



HEALTH ANNUAL STATEMENT

FOR THE YEAR ENDING DECEMBER 31, 2002
of the Condition and Affairs of the

United HealthCare of Ohio, Inc.

NAIC Group Code..... 0707, 0707 (Current Period) (Prior Period) NAIC Company Code..... 95186 Employer's ID Number..... 31-1142815

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

Licensed as Business Type Health Maintenance Organization

Is HMO Federally Qualified? Yes [] No [X]

Date Incorporated or Organized..... May 14, 1985 Date Commenced Business..... August 6, 1985

Statutory Home Office 9200 Worthington Road Westerville OH 43082-8823
(Street and Number) (City or Town, State and Zip Code)

Address of Main Administrative Office 9200 Worthington Road Westerville OH 43082-8823 614-410-7000
(Street and Number) (City or Town, State and Zip Code) (Area Code) (Telephone Number)

Mail Address 9200 Worthington Road Westerville OH 43082-8823
(Street and Number or P. O. Box) (City or Town, State and Zip Code)

Primary Location of Books and Records 5901 Lincoln Drive Edina MN 55436 952-992-4854
(Street and Number) (City or Town, State and Zip Code) (Area Code) (Telephone Number)

Internet Website Address www.uhc.com

Statement Contact Joseph Shane Hardy 513-603-6941
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Policyowner Relations Contact 3100 Research Boulevard Kettering OH 45420 1-800-231-2918
(Street and Number) (City or Town, State and Zip Code) (Area Code) (Telephone Number) (Extension)

OFFICERS

President Elwood "Budd" Fisher Treasurer Allan Jay Weiss Secretary Christina Regina Palme-Krizak

OTHER OFFICERS

David James Lubben Daniel James McAthie William Arnold Munsell Robert John Sheehy

DIRECTORS OR TRUSTEES

Brett Lawrence Baby Elwood "Budd" Fisher Owen Elwood Johnson, M.D. William Arnold Munsell
Robert John Sheehy

State of.....Ohio
County of.....Franklin

State of.....Minnesota
County of.....Hennepin

State of.....Minnesota
County of.....Hennepin

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

(Signature) Elwood "Budd" Fisher (Printed Name) President	(Signature) Christina Regina Palme-Krizak (Printed Name) Secretary	(Signature) Allan Jay Weiss (Printed Name) Treasurer
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Subscribed and sworn to before me thisday of, 2003	Subscribed and sworn to before me thisday of, 2003	Subscribed and sworn to before me thisday of, 2003
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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 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
A&H Premiums Due and Unpaid						
GCIC.....	1,353,766	(3,956)	496	16,552	16,552	1,350,306
Federal Employee Health Benefit Plan.....	582,709	94,414		970,356	1,647,480	
State of Ohio.....	96,267	2,104	4,807	104,337	120,635	86,881
0299997. Group subscribers subtotal.....	2,032,742	92,562	5,303	1,091,245	1,784,667	1,437,187
0299998. Premiums due and unpaid not individually listed.....	6,790,699	(90,459)	(496)	(986,909)	(788,931)	6,501,765
0299999. Total group.....	8,823,441	2,103	4,807	104,336	995,736	7,938,952
0599999. Accident and health premiums due and unpaid (Page 2, Line 10).....	8,823,441	2,103	4,807	104,336	995,736	7,938,952

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
Health Care Receivables						
Merck Medco LLC.....	4,584,950				4,584,950	
0599999. Gross health care receivables.....	4,584,950	0	0	0	4,584,950	0

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
Claims Payable (Reported)						
0299999. Aggregate accounts not individually listed - uncovered.....	4,987,173	152,932	7,148	7,512	6,117	5,160,882
0399999. Aggregate accounts not individually listed - covered.....	47,564,705	1,458,575	68,176	71,642	58,342	49,221,440
0499999. Subtotals.....	52,551,878	1,611,507	75,324	79,154	64,459	54,382,322
0599999. Unreported claim and other claim reserves.....						91,595,275
0799999. Total claims payable.....						145,977,597

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
Amounts Due From Parent, Subsidiaries and Affiliates							
All Care, Inc.....				2,675,581	2,675,581		
0199999. Individually listed receivables.....	0	0	0	2,675,581	2,675,581	0	0
0399999. Total gross amounts receivable.....	0	0	0	2,675,581	2,675,581	0	0

EXHIBIT 7 - AMOUNTS DUE TO PARENT, SUBSIDIARIES AND AFFILIATES

1 Affiliate	2 Description	3 Amount	4 Current	5 Non-Current
Amounts Due To Parent, Subsidiaries and Affiliates				
United HealthCare Services, Inc.....	Miscellaneous Expenses.....11,380,19111,380,191
0199999. Individually listed payables.....	11,380,19111,380,1910
0399999. Total gross payables.....	11,380,19111,380,1910

EXHIBIT 8 - PART 1 - SUMMARY OF TRANSACTIONS WITH PROVIDERS

Payment Method	1 Direct Medical Expense Payment	2 Column 1 as a % of Total	3 Total Members Covered	4 Column 3 as a % of Total	5 Column 1 Expenses Paid to Affiliated Providers	6 Column 1 Expenses Paid to Non-Affiliated Providers
Capitation Payments:						
1. Medical groups.....	2,242,610	0.2		0.0		2,242,610
2. Intermediaries.....	46,303,241	3.7	6,641,408	100.0	46,303,241	
3. All other providers.....	13,583,080	1.1		0.0		13,583,080
4. Total capitation payments.....	62,128,931	5.0	6,641,408	100.0	46,303,241	15,825,690
Other Payments:						
5. Fee-for-service.....		0.0	XXX	XXX		
6. Contractual fee payments.....	1,186,333,546	95.0	XXX	XXX		1,186,333,546
7. Bonus/withhold arrangements - fee-for-service.....		0.0	XXX	XXX		
8. Bonus/withhold arrangements - contractual fee payments.....		0.0	XXX	XXX		
9. Non-contingent salaries.....		0.0	XXX	XXX		
10. Aggregate cost arrangements.....		0.0	XXX	XXX		
11. All other payments.....		0.0	XXX	XXX		
12. Total other payments.....	1,186,333,546	95.0	XXX	XXX	0	1,186,333,546
13. Total (Line 4 plus Line 12).....	1,248,462,477	100.0	XXX	XXX	46,303,241	1,202,159,236

