



**IMAGING COVER SHEET**

NAIC #: MEWA7

NAIC Group Code: 000

Company Name: OHIO FUNERAL DIRECTORS ASSOC. HEALTH CARE TRUST

Company Type:  P&C  Life  HIC  Frat  Title  MEWA  HW  MPA  
 DOMESTIC  FOREIGN

Form Type: STATEMENTS

Sub-form Type: QUARTERLY

Transaction # (if applicable): \_\_\_\_\_

Effective Date: \_\_\_\_\_

Additional Info: SECOND QUARTER, PERIOD ENDING JUNE 30, 2002

Date Scanned: \_\_\_\_\_

Scanned By (initials): \_\_\_\_\_

FEIN Number 31-6247579

QUARTERLY STATEMENT

As of June 30, 2002

OF THE CONDITION AND AFFAIRS OF THE

Ohio Funeral Directors Association Benefit Trust

RECEIVED AUG 18 2002 OFERS

established under the Laws of the State of OHIO, made to the

INSURANCE DEPARTMENT OF THE STATE OF

PURSUANT TO THE LAWS THEREOF

Established 1880 Commenced Business 1880

Statutory Home Office 2501 North Star Road Columbus OH 43221

Main Administrative Office 2501 North Star Road Columbus OH 43221

614 486-5339

Mail Address P. O. Box 21760 Columbus OH 43221

Primary Location of Books and Records 2501 North Star Road Columbus OH 43221

614 486-5339

Quarterly Statement Contact Person and Phone Number (include extension) Rebecca Reuwee 614-486-5339

OFFICERS

Chairperson J. Michael Krill Dan Tobias

Secretary Ken Cahall Vice-Presidents Robert Carter

Treasurer Robert Van Horn Stephen J. Gehlert, Exec. Director

TRUSTEES

Robert Carter Jim Smith

Walt Lindsey Kenneth Cahall

JoAnn Hartley Stephen J. Gehlert, Executive Director

Dale Rice

State of Ohio

County of Franklin Executive Director Stephen J. Gehlert

Secretary Treasurer

of the Ohio Funeral Dir. Assoc. Benefit Trust being duly sworn, each deposes and says that they are the above described officers of the trust carrying on the business of a MEWA, and that on the quarter ending June 30, 2002 all of the herein described assets were the absolute property of the MEWA, free and clear from any liens or claims thereon, except as herein stated, and that this quarterly 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 MEWA as of the quarter ending June 30, 2002 and of its income and deductions therefrom for the calendar period ended on that date, and have been completed in accordance with the quarterly statement instructions and accounting practices and procedures prescribed by the Ohio Department of Insurance, according to the best of their information, knowledge and belief, respectively.

Signature of Stephen J. Gehlert, Executive Director

- (a) Is this an original filing?
(b) If no

- (i) state the amendment number
(ii) date filed
(iii) number of pages attached

Yes [X] No [ ]

Subscribed and sworn to before me this 14 day of August 2002

NOTARY PUBLIC (Seal)

ASSETS		1	December 31, 2001
		Current Period	
1	Bonds	1,988,127	1,689,725
2	Stocks		
2.1	Preferred Stocks		
2.2	Common Stocks	406,093	4,710
3	Mortgage loans on real estate		
4	Real estate, less \$ encumbrances		
5	Collateral loans		
6.1	Cash on hand and on deposit	158,871	389,433
6.2	Short-term investments		
7	Aggregate write-ins for invested assets		
7A	Subtotals, cash and invested assets (Lines 1 to 7)	2,553,091	2,083,868
8	Premium due and unpaid	10,981	16,579
9	Funds held by or deposited with reinsurance companies		
10	Reinsurance recoverables on loss and loss adjustment payments		
10.1	Reinsurance recoverable on unpaid losses		
11	Federal income tax recoverable		
12	Interest and other investment income due and accrued	20,896	18,037
13	Receivable from parent, subsidiaries and affiliates		
14	Electronic data processing equipment		
15	Aggregate write-ins for other than invested assets		
16	TOTALS (Lines 7A through 15)	2,584,968	2,118,484
<b>DETAILS OF WRITE-INS AGGREGATED AT LINE 7 FOR INVESTED ASSETS</b>			
0701			
0702			
0703			
0704			
0705			
0798	Summary of remaining write-ins for Line 7 from overflow page		
0799	Totals (Lines 0701 through 0705 plus 0798)(Page 2, Line 7)		
<b>DETAILS OF WRITE-INS AGGREGATED AT LINE 15 FOR OTHER THAN INVESTED ASSETS</b>			
1501			
1502			
1503			
1504			
1505			
1598	Summary of remaining write-ins for Line 15 from overflow page		
1599	Totals (Lines 1501 through 1505 plus 1598)(Page 2, Line 15)		

