



# QUARTERLY STATEMENT

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

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## CZECH CATHOLIC UNION

NAIC Group Code.....0000 ,0000 (Current Period) (Prior Period)	NAIC Company Code..... 56324	Employer's ID Number..... 34-0105780
Organized under the Laws of OHIO	State of Domicile or Port of Entry OHIO	
Country of Domicile U.S.A.		
Incorporated.....JANUARY 1, 1899	Commenced Business.....JANUARY 1, 1899	
Statutory Home Office	5349 DOLLOFF ROAD..... CLEVELAND ..... OH ..... 44127 (Street and Number) (City or Town, State and Zip Code)	
Main Administrative Office	5349 DOLLOFF ROAD..... CLEVELAND ..... OH ..... 44127 (Street and Number) (City or Town, State and Zip Code)	216-341-0444- (Area Code) (Telephone Number)
Mail Address	5349 DOLLOFF ROAD..... CLEVELAND ..... OH ..... 44127 (Street and Number or P. O. Box) (City or Town, State and Zip Code)	
Primary Location of Books and Records	5349 DOLLOFF ROAD..... CLEVELAND ..... OH ..... 44127 (Street and Number) (City or Town, State and Zip Code)	216-341-0444- (Area Code) (Telephone Number)
Internet Website Address		
Statement Contact	MARY ANN MAHONEY (Name)	216-341-0444- (Area Code) (Telephone Number) (Extension)
Policyowner Relations Contact	(E-Mail Address) 5349 DOLLOFF ROAD..... CLEVELAND ..... OH ..... 44127 (Street and Number) (City or Town, State and Zip Code)	216-341-0711- (Fax Number) (Area Code) (Telephone Number) (Extension)

### OFFICERS

President .... MARY ANN MAHONEY  
Secretary .... ELSIE T. MALEC  
Actuary .... STEIMLA & ASSOCIATES, INC.

### VICE PRESIDENTS

LORETTA MORAVECEK PAULINE KVETON

LILLIAN KOPECKY

### DIRECTORS OR TRUSTEES

DLGA JAHN MARYANN LANGEVIN EDWARD P. BABOR

DOLORES JACKLIN

State of.....OHIO  
County of....CUYAHOGA

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 herefrom 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.

Mary Ann Mahoney  
(Signature)  
MARY ANN MAHONEY  
Printed Name)  
President

Elsie T. Malec  
(Signature)  
ELSIE T. MALEC  
(Printed Name)  
Secretary

Elsie T. Malec  
(Signature)  
ELSIE T. MALEC  
(Printed Name)  
Treasurer

Subscribed and sworn to before me this

23rd day of October, 2002

Diane M. Burk

DIANE M. BURK, Notary Public  
State of Ohio

My Commission Expires 9/26/07

# 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.....	7,266,469	10,000	7,256,469	7,181,341
2. Stocks:				
2.1 Preferred stocks.....			0	
2.2 Common stocks.....	529,334		529,334	627,922
3. Mortgage loans on real estate:				
3.1 First liens.....			0	
3.2 Other than first liens.....			0	
4. Real estate:				
4.1 Properties occupied by the society (less \$.....0 encumbrances).....	21,128		21,128	21,128
4.2 Properties held for the production of income (less \$.....0 encumbrances).....			0	
4.3 Properties held for sale (less \$.....0 encumbrances).....			0	
5. Certificate loans and liens.....	61,723		61,723	55,504
6. Cash (\$.....1,388,459) and short-term investments (\$.....0).....	1,388,459		1,388,459	1,267,712
7. Other invested assets.....			0	
8. Receivable for securities.....			0	
9. Aggregate write-ins for invested assets.....	0	0	0	0
10. Subtotals, cash and invested assets (Lines 1 to 9).....	9,267,112	10,000	9,257,112	9,153,606
11. Reinsurance ceded:				
11.1 Amounts recoverable from reinsurers.....			0	
11.2 Commissions and expense allowances due.....			0	
11.3 Experience ratings and other refunds due.....			0	
11.4 Other amounts receivable under reinsurance contracts.....			0	
12. Electronic data processing equipment and software.....			0	
13. Premiums actually collected by subordinate lodges not yet remitted to home office (excluding \$.....0 loading).....	(24,976)		(24,976)	(6,683)
14. Life insurance premiums and annuity considerations deferred and uncollected on in force (less premiums on reinsurance ceded and less \$.....0 loading).....			0	
15. Accident and health premiums due and unpaid.....			0	
16. Investment income due and accrued.....	65,721		65,721	65,721
17. Net adjustment in assets and liabilities due to foreign exchange rates.....			0	
18. Receivable from subsidiaries and affiliates.....			0	
19. Amounts due from agents.....			0	
20. Other assets nonadmitted.....			0	
21. Aggregate write-ins for other than invested assets.....	0	0	0	0
22. Total assets excluding Separate Accounts Business (Lines 10 to 21).....	9,307,857	10,000	9,297,857	9,212,644
23. From Separate Accounts statement.....			0	
24. TOTALS (Lines 22 and 23).....	9,307,857	10,000	9,297,857	9,212,644

## DETAILS OF WRITE-INS

001. ....				0
002. ....				0
003. ....				0
098. Summary of remaining write-ins for Line 9 from overflow page.....	0	0	0	0
099. Totals (Lines 0901 thru 0903 plus 0998) (Line 9 above).....	0	0	0	0
01. ....				0
02. ....				0
03. ....				0
098. Summary of remaining write-ins for Line 21 from overflow page.....	0	0	0	0
099. Totals (Lines 2101 thru 2103 plus 2198) (Line 21 above).....	0	0	0	0

# LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31, Prior Year
1. Aggregate reserve for life contracts (including \$.....0 Modco Reserve).....	5,848,530	5,791,709
2. Aggregate reserve for accident and health contracts (including \$.....0 Modco Reserve).....	.....	.....
3. Liability for deposit-type contracts (including \$.....0 Modco Reserve).....	.....	.....
4. Contract claims:		
4.1 Life.....	22,037	22,037
4.2 Accident and health.....	.....	.....
5. Refunds due and unpaid.....	.....	.....
6. Provisions for refunds payable in following calendar year-estimated amounts:		
6.1 Apportioned for payment to .....	125,000	125,000
6.2 Not yet apportioned.....	.....	.....
7. Premiums and annuity considerations for life and accident and health contracts received in advance less \$.....0 discount; including \$.....0 accident and health premiums.....	.....	.....
8. Certificate and contract liabilities not included elsewhere:		
8.1 Surrender values on canceled contracts.....	.....	.....
8.2 Other amounts payable on reinsurance including \$.....0 assumed and \$.....0 ceded.....	.....	.....
8.3 Interest maintenance reserve (IMR).....	97	97
9. Commissions to fieldworkers due or accrued-life and annuity contracts \$.....0, accident and health \$.....0 and deposit-type contract funds \$.....0.....	.....	.....
10. Commissions and expense allowances payable on reinsurance assumed.....	.....	.....
11. General expenses due or accrued.....	1,268	1,268
12. Transfers to Separate Accounts due or accrued (net) (including \$.....0 accrued for expense allowances recognized in reserves).....	.....	.....
13. Taxes, licenses and fees due or accrued.....	713	713
14. Unearned investment income.....	.....	.....
15. Amounts withheld or retained by Society as agent or trustee.....	.....	.....
16. Amounts held for fieldworkers' account, including \$.....0 fieldworkers' credit balances.....	.....	.....
17. Remittances and items not allocated.....	.....	.....
18. Net adjustment in assets and liabilities due to foreign exchange rates.....	.....	.....
19. Liability for benefits for employees and fieldworkers if not included above.....	.....	.....
20. Borrowed money \$.....0 and interest thereon \$.....0.....	.....	.....
21. Miscellaneous liabilities:		
21.1 Asset valuation reserve.....	151,974	210,474
21.2 Reinsurance in unauthorized companies.....	.....	.....
21.3 Funds held under reinsurance treaties with unauthorized reinsurers.....	.....	.....
21.4 Payable to subsidiaries and affiliates.....	.....	.....
21.5 Drafts outstanding.....	.....	.....
21.6 Funds held under coinsurance.....	.....	.....
21.7 Payable for securities.....	.....	.....
22. Aggregate write-ins for liabilities.....	1,712	1,712
23. Total Liabilities excluding Separate Accounts business (Lines 1 to 22).....	6,151,331	6,153,010
24. From Separate Accounts Statement.....	.....	.....
25. Total liabilities (Lines 23 to 24).....	6,151,331	6,153,010
26. Aggregate write-ins for other than liabilities and surplus funds.....	0	0
27. Surplus notes.....	.....	.....
28. Aggregate write-ins for surplus funds.....	125,000	125,000
29. Unassigned funds.....	3,021,526	2,934,634
30. Totals (Lines 26 through 29) (including \$.....0 in Separate Accounts Statement).....	3,146,526	3,059,634
31. Totals (Lines 25 + 30).....	9,297,857	9,212,644

## DETAILS OF WRITE-INS

?01. Fraternal.....	1,712	1,712
?02. .....	.....	.....
?03. .....	.....	.....
?98. Summary of remaining write-ins for Line 22 from overflow page.....	0	0
?99. Totals (Lines 2201 thru 2203 plus 2298) (Line 22 above).....	1,712	1,712
?01. .....	.....	.....
?02. .....	.....	.....
?03. .....	.....	.....
?98. Summary of remaining write-ins for Line 26 from overflow page.....	0	0
?99. Totals (Lines 2601 thru 2603 plus 2698) (Line 26 above).....	0	0
01. Contingency Reserve.....	125,000	125,000
02. .....	.....	.....
03. .....	.....	.....
98. Summary of remaining write-ins for Line 28 from overflow page.....	0	0
99. Totals (Lines 2801 thru 2803 plus 2898) (Line 28 above).....	125,000	125,000

