
AMENDED FILING EXPLANATION



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
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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.....

SCHEDULE Y (Continued)

PART 2 - SUMMARY OF INSURER'S TRANSACTIONS WITH ANY AFFILIATES

1 NAIC Company Code	2 Federal ID Number	3 Names of Insurers and Parent, Subsidiaries or Affiliates	4 Shareholder Dividends	5 Capital Contributions	6 Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	7 Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	8 Management Agreements and Service Contracts	9 Income/ (Disbursements) Incurred under Reinsurance Agreements	10 *	11 Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	12 Totals	13 Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/ (Liability)
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NONE

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

MARCH FILING

1. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?
2. Will the SVO Compliance Certification be filed by March 1?
3. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?
4. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?
5. Will the statement on non-guaranteed elements as required in interrogatory #3 to Exhibit 5 be filed by March 1?
6. Will an actuarial opinion be filed with this statement by March 1?
7. Will the Long-term Care Insurance Exhibit be filed with the state of domicile and the NAIC by March 1?

APRIL FILING

8. Will the Long-term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1?
9. Will the Interest-Sensitive Life Insurance Products Report Forms be filed with the state of domicile and the NAIC by April 1?
10. Will Management's Discussion and Analysis be filed by April 1?
11. Will the Accident and Health Policy Experience Exhibit be filed by April 1?
12. Will the Investment Risk Interrogatories be filed by April 1?

JUNE FILING

13. Will an audited financial report be filed by June 1?
14. Will the Supplement to Valuation Report be filed by June 30?

RESPONSES

NO
YES
NO
YES
YES
YES
NO
NO
NO
YES
NO
NO
YES
NO
YES
YES
NO

EXPLANATIONS:

BAR CODE:

