

MULTIPLE EMPLOYER WELFARE ARRANGEMENT

FEIN NUMBER 34-0965339

ANNUAL STATEMENT

For The Year Ended December 31, 2002

OF THE CONDITION AND AFFAIRS OF THE

Greater Ohio Employee Health and Welfare Fund

established under the laws of the State of OHIO made to the

INSURANCE DEPARTMENT OF THE STATE OF OHIO

PURSUANT TO THE LAWS THEREOF

established March 1, 1984 Commenced Business 03/01/84

Statutory Home Office: c/o Akron Summit Community Action Agency, Inc., 80 West Bowers Street, Suite 200 Akron, Ohio 44306-2000
(Street and Number) (City or Town, State and Zip Code)

Main Administrative Office: c/o Akron Summit Community Action Agency, Inc., 80 West Bowers Street, Suite 200
(Street and Number)

Akron, Ohio 44306-2000 (330) 376-7730
(City or Town, State and Zip Code) (Area Code) (Telephone Number)

Mail Address c/o Akron Summit Community Action Agency, Inc., PO Box 2000, Akron, Ohio 44306-2000
(Street and Number or PO Box) (City or Town, State and Zip Code)

Primary Location of Books and Records c/o Akron Summit Community Action Agency, Inc., 80 West Bowers Street, Suite 200
(Street and Number)

Akron, Ohio 44306-2000 (330) 376-7730
(City or Town, State and Zip Code) (Area Code) (Telephone Number)

Annual Statement Contact Person and Phone Number (include Extension): Malcolm Costa (330) 376-7730

OFFICERS

President: None Vice Presidents: None
Secretary: None Treasurer: None

TRUSTEES

Malcolm Costa
Richard Roller

State of OHIO

County of Summit

Malcolm Costa Trustee Richard Roller Trustee None Treasurer

of the Greater Ohio Employee Health and Welfare Fund being duly sworn, each deposes and says that they are the above described officers of the trust carrying on the business of the MEWA, and that on the thirty-first day of December last all of the herein described assets were the absolute property of the trust, free and clear from any liens or claims thereon, except as herein stated, and that this annual statement, together with the 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 trust as of the thirty-first day of December last and its income and deductions therefrom for the year then ended on that date, and have been completed in accordance with the annual 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.

Malcolm Costa
Trustee

Richard A. Roller
Trustee

None
Treasurer

(a) Is this an original filing? Yes [X] No []
(b) If no (i) state the amendment number _____
(ii) date filed _____
(iii) Number of pages attached _____

Subscribed and sworn to before me this

14th day of March, 2003

Patricia A. Mack
NOTARY PUBLIC (Seal)

Subscribed and sworn to before me this

14th day of March, 2003
Shirley Anne Alexander
NOTARY PUBLIC (Seal)



PATRICIA A. MACK
Notary Public, State of Ohio
Commission expires 10-08-04

SHIRLEY ANNE ALEXANDER, Notary Public
Residence Summit County
State Wide Jurisdiction, Ohio
Commission Expires Dec 6 2004

| ASSETS | 1 | 2 |
|--|-------------------|-------------------|
| | December 31, 2002 | December 31, 2001 |
| | 1,326,394 | 1,446,473 |
| 1 Bonds | | |
| 2 Stocks | 0 | 0 |
| 2.1 Preferred Stocks | | |
| 2.2 Common Stocks | 472,083 | 625,386 |
| 3 Mortgage loans on real estate | 0 | 0 |
| 4 Real estate, less \$.....encumbrances | 0 | 0 |
| 5 Collateral loans | 0 | 0 |
| 6 Cash on hand and on deposit | 96,126 | 96,170 |
| 6 Short-term investments | 19,995 | 99,995 |
| 7 Aggregate write-ins for invested assets | 0 | 0 |
| 7A. Subtotals, cash and invested assets (line 1 to 7) | 1,914,598 | 2,268,024 |
| 8 Premium due unpaid | 162,005 | 0 |
| 9 Funds held by or deposited with reinsurance companies | 0 | 0 |
| 10 Reinsurance recoverables on loss and loss adjustment payments | 0 | 0 |
| 10 Reinsurance recoverables on unpaid losses | 0 | 0 |
| 11 Federal Income Tax recoverable (Including \$ net deferred tax assets) | 0 | 0 |
| 12 Interest and other investment income due and accrued | 28,705 | 35,208 |
| 13 Receivable from parent, subsidiaries and affiliates | 0 | 0 |
| 14 Electronic Data Processing Equipment | 0 | 0 |
| 15 Agregate write-ins for other than invested assets | 8,638 | 68,489 |
| 16 Totals (Lines 7A through 15) | 2,113,946 | 2,371,721 |
| DETAILS OF WRITE-INS AGGREGATED AT LINE 7 FOR INVESTED ASSETS | | |
| 0701 None | 0 | 0 |
| 0702 | 0 | 0 |
| 0703 | 0 | 0 |
| 0704 | 0 | 0 |
| 0705 | 0 | 0 |
| 0798 Summary of remaining write-ins for Line 7 from overflow page | 0 | 0 |
| 0799 Totals (Lines 0701 through 0705 plus 0798) (Page 2, Line 7) | 0 | 0 |
| DETAILS OF WRITE-INS AGGREGATED AT LINE 15 FOR INVESTED ASSETS | | |
| 1501 SPECIFIC RECEIVABLE | 2,463 | 63,573 |
| 1502 PREPAID EXPENSES | 6,175 | 4,916 |
| 1503 None | 0 | 0 |
| 1504 | 0 | 0 |
| 1505 | 0 | 0 |
| 1598 Summary of remaining write-ins for Line 15 from overflow page | 0 | 0 |
| 1599 Totals (Lines 1501 through 1505 plus 1598) (Page 2, Line 15) | 8,638 | 68,489 |

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

| LIABILITIES, SURPLUS AND SPECIAL FUNDS | 1 | 2 |
|---|-------------------|-------------------|
| | December 31, 2002 | December 31, 2001 |
| 1 Claims unpaid (Part 2A, Col. 4, Line 5) | 733,051 | 470,000 |
| 2 Unpaid Claims adjustment expenses (Part 3, Line 22b, Col 2) | 0 | 0 |
| 3 Unearned premiums (Part 1, Line 5, Col 8) | 0 | 0 |
| 4 Unearned investemnt income (Part 4, Line 9, Col 4) | 0 | 0 |
| 5 (a) Taxes, licenses and fees due or accrued (excluding Federal income taxes) | 0 | 0 |
| (b) Federal income taxes (excluding deferred taxes) | 0 | 0 |
| (c) Stop loss, excess, or reinsurance premium due to unpaid | 0 | 0 |
| (d) Other expenses due or accrued | 5,520 | 23,356 |
| 6 Premium deposits made by applicants rejected or not as yet accepted as members or subscribers | 0 | 0 |
| 7 Borrowed Money \$ and Interest thereon \$ | 0 | 0 |
| 8 Amounts withheld or retained for account of others | 0 | 0 |
| 9 Stop loss, excess, or reinsurance received but not yet due | 0 | 0 |
| 10 Provision for unauthorized reinsurance | 0 | 0 |
| 11 Aggegate write-ins for other liabilities | 0 | 0 |
| 12 Total liabilities (Line 1 to 11) | 738,571 | 493,356 |
| 13 Surplus | 1,375,375 | 1,878,365 |
| 14 Agregate write-ins for surplus and special funds | 0 | 0 |
| 15 Total (Line 13 plus Line 14: Page 4, Line 21) | 1,375,375 | 1,878,365 |
| 16 Totals (Lines 12 plus 15) | 2,113,946 | 2,371,721 |
| DETAILS OF WRITE-INS AGGREGATED AT LINE 11 FOR OTHER LIABILITIES | | |
| 1101 None | 0 | 0 |
| 1102 None | 0 | 0 |
| 1103 | 0 | 0 |
| 1104 | 0 | 0 |
| 1105 | 0 | 0 |
| 1198 Summary of remaining write-ins for Line 11 from overflow page | 0 | 0 |
| 1199 Totals (Lines 1101 through 1105 plus 1198) (Page 3, Line 11) | 0 | 0 |
| DETAILS OF WRITE-INS AGGREGATED AT LINE 14 FOR SURPLUS AND SPECIAL FUNDS | | |
| 1401 None | 0 | 0 |
| 1402 | 0 | 0 |
| 1403 | 0 | 0 |
| 1404 | 0 | 0 |
| 1405 | 0 | 0 |
| 1498 Summary of remaining write-ins for Line 14 from overflow page | 0 | 0 |
| 1499 Totals (Lines 1401 through 1405 plus 1498) (Page 3, Line 14) | 0 | 0 |

| UNDERWRITING AND INVESTMENT EXHIBIT | 1 | 2 |
|--|-----------|-----------|
| | 2002 | 2001 |
| 1 Premiums earned (Part 1, Line 5, Col 9) | 4,198,027 | 3,034,619 |
| 2 Claims incurred (Part 2, Line 5, Col 5) | 3,993,558 | 2,976,304 |
| 3 Expenses incurred (Part 3, Line 21, Col 2, 3, 4) | | |
| (a) Claim adjustment | 122,463 | 105,776 |
| (b) Administrative | 248,897 | 217,902 |
| (c) Soliciting | 15,563 | 17,732 |
| 4 Individual stop loss, excess, or reinsurance expenses (net of incurred Recoveries) | 0 | 0 |
| 5 Aggregate stop loss, excess, or reinsurance expenses (net of incurred Recoveries) | 211,060 | 168,638 |
| 5A Aggregate write-ins for underwriting deductions | 0 | 0 |
| 6 Total underwriting deductions (Lines 2 through 5) | 4,591,541 | 3,486,352 |
| 7 Net underwriting gain or (loss) (line 1 minus Line 6) | (393,514) | (451,733) |
| INVESTMENT INCOME | | |
| 8 Net Investment income earned (Part 4, Line 14, col 8) | 85,292 | 95,126 |
| 9 Net realized capital gains or (losses) (Part 4A., Line 10, Col 6) | (28,957) | (81,192) |
| 10 Net investment gain or (loss) (Line 8 plus Line 9) | 56,335 | 13,934 |
| OTHER INCOME | | |
| 11 Aggregate write-ins for other income | 0 | 0 |
| 12 Net gain or (loss) before federal income taxes (Lines 7 +10 +11) | (337,179) | (437,799) |
| 13 Federal income taxes incurred | 0 | 0 |
| 14 Net gain or (loss) (to Line 16) (Line 12 minus Line 13) | (337,179) | (437,799) |
| SURPLUS AND SPECIAL FUNDS | | |
| 15 Surplus and Special Funds December 31, previous year (Page 4, Line 21, Col 2) | 1,878,365 | 2,373,573 |
| GAINS AND (LOSSES) | | |
| 16 Net gain or (loss) (from Line 14) | (337,179) | (437,799) |
| 17 Net unrealized capital gains or (losses) Part 4A, Line 11, Col 6) | (164,552) | (53,719) |
| 18 Change in non-admitted assets (Exhibit 2, Line 9, Col 3) | (1,259) | (3,690) |
| 19 Aggregate write-ins for changes to surplus and special funds | 0 | 0 |
| 20 Change in surplus and special funds for the year (Lines 16 through 19) | (502,990) | (495,208) |
| 21 Surplus and special funds December 31, current year (Line 15 Plus Line 20) | 1,375,375 | 1,878,365 |
| DETAILS OF WRITE-INS AGGREGATED AT LINE 5A FOR UNDERWRITING DEDUCTIONS | 0 | 0 |
| 0501 None | 0 | 0 |
| 0502 | 0 | 0 |
| 0503 | 0 | 0 |
| 0504 | 0 | 0 |
| 0505 | 0 | 0 |
| 0598 Summary of remaining write-ins for Line 11 from overflow page | 0 | 0 |
| 0599 Totals (Lines 0501 through 0505 plus 0598) (Page 4, Line 05A) | 0 | 0 |
| DETAILS OF WRITE-INS AGGREGATED AT LINE 11 FOR OTHER INCOME | 0 | 0 |
| 1101 None | 0 | 0 |
| 1102 | 0 | 0 |
| 1103 | 0 | 0 |
| 1104 | 0 | 0 |
| 1105 | 0 | 0 |
| 1198 Summary of remaining write-ins for Line 11 from overflow page | 0 | 0 |
| 1199 Totals (Lines 1101 through 1105 plus 1198) (Page 4, Line 11) | 0 | 0 |
| DETAILS OF WRITE-INS AGGREGATED AT LINE 19 FOR CHANGES TO RESERVES AND SPECIAL FUNDS | 0 | 0 |
| 1901 None | 0 | 0 |
| 1902 | 0 | 0 |
| 1903 | 0 | 0 |
| 1904 | 0 | 0 |
| 1998 Summary of remaining write-ins for Line 19 from overflow page | 0 | 0 |
| 1999 Totals (Lines 1901 through 1905 plus 1998) (Page 4, Line 19) | 0 | 0 |