NONE

NONE

NOTE: The lines on this page to agree with Exhibit 1, Column 4.

LIABILITIES, SURPLUS AND SPECIAL FUNDS	1 Current Period	2 December 31, 2001
1. Claims unpaid (Part 2A, Col. 4, Line 5)	768,000	768,000
2. Unpaid claims adjustment expenses (Part 3, Line 22b, Col. 2)	77,000	77,000
3. Unearned premiums (Part 1, Line 5, Col. 8)		401,679
4. Unearned investment income (Part 4, Line 9, Col. 4)		
5. (a) Taxes, licenses and fees due or accrued (excluding Federal income taxes)		
(b) Federal income taxes (Including \$ _____ net deferred tax liabilities)		
(c) Stop loss, excess, or reinsurance premium due and unpaid		
(d) Other expenses due or accrued		
6. Premium deposits made by applicants rejected or not as yet accepted as members or subscribers		
7. Borrowed money \$ _____ and interest thereon \$ _____		
8. Amounts withheld or retained for account of others		
9. Stop loss, excess, or reinsurance received but not yet due		
10. Provision for unauthorized reinsurance		
11. Aggregate write-ins for other liabilities	0	18,018
12. Total liabilities (Lines 1 to 11)		1,264,697
SURPLUS AND SPECIAL FUNDS		
13. Surplus		853,787
14. Aggregate write-ins for surplus and special funds		
15. Total (Line 13 plus Line 14, Page 4, Line 21)		853,787
16. TOTALS (Lines 12 plus 15)		2,118,484
<b>DETAILS OF WRITE-INS AGGREGATED AT LINE 11 FOR OTHER LIABILITIES</b>		
1101. ACCOUNTS PAYABLE	0	18,018
1102.		
1103.		
1104.		
1105.		
1198. Summary of remaining write-ins for Line 11 from overflow page		
1199. Totals (Lines 1101 through 1105 plus 1198)(Page 3, Line 11)	0	18,018
<b>DETAILS OF WRITE-INS AGGREGATED AT LINE 14 FOR SURPLUS AND SPECIAL FUNDS</b>		
1401.		
1402.		
1403.		
1404.		
1405.		
1498. Summary of remaining write-ins for Line 14 from overflow page		
1499. Totals (Lines 1401 through 1405 plus 1498)(Page 3, Line 14)		