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EXHIBIT 8 - PART 2 - SUMMARY OF TRANSACTIONS WITH INTERMEDIARIES

1 NAIC Code	2 Name of Intermediary	3 Capitation Paid	4 Average Monthly Capitation	5 Intermediary's Total Adjusted Capital	6 Intermediary's Authorized Control Level RBC
Transactions with Intermediaries					
	United Behavioral Health, Inc.....	39,033,314	3,252,593		
	OPTUM.....	5,738,703	478,191		
	United Resources Network.....	875,346	72,943		
	Coordinated Vision Care.....	591,896	49,321		
	ACN Group, Inc.....	63,983	5,332		
9999999	Totals.....	46,303,242	XXX	XXX	XXX

EXHIBIT 9 - FURNITURE, EQUIPMENT AND SUPPLIES OWNED

Description	1 Cost	2 Improvements	3 Accumulated Depreciation	4 Book Value Less Encumbrances	5 Assets Not Admitted	6 Net Admitted Assets
1. Administrative furniture and equipment.....	802,250		668,005	134,246		134,246
2. Medical furniture, equipment and fixtures.....						0
3. Pharmaceuticals and surgical supplies.....						0
4. Durable medical equipment.....						0
5. Other property and equipment.....						0
6. Total.....	802,250	0	668,005	134,246	0	134,246



EXHIBIT OF PREMIUMS, ENROLLMENT AND UTILIZATION

REPORT FOR: 1. CORPORATION....United HealthCare of Ohio, Inc.

2. DIVISION....Westerville, OH

BUSINESS IN THE STATE OF GRAND TOTAL DURING THE YEAF

(Location)

NAIC Group Code....0707

NAIC Company Code....95186

	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							
Total Members at end of:										
1. Prior year.....	665,322	790	600,557				16,433	47,542		
2. First quarter.....	590,934	801	537,051				15,123	37,959		
3. Second quarter.....	565,494	756	513,878				15,018	35,842		
4. Third quarter.....	529,581	727	479,261				14,815	34,778		
5. Current year.....	522,713	774	474,757				13,180	34,002		
6. Current year member months.....	6,641,408	9,062	6,014,577				171,900	445,838		31
Total Member Ambulatory Encounters for Year:										
7. Physician.....	7,941,743	20,398	6,649,779					1,271,566		
8. Non-physician.....	6,024,905	19,339	4,990,310					1,015,256		
9. Totals.....	13,966,648	39,737	11,640,089	0	0	0	0	2,286,822	0	0
10. Hospital patient days incurred.....	100,759	107	96,535					4,117		
11. Number of inpatient admissions.....	57,788	27	23,978					33,783		
12. Premiums collected.....	1,514,746,986	4,114,251	1,229,584,397				41,140,150	239,802,626		105,562
13. Premiums earned.....	1,505,005,134	4,187,173	1,219,909,429				38,738,975	242,065,712		103,845
14. Amount paid for provision of health care services.....	1,248,462,478	3,452,512	1,005,279,689				31,942,025	207,788,252		
15. Amount incurred for provision of health care services.....	1,220,641,872	3,401,138	990,321,015				31,466,724	195,452,995		

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EXHIBIT OF PREMIUMS, ENROLLMENT AND UTILIZATION

REPORT FOR: 1. CORPORATION....United HealthCare of Ohio, Inc.

2. DIVISION....Westerville, OH

BUSINESS IN THE STATE OF KENTUCKY DURING THE YEAF

(Location)

NAIC Group Code....0707

NAIC Company Code....95186

	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							
Total Members at end of:										
1. Prior year.....	9,050		9,050							
2. First quarter.....	9,316		9,316							
3. Second quarter.....	9,504		9,504							
4. Third quarter.....	9,730		9,730							
5. Current year.....	9,581		9,581							
6. Current year member months.....	113,614		113,614							
Total Member Ambulatory Encounters for Year:										
7. Physician.....	133,402		133,402							
8. Non-physician.....	71,177		71,177							
9. Totals.....	204,579	0	204,579	0	0	0	0	0	0	0
10. Hospital patient days incurred.....	2,586		2,586							
11. Number of inpatient admissions.....	827		827							
12. Premiums collected.....	20,734,003		20,734,179							(176)
13. Premiums earned.....	20,531,779		20,531,343							436
14. Amount paid for provision of health care services.....	16,338,585		16,338,585							
15. Amount incurred for provision of health care services.....	16,095,465		16,095,465							

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EXHIBIT OF PREMIUMS, ENROLLMENT AND UTILIZATION

REPORT FOR: 1. CORPORATION....United HealthCare of Ohio, Inc.

2. DIVISION....Westerville, OH

BUSINESS IN THE STATE OF OHIO DURING THE YEAF

(Location)

NAIC Group Code....0707

NAIC Company Code....95186

	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							
Total Members at end of:										
1. Prior year.....	656,272	790	591,507				16,433	47,542		
2. First quarter.....	581,618	801	527,735				15,123	37,959		
3. Second quarter.....	555,990	756	504,374				15,018	35,842		
4. Third quarter.....	519,851	727	469,531				14,815	34,778		
5. Current year.....	513,132	774	465,176				13,180	34,002		
6. Current year member months.....	6,527,794	9,062	5,900,963				171,900	445,838		31
Total Member Ambulatory Encounters for Year:										
7. Physician.....	7,808,341	20,398	6,516,377					1,271,566		
8. Non-physician.....	5,953,728	19,339	4,919,133					1,015,256		
9. Totals.....	13,762,069	39,737	11,435,510	0	0	0	0	2,286,822	0	0
10. Hospital patient days incurred.....	70,171	107	70,064							
11. Number of inpatient admissions.....	17,636	27	17,609							
12. Premiums collected.....	1,494,012,983	4,114,251	1,208,850,218				41,140,150	239,802,626		105,738
13. Premiums earned.....	1,484,473,354	4,187,173	1,199,378,085				38,738,975	242,065,712		103,409
14. Amount paid for provision of health care services.....	1,232,123,893	3,452,512	988,941,104				31,942,025	207,788,252		
15. Amount incurred for provision of health care services.....	1,204,546,407	3,401,138	974,225,550				31,466,724	195,452,995		

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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.....	
6. Increase (decrease) by foreign exchange adjustment:	NONE
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.....	0
9. Total valuation allowance.....	
10. Subtotal (Lines 8 plus 9).....	0
11. Total nonadmitted amounts.....	
12. Statement value, current period (Page 2, real estate lines, current period).....	0

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.....	
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.....	
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/adjusted carrying value of long-term invested assets 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 long-term invested assets at end of current period.....	0

