

M0008

FEIN Number 31-6034857

ANNUAL STATEMENT

For the Year Ended December 31, 2002

OF THE CONDITION AND AFFAIRS OF THE

OHIO GRAPHIC ARTS HEALTH 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 August 1, 1953 Commenced Business August 1, 1953

Statutory Home Office 11 Triangle Park Drive, Cincinnati, Ohio 45246

Main Administrative Office Same

(City or Town, State and Zip Code) (Area Code) (Telephone Number)

Mail Address Same

Primary Location of Books and Records Same

(City or Town, State and Zip Code) (Area Code) (Telephone Number)

Annual Statement Contact Person and Phone Number (include extension) Anita Herington 1-888-576-1971

OFFICERS

Chairperson Dennis Purcell

Secretary Vice-Presidents

Treasurer

TRUSTEES

Mr. Ronald Dettmer Ms. Sue Stellar

Ms. Anita Herington Mr. Robert Wickens

Mr. Robert Keeler Mr. Dennis Purcell

Mr. James Maly

Mr. Robert Phillips

Mr. Ken Rellar

State of

County of

Chairperson, Secretary, Treasurer

of the...being duly sworn, each deposes and says that they are the above described officers of the trust carrying on the business of a MEWA, and that on the 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 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 of its income and deductions therefrom for the year 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.

Chairperson

Secretary Treasurer

Subscribed and Sworn to Before Me this 25th Day

of MAR 14, 20 03 BY ANITA D. Herington ONLY

NOTARY PUBLIC (Seal)

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



KATHRYN SHORTRIDGE Notary Public, State of Ohio My Commission Expires 4-16-03

	1 December 31, 2002	2 December 31, 2001
<b>ASSETS</b>		
1. Bonds.....	102,664.....	104,191.....
2. Stocks.....		
2.1 Preferred Stocks.....		
2.2 Common Stocks.....	1,584,148.....	1,167,551.....
3. Mortgage loans on real estate.....		
4. Real estate, less \$.....encumbrances.....		
5. Collateral loans.....		
6.1 Cash on hand and on deposit.....	( 184,655).....	( 61,817).....
6.2 Short-term investments.....	247,060.....	560,020.....
7. Aggregate write-ins for invested assets.....		
7A. Subtotals, cash and invested assets (Lines 1 to 7).....	1,749,217.....	1,769,945.....
8. Premium due and unpaid.....	88,842.....	41,485.....
9. Funds held by or deposited with reinsurance companies.....	134,296.....	153,215.....
10. Reinsurance recoverables on loss and loss adjustment payments.....		
10.1 Reinsurance recoverable on unpaid losses.....		
11. Federal income tax recoverable (Including \$..... net deferred tax assets).....		
12. Interest and other investment income due and accrued.....	4,246.....	7,399.....
13. Receivable from parent, subsidiaries and affiliates.....		
14. Electronic data processing equipment.....		
15. Aggregate write-ins for other than invested assets.....		150,000.....
16. TOTALS (Lines 7A through 15)	<b>1,976,601</b>	<b>2,122,044</b>
<b>DETAILS OF WRITE-INS AGGREGATED AT LINE 7 FOR INVESTED ASSETS</b>		
0701.....		
0702.....		
0703.....		
0704.....		
0705.....		
0798 Summary of remaining write-ins for Line 7 from overflow page.....		
0799 Totals (Lines 0701 through 0705 plus 0798)(Page 2, Line 7)		
<b>DETAILS OF WRITE-INS AGGREGATED AT LINE 15 FOR OTHER THAN INVESTED ASSETS</b>		
1501 Receivables-PICT Trust.....		150,000.....
1502.....		
1503.....		
1504.....		
1505.....		
1598 Summary of remaining write-ins for Line 15 from overflow page.....		
1599 Totals (Lines 1501 through 1505 plus 1598)(Page 2, Line 15)	- 0 -	150,000

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

<b>LIABILITIES, SURPLUS AND SPECIAL FUNDS</b>	1 December 31, 2002	2 December 31, 2001
1. Claims unpaid (Part 2A, Col. 4, Line 5) .....	1,108,000 .....	1,377,000 .....
2. Unpaid claims adjustment expenses (Part 3, Line 22b, Col. 2).....		
3. Unearned premiums (Part 1, Line 5, Col. 8).....	3,835 .....	96,356 .....
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.....	37,362 .....	10,064 .....
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 recoverable but not yet due .....		
10. Provision for unauthorized reinsurance .....		
11. Aggregate write-ins for other liabilities .....		
12. Total liabilities (Lines 1 to 11).....	1,149,197 .....	1,483,420 .....
<b>SURPLUS AND SPECIAL FUNDS</b>		
13. Surplus.....	827,404 .....	638,624 .....
14. Aggregate write-ins for surplus and special funds .....		
15. Total (Line 13 plus Line 14; Page 4, Line 21) .....	827,404 .....	638,624 .....
16. TOTALS (Lines 12 plus 15)	<i>1,976,601</i>	<i>2,122,044</i>
<b>DETAILS OF WRITE-INS AGGREGATED AT LINE 11 FOR OTHER LIABILITIES</b>		
1101. ....		
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)		
<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)		