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1

| Line of Business * | 1 Premium Written Direct Business | 2 Premium Written Reinsurance Assumed | 3 Total Premiums Written (Col. 1+2) | 4 Unearned Premium December 31 Previous Year | 5 Unearned Premium December 31 Current Year (PART 1A) | 6 Reserve for Rate Credits and Retrospective Returns based on Experience | 7 Total Reserve for Unearned Premium (Col. 5-6) | 8 Premium Earned (Cols. 3+4-7) | 9 Reinsurance Premium Ceded |
|--------------------|---|--|--|--|--|---|---|--------------------------------------|--------------------------------------|
| 1 Hospital | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 2 Medical | 3,489,260 | 0 | 3,489,260 | 0 | 0 | 0 | 3,489,260 | 0 | |
| 3 Dental | 158,591 | 0 | 158,591 | 0 | 0 | 0 | 158,591 | 0 | |
| 4 Other | 550,176 | 0 | 550,176 | 0 | 0 | 0 | 550,176 | 0 | |
| 5 Totals | 4,198,027 | 0 | 4,198,027 | 0 | 0 | 0 | 4,198,027 | 0 | |

PART 1A- UNEARNED PREMIUMS

| | 1 Premiums in Force December 31 Current year | 2 Amount of Premiums of Fees Unearned |
|------------|---|---|
| 1 Hospital | | |
| 2 Medical | | |
| 3 Dental | | |
| 4 Other | XXXXXXXXXXXX | |
| 5 Totals | 0 | 0 |

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2-CLAIMS PAID

| 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 | 3,286,811 | 187,711 | [***] | 3,474,522 |
| 3 Dental | 124,045 | 7,084 | [***] | 131,129 |
| 4 Other | 319,651 | 538,255 | 470,000 | 387,906 |
| 5 Totals | 3,730,507 | 733,051 | 470,000 | 3,993,558 |

PART 2A-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 | 187,711 | [***] | 187,711 |
| 3 Dental | 7,084 | [***] | 7,084 |
| 4 Other | 18,255 | 520,000 | 538,255 |
| 5 Totals | 213,051 | 520,000 | 733,051 |

PART 2B-ANALYSIS OF CLAIMS UNPAID-PREVIOUS YEAR

| 1 Line of Business | Claims Paid During the year | | Claims Unpaid Dec 31 of Current Year | | 6 Total Claims Incurred to December 31 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[**] | 401,495 | 2,885,316 | 0 | 187,711 | 401,495 | [***] |
| 3 Dental | 9,276 | 114,769 | 0 | 7,084 | 9,276 | [***] |
| 4 Other | 1,675 | 317,976 | 0 | 538,255 | 1,675 | [***] |
| 5 Totals | 412,446 | 3,318,061 | 0 | 733,051 | 412,446 | 470,000 |

* Part 2B Column 4 and 5 must equal Pat 2A total of Column 4

[**] Greater Ohio Health and Welfare Plan does not track medical and hospital claims separately.
 [***] Total claims unpaid are determined using actuarial projections and are not projected separately.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - ANALYSIS OF EXPENSES

| 1 | 2 | 3 | 4 | 5 | 6 |
|--|----------------------|----------------|------------|------------|---------|
| | Claims Adjustment | Administrative | Soliciting | Investment | Total |
| 1 Advertising | 0 | 0 | 15,563 | 0 | 15,563 |
| 2 Boards, bureaus and associations | 0 | 3,150 | 0 | 0 | 3,150 |
| 3 Salaries | 0 | 0 | 0 | 0 | 0 |
| 4 Employee Relations and Welfare | 0 | 0 | 0 | 0 | 0 |
| 5 Insurance, except on real estate | 0 | 0 | 0 | 0 | 0 |
| 6 Travel and Travel items | 0 | 16,963 | 0 | 0 | 16,963 |
| 7 Rent and rent items , including \$ for occupancy of own buildings, less \$ received under sub lease. | 0 | 0 | 0 | 0 | 0 |
| 8 Equipment | 0 | 0 | 0 | 0 | 0 |
| 9 Printing and Stationary | 0 | 3,253 | 0 | 0 | 3,253 |
| 10 Postage, telephone and telegraph, exchange and express | 0 | 2,751 | 0 | 0 | 2,751 |
| 11 Legal | 0 | 38,031 | 0 | 0 | 38,031 |
| 12 Auditing, actuarial and consulting services | 0 | 182,274 | 0 | 0 | 182,274 |
| 13 Taxes, licenses and fees | 0 | 0 | 0 | 0 | 0 |
| (a) State and Local insurance taxes | 0 | 0 | 0 | 0 | 0 |
| (b) Insurance Department fees | 2,976 | 0 | 0 | 0 | 2,976 |
| (c) Payroll taxes | 0 | 0 | 0 | 0 | 0 |
| (d) Other (excluding federal income and real estate) | 0 | 0 | 0 | 0 | 0 |
| (e) Total taxes licenses and Fees (a+b+c+d) | 2,976 | 0 | 0 | 0 | 2,976 |
| 14 Real estate Expenses | 0 | 0 | 0 | 0 | 0 |
| 15 Real Estate Taxes | 0 | 0 | 0 | 0 | 0 |
| 16 Service Company Expenses | 119,487 | 0 | 0 | 0 | 119,487 |
| 17 Financial administrator expenses | 0 | 0 | 0 | 13,454 | 13,454 |
| 18 Board Trustee Expenses | 0 | 279 | 0 | 0 | 279 |
| 19 Fidelity Bond Expenses | 0 | 2,196 | 0 | 0 | 2,196 |
| 20 Aggregate write-ins for other expenses | 0 | 0 | 0 | 0 | 0 |
| 21 Total Expenses incurred | 122,463 | 248,897 | 15,563 | 13,454 | 400,377 |
| 22 General Expenses incurred: | | | | | |
| (a) General expenses unpaid December 31, previous year | 0 | 23,356 | 0 | 0 | 23,356 |
| (b) General expenses unpaid December 31, current year | 0 | 5,520 | 0 | 0 | 5,520 |
| 23 Expenses paid (21+22a-22b) | 122,463 | 231,061 | 15,563 | 13,454 | 382,541 |
| DETAILS OF WRITE-INS AGGREGATED AT LINE 20 FOR OTHER EXPENSES | | | | | |
| 2001 None | 0 | 0 | 0 | 0 | 0 |
| 2002 | 0 | 0 | 0 | 0 | 0 |
| 2003 | 0 | 0 | 0 | 0 | 0 |
| 2004 | 0 | 0 | 0 | 0 | 0 |
| 2005 | 0 | 0 | 0 | 0 | 0 |
| 209: Summary of remaining write-ins for Line 20 from overflow | 0 | 0 | 0 | 0 | 0 |
| 209: Totals (Lines 2001 through 2005 plus 2098) (Part 3, Line 20) | 0 | 0 | 0 | 0 | 0 |

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

| 1 | 2 | 3 Collected during year Less paid for Schedule Accrued on Purchases | Received in Advance | | Due and Accrued | | 8 Earned during Year (Cols 3-4+5 +6-7) | |
|--|------|---|---------------------|--------------------|-------------------|--------------------|---|--------|
| | | | 4 Current Year | 5 Previous Year | 6 Current Year | 7 Previous Year | | |
| | | 93,396 | | | 28,091 | 32,826 | 88,661 | |
| 1 Government Bonds | D* | | | | | | 0 | |
| 1.1 Other Bonds (unaffiliated) | D* | | | | | | 0 | |
| 1.2 Bonds of affiliates | D* | | | | | | 0 | |
| 2.1 Preferred Stocks (unaffiliated) | D | | | | | | 0 | |
| 2.11 Preferred Stocks of affiliates | D | | | | | | 7,703 | |
| 2.2 Common Stocks (Unaffiliated) | D | 7,703 | | | | | 0 | |
| 2.21 Common Stocks of affiliated | D | | | | | | 0 | |
| 3 Mortgage Loans | B+ | | | | | | 0 | |
| 4 Real Estate | A& | | | | | | 0 | |
| 5 Collateral Loans | C | | | | | | 1,767 | |
| 6.1 Cash on hand and deposit | E | 1,767 | | | 615 | 2,382 | 615 | |
| 6.2 Short term Investments | DA** | 2,382 | | | | | 0 | |
| 7 Financial options and Futures | | | | | | | 0 | |
| 8 Aggregate write-ins for investment income | | | | | 28,706 | 35,208 | 98,746 | |
| 9 Totals | | 105,248 | 0 | 0 | | | | |
| | | | | | | | Deductions | |
| 10 Total Investment expenses incurred (Part 3, Line 21, Col 3) | | | | | | | 13,454 | |
| 11 Depreciation on Real Estate | | | | | | | 0 | |
| 12 Aggregate write-ins for other deductions | | | | | | | 0 | |
| 13 Total Deductions | | | | | | | | 13,454 |
| 14 Net Investment Income Earned (Line 9 minus Line 13) (to page 4, line 8) | | | | | | | | 85,292 |

* Includes \$..... accrual of discount less \$..... amortization of premium. ** Includes \$..... accrual of discount less \$..... amortization of premium.
+ Includes \$..... accrual of discount less \$..... amortization of premium. & Includes \$..... accrual of discount less \$..... amortization of premium.

Admitted items only. State basis of exclusion for corporation's occupancy of its own buildings

| DETAILS OF WRITE-INS AGGREGATED BY LINE 8 FOR INVESTMENT INCOME | | | | | | | |
|--|---|---|---|---|---|---|---|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| 0801 | | | | | | | |
| 0802 | | | | | | | |
| 0803 | | | | | | | |
| 0804 | | | | | | | |
| 0805 | | | | | | | |
| 0898 Summary of remaining write-ins for Line 8 from overflow page | | | | | | | |
| 0899 Totals (line 0801 through 0805 plus 0898 (Part 4, Line 8)) | | 0 | 0 | 0 | 0 | 0 | 0 |
| DETAILS OF WRITE-INS AGGREGATED BY LINE 12 FOR INVESTMENT INCOME | | | | | | | |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| 1201 | | | | | | | |
| 1202 | | | | | | | |
| 1203 | | | | | | | |
| 1204 | | | | | | | |
| 1205 | | | | | | | |
| 1298 Summary of remaining write-ins for Line 12 from overflow page | | | | | | | |
| 1299 Totals (line 0801 through 0805 plus 1298 (Part 4, Line 12)) | | 0 | 0 | 0 | 0 | 0 | 0 |

PART 4A - CAPITAL GAINS AND (LOSSES) ON INVESTMENTS

| | 1 Profit on Sales or Maturity | 2 Loss on Sales or Maturity | 3 Increase by Adjustment in Book Value | 4 Decrease by Adjustment in Book Value | 5 Net Gain or (Loss) From Change in Differ- ence between Book and adjusted Values | 6 Total (Net of Cols 1 to 5 and (1-2+3-4+5)) |
|--|-------------------------------------|-----------------------------------|---|---|--|---|
| 1 Government Bonds | 10,940 | | 0 | 0 | 0 | 10,940 |
| 1.1 Other Bonds (unaffiliated) | | | | | | 0 |
| 1.2 Bonds of affiliates | | | | | | 0 |
| 2.1 Preferred Stocks (unaffiliated) | | | | | | 0 |
| 2.11 Preferred Stocks of affiliates | | | | | | 0 |
| 2.2 Common Stocks (Unaffiliated) | | 39,897 | 9,722 | 174,274 | 0 | (204,449) |
| 2.21 Common Stocks of affiliated | | | | | | 0 |
| 3 Mortgage Loans | | | | | | 0 |
| 4 Real Estate | | | | | | 0 |
| 5 Collateral Loans | | | | | | 0 |
| 6.1 Cash on hand and deposit | | | | | | 0 |
| 6.2 Short term Investments | | | | | | 0 |
| 7 Financial options and Futures | | | | | | 0 |
| 8 Aggregate write-ins for investment income | | | | | | 0 |
| 9 Totals | 10,940 | 39,897 | 9,722 | 174,274 | 0 | (193,509) |
| 10 Net realized capital gains or (losses)* (Page 4, Line 9) (Col 1,2, Line 9) | | | | | | (28,957) |
| 14 Net Unrealized capital gains or (losses)* (Page 4, line 17) (cols. 3-4+5, Line 9) | | | | | | (164,552) |