NONE

<b>UNDERWRITING AND INVESTMENT EXHIBIT</b>	1 Current Year To Date	2 Prior Year Ended December 31
<b>UNDERWRITING INCOME</b>		
1. Premiums earned (Part 1, Line 5, Col. 9)	3,295,890	5,332,801
2. Claims incurred (Part 2, Line 5, Col. 5)	2,587,766	5,108,230
3. Expenses incurred (Part 3, Line 21, Col. 2, 3, 4)		
(a) Claim adjustment	194,885	363,532
(b) Administrative	21,494	44,593
(c) Soliciting		
4. Individual stop loss, excess, or reinsurance expense (Net of incurred Recoveries)	123,035	198,861
5. Aggregate stop loss, excess, or reinsurance expense (Net of incurred Recoveries)	14,105	27,500
5A. Aggregate write-ins for underwriting deductions		
6. Total underwriting deductions (Lines 2 through 5)	2,941,285	5,742,716
7. Net underwriting gain or (loss) (Line 1 minus Line 6)	354,605	(409,915)
<b>INVESTMENT INCOME</b>		
8. Net investment income earned (Part 4, Line 14, Col. 8)	44,249	105,296
9. Net realized capital gains or (losses) (Part 4A, Line 10, Col. 6)	0	1,015
10. Net investment gain or (loss) (Line 8 plus Line 9)	44,249	106,311
<b>OTHER INCOME</b>		
11. Aggregate write-ins for other income		
12. Net gain or (loss) before federal income taxes (Lines 7 + 10 + 11)	398,854	(303,604)
13. Federal income taxes incurred		
14. Net gain or (loss) (to Line 16) (Line 12 minus Line 13)	398,854	(303,604)
<b>SURPLUS AND SPECIAL FUNDS</b>		
15. Surplus and special funds December 31, previous year (Page 4, Line 21, Col. 2)	853,787	1,157,391
<b>GAINS AND (LOSSES)</b>		
16. Net gain or (loss) (from Line 14)	398,854	(303,604)
17. Net unrealized capital gains or (losses) (Part 4A, Line 11, Col. 6)		
18. Change in non-admitted assets (Exhibit 2, Line 9, Col. 3)		
19. Aggregate write-ins for changes to surplus and special funds	398,854	(303,604)
20. Change in surplus and special funds for the year (Lines 16 through 19)		
21. Surplus and special funds December 31, current year (Line 15 plus Line 20)	1,252,641	853,787
<b>DETAILS OF WRITE-INS AGGREGATED AT LINE 11 FOR OTHER INCOME</b>		
1101		
1102		
1103		
1104		
1198 Summary of remaining write-ins for Line 11 from overflow page		
1199 Totals (Lines 1101 through 1105 plus 1198) (Page 4, Line 11)		
<b>DETAILS OF WRITE-INS AGGREGATED AT LINE 19 FOR CHANGES TO RESERVES AND SPECIAL FUNDS</b>		
1901		
1902		
1903		
1904		
1998 Summary of remaining write-ins for Line 19 from overflow page		
1999 Totals (Line 1901 through 1905 plus 1998) (Page 4, Line 19)		

*NONE*

*NONE*

**UNDERWRITING AND INVESTMENT EXHIBIT**  
**PART I**

Line of Business*	1 Premiums Written Direct Business	2 Premiums Written Reinsurance Assumed	3 Total Premiums Written (Cols 1+2)	4 Unearned Premiums December 31 Previous Year	5 Unearned Premiums December 31 Current Year (Part 1A)	6 Reserve for Rate Credits and Retrospective Returns Based on Experience	7 Total Reserve for Unearned Premiums (Cols 5+6)	8 Premiums Earned (Cols 3+4-7)	9 Reinsurance Premiums Ceded
1. Hospital									
2. Medical									
3. Dental									
4. Other									
5. Totals	3,381,538		3,381,538	401,679	487,327		487,327	3,295,890	

**PART 1A—UNEARNED PREMIUMS**

Premium Mode	1 Premiums in Force December 31 Current Year	2 Amount of Premiums or Fees Unearned
1. Quarterly premiums		
2. Monthly premiums	487,327	
3. Advanced premiums	XXXXXXXXXXXXXXXXXXXXXXXXXXXX	
4. Totals	487,327	

\* If you are unable to break out hospital and medical premiums, please put the combined total and a notation that the amount applies to both lines of business.