<b>UNDERWRITING AND INVESTMENT EXHIBIT</b>	1 2002	2 2001
<b>UNDERWRITING INCOME</b>		
1. Premiums earned (Part 1, Line 5, Col. 9).....	8,877,148.....	10,136,523.....
2. Claims incurred (Part 2, Line 5, Col. 5).....	7,678,779.....	8,615,980.....
3. Expenses incurred (Part 3, Line 21, Col. 2, 3, 4):		
(a) Claim adjustment.....		
(b) Administrative.....	820,753.....	821,574.....
(c) Soliciting.....		
4. Individual stop loss, excess, or reinsurance expense (Net of incurred Recoveries).....	113,740.....	367,064.....
5. Aggregate stop loss, excess, or reinsurance expense (Net of incurred Recoveries).....	37,267.....	51,580.....
5A. Aggregate write-ins for underwriting deductions.....		
6. Total underwriting deductions (Lines 2 through 5A).....	8,650,539.....	9,856,198.....
7. Net underwriting gain or (loss)(Line 1 minus Line 6).....	226,609.....	280,325.....
<b>INVESTMENT INCOME</b>		
8. Net investment income earned (Part 4, Line 14, Col. 8).....	49,478.....	43,505.....
9. Net realized capital gains or (losses) (Part 4A, Line 10, Col. 6).....	( 29,856).....	223,376.....
10. Net investment gain or (loss) (Line 8 plus Line 9).....	19,622.....	266,881.....
<b>OTHER INCOME</b>		
11. Aggregate write-ins for other income.....	115,374.....	264,699.....
12. Net gain or (loss) before federal income taxes (Lines 7 + 10 +11).....	361,605.....	811,905.....
13. Federal income taxes incurred.....		
14. Net gain or (loss) (to Line 16) (Line 12 minus Line 13).....	361,605.....	811,905.....
<b>SURPLUS AND SPECIAL FUNDS</b>		
15. Surplus and special funds December 31, previous year (Page 4, Line 21, Col. 2).....	638,624.....	153,216.....
<b>GAINS AND (LOSSES)</b>		
16. Net gain or (loss) (from Line 14).....	361,605.....	811,905.....
17. Net unrealized capital gains or (losses) (Part 4A, Line 11, Col. 6).....	( 137,858).....	( 352,900).....
18. Change in non-admitted assets (Exhibit 2, Line 9, Col. 3).....	( 34,967).....	26,403.....
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).....	188,780.....	485,408.....
21. Surplus and special funds December 31, current year (Line 15 plus Line 20).....	827,404.....	638,624.....
<b>DETAILS OF WRITE-INS AGGREGATED AT LINE 5A FOR UNDERWRITING DEDUCTIONS</b>		
0501. NONE.....		
0502. ....		
0503. ....		
0504. ....		
0505. ....		
0598. Summary of remaining write-ins for Line 05A from overflow page.....		
0599. Totals (Lines 0501 through 0505 plus 0598) (Page 4, Line 05A).....		
<b>DETAILS OF WRITE-INS AGGREGATED AT LINE 11 FOR OTHER INCOME</b>		
1101. PICT Refund.....	115,374.....	226,061.....
1102. Increase in Funds held by Reinsurance Company.....		38,638.....
1103. ....		
1104. ....		
1105. ....		
1198. Summary of remaining write-ins for Line 11 from overflow page.....		
1199. Totals (Lines 1101 through 1105 plus 1198) (Page 4, Line 11).....	115,374	264,699
<b>DETAILS OF WRITE-INS AGGREGATED AT LINE 19 FOR CHANGES TO RESERVES AND SPECIAL FUNDS</b>		
1901. ....		
1902. NONE.....		
1903. ....		
1904. ....		
1905. ....		
1998. Summary of remaining write-ins for Line 19 from overflow page.....		
1999. Totals (Line 1901 through 1905 plus 1998) (Page 4, Line 19).....		

**UNDERWRITING AND INVESTMENT EXHIBIT  
PART 1**

	1	2	3	4	5	6	7	8	9
	Premiums Written Direct Business	Premiums Written Reinsurance Assumed	Total Premiums Written (Cols. 1+2)	Unearned Premiums December 31 Previous Year	Unearned Premiums December 31 Current Year (Part 1A)	Reserve for Rate Credits and Retrospective Returns Based on Experience	Total Reserve for Unearned Premiums (Cols. 5+6)	Premiums Earned (Cols. 3+4-7)	Reinsurance Premiums Ceded
1. Hospital.....									
2. Medical.....									
3. Dental.....									
4. Other.....									
5. Totals	8784,627	0	8784,627	96356	3835	0	3835	8877,148	

**PART 1A—UNEARNED PREMIUMS**

	1	2
	Premiums in Force December 31 Current Year	Amount of Premiums or Fees Unearned
Premium Mode		
1. Quarterly premiums.....		
2. Monthly premiums.....	3,835	
3. Advanced premiums.....	XXXXXXXXXXXXXXXXXXXXXXXXXXXX	
4. Totals.....		