* attach statement of memorandum explaining basis of division + Excluding \$..... depreciation of real estate included in Part 4, Line 11

| DETAILS OF WRITE-INS AGGREGATED BY LINE 8 FOR INVESTMENT INCOME | | | | | | |
|---|---|---|---|---|---|---|
| | 1 | 2 | 3 | 4 | 5 | 6 |
| 0801 | | | | | | |
| 0802 | | | | | | |
| 0803 | | | | | | |
| 0804 | | | | | | |
| 0805 | | | | | | |
| 0898 Summary of remaining write-ins for Line 8 from overflow page | | | | | | |
| 0899 Totals (line 0801 through 0805 plus 0898 (Part 4A, Line 8)) | 0 | 0 | 0 | 0 | 0 | 0 |

EXHIBIT 1, ANALYSIS OF ASSETS

| | 1 Ledger Assets | 2 Non-Ledger Including Excess of Market (or Amortized) Over Book Value | 3 Assets Not Admitted Including Excess of Book Over Market (or Amortized Value) | 4 Net Admitted Assets (Cols. 1+2-3) |
|--|--------------------|--|---|---|
| 1 Bonds (Schedule D) | 1,326,394 | 0 | 0 | 1,326,394 |
| 2 Stocks (Schedule D) | 0 | 0 | 0 | 0 |
| 2.1 Preferred Stocks | 472,083 | 0 | 0 | 472,083 |
| 2.2 Common Stocks | 0 | 0 | 0 | 0 |
| 3 Mortgage loans on real estate (Schedule B) | 0 | 0 | 0 | 0 |
| (a) First Liens | 0 | 0 | 0 | 0 |
| (b) Other First Liens | 0 | 0 | 0 | 0 |
| 4 Real estate, less encumbrances (Schedule A) | 0 | 0 | 0 | 0 |
| 5 Collateral loans (Schedule C) | 0 | 0 | 0 | 0 |
| 6 Cash on hand and on deposit | 0 | 0 | 0 | 0 |
| (a) Cash in company's office | 96,126 | 0 | 0 | 96,126 |
| (b) Cash on deposit (Schedule E) | 19,995 | 0 | 0 | 19,995 |
| 6 Short-term investments (Schedule DA) | 0 | 0 | 0 | 0 |
| 7 Aggregate write-ins for invested assets | 1,914,598 | 0 | 0 | 1,914,598 |
| 7A. Subtotals, cash and invested assets (line 1 to 7) | 162,005 | 0 | 0 | 162,005 |
| 8 Premium due unpaid | 0 | 0 | 0 | 0 |
| 9 Funds held by or deposited with reinsurance companies | 0 | 0 | 0 | 0 |
| 10 Reinsurance recoverables on loss and loss adjustment payments | 0 | 0 | 0 | 0 |
| 10 A. Reinsurance recoverables on unpaid losses | 0 | 0 | 0 | 0 |
| 11 Federal Income Tax recoverable | 0 | 0 | 0 | 0 |
| 12 Interest and other investment income due and accrued | 28,705 | 0 | 0 | 28,705 |
| 13 Receivable from parent, subsidiaries and affiliates | 0 | 0 | 0 | XXXXX |
| 14 Electronic Data Processing Equipment | 0 | 0 | 0 | XXXXX |
| 15 Equipment, furniture and supplies | 0 | 0 | 0 | XXXXX |
| 16 Third Party Reimbursement receivable | 0 | 0 | 0 | XXXXX |
| 17 Assessments and penalties due and unpaid | 0 | 0 | 6,175 | XXXXX |
| 18 Prepaid Expenses | 6,175 | 0 | 0 | 0 |
| 19 Loans on person, security, endorsed or not | 0 | 0 | 0 | 0 |
| 20 Aggregate write-ins for other than invested assets | 2,463 | 0 | 0 | 2,463 |
| 21 Totals (Lines 1 through 20) | 2,113,946 | 0 | 6,175 | 2,107,771 |
| DETAILS OF WRITE-INS AGGREGATED AT LINE 7 FOR INVESTED ASSETS | | | | |
| 0701 None | 0 | 0 | 0 | 0 |
| 0702 None | 0 | 0 | 0 | 0 |
| 0703 None | 0 | 0 | 0 | 0 |
| 0704 | 0 | 0 | 0 | 0 |
| 0705 | 0 | 0 | 0 | 0 |
| 0798 Summary of remaining write-ins for Line 7 from overflow page | 0 | 0 | 0 | 0 |
| 0799 Totals (Lines 0701 through 0705 plus 0798) (Exhibit 1, Line 7) | 0 | 0 | 0 | 0 |
| DETAILS OF WRITE-INS AGGREGATED AT LINE 20 FOR INVESTED ASSETS | | | | |
| 1501 SPECIFIC RECEIVABLE | 2,463 | 0 | 0 | 2,463 |
| 1502 None | 0 | 0 | 0 | 0 |
| 1503 None | 0 | 0 | 0 | 0 |
| 1504 | 0 | 0 | 0 | 0 |
| 1505 | 0 | 0 | 0 | 0 |
| 1598 Summary of remaining write-ins for Line 20 from overflow page | 0 | 0 | 0 | 0 |
| 1599 Totals (Lines 1501 through 1505 plus 1598) (Exhibit 1, Line 20) | 2,463 | 0 | 0 | 2,463 |

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 Year | 3 Change for Year (Increase) or Decrease (Column 1 minus Column 2) |
|---|------------------------------|-----------------------------|---|
| 1 Uncollected premiums | 0 | 0 | 0 |
| 2 Deposits in suspended depositories, less estimated recoverables | 0 | 0 | 0 |
| 3 Equipment | 0 | 0 | 0 |
| 4 Loans on personal security, endorsed or not | 0 | 0 | 0 |
| 5 Third Party reimbursement receivable | 0 | 0 | 0 |
| 6 Assessments and penalties due and unpaid | 4,916 | 6,175 | (1,259) |
| 7 Prepaid Expenses | 0 | 0 | 0 |
| 8 Aggregate write-ins for assets not admitted | XXX | XXX | (1,259) |
| 9 Total changes (column 3) (carry to page 4, line 18) | | | |
| DETAILS OF WRITE-INS AGGREGATED AT LINE 8 FOR ASSETS NOT ADMITTED | | | |
| 0801 None | 0 | 0 | 0 |
| 0802 | 0 | 0 | 0 |
| 0803 | 0 | 0 | 0 |
| 0804 | 0 | 0 | 0 |
| 0805 | 0 | 0 | 0 |
| 0898 Summary of remaining write-ins for Line 8 from overflow page | 0 | 0 | 0 |
| 0899 Totals (Lines 0801 through 0805 plus 0898) (Exhibit 2, Line 8) | 0 | 0 | 0 |

GENERAL INTERROGATORIES

1. Does the MEWA own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes [] No [X]
2. Did any person while an officer, or trustee of the MEWA receive directly or indirectly, during the period covered by this statement any commission on the business transactions of the MEWA? Yes [] No [X]
3. Has the MEWA an established procedure for disclosure to its board of trustees of any material interest or affiliation on the part of its officers, trustees or responsible employees that is in or is likely to be in conflict with the official duties of such person? Yes [] No [X]
4. (a) Was money lent during the year to any officer, or trustee of the MEWA? Yes [] No [X]
 (b) If "Yes", give detailed explanation of each loan:
5. (a) Are there any loans outstanding at end of year to any officer, or trustee of the MEWA? Yes [] No [X]
 (b) If "Yes", give detailed explanation of each loan:
6. Were all the stocks, bonds and other securities owned December 31 of current year, over which the MEWA has exclusive control, in the actual possession of the MEWA on that date? Yes [] No [X]
7. Have all private placement investments that were the subject of renegotiation or modification of their terms during the year been disclosed to the Securities Valuation office of the NAIC with full details as to the provisions renegotiated or modified? Yes [X] No []
8. Have filings been made with the Securities Valuation office of the NAIC in connection with acquisition and disposition of securities as required by Section 8 of the Valuation Procedures and Instructions for Bonds and Stocks? Yes [] No [X]
9. (a) Were any of the stocks, bonds or other assets of the Trust owned at December 31, of the current year NOT exclusively under the control of the MEWA? Yes [] No [X]
 (b) If "Yes", state the amount thereof at December 31, of the current year:
 (i) lent to others \$
 (ii) subject to reverse repurchase agreements \$
 (iii) subject to dollar repurchase agreements \$
 (iv) subject to reverse dollar repurchase agreement \$
 (v) pledged as collateral \$
 (vi) placed under option agreements \$
 (vii) letter stock or other securities restricted as to sale \$
 (viii) other \$
 (c) For categories i and ii above, and for any other securities that were made available for use by another person during the year covered by this statement
 (d) For each category above, if any of these assets are held by others, identify by whom held.
 (i) (v)
 (ii) (vi)
 (iii) (vii)
 (iv) (viii)
10. (a) What was the number of employer groups as of December 31, 2002? 3
 (b) What was the number of enrollees as of December 31, 2002? 569
11. What official supervised the making of this statement? Mr. Malcolm Costa
12. Is the purchase or sale of all investments of the MEWA passed upon either by the Board of Trustees or by a subordinate committee thereof? Yes [X] No []
13. Does the MEWA keep a permanent record of the proceeding of its Board of Trustees and all subordinate committees thereof? Yes [X] No []
14. (a) State as of what date the latest regulatory financial examination of the MEWA was made or is being made: Not Examined
 (b) By what departments?
15. In what states is the MEWA authorized to provide health benefits? Ohio.....
16. (a) Has any change been made during the year of this statement in the trust documents or by-laws of the MEWA? Yes [X] No []
 (b) If "Yes" furnish herewith a certified copy of the instrument as amended, if it has not been previously submitted.
17. (a) Was the MEWA's prior year's annual statement amended? Yes [] No [X]
 (b) If "Yes", furnish the following information regarding the last amendment to the prior year's annual statement filed with the company's state of domicile:
 (i) Amendment number
 (ii) Date of amendment
18. Report briefly the Nature of Contingent Liabilities that may materially affect the financial position or results of operation.* None

Report the Date Incurred or Discovered, the Nature of the Contingent Liability, Contract, Arrangement or Commitment, the Amount or Amounts, if known, the Status as of the Annual Statement Date and all other information necessary for a full disclosure.
 (A) Has the MEWA committed any surplus funds to reserves for contingent liabilities or arrangements mentioned above? Yes [] No [X]
 (B) If "Yes", has the reserve been reported as a special surplus funds reserve on Page 3 of the annual statement?

*Including but not limited to notes receivable discounted, reverse repurchase agreements, accountant's and agents' balances assigned, accommodation paper, lawsuits, additional taxes, guarantees of liabilities of other MEWA'S or companies, establishment of compensating balances, long-term contracts and lease agreements and loan take-out agreements. Include also deferred expense contracts and arrangements between subsidiaries or affiliates.

Describe the gross amounts of deferred tax assets and liabilities

Gross DTA \$ 0
 Gross DTL \$ 0

19. (a) Have any of the MEWA's primary reinsurance contracts been cancelled during the current year? Yes [] No [X]
 (b) If "yes", give full and complete information thereto.

SCHEDULE A

Showing all Real Estate OWNED December 31 of Current Year, the Cost, Book and Market Value thereof, the Nature and Amount of all Liens and Encumbrances thereon, including Interest Due and Accrued, etc.

| No. | 1 Quantity, Dimensions and Location of Lots, Size and Description of Buildings (Name of encumbrances, if any, including interest due and accrued) | 2 Date Acquired | 3 Name of Vendor | 4 Amount of Encumbrances | 5 * Actual Cost | 6 Book Value Less Encumbrances | 7 † Market Value Less Encumbrances | 8 Increase by Adjustment in Book Value During Year | 9 Decrease by Adjustment in Book Value During Year | 10 Gross Income Less Interest on Encumbrances | 11 Expended for Taxes, Repairs and Expenses | 12 Net Income | 13 Rental Value of Space Occupied by Corporation | 14 Year of Last Appraisal |
|---------|--|--------------------|---------------------|-----------------------------|--------------------|-----------------------------------|---------------------------------------|---|---|--|--|------------------|---|------------------------------|
| | NONE | | | | | | | | | | | | | |
| 9999999 | Totals | | | | | | | | | | | | | XXX |

* Including cost of acquiring title, and, if the property was acquired by foreclosure, such costs shall include the amounts expended for taxes, repairs and improvements prior to the date on which the Corporation acquired title.
† State basis on which market value was determined.

