



ANNUAL STATEMENT

For the Year Ended December 31, 2012
of the Condition and Affairs of the

CZECH CATHOLIC UNION

NAIC Group Code.....0000 , 0000 <small>(Current Period) (Prior Period)</small>	NAIC Company Code..... 56324	Employer's ID Number..... 34-0105780
Organized under the Laws of OHIO	State of Domicile or Port of Entry OHIO	Country of Domicile US
Incorporated/Organized..... January 1, 1899	Commenced Business..... January 1, 1899	
Statutory Home Office	5349 DOLLOFF ROAD..... CLEVELAND OH US 44127 <small>(Street and Number) (City or Town, State, Country and Zip Code)</small>	
Main Administrative Office	5349 DOLLOFF ROAD..... CLEVELAND OH US..... 44127 <small>(Street and Number) (City or Town, State, Country and Zip Code)</small>	216-341-0444- <small>(Area Code) (Telephone Number)</small>
Mail Address	5349 DOLLOFF ROAD..... CLEVELAND OH US 44127 <small>(Street and Number or P. O. Box) (City or Town, State, Country and Zip Code)</small>	
Primary Location of Books and Records	5349 DOLLOFF ROAD..... CLEVELAND OH US 44127 <small>(Street and Number) (City or Town, State, Country and Zip Code)</small>	216-341-0444- <small>(Area Code) (Telephone Number)</small>
Internet Web Site Address	www.czechccu.org	
Statutory Statement Contact	ELSIE T. MALEC <small>(Name)</small> insurance@czechccu.org <small>(E-Mail Address)</small>	216-341-0444- <small>(Area Code) (Telephone Number) (Extension)</small> 216-341-0711- <small>(Fax Number)</small>

OFFICERS

Name	Title	Name	Title
1. ELSIE T. MALEC	PRESIDENT	2. ROBERT L. CERMAK	TREASURER
3. ROBERT L. CERMAK	SECRETARY	4. STEIMLA & ASSOCIATES, INC.	ACTUARY
OTHER			
LORETTA MORAVECEK	1ST VICE PRESIDENT	EDWARD P. BABOR	2ND VICE PRESIDENT

DIRECTORS OR TRUSTEES

MARYANN LANGEVIN	CINDY KVETON	LILLIAN KOPECKY	DOLORES JACKLIN
JOSEPH A. KOCAB			

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

The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions 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. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

_____ (Signature) ELSIE T. MALEC _____ 1. (Printed Name) PRESIDENT _____ (Title)	_____ (Signature) ROBERT L. CERMAK _____ 2. (Printed Name) TREASURER _____ (Title)	_____ (Signature) ROBERT L. CERMAK _____ 3. (Printed Name) SECRETARY _____ (Title)
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Subscribed and sworn to before me
This _____ day of _____ 2013

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 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D).....	8,061,811		8,061,811	8,742,128
2. Stocks (Schedule D):				
2.1 Preferred stocks.....	276,000		276,000	
2.2 Common stocks.....	1,538,832		1,538,832	692,058
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens.....			0	
3.2 Other than first liens.....			0	
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$.....0 encumbrances).....	46,234		46,234	21,128
4.2 Properties held for the production of income (less \$.....0 encumbrances).....			0	
4.3 Properties held for sale (less \$.....0 encumbrances).....			0	
5. Cash (\$.....1,413,703, Schedule E-Part 1), cash equivalents (\$.....0, Schedule E-Part 2) and short-term investments (\$.....0, Schedule DA).....	1,413,703		1,413,703	2,736,981
6. Contract loans (including \$.....0 premium notes).....	137,040		137,040	130,413
7. Derivatives (Schedule DB).....			0	
8. Other invested assets (Schedule BA).....	3,490,745		3,490,745	2,181,720
9. Receivables for securities.....			0	
10. Securities lending reinvested collateral assets (Schedule DL).....			0	
11. Aggregate write-ins for invested assets.....	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11).....	14,964,366	0	14,964,366	14,504,428
13. Title plants less \$.....0 charged off (for Title insurers only).....			0	
14. Investment income due and accrued.....	76,618		76,618	88,038
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	5,331		5,331	4,196
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$.....0 earned but unbilled premiums).....			0	
15.3 Accrued retrospective premiums.....			0	
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers.....			0	
16.2 Funds held by or deposited with reinsured companies.....			0	
16.3 Other amounts receivable under reinsurance contracts.....			0	
17. Amounts receivable relating to uninsured plans.....			0	
18.1 Current federal and foreign income tax recoverable and interest thereon.....			0	
18.2 Net deferred tax asset.....			0	
19. Guaranty funds receivable or on deposit.....			0	
20. Electronic data processing equipment and software.....			0	
21. Furniture and equipment, including health care delivery assets (\$.....0).....			0	
22. Net adjustment in assets and liabilities due to foreign exchange rates.....			0	
23. Receivables from parent, subsidiaries and affiliates.....			0	
24. Health care (\$.....0) and other amounts receivable.....			0	
25. Aggregate write-ins for other than invested assets.....	0	0	0	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	15,046,314	0	15,046,314	14,596,661
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			0	
28. TOTALS (Lines 26 and 27).....	15,046,314	0	15,046,314	14,596,661

DETAILS OF WRITE-INS

1101.....			0	
1102.....			0	
1103.....			0	
1198. Summary of remaining write-ins for Line 11 from overflow page.....	0	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198) (Line 11 above).....	0	0	0	0
2501.....			0	
2502.....			0	
2503.....			0	
2598. Summary of remaining write-ins for Line 25 from overflow page.....	0	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 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).....	12,332,959	11,649,295
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).....		
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Column 1 less sum of Columns 9, 10 and 11).....	47,156	31,961
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Columns 9, 10 and 11).....		
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.....	100,000	100,000
6.2 Not yet apportioned.....		
7. Premiums and annuity considerations for life and accident and health contracts received in advance less \$.....0 discount; including \$.....0 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of Lines 4 and 14).....		
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, Line 6).....	55,193	50,183
9. Commissions to fieldworkers due or accrued-life and annuity contracts \$...747 ; accident and health \$.....0 and deposit-type contract funds \$.....0.....	747	
10. Commissions and expense allowances payable on reinsurance assumed.....		
11. General expenses due or accrued (Exhibit 2, Line 12, Col. 7).....	1,000	1,000
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).....	846	846
14. Unearned investment income.....		
15. Amounts withheld or retained by Society as agent or trustee.....	34,091	22,906
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 (AVR, Line 16, Col. 7).....	239,968	115,709
21.2 Reinsurance in unauthorized and certified (\$.....0) companies.....		
21.3 Funds held under reinsurance treaties with unauthorized and certified (\$.....0) reinsurers.....		
21.4 Payable to subsidiaries and affiliates.....		
21.5 Drafts outstanding.....		
21.6 Funds held under coinsurance.....		
21.7 Derivatives.....		
21.8 Payable for securities.....		
21.9 Payable for securities lending.....		
22. Aggregate write-ins for liabilities.....	1,712	1,712
23. Total liabilities excluding Separate Accounts business (Lines 1 to 22).....	12,813,669	11,973,612
24. From Separate Accounts statement.....		
25. Total liabilities (Lines 23 and 24).....	12,813,669	11,973,612
26. Aggregate write-ins for other than liabilities and surplus funds.....	0	0
27. Surplus notes.....		
28. Aggregate write-ins for surplus funds.....	125,000	125,000
29. Unassigned funds.....	2,107,646	2,498,049
30. Total (Lines 26 through 29) (Page 4, Line 47) (including \$.....0 in Separate Accounts statement).....	2,232,646	2,623,049
31. Totals (Lines 25 + 30) (Page 2, Line 28, Col. 3).....	15,046,314	14,596,661

DETAILS OF WRITE-INS

2201. Fraternal.....	1,712	1,712
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).....	1,712	1,712
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. Contingency Reserve.....	125,000	125,000
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).....	125,000	125,000

