



ANNUAL STATEMENT
For the Year Ending December 31, 2002
OF THE CONDITION AND AFFAIRS OF THE
DELTA DENTAL PLAN OF OHIO, INC.

NAIC Group Code 0477 (Current Period), 0477 (Prior Period), NAIC Company Code 54402, Employer's ID Number 31-0685339
Organized under the Laws of Ohio, State of Domicile or Port of Entry Ohio
Country of Domicile United States of America
Licensed as business type: Life, Accident & Health [ ], Dental Service Corporation[X], Other [ ], Property/Casualty [ ], Vision Service Corporation [ ], Is HMO Federally Qualified? Yes [ ] No[X], Hospital, Medical & Dental Service or Indemnity [ ], Health Maintenance Organization [ ]
Date Incorporated or Organized 03/06/1960, Date Commenced Business 04/01/1964
Statutory Home Office 2500 Corporate Exchange Drive, Bldg 3, Suite 230, Columbus, OH 43231-7601
Main Administrative Office 4100 Okemos Road, Okemos, MI 48864, (517)349-6000
Mail Address P.O. Box 30416, Lansing, MI 48909-7916
Primary Location of Books and Records 4100 Okemos Road, Okemos, MI 48864, (517)349-6000
Internet Website Address http://ddpoh.com/
Statement Contact Richard A. Tomlinson, rtomlinson@ddpmi.com, (517)347-5270
Policyowner Relations Contact Linda Mullins, 4100 Okemos Road, Okemos, MI 48864, (517)347-5451

OFFICERS

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

VICE CHAIRPERSON

Jeffrey A. Keller

DIRECTORS OR TRUSTEES

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

State of Michigan
County of Ingham ss

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

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

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

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

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

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

(Notary Public Signature)

**DIRECTORS OR TRUSTEES (continued)**

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

Laura O. Stearns  
Thomas A. Sullivan

**EXHIBIT 3 - ACCIDENT AND HEALTH PREMIUMS DUE AND UNPAID**

1 Name of Debtor	2 1 - 30 Days	3 31 - 60 Days	4 61 - 90 Days	5 Over 90 Days	6 Nonadmitted	7 Admitted
0199999 Total individuals .....	1,703,326	88,156	14,994			1,806,476
0299998 Premium due and unpaid not individually listed .....						
0299999 Total group .....						
0399999 Premiums due and unpaid from Medicare entities .....						
0499999 Premiums due and unpaid from Medicaid entities .....						
0599999 Accident and health premiums due and unpaid (Page 2, Line 10) ..	1,703,326	88,156	14,994			1,806,476

**EXHIBIT 4 - HEALTH CARE RECEIVABLES**

1 Name of Debtor	2 1 - 30 Days	3 31 - 60 Days	4 61 - 90 Days	5 Over 90 Days	6 Nonadmitted	7 Admitted
<b>NONE</b>						
0599999 Health care receivables .....	.....	.....	.....	.....	.....	.....

## EXHIBIT 5 - CLAIMS PAYABLE (Reported and Unreported)

Aging Analysis of Unpaid Claims

1 Account	2 1 - 30 Days	3 31 - 60 Days	4 61 - 90 Days	5 91 - 120 Days	6 Over 120 Days	7 Total
0299999 Aggregate Accounts Not Individually Listed - Uncovered .....						
0399999 Aggregate Accounts Not Individually Listed - Covered .....						
0499999 Subtotals .....						
0599999 Unreported claims and other claim reserves .....						6,350,000
0699999 Total Amounts Withheld .....						
0799999 Total Claims Payable .....						6,350,000
0899999 Accrued Medical Incentive Pool .....						

