



ANNUAL STATEMENT

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

United Transportation Union Insurance Association

NAIC Group Code.....0000, 0000 (Current Period) (Prior Period) NAIC Company Code..... 56413 Employer's ID Number..... 23-7131460
 Organized under the Laws of Ohio State of Domicile or Port of Entry Ohio Country of Domicile US
 Incorporated/Organized..... November 16, 1970 Commenced Business..... March 10, 1971
 Statutory Home Office 24950 Country Club Blvd Ste 340..... North Olmsted OH US 44070-5333
(Street and Number) (City or Town, State, Country and Zip Code)
 Main Administrative Office 24950 Country Club Blvd Ste 340..... North Olmsted OH US..... 44070-5333 216-228-9400
(Street and Number) (City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)
 Mail Address 24950 Country Club Blvd Ste 340..... North Olmsted OH US 44070-5333
(Street and Number or P. O. Box) (City or Town, State, Country and Zip Code)
 Primary Location of Books and Records 24950 Country Club Blvd Ste 340..... North Olmsted OH US 44070-5333 216-228-9400
(Street and Number) (City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)
 Internet Web Site Address utuia.org
 Statutory Statement Contact Richard A Kusnic Sr 216-228-9400
(Name) (Area Code) (Telephone Number) (Extension)
 Rkusnic@utuia.org 216-228-0411
(E-Mail Address) (Fax Number)

OFFICERS

Name	Title	Name	Title
1. Malcolm Brown Futhey Jr	President	2. Bruce D Feltmeyer #	Secretary
3. Bruce D Feltmeyer #	Treasurer	4. John Previsich #	Assistant President

OTHER

DIRECTORS OR TRUSTEES

Malcolm Brown Futhey Jr	John Previsich #	Bruce D Feltmeyer #	Frank James Riha
Nicholas J Diccico Jr	James Arbin Stem Jr	William Jennings Thompson	William B Ryan

State of.....
County of.....

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) Malcolm Brown Futhey Jr	_____ (Signature) Bruce D Feltmeyer	_____ (Signature) Bruce D Feltmeyer
1. (Printed Name) President	2. (Printed Name) Secretary	3. (Printed Name) Treasurer
_____ (Title)	_____ (Title)	_____ (Title)

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).....	188,809,287		188,809,287	181,573,026
2. Stocks (Schedule D):				
2.1 Preferred stocks.....	3,039,892		3,039,892	3,742,256
2.2 Common stocks.....	18,672,191		18,672,191	14,683,127
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).....			.0	
4.2 Properties held for the production of income (less \$.....0 encumbrances).....	2,305,930		2,305,930	2,379,745
4.3 Properties held for sale (less \$.....0 encumbrances).....			.0	
5. Cash (\$.....(65,625), Schedule E-Part 1), cash equivalents (\$.....1,225,273, Schedule E-Part 2) and short-term investments (\$.....0, Schedule DA).....	1,159,648		1,159,648	5,527,242
6. Contract loans (including \$.....0 premium notes).....	6,406,607		6,406,607	6,503,199
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	.0
12. Subtotals, cash and invested assets (Lines 1 to 11).....	220,393,555	.0	220,393,555	214,408,595
13. Title plants less \$.....0 charged off (for Title insurers only).....			.0	
14. Investment income due and accrued.....	2,287,071		2,287,071	2,262,591
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	191,435		191,435	187,934
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$.....0 earned but unbilled premiums).....	25,322		25,322	42,105
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.....	20,000	20,000	.0	.0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	222,917,383	20,000	222,897,383	216,901,225
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			.0	
28. TOTALS (Lines 26 and 27).....	222,917,383	20,000	222,897,383	216,901,225

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. Agent loan.....	20,000	20,000	.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).....	20,000	20,000	.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).....	165,221,013	163,859,482
2. Aggregate reserve for accident and health contracts (Exhibit 6, Line 16, Col. 1) (including \$.....0 Modco Reserve).....	6,877,804	7,367,064
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$.....0 Modco Reserve).....	6,843,851	7,763,752
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Column 1 less sum of Columns 9, 10 and 11).....	1,149,607	1,412,949
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Columns 9, 10 and 11).....	238,043	220,251
5. Refunds due and unpaid (Exhibit 4, Line 10).....	13,837	13,999
6. Provision for refunds payable in following calendar year-estimated amounts:		
6.1 Apportioned for payment.....		
6.2 Not yet apportioned.....		
7. Premiums and annuity considerations for life and accident and health contracts received in advance less \$.....145,705 discount; including \$.....0 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of Lines 4 and 14).....	437,394	444,558
8. Contract liabilities not included elsewhere:		
8.1 Surrender values on canceled contracts.....	157,292	306,023
8.2 Other amounts payable on reinsurance including \$.....0 assumed and \$.....0 ceded.....		
8.3 Interest Maintenance Reserve (IMR, Line 6).....	6,373,437	4,269,833
9. Commissions to fieldworkers due or accrued-life and annuity contracts \$.....32,308 ; accident and health \$.....48,081 and deposit-type contract funds \$.....0.....	80,389	72,640
10. Commissions and expense allowances payable on reinsurance assumed.....		
11. General expenses due or accrued (Exhibit 2, Line 12, Col. 7).....	367,168	391,150
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).....	35,433	39,574
14. Unearned investment income.....		
15. Amounts withheld or retained by Society as agent or trustee.....		
16. Amounts held for fieldworkers' account, including \$.....0 fieldworkers' credit balances.....		
17. Remittances and items not allocated.....		
18. Net adjustment in assets and liabilities due to foreign exchange rates.....		
19. Liability for benefits for employees and fieldworkers if not included above.....		
20. Borrowed money \$.....0 and interest thereon \$.....0.....		
21. Miscellaneous liabilities:		
21.1 Asset valuation reserve (AVR, Line 16, Col. 7).....	4,250,542	2,426,003
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.....	693,930	661,474
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.....	61,328	61,328
23. Total liabilities excluding Separate Accounts business (Lines 1 to 22).....	192,801,068	189,310,080
24. From Separate Accounts statement.....		
25. Total liabilities (Lines 23 and 24).....	192,801,068	189,310,080
26. Aggregate write-ins for other than liabilities and surplus funds.....	0	0
27. Surplus notes.....		
28. Aggregate write-ins for surplus funds.....	0	0
29. Unassigned funds.....	30,096,315	27,591,145
30. Total (Lines 26 through 29) (Page 4, Line 47) (including \$.....0 in Separate Accounts statement).....	30,096,315	27,591,145
31. Totals (Lines 25 + 30) (Page 2, Line 28, Col. 3).....	222,897,383	216,901,225

DETAILS OF WRITE-INS

2201. Liability for uncashed checks.....	61,328	61,328
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).....	61,328	61,328
2601.		
2602.		
2603.		
2698. Summary of remaining write-ins for Line 26 from overflow page.....	0	0
2699. Totals (Lines 2601 thru 2603 plus 2698) (Line 26 above).....	0	0
2801.		
2802.		
2803.		
2898. Summary of remaining write-ins for Line 28 from overflow page.....	0	0
2899. Totals (Lines 2801 thru 2803 plus 2898) (Line 28 above).....	0	0