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.....	483,908	819,734	15,956,370	3,495,845		20,755,857	6.1	51,973,437	14.6	20,755,857	
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.....	483,908	819,734	15,956,370	3,495,845	0	20,755,857	6.1	51,973,437	14.6	20,755,857	0
2. All Other Governments, Schedules D & DA (Group 2)											
2.1 Class 1.....						0	0.0				
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	0	0	0	0	0	0.0	0		0	0
3. States, Territories and Possessions, etc., Guaranteed, Schedules D & DA (Group 3)											
3.1 Class 1.....		23,826,923	18,037,921	5,024,934	1,493,480	48,383,258	14.2	53,329,053	15.0	48,383,258	
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	23,826,923	18,037,921	5,024,934	1,493,480	48,383,258	14.2	53,329,053	15.0	48,383,258	0
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 4)											
4.1 Class 1.....		4,726,293	16,768,094	3,024,525		24,518,912	7.2	26,225,719	7.4	24,518,912	
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	4,726,293	16,768,094	3,024,525	0	24,518,912	7.2	26,225,719	7.4	24,518,912	0
5. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed, Schedules D & DA (Group 5)											
5.1 Class 1.....	14,157,037	45,694,697	79,482,648	3,423,991	2,550,055	145,308,428	42.5	100,218,048	28.1	145,308,428	
5.2 Class 2.....		1,000,000	3,228,958			4,228,958	1.2	1,966,361	0.6	4,228,958	
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.....	14,157,037	46,694,697	82,711,606	3,423,991	2,550,055	149,537,386	43.8	102,184,409	28.7	149,537,386	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.....						.0	0.0				
6.2 Class 2.....		4,998,316				4,998,316	1.5			4,998,316	
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	4,998,316	.0	.0	.0	4,998,316	1.5	.0		4,998,316	.0
7. Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)											
7.1 Class 1.....	33,568,351	33,773,672	11,473,906	27,577	2,027,844	80,871,350	23.7	111,518,001	31.3	70,054,006	10,817,344
7.2 Class 2.....	999,900	6,438,495	4,240,789			11,679,184	3.4	9,682,402	2.7	11,679,184	
7.3 Class 3.....			782,000			782,000	0.2	1,223,952	0.3	782,000	
7.4 Class 4.....						.0	0.0	120,250	0.0		
7.5 Class 5.....						.0	0.0				
7.6 Class 6.....						.0	0.0	182,500	0.1		
7.7 Totals.....	34,568,251	40,212,167	16,496,695	27,577	2,027,844	93,332,534	27.3	122,727,105	34.4	82,515,190	10,817,344
8. Credit Tenant Loans, Schedules D & DA (Group 8)											
8.1 Class 1.....						.0	0.0				
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	.0	.0	.0	.0	.0	0.0	.0		.0	.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.....	48,209,296	108,841,319	141,718,939	14,996,872	6,071,379	319,837,805	93.6	XXX	XXX	309,020,461	10,817,344
10.2 Class 2.....	999,900	12,436,811	7,469,747	0	0	20,906,458	6.1	XXX	XXX	20,906,458	0
10.3 Class 3.....	0	0	782,000	0	0	782,000	0.2	XXX	XXX	782,000	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.....	49,209,196	121,278,130	149,970,686	14,996,872	6,071,379	(b) 341,526,263	100.0	XXX	XXX	330,708,919	10,817,344
10.8 Line 10.7 as a % of Col. 6.....	14.4	35.5	43.9	4.4	1.8	100.0	XXX	XXX	XXX	96.8	3.2
11. Total Bonds Prior Year											
11.1 Class 1.....	82,399,754	114,439,027	107,148,559	28,666,337	10,610,580	XXX	XXX	343,264,257	96.3	337,360,203	5,904,055
11.2 Class 2.....		2,699,117	4,494,224	1,966,361	2,489,061	XXX	XXX	11,648,763	3.3	11,648,763	
11.3 Class 3.....			1,223,952			XXX	XXX	1,223,952	0.3	1,223,952	
11.4 Class 4.....					120,250	XXX	XXX	120,250	0.0		120,250
11.5 Class 5.....						XXX	XXX	(c) 0	0.0		
11.6 Class 6.....					182,500	XXX	XXX	(c) 182,500	0.1		182,500
11.7 Totals.....	82,399,754	117,138,144	112,866,735	30,632,698	13,402,391	XXX	XXX	(b) 356,439,722	100.0	350,232,918	6,206,805
11.8 Line 11.7 as a % of Col. 8.....	23.1	32.9	31.7	8.6	3.8	XXX	XXX	100.0	XXX	98.3	1.7
12. Total Publicly Traded Bonds											
12.1 Class 1.....	48,209,296	99,452,826	141,718,939	14,996,873	4,642,528	309,020,462	90.5	337,360,203	94.6	309,020,462	XXX
12.2 Class 2.....	999,900	12,436,811	7,469,746	0	0	20,906,457	6.1	11,648,763	3.3	20,906,457	XXX
12.3 Class 3.....			782,000	0	0	782,000	0.2	1,223,952	0.3	782,000	XXX
12.4 Class 4.....				0	0	0	0.0	0	0.0	0	XXX
12.5 Class 5.....				0	0	0	0.0	0	0.0	0	XXX
12.6 Class 6.....				0	0	0	0.0	0	0.0	0	XXX
12.7 Totals.....	49,209,196	111,889,637	149,970,685	14,996,873	4,642,528	330,708,919	96.8	350,232,918	98.3	330,708,919	XXX
12.8 Line 12.7 as a % of Col. 6.....	14.9	33.8	45.3	4.5	1.4	100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10.....	14.4	32.8	43.9	4.4	1.4	96.8	XXX	XXX	XXX	96.8	XXX
13. Total Privately Placed Bonds											
13.1 Class 1.....		9,388,493			1,428,851	10,817,344	3.2	5,904,055	1.7	XXX	10,817,344
13.2 Class 2.....					0	0	0.0	0	0.0	XXX	0
13.3 Class 3.....					0	0	0.0	0	0.0	XXX	0
13.4 Class 4.....					0	0	0.0	120,250	0.0	XXX	0
13.5 Class 5.....					0	0	0.0	0	0.0	XXX	0
13.6 Class 6.....					0	0	0.0	182,500	0.1	XXX	0
13.7 Totals.....	0	9,388,493	0	0	1,428,851	10,817,344	3.2	6,206,805	1.7	XXX	10,817,344
13.8 Line 13.7 as a % of Col. 6.....	0.0	86.8	0.0	0.0	13.2	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	2.7	0.0	0.0	0.4	3.2	XXX	XXX	XXX	XXX	3.2