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

**UNDERWRITING AND INVESTMENT EXHIBIT**

**PART 2-CLAIMS PAID AND INCURRED**

1 Line of Business	2 Claims Paid	3 Claims Unpaid Current Year (Col. 4, Part 2A)	4 Claims Unpaid Previous Year	5 Claims Incurred (Cols. 2 + 3 - 4)
1. Hospital .....	.....	.....	.....	.....
2. Medical.....	.....	.....	.....	.....
3. Dental .....	.....	.....	.....	.....
4. Other.....	.....	.....	.....	.....
5. Totals	7947779	1108000	1377000	7678779

**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.....	.....	.....	.....
3. Dental .....	.....	.....	.....
4. Other.....	.....	.....	.....
5. Totals	142,486	965,514	1,108,000

**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 of Current Year on Claims Incurred in Prior Years (Columns 2 + 4)	7 Estimated Liability on Unpaid Claims December 31 of Previous Year
	2 On Claims Incurred Prior to January 1 of Current Year	3 On Claims Incurred During the Year	4 On Claims Unpaid Incurred in Prior Years	5 On Claims Incurred During the Year		
1. Hospital .....	.....	.....	.....	.....	.....	.....
2. Medical.....	.....	.....	.....	.....	.....	.....
3. Dental .....	.....	.....	.....	.....	.....	.....
4. Other.....	.....	.....	.....	.....	.....	.....
5. Totals	1790336	6157443	23475	1084525	1813811	1377000

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

**UNDERWRITING AND INVESTMENT EXHIBIT  
PART 3-ANALYSIS OF EXPENSES**

1	Incurred Expenses				
	2 Claim Adjustment	3 Administrative	4 Soliciting	5 Investment	6 Total
1. Advertising.....					
2. Boards, bureaus and associations.....					
3. Salaries.....					
4. Employee relations and welfare.....					
5. Insurance, except on real estate.....					
6. Travel and travel items.....					
7. Rent and rent items, including \$..... for occupancy of own buildings, less \$..... received under sublease.....					
8. Equipment.....					
9. Printing and stationery.....		38,511.....			
10. Postage, telephone and telegraph, exchange and express.....					
11. Legal.....		55,675.....			
12. Auditing, actuarial and consulting services.....		81,019.....			
13. Taxes, licenses and fees:					
(a) State and local insurance taxes.....					
(b) Insurance department licenses and fees.....					
(c) Payroll taxes.....					
(d) Other (excluding federal income and real estate).....					
(e) Total taxes licenses and fees (a + b + c + d).....					
14. Real estate expenses.....					
15. Real estate taxes.....					
16. Service company expenses.....		43,188.....			
17. Financial administrator expenses.....		23,366.....			
18. Board of trustees expenses.....					
19. Fidelity bond expenses.....		6,530.....			
20. Aggregate write-ins for other expenses.....		572,464.....			
21. Total expenses incurred.....		820,753.....			
22. General expenses unpaid:					
(a) General expenses unpaid December 31, previous year.....					
(b) General expenses unpaid December 31, current year.....					
23. Expenses paid (21 + 22a - 22b).....		820,753.....			

DETAILS OF WRITE-INS AGGREGATED AT LINE 20 FOR OTHER EXPENSES					
	2	3	4	5	6
2001 Adm. Fees-PICT.....		27,880.....			
2002 Adm. Fees-Printing Industries Business Services.....		428,520.....			
2003 Health Info. Services.....		4,000.....			
2004 PPO /UR Participation Fees and claim mgmt. ....		110,791.....			
2005 Bond Premium Amort.....		1,273.....			
2098 Summary of remaining write-ins for Line 20 from overflow page.....					
2099 Totals (Lines 2001 through 2005 plus 2098) (Part 3, Line 20)		572,464			