SUMMARY OF OPERATIONS

	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).....	15,188,702	18,426,985
2. Considerations for supplementary contracts with life contingencies.....		
3. Net investment income (Exhibit of Net Investment Income, Line 17).....	9,479,581	9,903,154
4. Amortization of Interest Maintenance Reserve (IMR, Line 5).....	767,617	442,556
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.....	8,963	10,538
9. Totals (Lines 1 to 8.3).....	25,444,863	28,783,233
10. Death benefits.....	4,072,092	3,715,524
11. Matured endowments (excluding guaranteed annual pure endowments).....	166,561	178,781
12. Annuity benefits.....	7,868,398	10,997,025
13. Disability benefits and benefits under accident and health contracts, including premiums waived \$.....0.....	1,439,195	1,500,142
14. Surrender benefits and withdrawals for life contracts.....	2,209,033	2,450,693
15. Interest and adjustments on contract or deposit-type contracts funds.....	5,848	8,174
16. Payments on supplementary contracts with life contingencies.....		
17. Increase in aggregate reserve for life and accident and health contracts.....	(50,698)	363,784
18. Totals (Lines 10 to 17).....	15,710,429	19,214,123
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).....	823,285	699,611
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).....	6,193,111	6,340,169
22. Insurance taxes, licenses and fees (Exhibit 3, Line 6, Cols. 1, 2, 3 and 5).....	559,890	586,372
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).....	23,286,715	26,840,275
27. Net gain from operations before refunds to members (Line 9 minus Line 26).....	2,158,148	1,942,958
28. Refunds to members (Exhibit 4, Line 17, Cols. 1 + 2).....	2,087	5,671
29. Net gain from operations after refunds to members and before realized capital gains (losses) (Line 27 minus Line 28).....	2,156,061	1,937,287
30. Net realized capital gains (losses) less capital gains tax of \$.....0 (excluding \$.....2,871,221 transferred to the IMR).....	(122,389)	7,366
31. Net income (Lines 29 + 30).....	2,033,672	1,944,653
SURPLUS ACCOUNT		
32. Surplus, December 31, previous year (Page 3, Line 30, Col. 2).....	27,591,145	25,970,364
33. Net income from operations (Line 31).....	2,033,672	1,944,653
34. Change in net unrealized capital gains (losses) less capital gains tax of \$.....0.....	2,316,039	(1,207,483)
35. Change in net unrealized foreign exchange capital gain (loss).....		
36. Change in nonadmitted assets.....	(20,000)	
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.....	(1,824,539)	883,611
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).....	2,505,172	1,620,781
47. Surplus December 31, current year (Lines 32 + 46) (Page 3, Line 30).....	30,096,317	27,591,145
DETAILS OF WRITE-INS		
08.301. Miscellaneous Income.....	(393)	1,771
08.302. Penalty on Early Withdrawal.....	9,356	8,767
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).....	8,963	10,538
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.....	15,194,820	18,445,063
2. Net investment income.....	10,088,447	10,500,883
3. Miscellaneous income.....	8,963	10,538
4. Total (Lines 1 through 3).....	25,292,230	28,956,484
5. Benefit and loss related payments.....	16,155,408	18,572,175
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts.....		
7. Commissions, expenses paid and aggregate write-ins for deductions.....	7,596,660	7,616,925
8. Dividends paid to policyholders.....	2,249	(7,701)
9. Federal and foreign income taxes paid (recovered) net of \$.....0 tax on capital gains (losses).....		
10. Total (Lines 5 through 9).....	23,754,317	26,181,399
11. Net cash from operations (Line 4 minus Line 10).....	1,537,913	2,775,085
CASH FROM INVESTMENTS		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds.....	50,224,572	46,714,236
12.2 Stocks.....	5,510,480	2,915,873
12.3 Mortgage loans.....		
12.4 Real estate.....		
12.5 Other invested assets.....		
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).....	55,735,052	49,630,109
13. Cost of investments acquired (long-term only):		
13.1 Bonds.....	55,007,543	47,477,056
13.2 Stocks.....	6,745,127	2,081,865
13.3 Mortgage loans.....		
13.4 Real estate.....		
13.5 Other invested assets.....		
13.6 Miscellaneous applications.....		
13.7 Total investments acquired (Lines 13.1 to 13.6).....	61,752,670	49,558,921
14. Net increase (decrease) in contract loans and premium notes.....	(96,592)	(325,427)
15. Net cash from investments (Line 12.8 minus Lines 13.7 minus Line 14).....	(5,921,026)	396,615
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.....		(31,975)
16.5 Dividends to stockholders.....		
16.6 Other cash provided (applied).....	15,519	(115,567)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6).....	15,519	(147,542)
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).....	(4,367,594)	3,024,158
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year.....	5,527,243	2,503,085
19.2 End of year (Line 18 plus Line 19.1).....	1,159,649	5,527,243

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.....	163,859,482	82,356,708	80,706,005	796,769
2. Tabular net premiums or considerations.....	10,193,191	4,828,791	5,364,400	
3. Present value of disability claims incurred.....	15,489	15,489		XXX
4. Tabular interest.....	6,176,330	3,222,784	2,927,663	25,883
5. Tabular less actual reserve released.....	41,997	177,625	(193,108)	57,480
6. Increase in reserve on account of change in valuation basis.....	0			
7. Other increases (net).....	1,093,697	1,093,697		
8. Totals (Lines 1 to 7).....	181,380,186	91,695,094	88,804,960	880,132
9. Tabular cost.....	5,854,132	5,854,132		XXX
10. Reserves released by death.....	960,912	960,912	XXX	XXX
11. Reserves released by other terminations (net).....	8,956,579	2,496,943	6,459,636	
12. Annuity, supplementary contract and disability payments involving life contingencies.....	387,551	273,095		114,456
13. Net transfers to or (from) separate accounts.....	0			
14. Total deductions (Lines 9 to 13).....	16,159,174	9,585,082	6,459,636	114,456
15. Reserve December 31, current year.....	165,221,012	82,110,012	82,345,324	765,676

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. government bonds.....	(a).....540,879	.....312,407
1.1 Bonds exempt from U.S. tax.....	(a).....	.....
1.2 Other bonds (unaffiliated).....	(a).....9,180,087	.....8,703,671
1.3 Bonds of affiliates.....	(a).....	.....
2.1 Preferred stocks (unaffiliated).....	(b).....206,309	.....206,692
2.11 Preferred stocks of affiliates.....	(b).....	.....
2.2 Common stocks (unaffiliated).....	.....429,994	.....429,995
2.21 Common stocks of affiliates.....	.....	.....
3. Mortgage loans.....	(c).....	.....
4. Real estate.....	(d).....245,073	.....245,073
5. Contract loans.....	.....404,768	.....404,768
6. Cash, cash equivalents and short-term investments.....	(e).....	.....
7. Derivative instruments.....	(f).....	.....
8. Other invested assets.....	.....	.....
9. Aggregate write-ins for investment income.....	.....0	.....0
10. Total gross investment income.....	.....11,007,110	.....10,302,606
11. Investment expenses.....	.....	(g).....683,411
12. Investment taxes, licenses and fees, excluding federal income taxes.....	.....	(g).....65,798
13. Interest expense.....	.....	(h).....
14. Depreciation on real estate and other invested assets.....	.....	(i).....73,815
15. Aggregate write-ins for deductions from investment income.....	.....	.....0
16. Total deductions (Lines 11 through 15).....	.....	.....823,024
17. Net investment income (Line 10 minus Line 16).....	.....	.....9,479,582

