



ANNUAL STATEMENT

For the Year Ended December 31, 2002
of the Condition and Affairs of the

Community Insurance Company

NAIC Group Code..... 0671, 0671 NAIC Company Code..... 10345 Employer's ID Number..... 31-1440175
(Current Period) (Prior Period)

Organized under the Laws of Ohio State of Domicile or Port of Entry Ohio

Country of Domicile US

Incorporated..... July 8, 1995 Commenced Business..... October 1, 1995

Statutory Home Office 4361 Irwin Simpson Road Mason Oh 45040-9498
(Street and Number) (City or Town, State and Zip Code)

Main Administrative Office 4361 Irwin Simpson Road Mason OH 45040-9498 513-872-8100

Mail Address 4361 Irwin Simpson Road Mason OH 45040-9498

Primary Location of Books and Records 4361 Irwin Simpson Road Mason OH 45040-9498 513-336-3920

Internet Website Address anthem.com

Statement Contact Lee Dickerson 513-336-3920

lee.dickerson@anthem.com 513-336-2155
(E-Mail Address) (Fax Number)

Policyowner Relations Contact 4361 Irwin Simpson Road Mason OH 45040-9498 513-872-8100

OFFICERS

President Keith Robert Faller Treasurer George Dominic Martin Secretary Nancy Louise Purcell
Actuary Linda L. Bronstein Asst Secretary Judy Pershern

VICE PRESIDENTS

DIRECTORS OR TRUSTEES

Larry Clayborn Glasscock Michael Lynn Smith David R. Frick Sandra H. Miller
Nancy Louise Purcell

State of.....Ohio
County of.....Warren

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)
Keith Robert Faller

(Printed Name)
President

(Signature)
Nancy Louise Purcell

(Printed Name)
Secretary

(Signature)
George Dominic Martin

(Printed Name)
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.....

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)



NAIC Group Code....0671 NAIC Company Code....10345

BUSINESS IN GRAND TOTAL DURING THE YEAR

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire.....												
2.1 Allied lines.....												
2.2 Multiple peril crop.....												
2.3 Federal flood.....												
3. Farmowners multiple peril.....												
4. Homeowners multiple peril.....												
5.1 Commercial multiple peril (non-liability portion).....												
5.2 Commercial multiple peril (liability portion).....												
6. Mortgage guaranty.....												
8. Ocean marine.....												
9. Inland marine.....												
10. Financial guaranty.....												
11. Medical malpractice.....												
12. Earthquake.....												
13. Group accident and health.....	1,900,527,166	1,915,610,111		6,665,706	1,500,481,108	1,522,274,809	224,550,563				75,887,436	40,968,494
14. Credit A & H (group and individual).....												
15.1 Collectively renewable A&H.....												
15.2 Non-cancelable A & H.....												
15.3 Guaranteed renewable A & H.....	598,435,174	598,402,332		14,279,687	549,453,322	553,641,322	83,309,167				817,336	2,041,894
15.4 Non-renewable for stated reasons only.....												
15.5 Other accident only.....												
15.6 All other A & H.....												
15.7 Federal employees health benefits program premium.....	115,410,663	113,251,354			100,408,940	105,360,940	15,748,000					59,430
16. Workers' compensation.....												
17. Other liability.....												
18. Products liability.....												
19.1 Private passenger auto no-fault (personal injury protection).....												
19.2 Other private passenger auto liability.....												
19.3 Commercial auto no-fault (personal injury protection).....												
19.4 Other commercial auto liability.....												
21.1 Private passenger auto physical damage.....												
21.2 Commercial auto physical damage.....												
22. Aircraft (all perils).....												
23. Fidelity.....												
24. Surety.....												
26. Burglary and theft.....												
27. Boiler and machinery.....												
28. Credit.....												
33. Aggregate write-ins for other lines of business.....	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a).....	2,614,373,003	2,627,263,797	0	20,945,393	2,150,343,370	2,181,277,071	323,607,730	0	0	0	76,704,772	43,069,818

DETAILS OF WRITE-INS

3301.....												
3302.....												
3303.....												
3398. Summary of remaining write-ins for Line 33 from overflow page.....	0	0	0	0	0	0	0	0	0	0	0	0
3399. TOTALS (Lines 3301 thru 3303 plus 3398) (Line 33 above).....	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 34 \$.....0.

24.GT

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14



NAIC Group Code....0671 NAIC Company Code....10345

BUSINESS IN THE STATE OF INDIANA DURING THE YEAR

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire.....												
2.1 Allied lines.....												
2.2 Multiple peril crop.....												
2.3 Federal flood.....												
3. Farmowners multiple peril.....												
4. Homeowners multiple peril.....												
5.1 Commercial multiple peril (non-liability portion).....												
5.2 Commercial multiple peril (liability portion).....												
6. Mortgage guaranty.....												
8. Ocean marine.....												
9. Inland marine.....												
10. Financial guaranty.....												
11. Medical malpractice.....												
12. Earthquake.....												
13. Group accident and health.....												
14. Credit A & H (group and individual).....												
15.1 Collectively renewable A&H.....												
15.2 Non-cancelable A & H.....												
15.3 Guaranteed renewable A & H.....												
15.4 Non-renewable for stated reasons only.....												
15.5 Other accident only.....												
15.6 All other A & H.....												
15.7 Federal employees health benefits program premium.....												
16. Workers' compensation.....												
17. Other liability.....												
18. Products liability.....												
19.1 Private passenger auto no-fault (personal injury protection).....												
19.2 Other private passenger auto liability.....												
19.3 Commercial auto no-fault (personal injury protection).....												
19.4 Other commercial auto liability.....												
21.1 Private passenger auto physical damage.....												
21.2 Commercial auto physical damage.....												
22. Aircraft (all perils).....												
23. Fidelity.....												
24. Surety.....												
26. Burglary and theft.....												
27. Boiler and machinery.....												
28. Credit.....												
33. Aggregate write-ins for other lines of business.....	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a).....	0	0	0	0	0	0	0	0	0	0	0	0

NONE

DETAILS OF WRITE-INS

3301.....												
3302.....												
3303.....												
3398. Summary of remaining write-ins for Line 33 from overflow page.....	0	0	0	0	0	0	0	0	0	0	0	0
3399. TOTALS (Lines 3301 thru 3303 plus 3398) (Line 33 above).....	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 34 \$.....0.

24.IN

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14



NAIC Group Code....0671 NAIC Company Code....10345

BUSINESS IN THE STATE OF OHIO DURING THE YEAR

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire.....												
2.1 Allied lines.....												
2.2 Multiple peril crop.....												
2.3 Federal flood.....												
3. Farmowners multiple peril.....												
4. Homeowners multiple peril.....												
5.1 Commercial multiple peril (non-liability portion).....												
5.2 Commercial multiple peril (liability portion).....												
6. Mortgage guaranty.....												
8. Ocean marine.....												
9. Inland marine.....												
10. Financial guaranty.....												
11. Medical malpractice.....												
12. Earthquake.....												
13. Group accident and health.....	1,900,527,166	1,915,610,111		6,665,706	1,500,481,108	1,522,274,809	224,550,563				75,887,436	40,968,494
14. Credit A & H (group and individual).....												
15.1 Collectively renewable A&H.....												
15.2 Non-cancelable A & H.....												
15.3 Guaranteed renewable A & H.....	598,435,174	598,402,332		14,279,687	549,453,322	553,641,322	83,309,167				817,336	2,041,894
15.4 Non-renewable for stated reasons only.....												
15.5 Other accident only.....												
15.6 All other A & H.....												
15.7 Federal employees health benefits program premium.....	115,410,663	113,251,354			100,408,940	105,360,940	15,748,000					59,430
16. Workers' compensation.....												
17. Other liability.....												
18. Products liability.....												
19.1 Private passenger auto no-fault (personal injury protection).....												
19.2 Other private passenger auto liability.....												
19.3 Commercial auto no-fault (personal injury protection).....												
19.4 Other commercial auto liability.....												
21.1 Private passenger auto physical damage.....												
21.2 Commercial auto physical damage.....												
22. Aircraft (all perils).....												
23. Fidelity.....												
24. Surety.....												
26. Burglary and theft.....												
27. Boiler and machinery.....												
28. Credit.....												
33. Aggregate write-ins for other lines of business.....	0	0	0	0	0	0	0	0	0	0	0	0
34. TOTALS (a).....	2,614,373,003	2,627,263,797	0	20,945,393	2,150,343,370	2,181,277,071	323,607,730	0	0	0	76,704,772	43,069,818

DETAILS OF WRITE-INS

3301.....												
3302.....												
3303.....												
3398. Summary of remaining write-ins for Line 33 from overflow page.....	0	0	0	0	0	0	0	0	0	0	0	0
3399. TOTALS (Lines 3301 thru 3303 plus 3398) (Line 33 above).....	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 34 \$.....0.

24.OH

SCHEDULE A - VERIFICATION BETWEEN YEARS

1. Book/adjusted carrying value, December 31, prior year (prior year statement).....	42,971,330
2. Increase (decrease) by adjustment:	
2.1 Totals, Part 1, Column 10.....	(3,670,256)
2.2 Totals, Part 3, Column 7.....	
3. Cost of acquired (Totals, Part 2, Column 6, net of encumbrances (Column 7) and net of additions and permanent improvements (Column 9)).....	
4. Cost of additions and permanent improvements:	
4.1 Totals, Part 1, Column 13.....	1,318,545
4.2 Totals, Part 3, Column 9.....	
5. Total profit (loss) on sales, Part 3, Column 14.....	
6. Increase (decrease) by foreign exchange adjustment:	
6.1 Totals, Part 1, Column 11.....	
6.2 Totals, Part 3, Column 8.....	
7. Amounts received on sales, Part 3, Column 11 and Part 1, Column 12.....	
8. Book/adjusted carrying value at end of current period.....	40,619,619
9. Total valuation allowance.....	
10. Subtotal (Lines 8 plus 9).....	40,619,619
11. Total nonadmitted amounts.....	
12. Statement value, current period (Page 2, real estate lines, current period).....	40,619,619

SCHEDULE B - VERIFICATION BETWEEN YEARS

1. Book value/recorded investment excluding accrued interest of mortgages owned, December 31 of prior year.....	
2. Amount loaned during year:	
2.1 Actual cost at time of acquisitions.....	
2.2 Additional investment made after acquisitions.....	0
3. Accrual of discount and mortgage interest points and commitment fees.....	
4. Increase (decrease) by adjustment.....	
5. Total profit (loss) on sale.....	
6. Amounts paid on account or in full during the year.....	NONE
7. Amortization of premium.....	
8. Increase (decrease) by foreign exchange adjustment.....	
9. Book value/recorded investment excluding accrued interest on mortgages owned at end of current period.....	0
10. Total valuation allowance.....	
11. Subtotal (Lines 9 plus 10).....	0
12. Total nonadmitted amounts.....	
13. Statement value of mortgages owned at end of current period.....	0