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

1	2 Schedule	3 Collected During Year Less Paid For Accrued on Purchases	4 Received in Advance		5 Due and Accrued†		8 Earned During Year (Cols. 3 - 4 + 5 + 6 - 7)	
			4 Current Year	5 Previous Year	6 Current Year	7 Previous Year		
1. Government Bonds .....	D*							
1.1. Other Bonds (unaffiliated).....	D*							
1.2. Bonds of affiliates .....	D*							
2.1. Preferred stocks (unaffiliated).....	D							
2.11. Preferred stocks of affiliates .....	D							
2.2. Common stocks (unaffiliated).....	D							
2.21. Common stocks of affiliates .....	D							
3. Mortgage loans .....	B†							
4. Real estate .....	A‡							
5. Collateral loans .....	C							
6.1. Cash on hand and on deposit .....	E							
6.2. Short-term investments .....	DA**							
7. Financial options and futures .....								
8. Aggregate write-ins for investment income.....								
9. TOTALS .....		52631			4246	7399	49478	
							DEDUCTIONS	
10. Total investment expenses incurred (Part 3, Line 21, Col. 5).....								
11. Depreciation on real estate .....								
12. Aggregate write-ins for other deductions.....								
13. Total Deductions.....								
14. Net Investment Income Earned (Line 9 minus Line 13)(to Page 4, Line 8)							49478	

\* 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 \$ ..... for corporation's occupancy of it's own buildings  
 ‡ Admitted items only. State basis of exclusions for corporation's occupancy of it's own buildings

DETAILS OF WRITE-INS AGGREGATED AT LINE 8 FOR INVESTMENT INCOME							
1	2	3	4	5	6	7	8
0801.....							
0802.....							
0803 NONE.....							
0804.....							
0805.....							
0898 Summary of remaining write-ins for Line 8 from overflow page.....							
0899 Totals (Lines 0801 through 0805 plus 0898 (Part 4, Line 8))							

DETAILS OF WRITE-INS AGGREGATED AT LINE 12 FOR INVESTMENT INCOME							
1	2	3	4	5	6	7	8
1201.....							
1202 NONE.....							
1203.....							
1204.....							
1205.....							
1298 Summary of remaining write-ins for Line 12 from overflow page.....							
1299 Totals (Lines 1201 through 1205 plus 1298 (Part 4, Line 12))							

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

	1 Profit on Sales or Maturity	2 Loss on Sales or Maturity	3 Increases by Adjustment in Book Value	4 Decreases by Adjustment in Book Value	5 Net Gain or (Loss) from Change in Difference Between Book and Admitted Values	6 Total (Net of Cols. 1 to 5 incl.) (1 - 2 + 3 - 4 + 5)
1. Government Bonds .....						
1.1. Other bonds (unaffiliated).....						
1.2. Bonds of affiliates .....						
2.1. Preferred stocks (unaffiliated).....						
2.11. Preferred stocks of affiliates .....						
2.2. Common stocks (unaffiliated).....	(29,856)				(137,858)	
2.21. Common stocks of affiliates .....						
3. Mortgage loans .....						
4. Real Estate .....						
5. Collateral loans .....						
6.1. Cash on hand and on deposit.....						
6.2. Short-term investments .....						
7. Financial options and futures .....						
8. Aggregate write-ins for capital gains and (losses).....						
9. TOTALS .....	(29856)				(137858)	(167714)
(Distribution of Line 9, Col. 6)						
10. Net realized capital gains or (losses)* (Page 4, Line 9)(Col. 1 - 2, Line 9).....						(29856)
11. Net Unrealized capital gains or (losses)* (Page 4, Line 17)(Cols. 3 - 4 + 5, Line 9)						(137858)

\* Attach statement or memorandum explaining basis of division.

‡ Excluding \$ ..... depreciation or real estate included in Part 4, Line 11

DETAILS OF WRITE-INS AGGREGATED AT LINE 8 FOR CAPITAL GAINS AND (LOSSES)						
1	2	3	4	5	6	7
0801.....						
0802.....						
0803 NONE.....						
0804.....						
0805.....						
0898 Summary of remaining write-ins for Line 8 from overflow page.....						
0899 Totals (Lines 0801 through 0805 plus 0898 (Part 4A, Line 8))						