SUMMARY OF OPERATIONS

	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).....	1,099,108	1,406,595
2. Considerations for supplementary contracts with life contingencies.....		
3. Net investment income (Exhibit of Net Investment Income, Line 17).....	568,642	562,205
4. Amortization of Interest Maintenance Reserve (IMR, Line 5).....	5,039	4,881
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.....	37	(202)
9. Totals (Lines 1 to 8.3).....	1,672,826	1,973,479
10. Death benefits.....	321,494	195,338
11. Matured endowments (excluding guaranteed annual pure endowments).....		
12. Annuity benefits.....	589,921	256,374
13. Disability benefits and benefits under accident and health contracts, including premiums waived \$.....0.....		
14. Surrender benefits and withdrawals for life contracts.....	30,890	42,923
15. Interest and adjustments on contract or deposit-type contracts funds.....		
16. Payments on supplementary contracts with life contingencies.....		
17. Increase in aggregate reserve for life and accident and health contracts.....	683,664	1,193,637
18. Totals (Lines 10 to 17).....	1,625,969	1,688,272
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).....	969	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, 4 and 6).....	297,319	295,391
22. Insurance taxes, licenses and fees (Exhibit 3, Line 6, Cols. 1, 2, 3 and 5).....	9,886	11,784
23. Increase in loading on deferred and uncollected premiums.....		
24. Net transfers to or (from) Separate Accounts net of reinsurance.....		
25. Aggregate write-ins for deductions.....	0	0
26. Totals (Lines 18 to 25).....	1,934,143	1,996,404
27. Net gain from operations before refunds to members (Line 9 minus Line 26).....	(261,317)	(22,924)
28. Refunds to members (Exhibit 4, Line 17, Cols. 1 + 2).....	75,349	74,795
29. Net gain from operations after refunds to members and before realized capital gains (losses) (Line 27 minus Line 28).....	(336,666)	(97,719)
30. Net realized capital gains (losses) less capital gains tax of \$.....0 (excluding \$.....10,048 transferred to the IMR).....	4,334	
31. Net income (Lines 29 + 30).....	(332,332)	(97,719)
SURPLUS ACCOUNT		
32. Surplus, December 31, previous year (Page 3, Line 30, Col. 2).....	2,623,049	2,699,406
33. Net income from operations (Line 31).....	(332,332)	(97,719)
34. Change in net unrealized capital gains (losses) less capital gains tax of \$.....0.....	66,188	13,864
35. Change in net unrealized foreign exchange capital gain (loss).....		
36. Change in nonadmitted assets.....		
37. Change in liability for reinsurance in unauthorized and certified companies.....		
38. Change in reserve on account of change in valuation basis, (increase) or decrease (Exhibit 5A, Line 9999999, Col. 4).....		
39. Change in asset valuation reserve.....	(124,259)	7,499
40. Surplus (contributed to) withdrawn from Separate Accounts during period.....		
41. Other changes in surplus in Separate Accounts statement.....		
42. Change in surplus notes.....		
43. Cumulative effect of changes in accounting principles.....		
44. Change in surplus as a result of reinsurance.....		
45. Aggregate write-ins for gains and losses in surplus.....	0	0
46. Net change in surplus for the year (Lines 33 through 45).....	(390,403)	(76,356)
47. Surplus December 31, current year (Lines 32 + 46) (Page 3, Line 30).....	2,232,646	2,623,049
DETAILS OF WRITE-INS		
08.301. Miscellaneous Income.....	37	(202)
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).....	37	(202)
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.		
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).....	0	0

CASH FLOW

	1 Current Year	2 Prior Year
CASH FROM OPERATIONS		
1. Premiums collected net of reinsurance.....	1,097,973	1,387,347
2. Net investment income.....	586,552	567,043
3. Miscellaneous income.....	37	(202)
4. Total (Lines 1 through 3).....	1,684,562	1,954,188
5. Benefit and loss related payments.....	927,111	494,492
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts.....		
7. Commissions, expenses paid and aggregate write-ins for deductions.....	307,428	308,131
8. Dividends paid to policyholders.....	75,350	74,795
9. Federal and foreign income taxes paid (recovered) net of \$.....0 tax on capital gains (losses).....		
10. Total (Lines 5 through 9).....	1,309,888	877,419
11. Net cash from operations (Line 4 minus Line 10).....	374,674	1,076,769
CASH FROM INVESTMENTS		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds.....	1,740,432	850,392
12.2 Stocks.....	128,565	
12.3 Mortgage loans.....		
12.4 Real estate.....		
12.5 Other invested assets.....		372,280
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments.....		
12.7 Miscellaneous proceeds.....		
12.8 Total investment proceeds (Lines 12.1 to 12.7).....	1,868,997	1,222,672
13. Cost of investments acquired (long-term only):		
13.1 Bonds.....	1,048,324	1,065,001
13.2 Stocks.....	1,184,986	444,891
13.3 Mortgage loans.....		
13.4 Real estate.....	26,085	
13.5 Other invested assets.....	1,320,000	551,000
13.6 Miscellaneous applications.....		
13.7 Total investments acquired (Lines 13.1 to 13.6).....	3,579,394	2,060,892
14. Net increase (decrease) in contract loans and premium notes.....	6,627	3,341
15. Net cash from investments (Line 12.8 minus Lines 13.7 minus Line 14).....	(1,717,025)	(841,561)
CASH FROM FINANCING AND MISCELLANEOUS SOURCES		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes.....		
16.2 Capital and paid in surplus, less treasury stock.....		
16.3 Borrowed funds.....		
16.4 Net deposits on deposit-type contracts and other insurance liabilities.....		
16.5 Dividends to stockholders.....		
16.6 Other cash provided (applied).....	19,073	19,923
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6).....	19,073	19,923
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11 plus Line 15 plus Line 17).....	(1,323,278)	255,132
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year.....	2,736,981	2,481,850
19.2 End of year (Line 18 plus Line 19.1).....	1,413,703	2,736,981

Note: Supplemental disclosures of cash flow information for non-cash transactions:

20.0001		
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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.....	11,649,295	6,508,957	5,140,338	
2. Tabular net premiums or considerations.....	1,087,279	109,076	978,203	
3. Present value of disability claims incurred.....	0			XXX
4. Tabular interest.....	487,586	327,552	160,034	
5. Tabular less actual reserve released.....	96,887		96,887	
6. Increase in reserve on account of change in valuation basis.....	0			
7. Other increases (net).....	0			
8. Totals (Lines 1 to 7).....	13,321,047	6,945,585	6,375,462	0
9. Tabular cost.....	120,156	120,156		XXX
10. Reserves released by death.....	247,121	247,121	XXX	XXX
11. Reserves released by other terminations (net).....	30,890	30,890		
12. Annuity, supplementary contract and disability payments involving life contingencies.....	589,921		589,921	
13. Net transfers to or (from) separate accounts.....	0			
14. Total deductions (Lines 9 to 13).....	988,088	398,167	589,921	0
15. Reserve December 31, current year.....	12,332,959	6,547,418	5,785,541	0

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. government bonds.....	(a).....8,279	.....8,279
1.1 Bonds exempt from U.S. tax.....	(a).....	.....
1.2 Other bonds (unaffiliated).....	(a).....462,097	.....450,885
1.3 Bonds of affiliates.....	(a).....	.....
2.1 Preferred stocks (unaffiliated).....	(b).....	.....
2.11 Preferred stocks of affiliates.....	(b).....	.....
2.2 Common stocks (unaffiliated).....	.....37,202	.....37,202
2.21 Common stocks of affiliates.....	.....	.....
3. Mortgage loans.....	(c).....	.....
4. Real estate.....	(d).....3,015	.....3,015
5. Contract loans.....	.....7,946	.....7,948
6. Cash, cash equivalents and short-term investments.....	(e).....11,078	.....10,870
7. Derivative instruments.....	(f).....	.....
8. Other invested assets.....	.....56,339	.....56,339
9. Aggregate write-ins for investment income.....	.....0	.....0
10. Total gross investment income.....	.....585,955	.....574,538
11. Investment expenses.....		(g).....4,000
12. Investment taxes, licenses and fees, excluding federal income taxes.....		(g).....917
13. Interest expense.....		(h).....
14. Depreciation on real estate and other invested assets.....		(i).....978
15. Aggregate write-ins for deductions from investment income.....		.....0
16. Total deductions (Lines 11 through 15).....		.....5,896
17. Net investment income (Line 10 minus Line 16).....		.....568,642

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	.....0
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15 above).....	.....0	.....0