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- (a) Includes \$.....0 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.
- (b) Includes \$.....0 current year, \$.....3,566,566 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.....	483,908	819,734	15,956,370	3,495,845		20,755,857	6.1	51,973,437	14.6	20,755,857		
1.2 Single Class Mortgage-Backed/Asset-Backed Securities.....						.0	0.0					
1.7 Totals.....	483,908	819,734	15,956,370	3,495,845	0	20,755,857	6.1	51,973,437	14.6	20,755,857		0
2. All Other Governments, Schedules D & DA (Group 2)												
2.1 Issuer Obligations.....						.0	0.0					
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	0	0	0	0	0	0.0	0		0		0
3. States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 3)												
3.1 Issuer Obligations.....		23,826,923	18,037,921	5,024,934	1,493,480	48,383,258	14.2	53,329,053	15.0	48,383,258		
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	23,826,923	18,037,921	5,024,934	1,493,480	48,383,258	14.2	53,329,053	15.0	48,383,258		0
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 4)												
4.1 Issuer Obligations.....		4,726,293	16,768,094	3,024,525		24,518,912	7.2	26,225,719	7.4	24,518,912		
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	4,726,293	16,768,094	3,024,525	0	24,518,912	7.2	26,225,719	7.4	24,518,912		0
5. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed, Schedules D & DA (Group 5)												
5.1 Issuer Obligations.....	3,045,687	23,065,880	76,408,556	3,042,812	2,550,000	108,112,935	31.7	45,387,590	12.7	108,112,934		
5.2 Single Class Mortgage-Backed/Asset-Backed Securities.....	9,618,916	16,035,784	3,614,948	376,941	.55	29,646,644	8.7	42,894,204	12.0	29,646,643		
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:												
5.3 Defined.....	1,492,434	7,593,034	54,872	4,239		9,144,579	2.7	11,276,711	3.2	9,144,579		
5.4 Other.....						.0	0.0					
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:												
5.5 Defined.....						.0	0.0					
5.6 Other.....			2,633,231			2,633,231	0.8	2,625,904	0.7	2,633,231		
5.7 Totals.....	14,157,037	46,694,698	82,711,607	3,423,992	2,550,055	149,537,389	43.8	102,184,409	28.7	149,537,387		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
6. Public Utilities (Unaffiliated), Schedules D & DA (Group 6)											
6.1 Issuer Obligations.....		4,998,316				4,998,316	1.5			4,998,316	
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	4,998,316	0	0	0	4,998,316	1.5	0		4,998,316	0
7. Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)											
7.1 Issuer Obligations.....	26,923,328	21,935,611	10,843,511		2,027,554	61,730,004	18.1	95,549,887	26.8	50,912,658	10,817,344
7.2 Single Class Mortgage-Backed/Asset-Backed Bonds.....						0	0.0				
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
7.3 Defined.....	1,010,048	4,540,939	326,130	20,258	290	5,897,665	1.7	7,901,791	2.2	5,897,665	
7.4 Other.....	731,047	4,412,198	382,029	7,319		5,532,593	1.6	2,240,335	0.6	5,532,592	
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
7.5 Defined.....	3,250,733	2,561,905	18,157			5,830,795	1.7	6,397,390	1.8	5,830,794	
7.6 Other.....	2,653,097	6,761,515	4,926,869			14,341,481	4.2	10,637,703	3.0	14,341,480	
7.7 Totals.....	34,568,253	40,212,168	16,496,696	27,577	2,027,844	93,332,538	27.3	122,727,106	34.4	82,515,189	10,817,344
8. Credit Tenant Loans, Schedules D & DA (Group 8)											
8.1 Issuer Obligations.....						0	0.0				
8.7 Totals.....	0	0	0	0	0	0	0.0	0		0	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.....	30,452,923	79,372,757	138,014,452	14,588,116	6,071,034	268,499,282	78.6	XXX	XXX	257,681,935	10,817,344
10.2 Single Class Mortgage-Backed/Asset-Backed Bonds.....	9,618,916	16,035,784	3,614,948	376,941	55	29,646,644	8.7	XXX	XXX	29,646,643	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
10.3 Defined.....	2,502,482	12,133,973	381,002	24,497	290	15,042,244	4.4	XXX	XXX	15,042,244	0
10.4 Other.....	731,047	4,412,198	382,029	7,319	0	5,532,593	1.6	XXX	XXX	5,532,592	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
10.5 Defined.....	3,250,733	2,561,905	18,157	0	0	5,830,795	1.7	XXX	XXX	5,830,794	0
10.6 Other.....	2,653,097	6,761,515	7,560,100	0	0	16,974,712	5.0	XXX	XXX	16,974,711	0
10.7 Totals.....	49,209,198	121,278,132	149,970,688	14,996,873	6,071,379	341,526,270	100.0	XXX	XXX	330,708,919	10,817,344
10.8 Line 10.7 as a % of Col. 6.....	14.4	35.5	43.9	4.4	1.8	100.0	XXX	XXX	XXX	96.8	3.2
11. Total Bonds Prior Year											
11.1 Issuer Obligations.....	77,029,927	81,259,514	86,688,322	15,676,200	11,811,724	XXX	XXX	272,465,687	76.4	266,258,881	6,206,805
11.2 Single Class Mortgage-Backed/Asset-Backed Bonds.....	2,403,002	10,697,223	14,524,520	13,840,167	1,429,292	XXX	XXX	42,894,204	12.0	42,894,204	0
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
11.3 Defined.....	1,106,891	13,612,953	3,180,951	1,116,331	161,376	XXX	XXX	19,178,502	5.4	19,178,503	0
11.4 Other.....	532,479	1,374,883	332,973	0	0	XXX	XXX	2,240,335	0.6	2,240,335	0
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
11.5 Defined.....	268,626	5,943,895	184,869	0	0	XXX	XXX	6,397,390	1.8	6,397,390	0
11.6 Other.....	1,058,829	4,249,676	7,955,101	0	0	XXX	XXX	13,263,607	3.7	13,263,607	0
11.7 Totals.....	82,399,754	117,138,144	112,866,736	30,632,698	13,402,392	XXX	XXX	356,439,725	100.0	350,232,920	6,206,805
11.8 Line 11.7 as a % of Col. 8.....	23.1	32.9	31.7	8.6	3.8	XXX	XXX	100.0	XXX	98.3	1.7
12. Total Publicly Traded Bonds											
12.1 Issuer Obligations.....	30,452,923	69,984,262	138,014,451	14,588,116	4,642,183	257,681,935	75.5	266,258,881	74.7	257,681,935	XXX
12.2 Single Class Mortgage-Backed/Asset-Backed Bonds.....	9,618,916	16,035,784	3,614,948	376,941	55	29,646,644	8.7	42,894,204	12.0	29,646,644	XXX
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
12.3 Defined.....	2,502,482	12,133,973	381,001	24,497	290	15,042,243	4.4	19,178,503	5.4	15,042,243	XXX
12.4 Other.....	731,047	4,412,198	382,029	7,319	0	5,532,593	1.6	2,240,335	0.6	5,532,593	XXX
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ ASSET-BACKED SECURITIES:											
12.5 Defined.....	3,250,733	2,561,905	18,157	0	0	5,830,795	1.7	6,397,390	1.8	5,830,795	XXX
12.6 Other.....	2,653,097	6,761,515	7,560,099	0	0	16,974,710	5.0	13,263,607	3.7	16,974,710	XXX
12.7 Totals.....	49,209,198	111,889,637	149,970,685	14,996,873	4,642,528	330,708,920	96.8	350,232,920	98.3	330,708,920	XXX
12.8 Line 12.7 as a % of Col. 6.....	14.9	33.8	45.3	4.5	1.4	100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10.....	14.4	32.8	43.9	4.4	1.4	96.8	XXX	XXX	XXX	96.8	XXX
13. Total Privately Placed Bonds											
13.1 Issuer Obligations.....		9,388,493			1,428,851	10,817,344	3.2	6,206,805	1.7	XXX	10,817,344
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.....						0	0.0	0	0.0	XXX	0
13.6 Other.....						0	0.0	0	0.0	XXX	0
13.7 Totals.....	0	9,388,493	0	0	1,428,851	10,817,344	3.2	6,206,805	1.7	XXX	10,817,344
13.8 Line 13.7 as a % of Col. 6.....	0.0	86.8	0.0	0.0	13.2	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	2.7	0.0	0.0	0.4	3.2	XXX	XXX	XXX	XXX	3.2