SCHEDULE B

Showing all Long-Term MORTGAGES OWNED December 31 of Current Year, and all Mortgage Loans Made, Increased, Discharged, Reduced or Disposed of During the Year

| 1 Number | 2 Date | | 3 Name of Mortgagee | | | 4 Amount Owed Dec. 31 of Current Year | 5 Amount Paid on Account of Principal During Year | 6 Amount Owed Dec. 31 of Current Year (8 + 9 - 10) | 7 Date of Maturity | 8 Rate of Interest | 9 Type of Mortgage | 10 Value of Building | 11 Value of Land | 12 Value of Mortgage | 13 Paid for Amortized Interest on Mortgage During Year | 14 Gross Rent Accrued on Dec. 31 of Current Year | 15 Gross Rent Accrued on Dec. 31 of Current Year | 16 Net Income | 17 Location and Description (Name of this mortgage in being, foreclosed, or if there are any prior liens) |
|-------------|-----------|------------|------------------------|------------|-------------|--|--|---|-----------------------|-----------------------|-----------------------|-------------------------|---------------------|-------------------------|---|---|---|------------------|--|
| | 1 Year | 2 Other | 1 City | 2 State | 3 County | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | | |
| 9999999 | Totals | | | | | | | | | | | | | | | | | | XXXX |

(A) Including all mortgages "purchased" or otherwise acquired during the year and all increases during the year on loans outstanding December 31 of previous year.
(B) Including mortgages under which Corporation has secured title and possession by foreclosure.

MULTIPLE EMPLOYER WELFARE ARRANGEMENT

FEIN NUMBER 34-0965339

ANNUAL STATEMENT

For The Year Ended December 31, 2002

OF THE CONDITION AND AFFAIRS OF THE

Greater Ohio Employee Health and Welfare Fund

established under the laws of the State of OHIO made to the

INSURANCE DEPARTMENT OF THE STATE OF OHIO

PURSUANT TO THE LAWS THEREOF

established March 1, 1984 Commenced Business 03/01/84

Statutory Home Office: c/o Akron Summit Community Action Agency, Inc., 80 West Bowers Street, Suite 200 Akron, Ohio 44306-2000
(Street and Number) (City or Town, State and Zip Code)

Main Administrative Office: c/o Akron Summit Community Action Agency, Inc., 80 West Bowers Street, Suite 200
(Street and Number)
Akron, Ohio 44306-2000 (City or Town, State and Zip Code) (330) 376-7730 (Area Code) (Telephone Number)

Mail Address c/o Akron Summit Community Action Agency, Inc., PO Box 2000, Akron, Ohio 44306-2000
(Street and Number or PO Box) (City or Town, State and Zip Code)

Primary Location of Books and Records c/o Akron Summit Community Action Agency, Inc., 80 West Bowers Street, Suite 200
(Street and Number)
Akron, Ohio 44306-2000 (City or Town, State and Zip Code) (330) 376-7730 (Area Code) (Telephone Number)

Annual Statement Contact Person and Phone Number (include Extension): Malcolm Costa (330) 376-7730

OFFICERS

President: None Vice Presidents: None
Secretary: None Treasurer: None

TRUSTEES

Malcolm Costa
Richard Roller

State of OHIO

County of Summit

Malcolm Costa Trustee Richard Roller Trustee None Treasurer

of the Greater Ohio Employee Health and Welfare Fund being duly sworn, each deposes and says that they are the above described officers of the trust carrying on the business of the MEWA, and that on the thirty-first day of December last all of the herein described assets were the absolute property of the trust, free and clear from any liens or claims thereon, except as herein stated, and that this annual statement, together with the 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 trust as of the thirty-first day of December last and its income and deductions therefrom for the year then ended on that date, and have been completed in accordance with the annual 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.

Malcolm Costa
Trustee

Richard A. Roller
Trustee

None Treasurer

(a) Is this an original filing? Yes [X] No []

(b) If no (i) state the amendment number _____
(ii) date filed _____
(iii) Number of pages attached _____

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

Patricia A. Mack
NOTARY PUBLIC (Seal)

Subscribed and sworn to before me this 14th day of March, 2003.

Shirley Anne Alexander
NOTARY PUBLIC (Seal)



PATRICIA A. MACK
Notary Public, State of Ohio
Commission expires 10-08-04

SHIRLEY ANNE ALEXANDER, Notary Public
Residence Summit County
State Wide Jurisdiction, Ohio
Commission Expires Dec 6 2004

| ASSETS | 1 | 2 |
|--|-------------------|-------------------|
| | December 31, 2002 | December 31, 2001 |
| | 1,326,394 | 1,446,473 |
| 1 Bonds | | |
| 2 Stocks | 0 | 0 |
| 2.1 Preferred Stocks | | |
| 2.2 Common Stocks | 472,083 | 625,386 |
| 3 Mortgage loans on real estate | 0 | 0 |
| 4 Real estate, less \$.....encumbrances | 0 | 0 |
| 5 Collateral loans | 0 | 0 |
| 6 Cash on hand and on deposit | 96,126 | 96,170 |
| 6 Short-term investments | 19,995 | 99,995 |
| 7 Aggregate write-ins for invested assets | 0 | 0 |
| 7A. Subtotals, cash and invested assets (line 1 to 7) | 1,914,598 | 2,268,024 |
| 8 Premium due unpaid | 162,005 | 0 |
| 9 Funds held by or deposited with reinsurance companies | 0 | 0 |
| 10 Reinsurance recoverables on loss and loss adjustment payments | 0 | 0 |
| 10 Reinsurance recoverables on unpaid losses | 0 | 0 |
| 11 Federal Income Tax recoverable (Including \$ net deferred tax assets) | 0 | 0 |
| 12 Interest and other investment income due and accrued | 28,705 | 35,208 |
| 13 Receivable from parent, subsidiaries and affiliates | 0 | 0 |
| 14 Electronic Data Processing Equipment | 0 | 0 |
| 15 Agregate write-ins for other than invested assets | 8,638 | 68,489 |
| 16 Totals (Lines 7A through 15) | 2,113,946 | 2,371,721 |
| DETAILS OF WRITE-INS AGGREGATED AT LINE 7 FOR INVESTED ASSETS | | |
| 0701 None | 0 | 0 |
| 0702 | 0 | 0 |
| 0703 | 0 | 0 |
| 0704 | 0 | 0 |
| 0705 | 0 | 0 |
| 0798 Summary of remaining write-ins for Line 7 from overflow page | 0 | 0 |
| 0799 Totals (Lines 0701 through 0705 plus 0798) (Page 2, Line 7) | 0 | 0 |
| DETAILS OF WRITE-INS AGGREGATED AT LINE 15 FOR INVESTED ASSETS | | |
| 1501 SPECIFIC RECEIVABLE | 2,463 | 63,573 |
| 1502 PREPAID EXPENSES | 6,175 | 4,916 |
| 1503 None | 0 | 0 |
| 1504 | 0 | 0 |
| 1505 | 0 | 0 |
| 1598 Summary of remaining write-ins for Line 15 from overflow page | 0 | 0 |
| 1599 Totals (Lines 1501 through 1505 plus 1598) (Page 2, Line 15) | 8,638 | 68,489 |

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

| LIABILITIES, SURPLUS AND SPECIAL FUNDS | 1 | 2 |
|---|-------------------|-------------------|
| | December 31, 2002 | December 31, 2001 |
| 1 Claims unpaid (Part 2A, Col. 4, Line 5) | 733,051 | 470,000 |
| 2 Unpaid Claims adjustment expenses (Part 3, Line 22b, Col 2) | 0 | 0 |
| 3 Unearned premiums (Part 1, Line 5, Col 8) | 0 | 0 |
| 4 Unearned investemnt income (Part 4, Line 9, Col 4) | 0 | 0 |
| 5 (a) Taxes, licenses and fees due or accrued (excluding Federal income taxes) | 0 | 0 |
| (b) Federal income taxes (excluding deferred taxes) | 0 | 0 |
| (c) Stop loss, excess, or reinsurance premium due to unpaid | 0 | 0 |
| (d) Other expenses due or accrued | 5,520 | 23,356 |
| 6 Premium deposits made by applicants rejected or not as yet accepted as members or subscribers | 0 | 0 |
| 7 Borrowed Money \$ and Interest thereon \$ | 0 | 0 |
| 8 Amounts withheld or retained for account of others | 0 | 0 |
| 9 Stop loss, excess, or reinsurance received but not yet due | 0 | 0 |
| 10 Provision for unauthorized reinsurance | 0 | 0 |
| 11 Aggegate write-ins for other liabilities | 0 | 0 |
| 12 Total liabilities (Line 1 to 11) | 738,571 | 493,356 |
| 13 Surplus | 1,375,375 | 1,878,365 |
| 14 Agregate write-ins for surplus and special funds | 0 | 0 |
| 15 Total (Line 13 plus Line 14: Page 4, Line 21) | 1,375,375 | 1,878,365 |
| 16 Totals (Lines 12 plus 15) | 2,113,946 | 2,371,721 |
| DETAILS OF WRITE-INS AGGREGATED AT LINE 11 FOR OTHER LIABILITIES | | |
| 1101 None | 0 | 0 |
| 1102 None | 0 | 0 |
| 1103 | 0 | 0 |
| 1104 | 0 | 0 |
| 1105 | 0 | 0 |
| 1198 Summary of remaining write-ins for Line 11 from overflow page | 0 | 0 |
| 1199 Totals (Lines 1101 through 1105 plus 1198) (Page 3, Line 11) | 0 | 0 |
| DETAILS OF WRITE-INS AGGREGATED AT LINE 14 FOR SURPLUS AND SPECIAL FUNDS | | |
| 1401 None | 0 | 0 |
| 1402 | 0 | 0 |
| 1403 | 0 | 0 |
| 1404 | 0 | 0 |
| 1405 | 0 | 0 |
| 1498 Summary of remaining write-ins for Line 14 from overflow page | 0 | 0 |
| 1499 Totals (Lines 1401 through 1405 plus 1498) (Page 3, Line 14) | 0 | 0 |

