

ANNUAL STATEMENT
For the Year Ending December 31, 2002
OF THE CONDITION AND AFFAIRS OF THE
SummaCare, Inc.

NAIC Group Code 3259, 0000 NAIC Company Code 95202 Employer's ID Number 34-1726655
Organized under the Laws of Ohio State of Domicile or Port of Entry Ohio
Country of Domicile United States of America
Licensed as business type: Life, Accident & Health [ ], Property/Casualty [ ], Hospital, Medical & Dental Service or Indemnity [ ],
Dental Service Corporation [ ], Vision Service Corporation [ ], Health Maintenance Organization [X]
Other [ ], Is HMO Federally Qualified? Yes [X] No [ ]
Date Incorporated or Organized 10/23/1992 Date Commenced Business 03/01/1993
Statutory Home Office 10 North Main Street Akron, OH 44308
Main Administrative Office 10 North Main Street
Mail Address Akron, OH 44308 (330)996-8410
P.O. Box 3620 Akron, OH 44309-3620
Primary Location of Books and Records 10 North Main Street
Internet Website Address SummmaCare.com
Statement Contact Clifford Michael Hirsch (330)996-8410-62570
Policyowner Relations Contact P.O. Box 3620 Attn. Member Services (330)996-8553

OFFICERS

President Martin Paul Hauser
Secretary C. Michael Rutherford
Treasurer C. Michael Rutherford

VICE PRESIDENTS

Claude Maurius Vincenti Ernest Edward Humbert

DIRECTORS OR TRUSTEES

Martin Paul Hauser # Thomas Gene Knoll Thomas Joseph Strauss Walter Neil Mirapaul
Thomas Clifford Deveny Vincent Hadar Johnson Jr. Ann Amer Brennan Dale Patterson Murphy C. Michael Rutherford

State of Ohio
County of Summit 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) Martin Paul Hauser (Signature) Claude Maurius Vincenti (Signature) Ernest Edward Humbert
(Printed Name) President Senior Vice President, COO Vice President, CFO

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
day of , 2003

(Notary Public Signature)

**DIRECTORS OR TRUSTEES (continued)**

J. B. Silvers  
Richard A. Merolla

Bernett L. Williams

**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 .....						
<b>Group Subscribers:</b>						
FEHB .....	1,342,537	1,057,162	199,024			2,598,724
0299997 Subtotal - Group Subscribers: .....	1,342,537	1,057,162	199,024			2,598,724
0299998 Premium due and unpaid not individually listed .....	6,818,742	668,977	99,668	45,394	229,014	7,403,767
0299999 Total group .....	8,161,279	1,726,139	298,692	45,394	229,014	10,002,491
0399999 Premiums due and unpaid from Medicare entities .....	638,690	64,773	37,166	54,997		795,625
0499999 Premiums due and unpaid from Medicaid entities .....	425,489	241,383	98,190	540,044		1,305,106
0599999 Accident and health premiums due and unpaid (Page 2, Line 10) ..	9,225,458	2,032,295	434,048	640,435	229,014	12,103,222

### 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 .....	2,397,620	643,000	458,000	346,000	1,190,000	5,034,620
0499999 Subtotals .....	2,397,620	643,000	458,000	346,000	1,190,000	5,034,620
0599999 Unreported claims and other claim reserves .....						
0699999 Total Amounts Withheld .....						
0799999 Total Claims Payable .....						5,034,620
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>							
Due From Akron City Health System .....	43,018					43,018	
Due From Summa Insurance Company .....	162,128					162,128	
Due From APEX .....	194,079					194,079	
Due From Summa Health System .....	12,500					12,500	
0199999 Total - Individually listed receivables .....	411,725					411,725	
0299999 Receivables not individually listed .....							
0399999 Total gross amounts receivable .....	411,725					411,725	