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.....	50,619,814	50,619,814			
2. Cost of short-term investments acquired.....	823,559,586	823,559,586			
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.....	849,554,641	849,554,641			
7. Book/adjusted carrying value, current year.....	24,624,759	24,624,759	0	0	0
8. Total valuation allowance.....	0				
9. Subtotal (Lines 7 plus 8).....	24,624,759	24,624,759	0	0	0
10. Total nonadmitted amounts.....	0				
11. Statement value (Lines 9 minus 10).....	24,624,759	24,624,759	0	0	0
12. Income collected during year	725,379	725,379			
13. Income earned during year.....	725,379	725,379			

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

SCHEDULE DB - PART A - VERIFICATION BETWEEN YEARS

Verification Between Years of Aggregate Write-in Book Value on Options, Caps, Floors and Insurance Futures Options Owned

1.	Aggregate write-in book value, December 31, prior year (Line 8, prior year).....		
2.	Cost/option premium (Section 2, Column 7).....		
3.	Increase/(decrease) by adjustment (Section 1, Column 12) plus (Section 3, Column 13).....		
4.	Gain/(loss) on termination:		
4.1	Recognized (Section 3, Column 14).....	NONE	
4.2	Used to adjust basis of hedged item (Section 3, Column 15).....		0
5.	Consideration received on terminations (Section 3, Column 12).....		
6.	Used to adjust basis on open contracts (Section 1, Column 13).....		
7.	Disposition of deferred amount on contracts terminated in prior year:		
7.1	Recognized.....		
7.2	Used to adjust basis of hedged item.....		0
8.	Aggregate write-in book value, December 31, current year (Lines 1 + 2 + 3 + 4 - 5 - 6 - 7).....		0

SCHEDULE DB - PART B - VERIFICATION BETWEEN YEARS

Verification Between Years of Aggregate Write-in Book Value on Options, Caps, Floors and Insurance Futures Options Written

1.	Aggregate write-in book value, December 31, prior year (Line 8, prior year).....		
2.	Consideration received (Section 2, Column 7).....		
3.	Increase/(decrease) by adjustment (Section 1, Column 12) plus (Section 3, Column 13).....		
4.	Gain/(loss) on termination:		
4.1	Recognized (Section 3, Column 14).....		
4.2	Used to adjust basis (Section 3, Column 15).....		0
5.	Consideration paid on terminations (Section 3, Column 12).....		
6.	Used to adjust basis on open contracts (Section 1, Column 13).....		
7.	Disposition of deferred amount on contracts terminated in prior year:		
7.1	Recognized.....	NONE	
7.2	Used to adjust basis.....		0
8.	Aggregate write-in book value, December 31, current year (Lines 1 + 2 + 3 - 4 - 5 - 6 - 7).....		0

SCHEDULE DB - PART C - VERIFICATION BETWEEN YEARS

Verification Between Years of Aggregate Write-in Book Value on Swaps and Forwards

1. Aggregate write-in book value, December 31, prior year (Line 8, prior year).....		_____
2. Cost or (consideration received) (Section 2, Column 7).....		_____
3. Increase/(decrease) by adjustment (Section 1, Column 12) plus (Section 3, Column 13).....		_____
4. Gain/(loss) on termination:		
4.1 Recognized (Section 3, Column 14).....	NONE	_____
4.2 Used to adjust basis of hedged item (Section 3, Column 15).....		_____ 0
5. Consideration received (or paid) on terminations (Section 3, Column 12).....		_____
6. Used to adjust basis of hedged item on open contracts (Section 1, Column 13).....		_____
7. Disposition of deferred amount on contracts terminated in prior year:		
7.1 Recognized.....		_____
7.2 Used to adjust basis of hedged item.....		_____ 0
8. Aggregate write-in book value, December 31, current year (Lines 1 + 2 + 3 + 4 - 5 - 6 - 7).....		_____ 0

SCHEDULE DB - PART D - VERIFICATION BETWEEN YEARS

Verification Between Years of Aggregate Write-in Book Value on Futures Contracts and Insurance Futures Contracts