DETAILS OF WRITE-INS

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

- (a) Includes \$.....187,815 accrual of discount less \$.....746,238 amortization of premium and less \$.....170,511 paid for accrued interest on purchases.
- (b) Includes \$.....69 accrual of discount less \$.....1,132 amortization of premium and less \$.....0 paid for accrued dividends on purchases.
- (c) Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued interest on purchases.
- (d) Includes \$.....0 for company's occupancy of its own buildings; and excludes \$.....0 interest on encumbrances.
- (e) Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued interest on purchases.
- (f) Includes \$.....0 accrual of discount less \$.....0 amortization of premium.
- (g) Includes \$.....0 investment expenses and \$.....0 investment taxes, licenses and fees, excluding federal income taxes, attributable to Segregated and Separate Accounts.
- (h) Includes \$.....0 interest on surplus notes and \$.....0 interest on capital notes.
- (i) Includes \$.....73,815 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.....	435,794	.....	435,794	.....	.....
1.1 Bonds exempt from U.S. tax.....	1,213,048	.....	1,213,048	.....	.....
1.2 Other bonds (unaffiliated).....	1,362,865	.....	1,362,865	2,316,039	.....
1.3 Bonds of affiliates.....	.....	.....	.....0	.....	.....
2.1 Preferred stocks (unaffiliated).....	(5,905)	.....	(5,905)	.....	.....
2.11 Preferred stocks of affiliates.....	.....	.....	.....0	.....	.....
2.2 Common stocks (unaffiliated).....	(256,970)	.....	(256,970)	.....	.....
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).....	2,748,832	.....0	2,748,832	2,316,039	.....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)	Fraternat	Expense
FIRST YEAR (other than single)								
1. Uncollected.....	13,640	5,877		7,763		13,640		
2. Deferred and accrued.....	0					0		
3. Deferred, accrued & uncollected:								
3.1 Direct.....	13,640	5,877		7,763		13,640		
3.2 Reinsurance assumed.....	0					0		
3.3 Reinsurance ceded.....	0					0		
3.4 Net (Line 1 + Line 2).....	13,640	5,877	0	7,763	0	13,640	0	0
4. Advance.....	5,141	1,940		3,201		5,141		
5. Line 3.4 - Line 4.....	8,499	3,937	0	4,562	0	8,499	0	0
6. Collected during year:								
6.1 Direct.....	3,022,822	729,599	1,655,080	638,143		3,022,822		
6.2 Reinsurance assumed.....	0					0		
6.3 Reinsurance ceded.....	49,279	35,891		13,388		49,279		
6.4 Net.....	2,973,543	693,708	1,655,080	624,755	0	2,973,543	0	0
7. Line 5 + Line 6.4.....	2,982,042	697,645	1,655,080	629,317	0	2,982,042	0	0
8. Prior year (uncollected + deferred and accrued - advance).....	8,985	(641)		9,626		8,985		
9. First year premiums and considerations:								
9.1 Direct.....	3,022,336	734,177	1,655,080	633,079		3,022,336		
9.2 Reinsurance assumed.....	0					0		
9.3 Reinsurance ceded.....	49,279	35,891		13,388		49,279		
9.4 Net (Line 7 - Line 8).....	2,973,057	698,286	1,655,080	619,691	0	2,973,057	0	0
SINGLE								
10. Single premiums and considerations:								
10.1 Direct.....	464,902				464,902	464,902		
10.2 Reinsurance assumed.....	0					0		
10.3 Reinsurance ceded.....	0					0		
10.4 Net.....	464,902	0	0	0	464,902	464,902	0	0
RENEWAL								
11. Uncollected.....	203,117	118,530		84,587		203,117		
12. Deferred and accrued.....	0					0		
13. Deferred, accrued & uncollected:								
13.1 Direct.....	203,117	118,530		84,587		203,117		
13.2 Reinsurance assumed.....	0					0		
13.3 Reinsurance ceded.....	0					0		
13.4 Net (Line 11 + Line 12).....	203,117	118,530	0	84,587	0	203,117	0	0
14. Advance.....	432,254	289,750		142,504		432,254		
15. Line 13.4 - Line 14.....	(229,137)	(171,220)	0	(57,917)	0	(229,137)	0	0
16. Collected during year:								
16.1 Direct.....	12,084,772	5,383,123	3,709,320	2,992,329		12,084,772		
16.2 Reinsurance assumed.....	0					0		
16.3 Reinsurance ceded.....	328,396	265,715		62,681		328,396		
16.4 Net.....	11,756,376	5,117,408	3,709,320	2,929,648	0	11,756,376	0	0
17. Line 15 + Line 16.4.....	11,527,239	4,946,188	3,709,320	2,871,731	0	11,527,239	0	0
18. Prior year (uncollected + deferred and accrued - advance).....	(223,504)	(186,373)		(37,131)		(223,504)		
19. Renewal premiums and considerations:								
19.1 Direct.....	12,079,139	5,398,276	3,709,320	2,971,543		12,079,139		
19.2 Reinsurance assumed.....	0					0		
19.3 Reinsurance ceded.....	328,396	265,715		62,681		328,396		
19.4 Net (Line 17 - Line 18).....	11,750,743	5,132,561	3,709,320	2,908,862	0	11,750,743	0	0
TOTAL								
20. Total premiums and annuity considerations:								
20.1 Direct.....	15,566,377	6,132,453	5,364,400	3,604,622	464,902	15,566,377	0	0
20.2 Reinsurance assumed.....	0	0	0	0	0	0	0	0
20.3 Reinsurance ceded.....	377,675	301,606	0	76,069	0	377,675	0	0
20.4 Net (Lines 9.4 + 10.4 + 19.4).....	15,188,702	5,830,847	5,364,400	3,528,553	464,902	15,188,702	0	0