**EXHIBIT 6 - AMOUNTS DUE FROM PARENT, SUBSIDIARIES AND AFFILIATES**

1 Name of Affiliate	2 1 - 30 Days	3 31 - 60 Days	4 61 - 90 Days	5 Over 90 Days	6 Nonadmitted	Admitted	
						7 Current	8 Non-Current
<b>Individually listed receivables</b>							
Delta Dental Plan of Michigan, Inc. ....	1,098,689					1,098,689	
0199999 Total - Individually listed receivables .....	1,098,689					1,098,689	
0299999 Receivables not individually listed .....							
0399999 Total gross amounts receivable .....	1,098,689					1,098,689	

**EXHIBIT 7 - AMOUNTS DUE TO PARENT, SUBSIDIARIES AND AFFILIATES**

1 Affiliate	2 Description	3 Amount	4 Current	5 Non-Current
<b>Individually listed payables</b>				
Great Lakes Delta Insurance Company, Inc. ....	Management fees .....	111,281	111,281	
Delta Dental Plan of Indiana, Inc. ....	Lockbox deposit error .....	149	149	
0199999 Total - Individually listed payables .....	X X X .....	111,430	111,430	
0299999 Payables not individually listed .....	X X X .....			
0399999 Total gross payables .....	X X X .....	111,430	111,430	

## EXHIBIT 8 - PART 1 - SUMMARY OF TRANSACTIONS WITH PROVIDERS

	1	2	3	4	5	6
Payment Method	Direct Medical Expense Payment	Column 1 as a % of Total	Total Members Covered	Column 3 as a % of Total	Column 1 Expenses Paid to Affiliated Providers	Column 1 Expenses Paid to Non-Affiliated Providers
<b>Capitation Payments:</b>						
1. Medical groups .....						
2. Intermediaries .....						
3. All other providers .....						
4. Total capitation payments .....						
<b>Other Payments:</b>						
5. Fee-for-service .....	12,542,435	13.542	X X X	X X X		12,542,435
6. Contractual fee payments .....	80,075,239	86.458	X X X	X X X	80,075,239	
7. Bonus/withhold arrangements - fee-for-service .....			X X X	X X X		
8. Bonus/withhold arrangements - contractual fee payments .....			X X X	X X X		
9. Non-contingent salaries .....			X X X	X X X		
10. Aggregate cost arrangements .....			X X X	X X X		
11. All other payments .....			X X X	X X X		
12. Total other payments .....	92,617,674	100.000	X X X	X X X	80,075,239	12,542,435
13. Total (Line 4 plus Line 12) .....	92,617,674	100.000	X X X	X X X	80,075,239	12,542,435

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## EXHIBIT 8 - PART 2 - SUMMARY OF TRANSACTIONS WITH INTERMEDIARIES

1	2	3	4	5	6
NAIC Code	Name of Intermediary	Capitation Paid	Average Monthly Capitation	Intermediary's Total Adjusted Capital	Intermediary's Authorized Control Level RBC
<b>NONE</b>					
9999999 .....			X X X	X X X	X X X

**EXHIBIT 9 - FURNITURE, EQUIPMENT AND SUPPLIES OWNED**

	1	2	3	4	5	6
Description	Cost	Improvements	Accumulated Depreciation	Book Value Less Encumbrances	Assets Not Admitted	Net Admitted Assets
1. Administrative furniture and equipment .....						
2. Medical furniture, equipment and fixtures .....						
3. Pharmaceuticals and surgical supplies .....						
4. Durable medical equipment .....						
5. Other property and equipment .....						
6. Total .....						

**N O N E**



## EXHIBIT OF PREMIUMS, ENROLLMENT AND UTILIZATION

REPORT FOR: 1. CORPORATION:      2. DIVISION:

NAIC Group Code 0477

BUSINESS IN THE STATE OF **GRAND TOTAL** DURING THE YEAR

NAIC Company Code 54402

	1 Total	Comprehensive (Hospital & Medical)		4 Medicare Supplement	5 Vision Only	6 Dental Only	7 Federal Employees Health Benefit Plan	8 Title XVIII Medicare	9 Title XIX Medicaid	10 Other
		2 Individual	3 Group							
<b>Total Members at end of:</b>										
1. Prior Year .....	468,806					468,806				
2. First Quarter .....	458,151					458,151				
3. Second Quarter .....	461,972					461,972				
4. Third Quarter .....	460,921					460,921				
5. Current Year .....	446,885					446,885				
6. Current Year Member Months .....	5,540,578					5,540,578				
<b>Total Member Ambulatory Encounters for Year:</b>										
7. Physician .....										
8. Non-Physician .....										
9. Total .....										
10. Hospital Patient Days Incurred .....										
11. Number of Inpatient Admissions .....										
12. Premiums Collected .....	103,269,360					103,269,360				
13. Premiums Earned .....	102,472,385					102,472,385				
14. Amount Paid for Provision of Health Care Services .....	92,617,574					92,617,574				
15. Amount of Incurred for Provision of Health Care Services .....	91,136,574					91,136,574				

34 Grand Total



## EXHIBIT OF PREMIUMS, ENROLLMENT AND UTILIZATION

REPORT FOR: 1. CORPORATION:      2. DIVISION:

NAIC Group Code 0477

BUSINESS IN THE STATE OF **OHIO** DURING THE YEAR

NAIC Company Code 54402

	1 Total	Comprehensive (Hospital & Medical)		4 Medicare Supplement	5 Vision Only	6 Dental Only	7 Federal Employees Health Benefit Plan	8 Title XVIII Medicare	9 Title XIX Medicaid	10 Other
		2 Individual	3 Group							
<b>Total Members at end of:</b>										
1. Prior Year .....	468,806					468,806				
2. First Quarter .....	458,151					458,151				
3. Second Quarter .....	461,972					461,972				
4. Third Quarter .....	460,921					460,921				
5. Current Year .....	446,885					446,885				
6. Current Year Member Months .....	5,540,578					5,540,578				
<b>Total Member Ambulatory Encounters for Year:</b>										
7. Physician .....										
8. Non-Physician .....										
9. Total .....										
10. Hospital Patient Days Incurred .....										
11. Number of Inpatient Admissions .....										
12. Premiums Collected .....	103,269,360					103,269,360				
13. Premiums Earned .....	102,472,385					102,472,385				
14. Amount Paid for Provision of Health Care Services .....	92,617,574					92,617,574				
15. Amount of Incurred for Provision of Health Care Services .....	91,136,574					91,136,574				

### SCHEDULE A - VERIFICATION BETWEEN YEARS

1.	Book/adjusted carrying value, December 31, prior year (prior year statement) .....	
2.	Increase (decrease) by adjustment:	
2.1	Totals, Part 1, Column 10 .....	
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 .....	
4.2	Totals, Part 3, Column 9 .....	
5.	Total profit (loss) on sales, Part 3, Column 14 .....	<b>NONE</b>
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 the end of current period .....	
9.	Total valuation allowance .....	
10.	Subtotal (Lines 8 plus 9) .....	
11.	Total nonadmitted amounts .....	
12.	Statement value, current period (Page 2, real estate lines, current period) .....	

### 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 .....	
3.	Accrual of discount and mortgage interest points and commitment fees .....	
4.	Increase (decrease) by adjustment .....	
5.	Total profit (loss) on sale .....	<b>NONE</b>
6.	Amounts paid on account or in full during the year .....	
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 .....	
10.	Total valuation allowance .....	
11.	Subtotal (Lines 9 plus 10) .....	
12.	Total nonadmitted amounts .....	
13.	Statement value of mortgages owned at end of current period .....	

### SCHEDULE BA - VERIFICATION BETWEEN YEARS

1.	Book/adjusted carrying value of long-term invested assets owned, December 31 of prior year .....	
2.	Cost of acquisitions during year:	
2.1	Actual cost at time of acquisitions .....	
2.2	Additional investment made after acquisitions .....	
3.	Accrual of discount .....	
4.	Increase (decrease) by adjustment .....	
5.	Total profit (loss) on sale .....	<b>NONE</b>
6.	Amounts paid on account or in full during the year .....	
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 .....	
10.	Total valuation allowance .....	
11.	Subtotal (Lines 9 plus 10) .....	
12.	Total nonadmitted amounts .....	
13.	Statement value of long-term invested assets at end of current period .....	

