



ANNUAL STATEMENT

For the Year Ended December 31, 2002
of the Condition and Affairs of the

Union Of Poles In America

NAIC Group Code..... (Current Period) (Prior Period)	NAIC Company Code..... 56405	Employer's ID Number..... 34-0588225
Organized under the Laws of OH	State of Domicile or Port of Entry OH	
Country of Domicile US		
Incorporated..... November 13, 1899	Commenced Business..... March 1, 1894	
Statutory Home Office	9999 Granger Road Garfield Heights OH 44125 <i>(Street and Number) (City or Town, State and Zip Code)</i>	
Main Administrative Office	9999 Granger Road Garfield Heights OH 44125 <i>(Street and Number) (City or Town, State and Zip Code)</i>	216-478-0120 <i>(Area Code) (Telephone Number)</i>
Mail Address	9999 Granger Road Garfield Heights OH 44125 <i>(Street and Number or P. O. Box) (City or Town, State and Zip Code)</i>	
Primary Location of Books and Records	9999 Granger Road Garfield Heights OH 44125 <i>(Street and Number) (City or Town, State and Zip Code)</i>	216-478-0120 <i>(Area Code) (Telephone Number)</i>
Internet Website Address	unionofpoles.com	
Statement Contact	Ralph Bodziony 296-36-1479 <i>(Name)</i> info@unionofpoles.com <i>(E-Mail Address)</i>	216-478-0120 <i>(Area Code) (Telephone Number) (Extension)</i> 216-478-0122 <i>(Fax Number)</i>
Policyowner Relations Contact	..... <i>(Street and Number) (City or Town, State and Zip Code)</i>	<i>(Area Code) (Telephone Number) (Extension)</i>

OFFICERS

President David G. Milcinovic 296-58-3176
Secretary Ralph Bodziony 296-36-1479
Treasurer Richard Kaliszewski 281-24-9512
Actuary Heidorn Consulting, Inc.

VICE PRESIDENTS

Richard W. Jablonski 296-58-3912 Patricia Karlon 298-52-5932

DIRECTORS OR TRUSTEES

David G. Milcinovic 296-58-3176	Ralph Bodziony 296-36-1479	Richard Kaliszewski 281-24-9512	Frances Lisowski 302-32-5835
Richard W. Jablonski 296-58-3912	Patricia Karlon 298-52-5932	Mary Louise Klenkar 294-32-1900	Ray Czerniakowski 286-12-6101
Walter Dziedzina 284-12-8613	Charlotte Lisicki 272-30-0107	Arlene Wincki 299-28-4278	Allan Szuffada 279-36-3006
Dorothy Zalewski 270-22-1327	Donald Kuczumski 288-38-7494	Martin Czerniakowski 276-48-7374	Ronald Grams 300-34-2031

State of..... Ohio
County of..... Cuyahoga

The officers of this reporting entity being duly sworn, each depose and say that they are the above described officers of the 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) David G. Milcinovic 296-58-3176 (Printed Name) President	_____ (Signature) Ralph Bodziony 296-36-1479 (Printed Name) Secretary	_____ (Signature) Richard Kaliszewski 281-24-9512 (Printed Name) Treasurer
--	---	--

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

- a. Is this an original filing? Yes [X] No []
- b. If no:
1. State the amendment number
 2. Date filed.....
 3. Number of pages attached.....

ASSETS

	Current Year			Prior Year
	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
1. Bonds.....	518,595		518,595	436,929
2. Stocks:				
2.1 Preferred stocks (Schedule D, Part 2, Section 1).....			0	
2.2 Common stocks (Schedule D, Part 2, Section 2).....	1,014,114		1,014,114	1,130,622
3. Mortgage loans on real estate (Schedule B, Part 1):				
3.1 First liens.....	2,837,255		2,837,255	3,102,668
3.2 Other than first liens.....			0	
4. Real estate (Schedule A):				
4.1 Properties occupied by the society (less \$.....0 encumbrances).....	199,757		199,757	207,189
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.....	20,107		20,107	19,705
6. Cash (\$.....194,058, Schedule E, Part 1) and short-term investments (\$.....0, Schedule DA, Part 2).....	194,058		194,058	174,372
7. Other invested assets (Schedule BA, Part 1).....			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).....	4,783,886	0	4,783,886	5,071,485
11. Reinsurance ceded:				
11.1 Amounts recoverable from reinsurers (Schedule S, Part 2).....			0	
11.2 Commissions and expense allowances due.....			0	
11.3 Experience rating 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).....			0	
14. Life insurance premiums and annuity considerations deferred and uncollected on in force business (less premiums on reinsurance ceded and less \$.....2,255 loading).....	8,210		8,210	9,379
15. Accident and health premiums due and unpaid.....			0	
16. Investment income due and accrued.....	636		636	694
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 (Exhibit 9).....			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).....	4,792,732	0	4,792,732	5,081,558
23. From Separate Accounts Statement.....			0	
24. Totals (Lines 22 and 23).....	4,792,732	0	4,792,732	5,081,558

DETAILS OF WRITE-INS

0901.			0	
0902.			0	
0903.			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.			0	
2102.			0	
2103.			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).....	0	0	0	0

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life certificates and contracts (Exhibit 5, Line 9999999) (including \$.....0 Modco Reserve).....	3,544,978	3,530,724
2. Aggregate reserve for accident and health contracts (Exhibit 6, Line 16, Col. 1) (including \$.....0 Modco Reserve).....		
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$.....0 Modco Reserve).....	254,414	241,217
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Column 1 less Column 5).....	10,803	7,000
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, Column 5).....		
5. Refunds due and unpaid (Exhibit 4, Line 10).....		
6. Provision for refunds payable in following calendar year-estimated amounts:		
6.1 Apportioned for payment to		
6.2 Not yet apportioned.....	21,000	21,000
7. Premiums and annuity considerations for life and accident and health contracts received in advance less \$.....0 discount; including \$.....0 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of Lines 4 and 14).....	1,630	2,283
8. 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) (Page 30, Line 6).....		
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 (Exhibit 2, Line 12, Col. 6).....	2,568	460
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 (Exhibit 3, Line 8, Col. 6).....	3,309	4,997
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 (Page 31, Line 16, Col. 7).....	116,442	229,273
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.....	0	0
23. Total liabilities excluding Separate Accounts business (Lines 1 to 22).....	3,955,144	4,036,954
24. From Separate Accounts statement.....		
25. Total liabilities (Lines 23 and 24).....	3,955,144	4,036,954
26. Aggregate write-ins for other than liabilities and surplus funds.....	0	0
27. Surplus notes.....		
28. Aggregate write-ins for surplus funds.....	0	0
29. Unassigned funds.....	837,589	1,044,604
30. Totals of (Lines 26 through 29) (Page 4, Line 47) (Including \$.....0 in Separate Accounts statement).....	837,589	1,044,604
31. Totals (Lines 25 + 30) (Page 2, Line 24, Col. 3).....	4,792,733	5,081,558

DETAILS OF WRITE-INS

2201.		
2202.		
2203.		
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
2601.		
2602.		
2603.		
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.		
2802.		
2803.		
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).....	0	0

SUMMARY OF OPERATIONS
(Excluding Unrealized Capital Gains and Losses)

	1 Current Year	2 Prior Year
1. Premiums and annuity considerations for life and accident and health contracts (Exhibit 1, Part 1, Line 20.4, Col. 1).....	109,497	84,065
2. Considerations for supplementary contracts with life contingencies.....		
3. Net investment income (Net Investment Income, Line 17).....	244,854	238,110
4. Amortization of Interest Maintenance Reserve (IMR) (Page 32, Line 5).....		
5. Separate Accounts net gain from operations excluding unrealized gains or losses.....		
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1).....		
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.....	0	0
9. Totals (Lines 1 to 8.3).....	354,351	322,175
10. Death benefits.....	128,142	93,237
11. Matured endowments.....	12,565	22,550
12. Annuity and old age benefits.....		
13. Disability, accident and health benefits, including premiums waived \$.....0.....		
14. Surrender benefits and withdrawals for life contracts.....	24,972	39,264
15. Interest and adjustments on contract or deposit-type contracts funds.....	13,466	19,384
16. Payments on supplementary contracts with life contingencies.....		
17. Increase in aggregate reserve for life and accident and health certificates and contracts.....	14,254	(31,644)
18. Totals (Lines 10 to 17).....	193,399	142,791
19. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1 less Col. 5).....	3,207	2,956
20. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1 less Col. 5).....		
21. General insurance expenses and fraternal expenses (Exhibit 2, Line 10, Cols. 1, 2, 3 and 5).....	261,390	240,113
22. Insurance taxes, licenses and fees (Exhibit 3, Line 6, Cols. 1, 2, 3 and 5).....	8,607	8,511
23. Increase in loading on deferred and uncollected premiums.....	(344)	(163)
24. Net transfers to or (from) Separate Accounts.....		
25. Aggregate write-ins for deductions.....	0	0
26. Totals (Lines 18 to 25).....	466,259	394,208
27. Net gain from operations before refunds to members (Line 9 minus Line 26).....	(111,908)	(72,033)
28. Refunds to members (Exhibit 4, Line 17, Cols. 1 + 2).....	12,979	20,725
29. Net gain from operations after refunds to members and before realized capital gains (losses) (Line 27 minus Line 28).....	(124,887)	(92,758)
30. Net realized capital gains (losses) (excluding \$.....0 transferred to the IMR).....	(140,718)	76,167
31. Net income (Lines 29 + 30).....	(265,605)	(16,591)
SURPLUS ACCOUNT		
32. Surplus, December 31, previous year (Page 3, Line 30, Col. 2).....	1,044,603	1,110,076
33. Net income from operations (Line 31).....	(265,605)	(16,591)
34. Change in net unrealized capital gains (losses).....	(78,999)	(72,435)
35. Change in net unrealized foreign exchange capital gain (loss).....		
36. Change in nonadmitted assets and related items (Exhibit 9, Line 6, Col.3).....		
37. Change in liability for reinsurance in unauthorized companies.....		
38. Change in reserve on account of change in valuation basis, (increase) or decrease (Exhibit 5A, Line 0499999, Col. 4).....		
39. Change in asset valuation reserve (Page 31, Lines 2 through 5 minus 6 plus 7 plus 11 plus 14 plus 15, Col. 7).....	112,834	21,650
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.....	24,755	1,903
46. Net change in surplus for the year (Lines 33 through 45).....	(207,015)	(65,473)
47. Surplus December 31, current year (Lines 32 + 46) (Page 3, Line 30).....	837,588	1,044,603