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

	1 Total	Insurance				6 Total (Columns 2 through 5)	7 Fraternal	8 Expense
		2 Life Insurance	3 Individual Annuities	4 Accident and Health	5 Aggregate of All Other Lines of Business			
REFUNDS APPLIED (included in Part 1)								
21. To pay renewal premiums.....	.0					.0		
22. All other.....	.0					.0		
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).....	463,100	191,986		271,114		463,100		
28. Single.....	.0					.0		
29. Renewal.....	360,185	112,900	43,412	203,873		360,185		
30. Deposit-type contract funds.....	.0					.0		
31. Totals (to agree with Page 6, Line 19).....	823,285	304,886	43,412	474,987	.0	823,285	.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			
		2 Cost Containment	3 All Other				
1. Rent.....	159,964		47,781		46,074		253,819
2. Salaries and wages.....	2,052,490		613,082		84,361	20,930	2,770,863
3.11 Insured benefit plans for employees.....	1,284,750		383,756		12,317	13,185	1,694,008
3.12 Insured benefit plans for fieldworkers.....	122,778		36,674				159,452
3.21 Uninsured benefit plans for employees.....							0
3.22 Uninsured benefit plans for fieldworkers.....							0
3.31 Other employee welfare.....	2,935		877				3,812
3.32 Other fieldworker welfare.....							0
4.1 Legal fees and expenses.....	83,963		25,080				109,043
4.2 Medical examination fees.....	44,886		13,408				58,294
4.3 Inspection report fees.....							0
4.4 Fees of public accountants and consulting actuaries.....	250,329		37,420				287,749
4.5 Expense of investigation and settlement of certificate claims.....							0
5.1 Traveling expenses.....	236,586		70,668		342	12,500	320,096
5.2 Advertising.....	9,388		2,804				12,192
5.3 Postage, express, telegraph and telephone.....	101,157		30,216			48,600	179,973
5.4 Printing and stationery.....	35,818		10,699			32,400	78,917
5.5 Cost or depreciation of furniture and equipment.....	29,091		8,689				37,780
5.6 Rental of equipment.....							0
5.7 Cost or depreciation of EDP equipment and software.....	61,624		18,407				80,031
5.8 Lodge supplies less \$.....0 from sales.....							0
6.1 Books and periodicals.....	21,105		6,304				27,409
6.2 Bureau and association dues.....	10,160		3,035				13,195
6.3 Insurance, except on real estate.....	93,839		28,030				121,869
6.4 Miscellaneous losses.....							0
6.5 Collection and bank service charges.....							0
6.6 Sundry general expenses.....							0
7.1 Field expense allowance.....							0
7.2 Fieldworkers' balances charged off (less \$.....0 recovered).....							0
7.3 Field conferences other than local meetings.....	26,280		7,850				34,130
8.1 Official publications.....							0
8.2 Expense of Supreme Lodge Meetings.....							0
9.1 Real estate expenses.....							0
9.2 Investment expenses not included elsewhere.....					540,317		540,317
9.3 Aggregate write-ins for expenses.....	10,451	0	3,122	0	0	80,000	93,573
10. General Expenses Incurred.....	4,637,594	0	1,347,902	0	683,411	(a) 207,615	(b) 6,876,522
11. General expenses unpaid December 31, prior year.....	222,955		168,195				391,150
12. General expenses unpaid December 31, current year.....	281,874		85,294				367,168
13. General expenses paid during year (Lines 10 + 11 - 12).....	4,578,675	0	1,430,803	0	683,411	207,615	6,900,504

DETAILS OF WRITE-INS

09.301 Scholarship.....						55,000	55,000
09.302 Charitable.....						25,000	25,000
09.303 Miscellaneous Expense.....	10,451		3,122				13,573
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).....	10,451	0	3,122	0	0	80,000	93,573

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

1. Charitable \$.....25,000; 2. Institutional \$.....0; 3. Recreational and Health \$.....0; 4. Educational \$.....55,000
 5. Religious \$.....0; 6. Membership \$.....0; 7. Other \$.....0; 8. Total \$.....80,000

(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.....	9,122	3,548				12,670
3. Other state taxes, including \$.....0 for employee benefits.....	5,193	2,019		48,235		55,447
4. U.S. Social Security taxes.....	377,755	146,905		17,563		542,222
5. All other taxes.....	11,052	4,298				15,350
6. Taxes, licenses and fees Incurred.....	403,121	156,769	0	65,798	0	625,688
7. Taxes, licenses and fees unpaid December 31, prior year.....	22,557	17,017				39,574
8. Taxes, licenses and fees unpaid December 31, current year.....	27,202	8,231				35,433
9. Taxes, licenses and fees paid during year (Lines 6 + 7 - 8).....	398,476	165,555	0	65,798	0	629,829

EXHIBIT 4 - DIVIDENDS OR REFUNDS

	1	2
	Life	Accident and Health
1. Applied to pay renewal premiums.....		
2. Applied to shorten the endowment or premium-paying period.....		
3. Applied to provide paid-up additions.....		
4. Applied to provide paid-up annuities.....		
5. Total (Lines 1 to 4).....	0	0
6. Paid-in cash.....	12,149	
7. Left on deposit.....	(9,900)	
8. Aggregate write-ins for dividend or refund.....	0	0
9. Total (Lines 5 to 8).....	2,249	0
10. Amount due and unpaid.....	13,837	
11. Provision for dividends or refunds payable in the following calendar year.....		
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).....	13,837	0
16. Total from prior year.....	13,999	
17. Total dividends or refunds (Line 9 + 15 - 16).....	2,087	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. Thru 1982 1958 CET 2.75% NLP.....	761,137		761,137		
0100002. Thru 1982 1958 CSO 2.75% NLP.....	29,118,714		29,118,714		
0100003. 1983 - 1988 1958 CSO 4.50% CRVM.....	5,560,655		5,560,655		
0100004. 1986 - 1988 1958 CSO 4.50% NLP.....	4,405,789		4,405,789		
0100005. 1983 - 1988 1958 CET 4.50% NLP.....	107,388		107,388		
0100006. 1987 - 1999 1980 CET 4.50% NLP.....	806,023		806,023		
0100007. 1989 - 1995 1980 CET 5.00% NLP.....	7,821		7,821		
0100008. 1987 - 2008 1980 CSO 4.00% CRVM.....	1,555,931		1,555,931		
0100009. 1987 - 2005 1980 CSO 4.50% CRVM.....	29,034,174		29,034,174		
0100010. 1987 - 2005 1980 CSO 4.50% NLP.....	1,539,706		1,539,706		
0100011. 1987 - 1999 1980 CSO 5.00% CRVM.....	426,762		426,762		
0100012. 1987 - 1999 1980 CSO 5.00% NLP.....	4,261,977		4,261,977		
0100013. 1987 - 1999 1980 CSO 5.25% CRVM.....	271,780		271,780		
0100014. 1987 - 1990 1980 CSO 5.50% CRVM.....	1,468,304		1,468,304		
0100015. 2009 - NB 2001 CSO 4.00% CRVM.....	601,733		601,733		
0199997. Totals (Gross).....	79,927,894	0	79,927,894	0	0
0199998. Reinsurance ceded.....	167,119		167,119		
0199999. Totals (Net).....	79,760,775	0	79,760,775	0	0
Annuities (excluding supplementary contracts with life contingencies):					
0200001. 1951 GAM 3.50% Immediate.....	29,963	XXX	29,963	XXX	
0200002. 1971 GAM 6.00% Immediate.....	169,376	XXX	169,376	XXX	
0200003. 1983 GAM 6.00% Immediate.....	88,406	XXX	88,406	XXX	
0200004. Annual Premium Deferred 1.00%.....	1,145,639	XXX	1,145,639	XXX	
0200005. Annual Premium Deferred 2.75%.....	52,480	XXX	52,480	XXX	
0200006. Annual Premium Deferred 3.00%.....	25,625,606	XXX	25,625,606	XXX	
0200007. Annual Premium Deferred 4.00%.....	55,233,854	XXX	55,233,854	XXX	
0299997. Totals (Gross).....	82,345,324	XXX	82,345,324	XXX	0
0299999. Totals (Net).....	82,345,324	XXX	82,345,324	XXX	0
Supplementary Contracts with Life Contingencies:					
0300001. 1937 SA 2.50% Immediate.....	7,098		7,098		
0300002. 1937 SA 3.5% Immediate.....	158		158		
0300003. 1983 IAM 7.75% Immediate.....	152,907		152,907		
0300004. 1983 IAM 7.00% Immediate.....	161,774		161,774		
0300005. 1983 IAM 6.50% Immediate.....	221,799		221,799		
0300006. 2000 IAM 6.25% Immediate.....	57,115		57,115		
0300007. 2000 IAM 6.75% Immediate.....	103,188		103,188		
0300008. 2000 IAM 5.25% Immediate.....	61,637		61,637		
0399997. Totals (Gross).....	765,676	0	765,676	0	0
0399999. Totals (Net).....	765,676	0	765,676	0	0
Accidental Death Benefits:					
0400001. 1959 ADB with 1958 CSO 2.75%.....	57,345		57,345		
0400002. 1959 ADB with 2001 CSO 4.00%.....	1,466		1,466		
0499997. Totals (Gross).....	58,811	0	58,811	0	0
0499999. Totals (Net).....	58,811	0	58,811	0	0
Disability - Active Lives:					
0500001. 1952 DIS with 1958 CSO 2.75%.....	155,474		155,474		
0500002. 1952 DIS with 1980 CSO 2.75% NB.....	32,437		32,437		
0500003. 1952 DIS with 1980 CSO 3.00% NB.....	5,622		5,622		
0500004. 1952 DIS with 2001 CSO 3.00% NB.....	35,136		35,136		
0599997. Totals (Gross).....	228,669	0	228,669	0	0
0599998. Reinsurance ceded.....	2,940		2,940		
0599999. Totals (Net).....	225,729	0	225,729	0	0
Disability - Disabled Lives:					
0600001. 1964 CDT with 2.5% NB.....	1,566,603		1,566,603		
0699997. Totals (Gross).....	1,566,603	0	1,566,603	0	0
0699998. Reinsurance ceded.....	35,258		35,258		
0699999. Totals (Net).....	1,531,345	0	1,531,345	0	0
Miscellaneous Reserves:					
0700001. Experience Refund Reserves for Franchised Plan.....	533,352		533,352		
0799997. Totals (Gross).....	533,352	0	533,352	0	0
0799999. Totals (Net).....	533,352	0	533,352	0	0
9999999. Totals (Net) - Page 3, Line 1.....	165,221,012	0	165,221,012	0	0

