.6 Total (Lines 36.1 to 36.5)	11,208,259	497,954
37.	Cash applied:		
	37.1 Dividends to stockholders paid	40,898,945	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)	374,200	11,453,718
	37.5 Total (Lines 37.1 to 37.4)	41,273,145	45,563,470
38.	Net cash from financing and miscellaneous sources (Line 36.6 minus Line 37.5)	(30,064,886)	(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)	(8,183,021)	(18,421,617)
40.	Cash and short-term investments:		
	40.1 Beginning of year	21,306,668	39,728,285
	40.2 End of year (Line 39 plus Line 40.1)	13,123,647	21,306,668

DETAILS OF WRITE-INS

0701.	Miscellaneous Income	4,427	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)	4,427	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

ANALYSIS OF OPERATION BY LINES OF BUSINESS (Gain and Loss Exhibit) (Excluding Capital Gains and Losses)

	1	2	Ordinary			6	Group		Accident and Health			12
			3	4	5		7	8	9	10	11	
	Total	Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance(a)	Annuities	Group	Credit (Group and Individual)	Other	Aggregate of All Other Lines of Business
1. Premiums and annuity considerations for life and accident and health contracts	324,081,874								324,081,874			
2. Considerations for supplementary contracts with life contingencies	0											
3. Net investment income	2,302,939								2,302,939			
4. Amortization of Interest Maintenance Reserve (IMR)	22,501								22,501			
5. Separate Accounts net gains from operations excluding unrealized gains or losses	0											
6. Commissions and expense allowances on reinsurance ceded	0											
7. Reserve adjustments on reinsurance ceded	0											
8. Miscellaneous Income:												
8.1 Fees associated with income from investment management, administration and contract guarantees from S/A	0											
8.2 Charges and fees for deposit-type contracts	0											
8.3 Aggregate write-ins for miscellaneous income	4,427	0	0	0	0	0	0	0	4,427	0	0	0
9. Totals (Lines 1 to 8.3)	326,411,741	0	0	0	0	0	0	0	326,411,741	0	0	0
10. Death benefits	0											
11. Matured endowments (excluding guaranteed annual pure endowments)	0											
12. Annuity benefits	0											
13. Disability benefits and benefits under accident and health contracts	231,770,922								231,770,922			
14. Coupons, guaranteed annual pure endowments and similar benefits	0											
15. Surrender benefits and withdrawals for life contracts	0											
16. Group conversions	0											
17. Interest and adjustments on contract or deposit-type contract funds	0											
18. Payments on supplementary contracts with life contingencies	0											
19. Increase in aggregate reserves for life and accident and health contracts	1,090,260								1,090,260			
20. Totals (Lines 10 to 19)	232,861,182	0	0	0	0	0	0	0	232,861,182	0	0	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	13,477,690								13,477,690			
22. Commissions and expense allowances on reinsurance assumed	0											
23. General insurance expenses	19,861,813								19,861,813			
24. Insurance taxes, licenses and fees, excluding federal income taxes	4,658,824								4,658,824			
25. Increase in loading on deferred and uncollected premiums	0											
26. Net transfers to or (from) Separate Accounts	0											
27. Aggregate write-ins for deductions	0	0	0	0	0	0	0	0	0	0	0	0
28. Totals (Lines 20 to 27)	270,859,509	0	0	0	0	0	0	0	270,859,509	0	0	0
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	55,552,232	0	0	0	0	0	0	0	55,552,232	0	0	0
30. Dividends to policyholders	0											
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	55,552,232	0	0	0	0	0	0	0	55,552,232	0	0	0
32. Federal income taxes incurred (excluding tax on capital gains)	19,349,545								19,349,545			
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)	36,202,687	0	0	0	0	0	0	0	36,202,687	0	0	0
DETAILS OF WRITE-INS												
08.301. Miscellaneous Income	4,427								4,427			
08.302.	0											
08.303.	0											
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
08.399. Total (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	4,427	0	0	0	0	0	0	0	4,427	0	0	0
2701.	0											
2702.	0											
2703.	0											
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
2799. Total (Lines 2701 thru 2703 plus 2798) (Line 27 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Includes the following amounts for FEGLI/SGLI: Line 1.....0 Line 10.....0 Line 16.....0 Line 23.....0 Line 24.....0.

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR

	1	2	Ordinary			6	Group	
			3	4	5	Credit Life (Group and Individual)	7	8
	Total	Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts		Life Insurance	Annuities
Involving Life or Disability Contingencies (Reserves)								
(Net of Reinsurance Ceded)								
1. Reserve December 31, prior year	36,212						36,212	
2. Tabular net premiums or considerations	0							
3. Present value of disability claims incurred	0				XXX			
4. Tabular interest	0							
5. Tabular less actual reserve released	0							
6. Increase in reserve on account of change in valuation basis	0							
7. Other increases (net)	3,184						3,184	
8. Totals (Lines 1 to 7)	39,396	0	0	0	0	0	39,396	0
9. Tabular cost	0				XXX			
10. Reserves released by death	0			XXX	XXX			XXX
11. Reserves released by other terminations (net)	0							
12. Annuity, supplementary contract, and disability payments involving life contingencies	0							
13. Net transfers to or (from) Separate Accounts	0							
14. Total deductions (Lines 9 to 13)	0	0	0	0	0	0	0	0
15. Reserve December 31, current year	39,396	0	0	0	0	0	39,396	0

EXHIBIT OF NET INVESTMENT INCOME

		1 Collected During Year	2 Earned During Year
1.	U.S. government bonds	(a) 265,354	475,515
1.1	Bonds exempt from U.S. tax	(a)	
1.2	Other bonds (unaffiliated)	(a) 1,162,673	1,384,641
1.3	Bonds of affiliates	(a)	
2.1	Preferred stocks (unaffiliated)	(b)	
2.11	Preferred stocks of affiliates	(b)	
2.2	Common stocks (unaffiliated)		
2.21	Common stocks of affiliates		
3.	Mortgage loans	(c)	
4.	Real estate	(d)	
5.	Contract loans		
6.	Cash/short-term investments	(e) 493,731	493,731
7.	Derivative instruments	(f)	
8.	Other invested assets		
9.	Aggregate write-ins for investment income	0	0
10.	Total gross investment income	1,921,758	2,353,887
11.	Investment expenses		(g)
12.	Investment taxes, licenses and fees, excluding federal income taxes		(g)
13.	Interest expense		(h)
14.	Depreciation on real estate and other invested assets		(i) 0
15.	Aggregate write-ins for deductions from investment income		50,948
16.	Total deductions (Lines 11 through 15)		50,948
17.	Net investment income (Line 10 minus Line 16)		2,302,939

DETAILS OF WRITE-INS

0901.			
0902.			
0903.			
0998.	Summary of remaining write-ins for Line 9 from overflow page	0	0
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9 above)	0	0
1501.	Investment Fees		50,948
1502.			
1503.			
1598.	Summary of remaining write-ins for Line 15 from overflow page		0
1599.	Totals (Lines 1501 thru 1503 plus 1598) (Line 15 above)		50,948

(a) Includes $.....33,740 accrual of discount less $.....294,695 amortization of premium and less $.....0 paid for accrued interest on purchases.
(b) Includes $.....0 accrual of discount less $.....0 amortization of premium and less $.....0 paid for accrued dividends on purchases.
(c) Includes $.....0 accrual of discount less $.....0 amortization of premium and less $.....0 paid for accrued interest on purchases.
(d) Includes $.....0 for company's occupancy of its own buildings; and excludes $.....0 interest on encumbrances.
(e) Includes $.....164,373 accrual of discount less $.....0 amortization of premium and less $.....0 paid for accrued interest on purchases.
(f) Includes $.....0 accrual of discount less $.....0 amortization of premium.
(g) Includes $.....0 investment expenses and $.....0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
(h) Includes $.....0 interest on surplus notes and $.....0 interest on capital notes.
(i) Includes $.....0 depreciation on real estate and $.....0 depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

		1 Realized Gain (Loss) on Sales or Maturity	2 Other Realized Adjustments	3 Increases (Decreases) by Adjustment	4 Net Gain or (Loss) from Change in Difference Between Basis Book/ Adjusted Carrying and Admitted Values	5 Total
1.	U.S. government bonds	287,708				287,708
1.1	Bonds exempt from U.S. tax	173,614				173,614
1.2	Other bonds (unaffiliated)					0
1.3	Bonds of affiliates					0
2.1	Preferred stocks (unaffiliated)					0
2.11	Preferred stocks of affiliates					0
2.2	Common stocks (unaffiliated)					0
2.21	Common stocks of affiliates					0
3.	Mortgage loans					0
4.	Real estate					0
5.	Contract loans					0
6.	Cash/short-term investments	1,101				1,101
7.	Derivative instruments					0
8.	Other invested assets					0
9.	Aggregate write-ins for capital gains (losses)	0	0	0	0	0
10.	Total capital gains (losses)	462,423	0	0	0	462,423

DETAILS OF WRITE-INS

0901.						0
0902.						0
0903.						0
0998.	Summary of remaining write-ins for Line 9 from overflow page	0	0	0	0	0
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9 above)	0	0	0	0	0

EXHIBIT 1 - PART 1 - PREMIUMS AND ANNUITY CONSIDERATIONS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

	1	2	Ordinary		5	Group		Accident and Health			11
			3	4		6	7	8	9	10	
	Total	Industrial Life	Life Insurance	Individual Annuities	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group & Individual)	Other	Aggregate of All Other Lines of Business
FIRST YEAR (other than single)											
1. Uncollected	0										
2. Deferred and accrued	0										
3. Deferred, accrued and uncollected:											
3.1 Direct	0										
3.2 Reinsurance assumed	0										
3.3 Reinsurance ceded	0										
3.4 Net (Line 1 + Line 2)	0	0	0	0	0	0	0	0	0	0	0
4. Advance	0										
5. Line 3.4 - Line 4	0	0	0	0	0	0	0	0	0	0	0
6. Collected during year:											
6.1 Direct	0										
6.2 Reinsurance assumed	0										
6.3 Reinsurance ceded	0										
6.4 Net	0	0	0	0	0	0	0	0	0	0	0
7. Line 5 + Line 6.4	0	0	0	0	0	0	0	0	0	0	0
8. Prior year (uncollected + deferred and accrued - advance)	0										
9. First year premiums and considerations:											
9.1 Direct	0										
9.2 Reinsurance assumed	0										
9.3 Reinsurance ceded	0										
9.4 Net (Line 7 - Line 8)	0	0	0	0	0	0	0	0	0	0	0
SINGLE											
10. Single premiums and considerations:											
10.1 Direct	0										
10.2 Reinsurance assumed	0										
10.3 Reinsurance ceded	0										
10.4 Net	0	0	0	0	0	0	0	0	0	0	0
RENEWAL											
11. Uncollected	3,479,181							3,479,181			
12. Deferred and accrued	0										
13. Deferred, accrued and uncollected:											
13.1 Direct	3,479,181							3,479,181			
13.2 Reinsurance assumed	0										
13.3 Reinsurance ceded	0										
13.4 Net (Line 11 + Line 12)	3,479,181	0	0	0	0	0	0	3,479,181	0	0	0
14. Advance	4,590,454							4,590,454			
15. Line 13.4 - Line 14	(1,111,273)	0	0	0	0	0	0	(1,111,273)	0	0	0
16. Collected during year:											
16.1 Direct	327,175,239							327,175,239			
16.2 Reinsurance assumed	0										
16.3 Reinsurance ceded	0										
16.4 Net	327,175,239	0	0	0	0	0	0	327,175,239	0	0	0
17. Line 15 + Line 16.4	326,063,966	0	0	0	0	0	0	326,063,966	0	0	0
18. Prior year (uncollected + deferred and accrued - advance)	1,982,091							1,982,091			
19. Renewal premiums and considerations:											
19.1 Direct	324,081,875							324,081,875			
19.2 Reinsurance assumed	0										
19.3 Reinsurance ceded	0										
19.4 Net (Line 17 - Line 18)	324,081,875	0	0	0	0	0	0	324,081,875	0	0	0
TOTAL											
20. Total premiums and annuity considerations:											
20.1 Direct	324,081,875	0	0	0	0	0	0	324,081,875	0	0	0
20.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
20.3 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0
20.4 Net (Lines 9.4 + 10.4 + 19.4)	324,081,875	0	0	0	0	0	0	324,081,875	0	0	0

EXHIBIT 1 - PART 2 - DIVIDENDS AND COUPONS APPLIED, REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES AND COMMISSIONS INCURRED (direct business only)

