



**IMAGING COVER SHEET**

---

NAIC #: 56383

NAIC Group Code: 000

Company Name: THE ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA

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

Form Type: STATEMENTS

Sub-form Type: QUARTERLY

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

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

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

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

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



# QUARTERLY STATEMENT

As of June 30, 2002  
of the Condition and Affairs of the

RECEIVED  
AUG 15 2002

# The Order Of United Commercial Travelers Of America

NAIC Group Code..... (Current Period) (Prior Period) NAIC Company Code..... 56383 Employer's ID Number..... 31-4273120

Organized under the Laws of Ohio State of Domicile or Port of Entry Ohio

Country of Domicile US

Incorporated..... October 4, 1890 Commenced Business..... January 16, 1888

Statutory Home Office 632 North Park Street..... Columbus ..... OH ..... 43215  
(Street and Number) (City or Town, State and Zip Code)

Main Administrative Office 632 North Park Street..... Columbus ..... OH ..... 43215  
(Street and Number) (City or Town, State and Zip Code) 800-848-0123  
(Area Code) (Telephone Number)

Mail Address 632 North Park Street..... Columbus ..... OH ..... 43215  
(Street and Number or P. O. Box) (City or Town, State and Zip Code)

Primary Location of Books and Records 632 North Park Street..... Columbus ..... OH ..... 43215  
(Street and Number) (City or Town, State and Zip Code) 800-848-0123  
(Area Code) (Telephone Number)

Internet Website Address www.uct.org

Statement Contact Kevin C Hecker 800-848-0123-0142  
(Name) (Area Code) (Telephone Number) (Extension)  
khecker@uct.org 614-228-1898  
(E-Mail Address) (Fax Number)

Policyowner Relations Contact 632 North Park Street..... Columbus ..... OH ..... 43215  
(Street and Number) (City or Town, State and Zip Code) 800-848-0123  
(Area Code) (Telephone Number) (Extension)

## OFFICERS

President ..... John Alfred Engel Treasurer ..... Theodore Elmer Metiva  
Secretary ..... Theodore Elmer Metiva Actuary ..... Douglas M Price FSA, MAAA

## VICE PRESIDENTS

Ronald Edward Hunt Michael John Hammontree David Lloyd Poets Kevin Clare Hecker  
Kevin Joe Roberts Ronald Allen Ives

## DIRECTORS OR TRUSTEES

Alfred Joseph Maddalena John Alfred Engel Doyle Edward Hummell Ronald Francis Hedglin  
Robert Keith Marshall Craig Edmund Alcorn Kenneth Eugene Brown Thomas Alan Smith  
Theodore Elmer Metiva Kent Morgan Tucker

State of..... Ohio  
County of..... Franklin

The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively.

(Signature)  
John Alfred Engel (Printed Name)  
President

(Signature)  
Ronald Edward Hunt (Printed Name)  
Executive Vice-President - Operations

(Signature)  
Theodore Elmer Metiva (Printed Name)  
Secretary/Treasurer

Subscribed and sworn to before me this  
12 day of August, 2002  
  
SANDRA SHAFER  
NOTARY PUBLIC, STATE OF OHIO  
MY COMMISSION EXPIRES 06-15-03

**ASSETS**

	Current Statement Date			4 December 31, Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
1. Bonds.....	17,958,041	0	17,958,041	18,330,114
2. Stocks:				
2.1 Preferred stocks.....	0	0	0	0
2.2 Common stocks.....	5,000	0	5,000	5,000
3. Mortgage loans on real estate:				
3.1 First liens.....	0	0	0	0
3.2 Other than first liens.....	0	0	0	0
4. Real estate:				
4.1 Properties occupied by the society (less \$.....0 encumbrances).....	531,145	0	531,145	551,073
4.2 Properties held for the production of income (less \$.....0 encumbrances).....	0	0	0	0
4.3 Properties held for sale (less \$.....0 encumbrances).....	0	0	0	0
5. Certificate loans and liens.....	271,885	0	271,885	247,832
6. Cash (\$....402,890) and short-term investments (\$....1,001,648).....	1,404,538	0	1,404,538	2,474,217
7. Other invested assets.....	0	0	0	0
8. Receivable for securities.....	0	0	0	0
9. Aggregate write-ins for invested assets.....	0	0	0	0
10. Subtotals, cash and invested assets (Lines 1 to 9).....	20,170,609	0	20,170,609	21,608,236
11. Reinsurance ceded:				
11.1 Amounts recoverable from reinsurers.....	0	0	0	0
11.2 Commissions and expense allowances due.....	71,673	0	71,673	300,000
11.3 Experience ratings and other refunds due.....	0	0	0	0
11.4 Other amounts receivable under reinsurance contracts.....	0	0	0	0
12. Electronic data processing equipment and software.....	146,312	9,374	136,938	155,048
13. Premiums actually collected by subordinate lodges not yet remitted to home office (excluding \$.....0 loading).....	0	0	0	0
14. Life insurance premiums and annuity considerations deferred and uncollected on in force (less premiums on reinsurance ceded and less \$....4,834 loading).....	75,636	0	75,636	87,902
15. Accident and health premiums due and unpaid.....	26,743	0	26,743	33,994
16. Investment income due and accrued.....	286,659	0	286,659	299,131
17. Net adjustment in assets and liabilities due to foreign exchange rates.....	0	0	0	0
18. Receivable from subsidiaries and affiliates.....	0	0	0	0
19. Amounts due from agents.....	0	0	0	0
20. Other assets nonadmitted.....	280,063	280,063	0	0
21. Aggregate write-ins for other than invested assets.....	2,977	0	2,977	20,341
22. Total assets excluding Separate Accounts Business (Lines 10 to 21).....	21,060,672	289,437	20,771,235	22,504,652
23. From Separate Accounts statement.....	0	0	0	0
24. TOTALS (Lines 22 and 23).....	21,060,672	289,437	20,771,235	22,504,652