## 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

	1	2	3	4	5	6	7	8	9	10	11
Quality Rating Per the NAIC Designation	1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	Total Current Year	Column 6 as a % of Line 10.7	Total From Column 6 Prior Year	% From Column 7 Prior Year	Total Publicly Traded	Total Privately Placed (a)
1. U.S. GOVERNMENTS, SCHEDULES D & DA (Group 1)											
1.1 Class 1 .....	1,749,755	4,091,195	1,254,084			7,095,034	71.00	9,054,363	66.04	7,095,034	
1.2 Class 2 .....											
1.3 Class 3 .....											
1.4 Class 4 .....											
1.5 Class 5 .....											
1.6 Class 6 .....											
1.7 TOTALS .....	1,749,755	4,091,195	1,254,084			7,095,034	71.00	9,054,363	66.04	7,095,034	
2. ALL OTHER GOVERNMENTS, SCHEDULES D & DA (Group 2)											
2.1 Class 1 .....											
2.2 Class 2 .....											
2.3 Class 3 .....											
2.4 Class 4 .....											
2.5 Class 5 .....											
2.6 Class 6 .....											
2.7 TOTALS .....											
3. STATES, TERRITORIES AND POSSESSIONS ETC., GUARANTEED, SCHEDULES D & DA (Group 3)											
3.1 Class 1 .....											
3.2 Class 2 .....											
3.3 Class 3 .....											
3.4 Class 4 .....											
3.5 Class 5 .....											
3.6 Class 6 .....											
3.7 TOTALS .....											
4. POLITICAL SUBDIVISIONS OF STATES, TERRITORIES & POSSESSIONS, GUARANTEED, SCHEDULES D & DA (Group 4)											
4.1 Class 1 .....											
4.2 Class 2 .....											
4.3 Class 3 .....											
4.4 Class 4 .....											
4.5 Class 5 .....											
4.6 Class 6 .....											
4.7 TOTALS .....											
5. SPECIAL REVENUE & SPECIAL ASSESSMENT OBLIGATIONS ETC., NON-GUARANTEED, SCHEDULES D & DA (Group 5)											
5.1 Class 1 .....											
5.2 Class 2 .....											
5.3 Class 3 .....											
5.4 Class 4 .....											
5.5 Class 5 .....											
5.6 Class 6 .....											
5.7 TOTALS .....											

## 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 Column 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
<b>6. PUBLIC UTILITIES (UNAFFILIATED), SCHEDULES D &amp; DA (Group 6)</b>											
6.1 Class 1 .....		507,081				507,081	5.07	509,438	3.72	507,081	
6.2 Class 2 .....											
6.3 Class 3 .....											
6.4 Class 4 .....											
6.5 Class 5 .....											
6.6 Class 6 .....											
6.7 TOTALS .....		507,081				507,081	5.07	509,438	3.72	507,081	
<b>7. INDUSTRIAL &amp; MISCELLANEOUS (UNAFFILIATED), SCHEDULES D &amp; DA (Group 7)</b>											
7.1 Class 1 .....		2,390,807				2,390,807	23.93	4,145,959	30.24	2,390,807	
7.2 Class 2 .....											
7.3 Class 3 .....											
7.4 Class 4 .....											
7.5 Class 5 .....											
7.6 Class 6 .....											
7.7 TOTALS .....		2,390,807				2,390,807	23.93	4,145,959	30.24	2,390,807	
<b>8. CREDIT TENANT LOANS, SCHEDULES D &amp; DA (Group 8)</b>											
8.1 Class 1 .....											
8.2 Class 2 .....											
8.3 Class 3 .....											
8.4 Class 4 .....											
8.5 Class 5 .....											
8.6 Class 6 .....											
8.7 TOTALS .....											
<b>9. PARENT, SUBSIDIARIES AND AFFILIATES, SCHEDULES D &amp; DA (Group 9)</b>											
9.1 Class 1 .....											
9.2 Class 2 .....											
9.3 Class 3 .....											
9.4 Class 4 .....											
9.5 Class 5 .....											
9.6 Class 6 .....											
9.7 TOTALS .....											