**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>				
Due to Akron City Health System .....	Operations .....	116,886	116,886	
Due to Summa Insurance Company .....	Operations .....	211,748	211,748	
Due to APEX .....	Operations .....	464,458	464,458	
Due to Summa Health Systems .....	Operations .....	32,099	32,099	
0199999 Total - Individually listed payables .....	X X X .....	825,191	825,191	
0299999 Payables not individually listed .....	X X X .....			
0399999 Total gross payables .....	X X X .....	825,191	825,191	

**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 .....	197,348,763	88.834			197,348,763	
3. All other providers .....	202,032	0.091			202,032	
4. Total capitation payments .....	197,550,795	88.925			197,550,795	
<b>Other Payments:</b>						
5. Fee-for-service .....			X X X	X X X		
6. Contractual fee payments .....	24,604,602	11.075	X X X	X X X	24,604,602	
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 .....	24,604,602	11.075	X X X	X X X	24,604,602	
13. Total (Line 4 plus Line 12) .....	222,155,397	100.000	X X X	X X X	222,155,397	

**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
10649 .....	Summa Ins Co Inc .....	1,808,030	150,669		
	Arkon City Health System .....	195,540,733	16,295,061		
9999999 .....		197,348,763	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 .....	1,509,038	.....	764,362	744,676	744,676	.....
2. Medical furniture, equipment and fixtures .....	.....	.....	.....	.....	.....	.....
3. Pharmaceuticals and surgical supplies .....	.....	.....	.....	.....	.....	.....
4. Durable medical equipment .....	.....	.....	.....	.....	.....	.....
5. Other property and equipment .....	.....	.....	.....	.....	.....	.....
6. Total .....	1,509,038	.....	764,362	744,676	744,676	.....



# EXHIBIT OF PREMIUMS, ENROLLMENT AND UTILIZATION

REPORT FOR: 1. CORPORATION:      2. DIVISION:

NAIC Group Code 3259

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

NAIC Company Code 95202

	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 .....	86,296		42,437				1,916	12,369	29,574	
2. First Quarter .....	91,064		43,101				5,095	11,887	30,981	
3. Second Quarter .....	92,660		42,851				5,146	11,825	32,838	
4. Third Quarter .....	97,023		46,248				5,340	11,638	33,797	
5. Current Year .....	102,023		45,341				5,494	11,796	39,392	
6. Current Year Member Months .....	1,135,133		530,479				63,039	140,411	401,204	
<b>Total Member Ambulatory Encounters for Year:</b>										
7. Physician .....	180,496		59,461				6,495	49,341	65,199	
8. Non-Physician .....	116,424		48,999				6,550	35,196	25,679	
9. Total .....	296,920		108,460				13,045	84,537	90,878	
10. Hospital Patient Days Incurred .....	55,112		11,943				1,136	30,031	12,002	
11. Number of Inpatient Admissions .....	11,765		3,139				319	4,795	3,512	
12. Premiums Collected .....	254,395,628		98,598,330				10,205,180	82,826,951	62,765,167	
13. Premiums Earned .....	253,700,475		98,348,612				10,767,986	82,541,761	62,042,116	
14. Amount Paid for Provision of Health Care Services .....	222,155,397		86,367,712				9,591,734	72,637,699	53,558,252	
15. Amount of Incurred for Provision of Health Care Services .....	223,790,414		87,165,078				10,429,385	72,637,699	53,558,252	

34 Grand Total



## EXHIBIT OF PREMIUMS, ENROLLMENT AND UTILIZATION

REPORT FOR: 1. CORPORATION:      2. DIVISION:

NAIC Group Code 3259

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

NAIC Company Code 95202

	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 .....	86,296		42,437				1,916	12,369	29,574	
2. First Quarter .....	91,064		43,101				5,095	11,887	30,981	
3. Second Quarter .....	92,660		42,851				5,146	11,825	32,838	
4. Third Quarter .....	97,023		46,248				5,340	11,638	33,797	
5. Current Year .....	102,023		45,341				5,494	11,796	39,392	
6. Current Year Member Months .....	1,135,133		530,479				63,039	140,411	401,204	
<b>Total Member Ambulatory Encounters for Year:</b>										
7. Physician .....	180,496		59,461				6,495	49,341	65,199	
8. Non-Physician .....	116,424		48,999				6,550	35,196	25,679	
9. Total .....	296,920		108,460				13,045	84,537	90,878	
10. Hospital Patient Days Incurred .....	55,112		11,943				1,136	30,031	12,002	
11. Number of Inpatient Admissions .....	11,765		3,139				319	4,795	3,512	
12. Premiums Collected .....	254,395,628		98,598,330				10,205,180	82,826,951	62,765,167	
13. Premiums Earned .....	253,700,475		98,348,612				10,767,986	82,541,761	62,042,116	
14. Amount Paid for Provision of Health Care Services .....	222,155,397		86,367,712				9,591,734	72,637,699	53,558,252	
15. Amount of Incurred for Provision of Health Care Services .....	223,790,414		87,165,078				10,429,385	72,637,699	53,558,252	

### SCHEDULE A - VERIFICATION BETWEEN YEARS

1.	Book/adjusted carrying value, December 31, prior year (prior year statement) .....	58,347
2.	Increase (decrease) by adjustment:	
2.1	Totals, Part 1, Column 10 .....	(27,763)
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 .....	11,607
4.2	Totals, Part 3, Column 9 .....	
5.	Total profit (loss) on sales, Part 3, Column 14 .....	
6.	Increase (decrease) by foreign exchange adjustment:	
6.1	Totals, Part 1, Column 11 .....	
6.2	Totals, Part 3, Column 8 .....	
7.	Amounts received on sales, Part 3, Column 11 and Part 1, Column 12 .....	
8.	Book/adjusted carrying value at the end of current period .....	42,191
9.	Total valuation allowance .....	
10.	Subtotal (Lines 8 plus 9) .....	42,191
11.	Total nonadmitted amounts .....	42,191
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 .....	
6.	Amounts paid on account or in full during the year	<b>NONE</b>
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 .....	
6.	Amounts paid on account or in full during the year	<b>NONE</b>
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 .....	2,007,484	6,684,168	3,797,286			12,488,938	93.73	9,490,385	95.36	12,488,938	
1.2 Class 2 .....											
1.3 Class 3 .....											
1.4 Class 4 .....											
1.5 Class 5 .....											
1.6 Class 6 .....											
1.7 TOTALS .....	2,007,484	6,684,168	3,797,286			12,488,938	93.73	9,490,385	95.36	12,488,938	
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)
6. PUBLIC UTILITIES (UNAFFILIATED), SCHEDULES D & DA (Group 6)											
6.1 Class 1 .....											
6.2 Class 2 .....											
6.3 Class 3 .....											
6.4 Class 4 .....											
6.5 Class 5 .....											
6.6 Class 6 .....											
6.7 TOTALS .....											
7. INDUSTRIAL & MISCELLANEOUS (UNAFFILIATED), SCHEDULES D & DA (Group 7)											
7.1 Class 1 .....	834,927					834,927	6.27	462,045	4.64	434,927	400,000
7.2 Class 2 .....											
7.3 Class 3 .....											
7.4 Class 4 .....											
7.5 Class 5 .....											
7.6 Class 6 .....											
7.7 TOTALS .....	834,927					834,927	6.27	462,045	4.64	434,927	400,000
8. CREDIT TENANT LOANS, SCHEDULES D & DA (Group 8)											
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 .....											
9. PARENT, SUBSIDIARIES AND AFFILIATES, SCHEDULES D & DA (Group 9)											
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	2,842,411	6,684,168	3,797,286			13,323,865	100.00	X X X	X X X	12,923,865	400,000
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	2,842,411	6,684,168	3,797,286			(b) 13,323,865	100.00	X X X	X X X	12,923,865	400,000
10.8 Line 10.7 as a % of Column 6	21.33	50.17	28.50			100.00		X X X	X X X	97.00	3.00
<b>11. TOTAL BONDS PRIOR YEAR</b>											
11.1 Class 1	663,282	4,831,563	4,457,585			X X X	X X X	9,952,430	100.00	9,552,430	400,000
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	663,282	4,831,563	4,457,585			X X X	X X X	(b) 9,952,430	100.00	9,552,430	400,000
11.8 Line 11.7 as a % of Col. 8	6.66	48.55	44.79			X X X	X X X	100.00	X X X	95.98	4.02
<b>12. TOTAL PUBLICLY TRADED BONDS</b>											
12.1 Class 1	2,442,411	6,684,168	3,797,285			12,923,864	97.00	9,552,430	95.98	12,923,865	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	2,442,411	6,684,168	3,797,285			12,923,864	97.00	9,552,430	95.98	12,923,865	X X X
12.8 Line 12.7 as a % of Col. 6	18.90	51.72	29.38			100.00		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	18.33	50.17	28.50			97.00		X X X	X X X	97.00	X X X
<b>13. TOTAL PRIVATELY PLACED BONDS</b>											
13.1 Class 1	400,000					400,000	3.00	400,000	4.02	X X X	400,000
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	400,000					400,000	3.00	400,000	4.02	X X X	400,000
13.8 Line 13.7 as a % of Col. 6	100.00					100.00		X X X	X X X	X X X	100.00
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10	3.00					3.00		X X X	X X X	X X X	3.00