**DETAILS OF WRITE-INS**

0901. ....	0	0	0	0
0902. ....	0	0	0	0
0903. ....	0	0	0	0
0998. Summary of remaining write-ins for Line 9 from overflow page.....	0	0	0	0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9 above).....	0	0	0	0
2101. Misc Accounts Receivable.....	2,977	0	2,977	20,341
2102. ....	0	0	0	0
2103. ....	0	0	0	0
2198. Summary of remaining write-ins for Line 21 from overflow page.....	0	0	0	0
2199. Totals (Lines 2101 thru 2103 plus 2198) (Line 21 above).....	2,977	0	2,977	20,341

**LIABILITIES, SURPLUS AND OTHER FUNDS**

	1 Current Statement Date	2 December 31, Prior Year
1. Aggregate reserve for life contracts (including \$.....0 Modco Reserve).....	1,908,592	1,878,185
2. Aggregate reserve for accident and health contracts (including \$.....0 Modco Reserve).....	1,642,960	1,662,781
3. Liability for deposit-type contracts (including \$.....0 Modco Reserve).....	4,860	6,416
4. Contract claims:		
4.1 Life.....	39,392	31,566
4.2 Accident and health.....	483,399	741,035
5. Refunds due and unpaid.....	0	0
6. Provisions for refunds payable in following calendar year-estimated amounts:		
6.1 Apportioned for payment to.....	0	0
6.2 Not yet apportioned.....	0	0
7. Premiums and annuity considerations for life and accident and health contracts received in advance less \$.....0 discount; including \$.....344,852 accident and health premiums.....	348,526	354,664
8. Certificate and contract liabilities not included elsewhere:		
8.1 Surrender values on canceled contracts.....	0	0
8.2 Other amounts payable on reinsurance including \$.....0 assumed and \$.....0 ceded.....	0	0
8.3 Interest maintenance reserve (IMR).....	363,573	418,183
9. Commissions to fieldworkers due or accrued-life and annuity contracts \$.....698, accident and health \$.....10,932 and deposit-type contract funds \$.....0.....	11,630	43,930
10. Commissions and expense allowances payable on reinsurance assumed.....	0	0
11. General expenses due or accrued.....	504,523	534,706
12. Transfers to Separate Accounts due or accrued (net) (including \$.....0 accrued for expense allowances recognized in reserves).....	0	0
13. Taxes, licenses and fees due or accrued.....	85,667	98,621
14. Unearned investment income.....	0	0
15. Amounts withheld or retained by Society as agent or trustee.....	320,927	302,100
16. Amounts held for fieldworkers' account, including \$.....0 fieldworkers' credit balances.....	0	0
17. Remittances and items not allocated.....	16,441	51,179
18. Net adjustment in assets and liabilities due to foreign exchange rates.....	844,838	877,508
19. Liability for benefits for employees and fieldworkers if not included above.....	0	0
20. Borrowed money \$.....0 and interest thereon \$.....0.....	0	0
21. Miscellaneous liabilities:		
21.1 Asset valuation reserve.....	101,462	98,781
21.2 Reinsurance in unauthorized companies.....	0	0
21.3 Funds held under reinsurance treaties with unauthorized reinsurers.....	0	0
21.4 Payable to subsidiaries and affiliates.....	0	0
21.5 Drafts outstanding.....	2,122,292	2,052,135
21.6 Funds held under coinsurance.....	7,212,331	7,499,206
21.7 Payable for securities.....	0	0
22. Aggregate write-ins for liabilities.....	248,071	708,312
23. Total Liabilities excluding Separate Accounts business (Lines 1 to 22).....	16,259,484	17,359,308
24. From Separate Accounts Statement.....	0	0
25. Total liabilities (Lines 23 to 24).....	16,259,484	17,359,308
26. Aggregate write-ins for other than liabilities and surplus funds.....	0	0
27. Surplus notes.....	0	0
28. Aggregate write-ins for surplus funds.....	25,000	25,000
29. Unassigned funds.....	4,486,751	5,120,344
30. Totals (Lines 26 through 29) (including \$.....0 in Separate Accounts Statement).....	4,511,751	5,145,344
31. Totals (Lines 25 + 30).....	20,771,235	22,504,652

**DETAILS OF WRITE-INS**

2201. Amounts Payable to Reinsurer.....	248,071	708,312
2202. ....	0	0
2203. ....	0	0
2298. Summary of remaining write-ins for Line 22 from overflow page.....	0	0
2299. Totals (Lines 2201 thru 2203 plus 2298) (Line 22 above).....	248,071	708,312
2601. ....	0	0
2602. ....	0	0
2603. ....	0	0
2698. Summary of remaining write-ins for Line 26 from overflow page.....	0	0
2699. Totals (Lines 2601 thru 2603 plus 2698) (Line 26 above).....	0	0
2801. Fraternal Fund.....	25,000	25,000
2802. ....	0	0
2803. ....	0	0
2898. Summary of remaining write-ins for Line 28 from overflow page.....	0	0
2899. Totals (Lines 2801 thru 2803 plus 2898) (Line 28 above).....	25,000	25,000

**SUMMARY OF OPERATIONS**

(EXCLUDING UNREALIZED CAPITAL GAINS AND LOSSES)