SCHEDULE BA - VERIFICATION BETWEEN YEARS

1. Book/adjusted carrying value of long-term invested assets owned, December 31 of prior year.....	45,977,142
2. Cost of acquisitions during year:	
2.1 Actual cost at time of acquisitions.....	
2.2 Additional investment made after acquisitions.....	0
3. Accrual of discount.....	
4. Increase (decrease) by adjustment.....	3,315,001
5. Total profit (loss) on sale.....	
6. Amounts paid on account or in full during the year.....	23,496,167
7. Amortization of premium.....	
8. Increase (decrease) by foreign exchange adjustment.....	
9. Book/adjusted carrying value of long-term invested assets at end of current period.....	25,795,976
10. Total valuation allowance.....	
11. Subtotal (Lines 9 plus 10).....	25,795,976
12. Total nonadmitted amounts.....	
13. Statement value of long-term invested assets at end of current period.....	25,795,976

SCHEDULE D - PART 1A - SECTION 1

Quality and Maturity Distribution of All Bonds Owned December 31, At Book/Adjusted Carrying Values By Major Types of Issues and NAIC Designations

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 10.7	8 Total from Column 6 Prior Year	9 % from Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
1. U.S. Governments, Schedules D & DA (Group 1)											
1.1 Class 1.....	92,765,310	76,558,763	33,517,910	35,896,628	19,382,883	258,121,494	30.5	168,661,916	21.3	258,121,494	
1.2 Class 2.....						0	0.0				
1.3 Class 3.....						0	0.0				
1.4 Class 4.....						0	0.0				
1.5 Class 5.....						0	0.0				
1.6 Class 6.....						0	0.0				
1.7 Totals.....	92,765,310	76,558,763	33,517,910	35,896,628	19,382,883	258,121,494	30.5	168,661,916	21.3	258,121,494	0
2. All Other Governments, Schedules D & DA (Group 2)											
2.1 Class 1.....		2,682,043	552,857	1,068,348	2,456,343	6,759,591	0.8	1,701,253	0.2	6,759,590	
2.2 Class 2.....						0	0.0				
2.3 Class 3.....						0	0.0				
2.4 Class 4.....						0	0.0				
2.5 Class 5.....						0	0.0				
2.6 Class 6.....						0	0.0				
2.7 Totals.....	0	2,682,043	552,857	1,068,348	2,456,343	6,759,591	0.8	1,701,253	0.2	6,759,590	0
3. States, Territories and Possessions, etc., Guaranteed, Schedules D & DA (Group 3)											
3.1 Class 1.....						0	0.0	1,829,728	0.2		
3.2 Class 2.....						0	0.0				
3.3 Class 3.....						0	0.0				
3.4 Class 4.....						0	0.0				
3.5 Class 5.....						0	0.0				
3.6 Class 6.....						0	0.0				
3.7 Totals.....	0	0	0	0	0	0	0.0	1,829,728	0.2	0	0
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 4)											
4.1 Class 1.....						0	0.0	2,666,451	0.3		
4.2 Class 2.....						0	0.0				
4.3 Class 3.....						0	0.0				
4.4 Class 4.....						0	0.0				
4.5 Class 5.....						0	0.0				
4.6 Class 6.....						0	0.0				
4.7 Totals.....	0	0	0	0	0	0	0.0	2,666,451	0.3	0	0
5. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed, Schedules D & DA (Group 5)											
5.1 Class 1.....	47,829,205	95,739,177	37,176,627	23,408,925	7,741,391	211,895,325	25.0	202,343,333	25.6	211,895,326	
5.2 Class 2.....		3,199,765				3,199,765	0.4			3,199,765	
5.3 Class 3.....						0	0.0				
5.4 Class 4.....						0	0.0				
5.5 Class 5.....						0	0.0				
5.6 Class 6.....						0	0.0				
5.7 Totals.....	47,829,205	98,938,942	37,176,627	23,408,925	7,741,391	215,095,090	25.4	202,343,333	25.6	215,095,091	0

SCHEDULE D - PART 1A - SECTION 1 (continued)

Quality and Maturity Distribution of All Bonds Owned December 31, At Book/Adjusting Carrying Values By Major Types of Issues and NAIC Designations

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 10.7	8 Total from Column 6 Prior Year	9 % from Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
6. Public Utilities (Unaffiliated), Schedules D & DA (Group 6)											
6.1 Class 1.....		633,764	3,650,766			4,284,530	0.5	497,818	0.1	4,284,530	
6.2 Class 2.....		7,912,895	2,744,175		716,424	11,373,494	1.3	4,541,414	0.6	11,373,494	
6.3 Class 3.....						0	0.0				
6.4 Class 4.....						0	0.0				
6.5 Class 5.....						0	0.0				
6.6 Class 6.....						0	0.0				
6.7 Totals.....	0	8,546,659	6,394,941	0	716,424	15,658,024	1.9	5,039,232	0.6	15,658,024	0
7. Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)											
7.1 Class 1.....	31,190,165	114,262,863	93,309,276	13,954,329	20,517,260	273,233,893	32.3	328,707,645	41.5	257,522,897	15,710,996
7.2 Class 2.....		12,727,659	39,768,571	9,413,084	15,224,797	77,134,111	9.1	79,422,377	10.0	74,721,893	2,412,218
7.3 Class 3.....						0	0.0				
7.4 Class 4.....						0	0.0				
7.5 Class 5.....						0	0.0				
7.6 Class 6.....						0	0.0				
7.7 Totals.....	31,190,165	126,990,522	133,077,847	23,367,413	35,742,057	350,368,004	41.4	408,130,022	51.5	332,244,790	18,123,214
8. Credit Tenant Loans, Schedules D & DA (Group 8)											
8.1 Class 1.....		274,513				274,513	0.0	1,544,822	0.2	274,513	
8.2 Class 2.....						0	0.0				
8.3 Class 3.....						0	0.0				
8.4 Class 4.....						0	0.0				
8.5 Class 5.....						0	0.0				
8.6 Class 6.....						0	0.0				
8.7 Totals.....	0	274,513	0	0	0	274,513	0.0	1,544,822	0.2	274,513	0
9. Parent, Subsidiaries and Affiliates, Schedules D & DA (Group 9)											
9.1 Class 1.....						0	0.0				
9.2 Class 2.....						0	0.0				
9.3 Class 3.....						0	0.0				
9.4 Class 4.....						0	0.0				
9.5 Class 5.....						0	0.0				
9.6 Class 6.....						0	0.0				
9.7 Totals.....	0	0	0	0	0	0	0.0	0		0	0

SCHEDULE D - PART 1A - SECTION 1 (continued)

Quality and Maturity Distribution of All Bonds Owned December 31, At Book/Adjusted Carrying Values By Major Types of Issues and NAIC Designations

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 10.7	8 Total from Column 6 Prior Year	9 % from Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
10. Total Bonds Current Year											
10.1 Class 1.....	171,784,680	290,151,123	168,207,436	74,328,230	50,097,877	754,569,346	89.2	XXX	XXX	738,858,350	15,710,996
10.2 Class 2.....	0	23,840,319	42,512,746	9,413,084	15,941,221	91,707,370	10.8	XXX	XXX	89,295,152	2,412,218
10.3 Class 3.....	0	0	0	0	0	0	0.0	XXX	XXX	0	0
10.4 Class 4.....	0	0	0	0	0	0	0.0	XXX	XXX	0	0
10.5 Class 5.....	0	0	0	0	0	(c) 0	0.0	XXX	XXX	0	0
10.6 Class 6.....	0	0	0	0	0	(c) 0	0.0	XXX	XXX	0	0
10.7 Totals.....	171,784,680	313,991,442	210,720,182	83,741,314	66,039,098	(b) 846,276,716	100.0	XXX	XXX	828,153,502	18,123,214
10.8 Line 10.7 as a % of Col. 6.....	20.3	37.1	24.9	9.9	7.8	100.0	XXX	XXX	XXX	97.9	2.1
11. Total Bonds Prior Year											
11.1 Class 1.....	181,016,460	188,357,206	169,103,822	89,113,050	80,362,428	XXX	XXX	707,952,966	89.4	695,256,021	12,696,946
11.2 Class 2.....	2,404,551	15,117,188	37,894,773	9,983,362	18,563,917	XXX	XXX	83,963,791	10.6	82,832,743	1,131,048
11.3 Class 3.....						XXX	XXX	0	0.0	0	0
11.4 Class 4.....						XXX	XXX	0	0.0	0	0
11.5 Class 5.....						XXX	XXX	(c) 0	0.0	0	0
11.6 Class 6.....						XXX	XXX	(c) 0	0.0	0	0
11.7 Totals.....	183,421,011	203,474,394	206,998,595	99,096,412	98,926,345	XXX	XXX	(b) 791,916,757	100.0	778,088,764	13,827,994
11.8 Line 11.7 as a % of Col. 8.....	23.2	25.7	26.1	12.5	12.5	XXX	XXX	100.0	XXX	98.3	1.7
12. Total Publicly Traded Bonds											
12.1 Class 1.....	171,652,723	285,285,134	162,847,221	72,293,132	46,780,143	738,858,353	87.3	695,256,021	87.8	738,858,353	XXX
12.2 Class 2.....		23,840,319	41,389,972	8,123,640	15,941,221	89,295,152	10.6	82,832,743	10.5	89,295,152	XXX
12.3 Class 3.....						0	0.0	0	0.0	0	XXX
12.4 Class 4.....						0	0.0	0	0.0	0	XXX
12.5 Class 5.....						0	0.0	0	0.0	0	XXX
12.6 Class 6.....						0	0.0	0	0.0	0	XXX
12.7 Totals.....	171,652,723	309,125,453	204,237,193	80,416,772	62,721,364	828,153,505	97.9	778,088,764	98.3	828,153,505	XXX
12.8 Line 12.7 as a % of Col. 6.....	20.7	37.3	24.7	9.7	7.6	100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10.....	20.3	36.5	24.1	9.5	7.4	97.9	XXX	XXX	XXX	97.9	XXX
13. Total Privately Placed Bonds											
13.1 Class 1.....	131,958	4,865,991	5,360,215	2,035,098	3,317,735	15,710,997	1.9	12,696,946	1.6	XXX	15,710,997
13.2 Class 2.....			1,122,774	1,289,444		2,412,218	0.3	1,131,048	0.1	XXX	2,412,218
13.3 Class 3.....						0	0.0	0	0.0	XXX	0
13.4 Class 4.....						0	0.0	0	0.0	XXX	0
13.5 Class 5.....						0	0.0	0	0.0	XXX	0
13.6 Class 6.....						0	0.0	0	0.0	XXX	0
13.7 Totals.....	131,958	4,865,991	6,482,989	3,324,542	3,317,735	18,123,215	2.1	13,827,994	1.7	XXX	18,123,215
13.8 Line 13.7 as a % of Col. 6.....	0.7	26.8	35.8	18.3	18.3	100.0	XXX	XXX	XXX	XXX	100.0
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10.....	0.0	0.6	0.8	0.4	0.4	2.1	XXX	XXX	XXX	XXX	2.1

