

## QUARTERLY STATEMENT

As of September 30, 2002

OF THE CONDITION AND AFFAIRS OF THE

Ohio Funeral Directors Association Benefit Trustestablished under the Laws of the State of OHIO, made to the

INSURANCE DEPARTMENT OF THE STATE OF

PURSUANT TO THE LAWS THEREOF

Established 1880Commenced Business 1880Statutory Home Office 2501 North Star Road

(Street and Number)

Columbus OH 43221

(City or Town, State and Zip Code)

Main Administrative Office 2501 North Star Road

(Street and Number)

Columbus Oh 43221

(City or Town, State and Zip Code)

614 486-5339

(Area Code) (Telephone Number)

Mail Address P. O. Box 21760

(Street and Number or P.O. Box)

Columbus OH 43221

(City or Town, State and Zip Code)

Primary Location of Books and Records 2501 North Star Road

(Street and Number)

Columbus OH43221614486-5339

(City or Town, State and Zip Code)

(Area Code)

(Telephone Number)

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

## OFFICERS

Chairperson J. Michael KrillDan TobiasSecretary Ken CahallRobert CarterTreasurer Robert Van Horn

Vice-Presidents

Stephen J. Gehlert, Exec. Director

## TRUSTEES

Robert CarterJim SmithWalt LindseyKenneth CahallJoAnn HartleyStephen J. Gehlert, Executive DirectorDale RiceState of OhioCounty of Franklin

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Chairperson, Secretary, Walter Lindsey

of the Ohio Funeral Directors Assoc. Benefit Trust do hereby swear, 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 Sept. 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 Sept. 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.

Chairperson

Secretary

Yes  No 

(a) Is this an original filing?

(i) state the amendment number

(b) If no:

(ii) date filed

(c) number of pages attached

Subscribed and sworn to before me this

13th day of Nov. 2002Rebecca E. Reuwee

NOTARY PUBLIC (Seal)



**REBECCA E. REUWEE**  
 NOTARY PUBLIC, STATE OF OHIO  
 MY COMMISSION EXPIRES AUGUST 30, 2008

RECEIVED  
 NOV 15 2002  
 O.F.R.S.

QUARTERLY STATEMENT AS OF Sept. 30, 2002 OF THE Ohio Funeral Directors Assoc. Benefit Trust

	ASSETS	1	December 31, 2001
		Current Period	
1	Bonds	1,985,690	1,689,725
2	Stocks		
2.1	Preferred Stocks		
2.2	Common Stocks	427,742	4,710
3	Mortgage loans on real estate		
4	Real estate, less \$ encumbrances		
5	Collateral loans		
6.1	Cash on hand and on deposit	224,180	389,433
6.2	Short-term investments		
7	Aggregate write-ins for invested assets		
7A	Subtotals, cash and invested assets (Lines 1 to 7)	2,637,612	2,083,868
8	Premium due and unpaid	17,176	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	29,607	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)	2,684,395	2,118,484

## DETAILS OF WRITE-INS AGGREGATED AT LINE 7 FOR INVESTED ASSETS

0701		
0702		
0703		
0704		
0705		
0798	Summary of remaining write-ins for Line 7 from overflow page	<i>None</i>
0799	Totals (Lines 0701 through 0705 plus 0798)(Page 2, Line 7)	

## DETAILS OF WRITE-INS AGGREGATED AT LINE 15 FOR OTHER THAN INVESTED ASSETS

1501		
1502		
1503		
1504		
1505		
1598	Summary of remaining write-ins for Line 15 from overflow page	<i>None</i>
1599	Totals (Lines 1501 through 1505 plus 1598)(Page 2, Line 15)	

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

QUARTERLY STATEMENT AS OF Sept. 30, 2002 OF THE Ohio Funeral Directors Assoc.  
Benefit Trust

<b>LIABILITIES, SURPLUS AND SPECIAL FUNDS</b>		1	2
		Current Period	December 31, 2001
1. Claims unpaid (Part 2A, Col. 4, Line 5)		<u>768,000</u>	<u>768,000</u>
2. Unpaid claims adjustment expenses (Part 3, Line 22b, Col. 2)		<u>77,000</u>	<u>77,000</u>
3. Unearned premiums (Part 1, Line 5, Col. 8)		<u>478,209</u>	<u>401,679</u>
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		<u>0</u>	<u>18,018</u>
12. Total liabilities (Lines 1 to 11)		<u>1,323,209</u>	<u>1,264,697</u>
<b>SURPLUS AND SPECIAL FUNDS</b>			
13. Surplus		<u>1,361,186</u>	<u>853,787</u>
14. Aggregate write-ins for surplus and special funds			
15. Total (Line 13 plus Line 14; Page 4, Line 21)		<u>1,361,186</u>	<u>853,787</u>
16. TOTALS (Lines 12 plus 15)		<u>2,684,395</u>	<u>2,118,484</u>
<b>DETAILS OF WRITE-INS AGGREGATED AT LINE 11 FOR OTHER LIABILITIES</b>			
1101. Accounts Payable		<u>0</u>	<u>18,018</u>
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)		<u>0</u>	<u>18,018</u>
<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)			