DETAILS OF WRITE-INS

08.301.		
08.302.		
08.303.		
08.398. Summary of remaining write-ins for Line 8.3 from overflow page.....	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above).....	0	0
2501.		
2502.		
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page.....	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above).....	0	0
4501. Adjustment to surplus.....	24,755	1,903
4502.		
4503.		
4598. Summary of remaining write-ins for Line 45 from overflow page.....	0	0
4599. Totals (Lines 4501 thru 4503 plus 4598) (Line 45 above).....	24,755	1,903

CASH FLOW

	1 Current Year	2 Prior Year
Cash from Operations		
1. Premiums and annuity considerations for life and accident and health contracts.....	110,357	86,093
2. Charges and fees for deposit-type contracts.....		
3. Considerations for supplementary contracts with life contingencies.....		
4. Net investment income.....	250,560	243,663
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.....	0	0
8. Total (Lines 1 to 7).....	360,917	329,756
9. Death benefits.....	124,339	94,743
10. Matured endowments.....	12,565	22,550
11. Annuity and old age benefits.....		
12. Disability, accident and health benefits.....		
13. Surrender benefits and withdrawals for life contracts.....	24,972	39,264
14. Interest and adjustment on contract or deposit-type contract funds.....	12,784	13,025
15. Payments on supplementary contracts with life contingencies.....		
16. Total (Lines 9 to 15).....	174,660	169,582
17. Commissions on premiums, annuity considerations and deposit-type contract funds.....	3,207	2,956
18. Commissions and expense allowances on reinsurance assumed.....		
19. General insurance expenses and fraternal expenses.....	259,264	240,345
20. Insurance taxes, licenses and fees, excluding federal income taxes.....	8,529	8,847
21. Net transfers to or (from) Separate Accounts.....		
22. Aggregate write-ins for deductions.....	0	0
23. Refunds to members paid.....	12,979	20,726
24. Total (Lines 16 to 23).....	458,639	442,456
25. Net cash from operations (Line 8 minus Line 24).....	(97,722)	(112,700)
Cash from Investments		
26. Proceeds From Investments Sold, Matured or Repaid:		
26.1 Bonds.....		100,000
26.2 Stocks.....	505,572	91,391
26.3 Mortgage loans.....	415,299	438,295
26.4 Real estate.....		172,103
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).....	920,871	801,789
27. Cost of Investments Acquired (long-term only):		
27.1 Bonds.....	81,666	200,000
27.2 Stocks.....	612,285	185,484
27.3 Mortgage loans.....	149,886	396,000
27.4 Real estate.....		14,534
27.5 Other invested assets.....		
27.6 Miscellaneous applications.....		
27.7 Total investments acquired (Lines 27.1 to 27.6).....	843,837	796,018
28. Net increase (or decrease) in certificate loans and liens.....	(132)	
29. Net cash from investments (Line 26.8 minus Line 27.7 minus Line 28).....	77,166	5,771
Cash from Financing and Miscellaneous Sources		
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.....	11,432	
30.4 Other cash provided.....	40,813	23,159
30.5 Total (Lines 30.1 to 30.4).....	52,245	23,159
31. Cash Applied:		
31.1 Interest on indebtedness.....		
31.2 Withdrawals on deposit-type contract funds and other liabilities without life or disability contingencies.....	12,003	
31.3 Other applications (net).....		
31.4 Total (Lines 31.1 to 31.3).....	12,003	0
32. Net cash from financing and miscellaneous sources (Line 30.5 minus Line 31.4).....	40,242	23,159
RECONCILIATION OF CASH AND SHORT-TERM INVESTMENTS		
33. Net change in cash and short-term investments (Line 25, plus Line 29, plus Line 32).....	19,686	(83,770)
34. Cash and Short-term Investments:		
34.1 Beginning of year.....	174,372	258,142
34.2 End of year (Line 33 plus Line 34.1).....	194,058	174,372
DETAILS OF WRITE-INS		
0701. Other Increase Assets.....		
0702.		
0703.		
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).....	0	0
2201.		
2202.		
2203.		
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

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR

	1 Total	2 Life Insurance	3 Annuities	4 Supplementary Contracts
Involving Life or Disability Contingencies (Reserves)				
(Net of Reinsurance Ceded)				
1. Reserve December 31, prior year.....	3,530,724	3,530,724		
2. Tabular net premiums or considerations.....	125,791	89,727	36,064	
3. Present value of disability claims incurred.....	0			XXX
4. Tabular interest.....	86,020	85,086	934	
5. Tabular less actual reserve released.....	(3,166)		(3,166)	
6. Increase in reserve on account of change in valuation basis.....	0			
7. Other increases (net).....	0			
8. Totals (Lines 1 to 7).....	3,739,369	3,705,537	33,832	0
9. Tabular cost.....	75,422	75,422		XXX
10. Reserves released by death.....	93,685	93,685	XXX	XXX
11. Reserves released by other terminations (net).....	25,284	25,284		
12. Annuity, supplementary contract and disability payments involving life contingencies.....	0			
13. Net transfers to or (from) separate accounts.....	0			
14. Total deductions (Lines 9 to 13).....	194,391	194,391	0	0
15. Reserve December 31, current year.....	3,544,978	3,511,146	33,832	0

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. government bonds.....	(a).....7,145	.....7,145
1.1 Bonds exempt from U.S. tax.....	(a).....	.....
1.2 Other bonds (unaffiliated).....	(a).....16,570	.....16,570
1.3 Bonds of affiliates.....	(a).....	.....
2.1 Preferred stocks (unaffiliated).....	(b).....	.....
2.11 Preferred stocks of affiliates.....	(b).....	.....
2.2 Common stocks (unaffiliated).....	.....28,600	.....28,600
2.21 Common stocks of affiliates.....	.....	.....
3. Mortgage loans.....	(c).....198,469	.....198,469
4. Real estate.....	(d).....12,784	.....12,784
5. Contract loans.....	.....1,307	.....1,249
6. Cash/short-term investments.....	(e).....2,807	.....2,807
7. Derivative instruments.....	(f).....	.....
8. Other invested assets.....	.....	.....
9. Aggregate write-ins for investment income.....	.....0	.....0
10. Total gross investment income.....	.....267,682	.....267,624
11. Investment expenses.....	.....	(g).....10,772
12. Investment taxes, licenses and fees, excluding federal income taxes.....	.....	(g).....4,566
13. Interest expense.....	.....	(h).....
14. Depreciation on real estate and other invested assets.....	.....	(i).....7,432
15. Aggregate write-ins for deductions from investment income.....	.....	.....0
16. Total deductions (Lines 11 through 15).....	.....	.....22,770
17. Net investment income (Line 10 minus Line 16).....	.....	.....244,854

DETAILS OF WRITE-INS

0901. ....	.....	.....
0902. ....	.....	.....
0903. ....	.....	.....
0998. Summary of remaining write-ins for Line 9 from overflow page.....	.....0	.....0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9 above).....	.....0	.....0
1501. ....	.....	.....
1502. ....	.....	.....
1503. ....	.....	.....
1598. Summary of remaining write-ins for Line 15 from overflow page.....	.....	.....0
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15 above).....	.....	.....0

- (a) Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued interest on purchases.
- (b) Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued dividends on purchases.
- (c) Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued interest on purchases.
- (d) Includes \$.....0 for company's occupancy of its own buildings; and excludes \$.....0 interest on encumbrances.
- (e) Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued interest on purchases.
- (f) Includes \$.....0 accrual of discount less \$.....0 amortization of premium.
- (g) Includes \$.....0 investment expenses and \$.....0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$.....0 interest on surplus notes and \$.....0 interest on capital notes.
- (i) Includes \$.....7,432 depreciation on real estate and \$.....0 depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1 Realized Gain (Loss) on Sales or Maturity	2 Other Realized Adjustments	3 Increases (Decreases) by Adjustment	4 Net Gain or (Loss) from Change in Difference Between Basis Book/ Adjusted Carrying and Admitted Values	5 Total
1. U.S. government bonds.....0
1.1 Bonds exempt from U.S. tax.....0
1.2 Other bonds (unaffiliated).....0
1.3 Bonds of affiliates.....0
2.1 Preferred stocks (unaffiliated).....0
2.11 Preferred stocks of affiliates.....0
2.2 Common stocks (unaffiliated).....	.....(140,718)	.....	.....	.....(78,999)	.....(219,717)
2.21 Common stocks of affiliates.....0
3. Mortgage loans.....0
4. Real estate.....0
5. Contract loans.....0
6. Cash/short-term investments.....0
7. Derivative instruments.....0
8. Other invested assets.....0
9. Aggregate write-ins for capital gains (losses).....	.....0	.....0	.....0	.....0	.....0
10. Total capital gains (losses).....	.....(140,718)	.....0	.....0	.....(78,999)	.....(219,717)

DETAILS OF WRITE-INS

0901. ....	.....	.....	.....	.....	.....0
0902. ....	.....	.....	.....	.....	.....0
0903. ....	.....	.....	.....	.....	.....0
0998. Summary of remaining write-ins for Line 9 from overflow page..	.....0	.....0	.....0	.....0	.....0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9 above).....	.....0	.....0	.....0	.....0	.....0