- (a) Includes \$.....13,519,258 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.
- (b) Includes \$.....2,142,107 current year, \$.....1,535,852 prior year of bonds with Z designations and \$.....0 current year, \$.....0 prior year of bonds with Z* designation. The letter "Z" means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement. "Z*" means the SVO could not evaluate the obligation because valuation procedures for the security class are under regulatory review.
- (c) Includes \$.....0 current year, \$.....0 prior year of bonds with 5* designations and \$.....0 current year, \$.....0 prior year of bonds with 6* designation. "5*" means the NAIC designation was assigned by the SVO in reliance on the insurer's certification that the issuer is current in all principal and interest payments. "6*" means the NAIC designation was assigned by the SVO due to inadequate certification of principal and interest payments.

SCHEDULE D - PART 1A - SECTION 2

Maturity Distribution of All Bonds Owned December 31, At Book/Adjusting Carrying Values By Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 10.7	8 Total from Column 6 Prior Year	9 % from Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
1. U.S. Governments, Schedules D & DA (Group 1)											
1.1 Issuer Obligations.....	79,086,592	53,301,178	23,248,964	26,076,934	10,699,414	192,413,082	22.7	105,175,993	13.3	192,413,082	
1.2 Single Class Mortgage-Backed/Asset-Backed Securities.....	13,678,717	23,257,585	10,268,946	9,819,693	8,683,469	65,708,410	7.8	63,485,922	8.0	65,708,410	
1.7 Totals.....	92,765,309	76,558,763	33,517,910	35,896,627	19,382,883	258,121,492	30.5	168,661,915	21.3	258,121,492	0
2. All Other Governments, Schedules D & DA (Group 2)											
2.1 Issuer Obligations.....		2,682,043	552,857	1,068,348	2,456,343	6,759,591	0.8	1,701,253	0.2	6,759,590	
2.2 Single Class Mortgage-Backed/Asset-Backed Securities.....						0	0.0				
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
2.3 Defined.....						0	0.0				
2.4 Other.....						0	0.0				
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
2.5 Defined.....						0	0.0				
2.6 Other.....						0	0.0				
2.7 Totals.....	0	2,682,043	552,857	1,068,348	2,456,343	6,759,591	0.8	1,701,253	0.2	6,759,590	0
3. States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 3)											
3.1 Issuer Obligations.....						0	0.0	1,829,728	0.2		
3.2 Single Class Mortgage-Backed/Asset-Backed Securities.....						0	0.0				
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
3.3 Defined.....						0	0.0				
3.4 Other.....						0	0.0				
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
3.5 Defined.....						0	0.0				
3.6 Other.....						0	0.0				
3.7 Totals.....	0	0	0	0	0	0	0.0	1,829,728	0.2	0	0
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 4)											
4.1 Issuer Obligations.....						0	0.0	2,666,451	0.3		
4.2 Single Class Mortgage-Backed/Asset-Backed Securities.....						0	0.0				
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
4.3 Defined.....						0	0.0				
4.4 Other.....						0	0.0				
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
4.5 Defined.....						0	0.0				
4.6 Other.....						0	0.0				
4.7 Totals.....	0	0	0	0	0	0	0.0	2,666,451	0.3	0	0
5. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed, Schedules D & DA (Group 5)											
5.1 Issuer Obligations.....		3,199,765				3,199,765	0.4			3,199,765	
5.2 Single Class Mortgage-Backed/Asset-Backed Securities.....	39,484,209	74,880,551	31,054,651	9,833,815	2,493,502	157,746,728	18.6	175,751,213	22.2	157,746,728	
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
5.3 Defined.....	8,344,996	20,858,626	3,693,667	13,575,111	5,247,890	51,720,290	6.1	18,494,537	2.3	51,720,289	
5.4 Other.....						0	0.0				
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
5.5 Defined.....			2,428,309			2,428,309	0.3	2,420,045	0.3	2,428,309	
5.6 Other.....						0	0.0	5,677,538			
5.7 Totals.....	47,829,205	98,938,942	37,176,627	23,408,926	7,741,392	215,095,092	25.4	202,343,333	25.6	215,095,091	0

30

SCHEDULE D - PART 1A - SECTION 2 (continued)

Maturity Distribution of All Bonds Owned December 31, At Book/Adjusted Carrying Values By Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 10.7	8 Total from Column 6 Prior Year	9 % from Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
6. Public Utilities (Unaffiliated), Schedules D & DA (Group 6)											
6.1 Issuer Obligations.....		8,546,659	6,394,941		716,424	15,658,024	1.9	5,039,232	0.6	15,658,024	
6.2 Single Class Mortgage-Backed/Asset-Backed Bonds.....						0	0.0				
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
6.3 Defined.....						0	0.0				
6.4 Other.....						0	0.0				
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
6.5 Defined.....						0	0.0				
6.6 Other.....						0	0.0				
6.7 Totals.....	0	8,546,659	6,394,941	0	716,424	15,658,024	1.9	5,039,232	0.6	15,658,024	0
7. Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)											
7.1 Issuer Obligations.....	6,197,706	80,934,593	121,347,934	18,476,856	24,005,240	250,962,329	29.7	315,452,071	39.8	235,667,158	15,295,171
7.2 Single Class Mortgage-Backed/Asset-Backed Bonds.....						0	0.0				
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
7.3 Defined.....	3,175,241	4,924,964	1,451,847	292,142	19,159	9,863,353	1.2	30,619,806	3.9	9,863,353	
7.4 Other.....	4,174,602	5,631,644	1,334,429	2,042,183	6,646,946	19,829,804	2.3	5,418,281	0.7	19,829,803	
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
7.5 Defined.....	2,072,458	12,177,151	2,559,684	2,172,761	4,535,593	23,517,647	2.8	31,691,340	4.0	21,331,710	2,185,936
7.6 Other.....	15,570,159	23,322,171	6,383,953	383,472	535,120	46,194,875	5.5	24,948,525	3.2	45,552,768	642,107
7.7 Totals.....	31,190,166	126,990,523	133,077,847	23,367,414	35,742,058	350,368,008	41.4	408,130,023	51.5	332,244,792	18,123,214
8. Credit Tenant Loans, Schedules D & DA (Group 8)											
8.1 Issuer Obligations.....		274,513				274,513	0.0	1,544,822	0.2	274,513	
8.7 Totals.....	0	274,513	0	0	0	274,513	0.0	1,544,822	0.2	274,513	0
9. Parent, Subsidiaries and Affiliates, Schedules D & DA (Group 9)											
9.1 Issuer Obligations.....						0	0.0				
9.2 Single Class Mortgage-Backed/Asset-Backed Bonds.....						0	0.0				
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
9.3 Defined.....						0	0.0				
9.4 Other.....						0	0.0				
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
9.5 Defined.....						0	0.0				
9.6 Other.....						0	0.0				
9.7 Totals.....	0	0	0	0	0	0	0.0	0		0	0

SCHEDULE D - PART 1A - SECTION 2 (continued)