| UNDERWRITING AND INVESTMENT EXHIBIT | 1 | 2 |
|--|-----------|-----------|
| | 2002 | 2001 |
| 1 Premiums earned (Part 1, Line 5, Col 9) | 4,198,027 | 3,034,619 |
| 2 Claims incurred (Part 2, Line 5, Col 5) | 3,993,558 | 2,976,304 |
| 3 Expenses incurred (Part 3, Line 21, Col 2, 3, 4) | | |
| (a) Claim adjustment | 122,463 | 105,776 |
| (b) Administrative | 248,897 | 217,902 |
| (c) Soliciting | 15,563 | 17,732 |
| 4 Individual stop loss, excess, or reinsurance expenses (net of incurred Recoveries) | 0 | 0 |
| 5 Aggregate stop loss, excess, or reinsurance expenses (net of incurred Recoveries) | 211,060 | 168,638 |
| 5A Aggregate write-ins for underwriting deductions | 0 | 0 |
| 6 Total underwriting deductions (Lines 2 through 5) | 4,591,541 | 3,486,352 |
| 7 Net underwriting gain or (loss) (line 1 minus Line 6) | (393,514) | (451,733) |
| INVESTMENT INCOME | | |
| 8 Net Investment income earned (Part 4, Line 14, col 8) | 85,292 | 95,126 |
| 9 Net realized capital gains or (losses) (Part 4A., Line 10, Col 6) | (28,957) | (81,192) |
| 10 Net investment gain or (loss) (Line 8 plus Line 9) | 56,335 | 13,934 |
| OTHER INCOME | | |
| 11 Aggregate write-ins for other income | 0 | 0 |
| 12 Net gain or (loss) before federal income taxes (Lines 7 +10 +11) | (337,179) | (437,799) |
| 13 Federal income taxes incurred | 0 | 0 |
| 14 Net gain or (loss) (to Line 16) (Line 12 minus Line 13) | (337,179) | (437,799) |
| SURPLUS AND SPECIAL FUNDS | | |
| 15 Surplus and Special Funds December 31, previous year (Page 4, Line 21, Col 2) | 1,878,365 | 2,373,573 |
| GAINS AND (LOSSES) | | |
| 16 Net gain or (loss) (from Line 14) | (337,179) | (437,799) |
| 17 Net unrealized capital gains or (losses) Part 4A, Line 11, Col 6) | (164,552) | (53,719) |
| 18 Change in non-admitted assets (Exhibit 2, Line 9, Col 3) | (1,259) | (3,690) |
| 19 Aggregate write-ins for changes to surplus and special funds | 0 | 0 |
| 20 Change in surplus and special funds for the year (Lines 16 through 19) | (502,990) | (495,208) |
| 21 Surplus and special funds December 31, current year (Line 15 Plus Line 20) | 1,375,375 | 1,878,365 |
| DETAILS OF WRITE-INS AGGREGATED AT LINE 5A FOR UNDERWRITING DEDUCTIONS | 0 | 0 |
| 0501 None | 0 | 0 |
| 0502 | 0 | 0 |
| 0503 | 0 | 0 |
| 0504 | 0 | 0 |
| 0505 | 0 | 0 |
| 0598 Summary of remaining write-ins for Line 11 from overflow page | 0 | 0 |
| 0599 Totals (Lines 0501 through 0505 plus 0598) (Page 4, Line 05A) | 0 | 0 |
| DETAILS OF WRITE-INS AGGREGATED AT LINE 11 FOR OTHER INCOME | 0 | 0 |
| 1101 None | 0 | 0 |
| 1102 | 0 | 0 |
| 1103 | 0 | 0 |
| 1104 | 0 | 0 |
| 1105 | 0 | 0 |
| 1198 Summary of remaining write-ins for Line 11 from overflow page | 0 | 0 |
| 1199 Totals (Lines 1101 through 1105 plus 1198) (Page 4, Line 11) | 0 | 0 |
| DETAILS OF WRITE-INS AGGREGATED AT LINE 19 FOR CHANGES TO RESERVES AND SPECIAL FUNDS | 0 | 0 |
| 1901 None | 0 | 0 |
| 1902 | 0 | 0 |
| 1903 | 0 | 0 |
| 1904 | 0 | 0 |
| 1998 Summary of remaining write-ins for Line 19 from overflow page | 0 | 0 |
| 1999 Totals (Lines 1901 through 1905 plus 1998) (Page 4, Line 19) | 0 | 0 |

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1

| Line of Business * | 1 Premium Written Direct Business | 2 Premium Written Reinsurance Assumed | 3 Total Premiums Written (Col. 1+2) | 4 Unearned Premium December 31 Previous Year | 5 Unearned Premium December 31 Current Year (PART 1A) | 6 Reserve for Rate Credits and Retrospective Returns based on Experience | 7 Total Reserve for Unearned Premium (Col. 5-6) | 8 Premium Earned (Cols. 3+4-7) | 9 Reinsurance Premium Ceded |
|--------------------|---|--|--|--|--|---|---|--------------------------------------|--------------------------------------|
| 1 Hospital | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 2 Medical | 3,489,260 | 0 | 3,489,260 | 0 | 0 | 0 | 3,489,260 | 0 | |
| 3 Dental | 158,591 | 0 | 158,591 | 0 | 0 | 0 | 158,591 | 0 | |
| 4 Other | 550,176 | 0 | 550,176 | 0 | 0 | 0 | 550,176 | 0 | |
| 5 Totals | 4,198,027 | 0 | 4,198,027 | 0 | 0 | 0 | 4,198,027 | 0 | |

PART 1A- UNEARNED PREMIUMS

| | 1 Premiums in Force December 31 Current year | 2 Amount of Premiums of Fees Unearned |
|------------|---|---|
| 1 Hospital | | |
| 2 Medical | | |
| 3 Dental | | |
| 4 Other | XXXXXXXXXXXX | |
| 5 Totals | 0 | 0 |

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2-CLAIMS PAID

| 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 | 3,286,811 | 187,711 | [***] | 3,474,522 |
| 3 Dental | 124,045 | 7,084 | [***] | 131,129 |
| 4 Other | 319,651 | 538,255 | 470,000 | 387,906 |
| 5 Totals | 3,730,507 | 733,051 | 470,000 | 3,993,558 |

PART 2A-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 | 187,711 | [***] | 187,711 |
| 3 Dental | 7,084 | [***] | 7,084 |
| 4 Other | 18,255 | 520,000 | 538,255 |
| 5 Totals | 213,051 | 520,000 | 733,051 |

PART 2B-ANALYSIS OF CLAIMS UNPAID-PREVIOUS YEAR

| 1 Line of Business | Claims Paid During the year | | Claims Unpaid Dec 31 of Current Year | | 6 Total Claims Incurred to December 31 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[**] | 401,495 | 2,885,316 | 0 | 187,711 | 401,495 | [***] |
| 3 Dental | 9,276 | 114,769 | 0 | 7,084 | 9,276 | [***] |
| 4 Other | 1,675 | 317,976 | 0 | 538,255 | 1,675 | [***] |
| 5 Totals | 412,446 | 3,318,061 | 0 | 733,051 | 412,446 | 470,000 |

* Part 2B Column 4 and 5 must equal Pat 2A total of Column 4

[**] Greater Ohio Health and Welfare Plan does not track medical and hospital claims separately.
 [***] Total claims unpaid are determined using actuarial projections and are not projected separately.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - ANALYSIS OF EXPENSES

| 1 | 2 | 3 | 4 | 5 | 6 |
|--|----------------------|----------------|------------|------------|---------|
| | Claims Adjustment | Administrative | Soliciting | Investment | Total |
| 1 Advertising | 0 | 0 | 15,563 | 0 | 15,563 |
| 2 Boards, bureaus and associations | 0 | 3,150 | 0 | 0 | 3,150 |
| 3 Salaries | 0 | 0 | 0 | 0 | 0 |
| 4 Employee Relations and Welfare | 0 | 0 | 0 | 0 | 0 |
| 5 Insurance, except on real estate | 0 | 0 | 0 | 0 | 0 |
| 6 Travel and Travel items | 0 | 16,963 | 0 | 0 | 16,963 |
| 7 Rent and rent items , including \$ for occupancy of own buildings, less \$ received under sub lease. | 0 | 0 | 0 | 0 | 0 |
| 8 Equipment | 0 | 0 | 0 | 0 | 0 |
| 9 Printing and Stationary | 0 | 3,253 | 0 | 0 | 3,253 |
| 10 Postage, telephone and telegraph, exchange and express | 0 | 2,751 | 0 | 0 | 2,751 |
| 11 Legal | 0 | 38,031 | 0 | 0 | 38,031 |
| 12 Auditing, actuarial and consulting services | 0 | 182,274 | 0 | 0 | 182,274 |
| 13 Taxes, licenses and fees | 0 | 0 | 0 | 0 | 0 |
| (a) State and Local insurance taxes | 0 | 0 | 0 | 0 | 0 |
| (b) Insurance Department fees | 2,976 | 0 | 0 | 0 | 2,976 |
| (c) Payroll taxes | 0 | 0 | 0 | 0 | 0 |
| (d) Other (excluding federal income and real estate) | 0 | 0 | 0 | 0 | 0 |
| (e) Total taxes licenses and Fees (a+b+c+d) | 2,976 | 0 | 0 | 0 | 2,976 |
| 14 Real estate Expenses | 0 | 0 | 0 | 0 | 0 |
| 15 Real Estate Taxes | 0 | 0 | 0 | 0 | 0 |
| 16 Service Company Expenses | 119,487 | 0 | 0 | 0 | 119,487 |
| 17 Financial administrator expenses | 0 | 0 | 0 | 13,454 | 13,454 |
| 18 Board Trustee Expenses | 0 | 279 | 0 | 0 | 279 |
| 19 Fidelity Bond Expenses | 0 | 2,196 | 0 | 0 | 2,196 |
| 20 Aggregate write-ins for other expenses | 0 | 0 | 0 | 0 | 0 |
| 21 Total Expenses incurred | 122,463 | 248,897 | 15,563 | 13,454 | 400,377 |
| 22 General Expenses incurred: | | | | | |
| (a) General expenses unpaid December 31, previous year | 0 | 23,356 | 0 | 0 | 23,356 |
| (b) General expenses unpaid December 31, current year | 0 | 5,520 | 0 | 0 | 5,520 |
| 23 Expenses paid (21+22a-22b) | 122,463 | 231,061 | 15,563 | 13,454 | 382,541 |
| DETAILS OF WRITE-INS AGGREGATED AT LINE 20 FOR OTHER EXPENSES | | | | | |
| 2001 None | 0 | 0 | 0 | 0 | 0 |
| 2002 | 0 | 0 | 0 | 0 | 0 |
| 2003 | 0 | 0 | 0 | 0 | 0 |
| 2004 | 0 | 0 | 0 | 0 | 0 |
| 2005 | 0 | 0 | 0 | 0 | 0 |
| 209: Summary of remaining write-ins for Line 20 from overflow | 0 | 0 | 0 | 0 | 0 |
| 209: Totals (Lines 2001 through 2005 plus 2098) (Part 3, Line 20) | 0 | 0 | 0 | 0 | 0 |

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

| 1 | 2 | 3 Collected during year Less paid for Schedule Accrued on Purchases | Received in Advance | | Due and Accrued | | 8 Earned during Year (Cols 3-4+5 +6-7) |
|--|------|---|---------------------|--------------------|-------------------|--------------------|---|
| | | | 4 Current Year | 5 Previous Year | 6 Current Year | 7 Previous Year | |
| | | 93,396 | | | 28,091 | 32,826 | 88,661 |
| 1 Government Bonds | D* | | | | | | 0 |
| 1.1 Other Bonds (unaffiliated) | D* | | | | | | 0 |
| 1.2 Bonds of affiliates | D* | | | | | | 0 |
| 2.1 Preferred Stocks (unaffiliated) | D | | | | | | 0 |
| 2.11 Preferred Stocks of affiliates | D | | | | | | 7,703 |
| 2.2 Common Stocks (Unaffiliated) | D | 7,703 | | | | | 0 |
| 2.21 Common Stocks of affiliated | D | | | | | | 0 |
| 3 Mortgage Loans | B+ | | | | | | 0 |
| 4 Real Estate | A& | | | | | | 0 |
| 5 Collateral Loans | C | | | | | | 1,767 |
| 6.1 Cash on hand and deposit | E | 1,767 | | | 615 | 2,382 | 615 |
| 6.2 Short term Investments | DA** | 2,382 | | | | | 0 |
| 7 Financial options and Futures | | | | | | | 0 |
| 8 Aggregate write-ins for investment income | | | | | 28,706 | 35,208 | 98,746 |
| 9 Totals | | 105,248 | 0 | 0 | | | |
| | | | | | | | Deductions |
| | | | | | | | 13,454 |
| 10 Total Investment expenses incurred (Part 3, Line 21, Col 3) | | | | | | | 0 |
| 11 Depreciation on Real Estate | | | | | | | 0 |
| 12 Aggregate write-ins for other deductions | | | | | | | |
| 13 Total Deductions | | | | | | | 13,454 |
| 14 Net Investment Income Earned (Line 9 minus Line 13) (to page 4, line 8) | | | | | | | 85,292 |

* Includes \$..... accrual of discount less \$..... amortization of premium. ** Includes \$..... accrual of discount less \$..... amortization of premium.
 + Includes \$..... accrual of discount less \$..... amortization of premium. & Includes \$..... accrual of discount less \$..... amortization of premium.