	1 Current Year To Date	2 Prior Year To Date	2 Prior Year Ended December 31
1. Premiums and annuity considerations for life and accident and health contracts.....	1,847,185	2,614,274	4,989,330
2. Considerations for supplementary contracts with life contingencies.....	0	0	0
3. Net investment income.....	398,236	434,433	838,114
4. Amortization of Interest Maintenance Reserve (IMR).....	77,411	68,590	159,447
5. Separate Accounts net gain from operations excluding unrealized gains and losses.....	0	0	0
6. Commissions and expense allowances on reinsurance ceded.....	4,152,968	5,143,656	9,800,951
7. Reserve adjustments on reinsurance ceded.....	0	0	0
8. Miscellaneous Income:			
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts.....	0	0	0
8.2 Charges and fees for deposit-type contracts.....	0	0	0
8.3 Aggregate write-ins for miscellaneous income.....	352,463	231,695	624,547
9. Totals (Lines 1 to 8.3).....	6,828,263	8,492,648	16,412,389
10. Death benefits.....	97,068	107,113	223,134
11. Matured endowments.....	0	0	0
12. Annuity and old age benefits.....	9,911	52,349	60,587
13. Disability, accident and health benefits, including premiums waived \$.....0.....	774,485	1,059,835	2,287,899
14. Surrender benefits and withdrawals for life contracts.....	7,185	9,978	18,406
15. Interest and adjustments on contract or deposit-type contract funds.....	294	522	424
16. Payments on supplementary contracts with life contingencies.....	0	0	0
17. Increase in aggregate reserve for life and accident and health contracts.....	13,750	(85,210)	(731,323)
18. Totals (Lines 10 to 17).....	902,693	1,144,587	1,859,127
19. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only).....	2,490,699	3,260,233	6,041,321
20. Commissions and expense allowances on reinsurance assumed.....	0	0	0
21. General insurance expenses and fraternal expenses.....	3,867,970	4,140,697	8,143,946
22. Insurance taxes, licenses and fees.....	207,137	193,516	351,164
23. Increase in loading on deferred and uncollected premiums.....	68	(1,905)	(3,494)
24. Net transfers to or (from) Separate Accounts.....	0	0	0
25. Aggregate write-ins for deductions.....	0	0	0
26. Totals (Lines 18 to 25).....	7,468,567	8,737,128	16,392,064
27. Net gain from operations before refunds to members (Line 9 minus Line 26).....	(640,304)	(244,480)	20,325
28. Refunds to members.....	0	0	0
29. Net gain from operations after refunds to members and before realized capital gains (losses) (Line 27 minus Line 28).....	(640,304)	(244,480)	20,325
30. Net realized capital gains (losses) (excluding \$.....0 transferred to the IMR).....	0	0	0
31. Net income (Lines 29 + 30).....	(640,304)	(244,480)	20,325
<b>SURPLUS ACCOUNT</b>			
32. Surplus, December 31, prior year.....	5,145,344	5,203,845	5,203,845
33. Net income from operations (Line 31).....	(640,304)	(244,480)	20,325
34. Change in net unrealized capital gains or (losses).....	0	0	0
35. Change in net unrealized foreign exchange capital gain (loss).....	0	0	0
36. Change in nonadmitted assets and related items.....	(23,276)	(58,315)	91,882
37. Change in liability for reinsurance in unauthorized companies.....	0	0	0
38. Change in reserve on account of change in valuation basis (increase) or decrease.....	0	0	0
39. Change in asset valuation reserve.....	(2,681)	3,113	4,550
40. Surplus (contributed to) withdrawn from Separate Accounts during period.....	0	0	0
41. Other changes in surplus in Separate Accounts Statement.....	0	0	0
42. Change in surplus notes.....	0	0	0
43. Cumulative effect of changes in accounting principles.....	0	0	0
44. Change in surplus as a result of reinsurance.....	0	0	0
45. Aggregate write-ins for gains and losses in surplus.....	32,670	(61,190)	(175,258)
46. Net change in surplus for the year (Lines 33 through 45).....	(633,591)	(360,872)	(58,501)
47. Surplus as of statement date (Lines 32 + 46).....	4,511,753	4,842,973	5,145,344

**DETAILS OF WRITE-INS**

08.301. Donations.....	7,371	118,740	261,783
08.302. Other Income.....	345,092	112,955	362,764
08.303. ....	0	0	0
08.398. Summary of remaining write-ins for Line 8.3 from overflow page.....	0	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above).....	352,463	231,695	624,547
2501. ....	0	0	0
2502. ....	0	0	0
2503. ....	0	0	0
2598. Summary of remaining write-ins for Line 25 from overflow page.....	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above).....	0	0	0
4501. Change In Foreign Exchange Liability.....	32,670	(61,190)	(175,258)
4502. Prior Period Adjustment - Write Off Council Dues.....	0	0	0
4503. ....	0	0	0
4598. Summary of remaining write-ins for Line 45 from overflow page.....	0	0	0
4599. Totals (Lines 4501 thru 4503 plus 4598) (Line 45 above).....	32,670	(61,190)	(175,258)