- (a) Includes \$.....4,492 accrual of discount less \$.....10,003 amortization of premium and less \$.....5,149 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 \$.....3,000 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 \$.....978 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 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. government bonds.....			.....0	.....4,170	.....
1.1 Bonds exempt from U.S. tax.....			.....0	.....	.....
1.2 Other bonds (unaffiliated).....	.....10,048		.....10,048	.....	.....
1.3 Bonds of affiliates.....			.....0	.....	.....
2.1 Preferred stocks (unaffiliated).....			.....0	.....	.....
2.11 Preferred stocks of affiliates.....			.....0	.....	.....
2.2 Common stocks (unaffiliated).....	.....4,334		.....4,334	.....62,018	.....
2.21 Common stocks of affiliates.....			.....0	.....	.....
3. Mortgage loans.....			.....0	.....	.....
4. Real estate.....			.....0	.....	.....
5. Contract loans.....			.....0	.....	.....
6. Cash, cash equivalents and 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).....	.....14,382	.....0	.....14,382	.....66,188	.....0

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

	Insurance					7	8
	1 Total	2 Life Insurance	3 Individual Annuities	4 Accident and Health	5 Aggregate of All Other Lines of Business			6 Total (Columns 2 through 5)	Fraternal	Expense
FIRST YEAR (other than single)							
1. Uncollected.....	0					0	
2. Deferred and accrued.....	0					0	
3. Deferred, accrued & uncollected:							
3.1 Direct.....	0					0	
3.2 Reinsurance assumed.....	0					0	
3.3 Reinsurance ceded.....	0					0	
3.4 Net (Line 1 + Line 2).....	0	0	0	0	0	0	0
4. Advance.....	0					0	
5. Line 3.4 - Line 4.....	0	0	0	0	0	0	0
6. Collected during year:							
6.1 Direct.....	1,010,187	33,306	976,880			1,010,187	
6.2 Reinsurance assumed.....	0					0	
6.3 Reinsurance ceded.....	0					0	
6.4 Net.....	1,010,187	33,306	976,880	0	0	1,010,187	0
7. Line 5 + Line 6.4.....	1,010,187	33,306	976,880	0	0	1,010,187	0
8. Prior year (uncollected + deferred and accrued - advance).....	0					0	
9. First year premiums and considerations:							
9.1 Direct.....	1,010,187	33,306	976,880			1,010,187	
9.2 Reinsurance assumed.....	0					0	
9.3 Reinsurance ceded.....	0					0	
9.4 Net (Line 7 - Line 8).....	1,010,187	33,306	976,880	0	0	1,010,187	0
SINGLE							
10. Single premiums and considerations:							
10.1 Direct.....	75,349	75,349				75,349	
10.2 Reinsurance assumed.....	0					0	
10.3 Reinsurance ceded.....	0					0	
10.4 Net.....	75,349	75,349	0	0	0	75,349	0
RENEWAL							
11. Uncollected.....	0					0	
12. Deferred and accrued.....	0					0	
13. Deferred, accrued & uncollected:							
13.1 Direct.....	0					0	
13.2 Reinsurance assumed.....	0					0	
13.3 Reinsurance ceded.....	0					0	
13.4 Net (Line 11 + Line 12).....	0	0	0	0	0	0	0
14. Advance.....	0					0	
15. Line 13.4 - Line 14.....	0	0	0	0	0	0	0
16. Collected during year:							
16.1 Direct.....	13,572	12,250	1,322			13,572	
16.2 Reinsurance assumed.....	0					0	
16.3 Reinsurance ceded.....	0					0	
16.4 Net.....	13,572	12,250	1,322	0	0	13,572	0
17. Line 15 + Line 16.4.....	13,572	12,250	1,322	0	0	13,572	0
18. Prior year (uncollected + deferred and accrued - advance).....	0					0	
19. Renewal premiums and considerations:							
19.1 Direct.....	13,572	12,250	1,322			13,572	
19.2 Reinsurance assumed.....	0					0	
19.3 Reinsurance ceded.....	0					0	
19.4 Net (Line 17 - Line 18).....	13,572	12,250	1,322	0	0	13,572	0
TOTAL							
20. Total premiums and annuity considerations:							
20.1 Direct.....	1,099,108	120,905	978,203	0	0	1,099,108	0
20.2 Reinsurance assumed.....	0	0	0	0	0	0	0
20.3 Reinsurance ceded.....	0	0	0	0	0	0	0
20.4 Net (Lines 9.4 + 10.4 + 19.4).....	1,099,108	120,905	978,203	0	0	1,099,108	0

6

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.....	.0					.0		
22. All other.....	75,349	75,349				75,349		
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).....	.969	.969				.969		
28. Single.....	.0					.0		
29. Renewal.....	.0					.0		
30. Deposit-type contract funds.....	.0					.0		
31. Totals (to agree with Page 6, Line 19).....	.969	.969	.0	.0	.0	.969	.0	.0

EXHIBIT 2 - GENERAL EXPENSES

	Insurance				5 Investment	6 Fraternal	7 Total
	1 Life	2 Accident and Health		4 Aggregate of All Other Lines of Business			
		Cost Containment	3 All Other				
1. Rent.....	3,000						3,000
2. Salaries and wages.....	88,182					10,000	98,182
3.11 Insured benefit plans for employees.....							.0
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.....							.0
4.2 Medical examination fees.....							.0
4.3 Inspection report fees.....							.0
4.4 Fees of public accountants and consulting actuaries.....	64,800						64,800
4.5 Expense of investigation and settlement of certificate claims.....							.0
5.1 Traveling expenses.....	1,300						1,300
5.2 Advertising.....	12,173						12,173
5.3 Postage, express, telegraph and telephone.....	5,473						5,473
5.4 Printing and stationery.....	2,721						2,721
5.5 Cost or depreciation of furniture and equipment.....							.0
5.6 Rental of equipment.....	3,116						3,116
5.7 Cost or depreciation of EDP equipment and software.....							.0
5.8 Lodge supplies less \$.00 from sales.....	1,040						1,040
6.1 Books and periodicals.....							.0
6.2 Bureau and association dues.....	410						410
6.3 Insurance, except on real estate.....	10,775						10,775
6.4 Miscellaneous losses.....							.0
6.5 Collection and bank service charges.....							.0
6.6 Sundry general expenses.....	11,359						11,359
7.1 Field expense allowance.....							.0
7.2 Fieldworkers' balances charged off (less \$.00 recovered).....							.0
7.3 Field conferences other than local meetings.....							.0
8.1 Official publications.....						24,110	24,110
8.2 Expense of Supreme Lodge Meetings.....						19,107	19,107
9.1 Real estate expenses.....	5,320				4,000		9,320
9.2 Investment expenses not included elsewhere.....							.0
9.3 Aggregate write-ins for expenses.....	11,829	.0	.0	.0	.0	22,606	34,435
10. General Expenses Incurred.....	221,497	.0	.0	.0	4,000	(a) 75,822	(b) 301,319
11. General expenses unpaid December 31, prior year.....	1,000						1,000
12. General expenses unpaid December 31, current year.....	1,000						1,000
13. General expenses paid during year (Lines 10 + 11 - 12).....	221,497	.0	.0	.0	4,000	75,822	301,319

DETAILS OF WRITE-INS

09.301 SCHOLARSHIP - HIGH SCHOOL GRANTS.....						18,000	18,000
09.302 DONATIONS.....						4,606	4,606
09.303 COPIER SUPPLIES & COMPUTER REPAIRS.....	11,829						11,829
09.398 Summary of remaining write-ins for Line 9.3 from overflow page..	.0	.0	.0	.0	.0	.0	.0
09.399 Totals (Lines 09.301 thru 09.303 plus 09.398)(Line 9.3 above).....	11,829	.0	.0	.0	.0	22,606	34,435

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

1. Charitable \$....4,606; 2. Institutional \$....19,107; 3. Recreational and Health \$.....0; 4. Educational \$....18,000
 5. Religious \$....5,000; 6. Membership \$....24,110; 7. Other \$....5,000; 8. Total \$....75,823

(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			
2. State insurance department licenses and fees.....	1,142				1,142	
3. Other state taxes, including \$.00 for employee benefits.....					.0	
4. U.S. Social Security taxes.....	7,299				7,299	
5. All other taxes.....	1,445				1,445	
6. Taxes, licenses and fees Incurred.....	9,885	.0	.0	917	.0	10,803
7. Taxes, licenses and fees unpaid December 31, prior year.....	846					846
8. Taxes, licenses and fees unpaid December 31, current year.....	846					846
9. Taxes, licenses and fees paid during year (Lines 6 + 7 - 8).....	9,885	.0	.0	917	.0	10,803