## 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 Column 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
<b>10. TOTAL BONDS CURRENT YEAR</b>											
10.1 Class 1	1,749,755	6,989,083	1,254,084			9,992,922	100.00	X X X	X X X	9,992,922	
10.2 Class 2								X X X	X X X		
10.3 Class 3								X X X	X X X		
10.4 Class 4								X X X	X X X		
10.5 Class 5						(c)		X X X	X X X		
10.6 Class 6						(c)		X X X	X X X		
10.7 TOTALS	1,749,755	6,989,083	1,254,084			(b) 9,992,922	100.00	X X X	X X X	9,992,922	
10.8 Line 10.7 as a % of Column 6	17.51	69.94	12.55			100.00	X X X	X X X	X X X	100.00	
<b>11. TOTAL BONDS PRIOR YEAR</b>											
11.1 Class 1	1,749,888	8,513,317	3,446,555			X X X	X X X	13,709,760	100.00	13,709,759	
11.2 Class 2						X X X	X X X				
11.3 Class 3						X X X	X X X				
11.4 Class 4						X X X	X X X				
11.5 Class 5						X X X	X X X	(c)			
11.6 Class 6						X X X	X X X	(c)			
11.7 TOTALS	1,749,888	8,513,317	3,446,555			X X X	X X X	(b) 13,709,760	100.00	13,709,759	
11.8 Line 11.7 as a % of Col. 8	12.76	62.10	25.14			X X X	X X X	100.00	X X X	100.00	
<b>12. TOTAL PUBLICLY TRADED BONDS</b>											
12.1 Class 1	1,749,755	6,989,083	1,254,084			9,992,922	100.00	13,709,759	100.00	9,992,922	X X X
12.2 Class 2											X X X
12.3 Class 3											X X X
12.4 Class 4											X X X
12.5 Class 5											X X X
12.6 Class 6											X X X
12.7 TOTALS	1,749,755	6,989,083	1,254,084			9,992,922	100.00	13,709,759	100.00	9,992,922	X X X
12.8 Line 12.7 as a % of Col. 6	17.51	69.94	12.55			100.00	X X X	X X X	X X X	100.00	X X X
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10	17.51	69.94	12.55			100.00	X X X	X X X	X X X	100.00	X X X
<b>13. TOTAL PRIVATELY PLACED BONDS</b>											
13.1 Class 1										X X X	
13.2 Class 2										X X X	
13.3 Class 3										X X X	
13.4 Class 4										X X X	
13.5 Class 5										X X X	
13.6 Class 6										X X X	
13.7 TOTALS										X X X	
13.8 Line 13.7 as a % of Col. 6							X X X	X X X	X X X	X X X	
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10							X X X	X X X	X X X	X X X	

(a) Includes \$..... freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.

(b) Includes \$..... current year, \$..... prior year of bonds with Z designations and \$..... current year, \$..... prior year of bonds with Z\* designations. 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 is under regulatory review.

(c) Includes \$..... current year, \$..... prior year of bonds with 5\* designations and \$..... current year, \$..... prior year of bonds with 6\* designations. "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/Adjusted Carrying Values by Major Types of and subtype of Issues**