Admitted items only. State basis of exclusion for corporation's occupancy of its own buildings

| DETAILS OF WRITE-INS AGGREGATED BY LINE 8 FOR INVESTMENT INCOME | | | | | | | |
|---|---|---|---|---|---|---|---|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| 0801 | | | | | | | |
| 0802 | | | | | | | |
| 0803 | | | | | | | |
| 0804 | | | | | | | |
| 0805 | | | | | | | |
| 0898 Summary of remaining write-ins for Line 8 from overflow page | | | | | | | |
| 0899 Totals (line 0801 through 0805 plus 0898 (Part 4, Line 8)) | | 0 | 0 | 0 | 0 | 0 | 0 |

| DETAILS OF WRITE-INS AGGREGATED BY LINE 12 FOR INVESTMENT INCOME | | | | | | | |
|--|---|---|---|---|---|---|---|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| 1201 | | | | | | | |
| 1202 | | | | | | | |
| 1203 | | | | | | | |
| 1204 | | | | | | | |
| 1205 | | | | | | | |
| 1298 Summary of remaining write-ins for Line 12 from overflow page | | | | | | | |
| 1299 Totals (line 0801 through 0805 plus 1298 (Part 4, Line 12)) | | 0 | 0 | 0 | 0 | 0 | 0 |

PART 4A - CAPITAL GAINS AND (LOSSES) ON INVESTMENTS

| | 1 Profit on Sales or Maturity | 2 Loss on Sales or Maturity | 3 Increase by Adjustment in Book Value | 4 Decrease by Adjustment in Book Value | 5 Net Gain or (Loss) From Change in Differ- ence between Book and adjusted Values | 6 Total (Net of Cols 1 to 5 and (1-2+3-4+5)) |
|--|-------------------------------------|-----------------------------------|---|---|--|---|
| 1 Government Bonds | 10,940 | | 0 | 0 | 0 | 10,940 |
| 1.1 Other Bonds (unaffiliated) | | | | | | 0 |
| 1.2 Bonds of affiliates | | | | | | 0 |
| 2.1 Preferred Stocks (unaffiliated) | | | | | | 0 |
| 2.11 Preferred Stocks of affiliates | | | | | | 0 |
| 2.2 Common Stocks (Unaffiliated) | | 39,897 | 9,722 | 174,274 | 0 | (204,449) |
| 2.21 Common Stocks of affiliated | | | | | | 0 |
| 3 Mortgage Loans | | | | | | 0 |
| 4 Real Estate | | | | | | 0 |
| 5 Collateral Loans | | | | | | 0 |
| 6.1 Cash on hand and deposit | | | | | | 0 |
| 6.2 Short term Investments | | | | | | 0 |
| 7 Financial options and Futures | | | | | | 0 |
| 8 Aggregate write-ins for investment income | | | | | | 0 |
| 9 Totals | 10,940 | 39,897 | 9,722 | 174,274 | 0 | (193,509) |
| 10 Net realized capital gains or (losses)* (Page 4, Line 9) (Col 1,2, Line 9) | | | | | | (28,957) |
| 14 Net Unrealized capital gains or (losses)* (Page 4, line 17) (cols. 3-4+5, Line 9) | | | | | | (164,552) |

* attach statement of memorandum explaining basis of division + Excluding \$..... depreciation of real estate included in Part 4, Line 11

| DETAILS OF WRITE-INS AGGREGATED BY LINE 8 FOR INVESTMENT INCOME | | | | | | | |
|---|---|---|---|---|---|---|---|
| | 1 | 2 | 3 | 4 | 5 | 6 | |
| 0801 | | | | | | | |
| 0802 | | | | | | | |
| 0803 | | | | | | | |
| 0804 | | | | | | | |
| 0805 | | | | | | | |
| 0898 Summary of remaining write-ins for Line 8 from overflow page | | | | | | | |
| 0899 Totals (line 0801 through 0805 plus 0898 (Part 4A, Line 8)) | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

EXHIBIT 1, ANALYSIS OF ASSETS

| | 1 Ledger Assets | 2 Non-Ledger Including Excess of Market (or Amortized) Over Book Value | 3 Assets Not Admitted Including Excess of Book Over Market (or Amortized Value) | 4 Net Admitted Assets (Cols. 1+2-3) |
|--|--------------------|--|---|---|
| 1 Bonds (Schedule D) | 1,326,394 | 0 | 0 | 1,326,394 |
| 2 Stocks (Schedule D) | 0 | 0 | 0 | 0 |
| 2.1 Preferred Stocks | 472,083 | 0 | 0 | 472,083 |
| 2.2 Common Stocks | 0 | 0 | 0 | 0 |
| 3 Mortgage loans on real estate (Schedule B) | 0 | 0 | 0 | 0 |
| (a) First Liens | 0 | 0 | 0 | 0 |
| (b) Other First Liens | 0 | 0 | 0 | 0 |
| 4 Real estate, less encumbrances (Schedule A) | 0 | 0 | 0 | 0 |
| 5 Collateral loans (Schedule C) | 0 | 0 | 0 | 0 |
| 6 Cash on hand and on deposit | 0 | 0 | 0 | 0 |
| (a) Cash in company's office | 96,126 | 0 | 0 | 96,126 |
| (b) Cash on deposit (Schedule E) | 19,995 | 0 | 0 | 19,995 |
| 6 Short-term investments (Schedule DA) | 0 | 0 | 0 | 0 |
| 7 Aggregate write-ins for invested assets | 1,914,598 | 0 | 0 | 1,914,598 |
| 7A. Subtotals, cash and invested assets (line 1 to 7) | 1,914,598 | 0 | 0 | 1,914,598 |
| 8 Premium due unpaid | 162,005 | 0 | 0 | 162,005 |
| 9 Funds held by or deposited with reinsurance companies | 0 | 0 | 0 | 0 |
| 10 Reinsurance recoverables on loss and loss adjustment payments | 0 | 0 | 0 | 0 |
| 10 A. Reinsurance recoverables on unpaid losses | 0 | 0 | 0 | 0 |
| 11 Federal Income Tax recoverable | 0 | 0 | 0 | 0 |
| 12 Interest and other investment income due and accrued | 28,705 | 0 | 0 | 28,705 |
| 13 Receivable from parent, subsidiaries and affiliates | 0 | 0 | 0 | XXXXX |
| 14 Electronic Data Processing Equipment | 0 | 0 | 0 | XXXXX |
| 15 Equipment, furniture and supplies | 0 | 0 | 0 | XXXXX |
| 16 Third Party Reimbursement receivable | 0 | 0 | 0 | XXXXX |
| 17 Assessments and penalties due and unpaid | 0 | 0 | 0 | XXXXX |
| 18 Prepaid Expenses | 6,175 | 0 | 6,175 | XXXXX |
| 19 Loans on person, security, endorsed or not | 0 | 0 | 0 | 0 |
| 20 Aggregate write-ins for other than invested assets | 2,463 | 0 | 0 | 2,463 |
| 21 Totals (Lines 1 through 20) | 2,113,946 | 0 | 6,175 | 2,107,771 |
| DETAILS OF WRITE-INS AGGREGATED AT LINE 7 FOR INVESTED ASSETS | | | | |
| 0701 None | 0 | 0 | 0 | 0 |
| 0702 None | 0 | 0 | 0 | 0 |
| 0703 None | 0 | 0 | 0 | 0 |
| 0704 | 0 | 0 | 0 | 0 |
| 0705 | 0 | 0 | 0 | 0 |
| 0798 Summary of remaining write-ins for Line 7 from overflow page | 0 | 0 | 0 | 0 |
| 0799 Totals (Lines 0701 through 0705 plus 0798) (Exhibit 1, Line 7) | 0 | 0 | 0 | 0 |
| DETAILS OF WRITE-INS AGGREGATED AT LINE 20 FOR INVESTED ASSETS | | | | |
| 1501 SPECIFIC RECEIVABLE | 2,463 | 0 | 0 | 2,463 |
| 1502 None | 0 | 0 | 0 | 0 |
| 1503 None | 0 | 0 | 0 | 0 |
| 1504 | 0 | 0 | 0 | 0 |
| 1505 | 0 | 0 | 0 | 0 |
| 1598 Summary of remaining write-ins for Line 20 from overflow page | 0 | 0 | 0 | 0 |
| 1599 Totals (Lines 1501 through 1505 plus 1598) (Exhibit 1, Line 20) | 2,463 | 0 | 0 | 2,463 |

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 Year | 3 Change for Year (Increase) or Decrease (Column 1 minus Column 2) |
|---|------------------------------|-----------------------------|---|
| 1 Uncollected premiums | 0 | 0 | 0 |
| 2 Deposits in suspended depositories, less estimated recoverables | 0 | 0 | 0 |
| 3 Equipment | 0 | 0 | 0 |
| 4 Loans on personal security, endorsed or not | 0 | 0 | 0 |
| 5 Third Party reimbursement receivable | 0 | 0 | 0 |
| 6 Assessments and penalties due and unpaid | 4,916 | 6,175 | (1,259) |
| 7 Prepaid Expenses | 0 | 0 | 0 |
| 8 Aggregate write-ins for assets not admitted | 0 | 0 | 0 |
| 9 Total changes (column 3) (carry to page 4, line 18) | XXX | XXX | (1,259) |
| DETAILS OF WRITE-INS AGGREGATED AT LINE 8 FOR ASSETS NOT ADMITTED | | | |
| 0801 None | 0 | 0 | 0 |
| 0802 | 0 | 0 | 0 |
| 0803 | 0 | 0 | 0 |
| 0804 | 0 | 0 | 0 |
| 0805 | 0 | 0 | 0 |
| 0898 Summary of remaining write-ins for Line 8 from overflow page | 0 | 0 | 0 |
| 0899 Totals (Lines 0801 through 0805 plus 0898) (Exhibit 2, Line 8) | 0 | 0 | 0 |

GENERAL INTERROGATORIES

1. Does the MEWA own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes [] No [X]
2. Did any person while an officer, or trustee of the MEWA receive directly or indirectly, during the period covered by this statement any commission on the business transactions of the MEWA? Yes [] No [X]
3. Has the MEWA an established procedure for disclosure to its board of trustees of any material interest or affiliation on the part of its officers, trustees or responsible employees that is in or is likely to be in conflict with the official duties of such person? Yes [] No [X]
4. (a) Was money lent during the year to any officer, or trustee of the MEWA? Yes [] No [X]
 (b) If "Yes", give detailed explanation of each loan:
5. (a) Are there any loans outstanding at end of year to any officer, or trustee of the MEWA? Yes [] No [X]
 (b) If "Yes", give detailed explanation of each loan:
6. Were all the stocks, bonds and other securities owned December 31 of current year, over which the MEWA has exclusive control, in the actual possession of the MEWA on that date? Yes [] No [X]
7. Have all private placement investments that were the subject of renegotiation or modification of their terms during the year been disclosed to the Securities Valuation office of the NAIC with full details as to the provisions renegotiated or modified? Yes [X] No []
8. Have filings been made with the Securities Valuation office of the NAIC in connection with acquisition and disposition of securities as required by Section 8 of the Valuation Procedures and Instructions for Bonds and Stocks? Yes [] No [X]
9. (a) Were any of the stocks, bonds or other assets of the Trust owned at December 31, of the current year NOT exclusively under the control of the MEWA? Yes [] No [X]
 (b) If "Yes", state the amount thereof at December 31, of the current year:
 (i) lent to others \$
 (ii) subject to reverse repurchase agreements \$
 (iii) subject to dollar repurchase agreements \$
 (iv) subject to reverse dollar repurchase agreement \$
 (v) pledged as collateral \$
 (vi) placed under option agreements \$
 (vii) letter stock or other securities restricted as to sale \$
 (viii) other \$
- (c) For categories i and ii above, and for any other securities that were made available for use by another person during the year covered by this statement
- (d) For each category above, if any of these assets are held by others, identify by whom held.
 (i) (v)
 (ii) (vi)
 (iii) (vii)
 (iv) (viii)
10. (a) What was the number of employer groups as of December 31, 2002? 3
 (b) What was the number of enrollees as of December 31, 2002? 569
11. What official supervised the making of this statement? Mr. Malcolm Costa
12. Is the purchase or sale of all investments of the MEWA passed upon either by the Board of Trustees or by a subordinate committee thereof? Yes [X] No []
13. Does the MEWA keep a permanent record of the proceeding of its Board of Trustees and all subordinate committees thereof? Yes [X] No []
14. (a) State as of what date the latest regulatory financial examination of the MEWA was made or is being made: Not Examined
 (b) By what departments?
15. In what states is the MEWA authorized to provide health benefits? Ohio.....
16. (a) Has any change been made during the year of this statement in the trust documents or by-laws of the MEWA? Yes [X] No []
 (b) If "Yes" furnish herewith a certified copy of the instrument as amended, if it has not been previously submitted.
17. (a) Was the MEWA's prior year's annual statement amended? Yes [] No [X]
 (b) If "Yes", furnish the following information regarding the last amendment to the prior year's annual statement filed with the company's state of domicile:
 (i) Amendment number
 (ii) Date of amendment
18. Report briefly the Nature of Contingent Liabilities that may materially affect the financial position or results of operation.* None

Report the Date Incurred or Discovered, the Nature of the Contingent Liability, Contract, Arrangement or Commitment, the Amount or Amounts, if known, the Status as of the Annual Statement Date and all other information necessary for a full disclosure.
 (A) Has the MEWA committed any surplus funds to reserves for contingent liabilities or arrangements mentioned above? Yes [] No [X]
 (B) If "Yes", has the reserve been reported as a special surplus funds reserve on Page 3 of the annual statement?