(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 .....	2,007,484	6,684,168	3,797,286			12,488,938	93.73	9,490,385	95.36	12,488,938	
1.2 Single Class Mortgage-Backed/Asset-Backed Bonds .....											
1.7 TOTALS .....	2,007,484	6,684,168	3,797,286			12,488,938	93.73	9,490,385	95.36	12,488,938	
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	2	3	4	5	6	7	8	9	10	11
Distribution by Type	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
6. PUBLIC UTILITIES (UNAFFILIATED), SCHEDULES D & DA (Group 6)											
6.1 Issuer Obligations .....											
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 .....											
7. INDUSTRIAL & MISCELLANEOUS (UNAFFILIATED), SCHEDULES D & DA (Group 7)											
7.1 Issuer Obligations .....	834,927					834,927	6.27	462,045	4.64	434,927	400,000
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 .....	834,927					834,927	6.27	462,045	4.64	434,927	400,000
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

	1	2	3	4	5	6	7	8	9	10	11
Distribution by Type	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
10. TOTAL BONDS CURRENT YEAR											
10.1 Issuer Obligations .....	2,842,411	6,684,168	3,797,286			13,323,865	100.00	X X X	X X X	12,923,865	400,000
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 .....	2,842,411	6,684,168	3,797,286			13,323,865	100.00	X X X	X X X	12,923,865	400,000
10.8 Line 10.7 as a % of Column 6 .....	21.33	50.17	28.50			100.00		X X X	X X X	97.00	3.00
11. TOTAL BONDS PRIOR YEAR											
11.1 Issuer Obligations .....	663,282	4,831,563	4,457,585			X X X		X X X	9,952,430	100.00	9,552,430
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 .....	663,282	4,831,563	4,457,585			9,952,430		X X X	X X X	9,952,430	400,000
11.8 Line 11.7 as a % of Column 8 .....	6.66	48.55	44.79			100.00		X X X	X X X	95.98	4.02
12. TOTAL PUBLICLY TRADED BONDS											
12.1 Issuer Obligations .....	2,442,411	6,684,168	3,797,286			12,923,865	97.00	9,552,430	95.98	12,923,865	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 .....	2,442,411	6,684,168	3,797,286			12,923,865	97.00	9,552,430	95.98	12,923,865	X X X
12.8 Line 12.7 as a % of Column 6 .....	18.90	51.72	29.38			100.00		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 .....	18.33	50.17	28.50			97.00		X X X	X X X	97.00	X X X
13. TOTAL PRIVATELY PLACED BONDS											
13.1 Issuer Obligations .....	400,000					400,000	3.00	400,000	4.02	X X X	400,000
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 .....	400,000					400,000	3.00	400,000	4.02	X X X	400,000
13.8 Line 13.7 as a % of Column 6 .....	100.00					100.00		X X X	X X X	X X X	100.00
13.9 Line 13.7 as a % of Line 10.7, Column 6, Section 10 .....	3.00					3.00		X X X	X X X	X X X	3.00