**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 (Cols. 1 + 2 - 3)
1. Bonds (Schedule D).....	102,664.....			102,664.....
2. Stocks (Schedule D):				
2.1 Preferred stocks.....				
2.2 Common stocks.....	1,584,148.....			1,584,148.....
3. Mortgage loans on real estate (Schedule B):				
(a) First liens.....				
(b) Other than first liens.....				
4. Real estate, less encumbrances (Schedule A).....				
5. Collateral loans (Schedule C).....				
6.1 Cash on hand and on deposit:				
(a) Cash in company's office.....				
(b) Cash on deposit (Schedule E).....	( 184,655).....			( 184,655).....
6.2 Short-term investments (Schedule DA).....	247,060.....			247,060.....
7. Aggregate write-ins for invested assets.....				
7A. Subtotal, cash and invested assets.....	1,749,217.....			1,749,217.....
8. Premium due and unpaid.....	123,809.....		(34,967).....	88,842.....
9. Funds held by or deposited with reinsurance companies.....	134,296.....			134,296.....
10. Reinsurance recoverables on loss and loss adjustment payments (Schedule S, Col. 1).....				
10A. Reinsurance recoverable on unpaid losses.....				
11. Federal income tax recoverable.....				
12. Interest and other investment income due and accrued.....	4,246.....			4,246.....
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 person security, endorsed or not.....				
20. Aggregate write-ins for other than invested assets.....				
21. Totals (Lines 1 through 20).....	2,011,568.....		(34,967).....	1,976,601.....
<b>DETAILS OF WRITE-INS AGGREGATED AT LINE 7 FOR INVESTED ASSETS</b>				
0701.....				
0702 NONE.....				
0703.....				
0704.....				
0705.....				
0798 Summary of remaining write-ins for Line 7 from overflow page.....				
0799 Totals (Lines 0701 through 0705 plus 0798)(Exhibit 1, Line 7).....				
<b>DETAILS OF WRITE-INS AGGREGATED AT LINE 20 FOR OTHER THAN INVESTED ASSETS</b>				
2001.....				
2002 NONE.....				
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 Year	3 Change for Year (Increase) or Decrease (Column 1 minus Column 2)
1. Uncollected premiums.....	-0-.....	34,967.....	(34,967).....
2. Deposits in suspended depositories, less estimated amount recoverable.....			
3. Equipment, furniture and supplies.....			
4. Loans on personal security, endorsed or not.....			
5. Third Party reimbursements receivable.....			
6. Assessments and penalties due and unpaid.....			
7. Prepaid expenses.....			
8. Aggregate write-ins for assets not admitted.....			
9. Total change (Column 3)(Carry to Page 4, Line 18).....	XXX	XXX	(34,967)
<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. 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 [ X ] No [ ]
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 [ X ] No [ ]
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 [ ] No [ ]  
 N/A
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 [ ]  
 N/A
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? 140  
 (b) What was the number of enrollees as of December 31, 2002? 1795
11. What official supervised the making of this statement? Anita Herington .....
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: 9/2001  
 (b) By what departments? Ohio Department of Insurance .....
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.\*  
 Estimated Claims Incurred But Not Reported  
  
 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 \$ \_\_\_\_\_ None-501(c) (3) non-profit organization Yes [ ] No [ ]  
 Gross DTL \$ \_\_\_\_\_

19. (a) Have any of the MEWA's primary reinsurance contracts been cancelled during the current year?  
 (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 Land, Size and Description of Buildings (Name of owner, 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
9999999	TOTAL													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

Indicate by symbols FHA and VA if loans are so insured. All such FHA and VA insured loans not in process of foreclosure may be summarized by year and state of issue and combined values may be shown for land and buildings.

1 Number	2 Year of Issue	3 Date	4 State	5 County	6 Book	7 Page	8 Amount Lent Dec. 31 of Previous Year	9 Amount Lent During Year (A)	10 Amount of Account or in Full During Year (B)	11 Unpaid Dec. 31 of Current Year (A + B - 10)	12 Date	13 Date of	14 Amount Due Dec. 31 of Current Year	15 Amt. Accrued Dec. 31 of Current Year	16 Gross Amt. Paid During Year	17 Paid Amount in Excess of Mortgage Appraisal During Year	18 Value of Land Mortgaged	19 Value of Buildings	20 Amount of Excess Amount Held by Corporation on Buildings	21 Location and Description (Show if this mortgage is being foreclosed, or if there are any prior liens)
9999999	TOTAL										XXXX	XXXX					XXXX	XXXX	XXXX	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.

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIO GRAPHIC ARTS HEALTH FUND

SCHEDULE D - PART 1

Cusip I.D.	Description	Interest			Date of			Interest																	
		Rate of	How Paid	Interest	Year	Month	Year	Option	Book Value	Par Value	Used to Obtain Market Value	Market Value (excluding accrued interest)	Actual Cost (excluding accrued interest)	Amount due and accrued on Bonds not in default	Gross Amount Rec'd During Year	Increase by Adjustment in Book Value during the Year	Decrease by Adjustment in Book Value during the Year	Amount of Interest due and accrued on bonds in default as to principal or interest	NAIC Designation	Year Acquired	Effective Rate of Interest at Which Purchase was Made	Amortized or Investment Value Dec. 31 of Current year	Increase in Amortized Value During Year	Decrease in Amortized Value During Year	
795498BE6	Solomon Smith Barney 7.2% 2/1/04	7.20%			2004	02		51,013	50,000		52,848	52,252	1,500	3,600		1,013					2000		51,013	1,013	1,013
590188FV5	Merrill Lynch & Co. 7% 3/15/06	7.00%			2006	03		51,651	50,000		55,641	52,195	1,031	3,500		515					2000		51,651	515	515
	Total							102,664	100,000		108,489	104,447	2,531	7,100	0	1,528						102,664	1,528	1,528	