## CASH FLOW

	1 Current Year to Date	2 Prior Year Ended December 31
<b>Cash from Operations</b>		
1. Premiums and annuity considerations for life and accident and health contracts.....	1,878,568	4,922,597
2. Charges and fees for deposit-type contracts.....	0	0
3. Considerations for supplementary contracts with life contingencies.....	0	0
4. Net investment income.....	438,486	959,125
5. Commissions and expense allowances on reinsurance ceded.....	3,634,179	9,362,484
6. Fees associated with investment management, administration and contract guarantees from Separate Accounts.....	0	0
7. Aggregate write-ins for miscellaneous income.....	352,463	663,272
8. Total (Lines 1 to 7).....	6,303,696	15,907,478
9. Death benefits.....	93,962	230,064
10. Matured endowments.....	0	0
11. Annuity and old age benefits.....	9,911	60,587
12. Disability, accident and health benefits.....	1,032,121	2,379,264
13. Surrender benefits and withdrawals for life contracts.....	7,185	18,406
14. Interest and adjustment on contract or deposit-type contract funds.....	294	424
15. Payments on supplementary contracts with life contingencies.....	0	0
16. Total (Lines 9 to 15).....	1,143,473	2,688,745
17. Commissions on premiums, annuity considerations and deposit-type contract funds.....	2,522,999	6,032,837
18. Commissions and expense allowances on reinsurance assumed.....	0	0
19. General insurance expenses and fraternal expenses.....	3,894,867	8,203,956
20. Insurance taxes, licenses and fees, excluding federal income taxes.....	220,091	361,278
21. Net transfers to or (from) Separate Accounts.....	0	0
22. Aggregate write-ins for deductions.....	0	0
23. Refunds to members paid.....	0	0
24. Total (Lines 16 to 23).....	7,781,430	17,286,816
25. Net cash from operations (Lines 8 minus 24).....	(1,477,734)	(1,379,338)
<b>Cash from Investments</b>		
26. Proceeds from investments sold, matured or repaid:		
26.1 Bonds.....	1,880,224	6,466,218
26.2 Stocks.....	0	0
26.3 Mortgage loans.....	0	0
26.4 Real estate.....	0	0
26.5 Other invested assets.....	0	0
26.6 Net gains or (losses) on cash and short-term investments.....	0	0
26.7 Miscellaneous proceeds.....	0	96,272
26.8 Total (Lines 26.1 to 26.7).....	1,880,224	6,562,490
27. Cost of investments acquired (long-term only):		
27.1 Bonds.....	1,488,725	4,516,329
27.2 Stocks.....	0	0
27.3 Mortgage loans.....	0	0
27.4 Real estate.....	0	63,877
27.5 Other invested assets.....	0	0
27.6 Miscellaneous applications.....	0	0
27.7 Total investments acquired (Lines 27.1 to 27.6).....	1,488,725	4,580,206
28. Net increase (or decrease) in certificate loans and liens.....	24,053	72,246
29. Net cash from investments (Line 26.8 minus Line 27.7 minus Line 28).....	367,446	1,910,038
<b>Cash from Financing and Miscellaneous Sources</b>		
30. Cash provided:		
30.1 Surplus notes, capital and surplus paid in.....	0	0
30.2 Borrowed money \$.....0 less amounts repaid \$.....0.....	0	0
30.3 Deposits on deposit-type contract funds and other liabilities without life or disability contingencies.....	0	0
30.4 Other cash provided.....	101,873	2,104,674
30.5 Total (Lines 30.1 to 30.4).....	101,873	2,104,674
31. Cash Applied:		
31.1 Interest on indebtedness.....	0	0
31.2 Withdrawals on deposit-type contract funds and other liabilities without life or disability contingencies.....	0	0
31.3 Other applications (net).....	61,264	137,279
31.4 Total (Lines 31.1 to 31.3).....	61,264	137,279
32. Net cash from financing and miscellaneous sources (Line 30.5 minus 31.4).....	40,609	1,967,395
<b>RECONCILIATION OF CASH AND SHORT-TERM INVESTMENTS</b>		
33. Net change in cash and short-term investments (Line 25, plus Line 29, plus Line 32).....	(1,069,679)	2,498,095
34. Cash and Short-term Investments:		
34.1 Beginning of year.....	2,474,217	(23,878)
34.2 End of period (Line 33 plus Line 34.1).....	1,404,538	2,474,217
<b>DETAILS OF WRITE-INS</b>		
0701. Donations and Other Income Received.....	352,463	663,272
0702. ....	0	0
0703. ....	0	0
0798. Summary of remaining write-ins for Line 7 from overflow page.....	0	0
0799. Totals (Lines 0701 thru 0703 plus 0798) (Line 7 above).....	352,463	663,272
2201. ....	0	0
2202. ....	0	0
2203. ....	0	0
2298. Summary of remaining write-ins for Line 22 from overflow page.....	0	0
2299. Totals (Lines 2201 thru 2203 plus 2298) (Line 22 above).....	0	0

**The Order Of United Commercial Travelers Of America**  
**NOTES TO FINANCIAL STATEMENTS**

---

No significant changes or events since year-end.

17c. Wash Sales

None.

**GENERAL INTERROGATORIES**

(Responses to these interrogatories should be based on changes that have occurred since prior year end unless otherwise noted)

**PART 1 - COMMON INTERROGATORIES**

**GENERAL**

1.1 Did the reporting entity implement any significant accounting policy changes which would require disclosure in the Notes to the Financial Statements? Yes [ ] No [X]

1.2 If yes, explain:.....

2.1 Did the reporting entity experience any material transactions requiring the filing of Disclosure of Material Transactions with the State of Domicile, as required by the Model Act? Yes [ ] No [X]

2.2 If yes, has the report been filed with the domiciliary state? Yes [ ] No [ ]

3.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes [ ] No [X]

3.2 If yes, date of change: .....  
If not previously filed, furnish herewith a certified copy of the instrument as amended.

4. Have there been any substantial changes in the organizational chart since the prior quarter end? Yes [ ] No [X]  
If yes, attach an organizational chart.

5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [ ] No [X]

5.2 If yes, provide name of entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that ceased to exist as a result of the merger or consolidation.

1 Name of Entity	2 NAIC Company Code	3 State of Domicile

6. If the reporting entity is subject to a management agreement, including third-party administrator(s), managing general agent(s), attorney-in-fact, or similar agreement, have there been any significant changes regarding the terms of the agreement or principals involved? Yes [ ] No [ ] N/A [X]

If yes, attach an explanation.

7.1 State as of what date the latest financial examination of the reporting entity was made or is being made. ....12/31/1999.....

7.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. ....12/31/1999.....

7.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). ....03/01/2001.....

7.4 By what department or departments?..... OHIO DEPARTMENT OF INSURANCE

8.1 Has this reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? (You need not report an action, either formal or informal, if a confidentiality clause is part of the agreement.) Yes [ ] No [X]

8.2 If yes, give full information:

## GENERAL INTERROGATORIES (continued)

### INVESTMENT

(Responses to these interrogatories should be based on changes that have occurred since prior year end unless otherwise noted)

9.1 Has there been any change in the reporting entity's own preferred or common stock? Yes [ ] No [X]  
 9.2 If yes, explain:.....

10.1 Were any of the stocks, bonds, or other assets of the reporting entity loaned, placed under option agreement, or otherwise made available for use by another person? (Exclude securities under securities lending agreements.) Yes [ ] No [X]  
 10.2 If yes, give full and complete information relating thereto:

11. Amount of real estate and mortgages held in other invested assets in Schedule BA: \$.....0  
 12. Amount of real estate and mortgages held in short-term investments: \$.....0

13.1 Does the reporting entity have any investments in parent, subsidiaries and affiliates? Yes [X] No [ ]  
 13.2 If yes, please complete the following:

	1 Prior Year-End Statement Value	2 Current Quarter Statement Value
13.21 Bonds.....	\$.....0	\$.....0
13.22 Preferred Stock.....	\$.....0	\$.....0
13.23 Common Stock.....	\$.....5,000	\$.....5,000
13.24 Short-Term Investments.....	\$.....0	\$.....0
13.25 Mortgages, Loans or Real Estate.....	\$.....0	\$.....0
13.26 All Other.....	\$.....0	\$.....0
13.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 13.21 to 13.26).....	\$.....5,000	\$.....5,000
13.28 Total Investment in Parent included in Lines 13.21 to 13.26 above .....	\$.....0	\$.....0
13.29 Receivable from Parent not included in Lines 13.21 to 13.26 above.....	\$.....0	\$.....0

14.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes [ ] No [X]

14.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [ ] No [ ]  
 If no, attach a description with this statement.