**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 .....	462,045	62,045		400,000	
2. Cost of short-term investments acquired .....	772,882	372,882		400,000	
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 .....	400,000			400,000	
7. Book/adjusted carrying value, current year .....	834,927	434,927		400,000	
8. Total valuation allowance .....					
9. Subtotal (Lines 7 plus 8) .....	834,927	434,927		400,000	
10. Total nonadmitted amounts .....					
11. Statement value (Lines 9 minus 10) .....	834,927	434,927		400,000	
12. Income collected during year .....					
13. Income earned during year .....					

(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**

## 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
0799999 Totals - Life, Annuity and Accident and Health .....					.....	.....

## SCHEDULE S - PART 3 - SECTION 2

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

1	2	3	4	5	6	7	8	9	Outstanding Surplus Relief		12	13
									10	11		
NAIC Company Code	Federal ID Number	Effective Date	Name of Company	Location	Type	Premiums	Unearned Premiums (estimated)	Reserve Credit Taken Other than for Unearned Premiums	Current Year	Prior Year	Modified Coinsurance Reserve	Funds Withheld Under Coinsurance
<b>Non-Affiliates</b>												
90611	41-1366075	03/01/1993	Allianz Life Ins Co Of North Amer	Minneapolis, MN USA	SS/L	81,831						
0299999 Total - Non-Affiliates						81,831						
0399999 Totals						81,831						

**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	Totals (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
				<b>NONE</b>									
119999 Totals (General Account and Separate Accounts combined) .....													

**SCHEDULE S - PART 5**  
**Five-Year Exhibit of Reinsurance Ceded Business**  
**(000 Omitted)**

	1 2002	2 2001	3 2000	4 1999	5 1998
<b>A. OPERATIONS ITEMS</b>					
1. Premiums .....	82				
2. Title XVIII-Medicare .....					
3. Title XIX - Medicaid .....					
4. Commissions and reinsurance expense allowance .....					
5. Total medical and hospital expenses .....	(101)				
<b>B. BALANCE SHEET ITEMS</b>					
6. Premiums receivable .....		9,973	10,212	5,106	3,643
7. Claims payable .....					
8. Reinsurance recoverable on paid losses .....					
9. Experience rating refunds due or unpaid .....					
10. Commissions and reinsurance expense allowances unpaid .....					
11. Unauthorized reinsurance offset .....					
<b>C. UNAUTHORIZED REINSURANCE</b>					
<b>(DEPOSITS BY AND FUNDS WITHHELD FROM)</b>					
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)
<b>ASSETS (Page 2, Col. 3)</b>			
1. Cash and invested assets (Line 9) .....	31,960,439		31,960,439
2. Amounts recoverable from reinsurers (Line 12) .....			
3. Accident and health premiums due and unpaid (Line 10) .....	12,103,222		12,103,222
4. Net credit for ceded reinsurance .....	X X X		
5. All other admitted assets (Balance) .....	2,156,521		2,156,521
6. Total assets (Line 23) .....	46,220,182		46,220,182
<b>LIABILITIES, CAPITAL AND SURPLUS (Page 3)</b>			
7. Claims unpaid (Line 1) .....	5,034,620		5,034,620
8. Accrued medical incentive pool and bonus payments (Line 2) .....			
9. Premiums received in advance (Line 6) .....	23,191,362		23,191,362
10. Reinsurance in unauthorized companies (Line 14) .....			
11. All other liabilities (Balance) .....	3,632,377		3,632,377
12. Total liabilities (Line 18) .....	31,858,359		31,858,359
13. Total capital and surplus (Line 26) .....	14,361,823	X X X	14,361,823
14. Total liabilities, capital and surplus (Line 27) .....	46,220,182		46,220,182
<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)
.. 95202 ..	.. 34-1726655 ..	Summacare Inc .....					(266,827)				(266,827)	
.. 10649 ..	.. 34-1809108 ..	Summa Ins Co Inc .....					(1,694,610)				(1,694,610)	
	.. 34-1887844 ..	Akron City Health System .....					3,153,949				3,153,949	
	.. 34-1961463 ..	APEX .....					(1,192,512)				(1,192,512)	
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.