	1	2	Ordinary		5	Group		Accident and Health			11
			3	4		6	7	8	9	10	
	Total	Industrial Life	Life Insurance	Individual Annuities	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group & Individual)	Other	Aggregate of All Other Lines of Business
DIVIDENDS AND COUPONS APPLIED (included in Part 1)											
21. To pay renewal premiums (Exhibit 4, Line 1)	0										
22. All other (Exhibit 4, Lines 2, 3 & 4)	0										
REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED											
23. First year (other than single):											
23.1 Reinsurance ceded	0										
23.2 Reinsurance assumed	0										
23.3 Net ceded less assumed	0	0	0	0	0	0	0	0	0	0	0
24. Single:											
24.1 Reinsurance ceded	0										
24.2 Reinsurance assumed	0										
24.3 Net ceded less assumed	0	0	0	0	0	0	0	0	0	0	0
25. Renewal:											
25.1 Reinsurance ceded	0										
25.2 Reinsurance assumed	0										
25.3 Net ceded less assumed	0	0	0	0	0	0	0	0	0	0	0
26. Totals:											
26.1 Reinsurance ceded (Page 6, Line 6)	0	0	0	0	0	0	0	0	0	0	0
26.2 Reinsurance assumed (Page 6, Line 22)	0	0	0	0	0	0	0	0	0	0	0
26.3 Net ceded less assumed	0	0	0	0	0	0	0	0	0	0	0
COMMISSIONS INCURRED (direct business only)											
27. First year (other than single)	0										
28. Single	0										
29. Renewal	13,477,690							13,477,690			
30. Deposit-type contract funds	0										
31. Totals (to agree with Page 6, Line 21)	13,477,690	0	0	0	0	0	0	13,477,690	0	0	0

EXHIBIT 2 - GENERAL EXPENSES

		Insurance			4	5
		1 Life	2 Accident and Health	3 All Other Lines of Business	Investment	Total
1.	Rent		602,399			602,399
2.	Salaries and wages		6,842,958			6,842,958
3.11	Contributions for benefit plans for employees		907,786			907,786
3.12	Contributions for benefit plans for agents					0
3.21	Payments to employees under non-funded benefit plans					0
3.22	Payments to agents under non-funded benefit plans					0
3.31	Other employee welfare		72,537			72,537
3.32	Other agent welfare					0
4.1	Legal fees and expenses		55,572			55,572
4.2	Medical examination fees					0
4.3	Inspection report fees					0
4.4	Fees of public accountants and consulting actuaries		132,559			132,559
4.5	Expense of investigation and settlement of policy claims					0
5.1	Traveling expenses		281,968			281,968
5.2	Advertising		136,215			136,215
5.3	Postage, express, telegraph and telephone		1,490,324			1,490,324
5.4	Printing and stationery		675,968			675,968
5.5	Cost or depreciation of furniture and equipment		400,983			400,983
5.6	Rental of equipment		495,336			495,336
5.7	Cost or depreciation of EDP equipment and software		88,775			88,775
6.1	Books and periodicals		2,874			2,874
6.2	Bureau and association fees					0
6.3	Insurance, except on real estate		357,842			357,842
6.4	Miscellaneous losses		11,854			11,854
6.5	Collection and bank service charges		106,687			106,687
6.6	Sundry general expenses		6,088,882			6,088,882
6.7	Group service and administration fees		27,584			27,584
6.8	Reimbursements by uninsured accident and health plans					0
7.1	Agency expense allowance					0
7.2	Agents' balances charged off (less $.....0 recovered)					0
7.3	Agency conferences other than local meetings					0
9.1	Real estate expenses					0
9.2	Investment expenses not included elsewhere					0
9.3	Aggregate write-ins for expenses	0	1,082,712	0	0	1,082,712
10.	General expenses Incurred	0	19,861,814	0	0	(a) 19,861,814
11.	General expenses unpaid December 31, prior year		50,652			50,652
12.	General expenses unpaid December 31, current year		1,117,828			1,117,828
13.	Amounts receivable relating to uninsured accident and health plans, prior year					0
14.	Amounts receivable relating to uninsured accident and health plans, current year					0
15.	General expenses paid during year (Lines 10 + 11 - 12 - 13 + 14)	0	18,794,638	0	0	18,794,638
	DETAILS OF WRITE-INS					
09.301.	Management Fees		13,494			13,494
09.302.	Data Processing Fees		1,069,218			1,069,218
09.303.						0
09.398.	Summary of remaining write-ins for Line 9.3 from overflow page	0	0	0	0	0
09.399.	Totals (Lines 09.301 thru 09.303 plus 09.398)(Line 9.3 above)	0	1,082,712	0	0	1,082,712

(a) Includes management fees of $.....19,000,002 to affiliates $.....0 to non-affiliates.

EXHIBIT 3 - TAXES, LICENSES AND FEES (EXCLUDING FEDERAL INCOME TAXES)

		Insurance			4	5
		1 Life	2 Accident and Health	3 All Other Lines of Business	Investment	Total
1.	Real estate taxes					0
2.	State insurance department licenses and fees		115,417			115,417
3.	State taxes on premiums		4,155,276			4,155,276
4.	Other state taxes, including $.....0 for employee benefits		344,066			344,066
5.	U.S. Social Security taxes					0
6.	All other taxes		44,065			44,065
7.	Taxes, licenses and fees incurred	0	4,658,824	0	0	4,658,824
8.	Taxes, licenses and fees unpaid December 31, prior year		2,767,541			2,767,541
9.	Taxes, licenses and fees unpaid December 31, current year		4,692,133			4,692,133
10.	Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	0	2,734,232	0	0	2,734,232

EXHIBIT 4 - DIVIDENDS OR REFUNDS

		Dividends	
		1 Life	2 Accident and Health
1.	Applied to pay renewal premiums		
2.	Applied to shorten the endowment or premium-paying period		
3.	Applied to provide paid-up additions		
4.	Applied to provide paid-up annuities		
5.	Total Lines 1 through 4	0	0
6.	Paid-in cash		
7.	Left on deposit		
8.	Aggregate write-ins for dividend or refund options	0	0
9.	Total Lines 5 through 8	0	0
10.	Amount due and unpaid		
11.	Provision for dividends or refunds payable in the following calendar year		
12.	Terminal dividends		
13.	Provision for deferred dividend contracts		
14.	Amount provisionally held for deferred dividend contracts not included in Line 13		
15.	Total Lines 10 through 14	0	0
16.	Total from prior year		
17.	Total dividends or refunds (Lines 9 + 15 - 16)	0	0
	DETAILS OF WRITE-INS		
0801.			
0802.			
0803.			
0898.	Summary of remaining write-ins for Line 8 from overflow page	0	0
0899.	Totals (Line 0801 thru 0803 plus 0898) (Line 8 above)	0	0

NONE

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1 Valuation Standard	2 Total	3 Industrial	4 Ordinary	5 Credit (Group and Individual)	6 Group
Disability - Disabled Lives:					
0600001. 70 INTERCO DISA 3%	39,396				39,396
0699997. Totals (Gross)	39,396	0	0	0	39,396
0699999. Totals (Net)	39,396	0	0	0	39,396
9999999. Totals (Net) - Page 3, Line 1	39,396	0	0	0	39,396

EXHIBIT 5 - INTERROGATORIES

1.1 Has the reporting entity ever issued both participating and non-participating contracts? Yes [ ] No [X]

1.2 If not, state which kind is issued.....

2.1 Does the reporting entity at present issue both participating and non-participating contracts? Yes [ ] No [X]

2.2 If not, state which kind is issued.....

3. Does the reporting entity at present issue or have in force contracts that contain non-guaranteed elements? Yes [ ] No [X]
   If so, attach a statement that contains the determination procedures, answers to the interrogatories and an actuarial opinion as described in the instructions.

4. Has the reporting entity any assessment or stipulated premium contracts in force? If so, state: Yes [ ] No [X]
   4.1 Amount of insurance? $.....
   4.2 Amount of reserve? $.....
   4.3 Basis of reserve:
   4.4 Basis of regular assessments:
   4.5 Basis of special assessments:
   4.6 Assessments collected during year: $.....

5. If the contract loan interest rate guaranteed in any one or more of its currently issued contracts is less than 5 %, not in advance, state the contract loan rate guarantees on any such contracts.

6. Does the reporting entity hold reserves for any annuity contracts which are less than the reserves that would be held on a standard basis? Yes [ ] No [X]
   6.1 If so, state the amount of reserve on such contracts on the basis actually held: $.....
   6.2 Which would have been held (on an exact or approximate basis) using the actual ages of the annuitants; the interest rate(s) used in 6.1; and the same mortality basis used by the reporting entity for the valuation of comparable annuity benefits issued to standard lives. If the reporting entity has no comparable annuity benefits for standard lives to be valued, the mortality basis shall be the table most recently approved by the state of domicile for valuing individual annuity benefits: $.....
   Attach statement of methods employed in their valuation.

7. Does the reporting entity have any Synthetic GIC contracts, or agreements in effect as of December 31 of the current year? Yes [ ] No [X]
   7.1 If yes, state the total dollar amount of assets covered by these contracts or agreements: $.....
   7.2 Specify the basis (fair value, amortized cost, etc.) for determining the amount:

   7.3 State the amount of reserves established for this business: $.....
   7.4 Identify where the reserves are reported in the blank.

EXHIBIT 5A - CHANGES IN BASES OF VALUATION DURING THE YEAR

1	Valuation Basis		4
	2	3	
Description of Valuation Class	Changed From	Changed To	Increase in Actuarial Reserve Due To Change

NONE

EXHIBIT 6 - AGGREGATE RESERVES FOR ACCIDENT AND HEALTH CONTRACTS

	1	2	3	4	Other Individual Contracts				
			Credit Accident and Health		5	6	7	8	9
	Total	Group Accident and Health	(Group and Individual)	Collectively Renewable	Non-Cancelable	Guaranteed Renewable	Non-Renewable for Stated Reasons Only	Other Accident Only	All Other
ACTIVE LIFE RESERVE									
1. Unearned premium reserves	156,122	156,122							
2. Additional contract reserves (a)	0								
3. Additional actuarial reserves - Asset/Liability analysis	0								
4. Reserve for future contingent benefits	0								
5. Reserve for rate credits	0								
6. Aggregate write-ins for reserves	0	0	0	0	0	0	0	0	0
7. Totals (Gross)	156,122	156,122	0	0	0	0	0	0	0
8. Reinsurance ceded	0								
9. Totals (Net)	156,122	156,122	0	0	0	0	0	0	0
CLAIM RESERVE									
10. Present value of amounts not yet due on claims	1,486,728	1,486,728							
11. Additional actuarial reserves - Asset/Liability analysis	0								
12. Reserve for future contingent benefits	2,348,299	2,348,299							
13. Aggregate write-ins for reserves	0	0	0	0	0	0	0	0	0
14. Totals (Gross)	3,835,027	3,835,027	0	0	0	0	0	0	0
15. Reinsurance ceded	0								
16. Totals (Net)	3,835,027	3,835,027	0	0	0	0	0	0	0
17. TOTALS (Net)	3,991,149	3,991,149	0	0	0	0	0	0	0
18. TABULAR FUND INTEREST	0								
DETAILS OF WRITE-INS									
0601.									
0602.									
0603.									
0698. Summary of remaining write-ins for Line 6 from overflow page	0	0	0	0	0	0	0	0	0
0699. Totals (Lines 0601 thru 0603 plus 0698) (Line 6 above)	0	0	0	0	0	0	0	0	0
1301.									
1302.									
1303.									
1398. Summary of remaining write-ins for Line 13 from overflow page	0	0	0	0	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 + 1398) (Line 13 above)	0	0	0	0	0	0	0	0	0

(a) Attach statement as to valuation standard used in calculating this reserve, specifying reserve bases, interest rates and methods.

EXHIBIT 7 - DEPOSIT-TYPE CONTRACTS

	1 Total	2 Guaranteed Interest Contracts	3 Supplemental Contracts and Annuities Certain	4 Dividend Accumulations or Refunds	5 Premium and Other Deposit Funds	6 Other
1. Balance at the beginning of the year before reinsurance	0					
2. Deposits received during the year	0					
3. Investment earnings credited to the account	0					
4. Other net change in reserves	0					
5. Fees and other charges assessed	0					
6. Surrender charges	0					
7. Net surrender or withdrawal payments	0					
8. Other net transfers to or (from) Separate Accounts						
9. Balance at the end of current year before reinsurance (Lines 1 + 2 + 3 + 4 - 5 - 6 - 7 - 8)	0	0	0	0	0	0
10. Reinsurance balance at the beginning of the year	0					
11. Net change in reinsurance assumed	0					
12. Net change in reinsurance ceded	0					
13. Reinsurance balance at the end of the year (Lines 10 + 11 - 12)	0	0	0	0	0	0
14. Balance at the end of the current year after reinsurance (Lines 9 + 13)	0	0	0	0	0	0

NONE

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 1 - Liability End of Current Year

	1	2	Ordinary			6	Group		Accident and Health		
			3	4	5		7	8	9	10	11
	Total	Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other
1. Due and unpaid:											
1.1 Direct	10,366,507								10,366,507		
1.2 Reinsurance assumed	0										
1.3 Reinsurance ceded	0										
1.4 Net	10,366,507	0	0	0	0	0	0	0	10,366,507	0	0
2. In course of settlement:											
2.1 Resisted:											
2.11 Direct	0										
2.12 Reinsurance assumed	0										
2.13 Reinsurance ceded	0										
2.14 Net	0	0	(b) 0	(b) 0	0	(b) 0	(b) 0	0	0	0	0
2.2 Other:											
2.21 Direct	0										
2.22 Reinsurance assumed	0										
2.23 Reinsurance ceded	0										
2.24 Net	0	0	(b) 0	(b) 0	0	(b) 0	(b) 0	0	(b) 0	(b) 0	(b) 0
3. Incurred but unreported:											
3.1 Direct	24,049,226								24,049,226		
3.2 Reinsurance assumed	0										
3.3 Reinsurance ceded	0										
3.4 Net	24,049,226	0	(b) 0	(b) 0	0	(b) 0	(b) 0	0	(b) 24,049,226	(b) 0	(b) 0
4. Totals:											
4.1 Direct	34,415,733	0	0	0	0	0	0	0	34,415,733	0	0
4.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
4.3 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0
4.4 Net	34,415,733	(a) 0	(a) 0	0	0	0	(a) 0	0	34,415,733	0	0

(a) Including matured endowments (but not guaranteed annual pure endowments) unpaid amounting to $.....0 in Column 2, $.....0 in Column 3 and $.....0 in Column 7.