Maturity Distribution of All Bonds Owned December 31, At Book/Adjusted Carrying Values By Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Column 6 as a % of Line 10.7	8 Total from Column 6 Prior Year	9 % from Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
10. Total Bonds Current Year											
10.1 Issuer Obligations.....	85,284,298	148,938,751	151,544,696	45,622,138	37,877,421	469,267,304	55.5	XXX	XXX	453,972,132	15,295,171
10.2 Single Class Mortgage-Backed/Asset-Backed Bonds.....	53,162,926	98,138,136	41,323,597	19,653,508	11,176,971	223,455,138	26.4	XXX	XXX	223,455,138	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
10.3 Defined.....	11,520,237	25,783,590	5,145,514	13,867,253	5,267,049	61,583,643	7.3	XXX	XXX	61,583,642	0
10.4 Other.....	4,174,602	5,631,644	1,334,429	2,042,183	6,646,946	19,829,804	2.3	XXX	XXX	19,829,803	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
10.5 Defined.....	2,072,458	12,177,151	4,987,993	2,172,761	4,535,593	25,945,956	3.1	XXX	XXX	23,760,019	2,185,936
10.6 Other.....	15,570,159	23,322,171	6,383,953	383,472	535,120	46,194,875	5.5	XXX	XXX	45,552,768	642,107
10.7 Totals.....	171,784,680	313,991,443	210,720,182	83,741,315	66,039,100	846,276,720	100.0	XXX	XXX	828,153,502	18,123,214
10.8 Line 10.7 as a % of Col. 6.....	20.3	37.1	24.9	9.9	7.8	100.0	XXX	XXX	XXX	97.9	2.1
11. Total Bonds Prior Year											
11.1 Issuer Obligations.....	121,614,951	81,967,826	132,297,127	43,004,784	54,524,863	XXX	XXX	433,409,551	54.7	419,581,555	13,827,994
11.2 Single Class Mortgage-Backed/Asset-Backed Bonds.....	29,089,036	69,349,985	48,602,421	50,484,234	41,711,459	XXX	XXX	239,237,135	30.2	239,237,136	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
11.3 Defined.....	9,100,146	25,062,471	9,151,454	3,614,150	2,186,122	XXX	XXX	49,114,343	6.2	49,114,344	0
11.4 Other.....	1,711,092	3,246,573	365,580	90,381	4,655	XXX	XXX	5,418,281	0.7	5,418,281	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
11.5 Defined.....	10,314,836	17,196,645	4,306,789	1,793,869	499,246	XXX	XXX	34,111,385	4.3	34,111,386	0
11.6 Other.....	11,590,949	6,650,895	12,275,225	108,994	XXX	XXX	XXX	30,626,063	3.9	30,626,063	0
11.7 Totals.....	183,421,010	203,474,395	206,998,596	99,096,412	98,926,345	XXX	XXX	791,916,758	100.0	778,088,765	13,827,994
11.8 Line 11.7 as a % of Col. 8.....	23.2	25.7	26.1	12.5	12.5	XXX	XXX	100.0	XXX	98.3	1.7
12. Total Publicly Traded Bonds											
12.1 Issuer Obligations.....	85,284,299	144,716,236	145,230,845	44,181,068	34,559,687	453,972,135	53.6	419,581,555	53.0	453,972,135	XXX
12.2 Single Class Mortgage-Backed/Asset-Backed Bonds.....	53,162,927	98,138,136	41,323,597	19,653,508	11,176,971	223,455,139	26.4	239,237,136	30.2	223,455,139	XXX
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
12.3 Defined.....	11,520,237	25,783,590	5,145,514	13,867,253	5,267,048	61,583,642	7.3	49,114,344	6.2	61,583,642	XXX
12.4 Other.....	4,174,602	5,631,644	1,334,429	2,042,183	6,646,946	19,829,804	2.3	5,418,281	0.7	19,829,804	XXX
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
12.5 Defined.....	1,962,025	11,628,777	4,960,863	672,761	4,535,593	23,760,019	2.8	34,111,386	4.3	23,760,019	XXX
12.6 Other.....	15,548,634	23,227,071	6,241,944	XXX	535,120	45,552,769	5.4	30,626,063	3.9	45,552,769	XXX
12.7 Totals.....	171,652,724	309,125,454	204,237,192	80,416,773	62,721,365	828,153,508	97.9	778,088,765	98.3	828,153,508	XXX
12.8 Line 12.7 as a % of Col. 6.....	20.7	37.3	24.7	9.7	7.6	100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10.....	20.3	36.5	24.1	9.5	7.4	97.9	XXX	XXX	XXX	97.9	XXX
13. Total Privately Placed Bonds											
13.1 Issuer Obligations.....		4,222,516	6,313,850	1,441,070	3,317,735	15,295,171	1.8	13,827,994	1.7	XXX	15,295,171
13.2 Single Class Mortgage-Backed/Asset-Backed Bonds.....						0	0.0	0	0.0	XXX	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
13.3 Defined.....						0	0.0	0	0.0	XXX	0
13.4 Other.....						0	0.0	0	0.0	XXX	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
13.5 Defined.....	110,433	548,374	27,129	1,500,000		2,185,936	0.3	0	0.0	XXX	2,185,936
13.6 Other.....	21,525	95,100	142,009	383,472		642,107	0.1	0	0.0	XXX	642,107
13.7 Totals.....	131,958	4,865,990	6,482,988	3,324,542	3,317,735	18,123,214	2.1	13,827,994	1.7	XXX	18,123,214
13.8 Line 13.7 as a % of Col. 6.....	0.7	26.8	35.8	18.3	18.3	100.0	XXX	XXX	XXX	XXX	100.0
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10.....	0.0	0.6	0.8	0.4	0.4	2.1	XXX	XXX	XXX	XXX	2.1

SCHEDULE DA - PART 2

Verification of SHORT-TERM INVESTMENTS Between Years

	1	2	3	4	5
	Total	Bonds	Mortgage Loans	Other Short-term Investment Assets (a)	Investments in Parent, Subsidiaries and Affiliates
1. Book/adjusted carrying value, prior year.....	107,571,496	107,571,496			
2. Cost of short-term investments acquired.....	461,387,171	461,387,171			
3. Increase (decrease) by adjustment.....	0				
4. Increase (decrease) by foreign exchange adjustment.....	0				
5. Total profit (loss) on disposal of short-term investments.....	0				
6. Consideration received on disposal of short-term investments.....	516,380,311	516,380,311			
7. Book/adjusted carrying value, current year.....	52,578,356	52,578,356	0	0	0
8. Total valuation allowance.....	0				
9. Subtotal (Lines 7 plus 8).....	52,578,356	52,578,356	0	0	0
10. Total nonadmitted amounts.....	0				
11. Statement value (Lines 9 minus 10).....	52,578,356	52,578,356	0	0	0
12. Income collected during year	669,833	669,833			
13. Income earned during year.....	669,833	669,833			

33

(a) Indicate the category of such assets, for example, joint ventures, transportation equipment.....

**Sch. DB-Pt. A-Verification Between Years
NONE**

**Sch. DB-Pt. B-Verification Between Years
NONE**

**Sch. DB-Pt. C-Verification Between Years
NONE**

**Sch. DB-Pt. D-Verification Between Years
NONE**

**Sch. DB-Pt. E-Verification
NONE**

**Sch. DB-Pt. F-Sn. 1
NONE**

**Sch. DB-Pt. F-Sn. 2
NONE**

**Sch. F-Pt. 1
NONE**

**Sch. F-Pt. 2
NONE**

SCHEDULE F - PART 3

Ceded Reinsurance as of December 31, Current Year (000 Omitted)

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Reinsurance Contracts Ceding 75% or More of Direct Premiums Written	6 Reinsurance Premiums Ceded	Reinsurance Recoverable on										Reinsurance Payable		18 Net Amount Recoverable From Reinsurers Col. 15-[16+17]	19 Funds Held By Company Under Reinsurance Treaties										
						7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	10 Known Case LAE Reserves	11 IBNR Loss Reserves	12 IBNR LAE Reserves	13 Unearned Premiums	14 Contingent Commissions	15 Cols. 7 thru 14 Totals	16 Ceded Balances Payable	17 Other Amounts Due to Reinsurers													
Authorized																													
Other U.S. Unaffiliated Insurers																													
36-6033921	38245	BCS Insurance Company	IL		(1,259)											0	992,381	(992,381)											
0599999	Total Authorized Other U.S. Unaffiliated Insurers																	(1,259)	0	0	0	0	0	0	0	0	992,381	(992,381)	0
0999999	Total Authorized																	(1,259)	0	0	0	0	0	0	0	0	992,381	(992,381)	0
Unauthorized																													
Other U.S. Unaffiliated Insurers																													
57-0724249	97292	Orion Life Insurance Company	DE		509											0			0										
1499999	Total Unauthorized Other U.S. Unaffiliated Insurers																	509	0	0	0	0	0	0	0	0	0	0	
1899999	Total Unauthorized																	509	0	0	0	0	0	0	0	0	0	0	
1999999	Total Authorized and Unauthorized																	(750)	0	0	0	0	0	0	0	0	992,381	(992,381)	0
9999999	Totals																	(750)	0	0	0	0	0	0	0	0	992,381	(992,381)	0

Note: Report the five largest provisional commission rates included in the cedant's reinsurance treaties. The commission rate to be reported is by contract with ceded premium in excess of \$50,000.

1 Name of Company	2 Commission Rate	3 Ceded Premium
(1) BCS Insurance Company	30.0	
(2)		
(3)		
(4)		
(5)		

Sch. F-Pt. 4
NONE

Sch. F-Pt. 5
NONE

Sch. F-Pt. 6
NONE

Sch. F-Pt. 7
NONE

SCHEDULE F - PART 8

Restatement of Balance Sheet to Identify Net Credit for Reinsurance

	1 As Reported (Net of Ceded)	2 Restatement Adjustments	3 Restated (Gross of Ceded)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 9).....	823,159,391		823,159,391
2. Agents' balances or uncollected premiums (Line 10).....	15,100,922		15,100,922
3. Funds held by or deposited with reinsured companies (Line 11).....			.0
4. Reinsurance recoverable on loss and loss adjustment expense payments (Line 14).....			.0
5. Other assets (Lines 12 and 13 and 15 through 25).....	131,719,075		131,719,075
6. Net amount recoverable from reinsurers.....		(992,381)	(992,381)
7. Totals (Line 28).....	969,979,388	(992,381)	968,987,007
LIABILITIES (Page 3)			
8. Losses and loss adjustment expenses (Lines 1 through 3).....	336,139,730		336,139,730
9. Taxes, expenses, and other obligations (Lines 4 through 8).....	137,753,824	(992,381)	136,761,443
10. Unearned premiums (Line 9).....	20,945,392		20,945,392
11. Advance premiums (Line 10).....	79,159,423		79,159,423
12. Dividends declared and unpaid (Line 11.1 and 11.2).....			.0
13. Ceded reinsurance premiums payable (net of ceded commission) (Line 12).....			.0
14. Funds held by company under reinsurance treaties (Line 13).....			.0
15. Amounts withheld or retained by company for account of others (Line 14).....	533,660		533,660
16. Provision for reinsurance (Line 16).....			.0
17. Other liabilities (Lines 15 and 17 through 23).....	138,110,214		138,110,214
18. Total liabilities (Line 26 minus Line 25).....	712,642,243	(992,381)	711,649,862
19. Surplus as regards policyholders (Line 35).....	257,337,145	.XXX	257,337,145
20. Totals (Line 36).....	969,979,388	(992,381)	968,987,007

NOTE: Is the restatement of this exhibit the result of grossing up balances ceded to affiliates under 100 percent reinsurance or pooling arrangements?..Yes [] No [X]

If yes, give full explanation:

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT

	Total		Group Accident and Health		Credit Accident and Health (Group and Individual)		Collectively Renewable		Other Individual Contracts									
			3	4	5	6	7	8	Non-Cancelable		Guaranteed Renewable		Non-Renewable for Stated Reasons Only		Other Accident Only		All Other	
	1 Amount	2 %	Amount	%	Amount	%	Amount	%	9 Amount	10 %	11 Amount	12 %	13 Amount	14 %	15 Amount	16 %	17 Amount	18 %
PART 1 - ANALYSIS OF UNDERWRITING OPERATIONS																		
1. Premiums written.....	2,615,123,575	XXX	2,016,697,194	XXX		XXX		XXX		XXX	598,426,381	XXX		XXX		XXX		XXX
2. Premiums earned.....	2,628,014,368	XXX	2,029,620,829	XXX		XXX		XXX		XXX	598,393,539	XXX		XXX		XXX		XXX
3. Incurred claims.....	2,181,281,057	83.0	1,627,639,736	80.2		0.0		0.0		0.0	553,641,322	92.5		0.0		0.0		0.0
4. Increase in contract reserves.....	6,334,000	0.2	6,328,000	0.3		0.0		0.0		0.0	6,000	0.0		0.0		0.0		0.0
5. Commissions (a).....	76,704,772	2.9	75,887,436	3.7		0.0		0.0		0.0	817,336	0.1		0.0		0.0		0.0
6. General insurance expenses.....	242,399,704	9.2	186,819,841	9.2		0.0		0.0		0.0	55,579,863	9.3		0.0		0.0		0.0
7. Taxes, licenses and fees.....	43,069,818	1.6	41,027,924	2.0		0.0		0.0		0.0	2,041,894	0.3		0.0		0.0		0.0
8. Total expenses incurred.....	362,174,294	13.8	303,735,201	15.0		0.0		0.0		0.0	58,439,093	9.8		0.0		0.0		0.0
9. Aggregate write-ins for deductions.....	34,446,267	1.3	34,446,267	1.7		0.0		0.0		0.0	0	0.0		0.0		0.0		0.0
10. Gain from underwriting before dividends or refunds.....	43,778,750	1.7	57,471,626	2.8		0.0		0.0		0.0	(13,692,876)	(2.3)		0.0		0.0		0.0
11. Dividends or refunds.....	0	0.0		0.0		0.0		0.0		0.0	0	0.0		0.0		0.0		0.0
12. Gain from underwriting after dividends or refunds.....	43,778,750	1.7	57,471,626	2.8		0.0		0.0		0.0	(13,692,876)	(2.3)		0.0		0.0		0.0
DETAILS OF WRITE-INS																		
0901. Change in Premium Deficiency Reserves.....	(518,000)	(0.0)	(518,000)	(0.0)		0.0		0.0		0.0	0	0.0		0.0		0.0		0.0
0902. Tri-Care Admin Fees.....	(35,733)	(0.0)	(35,733)	(0.0)		0.0		0.0		0.0	0	0.0		0.0		0.0		0.0
0903. Reclass Other policyholder reserves.....	35,000,000	1.3	35,000,000	1.7		0.0		0.0		0.0	0	0.0		0.0		0.0		0.0
0998. Summary of remaining write-ins for Line 9 from overflow page.....	0	0.0	0	0.0		0.0		0.0		0.0	0	0.0		0.0		0.0		0.0
0999. Total (Lines 0901 thru 0903 plus 0998) (Line 9 above).....	34,446,267	1.3	34,446,267	1.7		0.0		0.0		0.0	0	0.0		0.0		0.0		0.0

46

(a) Includes \$.....0 reported as "Contract, membership and other fees retained by agents."

SCHEDULE H - PART 5 - HEALTH CLAIMS

	1 Medical	2 Dental	3 Other	4 Total
A. Direct:				
1. Incurred claims.....	2,155,407,534	25,869,537		2,181,277,071
2. Beginning claim reserves and liabilities.....	289,436,030	3,238,000		292,674,030
3. Ending claim reserves and liabilities.....	319,991,730	3,616,000		323,607,730
4. Claims paid.....	2,124,851,833	25,491,537	0	2,150,343,370
B. Assumed Reinsurance:				
5. Incurred claims.....				0
6. Beginning claim reserves and liabilities.....				0
7. Ending claim reserves and liabilities.....				0
8. Claims paid.....	0	0	0	0
C. Ceded Reinsurance:				
9. Incurred claims.....	(3,987)			(3,987)
10. Beginning claim reserves and liabilities.....				0
11. Ending claim reserves and liabilities.....				0
12. Claims paid.....	(3,987)	0	0	(3,987)
D. Net:				
13. Incurred claims.....	2,155,411,520	25,869,537	0	2,181,281,057
14. Beginning claim reserves and liabilities.....	289,436,030	3,238,000	0	292,674,030
15. Ending claim reserves and liabilities.....	319,991,730	3,616,000	0	323,607,730
16. Claims paid.....	2,124,855,820	25,491,537	0	2,150,347,357

**Sch. P-Pt. 1A
NONE**

**Sch. P-Pt. 1B
NONE**

**Sch. P-Pt. 1C
NONE**

**Sch. P-Pt. 1D
NONE**

**Sch. P-Pt. 1E
NONE**

**Sch. P-Pt. 1F-Sn. 1
NONE**

**Sch. P-Pt. 1F-Sn. 2
NONE**

**Sch. P-Pt. 1G
NONE**

**Sch. P-Pt. 1H-Sn. 1
NONE**

**Sch. P-Pt. 1H-Sn. 2
NONE**

**Sch. P-Pt. 1I
NONE**

**Sch. P-Pt. 1J
NONE**

**Sch. P-Pt. 1K
NONE**

SCHEDULE P - PART 1L - OTHER (INCLUDING CREDIT, ACCIDENT AND HEALTH)

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						12 Number of Claims Reported- Direct and Assumed		
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments			10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX.....	XXX.....	XXX.....	478	4			51		1,595	525	XXX.....
2. 2001.....	2,156,427	31	2,156,396	1,796,348				108,496		23,894	1,904,844	XXX.....
3. 2002.....	2,627,263	(751)	2,628,014	1,914,197				104,787		21,114	2,018,984	XXX.....
4. Totals.....	XXX.....	XXX.....	XXX.....	3,711,023	4	0	0	213,334	0	46,603	3,924,353	XXX.....

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding- Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior.....			1,818							14		1,832	
2. 2001.....	1,421		3,887							206		1,152	5,514
3. 2002.....	3,516		312,966							12,312		13,556	328,794
4. Totals.....	4,937	0	318,671	0	0	0	0	0	0	12,532	0	14,708	336,140

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves after Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			XXX.....	1,818	14
2. 2001.....	1,910,358	0	1,910,358	88.6	0.0	88.6				5,308	206
3. 2002.....	2,347,778	0	2,347,778	89.4	0.0	89.3				316,482	12,312
4. Totals.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0	0	XXX.....	323,608	12,532

**Sch. P-Pt. 1M
NONE**

**Sch. P-Pt. 1N
NONE**

**Sch. P-Pt. 1O
NONE**

**Sch. P-Pt. 1P
NONE**

**Sch. P-Pt. 1R-Sn. 1
NONE**

**Sch. P-Pt. 1R-Sn. 2
NONE**

**Sch. P-Pt. 1S
NONE**

**Sch. P-Pt. 2A
NONE**

**Sch. P-Pt. 2B
NONE**

**Sch. P-Pt. 2C
NONE**

**Sch. P-Pt. 2D
NONE**

**Sch. P-Pt. 2E
NONE**

**Sch. P-Pt. 2F-Sn. 1
NONE**

**Sch. P-Pt. 2F-Sn. 2
NONE**

**Sch. P-Pt. 2G
NONE**

**Sch. P-Pt. 2H-Sn. 1
NONE**

**Sch. P-Pt. 2H-Sn. 2
NONE**

SCHEDULE P - PART 2I - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY AND THEFT)

Years in Which Losses Were Incurred	Incurred Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)										Development	
	1	2	3	4	5	6	7	8	9	10	11	12
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	One Year	Two Year
	NONE											
1. Prior....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
2. 2001....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX
3. 2002....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4. Totals											0	0

SCHEDULE P - PART 2J - AUTO PHYSICAL DAMAGE

	NONE											
1. Prior....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
2. 2001....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX
3. 2002....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4. Totals											0	0

SCHEDULE P - PART 2K - FIDELITY/SURETY

	NONE											
1. Prior....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
2. 2001....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX
3. 2002....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4. Totals											0	0

SCHEDULE P - PART 2L - OTHER (INCLUDING CREDIT, ACCIDENT AND HEALTH)

1. Prior....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,293,094	7,269,167	7,261,658	(7,509)	(31,436)
2. 2001....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,843,544	1,801,656	(41,888)	XXX
3. 2002....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,230,679	XXX	XXX
4. Totals											(49,397)	(31,436)

SCHEDULE P - PART 2M - INTERNATIONAL

	NONE											
1. Prior....											0	0
2. 1993....											0	0
3. 1994....	XXX										0	0
4. 1995....	XXX	XXX									0	0
5. 1996....	XXX	XXX	XXX								0	0
6. 1997....	XXX	XXX	XXX	XXX							0	0
7. 1998....	XXX	XXX	XXX	XXX	XXX						0	0
8. 1999....	XXX	XXX	XXX	XXX	XXX	XXX					0	0
9. 2000....	XXX	XXX	XXX	XXX	XXX	XXX					0	0
10. 2001....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				0	XXX
11. 2002....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals											0	0

**Sch. P-Pt. 2N
NONE**

**Sch. P-Pt. 2O
NONE**

**Sch. P-Pt. 2P
NONE**

**Sch. P-Pt. 2R-Sn. 1
NONE**

**Sch. P-Pt. 2R-Sn. 2
NONE**

**Sch. P-Pt. 2S
NONE**

**Sch. P-Pt. 3A
NONE**

**Sch. P-Pt. 3B
NONE**

**Sch. P-Pt. 3C
NONE**

**Sch. P-Pt. 3D
NONE**

**Sch. P-Pt. 3E
NONE**

**Sch. P-Pt. 3F-Sn. 1
NONE**

**Sch. P-Pt. 3F-Sn. 2
NONE**

**Sch. P-Pt. 3G
NONE**

**Sch. P-Pt. 3H-Sn. 1
NONE**

**Sch. P-Pt. 3H-Sn. 2
NONE**

SCHEDULE P - PART 3I - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY AND THEFT)

Years in Which Losses Were Incurred	Cumulative Paid Net Losses and Defense and Containment Expenses Reported at Year End (\$000 omitted)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002		
	NONE											
1. Prior....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000			XXX	XXX
2. 2001....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
3. 2002....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

SCHEDULE P - PART 3J - AUTO PHYSICAL DAMAGE

	NONE											
1. Prior....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000				
2. 2001....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
3. 2002....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

SCHEDULE P - PART 3K - FIDELITY/SURETY

	NONE											
1. Prior....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000			XXX	XXX
2. 2001....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
3. 2002....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

SCHEDULE P - PART 3L - OTHER (INCLUDING CREDIT, ACCIDENT AND HEALTH)

1. Prior....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	7,259,366	7,259,840	XXX	XXX
2. 2001....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,560,671	1,796,348	XXX	XXX
3. 2002....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,914,197	XXX	XXX

SCHEDULE P - PART 3M - INTERNATIONAL

1. Prior....	.000										XXX	XXX
2. 1993....											XXX	XXX
3. 1994....	XXX										XXX	XXX
4. 1995....	XXX	XXX									XXX	XXX
5. 1996....	XXX	XXX	XXX								XXX	XXX
6. 1997....	XXX	XXX	XXX	XXX							XXX	XXX
7. 1998....	XXX	XXX	XXX	XXX							XXX	XXX
8. 1999....	XXX	XXX	XXX	XXX							XXX	XXX
9. 2000....	XXX	XXX	XXX	XXX							XXX	XXX
10. 2001....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
11. 2002....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