	<b>Response</b>
<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?	Yes
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?	No
<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:

Bar Codes:

Medicare Supplement Insurance Experience Exhibit



95202200236000000

2002

Document Code: 360

SVO Compliance Certification



95202200247000000

2002

Document Code: 470

LTC Experience Reporting Form C



95202200233000000

2002

Document Code: 330

**OVERFLOW PAGE FOR WRITE-INS****ASSETS**

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets	4 Net Admitted Assets
0897. Summary of remaining write-ins for Line 8 (Lines 0804 through 0896) .....	.....	.....	.....	.....
2204. Income tax receivable .....	.....	.....	.....	415,722
2205. Prepaid assets .....	386,603	386,603	.....	.....
2206. Deferred tax asset (in line 19 in 2002) .....	.....	.....	.....	752,796
2297. Summary of remaining write-ins for Line 22 (Lines 2204 through 2296) .....	386,603	386,603	.....	1,168,518

**LIABILITIES, CAPITAL AND SURPLUS**

	Current Year			Prior Year
	1 Covered	2 Uncovered	3 Total	4 Total
1704. City tax liability .....	.....	.....	.....	.....
1705. Other accrued liabilities .....	815,603	.....	815,603	.....
1706. Accounts payable .....	.....	.....	.....	.....
1797. Summary of remaining write-ins for Line 17 (Lines 1704 through 1796) .....	815,603	.....	815,603	.....

**OVERFLOW PAGE FOR WRITE-INS**

**ANALYSIS OF OPERATIONS BY LINES OF BUSINESS**  
**(Gain and Loss Exhibit)**

	1	2	3	4	5	6	7	8	9	10	11	12	13
	Total	Comprehensive (Hospital & Medical)	Medical Only	Medicare Supplement	Dental Only	Vision Only	Federal Employee Health Benefit Plan	Title XVIII- Medicare	Title XIX- Medicaid	Stop Loss	Disability Income	Long- term Care	Other
0504. 0 .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
0597. Summary of remaining write-ins for Line 5 (Lines 0504 through 0596) .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

**OVERFLOW PAGE FOR WRITE-INS****UNDERWRITING AND INVESTMENT EXHIBIT  
PART 3 - ANALYSIS OF EXPENSES**

	1 Claim Adjustment Expenses	2 General Administrative Expenses	3 Investment Expenses	4 Total
2504. Bad debt expense .....		298,386		298,386
2505. Contributions for benefits plans (in 2002 included in line2) .....				
2506. Other employee welfare (in 2002 included in line 2) .....				
2507. Books and periodicals .....		39,476		39,476
2508. Management fees to ACHS .....		4,076,546		4,076,546
2509. Recruiting/Relocating .....		140,660		140,660
2510. Non Capital Furniture Equip .....		93,089		93,089
2511. Penalties .....		76,127		76,127
2597. Summary of overflow write-ins for Line 25 .....		4,724,284		4,724,284

**EXHIBIT 1 - ANALYSIS OF NONADMITTED ASSETS AND RELATED ITEMS**

	1 End of Current Year	2 End of Prior Year	3 Changes for Year (Increase) or Decrease
0404. Deferred tax asset (line 19 in 2002) .....		147,204	147,204
0405. Prepaid Assets .....	386,603		(386,603)
0497. Summary of remaining write-ins for Line 4 (Lines 0404 through 0496) .....	386,603	147,204	(239,399)

# INDEX TO HEALTH ANNUAL STATEMENT

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