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIO GRAPHIC ARTS HEALTH FUND

SCHEDULE DA

Cusip I.D.	Description Complete and accurate description of all common stocks owned.	Date Acquired	Name of Vendor	Interest		Book Value	Increase (Decrease) Adjustment in BV	Par Value	Rate Used for Value	Statement Value Excluding Acc.Int	Actual Cost Excluding Acc.Int	Interest		Paid for Accrued Interest	NAIC Designation	Effective Rate of Interest of Which Purchase was made		
				Rate Of	How Paid							Amt. Due and Acc. Dec. 31	Gross Amount Received					
<b>Money Market Accounts</b>																		
31846V765	First American Treas Oblig Fd. Cl S		Johnson Investment			23,881	0	23,881	100	23,881	23,881	13.83	416.28	0.00				
31846V765	First American Treas Oblig Fd. Cl S		Gradison Mcdonald			7,140	0	7,140	100	7,140	7,140	4.79	247.62	0.00				
31846V740	First American Prime Oblig. Fd. Cl. S		US Bank			216,039	0	216,039	100	216,039	216,039	153.21	1,553.13	0.00				
31846V765	First American Treas Oblig. Fd. Cl.S		US Bank			0	0	0	0	0	0	0.00	5,167.45	625.75				
<b>Total</b>												<b>247,060</b>	<b>247,060</b>	<b>171.83</b>	<b>7,384.48</b>	<b>625.75</b>		



ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIO GRAPHIC ARTS HEALTH FUND

SCHEDULE D - PART 2 - SECTION 2

Cusip I.D.	Description Complete and accurate description of all common stocks owned.	No. of Shares	Book Value	Rate Per Share Used to Obtain Market Value	Market Value	Actual Cost	Dividends		Increase by Adjustment in Book Value During Year	Decrease by Adjustment in Book Value During Year	NAIC Designation	Year Acquired
							Declared but Unpaid	Amount Received During Year				
009158106	Air Prods. & Chems Inc	200	8,550	42.75	8,550	7,658	42.00	174.00	832.00		Prior to 2002	
013817101	Alcoa	200	4,556	22.78	4,556	6,762	0.00	86.25	1,908.00		Prior to 2002	
291011104	Emerson Electric	125	6,356	50.85	6,356	6,630	0.00	107.18	274.00		2002	
31428X106	Fed Ex Corp	75	4,067	50.85	4,067	3,684	3.75	0.00	383.00		2002	
337738108	Fiserv	100	3,395	33.95	3,395	3,017	0.00	0.00	378.00		2002	
369550108	General Dynamics Corp	50	3,969	79.37	3,969	3,950	0.00	88.00	13.00		Prior to 2002	
369604103	General Electric	175	4,261	24.35	4,261	5,876	33.25	85.50	1,928.00		2002-75 shares;	
384802104	Grainger WW Inc.	100	5,155	51.55	5,155	4,898	0.00	18.00	257.00		2002	
438516106	Honeywell International	400	9,600	24.00	9,600	15,878	0.00	300.00	3,928.00		Prior to 2002	
724479100	Pitney Bowes	200	6,532	32.66	6,532	8,201	0.00	206.50	1,669.00		2002	
913017109	United Technologies	125	7,743	61.94	7,743	9,492	0.00	134.77	336.00		Prior to 2002	
037411105	Apache Corp	75	4,274	56.99	4,274	4,040	0.00	7.50	234.00		2002	
044204105	Ashland Inc.	250	7,133	28.53	7,133	9,550	0.00	275.00	4,387.00		Prior to 2002	
166764100	ChevronTexaco Corp.	100	6,648	66.48	6,648	9,069	0.00	280.00	2,313.00		2002	
674599105	Occidental Pete Corp.	300	8,535	28.45	8,535	9,109	75.00	81.25	574.00		2002	
364730101	Gannett Inc.	125	8,975	71.80	8,975	8,377	18.00	69.75	43.00		2002-50 shares	
478366107	Johnson Controls	75	6,013	80.17	6,013	2,770	27.00	198.00	43.00		Prior to 2002	
521865105	Lear Corp.	100	3,328	33.28	3,328	4,339	0.00	0.00	1,011.00		2002	
539320101	Liz Claiborne	200	5,930	29.65	5,930	4,754	0.00	53.43	954.00		Prior to 2002	
824348106	Sherwin Williams	175	4,944	28.25	4,944	4,664	0.00	105.00	131.00		Prior to 2002	
887100105	Timberland Co.	150	5,342	35.61	5,342	7,502	0.00	0.00	220.00		Prior to 2002	
013068101	Alberto Culver Co. Cl B	100	5,040	50.40	5,040	4,321	0.00	45.00	566.00		Prior to 2002	
189054109	Clorox	200	8,250	41.25	8,250	6,868	0.00	236.50	340.00		Prior to 2002	
494368103	Kimberly Clark Corp	175	8,307	47.47	8,307	11,580	52.50	206.50	2,158.00		Prior to 2002	
803111103	Sara Lee Corp.	400	9,004	22.51	9,004	8,690	62.00	180.00	420.00		2002-150 shares	
950590109	Wendy's Int'l Inc.	200	5,414	27.07	5,414	4,860	0.00	78.00	2,718.00		Prior to 2002	
110122108	Bristol-Myers Squibb	200	4,630	23.15	4,630	7,348	56.00	84.00	220.00		2002	
401698105	Gildant Corp	150	8,057	53.71	8,057	6,697	0.00	148.75	808.00		Prior to 2002	
478160104	Johnson & Johnson	150	8,057	53.71	8,057	6,697	0.00	148.75	871.00		2002	
717081103	Pfizer	200	6,114	30.57	6,114	6,985	0.00	65.00	871.00		Prior to 2002	
94973H108	Wellpoint Hlth Networks Inc	50	3,558	71.16	3,558	2,311	0.00	0.00	2,694.00		Prior to 2002	
026874107	American Int'l Group Inc.	125	7,231	57.85	7,231	8,211	0.00	28.55	2.00		Prior to 2002	
037389103	Aon Corp	300	5,667	18.89	5,667	5,669	0.00	0.00	3,822.00		2002	
172967101	Citigroup Inc.	250	8,798	35.19	8,798	2,545	0.00	175.00	0.00		Prior to 2002	
200340107	Comerica	0	0	0.00	0	0	120.00	470.00	0.00		Prior to 2002	
264411505	Duke Realty	325	8,271	25.45	8,271	8,093	0.00	689.88	364.00		Prior to 2002	
313586109	Fannie Mae	125	8,041	64.33	8,041	8,031	0.00	165.00	1,897.00		Prior to 2002	
337162101	First Tenn. Natl Corp	250	8,985	35.94	8,985	9,485	75.00	125.00	500.00		2002	
339030108	Fleet Boston Financial Corp	300	7,290	24.30	7,290	6,786	105.00	420.00	3,660.00		Prior to 2002	
475070108	Jefferson Pilot Corp	250	9,528	38.11	9,528	11,153	0.00	295.64	2,040.00		Prior to 2002	
552848103	MGIC Inv. Corp Wis	150	6,195	41.30	6,195	8,059	0.00	15.00	3,063.00		Prior to 2002	
59156R108	Mettlife Inc.	375	10,140	27.04	10,140	9,199	0.00	89.25	941.00		2002	
680223104	Old Rep Int'l Corp	300	8,400	28.00	8,400	8,683	0.00	189.00	3.00		Prior to 2002	
902973304	U.S. Bancorp	450	9,549	21.22	9,549	9,689	87.75	0.00	140.00		2002	
939322103	Washington Mut. Inc.	275	9,496	34.53	9,496	9,922	0.00	291.50	503.00		Prior to 2002	
949746101	Wells Fargo & Co.	150	7,031	46.87	7,031	7,565	0.00	330.00	510.00		Prior to 2002	