(b) Include only portion of disability and accident and health claim liabilities applicable to assumed "accrued" benefits. Reserves (including reinsurance assumed and net of reinsurance ceded) for unaccrued benefits for Ordinary Life Insurance $.....0, Individual Annuities $.....0, Credit Life (Group and Individual) $.....0, and Group Life $.....0, are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Group Accident and Health $.....0, Credit (Group and Individual) Accident and Health $.....0 and Other Accident and Health $.....0 are included in Page 3, Line 2, (See Exhibit 6, Claim Reserve).

EXHIBIT 8 - CONTRACT CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 2 - Incurred During the Year

	1	2	Ordinary			6	Group		Accident and Health		
			3	4	5		7	8	9	10	11
	Total	Industrial Life (a)	Life Insurance (b)	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance (c)	Annuities	Group	Credit (Group and Individual)	Other
1. Settlements during the year:											
1.1 Direct	222,075,529								222,075,529		
1.2 Reinsurance assumed	0										
1.3 Reinsurance ceded	0										
1.4 Net	(d) 222,075,529	0	0	0	0	0	0	0	222,075,529	0	0
2. Liability December 31, current year from Part 1:											
2.1 Direct	34,415,733								34,415,733		
2.2 Reinsurance assumed	0										
2.3 Reinsurance ceded	0										
2.4 Net	34,415,733	0	0	0	0	0	0	0	34,415,733	0	0
3. Amounts recoverable from reinsurers December 31, current year	0										
4. Liability December 31, prior year:											
4.1 Direct	24,720,338								24,720,338		
4.2 Reinsurance assumed	0										
4.3 Reinsurance ceded	0										
4.4 Net	24,720,338	0	0	0	0	0	0	0	24,720,338	0	0
5. Amounts recoverable from reinsurers December 31, prior year	0										
6. Incurred benefits:											
6.1 Direct	231,770,924	0	0	0	0	0	0	0	231,770,924	0	0
6.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
6.3 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0
6.4 Net	231,770,924	0	0	0	0	0	0	0	231,770,924	0	0

(a) Including matured endowments (but not guaranteed annual pure endowments) amounting to $.....0 in Line 1.1, $.....0 in Line 1.4, $.....0 in Line 6.1 and $.....0 in line 6.4.

(b) Including matured endowments (but not guaranteed annual pure endowments) amounting to $.....0 in Line 1.1, $.....0 in Line 1.4, $.....0 in Line 6.1 and $.....0 in line 6.4.

(c) Including matured endowments (but not guaranteed annual pure endowments) amounting to $.....0 in Line 1.1, $.....0 in Line 1.4, $.....0 in Line 6.1 and $.....0 in line 6.4.

(d) Includes $.....0 premiums waived under total and permanent disability benefits.

EXHIBIT 9 - ANALYSIS OF NONADMITTED ASSETS AND RELATED ITEMS

	1 End of Current Year	2 End of Prior Year	3 Changes for Year (Increase) or Decrease
1. Summary of Items Page 2, Lines 12 to 17 and 19 to 22, Column 2	753,365	660,911	(92,454)
2. Other Nonadmitted Assets:			
2.1 Bills receivable			0
2.2 Furniture and equipment			0
2.3 Leasehold improvements			0
2.4 Cash advanced to or in the hands of officers or agents			0
2.5 Loans on personal security, endorsed or not			0
2.6 Supplies, stationery, printed matter			0
2.7 Commuted commissions			0
3. Total (Lines 2.1 to 2.7)	0	0	0
4. Disallowed interest maintenance reserve			0
5. Aggregate write-ins for other assets	178,504	5,959	(172,545)
6. Total (Line 1 plus Lines 3 to 5)	931,869	666,870	(264,999)

DETAILS OF WRITE-INS

0501. Disallowed Interest Maintenance Reserve		4,194	4,194
0502. Miscellaneous Receivables	178,504	1,765	(176,739)
0503.			
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0	0
0599. Totals (Lines 0501 thru 0503 plus 0598) (Line 5 above)	178,504	5,959	(172,545)

NOTES TO FINANCIAL STATEMENTS

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	$36,206,227	$25,898,945
2. State Prescribed Practices		
None	-	-
3. State Permitted Practices		
None	-	-
4. NAIC SAP basis	$36,206,227	$25,898,945
Statutory Capital & Surplus		
5. State of Ohiobasis	$37,893,602	$42,644,366
6. State Prescribed Practices		
None	-	-
7. State Permitted Practices		
None	-	-
8. NAIC SAP basis	$37,893,602	$42,644,366

B. Use of Estimates in the Preparation of the Financial Statements

The preparation of financial statements in conformity with Statutory Accounting Principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities. It also requires disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the period. Actual amounts could differ from those estimates.

C. Accounting Policies

Premiums are recognized as revenues when earned, and are presented net of ceded reinsurance. Unearned premium reserves are established for the portion of premiums that will be earned in future periods. Insurance benefits are recognized when losses are incurred, net of recoveries from reinsurers.

In addition, the Company uses the following accounting policies:

(1) Short-term investments are stated at amortized cost.
(2) Bonds, other than Loan-backed and Structured Securities, are carried at amortized cost or, if NAIC 6, at the lower of amortized cost or fair value. Amortization is calculated using the constant yield method.
(3) Loan-backed securities are carried at amortized cost or, if NAIC 6, at the lower of cost or fair value. Amortization is calculated using the retrospective method.
(4) Preferred stocks are stated at cost.
(5) The company utilizes anticipated investment income as a factor in the determination of premium deficiency reserves, if any, in accordance with SSAP No. 54, Individual and Group Accident and Health Contracts.
(6) A liability is established, net of ceded reinsurance, for estimated premium refunds on experience rated contracts based on actuarial methods and assumptions.
(7) Pharmacy rebate receivables are estimated based on the most currently available data from the Company's claims processing systems and from data provided by the Company's unaffiliated pharmaceutical benefit manager.
(8) Unpaid losses and loss adjustment expenses comprise amounts, based on past experience, for losses incurred but not reported. Such liabilities are necessarily based on assumptions and estimates and while management believes the amount is adequate, the ultimate liability may be in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting liability are continually reviewed and any adjustment is reflected in the current period.

2. Accounting Changes and Corrections of Errors

A. There were no material changes in accounting principles or correction of errors during 2002 or 2001 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 itsstatutory financial statements inconformity with accounting practicesprescribed 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. Business Combinations andGoodwill

A. The Company did not have any business combinations accounted for under the statutory purchase method during 2002.

B. The Company did not have any business combinations that took the form of a statutory merger during 2002.

C. The Company did not enter into any assumption reinsurance agreements during 2002.

D. The Company did not recognize an impairment loss relating to a business combination during 2002.

4. Discontinued Operations

The Company did not discontinue any operations during 2002.

5. Investments

A. The Company had no investments in mortgage loans in 2002.

B. The Company had no restructured debt in 2002.

C. The Company had no reverse mortgages in 2002.

D. Loan-Backed Securities

(1) The Company does not own any securities acquired prior to January 1, 1994.
(2) Prepayment assumptions for loan-backed securities were provided by unaffiliated vendors.
(3) The Company had no loan-backed securities rated NAIC 6 and, therefore, no loan-backed securities were carried at market value.
(4) The Company has not changed is amortization methodology during 2002.

E. The Company had no repurchase agreements in 2002.

6. Joint Ventures, Partnerships and LimitedLiability Companies

A. The Company has no investments in Joint Ventures, Partnerships or Limited Liability Companies that exceed 10% of its admitted assets.

B. The Company did not recognize any impairment write down for investments in Joint Ventures, Partnerships, or Limited Liability Companies during the statement periods.

7. Investment Income

The Company applied the provisions of SSAP No. 34, Investment Income Due and Accrued and did not exclude (nonadmit) any due and accrued investment income.

8. Derivative Instruments

The Company did not hold or issue any derivative financial instruments during 2002.

9. Income Taxes

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

	December 31, 2002	December 31, 2001
Total of gross deferred tax assets	$1,194,281	$889,445
Total of deferred tax liabilities	(98,123)	(25,529)
Net deferred tax asset	1,096,158	863,916

NOTES TO FINANCIAL STATEMENTS

Deferred tax assets nonadmitted	. -	. -
Net admitted deferred tax asset	$1,096,158	$863,916
Increase (decrease) in nonadmitted deferred tax asset	$ -	$ (5,816)

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 years ended December 31, 2002 and 2001 are:

	Year ended December 31, 2002	Year ended December 31, 2001
Current year federal tax expense	$19,349,545	$13,872,105
Federal tax on net capital gains	161,848	78,296
	-	-
Current year federal taxes incurred	$19,511,393	$13,950,401

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

	December 31, 2002	December 31, 2001
Deferred tax assets		
Discount on loss reserves	$ 377,783	$261,588
Unearned premium adjustment	333,135	177,472
Non-deductible expenses	-	194,560
Nonadmitted assets	326,154	231,936
Other	157,209	23,889
Total deferred tax assets	1,194,281	889,445
Nonadmitted deferred tax assets	-	-
Admitted deferred tax assets	$ 1,194,281	$889,445
Deferred tax liabilities		
Other	98,123	25,529
Total deferred tax liabilities	$ 98,123	$ 25,529
Net admitted deferred tax assets	$1,096,158	$863,916

The changes in net deferred income taxes iscomprised of the following (this analysis isexclusive 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):

	December 31, 2002	December 31, 2001	Change
Total gross deferred tax assets	$1,194,281	$889,445	$ 304,836
Total deferred tax liabilities	98,123	25,529	72,594
Net deferred tax asset (liability)	$1,096,158	$863,916	232,242
Tax effect of unrealized gains (losses)			-
Change in net deferred income tax			$ 232,242

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:

	2002	Effective tax rate
Provision computed at statutory rate	$ 19,443,280	35.0%
Tax exempt interest	(210,216)	(0.4%)
Nonadmitted assets	(94,218)	(0.2%)
Other	140,305	0.3%
Total	$ 19,279,151	34.7%
Federal income taxes incurred	$ 19,511,393	35.1%
Change in net deferred income taxes	(232,242)	(0.4)%
Total statutory income taxes	$ 19,279,151	34.7%

E. (1) At December 31. 2002, the Company had 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:

2002	$19,300,000
2001	$13,900,000
2000	$18,600,000

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 method of allocation between the companies is subject to a written tax sharing agreement that is approved by the Board of Directors of the Company. Under this agreement, the amount of federal income taxes that are paid to or received from UnitedHealth Group Incorporated approximate the amount that would have been computed on a separate company basis. Such payments are made or received on a quarterly basis, at the time of filing of an extension and upon filing of the final return. To the extent the Company's net operating loss or tax credit is utilized on the consolidated tax

NOTES TO FINANCIAL STATEMENTS

return, the Company is entitled to receive the amount of tax savings the consolidated group realizes in that year. Any portion of such loss not so utilized by the Company is available for future use.

10. Information Concerning Parent, Subsidiaries and Affiliates

A. All outstanding shares of the Company are owned by United HealthCare Insurance Company, a wholly-owned subsidiary of Unimerica, Inc., which is a wholly-owned subsidiary of United Healthcare Services, Inc. which is, in turn, a wholly-owned subsidiary of UnitedHealth Group Incorporated.

B. During 2002, a cash dividend of $40,898,945 was paid to United HealthCare Insurance Company ($34,109,752 in 2001).

C. Schedule Y Part 2 summarizes the net flow of funds among affiliates for various types of transactions between affiliates. Regulatory prior approval and/or prior notification has been satisfied for any transaction requiring such action. These intercompany transactions, which are aggregated in Schedule Y, are not subject to separate disclosure because of immateriality. Most transactions are settled promptly in cash or its equivalent, and most are to settle normal business receipts and disbursements. In all instances, the value of the assets received by one party is the same as the value of the assets disposed of by the other party.