**Sch. P-Pt. 3N
NONE**

**Sch. P-Pt. 3O
NONE**

**Sch. P-Pt. 3P
NONE**

**Sch. P-Pt. 3R-Sn. 1
NONE**

**Sch. P-Pt. 3R-Sn. 2
NONE**

**Sch. P-Pt. 3S
NONE**

**Sch. P-Pt. 4A
NONE**

**Sch. P-Pt. 4B
NONE**

**Sch. P-Pt. 4C
NONE**

**Sch. P-Pt. 4D
NONE**

**Sch. P-Pt. 4E
NONE**

**Sch. P-Pt. 4F-Sn. 1
NONE**

**Sch. P-Pt. 4F-Sn. 2
NONE**

**Sch. P-Pt. 4G
NONE**

**Sch. P-Pt. 4H-Sn. 1
NONE**

**Sch. P-Pt. 4H-Sn. 2
NONE**

SCHEDULE P - PART 4I - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY AND THEFT)

Years in Which Losses Were Incurred	Bulk and IBNR Reserves on Net Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)									
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
2. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
3. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P - PART 4J - AUTO PHYSICAL DAMAGE

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
2. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
3. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P - PART 4K - FIDELITY/SURETY

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
2. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
3. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P - PART 4L - OTHER (INCLUDING CREDIT, ACCIDENT AND HEALTH)

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	240,907	9,801	1,818
2. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	282,873	3,887
3. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	312,966

SCHEDULE P - PART 4M - INTERNATIONAL

1. Prior.....										
2. 1993.....										
3. 1994.....	XXX									
4. 1995.....	XXX	XXX								
5. 1996.....	XXX	XXX	XXX							
6. 1997.....	XXX	XXX	XXX	XXX						
7. 1998.....	XXX	XXX	XXX	XXX	XXX					
8. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**Sch. P-Pt. 4N
NONE**

**Sch. P-Pt. 4O
NONE**

**Sch. P-Pt. 4P
NONE**

**Sch. P-Pt. 4R-Sn. 1
NONE**

**Sch. P-Pt. 4R-Sn. 2
NONE**

**Sch. P-Pt. 4S
NONE**

**Sch. P-Pt. 5A-Sn. 1
NONE**

**Sch. P-Pt. 5A-Sn. 2
NONE**

**Sch. P-Pt. 5A-Sn. 3
NONE**

**Sch. P-Pt. 5B-Sn. 1
NONE**

**Sch. P-Pt. 5B-Sn. 2
NONE**

**Sch. P-Pt. 5B-Sn. 3
NONE**

**Sch. P-Pt. 5C-Sn. 1
NONE**

**Sch. P-Pt. 5C-Sn. 2
NONE**

**Sch. P-Pt. 5C-Sn. 3
NONE**

**Sch. P-Pt. 5D-Sn. 1
NONE**

**Sch. P-Pt. 5D-Sn. 2
NONE**

**Sch. P-Pt. 5D-Sn. 3
NONE**

**Sch. P-Pt. 5E-Sn. 1
NONE**

**Sch. P-Pt. 5E-Sn. 2
NONE**

**Sch. P-Pt. 5E-Sn. 3
NONE**

**Sch. P-Pt. 5F-Sn. 1A
NONE**

**Sch. P-Pt. 5F-Sn. 2A
NONE**

**Sch. P-Pt. 5F-Sn. 3A
NONE**

**Sch. P-Pt. 5F-Sn. 1B
NONE**

**Sch. P-Pt. 5F-Sn. 2B
NONE**

**Sch. P-Pt. 5F-Sn. 3B
NONE**

**Sch. P-Pt. 5H-Sn. 1A
NONE**

**Sch. P-Pt. 5H-Sn. 2A
NONE**

**Sch. P-Pt. 5H-Sn. 3A
NONE**

**Sch. P-Pt. 5H-Sn. 1B
NONE**

**Sch. P-Pt. 5H-Sn. 2B
NONE**

**Sch. P-Pt. 5H-Sn. 3B
NONE**

**Sch. P-Pt. 5R-Sn. 1A
NONE**

**Sch. P-Pt. 5R-Sn. 2A
NONE**

**Sch. P-Pt. 5R-Sn. 3A
NONE**

Sch. P-Pt. 5R-Sn. 1B

NONE

Sch. P-Pt. 5R-Sn. 2B

NONE

Sch. P-Pt. 5R-Sn. 3B

NONE

Sch. P-Pt. 6C-Sn. 1

NONE

Sch. P-Pt. 6C-Sn. 2

NONE

Sch. P-Pt. 6D-Sn. 1

NONE

Sch. P-Pt. 6D-Sn. 2

NONE

Sch. P-Pt. 6E-Sn. 1

NONE

Sch. P-Pt. 6E-Sn. 2

NONE

Sch. P-Pt. 6H-Sn. 1A

NONE

Sch. P-Pt. 6H-Sn. 2A

NONE

Sch. P-Pt. 6H-Sn. 1B

NONE

Sch. P-Pt. 6H-Sn. 2B

NONE

Sch. P-Pt. 6M-Sn. 1

NONE

Sch. P-Pt. 6M-Sn. 2

NONE

Sch. P-Pt. 6N-Sn. 1

NONE

Sch. P-Pt. 6N-Sn. 2

NONE

Sch. P-Pt. 6O-Sn. 1

NONE

Sch. P-Pt. 6O-Sn. 2

NONE

SCHEDULE P - PART 6R - PRODUCTS LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed at Year End (\$000 omitted)										11 Current Year Premiums Earned	
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002		
1. Prior.....												
2. 1993.....												.0
3. 1994.....	.XXX											.0
4. 1995.....	.XXX	.XXX										.0
5. 1996.....	.XXX	.XXX	.XXX									.0
6. 1997.....	.XXX	.XXX	.XXX	.XXX								.0
7. 1998.....	.XXX	.XXX	.XXX	.XXX	.XXX							.0
8. 1999.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX						.0
9. 2000.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX					.0
10. 2001.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX				.0
11. 2002.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX			.0
12. Total.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0
13. Earned Premiums (Sch. P-Pt 1).....												.XXX

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded at Year End (\$000 omitted)										11 Current Year Premiums Earned	
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002		
1. Prior.....												
2. 1993.....												.0
3. 1994.....	.XXX											.0
4. 1995.....	.XXX	.XXX										.0
5. 1996.....	.XXX	.XXX	.XXX									.0
6. 1997.....	.XXX	.XXX	.XXX	.XXX								.0
7. 1998.....	.XXX	.XXX	.XXX	.XXX	.XXX							.0
8. 1999.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX						.0
9. 2000.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX					.0
10. 2001.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX				.0
11. 2002.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX			.0
12. Total.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0
13. Earned Premiums (Sch. P-Pt 1).....												.XXX

SCHEDULE P - PART 6R - PRODUCTS LIABILITY - CLAIMS-MADE

SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Direct and Assumed at Year End (\$000 omitted)										11 Current Year Premiums Earned	
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002		
1. Prior.....												
2. 1993.....												.0
3. 1994.....	.XXX											.0
4. 1995.....	.XXX	.XXX										.0
5. 1996.....	.XXX	.XXX	.XXX									.0
6. 1997.....	.XXX	.XXX	.XXX	.XXX								.0
7. 1998.....	.XXX	.XXX	.XXX	.XXX	.XXX							.0
8. 1999.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX						.0
9. 2000.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX					.0
10. 2001.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX				.0
11. 2002.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX			.0
12. Total.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0
13. Earned Premiums (Sch. P-Pt 1).....												.XXX

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	Cumulative Premiums Earned Ceded at Year End (\$000 omitted)										11 Current Year Premiums Earned	
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002		
1. Prior.....												
2. 1993.....												.0
3. 1994.....	.XXX											.0
4. 1995.....	.XXX	.XXX										.0
5. 1996.....	.XXX	.XXX	.XXX									.0
6. 1997.....	.XXX	.XXX	.XXX	.XXX								.0
7. 1998.....	.XXX	.XXX	.XXX	.XXX	.XXX							.0
8. 1999.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX						.0
9. 2000.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX					.0
10. 2001.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX				.0
11. 2002.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX			.0
12. Total.....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0
13. Earned Premiums (Sch. P-Pt 1).....												.XXX

SCHEDULE P - PART 7A - PRIMARY LOSS SENSITIVE CONTRACTS

(\$000 Omitted)

SECTION 1

	1	2	3	4	5	6
Schedule P - Part 1	Total Net Losses and Expenses Unpaid	Net Losses and Expenses Unpaid on Loss Sensitive Contracts	Loss Sensitive as Percentage of Total	Total Net Premiums Written	Net Premiums Written on Loss Sensitive Contracts	Loss Sensitive as Percentage of Total
1. Homeowners/farmowners.....			0.0			0.0
2. Private passenger auto liability/medical.....			0.0			0.0
3. Commercial auto/truck liability/medical.....			0.0			0.0
4. Workers' compensation.....			0.0			0.0
5. Commercial multiple peril.....			0.0			0.0
6. Medical malpractice - occurrence.....			0.0			0.0
7. Medical malpractice - claims-made.....			0.0			0.0
8. Special liability.....			0.0			0.0
9. Other liability - occurrence.....			0.0			0.0
10. Other liability - claims-made.....			0.0			0.0
11. Special property.....			0.0			0.0
12. Auto physical damage.....			0.0			0.0
13. Fidelity/surety.....			0.0			0.0
14. Other.....	336,140		0.0	2,615,124		0.0
15. International.....			0.0			0.0
16. Reinsurance - nonproportional assumed property.....	XXX	XXX	XXX	XXX	XXX	XXX
17. Reinsurance - nonproportional assumed liability.....	XXX	XXX	XXX	XXX	XXX	XXX
18. Reinsurance - nonproportional assumed financial lines.....	XXX	XXX	XXX	XXX	XXX	XXX
19. Products liability - occurrence.....			0.0			0.0
20. Products liability - claims-made.....			0.0			0.0
21. Financial guaranty/mortgage guaranty.....			0.0			0.0
22. Totals.....	336,140	0	0.0	2,615,124	0	0.0

SECTION 2

Years in Which Policies Were Issued	Incurred Losses and Defense and Cost Containment Expenses Reported at Year End (\$000 omitted)									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior.....										
2. 1993.....										
3. 1994.....	XXX									
4. 1995.....	XXX	XXX								
5. 1996.....	XXX	XXX	XXX							
6. 1997.....	XXX	XXX	XXX	XXX						
7. 1998.....	XXX	XXX	XXX	XXX	XXX					
8. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 3