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIO GRAPHIC ARTS HEALTH FUND

SCHEDULE D - PART 2 - SECTION 2

Cusip I.D.	Description Complete and accurate description of all common stocks owned.	No. of Shares	Book Value	Rate Per Share Used to Obtain Market Value	Market Value	Actual Cost	Dividends		Increase by Adjustment in Book Value During Year	Decrease by Adjustment in Book Value During Year	NAIC Designation	Year Acquired
							Declared but Unpaid	Amount Received During Year				
294549100	Equitable Res. Inc.	200	7,008	35.04	7,008	7,837	0.00	134.00	194.00		Prior to 2002	
30161N101	Exelon Corporation	100	5,277	52.77	5,277	4,804	0.00	88.00	473.00		2002	
302571104	FPL Group	75	4,510	60.13	4,510	4,208	0.00	87.00	302.00		2002	
69351T106	PPL Corporation	200	6,936	34.68	6,936	8,318	90.00	403.50		34.00	Prior to 2002	
020039103	AJTel Corp	150	7,650	51.00	7,650	8,867	52.50	153.00		1,106.00	2002-75 shares	
78387G103	SBC Communications	300	8,133	27.11	8,133	11,807	0.00	239.91		3,632.00	2002-75 shares	
808655104	Scientific Atlanta	300	3,557	11.86	3,557	15,499	0.00	12.00	46.00	3,624.00	Prior to 2002	
92343V104	Verizon Communications	150	5,812	38.75	5,812	5,767	0.00	0.00			2002	
055921100	BMC Software Inc.	300	5,132	17.11	5,132	4,212	0.00	0.00	921.00		2002	
428236103	Hewlett Packard	550	9,547	17.36	9,547	8,365	44.00	66.00	183.00		2002	
459200101	International Business Machines Corp	50	3,874	77.50	3,874	4,811	0.00	22.25			Prior to 2002	
492386107	Kerr McGee	0	0	0.00	0	0	0.00	236.25			Prior to 2002	
883203101	Textron	0	0	0.00	0	0	32.50	260.00			Prior to 2002	
28336L109	El Paso Corporation	0	0	0.00	0	0	0.00	183.38			Prior to 2002	
844741108	Southwest Airlines	0	0	0.00	0	0	0.00	5.19			Prior to 2002	
125509109	Cigna Corp.	0	0	0.00	0	0	0.00	131.00			Prior to 2002	
69344M101	PMI Group	0	0	0.00	0	0	0.00	19.00			Prior to 2002	
079860102	Bellsouth Corp	0	0	0.00	0	0	0.00	195.00			Prior to 2002	
548661107	Lowe's Cos. Inc.	0	0	0.00	0	0	0.00	7.50			Prior to 2002	
902124106	Tyco Int'l Ltd.	0	0	0.00	0	0	0.00	1.88			Prior to 2002	
395384100	Greenpoint Fin'l Corp	0	0	0.00	0	0	0.00	112.50			Prior to 2002	
91913Y100	Valero Energy	0	0	0.00	0	0	0.00	65.40			Prior to 2002	
	Precision Castparts	0	0	0.00	0	0	0.00	15.75			Prior to 2002	
	American Electric Power	0	0	0.00	0	0	0.00	75.00			Prior to 2002	
	Stock Sales											
	Total -Account 06-7151B		370,366		370,366	401,873	976.25	9,111.21	9,227.00	14,432.00		
318941226	First American Govt. Sec. Fund Cl. S	11952.85	131,601	11.01	131,601	131,114	0.00	5,968.60	2,647.84			
318929247	First American Short Term Bond Fd	81125.47	833,970	10.28	833,970	829,334	0.00	4,501.33	4,636.00			
318941275	First American Bond Immdex Fund	0	0	0	0	0	0.00	7,189.24				
	Stock Sales											
	Total -Account 06-7151		965,571		965,571	960,448	0.00	17,659.17	11,253.00	0.00		
	Unexplained difference		4,297						18,536.84			
	Total Common Stock		1,584,148		1,579,851	1,661,031	1,543.66	30,502.34	29,053.84	166,911.35		