EXHIBIT 4 - DIVIDENDS OR REFUNDS

	1 Life	2 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.....	75,349	
4. Applied to provide paid-up annuities.....		
5. Total (Lines 1 to 4).....	75,349	.0
6. Paid-in cash.....		
7. Left on deposit.....		
8. Aggregate write-ins for dividend or refund.....	.0	.0
9. Total (Lines 5 to 8).....	75,349	.0
10. Amount due and unpaid.....		
11. Provision for dividends or refunds payable in the following calendar year.....	100,000	
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).....	100,000	.0
16. Total from prior year.....	100,000	
17. Total dividends or refunds (Line 9 + 15 - 16).....	75,349	.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. A AMERICAN EXPERIENCE.....AE 4%.....	22,880		22,880		
0100002. B AMERICAN EXPERIENCE.....AE 3.5%.....	98,898		98,898		
0100003. C AMERICAN EXPERIENCE.....AE 3%.....	975,318		975,318		
0100004. D 1958 CSO.....1958 CSO 2.5%.....	669,772		669,772		
0100005. E 1980 CSO.....1980 CSO 5%.....	2,762,478		2,762,478		
0100006. F 1980 CSO.....1980 CSO 4.5%, 4%.....	1,702,367		1,702,367		
0100007. G 2001 CSO.....2001 CSO 4%.....	173,743		173,743		
0199997. Totals (Gross).....	6,405,454	0	6,405,454	0	0
0199999. Totals (Net).....	6,405,454	0	6,405,454	0	0
Annuities (excluding supplementary contracts with life contingencies):					
0200001. ACCUMULATION AT 4.5%.....	5,785,541	XXX	5,785,541	XXX	
0299997. Totals (Gross).....	5,785,541	XXX	5,785,541	XXX	0
0299999. Totals (Net).....	5,785,541	XXX	5,785,541	XXX	0
Accidental Death Benefits:					
0400001. 1959 ADB & 1980 CSO AT 5%.....	741		741		
0499997. Totals (Gross).....	741	0	741	0	0
0499999. Totals (Net).....	741	0	741	0	0
Miscellaneous Reserves:					
0700001. UNIFORM DISTRIBUTION.....	385		385		
0700002. NDDFP.....	392		392		
0700003. IPDC.....	90,446		90,446		
0700004. EXTRA MORTALITY.....	50,000		50,000		
0799997. Totals (Gross).....	141,223	0	141,223	0	0
0799999. Totals (Net).....	141,223	0	141,223	0	0
9999999. Totals (Net) - Page 3, Line 1.....	12,332,959	0	12,332,959	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 contracts 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.
-
- 

* 5 6 3 2 4 2 0 1 2 3 7 0 0 0 0 0 *
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 that 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 That 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 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 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.
-
8. Does the reporting entity have any Contingent Deferred Annuity contracts or agreements in effect as of December of the current year? Yes [] No [X]
- 8.1 If yes, state the total dollar amount of account value covered by these contracts or agreements. \$.....
- 8.2 State the amount of reserves established for this business. \$.....
- 8.3 Identify where the reserves are reported in the blank.
-
9. Does the reporting entity have any Guaranteed Lifetime Income Benefit contracts, agreements or riders in effect as of December 31 of the current year? Yes [] No [X]
- 9.1 If yes, state the total dollar amount of any account value associated with these contracts, agreements or riders. \$.....
- 9.2 State the amount of reserves established for this business. \$.....
- 9.3 Identify where the reserves are reported in the blank.

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

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

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.....	0						
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 Annuities Certain	4 Supplemental Contracts	5 Dividend Accumulations or Refunds	6 Premium and Other Deposit Funds
1. Balance at beginning of the year before reinsurance.....	0					
2. Deposits received during the year.....	0					
3. Investment earnings credited to the account.....	0					
4. Other net change in reserves.....	0					
5. Fees and other charges assessed.....	0					
6. Surrender charges.....	0					
7. Net surrender or withdrawal payments.....	0					
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).....	0	0	0	0	0	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)	0	0	0	0	0	0

NONE

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.....	37,156		37,156								
1.2 Reinsurance assumed.....	0										
1.3 Reinsurance ceded.....	0										
1.4 Net.....	37,156	0	37,156	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.....	0										
2.22 Reinsurance assumed.....	0										
2.23 Reinsurance ceded.....	0										
2.24 Net.....	0	0	(b).....0	(b).....0	0	(b).....0	(b).....0	0	(b).....0	(b).....0	0
3. Incurred but unreported:											
3.1 Direct.....	10,000		10,000								
3.2 Reinsurance assumed.....	0										
3.3 Reinsurance ceded.....	0										
3.4 Net.....	10,000	0	(b).....10,000	(b).....0	0	(b).....0	(b).....0	0	(b).....0	(b).....0	0
4. Totals:											
4.1 Direct.....	47,156	0	47,156	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.....	47,156	(a).....0	(a).....47,156	0	0	0	(a).....0	0	0	0	0

(a) Including matured endowments (but not guaranteed annual pure endowments) unpaid amounting to \$.....0 in Column 2, \$.....0 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.....	896,220		306,299	589,921							
1.2 Reinsurance assumed.....	0										
1.3 Reinsurance ceded.....	0										
1.4 Net..... (d)	896,220	0	306,299	589,921	0	0	0	0	0	0	0
2. Liability December 31, current year from Part 1:											
2.1 Direct.....	47,156		47,156								
2.2 Reinsurance assumed.....	0										
2.3 Reinsurance ceded.....	0										
2.4 Net.....	47,156	0	47,156	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.....	31,961		31,961								
4.2 Reinsurance assumed.....	0										
4.3 Reinsurance ceded.....	0										
4.4 Net.....	31,961	0	31,961	0	0	0	0	0	0	0	0
5. Amounts recoverable from reinsurers December 31, prior year.....	0										
6. Incurred benefits:											
6.1 Direct.....	911,415	0	321,494	589,921	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.....	911,415	0	321,494	589,921	0	0	0	0	0	0	0

(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 \$.....0 in Line 1.1, \$.....0 in Line 1.4, \$.....0 in Line 6.1 and \$.....0 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 OF NONADMITTED ASSETS

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D).....			.0
2. Stocks (Schedule D):			
2.1 Preferred stocks.....			.0
2.2 Common stocks.....			.0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens.....			.0
3.2 Other than first liens.....			.0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company.....			.0
4.2 Properties held for the production of income.....			.0
4.3 Properties held for sale.....			.0
5. Cash (Schedule E-Part 1), cash equivalents (Schedule E-Part 2) and short-term investments (Schedule DA).....			.0
6. Contract loans.....			.0
7. Derivatives (Schedule DB).....			.0
8. Other invested assets (Schedule BA).....			.0
9. Receivables for securities.....			.0
10. Securities lending reinvested collateral assets (Schedule DL).....			.0
11. Aggregate write-ins for invested assets.....	.0	.0	.0
12. Subtotals, cash and invested assets (Lines 1 to 11).....	.0	.0	.0
13. Title plants (for Title insurers only).....			.0
14. Investment income due and accrued.....			.0
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection.....			.0
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due.....			.0
15.3 Accrued retrospective premiums.....			.0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers.....			.0
16.2 Funds held by or deposited with reinsured companies.....			.0
16.3 Other amounts receivable under reinsurance contracts.....			.0
17. Amounts receivable relating to uninsured plans.....			.0
18.1 Current federal and foreign income tax recoverable and interest thereon.....			.0
18.2 Net deferred tax asset.....			.0
19. Guaranty funds receivable or on deposit.....			.0
20. Electronic data processing equipment and software.....			.0
21. Furniture and equipment, including health care delivery assets.....			.0
22. Net adjustment in assets and liabilities due to foreign exchange rates.....			.0
23. Receivables from parent, subsidiaries and affiliates.....			.0
24. Health care and other amounts receivable.....			.0
25. Aggregate write-ins for other than invested assets.....	.0	.0	.0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 through 25).....	.0	.0	.0
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			.0
28. TOTALS (Lines 26 and 27).....	.0	.0	.0

NONE

DETAILS OF WRITE-INS

1101.....			.0
1102.....			.0
1103.....			.0
1198. Summary of remaining write-ins for Line 11 from overflow page.....	.0	.0	.0
1199. Totals (Lines 1101 thru 1103 plus 1198) (Line 11 above).....	.0	.0	.0
2501.....			.0
2502.....			.0
2503.....			.0
2598. Summary of remaining write-ins for Line 25 from overflow page.....	.0	.0	.0
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above).....	.0	.0	.0