	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 Column 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
Distribution by Type											
1. U.S. GOVERNMENTS, SCHEDULES D & DA (Group 1)											
1.1 Issuer Obligations .....	1,749,755	4,091,195	1,254,084			7,095,034	71.00	9,054,363	66.04	7,095,034	
1.2 Single Class Mortgage-Backed/Asset-Backed Bonds .....											
1.7 TOTALS .....	1,749,755	4,091,195	1,254,084			7,095,034	71.00	9,054,363	66.04	7,095,034	
2. ALL OTHER GOVERNMENTS, SCHEDULES D & DA (Group 2)											
2.1 Issuer Obligations .....											
2.2 Single Class Mortgage-Backed/Asset-Backed Bonds .....											
<b>MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:</b>											
2.3 Defined .....											
2.4 Other .....											
<b>MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:</b>											
2.5 Defined .....											
2.6 Other .....											
2.7 TOTALS .....											
3. STATES, TERRITORIES AND POSSESSIONS, GUARANTEED, SCHEDULES D & DA (Group 3)											
3.1 Issuer Obligations .....											
3.2 Single Class Mortgage-Backed/Asset-Backed Bonds .....											
<b>MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:</b>											
3.3 Defined .....											
3.4 Other .....											
<b>MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:</b>											
3.5 Defined .....											
3.6 Other .....											
3.7 TOTALS .....											
4. POLITICAL SUBDIVISIONS OF STATES, TERRITORIES & POSSESSIONS, GUARANTEED, SCHEDULES D & DA (Group 4)											
4.1 Issuer Obligations .....											
4.2 Single Class Mortgage-Backed/Asset-Backed Bonds .....											
<b>MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:</b>											
4.3 Defined .....											
4.4 Other .....											
<b>MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:</b>											
4.5 Defined .....											
4.6 Other .....											
4.7 TOTALS .....											
5. SPECIAL REVENUE & SPECIAL ASSESSMENT OBLIGATIONS ETC., NON-GUAR., SCH. D & DA (Group 5)											
5.1 Issuer Obligations .....											
5.2 Single Class Mortgage-Backed/Asset-Backed Bonds .....											
<b>MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:</b>											
5.3 Defined .....											
5.4 Other .....											
<b>MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:</b>											
5.5 Defined .....											
5.6 Other .....											
5.7 TOTALS .....											

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

Maturity Distribution of All Bonds Owned December 31, At Book/Adjusted Carrying Values by Major Types of and subtype of Issues

	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 Column 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
Distribution by Type											
6. PUBLIC UTILITIES (UNAFFILIATED), SCHEDULES D & DA (Group 6)											
6.1 Issuer Obligations .....		507,081				507,081	5.07	509,438	3.72	507,081	
6.2 Single Class Mortgage-Backed/Asset-Backed Bonds .....											
<b>MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:</b>											
6.3 Defined .....											
6.4 Other .....											
<b>MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:</b>											
6.5 Defined .....											
6.6 Other .....											
6.7 TOTALS .....		507,081				507,081	5.07	509,438	3.72	507,081	
7. INDUSTRIAL & MISCELLANEOUS (UNAFFILIATED), SCHEDULES D & DA (Group 7)											
7.1 Issuer Obligations .....		2,390,807				2,390,807	23.93	4,145,959	30.24	2,390,807	
7.2 Single Class Mortgage-Backed/Asset-Backed Bonds .....											
<b>MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:</b>											
7.3 Defined .....											
7.4 Other .....											
<b>MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:</b>											
7.5 Defined .....											
7.6 Other .....											
7.7 TOTALS .....		2,390,807				2,390,807	23.93	4,145,959	30.24	2,390,807	
8. CREDIT TENANT LOANS, SCHEDULES D & DA (Group 8)											
8.1 Issuer Obligations .....											
8.7 TOTALS .....											
9. PARENT, SUBSIDIARIES AND AFFILIATES, SCHEDULES D & DA (Group 9)											
9.1 Issuer Obligations .....											
9.2 Single Class Mortgage-Backed/Asset-Backed Bonds .....											
<b>MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:</b>											
9.3 Defined .....											
9.4 Other .....											
<b>MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:</b>											
9.5 Defined .....											
9.6 Other .....											
9.7 TOTALS .....											