EXHIBIT 1 - PART 1 - PREMIUMS AND ANNUITY CONSIDERATIONS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

	1	2	3	Insurance		6	7	8
	Total	Life Insurance	Individual Annuities	4 Accident and Health	5 Aggregate of All Other Lines of Business	Total (Columns 2 through 5)	Fraternal	Expense
FIRST YEAR (other than single)								
1. Uncollected.....	.0					.0		
2. Deferred and accrued.....	66	66				66		
3. Deferred, accrued & uncollected:								
3.1 Direct.....	66	66				66		
3.2 Reinsurance assumed.....	.0					.0		
3.3 Reinsurance ceded.....	.0					.0		
3.4 Net (Line 1 + Line 2).....	66	66	0	0	0	66	0	0
4. Advance.....	129	129				129		
5. Line 3.4 - Line 4.....	(63)	(63)	0	0	0	(63)	0	0
6. Collected during year:								
6.1 Direct.....	1,546	1,546				1,546		
6.2 Reinsurance assumed.....	.0					.0		
6.3 Reinsurance ceded.....	.0					.0		
6.4 Net.....	1,546	1,546	0	0	0	1,546	0	0
7. Line 5 + Line 6.4.....	1,483	1,483	0	0	0	1,483	0	0
8. Prior year (uncollected + deferred and accrued - advance).....	294	294				294		
9. First year premiums and considerations:								
9.1 Direct.....	1,189	1,189				1,189		
9.2 Reinsurance assumed.....	.0					.0		
9.3 Reinsurance ceded.....	.0					.0		
9.4 Net (Line 7 - Line 8).....	1,189	1,189	0	0	0	1,189	0	0
SINGLE								
10. Single premiums and considerations:								
10.1 Direct.....	55,843	19,779	36,064			55,843		
10.2 Reinsurance assumed.....	.0					.0		
10.3 Reinsurance ceded.....	.0					.0		
10.4 Net.....	55,843	19,779	36,064	0	0	55,843	0	0
RENEWAL								
11. Uncollected.....	.0					.0		
12. Deferred and accrued.....	10,400	10,400				10,400		
13. Deferred, accrued & uncollected:								
13.1 Direct.....	10,400	10,400				10,400		
13.2 Reinsurance assumed.....	.0					.0		
13.3 Reinsurance ceded.....	.0					.0		
13.4 Net (Line 11 + Line 12).....	10,400	10,400	0	0	0	10,400	0	0
14. Advance.....	1,501	1,501				1,501		
15. Line 13.4 - Line 14.....	8,899	8,899	0	0	0	8,899	0	0
16. Collected during year:								
16.1 Direct.....	52,968	52,968				52,968		
16.2 Reinsurance assumed.....	.0					.0		
16.3 Reinsurance ceded.....	.0					.0		
16.4 Net.....	52,968	52,968	0	0	0	52,968	0	0
17. Line 15 + Line 16.4.....	61,867	61,867	0	0	0	61,867	0	0
18. Prior year (uncollected + deferred and accrued - advance).....	9,401	9,401				9,401		
19. Renewal premiums and considerations:								
19.1 Direct.....	52,466	52,466				52,466		
19.2 Reinsurance assumed.....	.0					.0		
19.3 Reinsurance ceded.....	.0					.0		
19.4 Net (Line 17 - Line 18).....	52,466	52,466	0	0	0	52,466	0	0
TOTAL								
20. Total premiums and annuity considerations:								
20.1 Direct.....	109,498	73,434	36,064	0	0	109,498	0	0
20.2 Reinsurance assumed.....	.0	0	0	0	0	.0	0	0
20.3 Reinsurance ceded.....	.0	0	0	0	0	.0	0	0
20.4 Net (Lines 9.4 + 10.4 + 19.4).....	109,498	73,434	36,064	0	0	109,498	0	0

EXHIBIT 1 - PART 2 - REFUNDS APPLIED, REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES AND COMMISSIONS INCURRED (direct business only)

	1 Total	Insurance				6 Total (Columns 2 through 5)	7 Fraternal	8 Expense
		2 Life Insurance	3 Individual Annuities	4 Accident and Health	5 Aggregate of All Other Lines of Business			
REFUNDS APPLIED (included in Part 1)								
21. To pay renewal premiums (Exhibit 4, Line 1).....	.0					.0		
22. All other (Exhibit 4, Lines 2, 3 & 4).....	1,183	1,183				1,183		
REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED								
23. First year (other than single):								
23.1 Reinsurance ceded.....	.0					.0		
23.2 Reinsurance assumed.....	.0					.0		
23.3 Net ceded less assumed.....	.0	.0	.0	.0	.0	.0	.0	.0
24. Single:								
24.1 Reinsurance ceded.....	.0					.0		
24.2 Reinsurance assumed.....	.0					.0		
24.3 Net ceded less assumed.....	.0	.0	.0	.0	.0	.0	.0	.0
25. Renewal:								
25.1 Reinsurance ceded.....	.0					.0		
25.2 Reinsurance assumed.....	.0					.0		
25.3 Net ceded less assumed.....	.0	.0	.0	.0	.0	.0	.0	.0
26. Totals:								
26.1 Reinsurance ceded (Page 6, Line 6).....	.0	.0	.0	.0	.0	.0	.0	.0
26.2 Reinsurance assumed.....	.0	.0	.0	.0	.0	.0	.0	.0
26.3 Net ceded less assumed.....	.0	.0	.0	.0	.0	.0	.0	.0
COMMISSIONS INCURRED (direct business only)								
27. First year (other than single).....	3,207	3,207				3,207		
28. Single.....	.0					.0		
29. Renewal.....	.0					.0		
30. Deposit-type contract funds.....	.0					.0		
31. Totals (to agree with Page 6, Line 19).....	3,207	3,207	.0	.0	.0	3,207	.0	.0

EXHIBIT 2 - GENERAL EXPENSES

	Insurance			4 Investment	5 Fraternal	6 Total
	1 Life	2 Accident and Health	3 Aggregate of All Other Lines of Business			
1. Rent.....	7,200					7,200
2. Salaries and wages.....	102,400					102,400
3.11 Insured benefit plans for employees.....	1,718					1,718
3.12 Insured benefit plans for fieldworkers.....						.0
3.21 Uninsured benefit plans for employees.....						.0
3.22 Uninsured benefit plans for fieldworkers.....						.0
3.31 Other employee welfare.....						.0
3.32 Other fieldworker welfare.....						.0
4.1 Legal fees and expenses.....	900					900
4.2 Medical examination fees.....	1,060					1,060
4.3 Inspection report fees.....						.0
4.4 Fees of public accountants and consulting actuaries.....	35,385					35,385
4.5 Expense of investigation and settlement of certificate claims.....						.0
5.1 Traveling expenses.....	5,154					5,154
5.2 Advertising.....	2,833					2,833
5.3 Postage, express, telegraph and telephone.....	4,790					4,790
5.4 Printing and stationery.....	3,656					3,656
5.5 Cost or depreciation of furniture and equipment.....						.0
5.6 Rental of equipment.....						.0
5.7 Cost or depreciation of EDP equipment and software.....						.0
5.8 Lodge supplies less \$.0 from sales.....						.0
6.1 Books and periodicals.....	17					17
6.2 Bureau and association dues.....	1,917					1,917
6.3 Insurance, except on real estate.....	1,690					1,690
6.4 Miscellaneous losses.....						.0
6.5 Collection and bank service charges.....	2,549					2,549
6.6 Sundry general expenses.....	6,478					6,478
7.1 Field expense allowance.....						.0
7.2 Fieldworkers' balances charged off (less \$.0 recovered).....						.0
7.3 Field conferences other than local meetings.....						.0
8.1 Official publications.....					19,872	19,872
8.2 Expense of Supreme Lodge Meetings.....					21,499	21,499
9.1 Real estate expenses.....						.0
9.2 Investment expenses not included elsewhere.....				10,772		10,772
9.3 Aggregate write-ins for expenses.....	18,250	0	0	0	24,022	42,272
10. General Expenses Incurred.....	195,997	0	0	10,772	(a) 65,393	(b) 272,162
11. General expenses unpaid December 31, prior year.....	225			235		460
12. General expenses unpaid December 31, current year.....	2,351			217		2,568
13. General expenses paid during year (Lines 10 + 11 - 12).....	193,871	0	0	10,790	65,393	270,054

DETAILS OF WRITE-INS

09.301 Director Fees.....	15,630					15,630
09.302 Pension Expense.....	2,620					2,620
09.303 Convention Expense.....					24,022	24,022
09.398 Summary of remaining write-ins for Line 9.3 from overflow page.....	0	0	0	0	0	0
09.399 Totals (Lines 09.301 thru 09.303 plus 09.398)(Line 9.3 above).....	18,250	0	0	0	24,022	42,272

(a) Show the distribution of this amount in the following categories:

1. Charitable \$.0; 2. Institutional \$.0; 3. Recreational and Health \$.0; 4. Educational \$.0
5. Religious \$.0; 6. Membership \$.65,393; 7. Other \$.0; 8. Total \$.65,393

(b) Includes management fees of \$.0 to affiliates and \$.0 to non-affiliates.

EXHIBIT 3 - TAXES, LICENSES AND FEES

	Insurance			4 Investment	5 Fraternal	6 Total
	1 Life	2 Accident and Health	3 Aggregate of All Other Lines of Business			
1. Real estate taxes.....				4,566		4,566
2. State insurance department licenses and fees.....						.0
3. Other state taxes, including \$.0 for employee benefits.....						.0
4. U.S. Social Security taxes.....	7,834					7,834
5. All other taxes.....	773					773
6. Taxes, licenses and fees Incurred.....	8,607	0	0	4,566	0	13,173
7. Taxes, licenses and fees unpaid December 31, prior year.....	525			4,472		4,997
8. Taxes, licenses and fees unpaid December 31, current year.....	603			2,706		3,309
9. Taxes, licenses and fees paid during year (Lines 6 + 7 - 8).....	8,529	0	0	6,332	0	14,861

EXHIBIT 4 - DIVIDENDS OR REFUNDS

	1	2
	Life	Accident and Health
1. Applied to pay renewal premiums.....		
2. Applied to shorten the endowment or premium-paying period.....		
3. Applied to provide paid-up additions.....	1,183	
4. Applied to provide paid-up annuities.....		
5. Total (Lines 1 to 4).....	1,183	0
6. Paid-in cash.....	365	
7. Left on deposit.....	11,432	
8. Aggregate write-ins for dividend or refund.....	0	0
9. Total (Lines 5 to 8).....	12,980	0
10. Amount due and unpaid.....		
11. Provision for dividends or refunds payable in the following calendar year.....	21,000	
12. Terminal dividends.....		
13. Provision for deferred dividend contracts.....		
14. Amount provisionally held for deferred dividend contracts not included in Line 13.....		
15. Total (Lines 10 through 14).....	21,000	0
16. Total from prior year.....	21,000	
17. Total dividends or refunds (Line 9 + 15 - 16).....	12,980	0

DETAILS OF WRITE-INS

0801.		
0802.		
0803.		
0898. Summary of remaining write-ins for Line 8 from overflow page.....	0	0
0899. Totals (Line 0801 thru 0803 plus 0898) (Line 8 above).....	0	0