NOTES TO FINANCIAL STATEMENTS

1. **SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES**
The accompanying financial statements of the Union have been prepared in conformity with accounting practices prescribed or permitted by the NAIC and the State of Ohio.
2. **ACCOUNTING CHANGES AND CORRECTIONS OF ERRORS**
In 2009, a correction was made to surplus in the amount of \$718,991. Due to the 2009 Ohio Insurance Department Audit. This was caused because the Union was over the investment limit on Federal Home Loan Mortgages. Subsequently, the Union sold these securities and now comply with the Departments' limits.
3. **BUSINESS COMBINATIONS AND GOODWILL**
Not Applicable.
4. **DISCONTINUED OPERATIONS**
Not Applicable.
5. **INVESTMENTS**
Asset values are generally stated as follows: Bonds at amortized cost using the scientific method; Preferred Stock at cost; Common Stocks at market value; Real Estate at depreciated cost; and Policy Loans are stated at the aggregate unpaid balance. The Union uses the straight-line depreciation on its real estate holdings.
 - A. Mortgage Loans- None
 - B. Debt Restructuring- None
 - C. Reverse Mortgages- None
 - D. Loan-Backed Securities- None
6. **JOINT VENTURES, PARTNERSHIPS AND LIMITED LIABILITY COMPANIES**
Not Applicable.
7. **INVESTMENT INCOME**
Due and accrued income was excluded from Investment Income from Bonds where collection of the amount is uncertain.
The amount excluded is \$0.
8. **DERIATIVE INSTRUMENTS**
None.
9. **INCOME TAXES**
Not Applicable.
10. **INFORMATION CONCERNING PARENT, SUBSIDIARIES AND AFFILIATES**
Not Applicable.
11. **DEBT**
None.
12. **RETIREMENT PLANS, DEFERRED COMPENSATION, POSTEMPLOYMENT BENEFITS AND COMPENSATED ABSENCES AND OTHER POSTRETIREMENT BENEFIT PLANS**
 - A. Employee Retirement Plan: Not Applicable.
 - B. Deferred Commensation Plan: Not Applicable.
 - C. Post-Retirement Benefit Plans: Not Applicable.
13. **CAPITAL AND SURPLUS, SHAREHOLDERS' DIVIDEND RESTRICTIONS AND QUASI-REORGANIZATIONS**
Not Applicable.
14. **CONTINGENCIES**
 - A. Contingent Commitments: None.
 - B. Assessments: None.
 - C. Gain Contingencies: None.
 - D. All Other Contingencies: None.
15. **LEASES**
Non Applicable.
16. **INFORMATION ABOUT FINANCIAL INSTRUMENTS WITH OFF-BALANCE SHEET RISK AND FINANCIAL INSTRUMENTS WITH CONCENTRATIONS OF CREDIT RISK**
Not Applicable.
17. **SALE, TRANSFER AND SERVICING OF FINANCIAL ASSETS AND EXTINGUISHMENTS OF LIABILITIES**
Not Applicable.
18. **GAIN OR LOSS TO THE REPORTING ENTITY FROM UNINSURED A&H PLANS AND THE UNINSURED PORTION OF PARTIALLY INSURED PLANS**
Not Applicable.
19. **DIRECT PREMIUM WRITTEN/PRODUCED BY MANAGING GENERAL AGENTS/THIRD PARTY ADMINISTRATORS**
Not Applicable.

NOTES TO FINANCIAL STATEMENTS

20. FAIR VALUE MEASUREMENTS

SSAP 100, Fair Value Measurements, establishes a framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The three levels of the fair value hierarchy are described as follows:

Level 1 – inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the Union has the ability to access.

Level 2 – inputs to the valuation methodology include quoted prices for similar assets or liabilities in active markets; quoted prices for identical or similar assets or liabilities in inactive markets; inputs other than quoted prices that are observable; or inputs that are derived principally from or corroborated by observable market data by correlation or other means.

Level 3 – inputs to the valuation methodology are unobservable and significant to the fair value measurement.

The fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. The Union believes its valuation methods are appropriate and consistent with other market participants. The use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

The Union is in the process of implementing these fair value measurements.

21. OTHER ITEMS

Not Applicable.

22. EVENTS SUBSEQUENT

Not Applicable.

23. REINSURANCE

A. Ceded Reinsurance Report: The amount of aggregate reduction in surplus of a unilateral cancellation by the reinsurer is the Reserve Credit taken on Exhibit 5 totaling \$0.

B. Uncollectible Reinsurance: None.

24. RETROSPECTIVELY RATED CONTRACTS & CONTRACTS SUBJECT TO REDETERMINATION

Not Applicable.

25. CHANGE IN INCURRED LOSSES AND LOSS ADJUSTMENT EXPENSES

Not Applicable.

26. INTERCOMPANY POOLING ARRANGEMENTS

Not Applicable.

27. STRUCTURED SETTLEMENTS

Not Applicable.

28. HEALTH CARE RECEIVABLES

Not Applicable.

29. PARTICIPATING POLICIES

For the reporting year ended 2012, premiums under individual participating policies were 100% of the total individual premiums earned.

30. PREMIUM DEFICIENCY RESERVES

None.

31. RESERVES FOR LIFE CONTRACTS AND DEPOSIT-TYPE CONTRACTS

A. The Union waives deduction of deferred fractional premiums upon death of insured and returns any portion of the final premium beyond the date of death. Surrender values are not promised in excess of the legally computed reserves.

B. Extra premiums: Not Applicable.

C. As of December 31, 2012, the Union had \$ 0 of insurance in force for which the gross premiums are less than the net premiums according to the standard valuation set by the state of Ohio. Reserves to cover the above insurance totaled \$ 0 at year-end and are reported in Exhibit 5, Life Insurance and Annuities Sections.

D. The Tabular Interest has been determined from the basic data for the calculation of policy reserves.

The Tabular Less Actual Reserve Released has been determined by formula as described in the instructions.

The Tabular Cost has been determined by formula as described in the instructions.

E. For the determination of Tabular Interest on funds not involving life contingencies for each valuation rate of interest, the tabular interest is calculated as on hundredth of the product as such valuation rate of interest times the mean of the amount of funds subject to such valuation rate of interest held at the beginning and end of the year of valuation. The total amount of all such products is entered under Exhibit 7.

F. Life reserves are calculated using the tabular mid-terminal, on a continuous basis using age nearest birthday function, Illinois Standard on AE and CRVM on CSO.

32. ANALYSIS OF ANNUITY ACTUARIAL RESERVES AND DEPOSIT LIABILITIES BY WITHDRAWAL CHARACTERISTICS

Subject to discretionary withdrawal:

1. At book value less surrender charges	\$ 0
2. At book value minimal surrender charges	\$ 5,785,541
Total Annuity Reserves	\$ 5,785,541

The reserves are included as follows in Exhibit 5, Section C and Exhibit 7

NOTES TO FINANCIAL STATEMENTS

Exhibit 5, Section B	\$ 5,785,541
Exhibit 5, Section C	\$ 0
Exhibit 7	\$ 0
Total	\$ 5,785,541

33. **PREMIUM AND ANNUITY CONSIDERATIONS DEFERRED AND UNCOLLECTED**

The Union has Uncollected Premiums as of December 31, 2012 as follows:

1. Ordinary New Business	\$ 0
2. Ordinary Renewal Business	\$ 0
Total	\$ 0

34. **SEPARATE ACCOUNTS**

Not Applicable.

35. **LOSS/CLAIM ADJUSTMENT EXPENSES**

Not Applicable.