15. Excluding items in Schedule E, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Part 1-General, Section IV.H-Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook? Yes [X] No [ ]

15.1 For all agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

1 Name of Custodian(s)	2 Custodian Address
1) Victory Capital Management (Keybank) 2) Wachovia	1) PO Box 5937; Cleveland, OH 44101 2) 201 N Tryon St.; Charlotte, NC 28201-1012 3) PO B

15.2 For all agreements that do not comply with the requirements of the NAIC Financial Condition Examiners Handbook, provide the name, location and a complete explanation.

1 Name(s)	2 Location(s)	3 Complete Explanation(s)
n/a		

15.3 Have there been any changes, including name changes, in the custodian(s) identified in 15.1 during the current year? Yes [ ] No [X]

15.4 If yes, give full and complete information relating thereto:

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason

15.5 Identify all investment advisors, brokers/dealers or individuals acting on behalf of broker/dealers that have access to the investment accounts, handle securities and have authority to make investments on behalf of the reporting entity:

1 Central Registration Depository	2 Name(s)	3 Address
1) 106189 2) n/a	1) Victory Capital (Keybank) William F. Ruple 2) TD Canada Trust-	1) Po Box 5937; Cleveland, OH 44101 2) PO Box 3410; Ha

**GENERAL INTERROGATORIES (continued)**

(Responses to these interrogatories should be based on changes that have occurred since prior year end unless otherwise noted)

**PART 2 - FRATERNAL**

1.	Report the statement value of mortgage loans at the end of this reporting period for the following categories:	1	
1.1	Long-term mortgages in good standing:	Amount	
1.11	Farm mortgages.....	\$.....	0
1.12	Residential mortgages.....	\$.....	0
1.13	Commercial mortgages.....	\$.....	0
1.14	Total mortgages in good standing.....	\$.....	0
1.2	Long-term mortgages in good standing with restructured terms:		
1.21	Total mortgages in good standing.....	\$.....	0
1.3	Long-term mortgage loans upon which interest is overdue more than three months:		
1.31	Farm mortgages.....	\$.....	0
1.32	Residential mortgages.....	\$.....	0
1.33	Commercial mortgages.....	\$.....	0
1.34	Total mortgages with interest overdue more than three months.....	\$.....	0
1.4	Long-term mortgage loans in process of foreclosure:		
1.41	Farm mortgages.....	\$.....	0
1.42	Residential mortgages.....	\$.....	0
1.43	Commercial mortgages.....	\$.....	0
1.44	Total mortgages in process of foreclosure.....	\$.....	0
1.5	Total mortgage loans (Lines 1.14 + 1.21 + 1.34 + 1.44) (Page 2, Column 3, Lines 3.1 + 3.2).....	\$.....	0
1.6	Long-term mortgages foreclosed, properties transferred to real estate in current quarter:		
1.61	Farm mortgages.....	\$.....	0
1.62	Residential mortgages.....	\$.....	0
1.63	Commercial mortgages.....	\$.....	0
1.64	Total mortgages foreclosed and transferred to real estate.....	\$.....	0
2.1	In all cases where the reporting entity has assumed accident and health risks from another company, provisions should be made in this statement on account of such reinsurance for reserve equal to that which the original company would have been required to establish had it retained the risks. Has this been done?		Yes [ ] No [ ]
2.2	If no, explain.....		n/a

**The Order Of United Commercial Travelers Of America**  
**SCHEDULE A - VERIFICATION**

	1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book/adjusted carrying value, beginning of period.....	551,073	545,152	0	538,577
2. Increase (decrease) by adjustment.....	(13,771)	(14,007)	0	(51,381)
3. Cost of acquired.....	0	0	0	0
4. Cost of additions to and permanent improvements.....	7,850	0	0	63,877
5. Total profit (loss) on sales.....	0	0	0	0
6. Increase (decrease) by foreign exchange adjustment.....	0	0	0	0
7. Amount received on sales.....	0	0	0	0
8. Book/adjusted carrying value at end of current period.....	545,152	531,145	0	551,073
9. Total valuation allowance.....	0	0	0	0
10. Subtotal (Lines 8 plus 9).....	545,152	531,145	0	551,073
11. Total nonadmitted amounts.....	0	0	0	0
12. Statement value, current period (Page 2, real estate lines, current period).....	545,152	531,145	0	551,073

**SCHEDULE B - VERIFICATION**

	1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book/recorded investment excluding accrued interest on mortgages owned, beginning of period.....	0	0	0	0
2. Amount loaned during period:				
2.1 Actual cost at time of acquisitions.....	0	0	0	0
2.2 Additional investment made after acquisitions.....	0	0	0	0
3. Accrual of discount and mortgage interest points and commitment fees.....	0	0	0	0
4. Increase (decrease) by adjustment.....	0	0	0	0
5. Total profit (loss) on sale.....	0	0	0	0
6. Amounts paid on account or in full during the period.....	0	0	0	0
7. Amortization of premium.....	0	0	0	0
8. Increase (decrease) by foreign exchange adjustment.....	0	0	0	0
9. Book value/recorded investment excluding accrued interest on mortgages owned at end of current period.....	0	0	0	0
10. Total valuation allowance.....	0	0	0	0
11. Subtotal (Lines 9 plus 10).....	0	0	0	0
12. Total nonadmitted amounts.....	0	0	0	0
13. Statement value of mortgages owned at end of current period.....	0	0	0	0