Years in Which Policies Were Issued	Bulk and Incurred But Not Reported Reserves for Losses and Defense and Cost Containment Expenses at Year End (\$000 omitted)									
	1	2	3	4	5	6	7	8	9	10
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
1. Prior.....										
2. 1993.....										
3. 1994.....	XXX									
4. 1995.....	XXX	XXX								
5. 1996.....	XXX	XXX	XXX							
6. 1997.....	XXX	XXX	XXX	XXX						
7. 1998.....	XXX	XXX	XXX	XXX	XXX					
8. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P - PART 7A - PRIMARY LOSS SENSITIVE CONTRACTS (continued)

SECTION 4

Years in Which Policies Were Issued	Net Earned Premiums Reported at Year End (\$000 omitted)									
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior.....										
2. 1993.....										
3. 1994.....	XXX									
4. 1995.....	XXX	XXX								
5. 1996.....	XXX	XXX	XXX							
6. 1997.....	XXX	XXX	XXX	XXX						
7. 1998.....	XXX	XXX	XXX	XXX	XXX					
8. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SECTION 5

Years in Which Policies Were Issued	Net Reserve for Premium Adjustments and Accrued Retrospective Premiums at Year End (\$000 omitted)									
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior.....										
2. 1993.....										
3. 1994.....	XXX									
4. 1995.....	XXX	XXX								
5. 1996.....	XXX	XXX	XXX							
6. 1997.....	XXX	XXX	XXX	XXX						
7. 1998.....	XXX	XXX	XXX	XXX	XXX					
8. 1999.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2000.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2001.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2002.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

Sch. P-Pt. 7A-Sn. 4
NONE

Sch. P-Pt. 7A-Sn. 5
NONE

Sch. P-Pt. 7B-Sn. 1
NONE

Sch. P-Pt. 7B-Sn. 2
NONE

Sch. P-Pt. 7B-Sn. 3
NONE

Sch. P-Pt. 7B-Sn. 4
NONE

Sch. P-Pt. 7B-Sn. 5
NONE

Sch. P-Pt. 7B-Sn. 6
NONE

Sch. P-Pt. 7B-Sn. 7
NONE

SCHEDULE P INTERROGATORIES

1. What is the extended loss and expense reserve - direct and assumed - for the following classes? An example of an extended loss and expense reserve is the actuarial reserve for the free-tail coverage arising upon death, disability or retirement in most medical malpractice policies. Such a liability is to be reported here even if it was not reported elsewhere in Schedule P, but otherwise reported as a liability item on Page 3. Show the full reserve amount, not just the change during the current year.

Years in Which Premiums Were Earned and Losses Were Incurred	1 Medical Malpractice	2 Other Liability	3 Products Liability
1.01 Prior.....	0	0	0
1.02 1993.....	0	0	0
1.03 1994.....	0	0	0
1.04 1995.....	0	0	0
1.05 1996.....	0	0	0
1.06 1997.....	0	0	0
1.07 1998.....	0	0	0
1.08 1999.....	0	0	0
1.09 2000.....	0	0	0
1.10 2001.....	0	0	0
1.11 2002.....	0	0	0
1.12 Totals.....	0	0	0

2. The definition of allocated loss adjustment expenses (ALAE) and, therefore, unallocated loss adjustment expenses (ULAE) was changed effective January 1, 1998. This change in definition applies to both paid and unpaid expenses. Are these expenses (now reported as "Defense and Cost Containment" and "Adjusting and Other") reported in compliance with these definitions in this statement? Yes No

3. The Adjusting and Other expense payments and reserves should be allocated to the years in which the losses were incurred based on the number of claims reported, closed and outstanding in those years. When allocating Adjusting and Other expense between companies in a group or a pool, the Adjusting and Other expense should be allocated in the same percentage used for the loss amounts and the claim counts. For reinsurers, Adjusting and Other expense assumed should be reported according to the reinsurance contract. For Adjusting and Other expense incurred by reinsurers, or in those situations where suitable claim count information is not available, Adjusting and Other expense should be allocated by a reasonable method determined by the company and described in Interrogatory 7, below. Are they so reported in this statement? Yes No

4. Do any lines in Schedule P include reserves which are reported gross of any discount to present value of future payments, but are reported net of such discounts on Page 10? Yes No

If Yes, proper reporting must be made in the Notes to Financial Statements, as specified in the Instructions. Also, the discounts must be reported in Schedule P - Part 1, Columns 32 and 33.

Schedule P must be completed gross of non-tabular discounting. Work papers relating to discount calculations must be available for examination upon request.

Discounting is allowed only if expressly permitted by the state insurance department to which this Annual Statement is being filed.

5. What were the net premiums in force at the end of the year for: (in thousands of dollars)

5.1 Fidelity

5.2 Surety

6. Claim count information is reported (check one).

If not the same in all years, explain in Interrogatory 7.

7.1 The information provided in Schedule P will be used by many persons to estimate the adequacy of the current loss and expense reserves, among other things. Are there any especially significant events, coverage, retention or accounting changes which have occurred which must be considered when making such analyses? Yes No

7.2 An extended statement may be attached.

A. Adjusting and Other expense payments and reserves are allocated to incurred based on the dollar amount of claims paid and unpaid, respectively, by incurred year. _____

B. The Schedule P reserve redundancy of (\$49,398) thousand is \$35 million larger than the true redundancy due to amounts recorded as "Other Policyholder Reserve" that are required for prior years. _____

SCHEDULE Y (Continued)

PART 2 - SUMMARY OF INSURER'S TRANSACTIONS WITH ANY AFFILIATES

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	Federal ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/ (Liability)
Affiliated Transactions												
85286	35-1840597	ADMINASTAR FEDERAL, INC.			(2,507,894)		(30,828,060)				(33,335,954)	
	75-1461960	ANTHEM ALLIANCE HEALTH INSURANCE COMPANY			129,869		(1,779,104)				(1,649,235)	
	31-1188944	ANTHEM BENEFIT ADMINISTRATORS, INC.			3,784,149		(12,024,200)				(8,240,051)	
	35-1898945	ANTHEM FINANCIAL, INC.			3,088,034						3,088,034	
60049	22-3347426	ANTHEM HEALTH & LIFE INS CO. OF NEW YORK					(684,750)	24,365,565			23,680,815	
	61-1237516	ANTHEM HEALTH PLANS OF KENTUCKY, INC.	(80,000,000)	14,576,179			(108,293,821)				(173,717,642)	
53759	02-0510530	ANTHEM HEALTH PLANS OF NEW HAMPSHIRE, INC.					41,634,866				41,634,866	
52618	31-1705652	ANTHEM HEALTH PLANS OF MAINE, INC.		(220,000)	65,407	(340,045)	(49,226,833)				(49,721,471)	
71835	54-0357120	ANTHEM HEALTH PLANS OF VIRGINIA, INC.	(46,555,888)		(33,000,000)		(129,730,009)	2,943,451		22,486,884	(183,855,562)	(360,882)
60217	06-1475928	ANTHEM HEALTH PLANS, INC.	(77,700,000)		(9,438,212)		(74,193,720)	(24,365,565)			(185,697,497)	
	35-2145715	ANTHEM, INC.	302,000,000		127,000,000						429,000,000	
28207	35-0781558	ANTHEM INSURANCE COMPANIES, INC.	305,851,000	(14,576,179)	(174,744,453)	385,137	524,947,815			49,998,193	691,861,513	(1,316,356)
61069	35-0980405	ANTHE LIFE INSURANCE COMPANY	(10,000,000)		3,446,033		(8,743,290)				(15,297,257)	1,316,356
	31-1206558	ANTHEM MIDWEST, INC.	(10,000,000)		763,083		188,003				(9,048,914)	
	31-1714795	ANTHEM PRESCRIPTION MANAGEMENT, LLC	(30,000,000)		68,714,841		7,366,296				46,081,137	
	55-0712302	ANTHEM SERVICES, INC.					99,910,646			4,682,283	104,592,929	
	32-0031791	ANTHEM SOUTHEAST, INC.	(210,980,727)				90,810,610			(27,195,930)	(147,366,047)	
	35-1292384	ASSOCIATED GROUP, INC.	(7,000,000)		1,024,691		24,117				(5,951,192)	
10345	31-1440175	COMMUNITY INSURANCE COMPANY	(77,000,000)		(4,890,376)		(112,336,958)				(194,227,334)	
	51-0320357	CONSOLIDATED HOLDINGS CORPORATION					(3,212,450)				(3,212,450)	
	31-6506337	DAYTON SERVICES COMPANY			3,170,079						3,170,079	
	02-0449033	HEALTH INITIATIVES					(57)				(57)	
95169	54-1356687	HEALTHKEEPERS, INC.	(6,778,297)				(51,366,208)	(2,683,203)		15,669	(60,812,039)	10,032
	43-1542030	HEALTHY HOMECOMINGS, INC.					(78,317)				(78,317)	
	54-1237939	HEALTH MANAGMENT CORPORATION					8,279,385				8,279,385	
	84-0976041	HEALTH MANAGEMENT SYSTEMS, INC.					(5,570,298)				(5,570,298)	
	06-1428584	HEALTHREACH SERVICES, INC.					971,940				971,940	
95473	84-1017384	HMO COLORADO, INC.	(4,277,325)				(33,954,882)				(38,232,207)	
	01-0316758	MACHIGONNE, INC.			929,521		(3,480,053)				(2,550,532)	
95728	01-0511382	MAINE PARTNERS HEALTH PLAN, INC.		220,000		(45,092)	(19,558,588)				(19,383,680)	
95527	02-0494919	MATTHEW THORNTON HEALTH PLAN, INC.					(93,013,825)				(93,013,825)	
	54-0946534	MONTICELLO SERVICE AGENCY, INC.	(33,000,000)				(745,512)				(33,745,512)	
	01-0442454	NORTHERN GENERAL SERVICES					(112,736)				(112,736)	
	04-3153459	NORTHERN GENERAL SERVICES OF MA, INC.					(336,665)				(336,665)	
	02-0485783	NORTHERN GENERAL SERVICES OF NH, LLC					(29,208)				(29,208)	
	06-1299444	OCCUPATIONAL HEALTHCARE MTG SERVICES					(1,156,610)				(1,156,610)	
	31-1467763	PARAGON HEALTH SYSTEMS					19,582,248				19,582,248	
95167	54-1650230	PENINSULA HEALTH CARE, INC.	(1,717,913)				(8,051,306)	30,792			(9,738,427)	350,850
96512	54-1239244	PRIORITY HEALTH CARE, INC.	(2,896,225)				(26,543,893)	(291,040)			(29,731,158)	
	54-1619756	PRIORITY, INC.					7,509,346			11,094	7,520,440	
	52-1241840	RIVERSIDE HEALTHCARE ASSOCIATION, INC.	841,777				1,583,786				2,425,563	
	35-1171742	ROCKY MOUNTAIN ADMINISTRATIVE SERVICES C.					(33,137)				(33,137)	
11011	84-0747736	ROCKY MOUNTAIN HOSPITAL & MEDICAL SERVIC.	(9,873,675)				(25,767,470)			(49,998,193)	(84,967,780)	
	61-1079399	SOUTHEASTERN UNITED AGENCY					(849,366)				(849,366)	
	35-1835818	THE ANTHEM COMPANIES, INC.			11,793,670		(46,581)				11,747,089	
71798	54-1637426	TRIGON HEALTH & LIFE INSURANCE COMPANY	(912,727)				(1,061,151)				(1,973,878)	
9999999	Control Totals		0	0	0	0	0	0	XXX	0	0	0