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 [X]
- 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 [X]
- 1.3 State regulating? Yes [] No [] N/A [X]
- 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 [X]
- 2.2 If yes, date of change: _____
- 3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2009
- 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. 12/31/2009
- 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). 12/31/2009
- 3.4 By what department or departments? _____

- Ohio
- 3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with departments? Yes [X] No [] N/A []
 - 3.6 Have all of the recommendations within the latest financial examination report been complied with? Yes [X] No [] N/A []
 - 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 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 [X]
 - 4.12 renewals? Yes [] No [X]
 - 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 [X]
 - 4.22 renewals? Yes [] No [X]
 - 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [] No [X]
 - 5.2 If yes, provide 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 Co. 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? Yes [] No [X]
- 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 [X]
- 7.2 If yes,
 - 7.21 State the percentage of foreign control%
 - 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

- 8.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board? Yes [] No [X]
- 8.2 If response to 8.1 is yes, please identify the name of the bank holding company. _____

- 8.3 Is the company affiliated with one or more banks, thrifts or securities firms? Yes [] No [X]
- 8.4 If response to 8.3 is yes, please provide the names and locations (city and state of the main office) of any affiliates regulated by a federal financial regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC

- 9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
Robert J. Sabatka, Certified Public Accountant, P.O. Box 45502, Westlake, OH 44145

- 10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? Yes [] No []
- 10.2 If the response to 10.1 is yes, provide information related to this exemption: _____

- 10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 17A of the Model Regulation, or substantially similar state law or regulation? Yes [] No []
- 10.4 If the response to 10.3 is yes, provide information related to this exemption: _____

- 10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? Yes [] No [] N/A []
- 10.6 If the answer to 10.5 is no or n/a, please explain. _____

- 11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
Steimla & Associates, Inc., Joseph H. Steimla, Actuary, 2867 Gypsum Circle, Naperville, IL 60564

GENERAL INTERROGATORIES

12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes [] No [X]

12.11 Name of real estate holding company

12.12 Number of parcels involved

12.13 Total book/adjusted carrying value

12.2 If yes, provide explanation.

13. FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:

13.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?

13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes [] No []

13.3 Have there been any changes made to any of the trust indentures during the year? Yes [] No []

13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? Yes [] No [] N/A []

14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? Yes [] No []

- a. Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
- b. Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
- c. Compliance with applicable governmental laws, rules and regulations;
- d. The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
- e. Accountability for adherence to the code.

14.11 If the response to 14.1 is no, please explain:

14.2 Has the code of ethics for senior managers been amended? Yes [] No []

14.21 If the response to 14.2 is yes, provide information related to amendment(s).

14.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes [] No []

14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).

15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List? Yes [] No []

15.2 If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

1 American Bankers Association (ABA) Routing Number	2 Issuing or Confirming Bank Name	3 Circumstances That Can Trigger the Letter of Credit	4 Amount

PART 1 - COMMON INTERROGATORIES - BOARD OF DIRECTORS

16. 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 []

17. 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 []

18. 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 that is in conflict or is likely to conflict with the official duties of such person? Yes [X] No []

PART 1 - COMMON INTERROGATORIES - FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? Yes [] No []

20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):

20.11 To directors or other officers \$.....0

20.12 To stockholders not officers \$.....0

20.13 Trustees, supreme or grand (Fraternal only) \$.....0

20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):

20.21 To directors or other officers \$.....0

20.22 To stockholders not officers \$.....0

20.23 Trustees, supreme or grand (Fraternal only) \$.....0

21.1 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]

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

21.21 Rented from others

21.22 Borrowed from others

21.23 Leased from others

21.24 Other

22.1 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]

22.2 If answer is yes:

22.21 Amount paid as losses or risk adjustment

22.22 Amount paid as expenses

22.23 Other amounts paid

23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [] No []

23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount.

PART 1 - COMMON INTERROGATORIES - INVESTMENT

24.01 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 (other than securities lending programs addressed in 24.03)? Yes [X] No []

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

CZECH CATHOLIC UNION

PART 1 - COMMON INTERROGATORIES - INVESTMENT

24.03 For security lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet (an alternative is to reference Note 17 where this information is also provided).

24.04 Does the company's security lending program meet the requirements for a conforming program as outlined in the Risk-Based Capital Instructions? Yes [] No [] N/A []

24.05 If answer to 24.04 is yes, report amount of collateral for conforming programs.

24.06 If answer to 24.04 is no, report amount of collateral for other programs.

24.07 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? Yes [] No [] N/A []

24.08 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes [] No [] N/A []

24.09 Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities Lending Agreement (MSLA) to conduct securities lending? Yes [] No [] N/A []

24.10 For the reporting entity's security lending program, state the amount of the following as of December 31 of the current year:

24.101 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2.

24.102 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2.

24.103 Total payable for securities lending reported on the liability page.

25.1 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 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 21.1 and 24.03) Yes [] No [X]

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

25.21 Subject to repurchase agreements

25.22 Subject to reverse repurchase agreements

25.23 Subject to dollar repurchase agreements

25.24 Subject to reverse dollar repurchase agreements

25.25 Pledged as collateral

25.26 Placed under option agreements

25.27 Letter stock or securities restricted as to sale

25.28 On deposit with state or other regulatory body

25.29 Other

25.3 For category (25.27) provide the following:

1 Nature of Restriction	2 Description	3 Amount

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

26.2 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.

27.1 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]

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

28. Excluding items in Schedule E-Part 3-Special Deposits, 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 Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook? Yes [X] No []

28.01 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

28.02 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)

28.03 Have there been any changes, including name changes, in the custodian(s) identified in 28.01 during the current year? Yes [] No []

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

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

28.05 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

29.1 Does the reporting entity have any diversified mutual funds reported in Schedule D-Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5 (b) (1)])? Yes [] No []

29.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adj. Carrying Value
29.2999. TOTAL		0

29.3 For each mutual fund listed in the table above, complete the following schedule:

1 Name of Mutual Fund (from the above table)	2 Name of Significant Holding of the Mutual Fund	3 Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to Holding	4 Date of Valuation

30. Provide the following information for all short-term and long-term bonds and all preferred stocks. Do not substitute amortized value or statement value for fair value.

	1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1 Bonds	8,061,811	8,761,229	699,419
30.2 Preferred stocks	276,000	275,900	(100)
30.3 Totals	8,337,811	9,037,129	699,319

30.4 Describe the sources or methods utilized in determining the fair values:

The fair value was determined using the NAIC VOS CD ROM along with Moodys Bond Index

PART 1 - COMMON INTERROGATORIES - INVESTMENT

- 31.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D? Yes [] No [X]
- 31.2 If the answer to 31.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source? Yes [] No []
- 31.3 If the answer to 31.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D.
-
- 32.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Securities Valuation Office been followed? Yes [X] No []
- 32.2 If no, list exceptions:
-

PART 1 - COMMON INTERROGATORIES - OTHER

- 33.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? \$.....0
- 33.2 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
Steimla & Associates, Inc.	64,800

- 34.1 Amount of payments for legal expenses, if any? \$.....0
- 34.2 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

- 35.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? \$.....0
- 35.2 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
- 1.3 What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit?
 - 1.31 Reason for excluding

- 1.4 Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above.
- 1.5 Indicate total incurred claims on all Medicare Supplement insurance.
- 1.6 Individual policies:
 - Most current three years:
 - 1.61 Total premium earned
 - 1.62 Total incurred claims
 - 1.63 Number of covered lives
 - All years prior to most current three years:
 - 1.64 Total premium earned
 - 1.65 Total incurred claims
 - 1.66 Number of covered lives
- 1.7 Group policies:
 - Most current three years:
 - 1.71 Total premium earned
 - 1.72 Total incurred claims
 - 1.73 Number of covered lives
 - All years prior to most current three years:
 - 1.74 Total premium earned
 - 1.75 Total incurred claims
 - 1.76 Number of covered lives
- 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 []
- 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?
- 2.4 State the authority under which Separate Accounts are maintained:

- 2.5 Was any of the reporting entity's Separate Accounts business reinsured as of December 31? Yes [] No []
- 2.6 Has the reporting entity assumed by reinsurance any Separate Accounts business as of December 31? Yes [] No []
- 2.7 If the reporting entity has assumed Separate Accounts business, how much, if any, reinsurance assumed receivable for reinsurance of Separate Accounts reserve expense allowances is included as a negative amount in the liability for "Transfers to Separate Accounts due or accrued (net)?"
- 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?
 Monthly

- 5. How are the subordinate branches represented in the supreme or governing body?
 One delegate and one alternate for each 100 members and fraction thereof

- 6. What is the basis of representation in the governing body?
 Elected by the delegates at the convention

- 7.1 How often are regular meetings of the governing body held?
 Every 4 years

- 7.2 When was the last regular meeting of the governing body held? August 12-18, 2010..
- 7.3 When and where will the next regular or special meeting of the governing body be held?
 Detroit Michigan, 2014

- 7.4 How many members of the governing body attended the last regular meeting?33
- 7.5 How many of the same were delegates of the subordinate branches?33
- 8. How are the expenses of the governing body defrayed?
 By the Czech Catholic Union

- 9. When and by whom are the officers and directors elected?
 At Convention by Delegates

- 10. What are the qualifications for membership?
 A member must be of good moral character

- 11. What are the limiting ages for admission?
 One month to 85 years

- 12. What is the minimum and maximum insurance that may be issued on any one life?
 Minimum: \$2,000; Maximum: +\$10,000 - over

- 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 [X] No [] N/A []
- 15.2 If yes, do the notices state the purpose for which the money is to be used? Yes [X] No []
- 16. What proportion of first and subsequent years' payments may be used for management expenses?
 - 16.11 First year0.0 %
 - 16.12 Subsequent years0.0 %

GENERAL INTERROGATORIES

PART 2 - FRATERNAL INTERROGATORIES

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 [X] No []
 17.2 If so, what amount and for what purpose? \$.....0

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?
 19.1 Has the constitution or have the laws of the reporting entity been amended during the year? Yes [] No [X]
 19.2 If yes, when?