*Including but not limited to notes receivable discounted, reverse repurchase agreements, accountant's and agents' balances assigned, accommodation paper, lawsuits, additional taxes, guarantees of liabilities of other MEWA'S or companies, establishment of compensating balances, long-term contracts and lease agreements and loan take-out agreements. Include also deferred expense contracts and arrangements between subsidiaries or affiliates.

Describe the gross amounts of deferred tax assets and liabilities

Gross DTA \$ 0
 Gross DTL \$ 0

19. (a) Have any of the MEWA's primary reinsurance contracts been cancelled during the current year? Yes [] No [X]
 (b) If "yes", give full and complete information thereto.

**STATUTORY ANNUAL STATEMENT OF
GREATER OHIO EMPLOYEE HEALTH AND WELFARE PLAN
AS OF AND FOR THE YEAR ENDED DECEMBER 31, 2002**

PAGE 1 OF 2

I, Howard Atkinson, Jr., am President and Chief Actuary of ATKINSON & CO., INC. I am a member of the American Academy of Actuaries and have been retained by Greater Ohio Employee Health and Welfare Plan (GOHIO) to render this opinion in regard to loss reserves, actuarial liabilities and related items. I meet the Academy's qualifications standards for rendering this statement of actuarial opinion and am familiar with the valuation requirements applicable to multiple employer welfare arrangements.

I have examined the assumptions and methods used in determining loss reserves, actuarial liabilities and related items listed below, as shown on the balance sheet of GOHIO as prepared for filing with state regulatory officials, as of December 31, 2002. I relied upon underlying records and/or summaries prepared by the responsible officers or employees of GOHIO as to their accuracy and completeness. In other respects, my examination included such review of the actuarial assumptions and actuarial methods used and such tests of the calculations as I considered necessary. The item(s) examined is (are) as follows:

| | | |
|----|---------------|-----------|
| A. | Claims Unpaid | \$450,000 |
|----|---------------|-----------|

In my opinion, the amount carried on the balance sheet on account of the actuarial item(s) identified above:

- (i) are computed in accordance with those presently accepted actuarial standards consistently applied and are fairly stated in accordance with sound actuarial principles,
- (ii) are based on actuarial assumptions relevant to contract provisions and appropriate to the purpose for which the statement was prepared,
- (iii) meet the requirements of the laws of the State of Ohio,
- (iv) make good and sufficient provision for all unpaid claims and other actuarial liabilities of GOHIO guaranteed under the terms of its contracts and agreements,
- (v) include appropriate provision for all actuarial reserves that ought to be established.

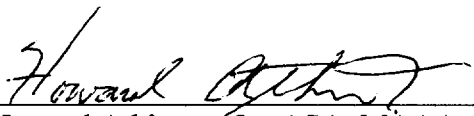
STATEMENT OF ACTUARIAL OPINION
STATUTORY ANNUAL STATEMENT OF
GREATER OHIO EMPLOYEE HEALTH AND WELFARE PLAN
AS OF AND FOR THE YEAR ENDED DECEMBER 31, 2002

PAGE 2 OF 2

The actuarial methods, considerations and analyses used in forming my opinion conform to the appropriate Standards of Practice as promulgated by the Actuarial Standards Board, which standards form the basis of this statement of opinion. In particular, the estimate of claims unpaid was prepared consistent with Actuarial Standards of Practice No. 5 - "Incurred Health Claim Liabilities".

A confidential actuarial memorandum describing the procedures followed, analyses performed, and results obtained in support of this statement of opinion has been furnished to the organization and is available for examination by the State of Ohio regulatory agency officials.

This statement of opinion was prepared for, and is only to be relied upon by, GOHIO and the insurance departments of states where the opinion is filed.


Howard Atkinson, Jr., ASA, MAAA, FCA

March 26, 2003
Date

1833 Middlebridge Drive
Silver Spring, MD 20906
(301) 460-3711

Greater Ohio Employee Health & Welfare Fund

Estimated Claim Reserve as of 12/31/02

Core & Non-Core Combined

| (1) Incurred Date | (2) Covered Employees | (3) 12-Mth Rolling Employees | (4) Incurred Claims Paid Through 12/31/02 | (5) Completion Factors | (6) Estimated Fully Incurred Claims | (7) Estimated Unpaid Claims | (8) 12-Mth Rolling Fully Incurred Claims | (9) PEPM Claims | (10) PEPM Trend |
|----------------------|--------------------------|---------------------------------|--|---------------------------|--|--------------------------------|---|--------------------|--------------------|
| Jan-2000 | 648 | 7,887 | \$150,055 | 1.0000 | \$150,055 | \$0 | \$1,937,936 | \$245.71 | 3.84% |
| Feb-2000 | 448 | 7,639 | \$118,792 | 1.0000 | \$118,792 | \$0 | \$1,942,587 | \$254.30 | 7.21% |
| Mar-2000 | 446 | 7,395 | \$99,270 | 1.0000 | \$99,270 | \$0 | \$1,897,520 | \$256.59 | 7.25% |
| Apr-2000 | 455 | 7,155 | \$129,676 | 1.0000 | \$129,676 | \$0 | \$1,823,974 | \$254.92 | 13.58% |
| May-2000 | 449 | 6,922 | \$111,768 | 1.0000 | \$111,768 | \$0 | \$1,753,530 | \$253.33 | 12.02% |
| Jun-2000 | 462 | 6,673 | \$187,636 | 1.0000 | \$187,636 | \$0 | \$1,798,570 | \$269.68 | 19.61% |
| Jul-2000 | 454 | 6,432 | \$148,162 | 1.0000 | \$148,162 | \$0 | \$1,800,817 | \$279.98 | 24.97% |
| Aug-2000 | 460 | 6,277 | \$98,129 | 1.0000 | \$98,129 | \$0 | \$1,744,816 | \$277.97 | 23.73% |
| Sep-2000 | 443 | 6,105 | \$134,669 | 1.0000 | \$134,669 | \$0 | \$1,696,086 | \$277.82 | 18.40% |
| Oct-2000 | 449 | 5,937 | \$127,966 | 1.0000 | \$127,966 | \$0 | \$1,686,755 | \$284.11 | 20.48% |
| Nov-2000 | 455 | 5,775 | \$129,796 | 1.0000 | \$129,796 | \$0 | \$1,647,183 | \$285.23 | 22.72% |
| Dec-2000 | 468 | 5,637 | \$165,471 | 1.0000 | \$165,471 | \$0 | \$1,601,390 | \$284.09 | 20.92% |
| Jan-2001 | 459 | 5,448 | \$178,633 | 1.0000 | \$178,633 | \$0 | \$1,629,968 | \$299.19 | 21.78% |
| Feb-2001 | 473 | 5,473 | \$151,849 | 1.0000 | \$151,849 | \$0 | \$1,663,025 | \$303.86 | 19.49% |
| Mar-2001 | 491 | 5,518 | \$155,941 | 1.0000 | \$155,941 | \$0 | \$1,719,696 | \$311.65 | 21.48% |
| Apr-2001 | 492 | 5,555 | \$145,414 | 1.0000 | \$145,414 | \$0 | \$1,735,434 | \$312.41 | 22.55% |
| May-2001 | 491 | 5,597 | \$189,162 | 0.9999 | \$189,194 | \$12 | \$1,812,860 | \$323.90 | 27.86% |
| Jun-2001 | 564 | 5,699 | \$158,822 | 1.0000 | \$158,822 | \$0 | \$1,764,046 | \$313.05 | 16.08% |
| Jul-2001 | 558 | 5,801 | \$175,703 | 1.0000 | \$175,703 | \$0 | \$1,811,587 | \$312.29 | 11.54% |
| Aug-2001 | 544 | 5,865 | \$267,254 | 1.0000 | \$267,254 | \$0 | \$1,980,712 | \$336.57 | 21.08% |
| Sep-2001 | 644 | 6,086 | \$233,677 | 0.9995 | \$233,789 | \$112 | \$2,079,832 | \$341.74 | 23.01% |
| Oct-2001 | 643 | 6,280 | \$243,511 | 0.9994 | \$243,646 | \$135 | \$2,195,512 | \$349.60 | 23.05% |
| Nov-2001 | 644 | 6,469 | \$180,287 | 0.9995 | \$180,384 | \$97 | \$2,246,100 | \$347.21 | 21.73% |
| Dec-2001 | 634 | 6,635 | \$270,573 | 0.9994 | \$270,723 | \$150 | \$2,351,352 | \$354.39 | 24.75% |
| Jan-2002 | 676 | 6,852 | \$321,935 | 0.9993 | \$322,154 | \$219 | \$2,494,873 | \$364.11 | 21.70% |
| Feb-2002 | 662 | 7,041 | \$238,087 | 0.9991 | \$238,298 | \$211 | \$2,581,322 | \$366.61 | 20.65% |
| Mar-2002 | 673 | 7,223 | \$341,825 | 0.9975 | \$342,669 | \$844 | \$2,788,050 | \$383.23 | 22.97% |
| Apr-2002 | 673 | 7,404 | \$323,871 | 0.9887 | \$327,587 | \$3,716 | \$2,950,223 | \$398.46 | 27.55% |
| May-2002 | 682 | 7,595 | \$390,312 | 0.9897 | \$394,392 | \$4,080 | \$3,155,421 | \$415.46 | 28.27% |
| Jun-2002 | 670 | 7,823 | \$229,095 | 0.9829 | \$234,487 | \$5,392 | \$3,339,334 | \$426.86 | 36.69% |
| Jul-2002 | 670 | 7,823 | \$256,953 | 0.9224 | \$278,580 | \$21,627 | \$3,350,660 | \$421.25 | 25.16% |
| Aug-2002 | 675 | 7,954 | \$158,614 | 0.9046 | \$175,343 | \$16,729 | \$3,292,214 | \$417.79 | 22.25% |
| Sep-2002 | 570 | 7,880 | \$182,864 | 0.8814 | \$207,462 | \$24,598 | \$3,256,030 | \$417.71 | 19.48% |
| Oct-2002 | 558 | 7,795 | \$189,085 | 0.7088 | \$266,754 | \$77,669 | \$3,342,400 | \$433.57 | 24.87% |
| Nov-2002 | 558 | 7,709 | \$10,664 | 0.0470 | \$226,665 | \$216,221 | \$3,298,562 | \$431.52 | 21.77% |
| Dec-2002 | 569 | 7,644 | \$11,476,995 | | \$11,853,659 | \$376,664 | | | |
| | | | | | | \$52,000 | | | |
| | | | | | | \$21,433 | | | |
| | | | | | | \$450,097 | | | |
| | | | | | | \$450,000 | | | |

- (11) Estimated Unpaid Claims 12/31/02 (w/o Rx Drugs or margin)
- (12) Plus: Estimated Unpaid Claims for Rx Drugs (1.5 months o/s)
- (13) Total Estimated Unpaid Claims as of 12/31/02 (w/o margin)
- (14) Plus: Margin (5.0%)
- (15) Total Estimated Unpaid Claims as of 12/31/02