**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.....	69,034	71,965	265,940
2. Considerations for supplementary contracts with life contingencies.....			
3. Net investment income.....	442,988	426,709	596,562
4. Amortization of Interest Maintenance Reserve (IMR).....			449
5. Separate Accounts net gain from operations excluding unrealized gains and losses.....			
6. Commissions and expense allowances on reinsurance ceded.....			
7. Reserve adjustments on reinsurance ceded.....			
8. Miscellaneous Income:			
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts.....			
8.2 Charges and fees for deposit-type contracts.....			
8.3 Aggregate write-ins for miscellaneous income.....	4,971	805	662
9. Totals (Lines 1 to 8.3).....	516,993	499,479	863,613
10. Death benefits.....	153,625	120,493	170,305
11. Matured endowments.....	7,920	11,897	9,428
12. Annuity and old age benefits.....	4,586	1,344	1,344
13. Disability, accident and health benefits, including premiums waived \$.....0			
14. Surrender benefits and withdrawals for life contracts.....	28,542	20,266	34,044
15. Interest and adjustments on contract or deposit-type contract funds.....			
16. Payments on supplementary contracts with life contingencies.....			
17. Increase in aggregate reserve for life and accident and health contracts.....	56,821	117,901	219,802
18. Totals (Lines 10 to 17).....	251,494	271,901	434,923
19. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only).....	1,160		2,658
20. Commissions and expense allowances on reinsurance assumed.....			
21. General insurance expenses and fraternal expenses.....	143,683	128,367	175,799
22. Insurance taxes, licenses and fees.....	6,757	3,023	8,305
23. Increase in loading on deferred and uncollected premiums.....			
24. Net transfers to or (from) Separate Accounts.....			
25. Aggregate write-ins for deductions.....	0	0	0
26. Totals (Lines 18 to 25).....	403,093	403,292	621,685
27. Net gain from operations before refunds to members (Line 9 minus Line 26).....	113,900	96,187	241,928
28. Refunds to members.....			165,525
29. Net gain from operations after refunds to members and before realized capital gains (losses) (Line 27 minus Line 28).....	113,900	96,187	76,403
30. Net realized capital gains (losses) (excluding \$.....0 transferred to the IMR).....	(5,507)	325	13,033
31. Net income (Lines 29 + 30).....	108,393	96,512	89,436
<b>SURPLUS ACCOUNT</b>			
32. Surplus, December 31, prior year.....	3,059,634	2,991,405	2,991,405
33. Net income from operations (Line 31).....	108,393	96,512	89,436
34. Change in net unrealized capital gains or (losses).....	(80,000)	(57,219)	(57,048)
35. Change in net unrealized foreign exchange capital gain (loss).....			
36. Change in nonadmitted assets and related items.....			
37. Change in liability for reinsurance in unauthorized companies.....			
38. Change in reserve on account of change in valuation basis (increase) or decrease.....			
39. Change in asset valuation reserve.....	58,500	46,000	35,841
40. Surplus (contributed to) withdrawn from Separate Accounts during period.....			
41. Other changes in surplus in Separate Accounts Statement.....			
42. Change in surplus notes.....			
43. Cumulative effect of changes in accounting principles.....			
44. Change in surplus as a result of reinsurance.....			
45. Aggregate write-ins for gains and losses in surplus.....	0	0	0
46. Net change in surplus for the year (Lines 33 through 45).....	86,893	85,293	68,229
47. Surplus as of statement date (Lines 32 + 46).....	3,146,526	3,076,698	3,059,634

**DETAILS OF WRITE-INS**

1.301. Miscellaneous Income.....	4,971		662
1.302. ....		805	
1.303. ....			
1.398. Summary of remaining write-ins for Line 8.3 from overflow page.....	0	0	0
1.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above).....	4,971	805	662
501. ....			
502. ....			
503. ....			
598. Summary of remaining write-ins for Line 25 from overflow page.....	0	0	0
599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above).....	0	0	0
501. ....			
502. ....			
503. ....			
598. Summary of remaining write-ins for Line 45 from overflow page.....	0	0	0
599. Totals (Lines 4501 thru 4503 plus 4598) (Line 45 above).....	0	0	0

# 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.....	87,327	265,941
2. Charges and fees for deposit-type contracts.....		
3. Considerations for supplementary contracts with life contingencies.....		
4. Net investment income.....	442,988	588,271
5. Commissions and expense allowances on reinsurance ceded.....		
6. Fees associated with investment management, administration and contract guarantees from Separate Accounts.....		
7. Aggregate write-ins for miscellaneous income.....	4,971	662
8. Total (Lines 1 to 7).....	535,286	854,874
9. Death benefits.....	153,625	174,502
10. Matured endowments.....	7,920	11,897
11. Annuity and old age benefits.....	4,586	1,344
12. Disability, accident and health benefits.....		
13. Surrender benefits and withdrawals for life contracts.....	28,542	34,044
14. Interest and adjustment on contract or deposit-type contract funds.....		
15. Payments on supplementary contracts with life contingencies.....		
16. Total (Lines 9 to 15).....	194,673	221,787
17. Commissions on premiums, annuity considerations and deposit-type contract funds.....	1,160	2,658
18. Commissions and expense allowances on reinsurance assumed.....		
19. General insurance expenses and fraternal expenses.....	143,683	176,858
20. Insurance taxes, licenses and fees, excluding federal income taxes.....	6,757	8,266
21. Net transfers to or (from) Separate Accounts.....		
22. Aggregate write-ins for deductions.....	0	0
23. Refunds to members paid.....		
24. Total (Lines 16 to 23).....	346,272	575,094
25. Net cash from operations (Lines 8 minus 24).....	189,014	279,780
<b>Cash from Investments</b>		
26. Proceeds from investments sold, matured or repaid:		
26.1 Bonds.....	1,339,721	1,749,036
26.2 Stocks.....	12,988	116,546
26.3 Mortgage loans.....		
26.4 Real estate.....		
26.5 Other invested assets.....		
26.6 Net gains or (losses) on cash and short-term investments.....		
26.7 Miscellaneous proceeds.....		
26.8 Total (Lines 26.1 to 26.7).....	1,352,709	1,865,582
27. Cost of investments acquired (long-term only):		
27.1 Bonds.....	1,399,623	1,810,874
27.2 Stocks.....		
27.3 Mortgage loans.....		
27.4 Real estate.....		
27.5 Other invested assets.....		
27.6 Miscellaneous applications.....		
27.7 Total investments acquired (Lines 27.1 to 27.6).....	1,399,623	1,810,874
28. Net increase (or decrease) in certificate loans and liens.....	6,219	4,030
29. Net cash from investments (Line 26.8 minus Line 27.7 minus Line 28).....	(53,133)	50,677
<b>Cash from Financing and Miscellaneous Sources</b>		
30. Cash provided:		
30.1 Surplus notes, capital and surplus paid in.....		
30.2 Borrowed money \$.....0 less amounts repaid \$.....0.....		
30.3 Deposits on deposit-type contract funds and other liabilities without life or disability contingencies.....		
30.4 Other cash provided.....		
30.5 Total (Lines 30.1 to 30.4).....	0	0
31. Cash Applied:		
31.1 Interest on indebtedness.....		
31.2 Withdrawals on deposit-type contract funds and other liabilities without life or disability contingencies.....		
31.3 Other applications (net).....	15,135	(4,135)
31.4 Total (Lines 31.1 to 31.3).....	15,135	(4,135)
32. Net cash from financing and miscellaneous sources (Line 30.5 minus 31.4).....	(15,135)	4,135
<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).....	120,747	334,592
34. Cash and Short-term Investments:		
34.1 Beginning of year.....	1,267,712	933,120
34.2 End of period (Line 33 plus Line 34.1).....	1,388,459	1,267,712
<b>DETAILS OF WRITE-INS</b>		
01. Miscellaneous Income.....	4,971	662
02. .....		
03. .....		
98. Summary of remaining write-ins for Line 7 from overflow page.....	0	0
99. Totals (Lines 0701 thru 0703 plus 0798) (Line 7 above).....	4,971	662
01. .....		
02. .....		
03. .....		
98. Summary of remaining write-ins for Line 22 from overflow page.....	0	0
99. Totals (Lines 2201 thru 2203 plus 2298) (Line 22 above).....	0	0