See the annual statement instructions for proper reporting format for securities reported in this schedule.

**SCHEDULE D-PART 2-SECTION 1**  
Showing all PREFERRED STOCKS Owned December 31 of Current Year

CUSIP Identification***	1 Description Give complete and accurate description of all preferred stocks owned, including redeemable options, if any, and location of all street railway, bank, trust and miscellaneous companies.	2 No. of Shares	3 Par Value Per Share	4 Book Value	5 * Rate Per Share	6 Statement Value	6A Rate Per Share Used to Obtain Market Value	6B Market Value	7 Actual Cost	Dividends		9 Increase by Adjustment in Book Value During Year	10 Decrease by Adjustment in Book Value During Year	11 NAIC Designation	12 Year Acquired	
										8.1 Declared but Unpaid	8.2 Amount Received During Year					
	NONE															
9999999	<b>Total Preferred Stocks</b>				XXX		XXX							XXX		XXX

\* Insert the word "cost" for preferred stocks eligible for stabilization under Section 3 (D)(d) of the NAIC Valuation Procedures.

Insert the market value rate for preferred stocks not eligible for stabilization.

\*\*\* CUSIP numbers entered are to conform to those as provided and published by the Securities Valuation Office. See Annual Statement instructions.

§ Insert the NAIC designation for such security printed in the NAIC Valuations of Securities manual. For all common stocks bearing the NAIC designation "U" provide: the number of such issues....., the total \$ value (included in Column 5) of all such issues \$.....

**SCHEDULE D-PART 2-SECTION 2**

Showing all COMMON STOCKS Owned December 31 of Current Year

CUSIP Identification***	1 Description Give complete and accurate description of all common stocks owned, including redeemable options, if any, and addresses (City and State) of all street railway, banks, trust and insurance companies, savings and loan or building and loan associations and miscellaneous companies.	2 No. of Shares	3 Book Value	4 Rate Per Share Used to Obtain Market Value	5 Market Value	6 Actual Cost	Dividends		8 Increase by Adjustment in Book Value During Year	9 Decrease by Adjustment in Book Value During Year	10 NAIC Designation	11 Year Acquired
							7.1 Declared but Unpaid	7.2 Amount Received During Year				
	-SEE ATTACHED											
0599999	<b>Total Common Stocks</b>			XXX							XXX	XXX
9999999	<b>Total Preferred and Common Stocks</b>			XXX							XXX	XXX

\*\*\* CUSIP numbers entered are to conform to those as provided and published by the Securities Valuation Office, See Annual Statement instructions.

§ Insert the NAIC designation for such security printed in the NAIC Valuations of Securities manual. For all common stocks bearing the NAIC designation "U" provide: the number of such issues....., the total \$ is this value (included in Column 5) of all such issues \$.....

Money Market Funds and all other funds to be shown in Schedule D, Part 2 - Section 2.





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**OVERFLOW PAGE FOR WRITE-INS**

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