**NONE**

**SCHEDULE BA - VERIFICATION**

Other Invested Assets Included in Schedule BA

	1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book/adjusted carrying value of long-term invested assets owned, beginning of period.....	0	0	0	0
2. Cost of acquisitions during period:				
2.1 Actual cost at time of acquisitions.....	0	0	0	0
2.2 Additional investment made after acquisitions.....	0	0	0	0
3. Accrual of discount.....	0	0	0	0
4. Increase (decrease) by adjustment.....	0	0	0	0
5. Total profit (loss) on sale.....	0	0	0	0
6. Amounts paid on account or in full during the period.....	0	0	0	0
7. Amortization of premium.....	0	0	0	0
8. Increase (decrease) by foreign exchange adjustment.....	0	0	0	0
9. Book/adjusted carrying value of long-term invested assets at end of current period.....	0	0	0	0
10. Total valuation allowance.....	0	0	0	0
11. Subtotal (Lines 9 plus 10).....	0	0	0	0
12. Total nonadmitted amounts.....	0	0	0	0
13. Statement value of long-term invested assets at end of current period.....	0	0	0	0

**NONE**

**SCHEDULE D - PART 1B**

Showing the Acquisitions, Dispositions and Non-Trading Activity  
During the Current Quarter for all Bonds and Preferred Stock by Rating Class

	1	2	3	4	5	6	7	8
	Statement Value Beginning of Current Quarter	Acquisitions During Current Quarter	Dispositions During Current Quarter	Non-Trading Activity During Current Quarter	Statement Value End of First Quarter	Statement Value End of Second Quarter	Statement Value End of Third Quarter	Statement Value December 31 Prior Year
<b>BONDS</b>								
1. Class 1.....	18,004,695	4,079,379	4,350,515	(1,721)	18,004,695	17,731,838	0	18,568,152
2. Class 2.....	1,227,367	0	0	484	1,227,367	1,227,851	0	1,722,921
3. Class 3.....	0	0	0	0	0	0	0	0
4. Class 4.....	0	0	0	0	0	0	0	0
5. Class 5.....	0	0	0	0	0	0	0	0
6. Class 6.....	0	0	0	0	0	0	0	0
7. Total Bonds.....	19,232,062	4,079,379	4,350,515	(1,237)	19,232,062	18,959,689	0	20,291,073
<b>PREFERRED STOCK</b>								
8. Class 1.....	0	0	0	0	0	0	0	0
9. Class 2.....	0	0	0	0	0	0	0	0
10. Class 3.....	0	0	0	0	0	0	0	0
11. Class 4.....	0	0	0	0	0	0	0	0
12. Class 5.....	0	0	0	0	0	0	0	0
13. Class 6.....	0	0	0	0	0	0	0	0
14. Total Preferred Stock.....	0	0	0	0	0	0	0	0
15. Total Bonds and Preferred Stock.....	19,232,062	4,079,379	4,350,515	(1,237)	19,232,062	18,959,689	0	20,291,073

**SCHEDULE DA - PART 1**

Short-Term Investments Owned End of Current Quarter

	1 Book/Adjusted Carrying Value	2 Par Value	3 Actual Cost	4 Amount of Interest Received Current Quarter	5 Paid for Accrued Interest
8099999. Totals.....	1,001,648	XXX	1,001,648	7,067	0

**SCHEDULE DA - PART 2 - Verification**

Short-Term Investments Owned

	1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book/adjusted carrying value, beginning of period.....	1,960,959	1,352,873	0	1,905,589
2. Cost of short-term investments acquired.....	3,371,054	3,566,551	0	16,102,762
3. Increase (decrease) by adjustment.....	0	0	0	0
4. Increase (decrease) by foreign exchange adjustment.....	0	0	0	0
5. Total profit (loss) on disposal of short-term investments.....	0	0	0	0
6. Consideration received on disposal of short-term investments.....	3,979,140	3,917,777	0	16,047,392
7. Book/adjusted carrying value, current period.....	1,352,873	1,001,647	0	1,960,959
8. Total valuation allowance.....	0	0	0	0
9. Subtotal (Lines 7 plus 8).....	1,352,873	1,001,647	0	1,960,959
10. Total nonadmitted amounts.....	0	0	0	0
11. Statement value (Lines 9 minus 10).....	1,352,873	1,001,647	0	1,960,959
12. Income collected during period.....	8,675	7,067	0	82,297
13. Income earned during period.....	7,469	6,412	0	77,066

**Sch. DB-Part F-Section 1  
NONE**

**Sch. DB-Part F-Section 2  
NONE**

**Sch. S  
NONE**

# The Order Of United Commercial Travelers Of America

## SCHEDULE T - DISTRIBUTION OF BUSINESS BY STATES AND TERRITORIES

(Adult and Juvenile Combined)