## NOTES TO FINANCIAL STATEMENTS

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### Summary of Significant Accounting Principles

The Company prepares its statutory financial statements in conformity with accounting practices prescribed or permitted by the State of Illinois, therefore the financial statements are prepared in accordance with the NAIC Accounting Practices and Procedures manual - Version effective January 1, 2002.

### Accounting Changes and Corrections of Errors

Accounting changes adopted to conform to the provisions of the NAIC Accounting Practices and Procedures manual - Version effective January 1, 2002 are reported as changes in accounting principles. The cumulative effect of changes in accounting principles is reported as an adjustment to unassigned funds in the period of the change in accounting principle. The cumulative effect is the difference between the amount of capital and surplus at the beginning of the year and the amount of capital and surplus that would have been reported at the date if the new accounting principles had been applied retroactively for all prior periods. As a result of these changes, the Company had no adjustment to its surplus as of January 1, 2002.

### 7. Wash Sales

Not Applicable.

# 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 [X]

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 [X] N/A [ ]  
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. 12/31/1995.....

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. 12/31/1995.....

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). 5/31/1996.....

7.4 By what department or departments? \_\_\_\_\_

7.1 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]

7.2 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: \$.....

12. Amount of real estate and mortgages held in short-term investments: \$.....

13.1 Does the reporting entity have any investments in parent, subsidiaries and affiliates? Yes [ ] No [X]

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.....	\$.....0	\$.....0
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).....	\$.....0	\$.....0
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

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

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

5. 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 [ ] No [X]

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

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)

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

# 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.	Long-term mortgages in good standing:	Amount
1.11	Farm mortgages.....	\$.....
1.12	Residential mortgages.....	\$.....
1.13	Commercial mortgages.....	\$.....
1.14	Total mortgages in good standing.....	\$.....0
.2	Long-term mortgages in good standing with restructured terms:	
1.21	Total mortgages in good standing.....	\$.....
.3	Long-term mortgage loans upon which interest is overdue more than three months:	
1.31	Farm mortgages.....	\$.....
1.32	Residential mortgages.....	\$.....
1.33	Commercial mortgages.....	\$.....
1.34	Total mortgages with interest overdue more than three months.....	\$.....0
.4	Long-term mortgage loans in process of foreclosure:	
1.41	Farm mortgages.....	\$.....
1.42	Residential mortgages.....	\$.....
1.43	Commercial mortgages.....	\$.....
1.44	Total mortgages in process of foreclosure.....	\$.....0
.5	Total mortgage loans (Lines 1.14 + 1.21 + 1.34 + 1.44) (Page 2, Column 3, Lines 3.1 + 3.2).....	\$.....0
.6	Long-term mortgages foreclosed, properties transferred to real estate in current quarter:	
1.61	Farm mortgages.....	\$.....
1.62	Residential mortgages.....	\$.....
1.63	Commercial mortgages.....	\$.....
1.64	Total mortgages foreclosed and transferred to real estate.....	\$.....0
.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?	
.2	If no, explain.....	Yes [ <input type="checkbox"/> ]      No [ <input type="checkbox"/> ]

## 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.....	21,128	21,128	21,128	21,128
2. Increase (decrease) by adjustment.....				
3. Cost of acquired.....				
4. Cost of additions to and permanent improvements.....				
5. Total profit (loss) on sales.....				
6. Increase (decrease) by foreign exchange adjustment.....				
7. Amount received on sales.....				
8. Book/adjusted carrying value at end of current period.....	21,128	21,128	21,128	21,128
9. Total valuation allowance.....				
10. Subtotal (Lines 8 plus 9).....	21,128	21,128	21,128	21,128
11. Total nonadmitted amounts.....				
12. Statement value, current period (Page 2, real estate lines, current period).....	21,128	21,128	21,128	21,128

## 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.....				
2.2 Additional investment made after acquisitions.....				
3. Accrual of discount and mortgage interest points and commitment fees.....				
4. Increase (decrease) by adjustment.....				
5. Total profit (loss) on sale.....				
6. Amounts paid on account or in full during the period.....				
7. Amortization of premium.....				
8. Increase (decrease) by foreign exchange adjustment.....				
9. Book value/recorded investment excluding accrued interest on mortgages owned at end of current period.....	0	0	0	0
0. Total valuation allowance.....				
1. Subtotal (Lines 9 plus 10).....	0	0	0	0
2. Total nonadmitted amounts.....				
3. Statement value of mortgages owned at end of current period.....	0	0	0	0