110

SCHEDULE Y (Continued)

PART 2 - SUMMARY OF INSURER'S TRANSACTIONS WITH ANY AFFILIATES

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	Federal ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/ (Liability)

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

MARCH FILING

1. Will Supplement A to Schedule T (Medical Malpractice Supplement) be filed by March 1?
2. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1?
3. Will the Financial Guaranty Insurance Exhibit be filed March 1?
4. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?
5. Will an actuarial opinion be filed by March 1?
6. Will the SVO Compliance Certification be filed by March 1?
7. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?
8. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?
9. Will the Risk-Based Capital Report be filed with the NAIC by March 1?
10. Will the Risk-Based Capital Report be filed with the state of domicile, if required, by March 1?
11. Will the Premiums Attributed to Protected Cells Exhibit be filed by March 1?

RESPONSES

NO
NO
NO
YES
YES
YES
NO
YES
YES
YES
YES
NO

APRIL FILING

12. Will the Insurance Expense Exhibit be filed with the state of domicile and the NAIC by April 1?
13. Will Management's Discussion and Analysis be filed by April 1?
14. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1?
15. Will the Long-term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1?
16. Will the Accident and Health Policy Experience Exhibit be filed by April 1?
17. Will the Investment Risk Interrogatories be filed by April 1?

YES
YES
NO
NO
YES
YES

MAY FILING

18. Will this company be included in a combined annual statement which is filed with the NAIC by May 1?

YES

JUNE FILING

19. Will an audited financial report be filed by June 1?

YES

EXPLANATIONS:

BAR CODE:



Overflow Page for Write-Ins

Additional Write-ins for Assets:

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
2504. Prepaid expenses.....	2,890,365	2,890,365	0	.....
2505. Provider risk share receivable.....	1,935,000	629,000	1,306,000	1,897,000
2597. Summary of remaining write-ins for Line 25.....	4,825,365	3,519,365	1,306,000	1,897,000

Additional Write-ins for Liabilities:

	1 Current Year	2 Prior Year
2304. Provider and other payables.....	9,469,621	6,314,500
2305. Rate stabilization reserve FEP.....	12,230,097	10,070,788
2306. Advance premiums.....	.....	43,122,988
2307. Escheat funds.....	3,142,092	2,828,087
2308. Other policyholder reserves.....	49,000,000	.....
2397. Summary of remaining write-ins for Line 23.....	73,841,810	62,336,363

Additional Write-ins for Statement of Income:

	1 Current Year	2 Prior Year
0504. Reclass of provider risk share receivables out of beginning loss reserves.....	.....	(3,111,190)
0505. Reclass of ITS payable out of loss reserves.....	.....	(1,450,267)
0506. Reclass other policyholder reserves.....	35,000,000	.....
0597. Summary of remaining write-ins for Line 5.....	35,000,000	(4,561,457)

Additional Write-ins for Underwriting and Investment Exhibit-Part 3:

	1 Loss Adjustment Expenses	2 Other Underwriting Expenses	3 Investment Expenses	4 Total
2404. Admin Fees Prov'd by Outside entities.....	33,471,138	29,785,622	.....	63,256,760
2405. I/C Chargebacks.....	(538,950)	(4,444,626)	.....	(4,983,576)
2406. Contributions.....	888	373,923	.....	374,811
2497. Summary of remaining write-ins for Line 24.....	32,933,076	25,714,919	0	58,647,995

Additional Write-ins for Exhibit 1:

	1 End of Current Year	2 End of Prior Year	3 Changes for Year (Increase) Decrease
0404. Goodwill.....	1,247,138	.....	(1,247,138)
0497. Summary of remaining write-ins for Line 4.....	1,247,138	0	(1,247,138)

Overflow Page for Write-Ins



MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT

FOR THE STATE OF.....Ohic

NAIC Group Code.....0671

NAIC Company Code.....10345

Address (City, State and Zip Code).....P.O.Box 425 Worthington OH

Person Completing This Exhibit.....Christopher Beasley

Telephone Number.....317-287-5683

Title.....Actuarial Analyst

1	2	3	4	5	6	7	8	9	10	Policies Issued Through 1999				Policies Issued in 2000, 2001 & 2002					
										11	12		13	14	15	16		17	18
											Premiums Earned	Amount				Percent of Premiums Earned	Number of Covered Lives		

Individual Policies

MED.OH

Yes	PD003	P	N	0200560	10/29/1991			01/01/1992	Medicomp 2	29,788,664	21,347,691	71.7	14,323			0.0	
Yes	PD009	P	N	0204060	07/18/1990			01/01/1992	Mediplus Standard	77,476	93,950	121.3	49			0.0	
Yes	PD010	P	N	0200560	10/29/1991			01/01/1992	Medicomp 1	596,454	391,398	65.6	673			0.0	
Yes	PD011	A	N	0204060	03/10/1992				Medicomp A	334,068	170,657	51.1	173	18,583	33,358	179.5	8
Yes	PD014	D	N	0204000	03/10/1992				Medicomp D	803,197	527,545	65.7	447	311,845	254,057	81.5	162
Yes	PD021	P	N	0200560	01/21/1992			01/01/1992	Medicomp 3	2,900,508	2,543,337	87.7	622			0.0	
Yes	PD027	A	N	0034000	08/31/1994				Insurance for One, Medsup. Plan A -	21,237	11,271	53.1	19	45,106	27,029	59.9	58
Yes	PD028	C	N	0034000	08/31/1994				Insurance for One, Medsup. Plan C -	8,247,289	5,979,242	72.5	4,255	3,884,541	2,610,161	67.2	3,201
Yes	PD029	F	N	0034000	08/31/1994				Insurance for One, Medsup. Plan F -	1,673,790	1,120,299	66.9	943	1,470,275	915,324	62.3	1,247
Yes	PD030	I	N	0034000	08/31/1994				Insurance for One, Medsup. Plan I -	263,378	226,275	85.9	103	513,731	318,053	61.9	281
Yes	PD031	B	N	0034000	10/11/1994				Insurance for One, Medsup. Plan B -	89,530	85,465	95.5	57	71,343	34,725	48.7	66
Yes	PD032	D	N	0034000	10/11/1994				Insurance for One, Medsup. Plan D -	75,588	77,228	102.2	44	111,367	65,845	59.1	91
Yes	PD033	E	N	0034000	10/11/1994				Insurance for One, Medsup. Plan E -	10,558	7,860	74.4	7	26,609	13,918	52.3	20
Yes	PD034	G	N	0034000	10/11/1994				Insurance for One, Medsup. Plan G -	76,729	68,108	88.8	45	95,859	61,582	64.2	96
Yes	PD035	H	N	0034000	10/11/1994				Insurance for One, Medsup. Plan H -	102,394	76,413	74.6	41	218,766	189,535	86.6	126
Yes	CG008	P	N	0200560	10/29/1991			01/01/1992	Health Maint. Plan (Medsup. product)	252,150	426,686	169.2	1			0.0	
0199999. Total Policy Experience on Individual Policies.....										45,313,010	33,153,425	73.2	21,802	6,768,025	4,523,587	66.8	5,356

Group Policies

Yes	PD023	A	N	0030500	06/14/1994				Insurance for One, Medsup. Plan A..	12,786	8,302	64.9	9			0.0	
Yes	PD024	C	N	0030500	06/14/1994				Insurance for One, Medsup. Plan C..	195,791	141,428	72.2	98			0.0	
Yes	PD025	F	N	0030500	06/14/1994				Insurance for One, Medsup. Plan F..	163,600	134,794	82.4	77			0.0	
Yes	PD026	I	N	0030500	06/14/1994				Insurance for One, Medsup. Plan I..	37,800	22,534	59.6	10			0.0	
Yes	PD037	C	Y	0234000	07/26/1995				Insurance for One, Medselect Plan C	3,117,938	2,216,400	71.1	2,036	3,700,538	2,746,997	74.2	3,238
Yes	PD038	F	Y	0234000	07/26/1995				Insurance for One, Medselect Plan F	930,736	650,801	69.9	631	1,076,152	834,715	77.6	925
Yes	TA010	A	N	0234000	09/09/1993				Insurance for One, Medsup. Plan A..	130,754	88,060	67.3	150	112,459	52,191	46.4	145
Yes	TA011	C	N	0234000	09/09/1993				Insurance for One, Medsup. Plan C..	6,628,317	5,617,944	84.8	4,206	8,471,913	5,327,527	62.9	6,567
Yes	TA012	F	N	0234000	09/09/1993				Insurance for One, Medsup. Plan F..	3,465,768	2,733,134	78.9	2,347	3,405,273	1,955,541	57.4	2,720
Yes	TA013	I	N	0234000	09/09/1993				Insurance for One, Medsup. Plan I..	862,797	648,091	75.1	376	1,279,802	677,727	53.0	613
0299999. Total Policy Experience on Group Policies.....										15,546,287	12,261,488	78.9	9,940	18,046,137	11,594,698	64.3	14,208

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details.....

2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.
 - 2.1 Address..... PO Box 425 Worthington OH 43805-0425
 - 2.2 Contact person and phone number..... Christopher Beasley 317-287-5683
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).
 - 3.1 Address..... 1351 William H Taft Rd Cincinnati OH 45202
 - 3.2 Contact person and phone number..... 513-872-6673
4. Explain any policies identified as policy type "O".