		1 Current Year To Date	2 Prior Year Ended December 31
<b>UNDERWRITING AND INVESTMENT EXHIBIT</b>			
<b>UNDERWRITING INCOME</b>			
1. Premiums earned (Part 1, Line 5, Col. 9)		4,924,389	5,332,801
2. Claims incurred (Part 2, Line 5, Col. 5)		3,955,197	5,108,230
3. Expenses incurred (Part 3, Line 21, Col. 2, 3, 4)			
(a) Claim adjustment		303,492	363,532
(b) Administrative		22,736	44,593
(c) Soliciting			
4. Individual stop loss, excess, or reinsurance expense (Net of incurred Recoveries)		183,760	198,861
5. Aggregate stop loss, excess, or reinsurance expense (Net of incurred Recoveries)		21,098	27,500
5A Aggregate write-ins for underwriting deductions			
6. Total underwriting deductions (Lines 2 through 5)		4,486,283	5,742,716
7. Net underwriting gain or (loss) (Line 1 minus Line 6)		438,106	(409,915)
<b>INVESTMENT INCOME</b>			
8. Net investment income earned (Part 4, Line 14, Col. 8)		69,293	105,296
9. Net realized capital gains or (losses) (Part 4A, Line 10, Col. 6)			1,015
10. Net investment gain or (loss) (Line 8 plus Line 9)		69,293	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)		507,399	(303,604)
13. Federal income taxes incurred			
14. Net gain or (loss) (to Line 16) (Line 12 minus Line 13)		507,399	(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)		507,399	(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			
20. Change in surplus and special funds for the year (Lines 16 through 19)		507,399	(303,604)
21. Surplus and special funds December 31, current year (Line 15 plus Line 20)		1,361,186	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			<i>NONE</i>
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			<i>NONE</i>
1999 Totals (Line 1901 through 1905 plus 1998) (Page 4, Line 19)			

OUR LITTLE SISTER AND ME Wrote Sept. 30, 2002

Ohio Funeral Directors Association Benefit Trust

# UNDERWRITING AND INVESTMENT EXHIBIT PART I

EAK

## PART I—UNEARNED PREMIUMS

Premiums in Force December 31 Current Year		Amount of Premiums or fees, if named
1	Quarterly premiums	
2	Monthly premiums	
3	Advanced premiums	
4	Totals	
		<u>478,209</u>
		<u>478,209</u>
		<u>478,209</u>

**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 _____	3,955,197	768,000	768,000	3,955,197

**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 .....	866,539	3,088,658	0	768,000	866,539	768,000

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



## EXHIBIT 1-ANALYSIS OF ASSETS

	1 Ledger Assets	2 Non-Ledger Including Excess of Market (or Amortized) Over Book Values	3 Assets Not Admitted Including Excess of Book Over Market (or Amortized Values)	4 Net Admitted Assets (Col. 1 + 2 + 3)
1 Bonds (Schedule D)	2,039,643		53,953	1,985,690
2 Stocks (Schedule D)		427,742		427,742
2.1 Preferred stocks				
2.2 Common stocks				
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		224,180		224,180
(a) Cash in company's office				
(b) Cash on deposit (Schedule I)				
6.2 Short-term investments (Schedule D/A)				
7 Aggregate write-ins for invested assets		2,691,565	53,953	2,637,612
7A Subtotal, cash and invested assets		13,176		13,176
8 Premium due and unpaid				
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		29607		29,607
11 Federal income tax recoverable				
12 Interest and other investment income due and accrued				
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)	2,738,348		53,953	2,684,395
<b>DETAILS OF WRITE-INS AGGREGATED AT LINE 7 FOR INVESTED ASSETS</b>				
6701				
6702				
6703				
6704				
6705				
6798 Summary of remaining write-ins for Line 7 from overflow page				
6799 Totals (Lines 6701 through 6705 plus 6798)(Exhibit 1, Line 7)				
<b>DETAILS OF WRITE-INS AGGREGATED AT LINE 20 FOR OTHER THAN INVESTED ASSETS</b>				
2001				
2002				
2003				
2004				
2005				
2098 Summary of remaining write-ins for Line 20 from overflow page				
2099 Totals (Lines 2001 through 2005 plus 2098)(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 End of Previous Year	2 End of Current Period	3 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)	XNN	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  X

(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  X

(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? 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  X

(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  X

(b) If "yes", give full and complete information thereto.

.....  
.....

6. (a) What is the number of employer groups as of the current period?

(b) What is the number of enrollees as of the current period?

371  
1098

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**OVERFLOW PAGE FOR WRITE-INS**

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