**UNDERWRITING AND INVESTMENT EXHIBIT  
PART 2-CLAIMS PAID AND INCURRED**

1 Line of Business	2 Claims Paid	3 Claims Unpaid Current Year (Col. 4, Part 2A)	4 Claims Unpaid Previous Year	5 Claims Incurred (Cols. 2+3-4)
1. Hospital _____				
2. Medical _____				
3. Dental _____				
4. Other _____				
5. Totals	2,587,766	768,000	768,000	2,587,766

**PART 2 A-CLAIMS UNPAID**

1 Line of Business	2 Reported Claims in Process of Adjustment	3 Estimated Incurred But Unreported	4 Total Claims Unpaid
1 Hospital .....			
2 Medical .....			
3 Dental .....			
4 Other .....			
5 Totals	189,000	579,000	768,000

**PART 2B-ANALYSIS OF CLAIMS UNPAID-PREVIOUS YEAR**

1 Line of Business	Claims Paid Year to Date		Claims Unpaid as of Current Period		6 Total Claims Incurred to date on Claims Incurred in Prior Years (Columns 2 + 4)	7 Reported Liability on Unpaid Claims as of December 31 Previous Year
	2 On Claims Incurred Prior to January 1 of Current Year	3 On Claims Incurred During the Year	4 On Claims Unpaid Dec 31 of Previous Year	5 On Claims Incurred During the Year		
1 Hospital .....						
2 Medical .....						
3 Dental .....						
4 Other .....						
5 Totals	651,854	1,935,912	116,146	651,854	768,000	768,000

\* Part 2B, Column 4 and column 5 must equal Part 2A Total of column 4

**UNDERWRITING AND INVESTMENT EXHIBIT**  
**PART 4-INTEREST, DIVIDENDS AND REAL ESTATE INCOME**

1	2 Schedule	3 Collected During Year Less Paid For Accrued on Purchases	4 Received in Advance		5 Due and Accrued		8 Earned During Year (Cols. 3, 4 + 5 + 6 + 7)
			Current Year	Previous Year	Current Year	Previous Year	
1 Government Bonds	D*	41639			20896	18037	44498
1.1 Other Bonds (unaffiliated)	D*						
1.2 Bonds of affiliates	D*						
2.1 Preferred stocks (unaffiliated)	D						
2.2.1 Preferred stocks of affiliates	D						
2.2.2 Common stocks (unaffiliated)	D	2019					2019
2.2.1 Common stocks of affiliates	D						
3 Mortgage loans	B1						
4 Real estate	A5						
5 Collateral loans	C						
6.1 Cash on hand and on deposit	F						
6.2 Short-term investments	DA**						
7 Unrec'd equities and futures							
8 Aggregate write-ins for investment income							
9 TOTALS		43658			20896	18037	46517
DEDUCTIONS							
13.1	13.1					2268	
13.2	13.2						
13.3	13.3						
13.4	13.4						
13.5	13.5						
13.6	13.6						
13.7	13.7						
13.8	13.8						
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13.182	13.182						
13.183	13.183						
13.184	13.184						
13.185	13.185						
13.186	13.186</						