D. There were no guarantees or undertakings for the benefit of an affiliate that resulted in a material contingent exposure for the Company or any affiliated insurer's assets or liabilities.

E. Significant management or service contracts and cost sharing arrangements, involving the Company or any affiliate, other than cost allocation arrangements based upon generally accepted accounting principles:

The Company is party to a Cost Reimbursement Agreement with its affiliate United HealthCare Services, Inc. (UHS) whereby UHS provides the Company with certain administrative services. In all instances, the fees/costs of such services are reasonable and consistent with those of a third party provider.

11. Debt

A. The Company does not have any capital note obligations outstanding as of December 31, 2002.

B. The Company does not have any other debt obligations outstanding as of December 31, 2002.

12. Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans

A. The Company did not offer defined benefit plans as of December 31, 2002.

B. The Company did not offer defined contributions plans as of December 31, 2002.

C. The Company did not offer multiemployer plans as of December 31, 2002.

D. The Company did not offer consolidated/holding company plans as of December 31, 2002.

E. The Company did not offer postemployment benefits and compensated absences as of December 31, 2002.

13. Capital and Surplus, Stockholders' Dividend Restrictions and Quasi-Reorganizations

(1) The Company has 100,000 common shares authorized, 50,000 common shares issued and 50,000 common shares outstanding.
(2) The Company has no preferred stock outstanding.
(3) Without prior approval of its domiciliary commissioner, dividends to shareholders are limited to the amount of prior year net income as shown on page 4, line 35.
(4) Within the limitations of (3) above, there are no restrictions placed on the portion of Company profits that may be paid as ordinary dividends to stockholders.
(5) There were no restrictions placed on the Company's surplus, including for whom the surplus is being held.
(6) Not applicable.
(7) There were no amounts of stock held by the Company for special purposes.
(8) There were no special surplus funds.
(9) The portion of unassigned funds (surplus) represented or (reduced) by each item below is as follows:

(a) Unrealized gains and losses	$ -
(b) Nonadmitted asset values	(931,869)
(c) Separate account business	-
(d) Asset valuation reserves	(158,810)
(e) Reinsurance in unauthorized companies	-

(10) The Company did not have any surplus debentures or similar obligations issued or outstanding as of December 31, 2002.
(11) The Company has not had any restatements due to prior quasi-reorganizations.
(12) The Company has not had any quasi-reorganizations in the prior 10 years.

NOTES TO FINANCIAL STATEMENTS

14. Contingencies

A. The Company does not have any commitments or contingent commitments to a SCA entity, joint venture, partnership, or limited liability company as of December 31, 2002.

B. The Company has not been informed of, and does not anticipate, any assessments that could have a material financial effect on the statement as of December 31, 2002.

C. No gain contingencies, as defined in SSAP No 3, Liabilities, Contingencies and Impairments of Assets, have been recognized during 2002.

D. Aside from litigation with respect to claims arising with regard to insurance coverages that are taken into account in establishing benefit reserves, the Company is a defendant or co-defendant in certain other actions. Although the outcomes of any such legal actions cannot be predicted with certainty, in the opinion of management the resolution of these actions, after consideration of the provisions made in the accompanying financial statements, will not have a material adverse effect upon the financial position or results of operations of the Company.

15. Leases

The Company does not have any leasing arrangements as of December 31, 2002.

16. Information About Financial Instruments With Off-Balance Sheet Risk and Financial Instruments With Concentrations of Credit Risk

The Company does not have any financial instruments with off-balance sheet risk or concentration of credit risk.

17. Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities

A. The Company did not have any transfers of receivables reported as sales as of December 31, 2002.

B. The Company did not have any transfer and servicing of financial assets as of December 31, 2002.

C. No transactions involving wash sales of securities with a NAIC designation of 3 or below or unrated securities occurred during the year ended December 31, 2002.

18. Gain or Loss to the Reporting Entity from Uninsured A&H Plans and the Uninsured Portion of Partially Insured Plans

A. ASO Plans

The Company was not involved in any Administrative Services Only (ASO) uninsured plans during 2002.

B. ASC Plans

The Company was not involved in any Administrative Services Contract (ASC) uninsured plans during 2002.

C. Medicare or Other Similarly Structured Cost Based Reimbursement Contracts

The Company was not involved in any Medicare or other similarly structured cost based reimbursement contracts during 2002.

19. Direct Premium Written/Produced by Managing General Agents/Third Party Administrators

The Company had no direct premiums written through managing general agents or third party administrators during 2002.

20. Other Items

A. Extraordinary Items – The Company did not have any extraordinary items or transactions during 2002.

B. Troubled Debt Restructuring – The Company does not have any restructured troubled debt.

C. Other Disclosures - The Company did not have any unusual items during 2002.

D. Uncollectible Premiums – At December 31, 2002 and 2001 the Company had admitted assets of $2,725,816 and $2,877,319, respectively, in accounts receivable for A&H premiums and uninsured plans. The Company routinely assesses the collectibility of these receivables. Based upon Company experience, less than 5% of the balance may become uncollectible and the potential loss is not material to the Company's financial condition.

E. Reinsurance Accounted for as a Deposit – No reinsurance transactions have been accounted for as deposits.

F. Multiple Peril Crop Insurance – The Company does not participate in the Multiple Peril Crop Reinsurance Program.

G. Mezzanine Real Estate Loans – The Company has no mezzanine real estate loans.

NOTES TO FINANCIAL STATEMENTS

H. Health Care Receivables

(1) Pharmaceutical Rebate Receivables.

$'millions Quarter	Estimated Pharmacy Rebates as Reported on Financial Statements	Pharmacy Rebates as Invoiced/ Confirmed	Actual Rebates Collected Within 90 Days of Invoicing/ Confirmation	Actual Rebates Collected Within 91 to 180 Days of Invoicing/ Confirmation	Actual Rebates Collected More Than 180 Days After Invoicing/ Confirmation
12/31/02	0.9	0.9	N/A	N/A	N/A
9/30/02	0.4	0.4	0.2	N/A	N/A
6/03/02	0.1	0.1	0.1	0.0	N/A
3/31/02	0.2	0.2	0.1	0.1	0.0
12/31/01	0.0	0.0	0.0	0.0	0.0

(2) Risk Sharing Receivables – The Company does not have any risk sharing receivables.

I. September 11 Events – The Company did not experience a material financial impact as a result of the events of September 11, 2001.

J. The Company has no real estate investments.

K. The Company does not issue participating policies.

L. As of December 31, 2002, the Company did not carry a liability related to premium deficiency reserves.

M. The balance in the liability for unpaid accident and health claim adjustment expenses as of December 31, 2002 was $1.1 million.

Loss and loss adjustment reserves, as reported in this Annual Statement, are not reduced in respect of separately identified anticipated salvage and subrogation.

N. The Company has not participated in any structured settlements.

O. The Company did not have any material noncash transactions during 2002.

21. Events Subsequent

Management is not aware of any events occurring between the close of the books and accounts for this statement and the date this statement was attested to that would comprise a Type I or Type II subsequent event or have a material effect on the financial condition of the Company.

22. Reinsurance

A. Ceded Reinsurance Report

Section 1 – General Interrogatories

1. Are any of the reinsurers, listed in Schedule S as non-affiliated, owned in excess of 10% or controlled, either directly or indirectly, by the Company or by any representative, officer, trustee, or director of the Company?
   Yes ( ) No (X)
   If yes,give fulldetails.
   _____

2. Have any policies issued by the Company been reinsured with a company chartered in a country other than the

NOTES TO FINANCIAL STATEMENTS

United States (excluding U.S. Branches of such companies) that is owned in excess of 10% or controlled directly or indirectly by an insured, a beneficiary, a creditor or an insured or any other person not primarily engaged in the insurance business? Yes ( ) No (X)
If yes,give fulldetails.

_____

Section 2 – Ceded Reinsurance Report – Part A

1. Does the Company have any reinsurance agreements in effect under which the reinsurer may unilaterally cancel any reinsurance for reasons other than for nonpayment of premium or other similar credits? Yes ( ) No (X)

   b. If yes,what isthe estimatedamount ofthe aggregatereduction insurplus ofa unilateralcancellation bythe reinsurer asof thedate ofthis statement,for thoseagreements inwhich cancellationresults ina net obligation ofthe company tothe reinsurer, andwho which suchobligation is notpresently accrued? Where necessary, thecompany mayconsider thecurrent oranticipated experienceof thebusiness reinsuredin making this estimate. $_____

   a. What is the total amount of reinsurance credits taken, whether as an asset or as a reduction of liability, for these agreements in this statement? $_____

2. Does the Company have any reinsurance agreements in effect such that the amount of losses paid or accrued through the statement date may result in a payment to the reinsurer of amounts which, in aggregate and allowing for offset of mutual credits from other reinsurance agreements with the same reinsurer, exceed the total direct premium collected under the reinsured policies? Yes ( ) No (X)
   If yes,give fulldetails.

   _____

Section 3 – Ceded Reinsurance Report – Part B

1. What is the estimated amount of the aggregate reduction in surplus, (for agreements other than those under which the reinsurer may unilaterally cancel for reasons other than for non-payment of premiums or other similar credits that are reflected in Section 2 above) of termination of all reinsurance agreements, by either party, as of the date of this statement? Where necessary, the Company may consider the current or anticipated experience of the business reinsured in making this estimate. $0

2. Have any agreements been executed or existing agreements amended, since January 1 of the year of this statement, to include policies or contracts which were in-force or which had existing reserves established by the Company as of the effective date of the agreement? Yes ( ) No (X)

B. Uncollectible Reinsurance
No specific reinsurance recoverables were written off by the Company as uncollectible during 2001.

C. Commutation of Reinsurance Reflected in Income and Expenses
During the current year, no ceded reinsurance was commuted and charged to income.

23. Retrospectively Rated Contracts & Contracts Subject to Redetermination

The Company does not issue retrospectively rated contracts.

24. Change in Incurred Losses and Loss Adjustment Expenses

Reserves for incurred losses and loss adjustment expenses attributable to insured events of prior years has decreased by $5,050,276 from December 31, 2001 to December 31, 2002 as a result of reestimation of unpaid losses and loss adjustment expenses on group health business. This decrease is generally the result of ongoing analysis of recent loss reserve trends. Original estimates are adjusted as additional information becomes known regarding individual claims.

25. Intercompany Pooling Arrangements

The Company was not a party to any intercompany pooling arrangements whereby the pool participants cede substantially all of their direct and assumed business to the pool and therefore will not affect the solvency and integrity of the insurer's reserves.

26. Reserve for Life Contracts and Deposit-Type Contracts

The Company does not issue life contracts or deposit type contracts.

27. Variable Annuities with Guaranteed Living Benefits

The Company does not offer variable annuities with guaranteed living benefits.

28. Analysis of Annuity Actuarial Reserves and Deposit Liabilities by Withdrawal Characteristics

NOTES TO FINANCIAL STATEMENTS

The Company does not issue annuity or deposit type products

29. Separate Accounts

The Company did not conduct any separate account business during 2002.