(16) Recommended for booking

Greater Ohio Employee Health & Welfare Fund

Estimated Claim Reserve as of 12/31/02

Core Business

| (1) Incurred Date | (2) Covered Employees | (3) 12-Mth Rolling Employees | (4) Incurred Claims Paid Through 12/31/02 | (5) Completion Factors | (6) Estimated Fully Incurred Claims | (7) Estimated Unpaid Claims | (8) 12-Mth Rolling Fully Incurred Claims | (9) PEPM Claims | (10) PEPM Trend |
|----------------------|--------------------------|---------------------------------|--|---------------------------|--|--------------------------------|---|--------------------|--------------------|
| Jan-2000 | 648 | 7,887 | \$150,055 | 1.0000 | \$150,055 | \$0 | \$1,937,936 | \$245.71 | 3.84% |
| Feb-2000 | 448 | 7,639 | \$118,792 | 1.0000 | \$118,792 | \$0 | \$1,942,587 | \$254.30 | 7.21% |
| Mar-2000 | 446 | 7,395 | \$99,270 | 1.0000 | \$99,270 | \$0 | \$1,897,520 | \$256.59 | 7.25% |
| Apr-2000 | 455 | 7,155 | \$129,676 | 1.0000 | \$129,676 | \$0 | \$1,923,974 | \$254.92 | 13.58% |
| May-2000 | 449 | 6,922 | \$111,768 | 1.0000 | \$111,768 | \$0 | \$1,753,530 | \$253.33 | 12.02% |
| Jun-2000 | 462 | 6,673 | \$187,636 | 1.0000 | \$187,636 | \$0 | \$1,799,570 | \$269.68 | 19.61% |
| Jul-2000 | 454 | 6,432 | \$148,162 | 1.0000 | \$148,162 | \$0 | \$1,800,817 | \$279.98 | 24.97% |
| Aug-2000 | 460 | 6,277 | \$98,129 | 1.0000 | \$98,129 | \$0 | \$1,744,816 | \$277.97 | 23.73% |
| Sep-2000 | 443 | 6,105 | \$134,669 | 1.0000 | \$134,669 | \$0 | \$1,696,086 | \$277.82 | 18.40% |
| Oct-2000 | 449 | 5,937 | \$127,966 | 1.0000 | \$127,966 | \$0 | \$1,686,755 | \$284.11 | 20.48% |
| Nov-2000 | 455 | 5,775 | \$129,796 | 1.0000 | \$129,796 | \$0 | \$1,647,183 | \$285.23 | 22.72% |
| Dec-2000 | 468 | 5,637 | \$165,471 | 1.0000 | \$165,471 | \$0 | \$1,601,390 | \$284.09 | 20.92% |
| Jan-2001 | 459 | 5,448 | \$178,633 | 1.0000 | \$178,633 | \$0 | \$1,629,968 | \$299.19 | 21.76% |
| Feb-2001 | 473 | 5,473 | \$151,849 | 1.0000 | \$151,849 | \$0 | \$1,663,025 | \$303.86 | 19.49% |
| Mar-2001 | 491 | 5,518 | \$155,941 | 1.0000 | \$155,941 | \$0 | \$1,719,696 | \$311.65 | 21.46% |
| Apr-2001 | 492 | 5,555 | \$145,414 | 1.0000 | \$145,414 | \$0 | \$1,735,434 | \$312.41 | 22.55% |
| May-2001 | 491 | 5,597 | \$189,182 | 0.9999 | \$189,182 | \$12 | \$1,812,860 | \$323.90 | 27.86% |
| Jun-2001 | 503 | 5,638 | \$144,599 | 1.0000 | \$144,599 | \$0 | \$1,769,823 | \$313.91 | 16.40% |
| Jul-2001 | 495 | 5,679 | \$160,642 | 1.0000 | \$160,642 | \$0 | \$1,782,303 | \$313.84 | 12.09% |
| Aug-2001 | 482 | 5,701 | \$249,759 | 1.0000 | \$249,759 | \$0 | \$1,933,933 | \$339.23 | 22.04% |
| Sep-2001 | 485 | 5,743 | \$210,876 | 0.9999 | \$210,877 | \$11 | \$2,010,151 | \$350.02 | 25.99% |
| Oct-2001 | 468 | 5,762 | \$182,328 | 0.9994 | \$182,429 | \$101 | \$2,064,614 | \$358.32 | 26.12% |
| Nov-2001 | 484 | 5,791 | \$149,487 | 0.9984 | \$149,570 | \$83 | \$2,094,388 | \$359.94 | 26.19% |
| Dec-2001 | 484 | 5,807 | \$216,539 | 0.9994 | \$216,659 | \$120 | \$2,135,576 | \$367.76 | 29.45% |
| Jan-2002 | 492 | 5,840 | \$263,758 | 0.9993 | \$263,942 | \$184 | \$2,220,885 | \$380.29 | 27.11% |
| Feb-2002 | 485 | 5,852 | \$172,839 | 0.9989 | \$173,033 | \$194 | \$2,242,069 | \$383.13 | 26.09% |
| Mar-2002 | 485 | 5,846 | \$245,532 | 0.9971 | \$246,248 | \$716 | \$2,332,376 | \$398.97 | 28.02% |
| Apr-2002 | 485 | 5,839 | \$240,818 | 0.9870 | \$243,996 | \$3,178 | \$2,430,958 | \$416.33 | 33.26% |
| May-2002 | 491 | 5,831 | \$231,460 | 0.9884 | \$234,175 | \$2,715 | \$2,475,939 | \$424.03 | 30.92% |
| Jun-2002 | 489 | 5,825 | \$197,754 | 0.9841 | \$200,948 | \$3,194 | \$2,532,288 | \$434.28 | 38.35% |
| Jul-2002 | 489 | 5,825 | \$182,137 | 0.9797 | \$185,919 | \$3,782 | \$2,557,565 | \$439.07 | 39.90% |
| Aug-2002 | 493 | 5,836 | \$183,430 | 0.9016 | \$203,440 | \$20,010 | \$2,511,246 | \$430.30 | 26.85% |
| Sep-2002 | 492 | 5,843 | \$145,419 | 0.9024 | \$161,141 | \$15,722 | \$2,461,500 | \$421.27 | 20.36% |
| Oct-2002 | 474 | 5,849 | \$159,926 | 0.8748 | \$182,822 | \$22,896 | \$2,461,893 | \$420.91 | 17.47% |
| Nov-2002 | 478 | 5,843 | \$180,747 | 0.7967 | \$226,878 | \$46,131 | \$2,539,201 | \$434.57 | 20.74% |
| Dec-2002 | 485 | 5,844 | \$10,158 | 0.0761 | \$133,495 | \$123,337 | \$2,456,037 | \$420.27 | 14.28% |
| | | | \$10,552,972 | | \$10,795,358 | \$242,386 | | | |

- (11) Estimated Unpaid Claims 12/31/02 (w/o Rx Drugs or margin)
- (12) Plus: Estimated Unpaid Claims for Rx Drugs (1.5 months o/s)
- (13) Total Estimated Unpaid Claims as of 12/31/02 (w/o margin)
- (14) Plus: Margin (5.0%)
- (15) Total Estimated Unpaid Claims as of 12/31/02

Greater Ohio Employee Health & Welfare Fund
Estimated Claim Reserve as of 12/31/02
Non-Core Business

| (1) Incurred Date | (2) Covered Employees | (3) 12-Mth Rolling Employees | (4) Incurred Claims Paid Through 12/31/02 | (5) Completion Factors | (6) Estimated Fully Incurred Claims | (7) Estimated Unpaid Claims | (8) 12-Mth Rolling Fully Incurred Claims | (9) PEPM Claims | (10) PEPM Trend |
|----------------------|--------------------------|---------------------------------|--|---------------------------|--|--------------------------------|---|--------------------|--------------------|
| Jan-2000 | 0 | 0 | \$0 | 1.0000 | \$0 | \$0 | \$0 | --- | --- |
| Feb-2000 | 0 | 0 | \$0 | 1.0000 | \$0 | \$0 | \$0 | --- | --- |
| Mar-2000 | 0 | 0 | \$0 | 1.0000 | \$0 | \$0 | \$0 | --- | --- |
| Apr-2000 | 0 | 0 | \$0 | 1.0000 | \$0 | \$0 | \$0 | --- | --- |
| May-2000 | 0 | 0 | \$0 | 1.0000 | \$0 | \$0 | \$0 | --- | --- |
| Jun-2000 | 0 | 0 | \$0 | 1.0000 | \$0 | \$0 | \$0 | --- | --- |
| Jul-2000 | 0 | 0 | \$0 | 1.0000 | \$0 | \$0 | \$0 | --- | --- |
| Aug-2000 | 0 | 0 | \$0 | 1.0000 | \$0 | \$0 | \$0 | --- | --- |
| Sep-2000 | 0 | 0 | \$0 | 1.0000 | \$0 | \$0 | \$0 | --- | --- |
| Oct-2000 | 0 | 0 | \$0 | 1.0000 | \$0 | \$0 | \$0 | --- | --- |
| Nov-2000 | 0 | 0 | \$0 | 1.0000 | \$0 | \$0 | \$0 | --- | --- |
| Dec-2000 | 0 | 0 | \$0 | 1.0000 | \$0 | \$0 | \$0 | --- | --- |
| Jan-2001 | 0 | 0 | \$0 | 1.0000 | \$0 | \$0 | \$0 | --- | --- |
| Feb-2001 | 0 | 0 | \$0 | 1.0000 | \$0 | \$0 | \$0 | --- | --- |
| Mar-2001 | 0 | 0 | \$0 | 1.0000 | \$0 | \$0 | \$0 | --- | --- |
| Apr-2001 | 0 | 0 | \$0 | 1.0000 | \$0 | \$0 | \$0 | --- | --- |
| May-2001 | 0 | 0 | \$0 | 1.0000 | \$0 | \$0 | \$0 | --- | --- |
| Jun-2001 | 61 | 61 | \$14,223 | 1.0000 | \$14,223 | \$0 | \$14,223 | \$233.16 | --- |
| Jul-2001 | 61 | 122 | \$15,061 | 1.0000 | \$15,061 | \$0 | \$29,284 | \$240.03 | --- |
| Aug-2001 | 62 | 184 | \$17,495 | 1.0000 | \$17,495 | \$0 | \$46,779 | \$254.23 | --- |
| Sep-2001 | 159 | 343 | \$22,801 | 0.9956 | \$22,901 | \$100 | \$69,680 | \$203.15 | --- |
| Oct-2001 | 175 | 518 | \$61,183 | 0.9994 | \$61,217 | \$34 | \$130,897 | \$252.70 | --- |
| Nov-2001 | 160 | 878 | \$30,800 | 0.9995 | \$30,814 | \$14 | \$161,711 | \$238.51 | --- |
| Dec-2001 | 150 | 828 | \$54,034 | 0.9994 | \$54,064 | \$30 | \$215,775 | \$260.60 | --- |
| Jan-2002 | 184 | 1,012 | \$58,177 | 0.9994 | \$58,212 | \$35 | \$273,987 | \$270.74 | --- |
| Feb-2002 | 177 | 1,189 | \$65,248 | 0.9997 | \$65,265 | \$17 | \$339,252 | \$285.33 | --- |
| Mar-2002 | 188 | 1,377 | \$96,293 | 0.9987 | \$96,421 | \$128 | \$435,673 | \$316.39 | --- |
| Apr-2002 | 188 | 1,565 | \$83,053 | 0.9936 | \$83,591 | \$538 | \$519,264 | \$331.80 | --- |
| May-2002 | 191 | 1,756 | \$158,852 | 0.9815 | \$160,217 | \$1,365 | \$679,481 | \$386.95 | --- |
| Jun-2002 | 183 | 1,878 | \$81,345 | 0.9800 | \$83,003 | \$1,658 | \$748,261 | \$386.44 | --- |
| Jul-2002 | 181 | 1,968 | \$46,958 | 0.9668 | \$48,568 | \$1,610 | \$781,768 | \$391.28 | --- |
| Aug-2002 | 182 | 2,118 | \$73,523 | 0.9785 | \$75,140 | \$1,617 | \$839,413 | \$396.32 | --- |
| Sep-2002 | 78 | 2,037 | \$13,195 | 0.9292 | \$14,201 | \$1,006 | \$630,713 | \$407.81 | --- |
| Oct-2002 | 84 | 1,946 | \$22,838 | 0.9309 | \$24,640 | \$1,702 | \$794,136 | \$408.09 | --- |
| Nov-2002 | 80 | 1,866 | \$8,338 | 0.2091 | \$39,876 | \$31,538 | \$803,198 | \$430.44 | --- |
| Dec-2002 | 84 | 1,800 | \$506 | 0.0054 | \$83,391 | \$92,885 | \$842,525 | \$468.07 | --- |
| | | | \$924,023 | | \$1,058,300 | \$134,277 | | | |

- (11) Estimated Unpaid Claims 12/31/02 (w/o Rx Drugs or margin)
- (12) Plus: Estimated Unpaid Claims for Rx Drugs (1.5 months o/e)
- (13) Total Estimated Unpaid Claims as of 12/31/02 (w/o margin)
- (14) Plus: Margin (5.0%)
- (15) Total Estimated Unpaid Claims as of 12/31/02