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total	Industrial	Ordinary	Credit (Group and Individual)	Group
Life Insurance:					
0100001. 1894-1948 AE 3.5% CRVM ANB CRF.....	399,321		399,321		
0100002. 1928-1962 41 STD IND 2.5% CRVM ANB CRF.....	9,943		9,943		
0100003. 1948-1988 AM(5) 2.5% CRVM ANB CRF.....	1,813,220		1,813,220		
0100004. 1960-1988 41 CSO 2.5% CRVM ANB CRF.....	25,015		25,015		
0100005. 1987-1988 58 CSO 2.5% CRVM ANB CRF.....	4,294		4,294		
0100006. 1988-1994 80 CSO 4.75% IDB.....	503,900		503,900		
0100007. 1995-NB 80 CSO 4.5% IDB.....	750,186		750,186		
0100008. Member Only.....	0				
0199997. Totals (Gross).....	3,505,879	0	3,505,879	0	0
0199999. Totals (Net).....	3,505,879	0	3,505,879	0	0
Annuities (excluding supplementary contracts with life contingencies):					
0200001. FPDA 6%/3%.....	33,832	XXX	33,832	XXX	
0299997. Totals (Gross).....	33,832	XXX	33,832	XXX	0
0299999. Totals (Net).....	33,832	XXX	33,832	XXX	0
Accidental Death Benefits:					
0400001. Interco DI with 41CSO 2.5%.....	3,662		3,662		
0400002. 59 ADB with 58 CSO 2.5%.....	168		168		
0499997. Totals (Gross).....	3,830	0	3,830	0	0
0499999. Totals (Net).....	3,830	0	3,830	0	0
Miscellaneous Reserves:					
0700001. For non-deduction of deferred fractional premiums or return of premium.....	1,436		1,436		
0799997. Totals (Gross).....	1,436	0	1,436	0	0
0799999. Totals (Net).....	1,436	0	1,436	0	0
9999999. Totals (Net) - Page 3, Line 1.....	3,544,977	0	3,544,977	0	0

EXHIBIT 5 - INTERROGATORIES

- 1.1 Has the reporting entity ever issued both participating and non-participating contracts? Yes [] No [X]
- 1.2 If not, state which kind is issued.....
- 2.1 Does the reporting entity at present issue both participating and non-participating contracts? Yes [] No [X]
- 2.2 If not, state which kind is issued.....
3. Does the reporting entity at present issue or have in force policies that contain non-guaranteed elements? Yes [] No [X]
 If so, attach a statement that contains the determination procedures, answers to the interrogatories and an actuarial opinion as described in the instructions.
4. Has the reporting entity any assessment or stipulated premium contracts in force? If so, state: Yes [] No [X]
- 4.1 Amount of insurance? \$.....
- 4.2 Amount of reserve? \$.....
- 4.3 Basis of reserve:
- 4.4 Basis of regular assessments:
- 4.5 Basis of special assessments:
- 4.6 Assessments collected during year: \$.....
5. If the contract loan interest rate guaranteed in any one or more of its currently issued contracts is less than 5 %, not in advance, state the contract loan rate guarantees on any such contracts.
6. Does the reporting entity hold reserves for any annuity contracts which are less than the reserves that would be held on a standard basis? Yes [] No [X]
- 6.1 If so, state the amount of reserve on such contracts on the basis actually held: \$.....
- 6.2 Which would have been held (on an exact or approximate basis) using the actual ages of the annuitants; the interest rate(s) used in 6.1; and the same mortality basis used by the reporting entity for the valuation of comparable annuity benefits issued to standard lives. If the reporting entity has no comparable annuity benefits for standard lives to be valued, the mortality basis shall be the table most recently approved by the state of domicile for valuing individual annuity benefits: \$.....
 Attach statement of methods employed in their valuation.
7. Does the reporting entity have any Synthetic GIC policies, contracts or agreements in effect as of December 31 of the current year? Yes [] No [X]
- 7.1 If yes, state the total dollar amount of assets covered by these policies, contracts or agreements? \$.....
- 7.2 Specify the basis (fair value, amortized cost, etc.) for determining the amount:
- 7.3 State the amount of reserves established for this business: \$.....
- 7.4 Identify where the reserves are reported in the blank.

EXHIBIT 5A - CHANGES IN BASES OF VALUATION DURING THE YEAR

1	Valuation Basis		4
Description of Valuation Class	2 Changed From	3 Changed To	Increase in Actuarial Reserve Due To Change

NONE

EXHIBIT 6 - AGGREGATE RESERVES FOR ACCIDENT AND HEALTH CONTRACTS

	1 Total	2 Collectively Renewable	Other Individual Contracts				7 All Other
			3 Non-Cancelable	4 Guaranteed Renewable	5 Non-Renewable for Stated Reasons Only	6 Other Accident Only	
ACTIVE LIFE RESERVE							
1. Unearned premium reserves.....	0						
2. Additional contract reserves (a).....	0						
3. Additional actuarial reserves-Asset/Liability analysis.....	0						
4. Reserve for future contingent benefits.....	0						
5. Aggregate write-ins for reserves.....	0	0	0	0	0	0	0
6. Totals (Gross).....	0	0	0	0	0	0	0
7. Reinsurance ceded.....	0						
8. Totals (Net).....	0	0	0	0	0	0	0
CLAIM RESERVE							
9. Present value of amounts not yet due on claims.....	0						
10. Additional actuarial reserves-Asset/Liability analysis.....	0						
11. Reserve for future contingent benefits.....	0						
12. Aggregate write-ins for reserves.....	0	0	0	0	0	0	0
13. Totals (Gross).....	0	0	0	0	0	0	0
14. Reinsurance ceded.....							
15. Totals (Net).....	0	0	0	0	0	0	0
16. TOTAL (Net).....	0	0	0	0	0	0	0
17. TABULAR FUND INTEREST.....	0						

NONE

DETAILS OF WRITE-INS							
0501.	0						
0502.	0						
0503.	0						
0598. Summary of remaining write-ins for Line 5 from overflow page.....	0	0	0	0	0	0	0
0599. Totals (Lines 0501 thru 0503 + 0598) (Line 5 above)	0	0	0	0	0	0	0
1201.	0						
1202.	0						
1203.	0						
1298. Summary of remaining write-ins for Line 12 from overflow page.....	0	0	0	0	0	0	0
1299. Totals (Lines 1201 thru 1203 + 1298) (Line 12 above)	0	0	0	0	0	0	0

(a) Attach statement as to valuation standard used in calculating this reserve, specify reserve bases, interest rates and method.

EXHIBIT 7 - DEPOSIT-TYPE CONTRACTS

	1 Total	2 Guaranteed Interest Contracts	3 Supplemental Contracts and Annuities Certain	4 Dividend Accumulations or Refunds	5 Premium and Other Deposit Funds	6 Other
1. Balance at beginning of the year before reinsurance.....	241,216			225,810	15,406	
2. Deposits received during the year.....	11,432			11,432		
3. Investment earnings credited to the account.....	13,769			13,291	478	
4. Other net change in reserves.....	0					
5. Fees and other charges assessed.....	0					
6. Surrender charges.....	0					
7. Net surrender or withdrawal payments.....	12,003			9,926	2,077	
8. Other net transfers to or (from) Separate Accounts.....	0					
9. Balance at the end of the current year before reinsurance (Lines 1 + 2 + 3 + 4 - 5 - 6 - 7 - 8).....	254,414	0	0	240,607	13,807	0
10. Reinsurance balance at the beginning of the year.....	0					
11. Net change in reinsurance assumed.....	0					
12. Net change in reinsurance ceded.....	0					
13. Reinsurance balance at the end of the year (Lines 10 + 11 - 12).....	0	0	0	0	0	0
14. Net balance at the end of current year after reinsurance (Lines 9 + 13).....	254,414	0	0	240,607	13,807	0

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 1 - Liability End of Current Year

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Due and unpaid:											
1.1 Direct.....	0										
1.2 Reinsurance assumed.....	0										
1.3 Reinsurance ceded.....	0										
1.4 Net.....	0	0	0	0	0	0	0	0	0	0	0
2. In course of settlement:											
2.1 Resisted:											
2.11 Direct.....	0										
2.12 Reinsurance assumed.....	0										
2.13 Reinsurance ceded.....	0										
2.14 Net.....	0	0	(b) 0	(b) 0	0	(b) 0	(b) 0	0	0	0	0
2.2 Other:											
2.21 Direct.....	3,803		3,803								
2.22 Reinsurance assumed.....	0										
2.23 Reinsurance ceded.....	0										
2.24 Net.....	3,803	0	(b) 3,803	(b) 0	0	(b) 0	(b) 0	0	(b) 0	(b) 0	(b) 0
3. Incurred but unreported:											
3.1 Direct.....	7,000		7,000								
3.2 Reinsurance assumed.....	0										
3.3 Reinsurance ceded.....	0										
3.4 Net.....	7,000	0	(b) 7,000	(b) 0	0	(b) 0	(b) 0	0	(b) 0	(b) 0	(b) 0
4. Totals:											
4.1 Direct.....	10,803	0	10,803	0	0	0	0	0	0	0	0
4.2 Reinsurance assumed.....	0	0	0	0	0	0	0	0	0	0	0
4.3 Reinsurance ceded.....	0	0	0	0	0	0	0	0	0	0	0
4.4 Net.....	10,803	(a) 0	(a) 10,803	0	0	0	(a) 0	0	0	0	0

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(a) Including matured endowments (but not guaranteed annual pure endowments) unpaid amounting to \$.....0 in Column 2, \$....12,565 in Column 3 and \$.....0 in Column 7.

(b) Include only portion of disability and accident and health claim liabilities applicable to assumed "accrued" benefits. Reserves (including reinsurance assumed and net of reinsurance ceded) for unaccrued benefits for Ordinary Life Insurance \$.....0, Individual Annuities \$.....0, Credit Life (Group and Individual) \$.....0, and Group Life \$.....0, are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Group Accident and Health \$.....0, Credit (Group and Individual) Accident and Health \$.....0 and Other Accident and Health \$.....0 are included in Page 3, Line 2, (See Exhibit 6, Claim Reserve).