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

No.	Name	Employeer Identification Number
1	UnitedHealth Group Incorporated	41-1321939
2	United HealthCare Services, Inc.	41-1289245
3	United HealthCare Service Corp.	06-1413734
4	United HealthCare Insurance Company	36-2739571
5	United HealthCare Insurance Company of New York	11-3283886
6	The MetraHealth Employee Benefits Company, Inc.	06-1389505
7	UnitedHealth Group Finance Company, Inc.	41-1963826
8	United HealthCare Insurance Company of Illinois	36-3800349
9	United HealthCare Insurance Company of Ohio	31-1169935
10	Arizona Physicians IPA, Inc.	86-0813232
11	MetraHealth Care Management Corporation	43-1378259
12	UnitedHealthcare of Wisconsin, Inc.	39-1555888
13	The MetraHealth Care Network, Inc.	95-3937695
14	UnitedHealthcare International, Inc.	41-1917398
15	UHC International Services, Inc.	41-1913059
16	United HealthCare Network, Inc.	63-1005365
17	United HealthCare of Alabama, Inc.	63-0899562
18	United HealthCare of Arizona, Inc.	86-0507074
19	United HealthCare of Arkansas, Inc.	63-1036819
20	United HealthCare of California, Inc.	33-0142907
21	United HealthCare of Colorado, Inc.	84-1004639
22	United HealthCare of Florida, Inc.	59-1293865
23	United HealthCare of Georgia, Inc.	58-1653544
24	UnitedHealthcare of Illinois, Inc. (f/k/a United HealthCare of Illinois, Inc.)	36-3280214
25	United HealthCare of Louisiana, Inc.	72-1074008
26	United HealthCare of Mississippi, Inc.	63-1036817
27	United HealthCare of Nevada, Inc.	41-1867059
28	UnitedHealthcare of New England, Inc.	05-0413469
29	UnitedHealthcare of New Jersey, Inc.	22-3207740
30	UnitedHealthcare of New York, Inc.	06-1172891
31	UnitedHealthcare of North Carolina, Inc.	56-1461010
32	United HealthCare of Ohio, Inc.	31-1142815
33	United HealthCare of Oregon, Inc.	41-1853689
34	United HealthCare of Tennessee, Inc.	63-1036814
35	United HealthCare of Texas, Inc.	95-3939697
36	UnitedHealthcare of the Mid-Atlantic, Inc.	52-1130183
37	United HealthCare of the Midlands, Inc.	47-0676824
38	United HealthCare of the Midwest, Inc.	43-1361841
39	UnitedHealthcare of Upstate New York, Inc.	95-3979352
40	United HealthCare of Utah	41-1488563
41	United HealthCare of Washington, Inc.	41-1875833
42	UnitedHealthcare, Inc.	41-1922511
43	UHC International Holdings, Inc.	41-1819047
44	H & W Indemnity Ltd.	98-0213198
45	UnitedHealthcare of Minnesota, Inc.	41-1880302
46	CT Management, Inc.	95-4690976
47	Ingenix Pharmaceutical Services, Inc.	41-1975147

NOTES TO FINANCIAL STATEMENTS

48	Ingenix Pharmaceutical Services Holdings, Inc.	41-1994485
49	Ingenix, Inc.	41-1858498
50	Reden & Anders, Ltd.	41-1671279
51	Ingenix Publishing, Inc.	54-1526076
52	Subrogation Advantage, Ltd.	41-1675992
53	The Ovations Press, Inc.	41-1935850
54	Ovations, Inc.	41-1921007
55	Lifemark Corporation	36-3338328
56	Evercare at Home, Inc.	86-0839181
57	Evercare Connections, Inc.	71-0758986
58	Evercare of Arizona, Inc. (f/k/a Ventana Health Systems, Inc.)	86-0618309
59	Arizona Health Concepts, Inc.	86-0706469
60	EverCare of New York, IPA, Inc.	41-1962017
61	Specialized Care Services Inc.	41-1921983
62	United Behavioral Health	94-2649097
63	U.S. Behavioral Health Plan, California	94-3077084
64	Behavioral Health Administrators	94-3111105
65	Working Solutions, Inc.	93-0978135
66	National Benefit Resources, Inc.	41-1485369
67	Stop-Loss Life Reinsurance Company	62-1253722
68	Dental Benefit Providers, Inc.	41-2014834
69	Dental Benefit Providers of California, Inc.	52-1452809
70	Dental Benefit Providers of Illinois, Inc.	36-4008355
71	Dental Benefit Providers of Maryland, Inc.	52-1500049
72	Dental Benefit Providers of New Jersey, Inc.	52-1987381
73	Dental Benefit Services of Illinois, Inc.	36-3645850
74	Dental Insurance Company of America	14-1795824
75	Unimerica Insurance Company	52-1996029
76	DBP-KAI, Inc.	52-1811176
77	Coordinated Vision Care, Inc.	31-1603051
78	ACN Group, Inc. (f/k/a American Chiropractic Network, Inc.)	41-1591944
79	ACN Group IPA of New York, Inc. (f/k/a American Chiropractic Network IPA of New York, Inc.)	41-1913523
80	Managed Physical Network, Inc.	14-1782475
81	Spectera, Inc.	52-1260282
82	Spectera Insurance Company, Inc.	76-0223161
83	Spectera Insurance Company	52-1487557
84	Spectera Eyecare of North Carolina, Inc.	52-2012262
85	Spectera Vision Services of Florida, Inc.	52-1780178
86	Spectera Vision, Inc.	54-1804256
87	Spectera Vision Services of California, Inc.	95-4354052
88	Uniprise, Inc.	41-1921009
89	Unimerica, Inc.	41-1921008
90	Charter Oak HealthCare Services, Inc.	06-1569714
91	Commonwealth Physicians Services Corporation	62-1236472
92	Group Vision Associates, Inc.	23-2760620
93	Ingenix Services, Inc.	41-1957381
94	Lifemark at Home NY, Inc.	91-2035155
95	Lifemark Care Management, Inc.	86-0964571
96	Lifemark Healthplans of Delaware, Inc.	91-2084509
97	Lifemark New York, Inc.	86-0949162
98	Managed Physical Network IPA of New York, Inc.	80-0052840
99	Specialty Resource Services, Inc.	41-1925903
100	UHC Umber, Inc.	41-1919770
101	United Behavioral Health of New York I.P.A., Inc.	41-1868911
102	United HealthCare Life Insurance Company of New York	01-0637149
103	United HealthCare of Connecticut, Inc.	41-1917627
104	United HealthCare of Delaware, Inc.	41-1917493
105	United HealthCare of Idaho, Inc.	41-1917496
106	United HealthCare of Kansas, Inc.	41-1917498
107	United HealthCare of Maine, Inc.	41-1917499
108	United HealthCare of Maryland, Inc.	41-1917500
109	United HealthCare of Michigan, Inc.	41-1880301
110	United HealthCare of Montana, Inc.	41-1917622
111	United HealthCare of New Mexico, Inc.	41-1880303
112	United HealthCare of North Dakota, Inc.	41-1880304
113	United HealthCare of Pennsylvania, Inc.	41-1917624
114	United HealthCare of South Dakota, Inc.	41-1880305
115	United HealthCare of the District of Columbia, Inc.	41-1917626
116	United HealthCare of Vermont, Inc.	41-1917625
117	United HealthCare of West Virginia, Inc.	41-1880299

NOTES TO FINANCIAL STATEMENTS

118	United HealthCare of Wyoming, Inc.	41-1917621
119	United Resource Networks, Inc.	41-1940493
120	UnitedHealth Financial Services, Inc.	47-0858530
121	UnitedHealth Networks, Inc.	41-1941124
122	Exante Bank, Inc.	47-0858534
123	Coordinated Vision Care of New York, IPA, Inc.	
124	UnitedHealthcare (Newco), Inc.	
125	ACN Group of California, Inc.	27-0015861
126	Geo Access, Inc.	48-1090471
127	Information Network Corporation	86-0477097
128	Preferred Chiropractors of California	77-0194168
129	AmeriChoice Corporation	54-1743136
130	AmeriChoice Health Services, Inc.	54-1743141
131	AmeriChoice Alliance, Inc.	47-0875734
132	AmeriChoice of Pennsylvania, Inc.	54-1495918
133	AmeriChoice of New Jersey, Inc.	22-3368602
134	AmeriChoice of New York, Inc.	11-3122517
135	AmeriChoice Behavioral Healthcare, Inc.	54-1808615
136	Revolution Health Systems, Inc.	23-2845194
137	Midwest Security Administrators, Inc.	39-1653251
138	Midwest Security Holding, Inc. (f/k/a R. W. Houser, Inc.)	39-1127271
139	Midwest Security Care, Inc.	39-1624025
140	Sierra Chiropractic, Inc. (f/k/a Sierra Chiropractic IPA, Inc.)	77-0343090
142	Aperture Credentialing Holdings, Inc.	61-1373635
143	Aperture Credentialing, Inc.	61-1314126

NOTES TO FINANCIAL STATEMENTS

SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement	
	1 Amount	2 Percentage	3 Amount	4 Percentage
1. Bonds:				
1.1 U.S. treasury securities	13,838,490	19.7	13,838,490	19.7
1.2 U.S. government agency and corporate obligations (excluding mortgage-backed securities):				
1.21 Issued by U.S. government agencies		0.0		0.0
1.22 Issued by U.S. government sponsored agencies		0.0		0.0
1.3 Foreign government (including Canada, excluding mortgage-backed securities)		0.0		0.0
1.4 Securities issued by states, territories and possessions and political subdivisions in the U.S.:				
1.41 States, territories and possessions general obligations	12,476,333	17.7	12,476,333	17.7
1.42 Political subdivisions of states, territories & possessions & political subdivisions general obligations	4,008,093	5.7	4,008,093	5.7
1.43 Revenue and assessment obligations	16,751,482	23.8	16,751,482	23.8
1.44 Industrial development and similar obligations		0.0		0.0
1.5 Mortgage-backed securities (includes residential and commercial MBS):				
1.51 Pass-through securities:				
1.511 Guaranteed by GNMA		0.0		0.0
1.512 Issued by FNMA and FHLMC	132,602	0.2	132,602	0.2
1.513 Privately issued		0.0		0.0
1.52 CMOs and REMICs:				
1.521 Issued by FNMA and FHLMC		0.0		0.0
1.522 Privately issued and collateralized by MBS issued or guaranteed by GNMA, FNMA or FHLMC	2,244,677	3.2	2,244,677	3.2
1.523 All other privately issued		0.0		0.0
2. Other debt and other fixed income securities (excluding short-term):				
2.1 Unaffiliated domestic securities (includes credit tenant loans rated by the SVO)	7,800,088	11.1	7,800,088	11.1
2.2 Unaffiliated foreign securities		0.0		0.0
2.3 Affiliated securities		0.0		0.0
3. Equity interests:				
3.1 Investments in mutual funds		0.0		0.0
3.2 Preferred stocks:				
3.21 Affiliated		0.0		0.0
3.22 Unaffiliated		0.0		0.0
3.3 Publicly traded equity securities (excluding preferred stocks):				
3.31 Affiliated		0.0		0.0
3.32 Unaffiliated		0.0		0.0
3.4 Other equity securities:				
3.41 Affiliated		0.0		0.0
3.42 Unaffiliated		0.0		0.0
3.5 Other equity interests including tangible personal property under lease:				
3.51 Affiliated		0.0		0.0
3.52 Unaffiliated		0.0		0.0
4. Mortgage loans:				
4.1 Construction and land development		0.0		0.0
4.2 Agricultural		0.0		0.0
4.3 Single family residential properties		0.0		0.0
4.4 Multifamily residential properties		0.0		0.0
4.5 Commercial loans		0.0		0.0
5. Real estate investments:				
5.1 Property occupied by company		0.0		0.0
5.2 Property held for production of income (includes $.....0 of property acquired in satisfaction of debt)		0.0		0.0
5.3 Property held for sale ($.....0 including property acquired in satisfaction of debt)		0.0		0.0
6. Policy loans		0.0		0.0
7. Receivables for securities		0.0		0.0
8. Cash and short-term investments	13,123,647	18.6	13,123,647	18.6
9. Other invested assets		0.0		0.0
10. Total invested assets	70,375,412	100.0	70,375,412	100.0

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes [X] No [ ]

1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes [X] No [ ] N/A [ ]

1.3 State regulating? Ohio

2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes [ ] No [X]

2.2 If yes, date of change:
If not previously filed, furnish herewith a certified copy of the instrument as amended.

3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/1997

3.2 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

3.3 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

3.4 By what department or departments? Ohio

4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under a common control (other than salaried employees of the reporting entity) receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:

4.11 sales of new business? Yes [ ] No [X]

4.12 renewals? Yes [ ] No [X]

4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:

4.21 sales of new business? Yes [ ] No [X]

4.22 renewals? Yes [ ] No [X]

5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [ ] No [X]

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

1 Name of Entity	2 NAIC Company Code	3 State of Domicile

6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? (You need not report an action, either formal or informal, if a confidentiality clause is part of the agreement.) Yes [ ] No [X]

6.2 If yes, give full information:

7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? Yes [ ] No [X]

7.2 If yes,

7.21 State the percentage of foreign control. .....0.000 %

7.22 State the nationality(ies) of the foreign person(s) or entity(ies); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(ies) (e.g., individual, corporation, government, manager or attorney-in-fact)

1 Nationality	2 Type of Entity

GENERAL INTERROGATORIES (continued)

8. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
Deloitte and Touche, LLP
City Place, 185 Asylum Street, 33rd Floor, Hartford, CT 06103-3402

9. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with a(n) actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
Thomas E. Burton, Senior Vice President and Actuary
United HealthCare Insurance Company, 450 Columbus Blvd., Hartford, CT 06103

10. FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:

10.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?

10.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes [ ] No [ ]

10.3 Have there been any changes made to any of the trust indentures during the year? Yes [ ] No [ ]

10.4 If answer to (10.3) is yes, has the domiciliary or entry state approved the changes? Yes [ ] No [ ] N/A [ ]

BOARD OF DIRECTORS

11. Is the purchase or sale of all investments of the reporting entity passed upon either by the Board of Directors or a subordinate committee thereof? Yes [X] No [ ]

12. Does the reporting entity keep a complete permanent record of the proceedings of its Board of Directors and all subordinate committees thereof? Yes [X] No [ ]

13. Has the reporting entity an established procedure for disclosure to its Board of Directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees which is in or is likely to conflict with the official duties of such person? Yes [X] No [ ]

FINANCIAL

14.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):

14.11 To directors or other officers $.....0

14.12 To stockholders not officers $.....0

14.13 Trustees, supreme or grand (Fraternal only) $.....0

14.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):

14.21 To directors or other officers $.....0

14.22 To stockholders not officers $.....0

14.23 Trustees, supreme or grand (Fraternal only) $.....0

15.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? Yes [ ] No [X]

15.2 If yes, state the amount thereof at December 31 of the current year:

15.21 Rented from others $.....0

15.22 Borrowed from others $.....0

15.23 Leased from others $.....0

15.24 Other $.....0

Disclose in the Notes to Financial the nature of each obligation.