## 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.....				
2.2 Additional investment made after acquisitions.....				
3. Accrual of discount.....				
4. Increase (decrease) by adjustment.....				
5. Total profit (loss) on sale.....				
6. Amounts paid on account or in full during the period.....				
7. Amortization of premium.....				
8. Increase (decrease) by foreign exchange adjustment.....				
9. Book/adjusted carrying value of long-term invested assets at end of current period.....	0	0	0	0
0. Total valuation allowance.....				
1. Subtotal (Lines 9 plus 10).....	0	0	0	0
2. Total nonadmitted amounts.....				
3. Statement value of long-term invested assets at end of current period.....	0	0	0	0

**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 Statement Value Beginning of Current Quarter	2 Acquisitions During Current Quarter	3 Dispositions During Current Quarter	4 Non-Trading Activity During Current Quarter	5 Statement Value End of First Quarter	6 Statement Value End of Second Quarter	7 Statement Value End of Third Quarter	8 Statement Value December 31 Prior Year
<b>BONDS</b>								
1. Class 1.....	6,189,363	703,313	667,631	11,770	6,079,259	6,189,363	6,236,815	6,161,688
2. Class 2.....	805,109				805,109	805,109	805,109	805,109
3. Class 3.....	139,545				139,545	139,545	139,545	139,545
4. Class 4.....	75,000				75,000	75,000	75,000	75,000
5. Class 5.....								
6. Class 6.....								
<b>7. Total Bonds.....</b>	<b>7,209,017</b>	<b>703,313</b>	<b>667,631</b>	<b>11,770</b>	<b>7,098,913</b>	<b>7,209,017</b>	<b>7,256,469</b>	<b>7,181,342</b>
<b>PREFERRED STOCK</b>								
8. Class 1.....								
9. Class 2.....								
10. Class 3.....								
11. Class 4.....								
12. Class 5.....								
13. Class 6.....								
<b>14. Total Preferred Stock.....</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>15. Total Bonds and Preferred Stock.....</b>	<b>7,209,017</b>	<b>703,313</b>	<b>667,631</b>	<b>11,770</b>	<b>7,098,913</b>	<b>7,209,017</b>	<b>7,256,469</b>	<b>7,181,342</b>

**Sch. DA-Part 1**  
**NONE**

**Sch. DA-Part 2-Verification**  
**NONE**

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

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

**Sch. S**  
**NONE**

# SCHEDULE T - DISTRIBUTION OF BUSINESS BY STATES AND TERRITORIES

(Adult and Juvenile Combined)

State, Etc.	Is Insurer Licensed? (Yes or No)	Life Contracts			5	6
		2	3	4		
		Life Insurance Premiums	Annuity Considerations	Accident and Health Insurance Premiums Premiums, Including Policy, Membership and Other Fees	Deposit-Type Contract Funds	Other Considerations
1. Alabama.....	AL	NO.....				
2. Alaska.....	AK	NO.....				
3. Arizona.....	AZ	NO.....				
4. Arkansas.....	AR	NO.....				
5. California.....	CA	NO.....				
6. Colorado.....	CO	NO.....				
7. Connecticut.....	CT	NO.....	10.....			
8. Delaware.....	DE	NO.....				
9. District of Columbia.....	DC	NO.....				
10. Florida.....	FL	NO.....				
11. Georgia.....	GA	NO.....				
12. Hawaii.....	HI	NO.....				
13. Idaho.....	ID	NO.....				
14. Illinois.....	IL	YES.....	5,577.....	540.....		
15. Indiana.....	IN	NO.....				
16. Iowa.....	IA	YES.....	2,810.....	.56.....		
17. Kansas.....	KS	NO.....				
18. Kentucky.....	KY	NO.....				
19. Louisiana.....	LA	NO.....				
20. Maine.....	ME	NO.....				
21. Maryland.....	MD	NO.....				
22. Massachusetts.....	MA	NO.....				
23. Michigan.....	MI	YES.....	6,036.....	121.....		
24. Minnesota.....	MN	NO.....	612.....			
25. Mississippi.....	MS	NO.....				
26. Missouri.....	MO	NO.....	1,230.....			
27. Montana.....	MT	NO.....				
28. Nebraska.....	NE	NO.....	3,056.....			
29. Nevada.....	NV	NO.....				
30. New Hampshire.....	NH	NO.....				
31. New Jersey.....	NJ	NO.....				
32. New Mexico.....	NM	NO.....				
33. New York.....	NY	NO.....	2,622.....	.48.....		
34. North Carolina.....	NC	NO.....				
35. North Dakota.....	ND	NO.....				
36. Ohio.....	OH	YES.....	29,926.....	11,952.....		
37. Oklahoma.....	OK	NO.....				
38. Oregon.....	OR	NO.....				
39. Pennsylvania.....	PA	YES.....	3,898.....	121.....		
40. Rhode Island.....	RI	NO.....				
41. South Carolina.....	SC	NO.....				
42. South Dakota.....	SD	NO.....				
43. Tennessee.....	TN	NO.....				
44. Texas.....	TX	NO.....				
45. Utah.....	UT	NO.....				
46. Vermont.....	VT	NO.....				
47. Virginia.....	VA	NO.....				
48. Washington.....	WA	NO.....				
49. West Virginia.....	WV	NO.....				
50. Wisconsin.....	WI	NO.....	419.....			
51. Wyoming.....	WY	NO.....				
52. American Samoa.....	AS	NO.....				
53. Guam.....	GU	NO.....				
54. Puerto Rico.....	PR	NO.....				
55. US Virgin Islands.....	VI	NO.....				
56. Canada.....	CN	NO.....				
57. Aggregate Other Alien.....	OT	XXX.....	0.....	0.....	0.....	0.....
58. Subtotals.....		(a).....5	56,196.....	12,838.....	0.....	0.....
90. Reporting entity contributions for employee benefit plans		XXX.....				
91. Dividends or refunds applied to purchase paid-up additions and annuities.....		XXX.....				
92. Dividends or refunds applied to shorten endowment or premium paying period.....		XXX.....				
93. Premium or annuity considerations waived under disability or other contract provisions.....		XXX.....				
94. Aggregate other amounts not allocable by State.....		XXX.....	0.....	0.....	0.....	0.....
95. Totals (Direct Business).....		XXX.....	56,196.....	12,838.....	0.....	0.....
96. Plus reinsurance assumed.....		XXX.....				
97. Totals (All Business).....		XXX.....	56,196.....	12,838.....	0.....	0.....
98. Reinsurance less reinsurance ceded.....		XXX.....				
99. Totals (All Business) less reinsurance ceded.....		XXX.....	56,196.....	12,838.....	0.....	0.....
5701.....		XXX.....				
5702.....		XXX.....				
5703.....		XXX.....				
5798. Summary of remaining write-ins for Line 57 from overflow page.....		XXX.....	0.....	0.....	0.....	0.....
5799. Totals (Lines 5701 thru 5703 plus 5798) (Line 57 above).....		XXX.....	0.....	0.....	0.....	0.....
9401.....		XXX.....				
9402.....		XXX.....				
9403.....		XXX.....				
9498. Summary of remaining write-ins for Line 94 from overflow page.....		XXX.....	0.....	0.....	0.....	0.....
9499. Totals (Lines 9401 thru 9403 plus 9498) (Line 94 above).....		XXX.....	0.....	0.....	0.....	0.....