1. Aggregate write-in book value, December 31, prior year (Line 8, prior year).....		_____
2. Change in total variation margin on open contracts (difference between years - Section 1, Column 6).....		_____
3.1 Change in variation margin on open contracts used to adjust basis of hedged item (Section 1, Column 11).....		_____
3.2 Change in variation margin on open contracts recognized (difference between years - Section 1, Column 10).....		_____
4.1 Variation margin on contracts terminated during the year (Section 3, Column 6).....		_____
4.2 Less:		
4.21 Gain/(loss) recognized in current year (Section 3, Column 11).....	NONE	_____
4.22 Gain/(loss) used to adjust basis of hedge (Section 3, Column 12).....		_____ 0
4.3 Subtotal (Line 4.1 minus Line 4.2).....		_____ 0
5.1 Net additions to cash deposits (Section 2, Column 7).....		_____
5.2 Less: Net reductions to cash deposits (Section 3, Column 9).....		_____ 0
6. Subtotal (Lines 1 - 2 + 3.1 + 3.2 - 4.3 + 5.2).....		_____ 0
7. Disposition of gain/(loss) on contracts terminated in prior year:		
7.1 Recognized.....		_____
7.2 Used to adjust basis of hedged item.....		_____ 0
8. Aggregate write-in book value, December 31, current year (Lines 6 + 7.1 + 7.2).....		_____ 0

SCHEDULE DB - PART E - VERIFICATION

Verification of Statement Value and Fair Value of Open Contracts

		Statement Value
1. Part A, Section 1, Column 10.....		_____
2. Part B, Section 1, Column 10.....		_____
3. Part C, Section 1, Column 10.....		_____
4. Part D, Section 1, Column 9 - 12.....		_____
5. Lines (1) - (2) + (3) + (4).....		_____ 0
6. Part E, Section 1, Column 4.....		_____
7. Part E, Section 1, Column 5.....		_____
8. Lines (5) - (6) - (7).....	NONE	_____ 0
		Fair Value
9. Part A, Section 1, Column 11.....		_____
10. Part B, Section 1, Column 11.....		_____
11. Part C, Section 1, Column 11.....		_____
12. Part D, Section 1, Column 9.....		_____
13. Lines (9) - (10) + (11) + (12).....		_____ 0
14. Part E, Section 1, Column 7.....		_____
15. Part E, Section 1, Column 8.....		_____
16. Lines (13) - (14) - (15).....		_____ 0

SCHEDULE DB - PART F - SECTION 1

Summary of Replicated (Synthetic) Assets Open

Replicated (Synthetic) Asset					Components of the Replicated (Synthetic) Asset						
1	2	3	4	5	Derivative Instruments Open		Cash Instrument(s) Held				
Replication RSAT Number	Description	NAIC Designation or Other Description	Statement Value	Fair Value	6	7	8	9	10	11	12
					Description	Fair Value	CUSIP	Description	Statement Value	Fair Value	NAIC Designation or Other Description

NONE

SCHEDULE DB - PART F - SECTION 2

Reconciliation of Replicated (Synthetic) Assets Open

	First Quarter		Second Quarter		Third Quarter		Fourth Quarter		Year-To-Date	
	1 Number of Positions	2 Total Replicated (Synthetic) Assets Statement Value	3 Number of Positions	4 Total Replicated (Synthetic) Assets Statement Value	5 Number of Positions	6 Total Replicated (Synthetic) Assets Statement Value	7 Number of Positions	8 Total Replicated (Synthetic) Assets Statement Value	9 Number of Positions	10 Total Replicated (Synthetic) Assets Statement Value
1. Beginning Inventory.....			.0	.0	.0	.0	.0	.0	.0	.0
2. Add: Opened or acquired transactions.....									.0	.0
3. Add: Increases in replicated asset statement value.....	XXX		XXX		XXX		XXX		XXX	.0
4. Less: Closed or disposed of transactions.....									.0	.0
5. Less: Positions disposed of for failing effectiveness criteria.....									.0	.0
6. Less: Decreases in replicated (synthetic) asset statement value.....	XXX		XXX	NONE	XXX		XXX		XXX	.0
7. Ending inventory.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0

SCHEDULE S - PART 1 - SECTION 2

Reinsurance Assumed Accident and Health Insurance Listed by Reinsured Company as of December 31, Current Year

1 NAIC Company Code	2 Federal ID Number	3 Effective Date	4 Name of Reinsured	5 Location	6 Type of Reinsurance Assumed	7 Premiums	8 Unearned Premiums	9 Reserve Liability Other Than for Unearned Premiums	10 Reinsurance Payable on Paid and Unpaid Losses	11 Modified Coinsurance Reserve	12 Funds Withheld Under Coinsurance
NONE											

SCHEDULE S - PART 2

Reinsurance Recoverable on Paid and Unpaid Losses Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 Federal ID Number	3 Effective Date	4 Name of Company	5 Location	6 Paid Losses	7 Unpaid Losses
------------------------------	------------------------------	------------------------	----------------------	---------------	------------------	--------------------

NONE

SCHEDULE S - PART 3 - SECTION 2

Reinsurance Ceded Accident and Health Insurance Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 Federal ID Number	3 Effective Date	4 Name of Company	5 Location	6 Type	7 Premiums	8 Unearned Premiums (estimated)	9 Reserve Credit Taken Other Than for Unearned Premiums	Outstanding Surplus Relief		12 Modified Coinsurance Reserve	13 Funds Withheld Under Coinsurance
									10 Current Year	11 Prior Year		
Affiliates												
79413.....	36-2739571.....	01/01/2002	United HealthCare Insurance Company.....	Hartford, CT.....	SSL/L.....	3,592,788	82,671					
0199999.	Total - Affiliates.....					3,592,788	82,671	0	0	0	0	0
0399999.	Totals.....					3,592,788	82,671	0	0	0	0	0

SCHEDULE S - PART 4

Reinsurance Ceded To Unauthorized Companies

1	2	3	4	5	6	7	8	9	10	11	12	13	14
NAIC Company Code	Federal ID Number	Effective Date	Name of Reinsurer	Reserve Credit Taken	Paid and Unpaid Losses Recoverable (Debit)	Other Debits	Total (Cols. 5 + 6 + 7)	Letters of Credit	Trust Agreements	Funds Deposited by and Withheld from Reinsurers	Other	Miscellaneous Balances (Credit)	Sum of Cols. 9 + 10 + 11 + 12 + 13 But Not in Excess of Col. 8

NONE

SCHEDULE S - PART 5

Five-Year Exhibit of Reinsurance Ceded Business
(000 Omitted)

	1 2002	2 2001	3 2000	4 1999	5 1998
A. OPERATIONS ITEMS					
1. Premiums.....	745	948	1,026	3,207	2,948
2. Title XVIII - Medicare.....	2,847	3,980	3,896	3,845	3,640
3. Title XIX - Medicaid.....					
4. Commissions and reinsurance expense allowance.....					
5. Total medical and hospital expenses.....	3,593	4,929	4,922	7,052	6,588
B. BALANCE SHEET ITEMS					
6. Premiums receivable.....					
7. Claims payable.....				1,352	
8. Reinsurance recoverable on paid losses.....		365		36	326
9. Experience rating refunds due or unpaid.....					
10. Commissions and reinsurance expense allowances unpaid.....					
11. Unauthorized reinsurance offset.....					
C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)					
12. Funds deposited by and withheld from (F).....					
13. Letters of credit (L).....					
14. Trust agreements (T).....					
15. Other (O).....					