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 [X] No []
 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 [] No [X]
 21.2 If so, was an additional reserve included in Exhibit 5? Yes [] No [] N/A []
 21.3 If yes, explain

22.1 Has the reporting entity reinsured, amalgamated with, or absorbed any company, order, society, or association during the year? Yes [] No [X]
 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 [] No [] N/A []
 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 [] No [X]
 24.1 Does the company have variable annuities with guaranteed benefits? Yes [] No [X]
 24.2 If 24.1 is yes, complete the following table for each type of guaranteed benefit.

Type		3 Waiting Period Remaining	4 Account Value Related to Col. 3	5 Total Related Account Values	6 Gross Amount of Reserve	7 Location of Reserve	8 Portion Reinsured	9 Reinsurance Reserve Credit
1 Guaranteed Death Benefit	2 Guaranteed Living Benefit							

25. For reporting entities having sold annuities to another insurer when the insurer purchasing the annuities has obtained a release of liability from the claimant (payee) as the result of the purchase of an annuity from the reporting entity only:
 25.1 Amount of loss reserves established by these annuities during the current year? \$.....0
 25.2 List the name and location of the insurance company purchasing the annuities and the statement value on the purchase date of the annuities.

1 P&C Insurance Company and Location	2 Statement Value on Purchase Date of Annuities (i.e., Present Value)
	\$

26.1 Do you act as a custodian for health savings account? Yes [] No []
 26.2 If yes, please provide the amount of custodial funds held as of the reporting date.
 26.3 Do you act as an administrator for health savings accounts? Yes [] No []
 26.4 If yes, please provide the balance of the funds administered as of the reporting date.
 27.1 Does the reporting entity have outstanding assessments in the form of liens against policy benefits that have increased surplus? Yes [] No []
 27.2 If yes, what is the date(s) of the original lien and the total outstanding balance of liens that remain in surplus?

Date	Outstanding Lien Amount

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 2012	2 2011	3 2010	4 2009	5 2008
Life Insurance in Force (Exhibit of Life Insurance)					
1. Total (Line 21, Column 2).....	18,931	18,745	18,486	18,271	17,711
New Business Issued (Exhibit of Life Insurance)					
2. Total (Line 2, Column 2).....	280	412	219	406	227
Premium Income (Exhibit 1, Part 1)					
3. Life insurance - first year (Line 9.4, Column 2).....	33,306	20,009	26,103	43,750	26,648
4. Life insurance - single and renewal (Lines 10.4 and 19.4, Column 2).....	87,599	94,451	100,787	175,135	148,151
5. Annuity (Line 20.4, Column 3).....	978,203	1,292,135	1,183,423	999,916	125,193
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).....	1,099,108	1,406,595	1,310,314	1,218,801	299,992
Balance Sheet Items (Pages 2 and 3)					
9. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3).....	15,046,314	14,596,661	13,468,139	11,633,117	11,232,578
10. Total liabilities excluding Separate Accounts business (Page 3, Line 23).....	12,813,669	11,973,612	10,768,733	9,520,065	8,326,113
11. Aggregate reserve for life certificates and contracts (Page 3, Line 1).....	12,332,959	11,649,295	10,455,658	9,228,274	8,145,542
12. Aggregate reserve for accident and health certificates (Page 3, Line 2).....					
13. Deposit-type contract funds (Page 3, Line 3).....					
14. Asset valuation reserve (Page 3, Line 21.1).....	239,968	115,709	123,210	114,954	23,374
15. Surplus (Page 3, Line 30).....	2,232,646	2,623,049	2,699,406	2,113,052	2,906,465
Cash Flow (Page 5)					
16. Net cash from operations (Line 11).....	374,674	1,076,769	1,004,693	998,964	255,647
Risk-Based Capital Analysis					
17. Total Adjusted Capital.....	2,522,614	2,788,758	2,872,616	2,278,006	2,979,839
18. 50% of the Calculated RBC Amount.....	513,772	346,714	117,809	115,129	70,740
Percentage Distribution of Cash, Cash Equivalent and Invested Assets (Page 2, Col. 3) (Line No. ÷ Page 2, Line 12, Col. 3) x 100.0					
19. Bonds (Line 1).....	53.9	60.3	63.5	75.9	82.3
20. Stocks (Lines 2.1 and 2.2).....	12.1	4.8	1.9	1.8	1.9
21. Mortgage loans on real estate (Lines 3.1 and 3.2).....					
22. Real estate (Lines 4.1, 4.2 and 4.3).....	0.3	0.1	0.2	0.2	0.2
23. Cash, cash equivalents and short-term investments (Line 5).....	9.4	18.9	18.5	17.2	14.8
24. Contract loans (Line 6).....	0.9	0.9	0.9	0.9	0.8
25. Derivatives (Line 7).....				XXX	XXX
26. Other invested assets (Line 8).....	23.3	15.0	14.9	4.1	
27. Receivable for securities (Line 9).....					
28. Securities lending reinvested collateral assets (Line 10).....				XXX	XXX
29. Aggregate write-ins for invested assets (Line 11).....					
30. Cash, cash equivalents and invested assets (Line 12).....	100.0	100.0	100.0	100.0	100.0
Investments in Subsidiaries and Affiliates					
31. Affiliated bonds (Schedule D Summary, Line 12, Col. 1).....					
32. Affiliated preferred stock (Schedule D Summary, Line 18, Col. 1).....					
33. Affiliated common stock (Schedule D Summary, Line 24, Col. 1).....					
34. Affiliated short-term investments (subtotals included in Sch. DA, Verif., Col. 5, Line 10).....					
35. Affiliated mortgage loans on real estate.....					
36. All other affiliated.....					
37. Total of above Lines 31 to 36.....	0	0	0	0	0
38. Total investment in parent included in Lines 31 to 36 above.....					
Total Nonadmitted Assets and Admitted Assets					
39. Total nonadmitted assets (Page 2, Line 28, Col. 2).....				718,991	
40. Total admitted assets (Page 2, Line 28, Col. 3).....	15,046,314	14,596,661	13,468,139	11,633,117	11,232,578
Investment Data					
41. Net investment income (Exhibit of Net Investment Income, Line 17).....	568,642	562,205	586,489	595,078	644,310
42. Realized capital gains (losses) (Page 4, Line 30, Column 1).....	4,334			753	
43. Unrealized capital gains (losses) (Page 4, Line 34, Column 1).....	66,188	13,864	69,253	106,328	
44. Total of above Lines 41, 42 and 43.....	639,164	576,069	655,742	702,159	644,310

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2012	2 2011	3 2010	4 2009	5 2008
Benefits and Reserve Increases (Page 6)					
45. Total Certificate Benefits - Life (Lines 10, 11, 12, 13 and 14, Column 7 less Line 13, Column 5).....	942,305	494,635	472,219	418,201	313,698
46. Total Certificate Benefits - Accident and Health (Line 13, Column 5).....					
47. Increase in Life Reserves (Line 17, Column 2).....	38,461	35,688	111,661	104,705	138,699
48. Increase in Accident and Health Reserves (Line 17, Column 5).....					
49. Refunds to Members (Line 28, Column 1).....	75,349	74,795	74,955	146,137	123,758
Operating Percentages					
50. 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.....	27.1	21.1	24.1	20.5	75.9
51. Lapse Percent [(Exhibit of Life Insurance, Column 2, Lines 14 and 15) ÷ 1/2 (Exhibit of Life Insurance, Column 2, Lines 1 and 21)] x 100.0.....	0.3	0.5	0.4	0.2	0.2
52. Accident and Health Loss Percent (Schedule H, Part 1, Lines 5 and 6, Column 2).....					
53. A&H cost containment percent (Schedule H, Part 1, Line 4, Column 2).....					
54. Accident and Health Expense Percent Excluding Cost Containment Expenses (Schedule H, Part 1, Line 10, Column 2).....					
Accident and Health Reserve Adequacy					
55. Incurred Losses on Prior Years' Claims (Schedule H, Part 3, Line 3.1, Column 1).....					
56. 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)					
57. Life Insurance (Column 2).....	(217,295)	(139,099)	(207,448)	(135,750)	(3,453)
58. Annuity (Column 3).....	(119,371)	41,380	13,813	45,827	(6,989)
59. Supplementary Contracts (Column 4).....					
60. Accident and Health (Column 5).....					
61. Aggregate of All Other Lines of Business (Column 6).....			0	0	0
62. Fraternal (Column 8).....					
63. Expense (Column 9).....					
64. Total (Column 1).....	(336,666)	(97,719)	(193,635)	(89,923)	(10,442)

NOTE: If a party to a merger, have the two most recent years of this exhibit been restated due to a merger in compliance with the disclosure requirements of SSAP No. 3, Accounting Changes and Correction of Errors?