EXHIBIT 5 - INTERROGATORIES

- 1.1 Has the reporting entity ever issued both participating and non-participating contracts? Yes No
 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
 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
 If so, attach a statement that contains the determination procedures, answers to the interrogatories and an actuarial opinion as described in the instructions.
4. Has the reporting entity any assessment or stipulated premium contracts in force? If so, state: Yes No
 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
 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
 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
 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
 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).....	4,219,882			4,219,882			
3. Additional actuarial reserves-Asset/Liability analysis.....	1,600,000			1,600,000			
4. Reserve for future contingent benefits.....	0						
5. Aggregate write-ins for reserves.....	106,595	0	0	106,595	0	0	0
6. Totals (Gross).....	5,926,477	0	0	5,926,477	0	0	0
7. Reinsurance ceded.....	0						
8. Totals (Net).....	5,926,477	0	0	5,926,477	0	0	0
CLAIM RESERVE							
9. Present value of amounts not yet due on claims.....	951,327			951,327			
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).....	951,327	0	0	951,327	0	0	0
14. Reinsurance ceded.....	0						
15. Totals (Net).....	951,327	0	0	951,327	0	0	0
16. TOTAL (Net).....	6,877,804	0	0	6,877,804	0	0	0
17. TABULAR FUND INTEREST.....	195,867			195,867			

DETAILS OF WRITE-INS

0501. Premium Waiver.....	106,595			106,595			
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)	106,595	0	0	106,595	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.....	7,763,753			7,510,183	250,774	2,796
2. Deposits received during the year.....	476,641			464,414	12,149	78
3. Investment earnings credited to the account.....	199,831			194,062	5,769	
4. Other net change in reserves.....	0					
5. Fees and other charges assessed.....	0					
6. Surrender charges.....	0					
7. Net surrender or withdrawal payments.....	1,596,374			1,581,445	14,929	
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).....	6,843,851	0	0	6,587,214	253,763	2,874
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).....	6,843,851	0	0	6,587,214	253,763	2,874

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.....	111,528		111,528								
1.2 Reinsurance assumed.....	.0										
1.3 Reinsurance ceded.....	.0										
1.4 Net.....	111,528	.0	111,528	.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.....	857,650		729,512								128,138
2.22 Reinsurance assumed.....	.0										
2.23 Reinsurance ceded.....	.0										
2.24 Net.....	857,650	.0	(b).....729,512	(b).....0	.0	(b).....0	(b).....0	.0	(b).....0	(b).....0	(b).....128,138
3. Incurred but unreported:											
3.1 Direct.....	418,472		308,567								109,905
3.2 Reinsurance assumed.....	.0										
3.3 Reinsurance ceded.....	.0										
3.4 Net.....	418,472	.0	(b).....308,567	(b).....0	.0	(b).....0	(b).....0	.0	(b).....0	(b).....0	(b).....109,905
4. Totals:											
4.1 Direct.....	1,387,650	.0	1,149,607	.0	.0	.0	.0	.0	.0	.0	238,043
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.....	1,387,650	(a).....0	(a).....1,149,607	.0	.0	.0	(a).....0	.0	.0	.0	238,043

15

(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.....	13,803,426		4,513,626	6,506,139	1,362,258					1,421,403
1.2 Reinsurance assumed.....	0									
1.3 Reinsurance ceded.....	11,632		11,632							
1.4 Net..... (d)	13,791,794	0	4,501,994	6,506,139	1,362,258	0	0	0	0	1,421,403
2. Liability December 31, current year from Part 1:										
2.1 Direct.....	1,387,650		1,149,607							238,043
2.2 Reinsurance assumed.....	0									
2.3 Reinsurance ceded.....	0									
2.4 Net.....	1,387,650	0	1,149,607	0	0	0	0	0	0	238,043
3. Amounts recoverable from reinsurers December 31, current year.....	0									
4. Liability December 31, prior year:										
4.1 Direct.....	1,633,200		1,412,949							220,251
4.2 Reinsurance assumed.....	0									
4.3 Reinsurance ceded.....	0									
4.4 Net.....	1,633,200	0	1,412,949	0	0	0	0	0	0	220,251
5. Amounts recoverable from reinsurers December 31, prior year.....	0									
6. Incurred benefits:										
6.1 Direct.....	13,557,876	0	4,250,284	6,506,139	1,362,258	0	0	0	0	1,439,195
6.2 Reinsurance assumed.....	0	0	0	0	0	0	0	0	0	0
6.3 Reinsurance ceded.....	11,632	0	11,632	0	0	0	0	0	0	0
6.4 Net.....	13,546,244	0	4,238,652	6,506,139	1,362,258	0	0	0	0	1,439,195

(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 \$.....145,602 in Line 1.1, \$.....145,602 in Line 1.4, \$.....145,602 in Line 6.1 and \$.....145,602 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.....	20,000	.0	(20,000)
12. Subtotals, cash and invested assets (Lines 1 to 11).....	20,000	.0	(20,000)
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).....	20,000	.0	(20,000)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			.0
28. TOTALS (Lines 26 and 27).....	20,000	.0	(20,000)

DETAILS OF WRITE-INS

1101. Loan to Agents.....	20,000		(20,000)
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).....	20,000	.0	(20,000)
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

- A. United Transportation Union Insurance Association's (Insurance Association or UTUIA), statutory-basis financial statements are prepared in accordance with the NAIC's *Accounting Practices and Procedures Manual*.
- B. Preparation of financial statements requires management to make estimates and assumptions that affect amounts reported in the financial statements and accompanying notes. Such estimates and assumptions could change in the future as more information becomes known, which could impact the amounts reported and disclosed herein.
- C. The United Transportation Union Insurance Association, a fraternal benefit society, is domiciled in Ohio. The Insurance Association's primary business is providing life, accident and health insurance and annuities to members of the United Transportation Union (Union) and to members of other transportation industries.