16.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? Yes [X] No [ ]

16.2 If answer is yes:

16.21 Amount paid as losses or risk adjustment $.....0

16.22 Amount paid as expenses $.....0

16.23 Other amounts paid $.....0

GENERAL INTERROGATORIES (continued)

INVESTMENT

17. List the following capital stock information for the reporting entity:

Class	1 Number of Shares Authorized	2 Number of Shares Outstanding	3 Par Value Per Share	4 Redemption Price If Callable	5 Is Dividend Rate Limited?	6 Are Dividends Cumulative?
Preferred					...Yes [ ].....No [ ]	...Yes [ ].....No [ ]...
Common	.....100,000.000	.....50,000.000	.....20.00	.....XXX.....	.....XXX.....XXX.....	.....XXX.....XXX....

18.1 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date, except as shown by Schedule E-Part 2-Special Deposits? Yes [X] No [ ]

18.2 If no, give full and complete information relating thereto.

19.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity, except as shown on Schedule E-Part 2-Special Deposits, or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 15.1) Yes [ ] No [X]

19.2 If yes, state the amount thereof at December 31 of the current year:

19.21 Loaned to others	$.....0
19.22 Subject to repurchase agreements	$.....0
19.23 Subject to reverse repurchase agreements	$.....0
19.24 Subject to dollar repurchase agreements	$.....0
19.25 Subject to reverse dollar repurchase agreements	$.....0
19.26 Pledged as collateral	$.....0
19.27 Placed under option agreements	$.....0
19.28 Letter stock or securities restricted as to sale	$.....0
19.29 Other	$.....0

19.3 For each category above, if any of these assets are held by others, identify by whom held:

19.31
19.32
19.33
19.34
19.35
19.36
19.37
19.38
19.39

For categories (19.21) and (19.23) above, and for any securities that were made available for use by another person during the period covered by this statement, attach a schedule as shown in the instructions to the annual statement.

19.4 For category (19.28) provide the following:

1 Nature of Restriction	2 Description	3 Amount

20.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes [ ] No [X]

20.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [ ] No [ ] N/A [X]
If no, attach a description with this statement.

21.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? Yes [ ] No [X]

21.2 If yes, state the amount thereof at December 31 of the current year: $.....0

22. Excluding items in Schedule E, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Part 1-General, Section IV.H-Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook? Yes [X] No [ ]

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

1 Name of Custodian(s)	2 Custodian's Address
State Street Bank	801 Pennsylvania Ave., 4th Floor, Kansas City, MO 64137

GENERAL INTERROGATORIES (continued)

INVESTMENT

22.02 For all agreements that do not comply with the requirements of the NAIC Financial Condition Examiners Handbook, provide the name, location and a complete explanation:

1 Name(s)	2 Location(s)	3 Complete Explanation(s)

22.03 Have there been any changes, including name changes, in the custodian(s) identified in 22.01 during the current year? Yes [ ] No [X]

22.04 If yes, give full and complete information relating thereto:

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason

22.05 Identify all investment advisors, brokers/dealers or individuals acting on behalf of broker/dealers that have access to the investment accounts, handle securities and have authority to make investments on behalf of the reporting entity:

1 Central Registration Depository Number(s)	2 Name	3 Address
43373	Travelers Asset Management	One Tower Square, Hartford, CT 06183-2030

OTHER

23.1 Amount of payments to Trade Associations, Service Organizations and Statistical or Rating Bureaus, if any? $.....0

23.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to Trade Associations, Service Organizations and Statistical or Rating Bureaus during the period covered by this statement.

1 Name	2 Amount Paid

24.1 Amount of payments for legal expenses, if any? $.....0

24.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1 Name	2 Amount Paid

25.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? $.....0

25.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers or departments of government during the period covered by this statement.

1 Name	2 Amount Paid

GENERAL INTERROGATORIES (continued)

PART 2 - LIFE INTERROGATORIES

1.1	Does the reporting entity have any direct Medicare Supplement Insurance in force?		Yes [ ] No [X]
1.2	If yes, indicate premium earned on U.S. business only		$.....0
1.3	What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit?		$.....0
	1.31 Reason for excluding		
1.4	Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above.		$.....0
1.5	Indicate total incurred claims on all Medicare Supplement insurance.		$.....0
1.6	Individual policies:		
	Most current three years:		
	1.61 Total premium earned		$.....0
	1.62 Total incurred claims		$.....0
	1.63 Number of covered lives		0
	All years prior to most current three years:		
	1.64 Total premium earned		$.....0
	1.65 Total incurred claims		$.....0
	1.66 Number of covered lives		0
1.7	Group policies:		
	Most current three years:		
	1.71 Total premium earned		$.....0
	1.72 Total incurred claims		$.....0
	1.73 Number of covered lives		0
	All years prior to most current three years:		
	1.74 Total premium earned		$.....0
	1.75 Total incurred claims		$.....0
	1.76 Number of covered lives		0
2.1	Does this reporting entity have Separate Accounts?		Yes [ ] No [X]
2.2	If yes, has a Separate Accounts statement been filed with this Department?	Yes [ ]	No [ ] N/A [ ]
2.3	What portion of capital and surplus funds of the reporting entity covered by assets in the Separate Accounts statement, is not currently distributable from the Separate Accounts to the general account for use by the general account?		$.....0
2.4	State the authority under which Separate Accounts are maintained:		
2.5	Was any of the reporting entity's Separate Accounts business reinsured as of December 31?		Yes [ ] No [ ]
2.6	Has the reporting entity assumed by reinsurance any Separate Accounts business as of December 31?		Yes [ ] No [ ]
3.1	Are personnel or facilities of this reporting entity used by another entity or entities or are personnel or facilities of another entity or entities used by this reporting entity (except for activities such as administration of jointly underwritten group contracts and joint mortality or morbidity studies)?		Yes [X] No [ ]
3.2	Net reimbursement of such expenses between reporting entities:		
	3.21 Paid		$.....19,000,000
	3.22 Received		$.....0
4.1	Does the reporting entity write any guaranteed interest contracts?		Yes [ ] No [ ]
4.2	If yes, what amount pertaining to these items is included in:		
	4.21 Page 3, Line 3		$.....0
	4.22 Page 4, Line 1		$.....0
5.	For stock reporting entities only:		
	5.1 Total amount paid in by stockholders as surplus funds since organization of the reporting entity:		$.....2,700,000
6.	Total dividends paid stockholders, since organization of the reporting entity:		
	6.11 Cash		$.....137,506,274
	6.12 Stock		$.....0
7.1	Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly?		Yes [ ] No [X]
	7.11 Name of real estate holding company		
	7.12 Number of parcels involved		0
	7.13 Total book/adjusted carrying value		$.....0
7.2	If yes, provide explanation		

GENERAL INTERROGATORIES (continued)

PART 2 - LIFE INTERROGATORIES (continued)

8.1 Does the company reinsure any Workers' Compensation Carve-Out business defined as: Yes [ ] No [X]

Workers' compensation carve-out business is defined as reinsurance (including retrocessional reinsurance) assumed by life and health insurers of medical, wage loss and death benefits of the occupational illness and accident exposures, but not the employers liability exposures, of business originally written as workers' compensation insurance.

8.2 If yes, has the reporting entity completed the Workers' Compensation Carve-Out Supplement to the Annual Statement? Yes [ ] No [ ]

8.3 If 8.1 is yes, the amounts of earned premiums and claims incurred in this statement are:

		1 Reinsurance Assumed	2 Reinsurance Ceded	3 Net Retained
8.31	Earned premium	$0	$0	$0
8.32	Paid claims	$0	$0	$0
8.33	Claim liability and reserve (beginning of year)	$0	$0	$0
8.34	Claim liability and reserve (end of year)	$0	$0	$0
8.35	Incurred claims	$0	$0	$0

8.4 If reinsurance assumed included amounts with attachment points below $1,000,000, the distribution of the amounts reported in Lines 8.31 and 8.34 for Column (1) are:

	Attachment Point	1 Earned Premium	2 Claim Liability and Reserve
8.41	< $25,000	$0	$0
8.42	$25,000 -- 99,999	$0	$0
8.43	$100,000 -- 249,999	$0	$0
8.44	$250,000 -- 999,999	$0	$0
8.45	$1,000,000 or more	$0	$0

8.5 What portion of earned premium reported in 8.31, Column 1 was assumed from pools? $0

FIVE YEAR HISTORICAL DATA

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e., 17.6.

Show amounts of life insurance in this exhibit in thousands (omit $000)

		1 2002	2 2001	3 2000	4 1999	5 1998
	Life Insurance in Force (Exhibit of Life Insurance)					
1.	Ordinary - whole life and endowment (Line 34, Col. 4)					
2.	Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4)					
3.	Credit life (Line 21, Col. 6)					
4.	Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4)					
5.	Industrial (Line 21, Col. 2)					
6.	FEGLI/SGLI (Lines 43 & 44, Col. 4)					
7.	Total (Line 21, Col. 10)	0	0	0	0	0
	New Business Issued (Exhibit of Life Insurance)					
8.	Ordinary - whole life and endowment (Line 34, Col. 2)					
9.	Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2)					
10.	Credit life (Line 2, Col. 6)					
11.	Group (Line 2, Col. 9)					
12.	Industrial (Line 2, Col. 2)					
13.	Total (Line 2, Col. 10)	0	0	0	0	0
	Premium Income - Lines of Business					
14.	Industrial life (Exhibit 1-Part 1, Line 20.4, Col. 2)					
15.1	Ordinary life insurance (Exhibit 1-Part 1, Line 20.4, Col.. 3)					
15.2	Ordinary individual annuities (Exhibit 1-Part 1, Line 20.4, Col. 4)					
16.	Credit life (group and individual) (Exhibit 1-Part 1, Line 20.4, Col. 5)					
17.1	Group life insurance (Exhibit 1-Part 1, Line 20.4, Col. 6)					(2,301)
17.2	Group annuities (Exhibit 1-Part 1, Line 20.4, Col. 7)					
18.1	A&H - group (Exhibit 1-Part 1, Line 20.4, Col. 8)	324,081,875	199,876,456	160,029,731	98,322,396	69,528,383
18.2	A&H - credit (group and individual) (Exhibit 1-Part 1, Line 20.4, Col. 9)					
18.3	A&H - other (Exhibit 1-Part 1, Line 20.4, Col. 10)					
19.	Aggregate of all other lines of business (Exhibit 1-Part 1, Line 20.4, Col. 11)					
20.	Deposit-type funds	XXX	XXX			
21.	Total	324,081,875	199,876,456	160,029,731	98,322,396	69,526,082
	Balance Sheet Items (Pages 2 and 3)					
22.	Total admitted assets excluding Separate Accounts business (Page 2, Line 25, Col. 3)	87,175,443	76,297,533	75,496,896	59,153,055	47,503,180
23.	Total liabilities excluding Separate Accounts business (Page 3, Line 26)	49,281,841	33,653,167	25,289,880	14,644,704	14,096,501
24.	Aggregate life reserves (Page 3, Line 1)	39,396	36,212	36,922	36,922	37,307
25.	Aggregate A&H reserves (Page 3, Line 2)	3,991,149	2,904,073	2,181,729	1,006,060	189,131
26.	Deposit-type contract funds (Page 3, Line 3)			XXX	XXX	XXX
27.	Asset valuation reserve (Page 3, Line 24.1)	158,810	131,466	110,873	97,169	78,360
28.	Capital (Page 3, Lines 29 & 30)	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
29.	Surplus (Page 3, Line 37)	36,893,602	41,644,366	49,207,017	43,508,352	32,406,678
	Risk-Based Capital Analysis					
30.	Total adjusted capital	38,052,412	42,775,832	50,317,890	44,605,521	33,485,038
31.	Authorized control level risk-based capital	11,155,330	7,093,860	5,069,610	3,084,227	2,332,949
	Percentage Distribution of Assets (Page 2, Col. 3) (Line No. /Page 2, Line 11, Col. 3) x 100.0					
32.	Bonds (Line 1)	81.4	56.7	34.7	37.0	90.4
33.	Stocks (Lines 2.1 and 2.2)					0.3
34.	Mortgage loans on real estate (Lines 3.1 and 3.2)					
35.	Real estate (Line 4.1, 4.2 and 4.3)					
36.	Policy loans (Line 5)					
37.	Premium notes (Line 6)					
38.	Cash and short-term investments (Line 7)	18.6	43.3	65.2	63.0	9.3
39.	Other invested assets (Line 8)					
40.	Receivable for securities (Line 9)		0.0	0.0	0.0	0.0
41.	Aggregate write-ins for invested assets (Line 10)					
42.	Cash and invested assets (Line 11)	100.0	100.0	100.0	100.0	100.0