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

**Sch. Y-Part 1**  
**NONE**

**Supplemental Exhibit & Sch. Interrogatories**  
**NONE**

**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 - U.S. Government</b>								
31392R-QB-.....	FEDERAL HOME LOAN MORTGAGE	7/30/2002	PARKER / HUNTER		35,000	35,000		183 1
31392U-2A-1.....	FEDERAL HOME LOAN MORTGAGE	8/30/2002	PARKER / HUNTER		50,000	50,000		262 1
31392U-SC-9.....	FEDERAL HOME LOAN MORTGAGE	9/13/2002	PARKER / HUNTER		50,000	50,000		242 1
31392U-LS-1.....	FEDERAL HOME LOAN MORTGAGE	9/13/2002	PARKER / HUNTER		50,000	50,000		222 1
383373X-5D-4.....	MULTICLASS CMO	7/30/2002	WACHOVIA SECURITIES		35,000	35,000		
383373V-DW-7.....	MULTICLASS CMO	7/26/2002	WACHOVIA SECURITIES		40,000	40,000		169 1
383373V-DW-7.....	MULTICLASS CMO	7/29/2002	WACHOVIA SECURITIES		50,000	50,000		187 1
383373T-PA-7.....	MULTICLASS CMO	9/16/2002	WACHOVIA SECURITIES		46,575	45,000		233 1
12669C-4W-7.....	MULTICLASS CMO	9/21/2002	WACHOVIA SECURITIES		60,300	60,000		135 1
31392U-CM4-4.....	MULTICLASS CMO	9/23/2002	WACHOVIA SECURITIES		50,750	50,000		302 1
383373X-5D-4.....	MASTER ASSET SEC TRUST	9/13/2002	WACHOVIA SECURITIES		50,688	50,000		242 1
383373X-AD-8.....	GOVERNMENT NATIONAL MORTGAGE ASSN	7/24/2002	PARKER / HUNTER		25,000	25,000		252 1
383373V-DX-5.....	GOVERNMENT NATIONAL MORTGAGE ASSN	8/30/2002	PARKER / HUNTER		50,000	50,000		108 1
31392E-A3-4.....	FEDERAL NATIONAL MORTGAGE ASSN	9/30/2002	PARKER / HUNTER		60,000	60,000		242 1
0399999. Total - Bonds - U.S. Government.....				653,313	650,000	3,059	3,059	XXX
<b>Bonds - Industrial and Miscellaneous</b>								
United States								
41013M-AS-9.....	JOHN HANCOCK INSURANCE CO				50,000	50,000		1
	United States				50,000	50,000		XXX
	4559999. Total - Bonds - Industrial & Miscellaneous						0	XXX
6099999. Total - Bonds - Part 3.....					50,000	50,000	0	XXX
6099999. Total - Bonds.....					703,313	700,000	3,059	XXX
7299999. Total - Bonds, Preferred and Common Stocks.....					703,313	700,000	3,059	XXX
(a) For all common stock bearing the NAIC designation "U" provide the number of such issues:.....					XXX	3,059	3,059	XXX