Life insurance and annuities comprise more than 81% of UTUIA's premiums, with accident and health products representing the balance. UTUIA sells insurance throughout most of the United States with the highest concentrations per schedule T.

Basis of Presentation

The accompanying financial statements of the Insurance Association have been prepared in conformity with statutory accounting practices as prescribed. Such practices vary from accounting principles generally accepted in the United States (GAAP). The more significant variances from GAAP are as follows:

Investments

Investments in bonds are reported at amortized cost or market value based on their National Association of Insurance Commissioners (NAIC) rating; but for GAAP, such fixed maturity investments are designated at purchase as either held-to-maturity, trading, or available-for-sale. Held-to-maturity fixed investments would be reported at amortized cost, and the remaining fixed maturity investments would be reported at fair value, with unrealized holding gains and losses reported in operations for those designated as trading or as a separate component of surplus for those designated as available-for-sale.

Fair values of certain investments in bonds and stocks are based on values specified by the NAIC rather than on actual or estimated market values. Changes between cost and admitted asset investment amounts are credited or charged directly to unassigned surplus rather than to a separate surplus account.

Under a formula prescribed by the NAIC, the Insurance Association defers the portion of realized capital gains and losses on sales of fixed income investments, that is attributable to changes in the general level of interest rates, and amortizes those deferrals over the remaining period to maturity. That net deferral is reported as the interest maintenance reserve (IMR), a required statutory reserve, in the accompanying balance sheets. Realized capital gains and losses are reported in income net of transfers to the IMR.

The asset valuation reserve (AVR) provides a valuation allowance for invested assets. The AVR is determined by a NAIC prescribed formula and is reported as a liability rather than unassigned surplus. Under GAAP, realized capital gains and losses are reported in the income statement in the period that the asset giving rise to the gains or losses are sold and valuation allowances are provided when there has been a decline in value deemed other than temporary, in which case, the provision for such declines are charged to income.

Policy Acquisition Costs

The costs of acquiring and renewing business are expensed when incurred. Under GAAP, acquisition costs related to traditional life insurance, to the extent recoverable from future policy revenues, are deferred and amortized over the premium-paying period of the related policies using assumptions consistent with those used in computing policy benefit reserves. For universal life insurance and investment products, to the extent recoverable from future gross profits, deferred policy acquisition costs are amortized generally in proportion to the present value of expected gross profits from surrender charges and investment, mortality, and expense margins.

Nonadmitted Assets

Certain assets designated as non-admitted, principally prepaid insurance and loans to Field Supervisors, are excluded from the accompanying balance sheets and are charged directly to unassigned surplus.

NOTES TO FINANCIAL STATEMENTS

Universal Life and Annuity Policies

Revenues for universal life and annuity policies consist of the entire premium received and benefits incurred represent the total death benefits paid and the change in policy reserves. Under GAAP, premiums received in excess of policy charges would not be recognized as premium revenue and benefits would represent the excess of benefits paid over the policy account value and interest credited to the account values.

Certificate Reserves

Certain certificate reserves are calculated based on statutorily required interest and mortality assumptions rather than on estimated expected experience and actual account balances.

Reinsurance

Certain premiums and benefits are ceded to provide the Insurance Association increased capacity to write larger policies and maintain its exposure to loss within its capital resources. UTUIA retains a maximum of \$250,000 per individual insured on life policies and reinsures the remainder.

Certificate and contract liabilities ceded to reinsurers have been reported as reductions of the related reserves rather than as assets as is required under GAAP. At December 31, 2012 and 2011, reinsurance ceded is immaterial in relation to the financial statements taken as a whole. UTUIA remains obligated for amounts ceded in the event that the reinsurer does not meet its obligations.

Certificate Dividends

Certificate holder dividends are recognized when declared rather than over the term of the related policies.

Other significant accounting practices are as follows:

Investments

Bonds, common stocks, short-term investments, and other investments are stated at values prescribed by the NAIC as follows:

Bonds not backed by other loans are stated at amortized cost using the interest method .

Loan-backed bonds and structured securities are valued at amortized cost using the interest method including anticipated prepayments. Prepayment assumptions are obtained from dealer survey values and data from public sources including Bloomberg and are consistent with the current interest rate and economic environment. The retrospective adjustment method is used to record adjustments to bond premiums and discounts

Short-term investments include money market funds.

Common stocks, mutual funds and variable annuity investments are reported at market value as determined by the Securities Valuation Office of the NAIC.

Certificate loans are reported at unpaid principal balances

Cash and Short-Term Investments—The carrying amounts reported in the accompanying balance sheets for these financial instruments approximate their fair values.

Investment Securities—the fair values for fixed maturity securities are based on market values prescribed by the Securities Valuation Office of the NAIC or quoted market prices, where available. For investments for which the NAIC does not provide a value, the amortized cost amount is substituted. The fair values for equity securities are based on market values prescribed by the Securities Valuation Office of the NAIC.

Certificate Loans—the fair values for certificate loans are estimated using discounted cash flow analyses, using interest rates currently being offered for similar loans to borrowers with similar credit ratings.

Investment Contracts—the fair values for UTUIA's liabilities under investment-type insurance contracts are estimated as the amount payable to the contract holder upon demand. As of December 31, 2012 the carrying amount of such liabilities approximates the surrender value.

NOTES TO FINANCIAL STATEMENTS

The fair values of the Insurance Association's liabilities for insurance contracts, other than investment-type contracts, are not required to be disclosed.

Premiums

Premium revenues are recognized as follows: life policies—when due; annuities—when received; accident and health policies—ratably over the policy term. Revenues for universal life policies consist of premiums rather than policy charges.

Claims and Claim Adjustment Expenses

Claims and claim adjustment expenses on accident and health policies represent the estimated ultimate net cost of all reported and unreported claims incurred prior to year end. The reserves for unpaid claims and claim adjustment expenses are estimated using individual case-basis valuations and statistical analyses. Those estimates are subject to the effects of trends in claim severity and frequency. Although considerable variability is inherent in such estimates, management believes that the reserves for claims and claim adjustment expenses are adequate. The estimates are continually reviewed and adjusted as necessary as experience develops or new information becomes known; such adjustments are included in current operations.

Surplus

Under State of Ohio insurance regulations, the Insurance Association was required to maintain surplus of \$2,500,000 at December 31, 2012.

2. Accounting Changes and Corrections of Errors.

There were no material changes in accounting principles or correction of errors in 2012.

3. Business Combinations and Goodwill.

UTUIA had no events requiring disclosure subject to this footnote.

4. Discontinued Operations

UTUIA had no events requiring disclosure subject to this footnote.

5. Investments

A – UTUIA had no mortgage loans

B – UTUIA had no debt restructuring

C. – UTUIA had no reverse mortgages

D. Loan Backed Securities

1. Prepayment assumptions for mortgage-backed/loan-backed and structured securities were obtained from broker-dealer survey values or internal estimates.
2. Prepayment model sources are Bloomberg median and IDC pricing services
3. No retrospective to prospective changes were made as a result of negative yield calculations.
4. No impairments
5. No temporary impairments

E. – UTUIA had no repurchase agreements

F. – UTUIA had no real estate transactions involving impairment loss or retail land sales operations.

G. – UTUIA had no low-income housing tax credits.

6. Joint Ventures, Partnerships and Limited Liability Companies

UTUIA had no events requiring disclosure subject to this footnote.