FIVE YEAR HISTORICAL DATA

(continued)

		1 2002	2 2001	3 2000	4 1999	5 1998
	Investments in Parent, Subsidiaries and Affiliates					
43.	Affiliated bonds (Sch. D Summary, Line 25 Col. 1)					
44.	Affiliated preferred stocks (Sch. D Summary, Line 39 Col. 1)					
45.	Affiliated common stocks (Sch. D Summary, Line 53 Col. 2)					
46.	Affiliated short-term investments (subtotal included in Schedule DA, Part 2 Col. 5, Line 11)					
47.	Affiliated mortgage loans on real estate					
48.	All other affiliated					
49.	Total of above Lines 43 to 48	0	0	0	0	0
	Total Nonadmitted and Admitted Assets					
50.	Total nonadmitted assets (Page 2, Line 27, Col. 2)	931,869	666,870	473,760	76,378	140,568
51.	Total admitted assets (Page 2, Line 27, Col. 3)	87,175,443	76,297,533	75,496,896	59,153,055	47,503,180
	Investment Data					
52.	Net investment income (Exhibit of Net Investment Income)	2,302,939	2,504,940	2,954,864	2,592,179	2,188,953
53.	Realized capital gains (losses)	462,423	223,703	(167,783)	(176,182)	101,109
54.	Unrealized capital gains (losses)		(2,054)			
55.	Total of above Lines 52, 53 and 54	2,765,362	2,726,589	2,787,081	2,415,997	2,290,062
	Benefits and Reserve Increase (Page 6)					
56.	Total contract benefits - life (Lines 10, 11, 12, 13, 14 and 15 Col. 1 less Lines 10, 11, 12, 13, 14 and 15, Cols. 9, 10 & 11)				(10,000)	(145,333)
57.	Total contract benefits - A&H (Lines 13 & 14, Cols. 9, 10 & 11)	231,770,922	137,487,587	90,870,833	47,806,871	37,908,954
58.	Increase in life reserves - other than group and annuities (Line 19, Cols. 2 & 3)					
59.	Increase in A&H reserves (Line 19, Cols. 9, 10 & 11)	1,090,260	721,634	1,175,669	816,544	152,996
60.	Dividends to policyholders (Line 30, Col 1)					
	Operating Percentages					
61.	Insurance expense percent (Page 6, Col. 1, Lines 21, 22, & 23 less Line 6)/(Page 6 Col. 1, Line 1 plus group annuity contribution funds) x 100.00	10.3	10.8	9.7	8.9	11.2
62.	Lapse percent (ordinary only) (Exhibit of Life Insurance, Col. 4, Lines 14 & 15) x 100.00 / 1/2 (Lines 1 & 21)					
63.	A&H loss percent (Schedule H, Part 1, Lines 3 & 4, Col. 2)	71.9	69.0	57.6	49.4	54.8
64.	A&H expense percent (Schedule H, Part 1, Line 8, Col. 2)	11.7	12.3	11.4	9.7	11.8
	A&H Claim Reserve Adequacy					
65.	Incurred losses on prior years' claims - group health (Sch. H, Part 3, Line 3.1, Col. 2)	21,591,396	18,337,817	11,306,862	9,042,342	6,825,555
66.	Prior years' claim liability and reserve - group health (Sch. H, Part 3, Line 3.2, Col. 2)	26,641,672	22,464,108	12,711,682	10,423,663	8,715,884
67.	Incurred losses on prior years' claims - health other than group (Sch. H, Part 3, Line 3.1, Col. 1 less Col. 2)					
68.	Prior years' claim liability and reserve - health other than group (Sch. H, Part 3, Line 3.2, Col. 1 less Col. 2)					
	Net Gains From Operations After Federal Income Taxes by Lines of Business (Page 6, Line 33)					
69.	Industrial life (Col. 2)					
70.	Ordinary - life (Col. 3)					
71.	Ordinary - individual annuities (Col. 4)					
72.	Ordinary - supplementary contracts (Col. 5)					
73.	Credit life (Col. 6)					
74.	Group life (Col. 7)				(25,575)	88,022
75.	Group annuities (Col. 8)					
76.	A&H - group (Col. 9)	36,202,687	25,898,945	34,109,752	27,929,442	16,759,554
77.	A&H - credit (Col. 10)					
78.	A&H - other (Col. 11)					
79.	Aggregate of all other lines of business (Col. 12)					
80.	Total (Col. 1)	36,202,687	25,898,945	34,109,752	27,903,867	16,847,576

Ex. of Life Ins.
NONE

Ex. of Life Ins.
NONE

Ex. of Life Ins.
NONE

Ex. of Life Ins.
NONE

Ex. of Life Ins.
NONE

Ex. of Life Ins.
NONE

Ex. of Life Ins.
NONE

Ex. of Life Ins.
NONE

EXHIBIT OF NUMBER OF POLICIES, CONTRACTS, CERTIFICATES, INCOME PAYABLE AND ACCOUNT VALUES IN FORCE FOR SUPPLEMENTARY CONTRACTS, ANNUITIES, ACCIDENT & HEALTH AND OTHER POLICIES

SUPPLEMENTARY CONTRACTS

	Ordinary		Group	
	1 Involving Life Contingencies	2 Not Involving Life Contingencies	3 Involving Life Contingencies	4 Not Involving Life Contingencies
1. In force end of prior year				
2. Issued during year				
3. Reinsurance assumed				
4. Increased during year (net)				
5. Total (Lines 1 to 4)	0	0	0	0
Deductions during year:				
6. Decreased (net)				
7. Reinsurance				
8. Totals (Lines 6 and 7)	0	0	0	0
9. In force end of year	0	0	0	0
10. Amount on deposit		(a)		(a)
11. Income now payable				
12. Amount of income payable	(a)	(a)	(a)	(a)

NONE

ANNUITIES

	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year				
2. Issued during year				
3. Reinsurance assumed				
4. Increased during year (net)				
5. Total (Lines 1 to 4)	0	0	0	0
Deductions during year:				
6. Decreased (net)				
7. Reinsurance				
8. Totals (Lines 6 and 7)	0	0	0	0
9. In force end of year	0	0	0	0
Income now payable:				
10. Amount of income payable	(a)	XXX	XXX	(a)
Deferred fully paid:				
11. Account balance	XXX	(a)	XXX	(a)
Deferred not fully paid:				
12. Account balance	XXX	(a)	XXX	(a)

NONE

ACCIDENT AND HEALTH INSURANCE

	Ordinary		Group		Credit	
	1 Policies	2 Premiums in force	3 Policies	4 Premiums in force	5 Policies	6 Premiums in force
1. In force end of prior year			4,039	239,988,071		
2. Issued during year			1,471	118,844,412		
3. Reinsurance assumed						
4. Increased during year (net)		XXX		XXX		XXX
5. Total (Lines 1 to 4)	0	XXX	5,510	XXX	0	XXX
Deductions during year:						
6. Conversions	XXX	XXX		XXX	XXX	XXX
7. Decreased (net)		XXX		XXX		XXX
8. Reinsurance		XXX		XXX		XXX
9. Totals (Lines 6 to 8)	0	XXX	0	XXX	0	XXX
10. In force end of year	0	(a)	5,510	(a) 358,832,483	0	(a)

NONE

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS

	1 Deposit Funds Contracts	2 Dividend Accumulations Contracts
1. In force end of prior year		
2. Issued during year		
3. Reinsurance assumed		
4. Increased during year (net)		
5. Total (Lines 1 to 4)	0	0
Deductions during year:		
6. Decreased (net)		
7. Reinsurance		
8. Totals (Lines 6 and 7)	0	0
9. In force end of year	0	0
10. Amount of account balance	(a)	(a)

(a) See Paragraph 9 of the Annual Audited Financial Reports in the General section of the Annual Statement Instructions.

SCHEDULE D - SUMMARY BY COUNTRY

Long-Term Bonds and Stocks OWNED December 31 of Current Year

Description		1 Book/Adjusted Carrying Value	2 Fair Value (a)	3 Actual Cost	4 Par Value of Bonds
BONDS	1. United States	13,838,490	14,472,323	13,961,438	11,735,000
Governments	2. Canada				
(Including all obligations guaranteed	3. Other Countries				
by governments)	4. Totals	13,838,490	14,472,323	13,961,438	11,735,000
	5. United States	12,476,333	12,476,333	12,564,419	11,600,000
States, Territories and Possessions	6. Canada				
(Direct and guaranteed)	7. Other Countries				
	8. Totals	12,476,333	12,476,333	12,564,419	11,600,000
Political Subdivisions of States,	9. United States	4,008,093	4,008,093	4,017,895	3,815,000
Territories and Possessions	10. Canada				
(Direct and guaranteed)	11. Other Countries				
	12. Totals	4,008,093	4,008,093	4,017,895	3,815,000
Special Revenue and Special Assessment	13. United States	17,037,776	17,037,776	17,179,660	15,721,183
Obligations and all Non-guaranteed Obligations	14. Canada				
of Agencies and Authorities of Governments	15. Other Countries				
and their Political Subdivisions	16. Totals	17,037,776	17,037,776	17,179,660	15,721,183
	17. United States	749,192	823,440	748,403	750,000
Public Utilities	18. Canada				
(unaffiliated)	19. Other Countries				
	20. Totals	749,192	823,440	748,403	750,000
Industrial and Miscellaneous and	21. United States	9,141,880	9,185,144	9,141,829	9,090,009
Credit Tenant Loans	22. Canada				
(Unaffiliated)	23. Other Countries				
	24. Totals	9,141,880	9,185,144	9,141,829	9,090,009
Parent, Subsidiaries and Affiliates	25. Totals				
	26. **Total Bonds**	57,251,764	58,003,109	57,613,644	52,711,192
PREFERRED STOCKS	27. United States				
Public Utilities	28. Canada				
(Unaffiliated)	29. Other Countries				
	30. Totals	0	0	0	
	31 United States				
Banks, Trust and Insurance Companies	32. Canada				
(Unaffiliated)	33. Other Countries				
	34. Totals	0	0	0	
	35. United States				
Industrial and Miscellaneous	36. Canada				
(Unaffiliated)	37. Other Countries				
	38. Totals	0	0	0	
Parent, Subsidiaries and Affiliates	39. Totals				
	40. **Total Preferred Stocks**	0	0	0	
COMMON STOCKS	41. United States				
Public Utilities	42. Canada				
(Unaffiliated)	43. Other Countries				
	44. Totals	0	0	0	
	45. United States				
Banks, Trust and Insurance Companies	46. Canada				
(Unaffiliated)	47. Other Countries				
	48. Totals	0	0	0	
	49. United States				
Industrial and Miscellaneous	50. Canada				
(Unaffiliated)	51. Other Countries				
	52. Totals	0	0	0	
Parent, Subsidiaries and Affiliates	53. Totals				
	54. **Total Common Stocks**	0	0	0	
	55. **Total Stocks**	0	0	0	
	56. **Total Bonds and Stocks**	57,251,764	58,003,109	57,613,644	

(a) The aggregate value of bonds which are valued at other than actual fair value is $.....40,168,581.

SCHEDULE D - VERIFICATION BETWEEN YEARS

1. Book/adjusted carrying value of bonds and stocks, prior year		27,901,515	
2. Cost of bonds and stocks acquired, Column 6, Part 3		73,132,428	
3. Increase (decrease) by adjustment:			
3.1 Column 16, Part 1	(234,112)		
3.2 Column 12, Part 2, Section 1			
3.3 Column 10, Part 2, Section 2			
3.4 Column 10, Part 4	(24,794)	(258,906)	
4. Total gain (loss), Column 14, Part 4		461,322	
5. Deduct consideration for bonds and stocks disposed of, Column 6, Part 4		43,984,602	
6. Foreign exchange adjustment:			
6.1 Column 17, Part 1			
6.2 Column 13, Part 2, Section 1			
6.3 Column 11, Part 2, Section 2			
6.4 Column 11, Part 4			0
7. Book/adjusted carrying value at end of current period			57,251,757
8. Total valuation allowance			
9. Subtotal (Lines 7 plus 8)			57,251,757
10. Total nonadmitted amounts			
11. Statement value of bonds and stocks, current period			57,251,757

SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS

Allocated by States and Territories

States, Etc.	1 Is Insurer Licensed? (Yes or No)	Direct Business Only Life Contracts 2 Life Insurance Premiums	 3 Annuity Considerations	4 Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	5 Deposit-Type Contract Funds	6 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			327,175,239		
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	327,175,239	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	327,175,239	0	0
96. Plus reinsurance assumed	XXX					
97. Totals (All Business)	XXX	0	0	327,175,239	0	0
98. Less reinsurance ceded	XXX					
99. Totals (All Business) less reinsurance ceded	XXX	0	0	(b) 327,175,239	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

Explanation of basis of allocation by states, etc., of premiums and annuity considerations.