## 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 Adjustment	Realized Gain (Loss) on Disposal	Foreign Exchange Gain (Loss) on Disposal	Interest on Bonds Received During Year	Dividends on Stocks Received During Year	NAIC Designation (a)	
<b>Bonds - U.S. Government</b>																
362163-TM-9...	GNMA PASS THRU POOL	8/15/2002	CALLED					2,265	2,265	2,265	2,265	2,265	0	88	1	
313337-X3-1...	FEDERAL HOME LOAN MORTGAGE	9/01/2002	CALLED					16,307	16,307	16,307	16,307	16,307	0	1,379	1	
313337-2E-7...	FEDERAL HOME LOAN MORTGAGE	8/15/2002	CALLED					6,927	6,927	6,927	6,927	6,927	0	877	1	
313337-G-PQ-6...	FEDERAL HOME LOAN MORTGAGE	7/15/2002	CALLED					2,000	2,000	2,000	2,000	2,000	0	201	1	
313337-HM-1...	FEDERAL HOME LOAN MORTGAGE	9/05/2002	CALLED					6,364	6,364	6,364	6,364	6,364	0	661	1	
313337-LP-7...	FEDERAL HOME LOAN MORTGAGE	9/05/2002	CALLED					28,224	28,224	28,224	28,224	28,224	0	1,272	1	
76110Y-8C-9...	MULTICLASS CMO	9/25/2002	CALLED					35,000	35,000	35,000	35,000	35,000	0	1,838	1	
31356F-6D-8...	FEDERAL NATIONAL MORTGAGE ASN	8/25/2002	CALLED					13,019	13,019	13,019	13,019	13,019	0	1,668	1	
31356B-Y9-2...	FEDERAL NATIONAL MORTGAGE ASN	7/31/2002	CALLED					5,000	5,000	5,000	5,000	5,000	0	235	1	
31356K-N7-8...	FEDERAL NATIONAL MORTGAGE ASN	7/15/2002	CALLED					763	763	763	763	763	0	230	1	
31356U-GE-9...	FEDERAL NATIONAL MORTGAGE ASN	7/15/2002	CALLED					9,324	9,324	9,324	9,324	9,324	0	820	1	
31356U-GE-9...	FEDERAL HOME LOAN MORTGAGE	9/30/2002	CALLED (PARTIAL)					129,553	129,553	129,553	129,553	129,553	0	8,131	1	
31356U-GE-9...	FEDERAL NATIONAL MORTGAGE ASN	9/30/2002	CALLED (PARTIAL)					8,010	8,010	8,010	8,010	8,010	0	747	1	
0399999... Total - Bonds - U.S. Government		9/30/2002	CALLED (PARTIAL)					14,875	14,875	14,875	14,875	14,875	0	2,667	1	
					277,631		277,631		279,407		279,407		0	20,814	0	
<b>Bonds - Public Utilities</b>																
079867-AA-5...	BELLSOUTH TELECOMMUNICATIONS	7/01/2002	CALLED					30,000	30,000	30,000	30,000	30,000	0	3,924	1	
677347-AP-1...	OHIO EDISON 1ST MORTGAGE	8/01/2002	MATURED					15,000	15,000	15,000	15,000	15,000	0	1,125	1	
694685-AC-4...	PACIFIC NORTHWEST BELL TELEPHONE	9/01/2002	MATURED					25,000	25,000	25,000	25,000	25,000	0	1,094	1	
737679-BQ-2...	POTOMAC ELECTRIC POWER CO.	7/15/2002	CALLED					5,000	5,000	5,000	5,000	5,000	0	444	1	
United States...	United States...							75,000	75,000	75,000	75,000	75,000	0	6,587	0	
3899999... Total - Bonds - Public Utilities								75,000	75,000	75,000	75,000	75,000	0	6,587	0	
<b>Bonds - Industrial and Miscellaneous</b>																
087851-AD-3...	BEVERLY ENTERPRISES FIRST MTG	7/15/2002	CALLED					25,000	25,000	25,000	25,000	25,000	0	1,641	1	
16161N-AL-4...	CHASE MANHATTAN CORP	9/01/2002	CALLED					100,000	100,000	100,000	100,000	100,000	0	6,750	1	
16161N-AL-4...	CHASE MANHATTAN CORP	9/01/2002	CALLED					40,000	40,000	40,000	40,000	40,000	0	2,700	1	
16161N-AK-6...	CHASE MANHATTAN CORP	9/01/2002	CALLED					50,000	50,000	50,000	50,000	50,000	0	2,208	1	
37042F-6J-2...	GMAC SMARTNOTES	8/15/2002	CALLED					60,000	60,000	60,000	60,000	60,000	0	4,800	1	
75952F-20-S...	RELIASTAR FINANCING II	7/15/2002	CALLED					40,000	40,000	40,000	40,000	40,000	0	1,755	1	
United States...	United States...							315,000	315,000	315,000	315,000	315,000	0	19,854	0	
4599999... Total - Bonds - Industrial & Miscellaneous								315,000	315,000	315,000	315,000	315,000	0	19,854	0	
60999997... Total - Bonds - Part 4								667,631	667,631	667,631	667,631	667,631	0	47,255	0	
60999999... Total - Bonds								667,631	667,631	667,631	667,631	667,631	0	47,255	0	
<b>Common Stocks - Industrial and Miscellaneous</b>																
United States...	United States...							576,282	576,282	576,282	576,282	576,282	0	50	1	
21923Y-10-5...	CORNERSTONE STRATEGIC FUND	9/01/2002	SOLD					7,508	7,508	7,508	7,508	7,508	0	194	1	
172867-01-1...	ASSOCIATES FIRST CAPITAL / CITIGROUP	9/30/2002	SOLD (PARTIAL)					3,421	3,421	3,421	3,421	3,421	0	121	1	
488903-64-2...	KEMPER GOV SEC	9/30/2002	SOLD (PARTIAL)					1,175	1,175	1,175	1,175	1,175	0	365	1	
487904-46-8...	UNITS KEMPER							846	846	846	846	846	0	365	1	
6699999... Total - Common Stocks - Industrial & Miscellaneous								7,432	7,432	7,432	7,432	7,432	0	365	1	
7099997... Total - Common Stocks - Part 4								12,950	12,950	12,950	12,950	12,950	0	365	1	
7099999... Total - Common Stocks								7,432	7,432	7,432	7,432	7,432	0	365	1	
7199999... Total - Preferred and Common Stocks								12,950	12,950	12,950	12,950	12,950	0	365	1	
7299999... Total - Bonds, Preferred and Common Stocks								680,581	680,581	680,581	680,581	680,581	0	365	1	
	(a) For all common stock bearing the NAIC designation "U" provide: the number of such issues.							675,063	675,063	675,063	675,063	675,063	0	365	1	