**EXHIBIT 1-ANALYSIS OF ASSETS**

	1	2	3	4
	Ledger Assets	Non-Ledger Including Excess of Market (or Amortized) Over Book Values	Assets Not Admitted Including Excess of Book Over Market (or Amortized Values)	Net Admitted Assets (Cols. 1 + 2 - 3)
1 Bonds (Schedule D)	2,026,917		38,790	1,988,127
2 Stocks (Schedule D)				
2.1 Preferred stocks				
2.2 Common stocks	406,093			406,093
3 Mortgage loans on real estate (Schedule B)				
(a) First liens				
(b) Other than first liens				
4 Real estate, less encumbrances (Schedule A)				
5 Collateral loans (Schedule C)				
6.1 Cash on hand and on deposit				
(a) Cash in company's office				
(b) Cash on deposit (Schedule E)	158,871			158,871
6.2 Short-term investments (Schedule DA)				
7 Aggregate write-ins for invested assets				
7A Subtotal, cash and invested assets	2,591,881		38,790	2,553,091
8 Premium due and unpaid	10,981			10,981
9 Funds held by or deposited with reinsurance companies				
10 Reinsurance recoverables on loss and loss adjustment payments (Schedule S, Col. 1)				
10A Reinsurance recoverable on unpaid losses				
11 Federal income tax recoverable				
12 Interest and other investment income due and accrued	20,896			20,896
13 Receivables from parent subsidiaries and affiliates				
14 Electronic data processing equipment				XXX
15 Equipment, furniture and supplies				XXX
16 Third party reimbursements receivable				XXX
17 Assessments and penalties due and unpaid				XXX
18 Prepaid expenses				XXX
19 Loans on personal security, endorsed or not				
20 Aggregate write-ins for other than invested assets				
21 Totals (Lines 1 through 20)	2,623,758		38,790	2,584,968
<b>DETAILS OF WRITE-INS AGGREGATED AT LINE 7 FOR INVESTED ASSETS</b>				
0701				
0702				
0703				
0704				
0705				
0708 Summary of remaining write-ins for Line 7 from overflow page				
0709 Totals (Lines 0701 through 0705 plus 0708)(Exhibit 1, Line 7)				
<b>DETAILS OF WRITE-INS AGGREGATED AT LINE 20 FOR OTHER THAN INVESTED ASSETS</b>				
2001				
2002				
2003				
2004				
2005				
2008 Summary of remaining write-ins for Line 20 from overflow page				
2009 Totals (Lines 2001 through 2005 plus 2008)(Exhibit 1, Line 20)				

**EXHIBIT 2-ANALYSIS OF NON-ADMITTED ASSETS**  
Excluding Excess of Book Over Market (or Amortized) Values and Exhibit 1, Line 12, Column 3

	1	2	3
	End of Previous Year	End of Current Period	Change for Year (Increase) or Decrease (Column 1 minus Column 2)
1 Uncollected premiums			
2 Deposits in suspended depositories, less estimated amount recoverable			
3 Equipment, furniture and supplies			
4 Loans on personal security, endorsed or not			
5 Third Party reimbursements receivable			
6 Assessments and penalties due and unpaid			
7 Prepaid expenses			
8 Aggregate write-ins for assets not admitted			
9 Total change (Column 3)(Carry to Page 4, Line 18)	XXX	XXX	
<b>DETAILS OF WRITE-INS AGGREGATED AT LINE 8 FOR ASSETS NOT ADMITTED</b>			
0801			
0802			
0803			
0804			
0805			
0898 Summary of remaining write-ins for Line 8 from overflow page			
0899 Totals (Lines 0801 through 0805 plus 0898)(Exhibit 2, Line 8)			

GENERAL INTERROGATORIES

1. (a) Where any of the stocks, bonds or other assets of the MEWA loaned, placed under option agreement, or otherwise made available for use by another person? (Exclude securities under securities lending agreements.) Yes  No
- (b) If "yes", please give full and complete information relating thereto.  
.....  
.....
2. (a) Have any changes been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the MEWA? Yes  No
- (b) If "Yes", date of change: \_\_\_\_\_  
If not previously filed, furnish herewith a certified copy of the instrument as amended.
3. Have there been any substantial changes in the organizational chart, managers, officers or Trustees since year end? If "yes", attach an explanation. Yes  No
4. (a) If the MEWA is subject to a management agreement, including third-party administrator(s), managing general agent(s), attorney-in-fact, or similar agreement, have there been any significant changes regarding the terms of the agreement or principals involved since the last filed statement? Yes  No
- (b) If "yes", attach an explanation.
5. (a) Have any of the MEWA's primary reinsurance contracts been canceled since the last filed statement? Yes  No
- (b) if "yes", give full and complete information thereto.  
.....  
.....
6. (a) What is the number of employer groups as of the current period? 370
- (b) What is the number of enrollees as of the current period? 1141

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OVERFLOW PAGE FOR WRITE-INS

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# 3. Per membership note Gary  
Heller was replaced by  
Kenneth Cahall. John Lowe  
was not replaced.