(a) Insert the number of yes responses except for Canada and Other Alien.
(b) Column 4 should balance with Exhibit 1, Lines 6.4, 10.4 and 16.4, Cols. 8, 9, and 10, or with Schedule H, Part 1, Column, Line 1. Indicate which: Exhibit 1, Lines 6.4, 10.4 and 16.4, Cols 8,9 and 10

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

PART 1 – ORGANIZATIONAL CHART

Company	State of Domicile	NAIC #	FEIN
UnitedHealth Group Incorporated	MN		41-1321939
--- AmeriChoice Corporation	DE		54-1743136
--- --- AmeriChoice Health Services, Inc.	DE		54-1743141
--- --- --- AmeriChoice Alliance, Inc.	NV		47-0875734
--- --- AmeriChoice of New Jersey, Inc.	NJ		22-3368602
--- --- AmeriChoice of New York, Inc.	NY		11-3122517
--- --- Americhoice of Pennsylvania, Inc.	PA		54-1495918
--- --- Information Network Corporation	AZ		86-0477097
--- UnitedHealthcare International Asia LLC	DE		41-1988797
--- --- United HealthCare Asia Limited	Hong Kong		Pending
--- --- United HealthCare International Malaysia Sdn. Bhd.	Malaysia		Pending
--- H & W Indemnity Ltd	Cayman Islands		98-0213198
--- UHC International Holdings, Inc.	DE		41-1819047
--- United HealthCare (Deutschland) GmbH	Germany		Pending
--- UHC International Services, Inc.	DE		41-1913059
---United HealthCare International, Inc.	DE		41-1917398
--- PhilamCare Health Systems Inc.	Philippines		000 888 183 000
--- United HealthCare International Mauritus Limited	Mauritus		Pending
--- --- Aspire Global Support Private Limited	India		Pending
--- --- United HealthCare India (Private) Limited	India		Pending
--- AIG United HealthCare LLC	DE		52-2072758
--- --- AIA United HealthCare Limited	Hong Kong		Pending
--- UnitedHealth Group Finance Company, Inc.	DE		41-1963826
--- --- UnitedHealth Group International, LLC	DE		41-1963826
--- Ingenix, Inc.	DE		41-1858498
--- --- Aperture Credentialing Holding, Inc.	DE		Pending
--- --- --- Aperture Credentialing, Inc.	DE		Pending
--- --- Reden and Anders, Ltd.	MN		41-1671279
--- ---Subrogation Advantage, Inc.	MN		Pending
--- ---GeoAccess, Inc.	KS		Pending
--- --- Ingenix Publishing, Inc.	DE		54-1526076
--- --- --- Ingenix Health Intelligence, LLC	DE		Pending
--- --- Ingenix Pharmaceutical Services, Inc.	DE		41-1975147
--- --- --- Ingenix International (Canada) Inc.	Canada		Pending
--- --- --- Ingenix Services, Inc.	DE		41-1957381
--- --- --- Ingenix Pharmaceutical Svcs (Deutschland) GmbH	Germany		Pending
--- --- --- Ingenix International (Hong Kong) Limited	Hong Kong		Pending
--- --- --- Ingenix Pharmaceutical Services d.o.o	Croatia		Pending
--- --- --- Ingenix Pharmaceutical Svcs. Holdings Inc.	DE		41-1994485
--- --- --- --- ClinPharm International Limited	United Kingdom		Pending
--- --- --- --- --- Ingenix Pharmaceutical Svcs. (UK) LTD.	United Kingdom		Pending
--- --- --- --- --- --- Ingenix Pharmaceutical Svcs. (Spain) SL	Spain		Pending
--- --- --- --- --- --- --- Ingenix Pharmaceutical Serv. (Australia) Pty Ltd	Australia		Pending
--- --- --- --- --- --- --- Ingenix International (Italy) S. R. L.	Italy		Pending
--- --- --- --- --- --- --- Ingenix Pharmaceutical Services	France		Pending
--- --- --- --- Ingenix Pharmaceutical Services, LLC	DE		Pending
--- --- --- --- CT Management, Inc.	CA		95-5690976
--- --- --- --- ICT (UK) Limited	United Kingdom		Pending
--- --- --- --- Ingenix International (Netherlands) BV	Netherlands		Pending
--- --- --- --- Ingenix Pharmaceutical Svcs. (Sweden) AB	Sweden		Pending
--- --- --- --- Ingenix Pharmaceutical Svcs.de Argentina S. R. L.	Argentina		Pending
--- --- --- --- Ingenix International (Czech Republic) S.R.O.	Czech		Pending
--- --- --- --- Worldwide Clinical Trials, SL	Spain		Pending
--- --- --- --- Ingenix International (Hungary) Ltd.	Hungary		Pending
--- --- --- --- Ingenix Pharmaceutical Svcs. (RSA) Pty Limited	South Africa		Pending
--- Ingenix, Inc. (cont.)			
--- --- --- --- Ingenix International (Finland) Oy	Finland		Pending
--- --- --- --- Ingenix International (UK) Limited	United Kingdom		Pending
--- --- United HealthCare Services, Inc.	MN		41-1289245
--- --- United Healthcare, Inc.	DE		41-1922511
--- --- --- United HealthCare of Alabama, Inc.	AL	95784	63-0899562
--- --- --- United HealthCare of Arizona, Inc.	AZ	96016	86-0507074
--- --- --- --- Arizona Physicians IPA, Inc.	AZ		86-0813232
--- --- --- United HealthCare of Arkansas, Inc.	AR	95446	63-1036819
--- --- --- United HealthCare of Colorado, Inc.	CO	95090	84-1004639
--- --- --- United HealthCare of Georgia, Inc.	GA	95850	58-1653544
--- --- --- United HealthCare of Illinois, Inc.	DE	95776	36-3280214
--- --- --- United HealthCare of Louisiana, Inc.	LA	95833	72-1074008
--- --- --- Unitedhealthcare of the Mid-Atlantic, Inc.	MD	95025	52-1130183
--- --- --- United HealthCare of the Midlands, Inc	NE	95591	47-0676824
--- --- --- United HealthCare of the Midwest, Inc.	MO	96385	43-1361841
--- --- --- United HealthCare of Mississippi, Inc.	MS	95716	63-1036817
--- --- --- United HealthCare of Nevada, Inc.	NV	95703	41-1867059
--- --- --- United HealthCare of New Jersey, Inc.	NJ	95080	22-3207740
--- --- --- United HealthCare of New York, Inc	NY	95085	06-1172891
--- --- --- United HealthCare of North Carolina, Inc	NC	95103	56-1461010
--- --- --- United HealthCare of Tennessee, Inc.	TN	11147	63-1036814
--- --- --- United HealthCare of Texas, Inc.	TX	95765	95-3939697
--- --- --- United HealthCare of Utah	UT	95501	41-1488563
--- --- --- United HealthCare of Wisconsin, Inc.	WI	95710	39-1555888
--- --- --- United HealthCare of Florida, Inc.	FL	95264	59-1293865
--- --- --- Midwest Security Holding, Inc.	WI		39-1127271
--- --- --- --- Midwest Security Administrators, Inc.	WI		39-1653251
--- --- --- Midwest Security Care, Inc.	WI		39-1624025
--- --- --- Midwest Security Life Insurance Company	WI	79480	35-1279304
--- --- United HealthCare of New England, Inc.	RI	95149	05-0413469
--- --- Unified Limited	United Kingdom		Pending
--- --- United HealthCare of Ohio, Inc.	OH	95186	31-1142815
--- --- United HealthCare of Oregon, Inc.	OR	47083	41-1853689
--- --- United HealthCare Plans of Puerto Rico, Inc.	PR	95755	66-0530562
--- --- UnitedHealth Advantage LLC	DE		35-2170347
--- --- United HealthCare of Washington, Inc.	WA	47095	41-1875833
--- --- United HealthCare of Kentucky, Ltd.	KY	96644	62-1240316
--- --- UnitedHealth Networks, Inc.	DE		41-1941124
--- --- UnitedHealth Capital, LLC	DE		41-1921451
--- --- Commonwealth Physicians Services Corporation	KY		62-1236472
--- --- UnitedHealth Financial Services, Inc.	DE		47-0858530
--- --- --- Exante Bank, Inc.	UT		47-0858534
--- --- Specialized Care Services, Inc.	DE		41-1921983
--- --- --- Optum Group LLC	DE		41-1993914
--- --- --- Coordinated Vision Care, Inc.	DE		31-1603051
--- --- --- --- Coordinated Vision Care of New York, IPA, Inc.	NY		Pending
--- --- --- Unimerica Insurance Company	MD	91529	52-1996029
--- --- --- United Resource Networks, Inc.	DE		41-1925903
--- --- --- --- Specialty Resource Services, Inc.	DE		41-1485369
--- --- --- National Benefit Resources, Inc.	ME		35-1568171
--- --- --- --- Stop Loss Life Reinsurance Company	AZ	71609	62-1253722
--- --- --- Spectera, Inc.	MD		52-1260282
--- --- --- --- Spectera Vision Services of California, Inc.	CA		95-4354052
--- --- --- --- Spectera Vision Services of Florida, Inc.	FL		52-1780178
--- United HealthCare Services, Inc. (cont.)			
--- --- --- --- Spectera Insurance Company	MD	33570	52-1487557
--- --- --- --- Spectera Eyecare of North Carolina, Inc.	NC	95816	52-2012262
--- --- --- --- Spectera Insurance Company, Inc.	TX	74950	76-0223161
--- --- --- --- Spectera Vision, Inc.	VA	95385	54-1804256
--- --- --- --- Group Vision Associates, Inc	PA		2567934
--- --- Dental Benefit Providers, Inc.	DE		41-2014834
--- --- --- Dental Benefit Providers of California, Inc.	CA		36-4008355
--- --- --- Dental Benefit Providers of Illinois, Inc.	IL	52053	36-4008355
--- --- --- Dental Benefit Providers of New Jersey, Inc.	NJ		52-1996029
--- --- --- Dental Insurance Company of America	NY	60218	14-1795824
--- --- ---DBP-KAI, Inc.	NY		52-1811176
--- --- --- Dental Benefit Providers of Maryland, Inc.	MD	47040	52-1500049
--- --- United Behavioral Health	CA		94-2649097
--- --- --- U.S. Behavioral Health Plan, California	CA		94-3077084
--- --- --- Behavioral Health Administrators	CA		94-3111105
--- --- --- United Behavioral Health of New York, IPA, Inc.	NY		41-1868911
--- --- --- Working Solutions, Inc.	OR		93-0978135
--- --- Ovations, Inc.	DE		1-1921007
--- --- --- Optage, LLC	DE		Pending
--- --- --- Lifemark Corporation	DE		36-3338328
--- --- --- --- Arizona Health Concepts, Inc.	AZ		86-0706469
--- --- --- --- Lifemark New York, Inc.	DE		86-0949162
--- --- --- --- Evercare at Home, Inc.	AZ		86-0839181
--- --- --- --- Lifemark at Home NY, Inc.	NY		91-2035155
--- --- --- --- Evercare of Arizona, Inc.	AZ		86-0618309
--- --- --- --- MCS HP New York, LLC	NY		91-1992860
--- --- --- --- Evercare Connections, Inc.	DE		71-0758986
--- --- --- --- Evercare of Texas, LLC	TX		91-2008361
--- --- --- --- Lifemark Care Management, Inc.	DE		86-0964571
--- --- --- --- --- Lifemark Government Services, LLC	DE		91-2084509
--- --- --- --- Lifemark Healthplans of Delaware, Inc.	DE		91-2004899
--- --- --- EverCare of New York, IPA, Inc.	NY		41-1962017
--- --- Uniprise, Inc.	DE		41-1921009
--- --- --- United HealthCare (Ireland) Limited	Ireland		Pending
--- --- --- Charter Oak HealthCare Services, Inc.	DE		Pending
--- --- Unimerica, Inc.	DE		41-1921008
--- --- --- United HealthCare Insurance Company	CT	79413	36-2739571
--- --- --- --- United HealthCare Insurance Company of Ohio	OH	73518	31-1169935
--- --- --- --- United HealthCare Insurance Company of Illinois	IL	60318	36-3800349
--- --- --- --- United HealthCare Insurance Company of New York	NY	60093	11-3283886
--- --- --- --- United HealthCare Life Insurance Co. of New York	NY		01-0637149
--- --- --- --- Clarite, LLC	DE		52-2202130
--- --- --- --- United HealthCare Products, LLC	DE		41-2012479
--- --- --- --- United HealthCare Service, LLC	DE		47-0854646
--- --- --- --- UnitedHealthCare Alliance, LLC	DE		30-0127496
--- --- ACN Group, Inc.	MN		41-1591944
--- --- --- Managed Physical Network, Inc.	NY		14-1782475
--- --- --- ACN Group IPA of New York, Inc.	NY		41-1913523
--- --- --- ACN Group of California, Inc.	CA		27-0015861
--- --- --- --- Preferred Chiropractors of California	CA		77-0194168
--- --- --- --- Sierra Chiropractic IPA, Inc.	CA		77-0343090

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

PART 1 – ORGANIZATIONAL CHART