Yes [] No []

If no, please explain:

EXHIBIT OF LIFE INSURANCE

	1 Number of Certificates	2 Amount of Insurance (a)
1. In force end of prior year.....	3,854	18,745
2. Issued during year.....	81	280
3. Reinsurance assumed.....		
4. Revived during year.....		
5. Increased during year (net).....		
6. Subtotals, Lines 2 to 5.....	81	280
7. Additions by refunds during year.....	XXX	271
8. Aggregate write-ins for increases.....	0	0
9. Totals (Line 1 plus Line 6 to Line 8).....	3,935	19,296
Deductions During Year:		
10. Death.....	82	306
11. Maturity.....		
12. Disability.....		
13. Expiry.....		
14. Surrender.....	17	59
15. Lapse.....		
16. Conversion.....		
17. Decreased (net).....		
18. Reinsurance.....		
19. Aggregate write-ins for decreases.....	0	0
20. Totals (Lines 10 to 19).....	99	365
21. In force end of year (b) (Line 9 minus 20).....	3,836	18,931
22. Reinsurance ceded end of year.....	XXX	
23. Line 21 minus Line 22.....	XXX	18,931

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
1901.		
1902.		
1903.		
1998. Summary of remaining write-ins for Line 19 from overflow page.....	0	0
1999. Totals (Lines 1901 thru 1903 plus 1998) (Line 19 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 21 (including additions to certificates), number of certificates.....3,710 , Amount, \$.....18,090,258.

Additional accidental death benefits included in life certificates were in amount, \$.....20,000. Does the society collect any

contributions from members for general expenses of the society under fully paid-up certificates? Yes [X] No []

If not, how are such expenses met?.....

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.....			371	
2. Issued during year.....			24	
3. Reinsurance assumed.....				
4. Increased during year (net).....				
5. TOTALS (Lines 1 to 4).....	0	0	395	0
Deduction during year:				
6. Decreased during year (net).....			31	
7. Reinsurance ceded.....				
8. TOTALS (Lines 6 and 7).....	0	0	31	0
9. In force end of year (Line 5 minus Line 8).....	0	0	364	0
10. Amount on deposit.....				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		XXX

SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS

Allocated by States and Territories

States, Etc.	1	Direct Business					
		Life Contracts		4 Accident and Health Insurance Premiums, Including Policy, Mem- bership and Other Fees	5 Other Considerations	6 Total Columns 2 through 5	7 Deposit-Type Contracts
		2 Life Insurance Premiums	3 Annuity Considerations				
1. Alabama.....AL	N					0	
2. Alaska.....AK	N					0	
3. Arizona.....AZ	N					0	
4. Arkansas.....AR	N					0	
5. California.....CA	N					0	
6. Colorado.....CO	N					0	
7. Connecticut.....CT	N					0	
8. Delaware.....DE	N					0	
9. District of Columbia.....DC	N					0	
10. Florida.....FL	N					0	
11. Georgia.....GA	N					0	
12. Hawaii.....HI	N					0	
13. Idaho.....ID	N					0	
14. Illinois.....IL	L	4,204	109,876			114,080	
15. Indiana.....IN	N					0	
16. Iowa.....IA	L	2,470	20,000			22,470	
17. Kansas.....KS	N					0	
18. Kentucky.....KY	N					0	
19. Louisiana.....LA	N					0	
20. Maine.....ME	N					0	
21. Maryland.....MD	N		13,000			13,000	
22. Massachusetts.....MA	N					0	
23. Michigan.....MI	L	444				444	
24. Minnesota.....MN	N	3,647				3,647	
25. Mississippi.....MS	N					0	
26. Missouri.....MO	N	864				864	
27. Montana.....MT	N					0	
28. Nebraska.....NE	N	1,131				1,131	
29. Nevada.....NV	N					0	
30. New Hampshire.....NH	N					0	
31. New Jersey.....NJ	N					0	
32. New Mexico.....NM	N					0	
33. New York.....NY	N	3,570	2,500			6,070	
34. North Carolina.....NC	N					0	
35. North Dakota.....ND	N					0	
36. Ohio.....OH	L	26,522	792,827			819,349	
37. Oklahoma.....OK	N					0	
38. Oregon.....OR	N					0	
39. Pennsylvania.....PA	N	2,663	40,000			42,663	
40. Rhode Island.....RI	N					0	
41. South Carolina.....SC	N					0	
42. South Dakota.....SD	N					0	
43. Tennessee.....TN	N					0	
44. Texas.....TX	N					0	
45. Utah.....UT	N					0	
46. Vermont.....VT	N					0	
47. Virginia.....VA	N					0	
48. Washington.....WA	N					0	
49. West Virginia.....WV	N					0	
50. Wisconsin.....WI	N	41				41	
51. Wyoming.....WY	N					0	
52. American Samoa.....AS	N					0	
53. Guam.....GU	N					0	
54. Puerto Rico.....PR	N					0	
55. US Virgin Islands.....VI	N					0	
56. Northern Mariana Islands.....MP	N					0	
57. Canada.....CAN	N					0	
58. Aggregate Other Alien.....OT	XXX	0	0	0	0	0	0
59. Subtotal.....(a).....4		45,556	978,203	0	0	1,023,759	0
90. Reporting entity contributions for employee benefit plans.....XXX						0	
91. Dividends or refunds applied to purchase paid-up additions and annuities.....XXX		75,349				75,349	
92. Dividends or refunds applied to shorten endowment or premium paying period.....XXX						0	
93. Premium or annuity considerations waived under disability or other contract provisions.....XXX						0	
94. Aggregate other amounts not allocable by State.....XXX		0	0	0	0	0	0
95. Totals (Direct Business).....XXX		120,905	978,203	0	0	1,099,108	0
96. Plus Reinsurance Assumed.....XXX						0	
97. Totals (All Business).....XXX		120,905	978,203	0	0	1,099,108	0
98. Less Reinsurance Ceded.....XXX						0	
99. Totals (All Business) less reinsurance ceded.....XXX		120,905	978,203	(b).....0	0	1,099,108	0

DETAILS OF WRITE-INS

58001.....XXX						0	
58002.....XXX						0	
58003.....XXX						0	
58998. Summ. of remaining write-ins for line 58 from overflow.....XXX		0	0	0	0	0	0
58999. Total (Lines 58001 thru 58003 plus 58998) (Line 58).....XXX		0	0	0	0	0	0
9401.....XXX						0	
9402.....XXX						0	
9403.....XXX						0	
9498. Summ. of remaining write-ins for line 94 from overflow.....XXX		0	0	0	0	0	0
9499. Total (Lines 9401 thru 9403 plus 9498) (Line 94 above).....XXX		0	0	0	0	0	0

(L) - Licensed or Chartered - Licensed Insurance Carrier or Domiciled RRG; (R) - Registered - Non-domiciled RRGs; (Q) - Qualified - Qualified or Accredited Reinsurer; (E) - Eligible - Reporting Entities eligible or approved to write Surplus Lines in the state; (N) - None of the above - Not allowed to write business in the state.

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

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

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

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

PART 1 – ORGANIZATIONAL CHART

**2012 ALPHABETICAL INDEX
FRATERNAL ANNUAL STATEMENT BLANK**

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