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)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 9).....	326,751,007		326,751,007
2. Amounts recoverable from reinsurers (Line 12).....			0
3. Accident and health premiums due and unpaid (Line 10).....	7,938,952		7,938,952
4. Net credit for ceded reinsurance.....	XXX	(82,671)	(82,671)
5. All other admitted assets (balance).....	11,281,077		11,281,077
6. Totals assets (Line 23).....	345,971,036	(82,671)	345,888,365
LIABILITIES, CAPITAL AND SURPLUS (Page 3)			
7. Claims unpaid (Line 1).....	145,977,597		145,977,597
8. Accrued medical incentive pool and bonus payments (Line 2).....			0
9. Premiums received in advance (Line 6).....	34,630,570	(82,671)	34,547,899
10. Reinsurance in unauthorized companies (Line 14).....			0
11. All other liabilities (balance).....	19,182,849		19,182,849
12. Total liabilities (Line 18).....	199,791,016	(82,671)	199,708,345
13. Total capital and surplus (Line 26).....	146,180,020	XXX	146,180,020
14. Total liabilities, capital and surplus (Line 27).....	345,971,036	(82,671)	345,888,365
NET CREDIT FOR CEDED REINSURANCE			
15. Claims unpaid.....	0		
16. Accrued medical incentive pool.....	0		
17. Premiums received in advance.....	(82,671)		
18. Reinsurance recoverable on paid losses.....	0		
19. Other ceded reinsurance recoverables.....	0		
20. Total ceded reinsurance recoverables.....	(82,671)		
21. Premiums receivable.....	0		
22. Unauthorized reinsurance.....	0		
23. Other ceded reinsurance payables/offsets.....	0		
24. Total ceded reinsurance payables/offsets.....	0		
25. Total net credit for ceded reinsurance.....	(82,671)		

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												
95710.....	39-1555888.....	UnitedHealthcare of Wisconsin, Inc.....	(8,000,000)				(67,495,608)	(3,579,866)			(79,075,474)	1,244,902
	41-1289245.....	United HealthCare Services, Inc.....	8,000,000				45,342,970				53,342,970	
	94-2649097.....	United Behavioral Health, Inc.....					22,152,638				22,152,638	
79413.....	36-2739571.....	United HealthCare Insurance Company.....						3,579,866			3,579,866	(1,244,902)
											0	
95776.....	36-3280214.....	United HealthCare of Illinois, Inc.....	(6,096,936)				(18,205,731)	(296,959)			(24,599,626)	
	41-1289245.....	United HealthCare Services, Inc.....	6,096,936				15,781,079				21,878,015	
	94-2649097.....	United Behavioral Health, Inc.....					2,424,652				2,424,652	
79413.....	36-2739571.....	United HealthCare Insurance Company.....						296,959			296,959	
											0	
95765.....	95-3939697.....	United HealthCare of Texas, Inc.....		12,750,000			(79,092,515)	5,585,153			(60,757,362)	
	41-1289245.....	United HealthCare Services, Inc.....		(12,750,000)			66,227,060				53,477,060	
	94-2649097.....	United Behavioral Health, Inc.....					4,560,520				4,560,520	
79413.....	36-2739571.....	United HealthCare Insurance Company.....					8,304,935	(5,585,153)			2,719,782	
											0	
95090.....	84-1004639.....	United HealthCare of Colorado, Inc.....		18,000,000			(36,688,127)	1,638,515			(17,049,612)	
	41-1289245.....	United HealthCare Services, Inc.....		(18,000,000)			29,508,214				11,508,214	
	94-2649097.....	United Behavioral Health, Inc.....					7,179,913				7,179,913	
79413.....	36-2739571.....	United HealthCare Insurance Company.....						(1,638,515)			(1,638,515)	
											0	
95703.....	41-1867059.....	United HealthCare of Nevada, Inc.....	(5,000,000)				(3,052)				(5,003,052)	
	41-1289245.....	United HealthCare Services, Inc.....	5,000,000				3,104				5,003,104	
	94-2649097.....	United Behavioral Health, Inc.....					(52)				(52)	
79413.....	36-2739571.....	United HealthCare Insurance Company.....									0	
											0	
47095.....	41-1875833.....	United HealthCare of Washington, Inc.....					(12,900)	(2)			(12,902)	
	41-1289245.....	United HealthCare Services, Inc.....					11,686				11,686	
	94-2649097.....	United Behavioral Health, Inc.....					1,214	2			1,216	
79413.....	36-2739571.....	United HealthCare Insurance Company.....									0	
											0	
96016.....	86-0507074.....	United HealthCare of Arizona, Inc.....	(23,000,000)				(50,319,548)	337,950			(72,981,598)	
	41-1289245.....	United HealthCare Services, Inc.....	23,000,000				42,115,797				65,115,797	
	94-2649097.....	United Behavioral Health, Inc.....					8,203,751				8,203,751	
79413.....	36-2739571.....	United HealthCare Insurance Company.....						(337,950)			(337,950)	
											0	
95501.....	41-1488563.....	United HealthCare of Utah, Inc.....					(22,131,703)	1,005,381			(21,126,322)	
	41-1289245.....	United HealthCare Services, Inc.....					17,769,743				17,769,743	
	94-2649097.....	United Behavioral Health, Inc.....					4,361,960				4,361,960	
79413.....	36-2739571.....	United HealthCare Insurance Company.....						(1,005,381)			(1,005,381)	
											0	
47083.....	41-1853689.....	United HealthCare of Oregon, Inc.....					(4,207)				(4,207)	
	41-1289245.....	United HealthCare Services, Inc.....					4,207				4,207	
											0	
95149.....	05-0413469.....	United HealthCare of New England.....					(70,394,077)	(817,292)			(71,211,369)	
	41-1289245.....	United HealthCare Services, Inc.....					52,823,043				52,823,043	
	94-2649097.....	United Behavioral Health, Inc.....					17,571,034				17,571,034	
79413.....	36-2739571.....	United HealthCare Insurance Company.....						817,292			817,292	