State, Etc.	Is Insurer Licensed? (Yes or No)	Life Contracts			Deposit-Type Contract Funds	Other Considerations
		Life Insurance Premiums	Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees		
1. Alabama.....AL	YES	8,070	0	287,375	0	0
2. Alaska.....AK	NO	0	0	584	0	0
3. Arizona.....AZ	YES	7,136	0	67,657	0	0
4. Arkansas.....AR	YES	1,757	0	89,583	0	0
5. California.....CA	YES	143,948	0	127,014	0	0
6. Colorado.....CO	YES	3,196	2,500	24,021	0	0
7. Connecticut.....CT	YES	2,039	0	20,810	0	0
8. Delaware.....DE	YES	160	0	949	0	0
9. District of Columbia.....DC	YES	0	0	61	0	0
10. Florida.....FL	YES	145,770	0	5,443,298	0	0
11. Georgia.....GA	YES	63,715	1,125	479,675	0	0
12. Hawaii.....HI	NO	0	0	775	0	0
13. Idaho.....ID	YES	155	0	8,709	0	0
14. Illinois.....IL	YES	96,369	6,100	2,885,659	0	0
15. Indiana.....IN	YES	35,056	0	1,050,194	0	0
16. Iowa.....IA	YES	22,473	0	260,690	0	0
17. Kansas.....KS	YES	29,009	4,027	679,030	0	0
18. Kentucky.....KY	YES	50,251	0	760,527	0	0
19. Louisiana.....LA	YES	30,996	10,000	136,466	0	0
20. Maine.....ME	YES	1,454	0	18,259	0	0
21. Maryland.....MD	YES	2,619	0	25,119	0	0
22. Massachusetts.....MA	YES	12,179	0	61,605	0	0
23. Michigan.....MI	YES	209,707	0	884,859	0	0
24. Minnesota.....MN	YES	11,548	0	50,605	0	0
25. Mississippi.....MS	YES	10,238	0	197,553	0	0
26. Missouri.....MO	YES	33,132	0	1,148,328	0	0
27. Montana.....MT	YES	2,452	0	28,609	0	0
28. Nebraska.....NE	YES	10,532	0	241,218	0	0
29. Nevada.....NV	YES	4,310	0	9,616	0	0
30. New Hampshire.....NH	YES	1,956	0	21,522	0	0
31. New Jersey.....NJ	YES	43,924	0	15,041	0	0
32. New Mexico.....NM	NO	0	0	12,558	0	0
33. New York.....NY	YES	7,458	0	107,343	0	0
34. North Carolina.....NC	YES	26,831	150	485,394	0	0
35. North Dakota.....ND	YES	1,884	0	311,569	0	0
36. Ohio.....OH	YES	144,208	2,800	1,389,730	0	0
37. Oklahoma.....OK	YES	16,520	16,538	673,213	0	0
38. Oregon.....OR	YES	3,814	0	37,987	0	0
39. Pennsylvania.....PA	YES	92,587	4,183	2,012,772	0	0
40. Rhode Island.....RI	YES	9,827	0	21,560	0	0
41. South Carolina.....SC	YES	12,222	50	213,698	0	0
42. South Dakota.....SD	YES	6,672	0	179,703	0	0
43. Tennessee.....TN	YES	56,490	200	694,087	0	0
44. Texas.....TX	YES	115,202	0	2,563,593	0	0
45. Utah.....UT	YES	948	0	17,701	0	0
46. Vermont.....VT	YES	15	0	5,505	0	0
47. Virginia.....VA	YES	28,718	0	240,292	0	0
48. Washington.....WA	YES	418	0	24,431	0	0
49. West Virginia.....WV	YES	1,423	0	35,556	0	0
50. Wisconsin.....WI	YES	16,491	0	112,809	0	0
51. Wyoming.....WY	YES	107	0	4,228	0	0
52. American Samoa.....AS	NO	0	0	0	0	0
53. Guam.....GU	NO	0	0	0	0	0
54. Puerto Rico.....PR	NO	0	0	0	0	0
55. US Virgin Islands.....VI	NO	0	0	0	0	0
56. Canada.....CN	YES	40,594	0	266,261	0	0
57. Aggregate Other Alien.....OT	XXX	155	0	525	0	0
58. Subtotals.....(a) 48		1,566,733	47,673	24,435,924	0	0
90. Reporting entity contributions for employee benefit plans	XXX	0	0	0	0	0
91. Dividends or refunds applied to purchase paid-up additions and annuities	XXX	0	0	0	0	0
92. Dividends or refunds applied to shorten endowment or premium paying period	XXX	0	0	0	0	0
93. Premium or annuity considerations waived under disability or other contract provisions	XXX	0	0	0	0	0
94. Aggregate other amounts not allocable by State	XXX	0	0	0	0	0
95. Totals (Direct Business)	XXX	1,566,733	47,673	24,435,924	0	0
96. Plus reinsurance assumed	XXX	0	0	0	0	0
97. Totals (All Business)	XXX	1,566,733	47,673	24,435,924	0	0
98. Reinsurance less reinsurance ceded	XXX	1,451,019	45,289	22,675,454	0	0
99. Totals (All Business) less reinsurance ceded	XXX	115,714	2,384	1,760,470	0	0
5701. AE = MILITARY EUROPE	XXX	0	0	216	0	0
5702. AP = MILITARY PACIFIC	XXX	0	0	17	0	0
5703. MX = MEXICO	XXX	155	0	292	0	0
5798. Summary of remaining write-ins for Line 57 from overflow page	XXX	0	0	0	0	0
5799. Totals (Lines 5701 thru 5703 plus 5798) (Line 57 above)	XXX	155	0	525	0	0
9401.	XXX	0	0	0	0	0
9402.	XXX	0	0	0	0	0
9403.	XXX	0	0	0	0	0
9498. Summary of remaining write-ins for Line 94 from overflow page	XXX	0	0	0	0	0
9499. Totals (Lines 9401 thru 9403 plus 9498) (Line 94 above)	XXX	0	0	0	0	0

(a) Insert the number of yes responses except for Canada and Other Alien.

**SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP**

**PART 1 – ORGANIZATIONAL CHART**

**NONE**

# The Order Of United Commercial Travelers Of America

## SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your statement filing. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of NO to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason, enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

**RESPONSE**

1. Will the SVO Compliance Certification be filed with this statement?

\_\_\_\_\_  
YES

2. Will the Trusteed Surplus Statement be filed with this statement?

\_\_\_\_\_  
NO

**EXPLANATION:**

**BAR CODE:**



**Overflow Page  
NONE**

**Sch. A-Part 2  
NONE**

**Sch. A-Part 3  
NONE**

**Sch. B-Part 1  
NONE**

**Sch. B-Part 2  
NONE**

**Sch. BA-Part 1  
NONE**

**Sch. BA-Part 2  
NONE**

**SCHEDULE D - PART 3**

Show all Long-Term Bonds and Stock Acquired by the Company During the Current Quarter

1 CUSIP Identification	2 Description	3 Date Acquired	4 Name of Vendor	5 Number of Shares of Stock	6 Actual Cost	7 Par Value	8 Paid for Accrued Interest and Dividends	9 NAIC Designation (a)
<b>Bonds - States, Territories and Possessions</b>								
<b>Canada</b>								
563469 DS 1	Manitoba Prov	05/17/2002	Private Client Group		413,132	358,000	11,098	1PE
1799999	Canada - Total - Bonds - States, Territories & Possessions				413,132	358,000	11,098	XXX
<b>Bonds - Industrial and Miscellaneous</b>								
<b>Canada</b>								
39191Z AE 9	Greater Toronto Airport Authority	06/13/2002	Private Client Group		99,696	100,000	0	1
4599999	Canada - Total - Bonds - Industrial & Miscellaneous				99,696	100,000	0	XXX
6099997	Total - Bonds - Part 3				99,696	100,000	0	XXX
6099999	Total - Bonds				512,828	458,000	11,098	XXX
7299999	Total - Bonds, Preferred and Common Stocks				512,828	458,000	11,098	XXX
(a) For all common stock bearing the NAIC designation "U" provide: the number of such issues: 0								

