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## AMENDED FILING EXPLANATION

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# 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 Dziejdzina 284-12-8613	Charlotte Lisicki 272-30-0107	Arlene Wincki 299-28-4278	Allan Szufflada 279-36-3006
Dorothy Zalewski 270-22-1327	Donald Kuczumarski 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 [ ] No [X]
- b. If no:
1. State the amendment number 5
  2. Date filed..... 3/19/2003
  3. Number of pages attached..... 1

## ASSET VALUATION RESERVE

	Default Component			Equity Component			7 Total Amount (Cols. 3 + 6)
	1 Other Than Mortgage Loans	2 Mortgage Loans	3 Total (Cols. 1 + 2)	4 Common Stock	5 Real Estate and Other Invested Assets	6 Total (Cols. 4 + 5)	
1. Reserve as of December 31, prior year.....	.225	15,514	15,739	204,430	9,106	.213,536	.229,275
2. Realized capital gains/(losses) net of taxes - General Account.....			.0	(124,625)		(124,625)	(124,625)
3. Realized capital gains/(losses) net of taxes - Separate Accounts.....			.0			.0	.0
4. Unrealized capital gains/(losses) - general account.....			.0	(98,596)		(98,596)	(98,596)
5. Unrealized capital gains/(losses) - Separate Accounts.....			.0			.0	.0
6. Capital gains credited/(losses charged) to contract benefits, payments or reserves.....			.0			.0	.0
7. Basic contribution.....	.186	3,688	3,874			.0	.3,874
8. Accumulated balances (Lines 1 through 5, minus 6 plus 7).....	.411	19,202	19,613	(18,791)	9,106	(9,685)	.9,928
9. Maximum reserve.....	.1,116	14,186	15,302	202,823	14,982	.217,805	.233,107
10. Reserve objective.....	.558	8,512	9,070	202,823	14,982	.217,805	.226,875
11. 20% of (Line 10 minus Line 8).....	.29	(2,138)	(2,109)	44,323	1,175	45,498	43,389
12. Balance before transfers (Lines 8 + 11).....	.440	17,064	17,504	25,532	10,281	35,813	53,317
13. Transfers.....			.0			.0	XXX
14. Voluntary contribution.....			.0			.0	.0
15. Adjustment down to maximum/up to zero.....		(2,878)	(2,878)			.0	(2,878)
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15).....	.440	14,186	14,626	25,532	10,281	35,813	50,439