EXHIBIT 8 - CONTRACT CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 2 - Incurred During the Year

	1 Total	2 Industrial Life (a)	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance (b)	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance (c)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Settlements during the year:											
1.1 Direct.....	136,904		136,904								
1.2 Reinsurance assumed.....	0										
1.3 Reinsurance ceded.....	0										
1.4 Net..... (d)	136,904	0	136,904	0	0	0	0	0	0	0	0
2. Liability December 31, current year from Part 1:											
2.1 Direct.....	10,803		10,803								
2.2 Reinsurance assumed.....	0										
2.3 Reinsurance ceded.....	0										
2.4 Net.....	10,803	0	10,803	0	0	0	0	0	0	0	0
3. Amounts recoverable from reinsurers December 31, current year.....	0										
4. Liability December 31, prior year:											
4.1 Direct.....	7,000		7,000								
4.2 Reinsurance assumed.....	0										
4.3 Reinsurance ceded.....	0										
4.4 Net.....	7,000	0	7,000	0	0	0	0	0	0	0	0
5. Amounts recoverable from reinsurers December 31, prior year.....	0										
6. Incurred benefits:											
6.1 Direct.....	140,707	0	140,707	0	0	0	0	0	0	0	0
6.2 Reinsurance assumed.....	0	0	0	0	0	0	0	0	0	0	0
6.3 Reinsurance ceded.....	0	0	0	0	0	0	0	0	0	0	0
6.4 Net.....	140,707	0	140,707	0	0	0	0	0	0	0	0

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(a) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$.....0 in Line 1.1, \$.....0 in Line 1.4, \$.....0 in Line 6.1 and \$.....0 in line 6.4.

(b) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$.....12,565 in Line 1.1, \$.....12,565 in Line 1.4, \$.....12,565 in Line 6.1 and \$.....12,565 in line 6.4.

(c) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$.....0 in Line 1.1, \$.....0 in Line 1.4, \$.....0 in Line 6.1 and \$.....0 in line 6.4.

(d) Includes \$.....0 premiums waived under total and permanent disability benefits.

EXHIBIT 9 - ANALYSIS OF NONADMITTED ASSETS AND RELATED ITEMS

	1 End of Current Year	2 End of Prior Year	3 Changes for Year (Increase) or Decrease
1. Summary of Items Page 2, Lines 11 to 15, 17 to 19, Column 2.....			.0
2. Other Nonadmitted Assets:			
2.1 Bills receivable.....			.0
2.2 Furniture and equipment.....			.0
2.3 Leasehold improvements.....			.0
2.4 Cash advanced to or in the hands of officers or agents.....			.0
2.5 Loans on personal security, endorsed or not.....			.0
2.6 Supplies, stationery, printed matter.....			.0
2.7 Commuted commissions.....			.0
3. Total (Lines 2.1 to 2.7).....	.0	.0	.0
4. Disallowed interest maintenance reserve.....			.0
5. Aggregate write-ins for other than invested assets.....	.0	.0	.0
6. Total (Line 1 plus Lines 3 to 5).....	.0	.0	.0

DETAILS OF WRITE-INS

0501. Lines 2.1 and 05 from 2000 Annual Statement.....			.0
0502. ....			.0
0503. ....			.0
0598. Summary of remaining write-ins for Line 5 from overflow page.....	.0	.0	.0
0599. Totals (Lines 0501 thru 0503 plus 0598) (Line 5 above).....	.0	.0	.0

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies
 - A. Accounting Practices

The accompanying financial statements of the above Society have been prepared in conformity with the accounting practices prescribed or permitted by the National Association of Insurance Commissioners and the State of Ohio, except for the following items which resulted in surplus being changed by \$0.
 - B. Use of Estimates in the Preparation of the Financial Statement

The preparation of financial statements in conformity with Statutory Accounting Principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities. It also requires disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the period. Actual results could differ from those estimates.
 - C. Accounting Policy

Asset values are generally stated as follows:

 1. There are no short-term investments.
 2. Bonds -- Amortized cost using the scientific method, except where other values are required by the NAIC Valuations of Securities manual.
 3. Common Stocks -- Market values provided by the NAIC Valuations of Securities manual.
 4. Preferred Stocks -- Original cost where permitted by the NAIC Valuations of Securities manual.
 5. Mortgage Loans -- Aggregate unpaid balances.
 6. The Society does not have any loan-backed bonds or structured securities.
 7. The Society has no subsidiaries.
 8. The Society does not have minor ownership interests in joint ventures.
 9. There are no derivatives.
 10. The Society does not anticipate investment income to be a factor in the premium deficiency calculation.
2. Accounting Changes and Corrections of Errors: NONE
3. Business Combinations and Goodwill: NONE
4. Discontinued Operations: NONE
5. Investments
 - A. Mortgage Loans, including Mezzanine Real Estate Loans
 1. Maximum and minimum lending rates during 2002 were: 7.0%
 3. Maximum percentage of loan to the value of the security: 66.67%
 4. As of year-end, the Society held mortgages with interest more than one year over-due as follows:

Principal amount due: \$0	Total interest due: \$0
---------------------------	-------------------------
 - B. Debt Restructuring: NONE
 - C. Reverse Mortgages: NONE
 - D. Loan-Backed Securities: NONE
 - E. Repurchase Agreements: NONE
6. Joint Ventures, Partnerships and Limited Liability Companies: NONE
7. Investment Income
 - A. Due and accrued income was excluded from investment income on the following basis:

a) Bonds -- where collection of interest is delayed	Amount: \$0
Mortgage Loans -- Interest is delinquent more than three (3) months	Amount: \$0
Real Estate -- Rent is in arrears more than three (3) months	Amount: \$0
b) The Society does not use the investment year method.	
c) The Society does not have any derivative instruments.	
d) The Society uses the seriatim method for IMR amortization. The Society has not changed the amortization method from the prior reporting period.	
8. Derivative Instruments: NONE
9. Income Taxes: NONE
10. Information concerning Parent, Subsidiaries and Affiliates: NONE
11. Debt: NONE
12. Deferred Compensation and Retirement Plans
 - A. Defined Benefit Plan: NONE
 - B. Defined Contribution Plans: NONE
 - C. Multiemployer Plans: NONE
 - D. Consolidated/Holding Company Plans: NONE
13. Capital and Surplus, Shareholders' Dividend Restrictions and Quasi-Reorganizations: NONE

NOTES TO FINANCIAL STATEMENTS

14. Contingent Liabilities
- The Society has committed no reserves to cover any contingent liabilities.
 - The Society has committed the following reserves to cover the described liabilities: NONE
 - There are no lawsuits against the Society as of December 31, 2002.
 - The Society does not act as an intermediary/broker in over the counter derivative instruments.
15. Leases: NONE
16. Information about Financial Instruments with Off-Balance Sheet Risk and Financial Instruments with Concentrations of Credit Risk: NONE
17. Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities: NONE
18. Gain or Loss to the Reporting Entity from Uninsured A&H Plans and the Uninsured Portion of Partially Insured Plans: NONE
19. Direct Premium Written/Produced by Managing General Agents/Third Party Administrators: NONE
20. Other Items: NONE
21. Events Subsequent: NONE
22. Reinsurance
- Ceded Reinsurance Report: NONE
 - Uncollectable Reinsurance: NONE
 - Commutation of Reinsurance: NONE
23. Retrospectively Rated Contracts & Contracts Subject to Redetermination: NONE
24. Change in Incurred Losses and Loss Adjustment Expenses: NONE
25. Intercompany Pooling Arrangements: NONE
26. Life and Annuities Actuarial Reserves
- The Society waives deduction of deferred fractional premiums upon death of the insured and returns any portion of the final premium beyond the date of death. A reserve has been included in Exhibit 5 in the amount of \$1,436. Surrender values are not promised in excess of the legally computed reserves. The following exception is noted: NONE.
 - Extra Premiums are charged for substandard lives. Reserves are determined by computing the regular mean reserve for the plan at the rated age and holding, in addition, one-half (1/2) of the extra annual premium. NONE.
 - As of December 31, 2002, the Society had \$0 of insurance in force for which the gross premiums are less than the net premiums according to the standard of valuation set by the State of Ohio.
 - The Tabular Interest (Page 7, Line 4) has been determined by formula as described in the instructions for Page 7. The Tabular Less Actual Reserve Released (Page 7, Line 5) has been determined by formula as described in the instructions for Page 7.
27. Variable Annuities with Guaranteed Living Benefits: NONE
28. Withdrawal Characteristics of Annuity Actuarial Reserves and Deposit Liabilities:
- | | Amount | % of |
|---|----------------|------|
| Total | | |
| A. Subject to discretionary withdrawal | \$ 0 | 0% |
| (1.5) at book value (minimal or no charge or adjustment) | 288,246 | 100% |
| B. Not subject to discretionary withdrawal | 0 | 0% |
| C. Total annuity reserves and annuity deposit liabilities (Gross) | <u>288,246</u> | 100% |
| D. Less: Reinsurance | 0 | |
| E. Total annuity reserves and deposit liabilities (Net) | \$ 288,246 | |
| Reconciliation: | | |
| F. Life & Accident & Health Annual Statement: | | |
| 1) Exhibit 8, Section B, Totals net | \$ 33,832 | |
| 2) Exhibit 8, Section C, Totals net | 0 | |
| 3) Exhibit of Deposit-Type Contracts | <u>254,414</u> | |
| 4) Total annuity reserves and annuity deposit liabilities (Net) | \$ 288,246 | |
29. Premium and Annuity Considerations Deferred and Uncollected
- Deferred and uncollected life insurance premiums as of December 31, 2002 are as follows:
- | Type | Gross | Net of loading |
|----------------------------|---------------|----------------|
| (2) Ordinary New Business: | \$ 66 | \$ 5 |
| (3) Ordinary Renewal: | <u>10,400</u> | <u>8,205</u> |
| (7) Total: | \$ 10,466 | \$ 8,210 |