7. Investment Income

All investment income due and accrued excludes amounts that are over 90 days old or in default. No amounts were excluded at 12/31/12.

NOTES TO FINANCIAL STATEMENTS

8. Derivative Instruments

UTUIA had no events requiring disclosure subject to this footnote.

9. Income taxes

The Insurance Association qualifies under Section 501(c)(8) of the Internal Revenue Code and is, therefore, not subject to income tax under present income tax laws. Accordingly, no provision for income taxes has been made in the financial statements.

UTUIA had no events requiring disclosure subject to this footnote.

10. Information concerning Parent, Subsidiaries and Affiliates

- A. The Insurance Association does have related party transactions with the United Transportation Union (Union), an international labor union, through certain common officers, directors, employees and membership.

The Insurance Association and the Union share a common headquarters office and incur various joint operating expenses, primarily rent, data processing costs, publication costs and other occupancy related expenses. Such common expenses are allocated between the Insurance Association and the Union. Employee related costs (i.e. salaries, payroll taxes and employee benefits) are paid by the Union and allocated to the Insurance Association and the Union to the extent that the employee's job consists of duties performed for both the Insurance Association and the Union.

In addition, the association with the union permits UTUIA to receive premiums through payroll deductions from members' employers based on agreements reached in collective bargaining agreements under the union and permits UTUIA representatives to attend local union meetings for the purpose of selling insurance.

- B. Wage increases for UTU employees, a portion of which is allocated to UTUIA, is determined largely based on the contract covering UTU rail members who work for the largest largest U.S. based railroads

In addition, the majority of UTUIA's employee costs are incurred through UTU's employees who are represented by a separate union, the OPEIU. The UTU contract with OPEIU signed in 2007 and a new contract was ratified and will remain in effect until October, 2013.

- D. At December 31, 2012, UTUIA reported \$726,099 as amounts due to UTU for operating expenses as stated in Part A. Terms of the settlement require that these amounts be settled within 30 days.

C., E. G., H., I., J., K. & L. UTUIA had no transactions requiring disclosure subject to these sub-sections.

11. Debt

UTUIA has no debt as of 12/31/2012.

12. Retirement Plans, Deferred Compensation, Post-employment Benefits and Compensated Absences and Other Postretirement Benefits Plans.

- A. The Union has a non-contributory defined benefit pension plan (the Plan) covering substantially all of its employees. A share of the annual contribution is allocated to the Insurance Association based on a percentage of the total payroll allocated to the Insurance Association from the Union. Contributions paid by the Insurance Association were \$367,777 and \$326,288 in 2012 and 2011, respectively.

UTUIA participates in the defined pension plan on a voluntary basis and should UTUIA elect to not participate in the plan the amount of any liability or benefit from under or over funding is uncertain.

- B. The Insurance Association also has a non-contributory defined contribution pension plan for field supervisors and assistant field supervisors. The Insurance Association administers a group annuity contract for contributions under this plan. Contributions, which are based on a fixed percentage of first-year commissions and bonuses, were \$47,502 and \$45,009 in 2012 and 2011, respectively.

NOTES TO FINANCIAL STATEMENTS

C., D., E. & F. - UTUIA had no transactions requiring disclosure

13. Capital and Surplus, Shareholders Dividend Restrictions and Quasi-Reorganizations

UTUIA had no events requiring disclosure.

14. Contingencies

A., B., C., D. - UTUIA had no events requiring disclosure.

E. Various lawsuits against the Association have arisen in the course of the UTUIA's business. Liabilities arising from litigation are not considered material.

15. Leases

The Insurance Association shares common office space with the Union. The Insurance Association is billed its pro-rata share of the rent. Rent expense for office space and equipment amounted to \$197,655 and \$330,798 during 2012 and 2011, respectively.

16. Information about Financial Instruments with Off Balance Sheet Risk and Financial Instruments with Concentration of Credit Risk.

UTUIA had no events requiring disclosure subject to this footnote.

17. Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities

UTUIA had no events requiring disclosure subject to this footnote.

18. Gain or Loss to the Reporting entity from Uninsured A & H plans and the Uninsured Portion of Partially Insured Plans.

UTUIA had no events requiring disclosure subject to this footnote

19. Direct Premium Written/Produced by Managing Agents/Third Party Administrators

UTUIA had no events requiring disclosure subject to this footnote.

20. Assets Measured at Fair Value on a Recurring Basis.

A. (1.) The UTUIA holds assets at fair value including bonds, preferred stock and common stock. UTUIA holds no liabilities valued at fair value. The assets held at fair value are all considered Level 1 as being measured at fair value on a recurring basis using the NAIC Valuation Service or other nationally recognized valuation organization such as Moody's or Best.

(2.), (3.), (4.), (5.) - N/A

B. (1.) N/A

C. (1.) N/A

D. (1.), (2.) - N/A

21. Other items

UTUIA determined that additional reserves of \$2,150,000 required recognition related to asset adequacy testing. The increase in reserves was recorded as an expense. The total of the asset adequacy reserve was reduced by \$550,000 in 2012, leaving a reserve balance of \$1,600,000 at 12/31/2012.

The United Transportation Union (UTU) has undergone a merger with the Sheet Metal Workers International of America (SMWIA) as of 11-1-2011. The UTU and UTUIA share staff, headquarters and many other operations as described in the financial statements. At this time management is not able to determine any impact, whether favorable or unfavorable from the merger of UTU. Management of the newly merged entity,

NOTES TO FINANCIAL STATEMENTS

called SMART, have indicated they have no immediate plan that would disrupt UTUIA.

22. Events Subsequent

The dividend suspension discussed in item 29 was extended an additional year at the February 2013 Board meeting.

23. Reinsurance**A. Ceded Reinsurance Report**

Section 1.

1. – No

2. – No

Section 2.

1 – No

2. – No

Section 3.

1 - \$0

2 – No

B & C- UTUIA had no events that require disclosure on these sub-sections.

24. Retrospectively Rated Contracts and Contracts subject to redetermination

UTUIA had no events requiring disclosure subject to this footnote.

25. Change in Incurred Losses and Loss Adjustment Expenses

UTUIA had no events requiring disclosure subject to this footnote.

26. Intercompany Pooling Arrangements

UTUIA had no events requiring disclosure subject to this footnote.

27. Structured Settlements

UTUIA had no events requiring disclosure subject to this footnote.

28. Health Care Receivables

UTUIA had no events requiring disclosure subject to this footnote.

29. Participating Policies

In the past, UTUIA has payed dividends on permanent life products, and does not pay dividends on term life, annuity or A&H Products, although all products are participating and could be subject to dividends in the future if circumstances warrant dividends. Approximately 34% of total premiums are from permanent life products.

In early 2012 the UTUIA Board of Directors voted to continue the suspension of dividend payments for one year starting March 1, 2012. The suspension was due to nationwide economic factors.

During 2012, the total dividends were (\$2,249), accounted for as expense when earned. All UTUIA

NOTES TO FINANCIAL STATEMENTS

permanent policies are participating.

30. Premium Deficiency Reserves

As of December 31, 2012, the company had liabilities of \$300,277 related to premium deficiency reserves. The Company did not consider anticipated investment income when calculating its premium deficiency reserves.