**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>							
ANCHORS TRUST.....	DELAWARE.....	6.550	1,651		50,000	50,000	
APITAL BANK.....	WISCONSIN.....	3.400	857		100,000	100,000	100,000
ENTURY FEDERAL SAVINGS & LOAN.....	OHIO.....	3.210	810		100,154	100,154	100,154
HARTER ONE.....	OHIO.....	6.350	.64	28	17,832	17,834	17,836
CHASE MANHATTAN BANK.....	DELAWARE.....	5.550			40,000	40,000	40,000
ISCOVER BANK.....	DELAWARE.....	5.550		963	70,000	70,000	70,000
IRST MERIT BANK.....	OHIO.....	4.880	1,801	293	36,056	36,056	36,056
IRSTAR BANK / US BANK.....	OHIO.....	4.110	.830		80,000	80,000	80,000
RWIN UNION BANK.....	INDIANA.....	3.450	1,711	288	100,000	100,000	100,000
MERRILL MERCHANTS BANK.....	MAINE.....	4.250	2,108	354	100,000	100,000	100,000
EY BANK.....	OHIO.....				152,799	198,782	214,383
OPTIONAL CITY BANK.....	OHIO.....	3.680	.278	1,272	100,000	100,000	100,000
HIO SAVINGS BANK.....	OHIO.....	3.800	.854		90,000	90,000	90,000
IONEER SAVINGS & LOAN.....	OHIO.....	6.850		1,727	100,000	100,000	100,000
T. MONICA / ST. MARTIN CREDIT UNION.....	OHIO.....	5.470	.932	540	80,005	80,005	80,005
HIRD FEDERAL SAVINGS & LOAN.....	OHIO.....	2.480	.976		100,000	100,000	100,000
ESTERNBANK.....	PENNSYLVANIA	6.750	2,008	675	60,000	60,000	60,000
199999. Total Open Depositories.....	XXX.....	14,880	6,140	1,376,846	1,422,831	1,388,434	XXX
399999. Total Cash on Deposit.....	XXX.....	14,880	6,140	1,376,846	1,422,831	1,388,434	XXX
499999. Cash in Society's Office.....	XXX.....	XXX.....	XXX.....	.25	.25	.25	XXX
599999. Total Cash.....	XXX.....	14,880	6,140	1,376,871	1,422,856	1,388,459	XXX



\* 5 6 3 2 4 2 0 0 2 4 7 0 0 0 1 0 3 \*

## CZECH CATHOLIC UNION 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

Mrs. Mary Ann Mahoney

Name of Investment Officer

Mary Ann Mahoney

Signature of Investment Officer

President

Title of Signatory

September 30, 2002

Date

# Steimla & Associates, Inc.

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RECEIVED

## STATEMENT OF OPINION OF CONSULTING ACTUARY <sup>WEEK 5</sup> <sub>2002</sub>

SEPTEMBER 30, 2002

O.F.R.S.

TO WHOM IT MAY CONCERN:

I, Joseph H. Steimla, am employed by Steimla & Associates, Inc., Actuaries and Consultants, and am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries. I have been involved in the preparation of the Quarterly Statement of the **CZECH CATHOLIC UNION**.

I have examined the actuarial assumptions and actuarial methods used in determining the certificate reserves and related actuarial items listed below, as shown in the Quarterly Statement of the Union as prepared for filing with state regulatory officials as of September 30, 2002.

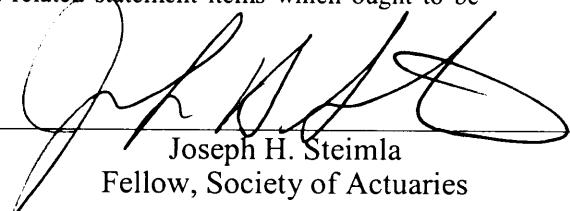
<u>Item:</u>	<u>Amount:</u>
Aggregate reserve for life insurance certificates and contracts (Exhibit 8):	\$5,848,530.

**Certificate and Contract Claims - Liability End of Current Period (Exhibit 11, Part 1): \$22,037.**

I relied upon listings and summaries of certificates in force and pending claims prepared by Mrs. Mary Ann Mahoney, President of the Union. In other respects, my examination included such review of the actuarial assumptions and actuarial methods and such tests of the actuarial calculations as I considered necessary.

In my opinion, the amount carried in the balance sheet on account of the actuarial items identified above:

- (a) are computed in accordance with commonly accepted actuarial standards consistently applied and are fairly stated in accordance with sound actuarial principles,
- (b) are based on actuarial assumptions which are in accordance with or stronger than those called for in certificate provisions,
- (c) meet the requirements of the insurance laws of Ohio,
- (d) make a good and sufficient provision for unmatured obligations of the Union guaranteed under the terms of its certificates,
- (e) are computed on the basis of assumptions consistent with those items in the Annual Statement of the preceding year-end, and
- (f) include provision for all actuarial reserves and related statement items which ought to be established.



Joseph H. Steimla  
Fellow, Society of Actuaries

JHS:jsm  
October 29, 2002