NOTES TO FINANCIAL STATEMENTS

30. Separate Accounts: NONE

SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement	
	1 Amount	2 Percentage	3 Amount	4 Percentage
1. Bonds:				
1.1 U.S. treasury securities.....	100,031	2.7	100,031	2.7
1.2 U.S. government agency and corporate obligations (excluding mortgage-backed securities):				
1.21 Issued by U.S. government agencies.....	15,500	0.4	15,500	0.4
1.22 Issued by U.S. government sponsored agencies.....	31,000	0.8	31,000	0.8
1.3 Foreign government (including Canada, excluding mortgage-backed securities).....		0.0		0.0
1.4 Securities issued by states, territories and possessions and political subdivisions in the U.S.:				
1.41 States, territories and possessions general obligations.....		0.0		0.0
1.42 Political subdivisions of states, territories & possessions & political subdivisions general obligations.....		0.0		0.0
1.43 Revenue and assessment obligations.....		0.0		0.0
1.44 Industrial development and similar obligations.....	372,064	9.9	372,064	9.9
1.5 Mortgage-backed securities (includes residential and commercial MBS):				
1.51 Pass-through securities:				
1.511 Guaranteed by GNMA.....		0.0		0.0
1.512 Issued by FNMA and FHLMC.....		0.0		0.0
1.513 Privately issued.....		0.0		0.0
1.52 CMOs and REMICs:				
1.521 Issued by FNMA and FHLMC.....		0.0		0.0
1.522 Privately issued and collateralized by MBS issued or guaranteed by GNMA, FNMA or FHLMC.....		0.0		0.0
1.523 All other privately issued.....		0.0		0.0
2. Other debt and other fixed income securities (excluding short-term):				
2.1 Unaffiliated domestic securities (includes credit tenant loans rated by the SVO).....		0.0		0.0
2.2 Unaffiliated foreign securities.....		0.0		0.0
2.3 Affiliated securities.....		0.0		0.0
3. Equity interests:				
3.1 Investments in mutual funds.....		0.0		0.0
3.2 Preferred stocks:				
3.21 Affiliated.....		0.0		0.0
3.22 Unaffiliated.....		0.0		0.0
3.3 Publicly traded equity securities (excluding preferred stocks):				
3.31 Affiliated.....		0.0		0.0
3.32 Unaffiliated.....		0.0		0.0
3.4 Other equity securities:				
3.41 Affiliated.....		0.0		0.0
3.42 Unaffiliated.....		0.0		0.0
3.5 Other equity interests including tangible personal property under lease:				
3.51 Affiliated.....		0.0		0.0
3.52 Unaffiliated.....		0.0		0.0
4. Mortgage loans:				
4.1 Construction and land development.....		0.0		0.0
4.2 Agricultural.....		0.0		0.0
4.3 Single family residential properties.....	2,837,255	75.3	2,837,255	75.3
4.4 Multifamily residential properties.....		0.0		0.0
4.5 Commercial loans.....		0.0		0.0
5. Real estate investments:				
5.1 Property occupied by company.....	199,757	5.3	199,757	5.3
5.2 Property held for production of income (includes \$.....0 of property acquired in satisfaction of debt).....		0.0		0.0
5.3 Property held for sale (\$.....0 including property acquired in satisfaction of debt).....		0.0		0.0
6. Policy loans.....	20,107	0.5	20,107	0.5
7. Receivables for securities.....		0.0		0.0
8. Cash and short-term investments.....	194,058	5.1	194,058	5.1
9. Other invested assets.....		0.0		0.0
10. Total invested assets.....	3,769,772	100.0	3,769,772	100.0

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes [] No []

1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes [] No [] N/A []

1.3 State regulating? _____

2.1 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 []

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

3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/1997

3.2 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. 12/31/1997

3.3 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). 03/28/1998

3.4 By what department or departments? _____

4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under a common control (other than salaried employees of the reporting entity) receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:

4.11 sales of new business? Yes [] No []

4.12 renewals? Yes [] No []

4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:

4.21 sales of new business? Yes [] No []

4.22 renewals? Yes [] No []

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

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

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

6.1 Has the 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 []

6.2 If yes, give full information: _____

7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? Yes [] No []

7.2 If yes,
7.21 State the percentage of foreign control.0.000 %

7.22 State the nationality(ies) of the foreign person(s) or entity(ies); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(ies) (e.g., individual, corporation, government, manager or attorney-in-fact)

1 Nationality	2 Type of Entity

GENERAL INTERROGATORIES (continued)

8. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
James G. Zupka CPA, Inc.
5240 E. 98 St., Garfield Heights, OH 44125
9. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with a(n) actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
Howard W. Heidorn, Jr., Consulting Actuary
Heidorn Consulting, Inc., 3158 Des Plaines Ave., Ste. 209, Des Plaines, IL 60018
10. FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:
- 10.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?

- 10.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes [] No []
- 10.3 Have there been any changes made to any of the trust indentures during the year? Yes [] No []
- 10.4 If answer to (10.3) is yes, has the domiciliary or entry state approved the changes? Yes [] No [] N/A []

BOARD OF DIRECTORS

11. Is the purchase or sale of all investments of the reporting entity passed upon either by the Board of Directors or a subordinate committee thereof? Yes [X] No []
12. Does the reporting entity keep a complete permanent record of the proceedings of its Board of Directors and all subordinate committees thereof? Yes [X] No []
13. Has the reporting entity an established procedure for disclosure to its Board of Directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees which is in or is likely to conflict with the official duties of such person? Yes [] No [X]

FINANCIAL

- 14.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
- 14.11 To directors or other officers \$.....28,152
- 14.12 To stockholders not officers \$.....0
- 14.13 Trustees, supreme or grand (Fraternal only) \$.....0
- 14.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):
- 14.21 To directors or other officers \$.....315,849
- 14.22 To stockholders not officers \$.....0
- 14.23 Trustees, supreme or grand (Fraternal only) \$.....0
- 15.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? Yes [] No [X]
- 15.2 If yes, state the amount thereof at December 31 of the current year:
- 15.21 Rented from others \$.....0
- 15.22 Borrowed from others \$.....0
- 15.23 Leased from others \$.....0
- 15.24 Other \$.....0
- Disclose in the Notes to Financial the nature of each obligation.
- 16.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? Yes [] No [X]
- 16.2 If answer is yes:
- 16.21 Amount paid as losses or risk adjustment \$.....0
- 16.22 Amount paid as expenses \$.....0
- 16.23 Other amounts paid \$.....0

GENERAL INTERROGATORIES (continued)

INVESTMENT

17. List the following capital stock information for the reporting entity:

Class	1 Number of Shares Authorized	2 Number of Shares Outstanding	3 Par Value Per Share	4 Redemption Price If Callable	5 Is Dividend Rate Limited?	6 Are Dividends Cumulative?
Preferred.....	Yes [].....No [].....	Yes [].....No [].....
Common.....	XXX.....	XXX.....XXX.....	XXX.....XXX.....

18.1 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date, except as shown by Schedule E-Part 2-Special Deposits? Yes [X] No []

18.2 If no, give full and complete information relating thereto.

19.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity, except as shown on Schedule E-Part 2-Special Deposits, or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 15.1) Yes [] No [X]

19.2 If yes, state the amount thereof at December 31 of the current year:

19.21 Loaned to others	\$.....0
19.22 Subject to repurchase agreements	\$.....0
19.23 Subject to reverse repurchase agreements	\$.....0
19.24 Subject to dollar repurchase agreements	\$.....0
19.25 Subject to reverse dollar repurchase agreements	\$.....0
19.26 Pledged as collateral	\$.....0
19.27 Placed under option agreements	\$.....0
19.28 Letter stock or securities restricted as to sale	\$.....0
19.29 Other	\$.....0

19.3 For each category above, if any of these assets are held by others, identify by whom held:

- 19.31 _____
- 19.32 _____
- 19.33 _____
- 19.34 _____
- 19.35 _____
- 19.36 _____
- 19.37 _____
- 19.38 _____
- 19.39 _____

For categories (19.21) and (19.23) above, and for any securities that were made available for use by another person during the period covered by this statement, attach a schedule as shown in the instructions to the annual statement.

19.4 For category (19.28) provide the following:

1 Nature of Restriction	2 Description	3 Amount

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

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

21.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? Yes [] No [X]

21.2 If yes, state the amount thereof at December 31 of the current year: \$.....0

22. 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 []

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

1 Name of Custodian(s)	2 Custodian's Address
National City Bank Charitable Trust	P.O. Box 5756, Cleveland, OH 44101

GENERAL INTERROGATORIES (continued)

INVESTMENT

22.02 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)

22.03 Have there been any changes, including name changes, in the custodian(s) identified in 22.01 during the current year? Yes [] No [X]

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

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

22.05 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 Number(s)	2 Name	3 Address

OTHER

23.1 Amount of payments to Trade Associations, Service Organizations and Statistical or Rating Bureaus, if any? \$.....0

23.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to Trade Associations, Service Organizations and Statistical or Rating Bureaus during the period covered by this statement.

1 Name	2 Amount Paid

24.1 Amount of payments for legal expenses, if any? \$.....0

24.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1 Name	2 Amount Paid

25.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? \$.....0

25.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers or departments of government during the period covered by this statement.