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)
96385	43-1361841	United HealthCare of the Midwest, Inc.	(29,145,145)				(200,374,582)	1,140,740			(228,378,987)	.0
	41-1289245	United HealthCare Services, Inc.	29,145,145				170,801,186				199,946,331	
	94-2649097	United Behavioral Health, Inc.					29,573,396				29,573,396	
79413	36-2739571	United HealthCare Insurance Company						(1,140,740)			(1,140,740)	
											.0	
95591	47-0676824	United HealthCare of the Midlands, Inc.					(22,536,679)	(1,005,635)			(23,542,314)	
	41-1289245	United HealthCare Services, Inc.					20,709,041				20,709,041	
	94-2649097	United Behavioral Health, Inc.					1,827,638				1,827,638	
79413	36-2739571	United HealthCare Insurance Company						1,005,635			1,005,635	
											.0	
95446	63-1036819	United HealthCare of Arkansas, Inc.	(6,000,000)				(20,876,019)	(644,798)			(27,520,817)	
	41-1289245	United HealthCare Services, Inc.	6,000,000				18,399,333				24,399,333	
	94-2649097	United Behavioral Health, Inc.					2,476,686				2,476,686	
79413	36-2739571	United HealthCare Insurance Company						644,798			644,798	
											.0	
11147	63-1036814	United HealthCare of Tennessee, Inc.					(23,991,650)	(578,091)			(24,569,741)	
	41-1289245	United HealthCare Services, Inc.					20,794,551				20,794,551	
	94-2649097	United Behavioral Health, Inc.					3,197,099				3,197,099	
79413	36-2739571	United HealthCare Insurance Company						578,091			578,091	
											.0	
96644	62-1240316	United HealthCare of Kentucky, Ltd.		3,000,000			(33,662,691)	(863,795)			(31,526,486)	
	41-1289245	United HealthCare Services, Inc.		(3,000,000)			28,000,920				25,000,920	
	94-2649097	United Behavioral Health, Inc.					5,661,771				5,661,771	
79413	36-2739571	United HealthCare Insurance Company						863,795			863,795	
											.0	
95186	31-1142815	United HealthCare of Ohio, Inc.	(15,000,000)				(226,903,857)	(3,592,788)			(245,496,645)	
	41-1289245	United HealthCare Services, Inc.	15,000,000				187,870,543				202,870,543	
	94-2649097	United Behavioral Health, Inc.					39,033,314				39,033,314	
79413	36-2739571	United HealthCare Insurance Company						3,592,788			3,592,788	
											.0	
95085	06-1172891	United HealthCare of New York, Inc.					(51,644,038)				(51,644,038)	
	41-1289245	United HealthCare Services, Inc.					34,895,983				34,895,983	
	94-2649097	United Behavioral Health, Inc.					8,964,235				8,964,235	
	41-1921007	Ovations, Inc.					7,783,820				7,783,820	
											.0	
95080	22-3207740	United HealthCare of New Jersey, Inc.		3,000,000			(28,648,093)				(25,648,093)	
	41-1289245	United HealthCare Services, Inc.		(3,000,000)			23,999,476				20,999,476	
	94-2649097	United Behavioral Health, Inc.					4,648,617				4,648,617	
											.0	
95850	58-1653544	United HealthCare of Georgia, Inc.					(25,996,208)	(901,175)			(26,897,383)	
	41-1289245	United HealthCare Services, Inc.					21,282,888				21,282,888	
	94-2649097	United Behavioral Health, Inc.					4,713,320				4,713,320	
79413	36-2739571	United HealthCare Insurance Company						901,175			901,175	
											.0	
95716	63-1036817	United HealthCare of Mississippi, Inc.					(9,950,255)	(227,432)			(10,177,687)	619,635
	41-1289245	United HealthCare Services, Inc.					8,140,673				8,140,673	

56.1

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)
79413	94-2649097 36-2739571	United Behavioral Health, Inc. United HealthCare Insurance Company					1,809,582	227,432			1,809,582 227,432	(619,635)
95833	72-1074008 41-1289245	United HealthCare of Louisiana, Inc. United HealthCare Services, Inc.					(35,165,869) 29,081,338	(1,369,987)			(36,535,856) 29,081,338	1,046,724
79413	94-2649097 36-2739571	United Behavioral Health, Inc. United HealthCare Insurance Company					6,084,531	1,369,987			6,084,531 1,369,987	(1,046,724)
95784	63-0899562 41-1289245	United HealthCare of Alabama, Inc. United HealthCare Services, Inc.	(32,767,171)	32,767,171			(31,948,643) 27,239,346	(543,837)			(65,259,651) 60,006,517	2,300,517
79413	94-2649097 36-2739571	United Behavioral Health, Inc. United HealthCare Insurance Company					4,709,297	543,837			4,709,297 543,837	(2,300,517)
95025	52-1130183 41-1289245	United HealthCare of the Mid-Atlantic, I. United HealthCare Services, Inc.					(70,913,403) 59,655,724	(2,449,869)			(73,363,272) 59,655,724	
79413	94-2649097 36-2739571	United Behavioral Health, Inc. United HealthCare Insurance Company					11,257,679	2,449,869			11,257,679 2,449,869	
95264	59-1293865 41-1289245	United HealthCare of Florida, Inc. United HealthCare Services, Inc.					(309,792,473) 268,469,173	7,122,321			(302,670,152) 268,469,173	
79413	94-2649097 36-2739571	United Behavioral Health, Inc. United HealthCare Insurance Company					35,508,834	(7,122,321)			35,508,834 (1,307,855)	
95103	56-1461010 41-1289245	UnitedHealthcare of North Carolina, Inc. United HealthCare Services, Inc.	(9,000,000)	9,000,000			(118,171,812) 101,295,768	(1,164,612)			(128,336,424) 110,295,768	304,649
79413	94-2649097 36-2739571	United Behavioral Health, Inc. United HealthCare Insurance Company					12,831,200				12,831,200	
9999999	Control Totals		0	0	0	0	(0)	0	XXX	0	0	0

56.2

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 the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?
2. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?
3. Will an actuarial certification be filed with this statement by March 1?
4. Will the Risk-Based Capital Report be filed with the NAIC by March 1?
5. Will the Risk-Based Capital Report be filed with the state of domicile, if required, by March 1?
6. Will the SVO Compliance Certification be filed by March 1?

APRIL FILING

7. Will Management's Discussion and Analysis be filed by April 1?
8. Will the Long-term Care Experience Reporting Forms be filed with the state of domicile by April 1?
9. Will the Investment Risk Interrogatories be filed by April 1?

JUNE FILING

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

RESPONSES

NO
YES
YES
YES
YES
YES
YES
YES
NO
YES
YES

EXPLANATIONS:

BAR CODE:



Overflow Page for Write-Ins

Overflow Page for Write-Ins