**SCHEDULE D - PART 4**

Show All Long-Term Bonds and Stock Sold, Redeemed or Otherwise Disposed of by the Company During the Current Quarter

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
CUSIP Identification	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value At Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest on Bonds Received During Year	Dividends on Stocks Received During Year	NAIC Designation
<b>Bonds - All Other Government</b>																
<b>Canada</b>																
135087 UE 2	Government Of Canada Series A43	05/17/2002	VARIOUS		426,900	300,000	437,800	432,300	(1,434)	0	0	(5,400)	(5,400)	13,383	0	1
	Canada				426,900	300,000	437,800	432,300	(1,434)	0	0	(5,400)	(5,400)	13,383	0	XXX
1099999	Total - Bonds - All Other Government				426,900	300,000	437,800	432,300	(1,434)	0	0	(5,400)	(5,400)	13,383	0	XXX
<b>Bonds - Industrial and Miscellaneous</b>																
<b>United States</b>																
126410 BQ 1	CSX Trans Inc.	05/14/2002	Key Trust Co.		434	434	447	439	0	0	0	(5)	(5)	1,596	0	1
	United States				434	434	447	439	0	0	0	(5)	(5)	1,596	0	XXX
4599999	Total - Bonds - Industrial & Miscellaneous				434	434	447	439	0	0	0	(5)	(5)	1,596	0	XXX
6099997	Total - Bonds - Part 4				427,334	300,434	438,247	432,739	(1,434)	0	0	(5,405)	(5,405)	14,979	0	XXX
6099999	Total - Bonds				427,334	300,434	438,247	432,739	(1,434)	0	0	(5,405)	(5,405)	14,979	0	XXX
7299999	Total - Bonds, Preferred and Common Stocks				427,334	XXX	438,247	432,739	(1,434)	0	0	(5,405)	(5,405)	14,979	0	XXX

(a) For all common stock bearing the NAIC designation 'U' provide: the number of such issues:.....0.

**Sch. DB-Part A-Section 1**  
**NONE**

**Sch. DB-Part B-Section 1**  
**NONE**

**Sch. DB-Part C-Section 1**  
**NONE**

**Sch. DB-Part D-Section 1**  
**NONE**

**SCHEDULE E - PART 1 - CASH**

Month End Depository Balances

1 Depository	2 Rate of Interest	3 Amount of Interest Received During Current Quarter	4 Amount of Interest Accrued at Current Statement Date	Book Balance at End of Each Month During Current Quarter			8 *	
				5 First Month	6 Second Month	7 Third Month		
<b>Open Depositories</b>								
KEY BANK.....	CLEVELAND OH USA.....	0.000.....	0.....	0.....	149,828	339,775	201,293	.....
ROYAL BANK.....	GALGARY AB CAN.....	4.000.....	0.....	0.....	135,869	129,652	111,046	.....
CANADA TRUST.....	CALGARY AB CAN.....	4.000.....	0.....	0.....	62,678	63,748	66,401	.....
ROYAL BANK.....	CALGARY AB CAN.....	4.000.....	0.....	0.....	20,000	20,000	20,000	.....
TRUST GENERAL.....	QUEBEC NF CAN.....	0.000.....	0.....	0.....	2,000	2,000	2,000	.....
0199999. Total Open Depositories.....	XXX.....	0.....	0.....	0.....	370,375	555,176	400,740	XXX
0399999. Total Cash on Deposit.....	XXX.....	0.....	0.....	0.....	370,375	555,176	400,740	XXX
0499999. Cash in Society's Office.....	XXX.....	XXX.....	XXX.....	XXX.....	2,150	2,150	2,150	XXX
0599999. Total Cash.....	XXX.....	0.....	0.....	0.....	372,525	557,326	402,890	XXX

NAIC Company Code

56383



## The Order Of United Commercial Travelers Of America SVO COMPLIANCE CERTIFICATION

The undersigned is an officer of the insurer responsible for reporting investments to the SVO and/or with performing all filings with appropriate state regulatory officials and the NAIC and is therefore required to be familiar with the requirements of such filings. The undersigned officer certifies that, to the best of his or her knowledge, information, and belief, all prices or NAIC designations for the securities reported in this statement have been obtained directly from the SVO except as specifically identified below. The officer further certifies that, to the best of his or her knowledge, information, and belief, since the last filing of a quarterly or annual statement:

1. All securities previously valued by the insurer and identified by a Z suffix have now been submitted to the SVO for a valuation or disposed of by sale or otherwise with the result that all prices and NAIC Designations reported in this statement have been provided by the SVO, except for new purchases identified in Schedule D and DA with a Z suffix or items submitted but not yet processed by the SVO.
2. Any newly purchased securities now identified with a Z suffix, shall be submitted to the SVO within 120 days of purchase.
3. All necessary information on securities which have been previously designated NR (not rated due to lack of current information) by the SVO have either been submitted to the SVO by the insurer for a valuation or disposed of by the insurer.
4. All material issuer events have been reported to the SVO.

A material issuer event is a generic or transaction specific credit event of which the insurer is currently aware, which by its nature would signify to a reasonably prudent insurer that a material change in the credit quality or price of the investment or security has occurred. As an illustration, and not by way of limitation, the following shall be deemed to constitute material issuer events:

- a. Recapitalizations or capital restructuring whether within or without Chapter 11 of the US Bankruptcy Code;
- b. Nonpayment, deferral, or payment in kind through waiver of any principal or contractual interest payment;
- c. Any change in the maturity of a security;
- d. Changes in the lender's collateral position, including releases of collateral, or the taking of a collateral position whether by operation of negative pledge covenant or otherwise;
- e. Events of a like character or of a like effect, which would be considered material to an investment professional.
- f. Exceptions

Kevin C. Hecker

Name of Investment Officer

Signature of Investment Officer

Vice-President & Controller

Title of Signatory

August 12, 2002

Date