1 Name	2 Amount Paid

GENERAL INTERROGATORIES

PART 2 - FRATERNAL INTERROGATORIES

1.1	Does the reporting entity have any direct Medicare Supplement Insurance in force?	Yes []	No [X]
1.2	If yes, indicate premium earned on U.S. business only	\$.....	0
1.3	What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit?	\$.....	0
1.31	Reason for excluding		
<hr/>			
1.4	Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above.	\$.....	0
1.5	Indicate total incurred claims on all Medicare Supplement insurance.	\$.....	0
1.6	Individual policies:		
	Most current three years:		
1.61	Total premium earned	\$.....	0
1.62	Total incurred claims	\$.....	0
1.63	Number of covered lives	.....	0
	All years prior to most current three years:		
1.64	Total premium earned	\$.....	0
1.65	Total incurred claims	\$.....	0
1.66	Number of covered lives	.....	0
1.7	Group policies:		
	Most current three years:		
1.71	Total premium earned	\$.....	0
1.72	Total incurred claims	\$.....	0
1.73	Number of covered lives	.....	0
	All years prior to most current three years:		
1.74	Total premium earned	\$.....	0
1.75	Total incurred claims	\$.....	0
1.76	Number of covered lives	.....	0
2.1	Does this reporting entity have Separate Accounts?	Yes []	No [X]
2.2	If yes, has a Separate Accounts statement been filed with this Department?	Yes []	No [] N/A [X]
2.3	What portion of capital and surplus funds of the reporting entity covered by assets in the Separate Accounts statement, is not currently distributable from the Separate Accounts to the general account for use by the general account?	\$.....	0
2.4	State the authority under which Separate Accounts are maintained:		
<hr/>			
2.5	Was any of the reporting entity's Separate Accounts business reinsured as of December 31?	Yes []	No [X]
2.6	Has the reporting entity assumed by reinsurance any Separate Accounts business as of December 31?	Yes []	No [X]
3.	Is the reporting entity organized and conducted on the lodge system, with ritualistic form of work and representative form of government?	Yes [X]	No []
4.	How often are meetings of the subordinate branches required to be held?		
	<u>Quarterly</u>		
5.	How are the subordinate branches represented in the supreme or governing body?		
	<u>By delegates</u>		
6.	What is the basis of representation in the governing body?		
	<u>One delegate for every 50 members</u>		
7.1	How often are regular meetings of the governing body held?		
	<u>Every four years</u>		
7.2	When was the last regular meeting of the governing body held?		
	<u>May 25, 26, 2002</u>		
7.3	When and where will the next regular or special meeting of the governing body be held?		
	<u>May 25, 26, 2002</u>		
7.4	How many members of the governing body attended the last regular meeting?	.....	20
7.5	How many of the same were delegates of the subordinate branches?	.....	7
8.	How are the expenses of the governing body defrayed?		
	<u>By the general funds of the Society</u>		
9.	When and by whom are the officers and directors elected?		
	<u>At the convention, by the delegates</u>		
10.	What are the qualifications for membership?		
	<u>Good health and Polish or Slavonic descent</u>		
11.	What are the limiting ages for admission?		
	<u>0 to 80 years of age</u>		
12.	What is the minimum and maximum insurance that may be issued on any one life?		
	<u>\$1,000 to \$30,000</u>		
13.	Is a medical examination required before issuing a benefit certificate to applicants?	Yes [X]	No []
14.	Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation?	Yes []	No [X]
15.1	Are notices of the payments required sent to the members?	Yes []	No [X] N/A []
15.2	If yes, do the notices state the purpose for which the money is to be used?	Yes []	No []
16.	What proportion of first and subsequent years' payments may be used for management expenses?		
16.11	First year	.....	100.0 %
16.12	Subsequent years	.....	100.0 %
17.1	Is any part of the mortuary, disability, emergency or reserve fund, or the accretions from or payments for the same, used for expenses?	Yes []	No [X]
17.2	If so, what amount and for what purpose?	\$.....	0
<hr/>			
18.1	Does the reporting entity pay an old age disability benefit?	Yes []	No [X]
18.2	If yes, at what age does the benefit commence?	.....	0
19.1	Has the constitution or have the laws of the reporting entity been amended during the year?	Yes [X]	No []
19.2	If yes, when?		
	<u>At the convention held May 25, 26, 2002</u>		

GENERAL INTERROGATORIES (continued)**PART 2 - FRATERNAL INTERROGATORIES**

- | | | | |
|--|------------------------------|---|---|
| 20. Have you filed with this Department all forms of benefit certificates issued, a copy of the constitution and of all the laws, rules and regulations in force at the present time? If not, please do so. | | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| 21.1 State whether all or a portion of the regular insurance contributions were waived during the current year under premium-paying certificates on account of meeting attained age or membership requirements? | | Yes <input type="checkbox"/> | No <input checked="" type="checkbox"/> |
| 21.2 If so, was an additional reserve included in Exhibit 8? | Yes <input type="checkbox"/> | No <input type="checkbox"/> | N/A <input checked="" type="checkbox"/> |
| 21.3 If yes, explain | <hr/> | | |
| 22.1 Has the reporting entity reinsured, amalgamated with, or absorbed any company, order, society, or association during the year? | | Yes <input type="checkbox"/> | No <input checked="" type="checkbox"/> |
| 22.2 If yes, was there any contract agreement, or understanding, written or oral, expressed or implied, by means of which any officer, director, trustee, or any other person, or firm, corporation, society or association, received or is to receive any fee, commission, emolument, or compensation of any nature whatsoever in connection with, or on account of such reinsurance, amalgamation, absorption, or transfer of membership or funds? | Yes <input type="checkbox"/> | No <input type="checkbox"/> | N/A <input checked="" type="checkbox"/> |
| 23. Has any present or former officer, director, trustee, incorporator, or any other persons, or any firm, corporation, society or association, any claims of any nature whatsoever against this reporting entity, which is not included in the liabilities on Page 3 of this statement? | | Yes <input type="checkbox"/> | No <input checked="" type="checkbox"/> |

FIVE-YEAR HISTORICAL DATA

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e. 17.6.

Amounts of life insurance in this exhibit should be shown in thousands (omit 000).

	1 2002	2 2001	3 2000	4 1999	5 1998
Life Insurance in Force (Exhibit of Life Insurance)					
1. Total (Line 20, Column 2).....	9,618	9,694	9,702	9,813	9,560
New Business Issued (Exhibit of Life Insurance)					
2. Total (Line 2, Column 2).....	180	307	235	484	234
Premium Income (Exhibit 1, Part 1)					
3. Life insurance - first year (Line 9.4, Column 2).....	1,189	2,520	(885)	9,884	1,030
4. Life insurance - single and renewal (Lines 10.4 and 19.4, Column 2).....	72,245	81,545	83,855	99,169	196,942
5. Annuity (Line 20.4, Column 3).....	36,064				
6. Accident and health (Line 20.4, Column 4).....					
7. Aggregate of all other lines of business (Line 20.4, Column 5).....					
8. Total (Line 20.4, Column 1).....	109,498	84,065	82,970	109,053	197,972
Balance Sheet Items (Pages 2 and 3)					
9. Total admitted assets excluding Separate Accounts business (Page 2, Line 22, Col. 4).....	4,792,732	5,081,558	5,179,502	5,319,089	5,303,808
10. Total liabilities excluding Separate Accounts business (Page 3, Line 23).....	3,955,144	4,036,954	4,069,426	4,048,770	3,959,784
11. Aggregate reserve for life certificates and contracts (Page 3, Line 1).....	3,544,978	3,530,724	3,562,368	3,555,527	3,541,120
12. Aggregate reserve for accident and health certificates (Page 3, Line 2).....					
13. Deposit-type contract funds (Page 3, Line 3).....	254,414	241,217			
14. Asset valuation reserve (Page 3, Line 21.1).....	116,442	229,273	250,924	254,572	185,736
15. Surplus (Page 3, Line 30).....	837,589	1,044,604	1,110,076	1,270,319	1,344,024
Risk-Based Capital Analysis					
16. Total Adjusted Capital.....	964,531	1,284,377	1,372	1,535	1,541
17. 50% of the Calculated RBC Amount.....	207,922	31,070	196	183	153
Percentage Distribution of Assets (Page 2, Col. 3) (Line No. + Page 2, Line 10, Col. 3) x 100.0					
18. Bonds (Line 1).....	10.8	8.6	6.5	9.1	8.2
19. Stocks (Lines 2.1 and 2.2).....	21.2	22.3	22.0	22.0	15.8
20. Mortgage loans on real estate (Lines 3.1 and 3.2).....	59.3	61.2	60.9	62.8	55.6
21. Real estate (Lines 4.1, 4.2 and 4.3).....	4.2	4.1	5.2	1.3	1.3
22. Certificate loans (Line 5).....	0.4	0.4	0.4	0.5	0.5
23. Cash and short-term investments (Line 6).....	4.1	3.4	5.0	4.3	18.5
24. Other invested assets (Line 7).....					
25. Receivable for securities (Line 8).....					
26. Aggregate write-ins for invested assets (Line 9).....					
27. Cash and invested assets (Line 10).....	100.0	100.0	100.0	100.0	100.0
Investments in Subsidiaries and Affiliates					
28. Affiliated bonds (Schedule D Summary, Line 25, Col. 1).....					
29. Affiliated preferred stock (Schedule D Summary, Line 39, Col. 1).....					
30. Affiliated common stock (Schedule D Summary, Line 53, Col. 2).....					
31. Affiliated short-term investments (subtotals included in Sch. DA, Part 2, Col. 5, Line 11).....					
32. Affiliated mortgage loans on real estate.....					
33. All other affiliated.....					
34. Total of above Lines 28 to 33.....	0	0	0	0	0
Total Nonadmitted Assets and Admitted Assets					
35. Total nonadmitted assets (Page 2, Line 24, Col. 2).....					
36. Total admitted assets (Page 2, Line 24, Col. 3).....	4,792,732	5,081,558	5,179,502	5,319,089	5,303,808
Investment Data					
37. Net investment income (Exhibit of Net Investment Income, Line 17).....	244,854	238,110	300,898	275,024	319,263
38. Realized capital gains (losses), net of tax and before IMR transfer.....	(140,718)	76,167	(36,412)	75,876	
39. Unrealized capital gains (losses).....	(78,999)	(72,435)	(60,382)	807	34,493
40. Total of above Lines 37, 38 and 39.....	25,137	241,842	204,104	351,707	353,756

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2002	2 2001	3 2000	4 1999	5 1998
Benefits and Reserve Increases (Page 6)					
41. Total Certificate Benefits - Life (Lines 10, 11, 12, 13 and 14, Column 1 less Line 13, Column 5).....	165,679	155,051	182,219	151,812	182,486
42. Total Certificate Benefits - Accident and Health (Line 13, Column 5).....					
43. Increase in Life Reserves (Line 17, Column 2).....	14,254	(31,644)	6,841	14,408	66,427
44. Increase in Accident and Health Reserves (Line 17, Column 5).....					
45. Refunds to Members (Line 28, Column 1).....	12,979	20,726	21,292	15,258	7,658
Operating Percentages					
46. Insurance Expense Percent (Page 6, Column 1, Lines 19, 20 and 21 less Line 6, Column 1) ÷ (Page 6 Column 1, Line 1) x 100.0.....	241.6	258.6	239.1	203.9	111.5
47. Lapse Percent (Exhibit of Life Insurance, Column 2, Lines 14 and 15) x 100.0 ÷ 1/2 (Lines 1 and 20, Column 2).....	1.2	1.6	2.1	1.0	1.2
48. Accident and Health Loss Percent (Schedule H, Line 3, Column 1, % Shown).....					
49. Accident and Health Expense Percent (Schedule H, Line 8, Column 1, % Shown).....					
Accident and Health Reserve Adequacy					
50. Incurred Losses on Prior Years' Claims (Schedule H, Part 3, Line 3.1, Column 1).....					
51. Prior Years' Liability and Reserve (Schedule H, Part 3, Line 3.2, Column 1).....					
Net Gains from Operations After Refunds to Members by Lines of Business (Page 6, Line 29)					
52. Life Insurance (Column 2).....	(110,217)	(92,759)	(69,601)	(70,671)	4,984
53. Annuity (Column 3).....	(14,669)				
54. Supplementary Contracts (Column 4).....					
55. Accident and Health (Column 5).....					
56. Aggregate of All Other Lines of Business (Column 6).....					
57. Fraternal (Column 8).....					
58. Expense (Column 9).....					
59. Total (Column 1).....	(124,886)	(92,759)	(69,601)	(70,671)	4,984