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

Maturity Distribution of All Bonds Owned December 31, At Book/Adjusted Carrying Values by Major Types of 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 Column 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
10. TOTAL BONDS CURRENT YEAR											
10.1 Issuer Obligations .....	1,749,755	6,989,083	1,254,084			9,992,922	100.00	X X X	X X X	9,992,922	
10.2 Single Class Mortgage-Backed/Asset-Backed Bonds .....								X X X	X X X		
<b>MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:</b>											
10.3 Defined .....								X X X	X X X		
10.4 Other .....								X X X	X X X		
<b>MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:</b>											
10.5 Defined .....								X X X	X X X		
10.6 Other .....								X X X	X X X		
10.7 TOTALS .....	1,749,755	6,989,083	1,254,084			9,992,922	100.00	X X X	X X X	9,992,922	
10.8 Line 10.7 as a % of Column 6 .....	17.51	69.94	12.55			100.00	X X X	X X X	X X X	100.00	
11. TOTAL BONDS PRIOR YEAR											
11.1 Issuer Obligations .....	1,749,888	8,513,317	3,446,555			X X X	X X X	13,709,760	100.00	13,709,760	
11.2 Single Class Mortgage-Backed/Asset-Backed Bonds .....						X X X	X X X				
<b>MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:</b>											
11.3 Defined .....						X X X	X X X				
11.4 Other .....						X X X	X X X				
<b>MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:</b>											
11.5 Defined .....						X X X	X X X				
11.6 Other .....						X X X	X X X				
11.7 TOTALS .....	1,749,888	8,513,317	3,446,555			X X X	X X X	13,709,760	100.00	13,709,760	
11.8 Line 11.7 as a % of Column 8 .....	12.76	62.10	25.14			X X X	X X X	100.00	X X X	100.00	
12. TOTAL PUBLICLY TRADED BONDS											
12.1 Issuer Obligations .....	1,749,755	6,989,083	1,254,084			9,992,922	100.00	13,709,760	100.00	9,992,922	X X X
12.2 Single Class Mortgage-Backed/Asset-Backed Bonds .....											X X X
<b>MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:</b>											
12.3 Defined .....											X X X
12.4 Other .....											X X X
<b>MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:</b>											
12.5 Defined .....											X X X
12.6 Other .....											X X X
12.7 TOTALS .....	1,749,755	6,989,083	1,254,084			9,992,922	100.00	13,709,760	100.00	9,992,922	X X X
12.8 Line 12.7 as a % of Column 6 .....	17.51	69.94	12.55			100.00	X X X	X X X	X X X	100.00	X X X
12.9 Line 12.7 as a % of Line 10.7, Column 6, Section 10 .....	17.51	69.94	12.55			100.00	X X X	X X X	X X X	100.00	X X X
13. TOTAL PRIVATELY PLACED BONDS											
13.1 Issuer Obligations .....										X X X	
13.2 Single Class Mortgage-Backed/Asset-Backed Bonds .....										X X X	
<b>MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:</b>											
13.3 Defined .....										X X X	
13.4 Other .....										X X X	
<b>MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:</b>											
13.5 Defined .....										X X X	
13.6 Other .....										X X X	
13.7 TOTALS .....										X X X	
13.8 Line 13.7 as a % of Column 6 .....							X X X	X X X	X X X	X X X	
13.9 Line 13.7 as a % of Line 10.7, Column 6, Section 10 .....							X X X	X X X	X X X	X X X	

## 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 .....	10,701,240			10,701,240	
2. Cost of short-term investments acquired .....	4,529,437			4,529,437	
3. Increase (decrease) by adjustment .....					
4. Increase (decrease) by foreign exchange adjustment .....					
5. Total profit (loss) on disposal of short-term investments .....					
6. Consideration received on disposal of short-term investments .....					
7. Book/adjusted carrying value, current year .....	15,230,677			15,230,677	
8. Total valuation allowance .....					
9. Subtotal (Lines 7 plus 8) .....	15,230,677			15,230,677	
10. Total nonadmitted amounts .....					
11. Statement value (Lines 9 minus 10) .....	15,230,677			15,230,677	
12. Income collected during year .....	138,590			138,590	
13. Income earned during year .....	138,590			138,590	

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

44	Schedule DB Part A Verification - .....	NONE
44	Schedule DB Part B Verification - .....	NONE
45	Schedule DB Part C Verification - .....	NONE
45	Schedule DB Part D Verification - .....	NONE
45	Schedule DB Part E Verification - .....	NONE
46	Schedule DB Part F Sn 1 - Sum Replicated Assets - .....	NONE
47	Schedule DB Part F Sn 2 - Recon Replicated Assets - .....	NONE
48	Schedule S - Part 1 - Section 2 - .....	NONE
49	Schedule S - Part 2 - .....	NONE
50	Schedule S - Part 3 - Section 2 - .....	NONE
51	Schedule S - Part 4 - .....	NONE
52	Schedule S - Part 5 - .....	NONE

## SCHEDULE S - PART 6

### Restatement of Balance Sheet to Identify Net Credit For Ceded Reinsurance

	1 As Reported (net of ceded)	2 Restatement Adjustments	3 Restated (gross of ceded)
<b>ASSETS (Page 2, Col. 3)</b>			
1. Cash and invested assets (Line 9) .....	25,589,800		25,589,800
2. Amounts recoverable from reinsurers (Line 12) .....			
3. Accident and health premiums due and unpaid (Line 10) .....	1,806,476		1,806,476
4. Net credit for ceded reinsurance .....	X X X		
5. All other admitted assets (Balance) .....	7,630,563		7,630,563
6. Total assets (Line 23) .....	35,026,839		35,026,839
<b>LIABILITIES, CAPITAL AND SURPLUS (Page 3)</b>			
7. Claims unpaid (Line 1) .....	6,350,000		6,350,000
8. Accrued medical incentive pool and bonus payments (Line 2) .....			
9. Premiums received in advance (Line 6) .....	1,704,050		1,704,050
10. Reinsurance in unauthorized companies (Line 14) .....			
11. All other liabilities (Balance) .....	7,434,910		7,434,910
12. Total liabilities (Line 18) .....	15,488,960		15,488,960
13. Total capital and surplus (Line 26) .....	19,537,879	X X X	19,537,879
14. Total liabilities, capital and surplus (Line 27) .....	35,026,839		35,026,839
<b>NET CREDIT FOR CEDED REINSURANCE</b>			
15. Claims unpaid .....			
16. Accrued medical incentive pool .....			
17. Premiums received in advance .....			
18. Reinsurance recoverable on paid losses .....			
19. Other ceded reinsurance recoverables .....			
20. Total ceded reinsurance recoverables .....			
21. Premiums receivable .....			
22. Unauthorized reinsurance .....			
23. Other ceded reinsurance payables/offsets .....			
24. Total ceded reinsurance payables/offsets .....			
25. Total net credit for ceded reinsurance .....			

**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)
.. 54305 ..	.. 38-1791480 ..	Delta Dental Plan of Michigan .....					14,232,329				14,232,329	
.. 54402 ..	.. 31-0685339 ..	Delta Dental Plan of Ohio .....					(14,232,329)				(14,232,329)	
.. 90301 ..	.. 38-2991068 ..	Great Lakes Dental Insurance Company .....					(66,601)				(66,601)	
.. 54402 ..	.. 31-0685339 ..	Delta Dental Plan of Ohio .....					66,601				66,601	
9999999 Totals .....									X X X			

Schedule Y Part 2 Explanation:

## 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.

	Response
<b>MARCH FILING</b>	
1. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?	No
2. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?	See Explanation
3. Will an actuarial certification be filed by March 1?	Yes
4. Will the Risk-based Capital Report be filed with the NAIC by March 1?	Yes
5. Will the Risk-based Capital Report be filed with the state of domicile, if required by March 1?	Yes
6. Will the SVO Compliance Certification be filed by March 1?	Yes
<b>APRIL FILING</b>	
7. Will Management's Discussion and Analysis be filed by April 1?	Yes
8. Will the Long-term Care Experience Reporting Forms be filed with the state of domicile by April 1?	No
9. Will the Investment Risks Interrogatories be filed by April 1?	Yes
<b>JUNE FILING</b>	
10. Will an audited financial report be filed by June 1 with the state of domicile?	Yes

**Explanations:**

No direct employees

**Bar Codes:**

Medicare Supplement Insurance Experience Exhibit



54402200236000000      2002      Document Code: 360

LTC Experience Reporting Form C



54402200233000000      2002      Document Code: 330



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