EXHIBIT OF LIFE INSURANCE

	1 Number of Certificates	2 Amount of Insurance (a)
1. In force end of prior year.....	6,156	9,694
2. Issued during year.....	57	180
3. Reinsurance assumed.....		
4. Revived during year.....		
5. Increased during year (net).....		
6. Subtotals, Lines 2 to 5.....	57	180
7. Additions by refunds during year.....	XXX	
8. Aggregate write-ins for increases.....	0	0
9. Totals (Line 1 plus Line 6 to Line 8).....	6,213	9,874
Deductions During Year:		
10. Death.....	117	116
11. Maturity.....	8	9
12. Disability.....		
13. Expiry.....	10	14
14. Surrender.....	28	40
15. Lapse.....	7	77
16. Decreased (net).....		
17. Reinsurance.....		
18. Aggregate write-ins for decreases.....	0	0
19. Totals (Lines 10 to 18).....	170	256
20. In force end of year (b) (Line 9 minus 19).....	6,043	9,618
21. Reinsurance ceded end of year.....	XXX	
22. Line 20 minus Line 21.....	XXX	9,618

DETAILS OF WRITE-INS

0801.		
0802.		
0803.		
0898. Summary of remaining write-ins for Line 8 from overflow page.....	0	0
0899. Totals (Lines 0801 thru 0803 plus 0898) (Line 8 above).....	0	0
1801.		
1802.		
1803.		
1898. Summary of remaining write-ins for Line 18 from overflow page.....	0	0
1899. Totals (Lines 1801 thru 1803 plus 1898) (Line 18 above).....	0	0

(a) Amounts of life insurance in this exhibit shall be shown in thousands (omit 000).

(b) Paid-up insurance included in the final totals of Line 20 (including additions to certificates), number of certificates....3,229, Amount, \$....3,001.

Additional accidental death benefits included in life certificates were in amount, \$....377. Does the society collect any contributions from members for general expenses of the society under fully paid-up certificates? Yes [] No [X]
If not, how are such expenses met?.....From general funds

EXHIBIT OF NUMBERS OF CERTIFICATES FOR SUPPLEMENTARY CONTRACTS, ANNUITIES AND ACCIDENT AND HEALTH INSURANCE

	1 Supplementary Contracts (Involving Life Contingencies)	2 Supplementary Contracts (Not Involving Life Contingencies)	3 Individual Annuities	4 Accident & Health Insurance
1. In force end of prior year.....				
2. Issued during year.....			14	
3. Reinsurance assumed.....				
4. Increased during year (net).....				
5. TOTALS (Lines 1 to 4).....	0	0	14	0
Deduction during year:				
6. Decreased during year (net).....				
7. Reinsurance.....				
8. TOTALS (Lines 6 and 7).....	0	0	0	0
9. In force end of year (Line 5 minus Line 8).....	0	0	14	0
10. Amount on deposit.....			14	XXX
Income now payable:				
11. Amount of income payable.....				XXX
Deferred: fully paid:				
12. Deferred: fully paid - account balance.....	XXX	XXX		XXX
Deferred: not fully paid:				
13. Deferred: not fully paid - account balance.....	XXX	XXX	36,528	XXX

SCHEDULE D - SUMMARY BY COUNTRY

Long-Term Bonds and Stocks OWNED December 31 of Current Year

Description		1 Book/Adjusted Carrying Value	2 Fair Value (a)	3 Actual Cost	4 Par Value of Bonds
BONDS					
Governments (Including all obligations guaranteed by governments)	1. United States.....	146,531	147,094	146,531	146,500
	2. Canada.....				
	3. Other Countries.....				
	4. Totals.....	146,531	147,094	146,531	146,500
States, Territories and Possessions (Direct and guaranteed)	5. United States.....				
	6. Canada.....				
	7. Other Countries.....				
	8. Totals.....	0	0	0	0
Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	9. United States.....				
	10. Canada.....				
	11. Other Countries.....				
	12. Totals.....	0	0	0	0
Special Revenue and Special Assessment Obligations and all Non-guaranteed Obligations of Agencies and Authorities of Governments and their Political Subdivisions	13. United States.....				
	14. Canada.....				
	15. Other Countries.....				
	16. Totals.....	0	0	0	0
Public Utilities (unaffiliated)	17. United States.....				
	18. Canada.....				
	19. Other Countries.....				
	20. Totals.....	0	0	0	0
Industrial and Miscellaneous and Credit Tenant Loans (Unaffiliated)	21. United States.....	372,064	372,064	372,064	372,064
	22. Canada.....				
	23. Other Countries.....				
	24. Totals.....	372,064	372,064	372,064	372,064
Parent, Subsidiaries and Affiliates	25. Totals.....				
	26. Total Bonds.....	518,595	519,158	518,595	518,564
PREFERRED STOCKS					
Public Utilities (Unaffiliated)	27. United States.....				
	28. Canada.....				
	29. Other Countries.....				
	30. Totals.....	0	0	0	0
Banks, Trust and Insurance Companies (Unaffiliated)	31. United States.....				
	32. Canada.....				
	33. Other Countries.....				
	34. Totals.....	0	0	0	0
Industrial and Miscellaneous (Unaffiliated)	35. United States.....				
	36. Canada.....				
	37. Other Countries.....				
	38. Totals.....	0	0	0	0
Parent, Subsidiaries and Affiliates	39. Totals.....				
	40. Total Preferred Stocks....	0	0	0	0
COMMON STOCKS					
Public Utilities (Unaffiliated)	41. United States.....				
	42. Canada.....				
	43. Other Countries.....				
	44. Totals.....	0	0	0	0
Banks, Trust and Insurance Companies (Unaffiliated)	45. United States.....	14,669	14,669	906	
	46. Canada.....				
	47. Other Countries.....				
	48. Totals.....	14,669	14,669	906	
Industrial and Miscellaneous (Unaffiliated)	49. United States.....	999,445	999,443	1,112,807	
	50. Canada.....				
	51. Other Countries.....				
	52. Totals.....	999,445	999,443	1,112,807	
Parent, Subsidiaries and Affiliates	53. Totals.....				
	54. Total Common Stocks.....	1,014,114	1,014,113	1,113,713	
	55. Total Stocks.....	1,014,114	1,014,113	1,113,713	
	56. Total Bonds and Stocks...	1,532,709	1,533,271	1,632,308	

(a) The aggregate value of bonds which are valued at other than actual fair value is \$.....0.

SCHEDULE D - VERIFICATION BETWEEN YEARS

1. Book/adjusted carrying value of bonds and stocks, prior year.....	1,567,551	6. Foreign exchange adjustment:	
2. Cost of bonds and stocks acquired, Column 6, Part 3.....	693,951	6.1 Column 17, Part 1.....	
3. Increase (decrease) by adjustment:		6.2 Column 13, Part 2, Section 1.....	
3.1 Column 16, Part 1.....		6.3 Column 11, Part 2, Section 2.....	
3.2 Column 12, Part 2, Section 1.....		6.4 Column 11, Part 4.....	0
3.3 Column 10, Part 2, Section 2.....		7. Book/adjusted carrying value at end of current period.....	1,615,212
3.4 Column 10, Part 4.....	0	8. Total valuation allowance.....	(82,503)
4. Total gain (loss), Column 14, Part 4.....	(140,718)	9. Subtotal (Lines 7 plus 8).....	1,532,709
5. Deduct consideration for bonds and stocks disposed of, Column 6, Part 4...	505,572	10. Total nonadmitted amounts.....	
		11. Statement value of bonds and stocks, current period.....	1,532,709

SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS

Allocated by States and Territories

States, Etc.	1 Is Insurer Licensed? (Yes or No)	Life Contracts		4 Accident and Health Insurance Premiums, Including Policy, Mem- bership and Other Fees	5 Deposit-Type Contract Funds	6 Other Considerations
		2 Life Insurance Premiums	3 Annuity 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.				
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	No.				
15. Indiana.....	IN	No.				
16. Iowa.....	IA	No.				
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	No.				
24. Minnesota.....	MN	No.				
25. Mississippi.....	MS	No.				
26. Missouri.....	MO	No.				
27. Montana.....	MT	No.				
28. Nebraska.....	NE	No.				
29. Nevada.....	NV	No.				
30. New Hampshire.....	NH	No.				
31. New Jersey.....	NJ	No.				
32. New Mexico.....	NM	No.				
33. New York.....	NY	No.				
34. North Carolina.....	NC	No.				
35. North Dakota.....	ND	No.				
36. Ohio.....	OH	Yes	73,434	36,064	11,432	
37. Oklahoma.....	OK	No.				
38. Oregon.....	OR	No.				
39. Pennsylvania.....	PA	No.				
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.				
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. Subtotal.....	(a) 1		73,434	36,064	11,432	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		73,434	36,064	11,432	0
96. Plus Reinsurance Assumed.....	XXX					
97. Totals (All Business).....	XXX		73,434	36,064	11,432	0
98. Less Reinsurance Ceded.....	XXX					
99. Totals (All Business) less reinsurance ceded.....	XXX		73,434	36,064	11,432	0

DETAILS OF WRITE-INS

5701.	XXX					
5702.	XXX					
5703.	XXX					
5798. Summary of remaining write-ins for line 57 from overflow page....	XXX		0	0	0	0
5799. Total (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. Total (Lines 9401 thru 9403 plus 9498) (Line 94 above).....	XXX		0	0	0	0

Explanation of basis of allocation by states, etc., of premiums and annuity considerations.

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

(b) Column 4 should balance with Exhibit 1, Lines 6.4, 10.4 and 16.4, Cols. 8, 9, and 10, or with Schedule H, Part 1, Line 1. Indicate which:

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

PART 1 – ORGANIZATIONAL CHART