31. Reserve for Life Contracts and Annuity Contracts***Certificate Reserves***

Life, annuity and accident and health benefit reserves are developed by actuarial methods and are determined based on published tables using statutorily specified interest rates and valuation methods that will provide, in the aggregate, reserves that are greater than or equal to the minimum or guaranteed policy cash values or the amounts required by the Ohio Department of Insurance. UTUIA waives deduction of deferred fractional premiums on the death of life and annuity policy insured and returns any premium beyond the date of death. Surrender values on policies do not exceed the corresponding benefit reserves. Additional reserves are established where the results of cash flow testing under various interest rate scenarios indicate the need for such reserves or where the net premiums exceed the gross premiums on any insurance in force. As was discussed in Note 21, UTUIA recorded additional reserves of \$1,600,000 related to cash flow testing.

The liabilities related to certificate holder funds left on deposit with UTUIA generally are equal to fund balances, less applicable surrender charges.

Tabular interest, tabular less actual reserve released and tabular cost have been determined by formula per the NAIC. The tabular interest on funds not involving life contingencies are based on the interest rate of the underlying securities.

32. Analysis of Annuity Actuarial Reserves and Deposit Liabilities by Withdrawal Characteristics

Major categories of reserves for annuities, supplemental contracts and deposit fund liabilities at December 31, 2012 are summarized as follows:

	<u>Amount</u>	<u>Percent</u>
Annuities and supplementary contracts with life contingencies	\$82,345,324	91.54%
Supplementary contracts without life contingencies	\$765,676	0.85%
Deposit fund liabilities	\$6,843,852	7.61%
	<u>\$89,954,852</u>	<u>100.0%</u>

At December 31, 2012, the Insurance Association's annuity reserves and deposit fund liabilities are as follows:

	<u>Amount</u>	<u>Percent</u>
Subject to discretionary withdrawal with adjustment at book value less surrender charge of 5% or more	\$5,956,309	12.2%
Subject to discretionary withdrawal with minimal or no adjustment	\$82,945,122	84.6%
Not subject to discretionary withdrawal	\$1,053,421	3.2%
Total annuity reserve and deposit fund liabilities	<u>\$89,954,852</u>	<u>100.0%</u>

33. Premium and Annuity Considerations Deferred and Uncollected

	<u>Gross</u>	<u>Net of Loading</u>
4.) Ordinary Renewal	\$14,317	\$14,317

34. Separate Accounts

UTUIA had no events requiring disclosure subject to this footnote.

NOTES TO FINANCIAL STATEMENTS

35. Loss/Claim Adjustment Expenses

UTUIA had no events requiring disclosure subject to this footnote.

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 [X] N/A []
- 1.3 State regulating? Yes [] No [X] N/A []
- 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 [X] No []
- 2.2 If yes, date of change: 08/28/2012
- 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). 07/30/2010
- 3.4 By what department or departments?
Ohio Department of Insurance

- 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?
Horovitz, Rudoy & Roteman 476 Seventh Avenue, Pittsburg PA. 15219

- 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 [X]
- 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 [X]
- 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 [X] 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?
Miller & Newberg 8717 w. 110th st. Overland Park, KS. 66210

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 [X] 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 [X]

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 [X]

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 [X]

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 [X]

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 [X]

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.

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 [X]

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 [X]

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

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 [X]

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
US Bank 1350 Euclid Ave Cleveland OH. 44115	

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 [X]

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
801-115421	Wasmer - Schroeder	1111 Superior Ave. Cleveland OH. 44115

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 [X] No []

29.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adj. Carrying Value
197199 40 9	Columbia Acorn Fund C1 Z	608,736
256206 10 3	Dodge & Cox Intl Stock Fund	1,876,446
411511 30 6	Harbor International Inst	1,894,554
0075W0 67 6	LSV Conservative Value Equity	1,494,557
626127 49 2	Munder Veracity Small Cap Value Y	616,109
641224 37 3	Neuberger Berman L C Dis Ins	1,411,324
683974 50 5	Oppenheimer Developing Mkts Fds Cl	785,633
722005 62 6	Pimco All Asset Fund - Instl	2,299,853
693390 87 4	Pimco Global Fund	636,270
76628T 64 5	Ridgeworth SEIX High Bond Fund	662,539
922908 49 6	Vanguard 500 Index Fund - Sign	3,844,649
922908 44 7	Vanguard Mid Cap Index - Sign	1,229,203
921908 85 1	Vanguard Specialized Portfolio	1,312,320
29.2999. TOTAL		18,672,192

PART 1 - COMMON INTERROGATORIES - INVESTMENT

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

1	2	3	4
Name of Mutual Fund (from the above table)	Name of Significant Holding of the Mutual Fund	Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to Holding	Date of Valuation
Columbia Acorn Fund C1 Z	No Individual Significant Holding		
Dodge & Cox Intl Stock Fund	No Individual Significant Holding		
Harbor International Inst	No Individual Significant Holding		
LSV Conservative Value Equity	No Individual Significant Holding		
Munder Veracity Small Cap Value Y	No Individual Significant Holding		
Neuberger Berman L C Dis Ins	No Individual Significant Holding		
Oppenheimer Developing Mkts Fds CI	No Individual Significant Holding		
Pimco All Asset Fund - Instl	No Individual Significant Holding		
Pimco Global Fund	No Individual Significant Holding		
Ridgeworth SEIX High Bond Fund	No Individual Significant Holding		
Vanguard 500 Index Fund - Sign	No Individual Significant Holding		
Vanguard Mid Cap Index - Sign	No Individual Significant Holding		
Vanguard Specialized Portfolio	No Individual Significant Holding		

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	2	3
	Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1 Bonds.....	188,809,287	209,680,948	20,871,661
30.2 Preferred stocks.....	3,039,892	3,135,100	95,208
30.3 Totals.....	191,849,179	212,816,048	20,966,869

30.4 Describe the sources or methods utilized in determining the fair values:
Fair Value from IDC

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	2
Name	Amount Paid
National Fraternal Congress	

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	2
Name	Amount Paid
Vorys, Sater & Seymour	109,043

35.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? \$.....109,043

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	2
Name	Amount Paid
	0

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 [X]
- 2.3 What portion of capital and surplus funds of the reporting entity covered by assets in the Separate Accounts statement, is not currently distributable from the Separate Accounts to the general account for use by the general account?
- 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 [X]
- 2.6 Has the reporting entity assumed by reinsurance any Separate Accounts business as of December 31? Yes [] No [X]
- 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?
By Delegate
-
6. What is the basis of representation in the governing body?
Each District has one delegate per 2,000 members
-
- 7.1 How often are regular meetings of the governing body held?
Once every four years
-
- 7.2 When was the last regular meeting of the governing body held?
- 7.3 When and where will the next regular or special meeting of the governing body be held?
August, 2015 at a aite to be determined
-
- 7.4 How many members of the governing body attended the last regular meeting?28
- 7.5 How many of the same were delegates of the subordinate branches?20
8. How are the expenses of the governing body defrayed?
Company Operations
-
9. When and by whom are the officers and directors elected?
By delegate vote at the convention
-
10. What are the qualifications for membership?
Per bylaw, ownership of a policy
-
11. What are the limiting ages for admission?
Up to and including age 75
-
12. What is the minimum and maximum insurance that may be issued on any one life?
\$1,000 to \$1,000,000
-
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 [] No [X]
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 [] No [X]
 17.2 If so, what amount and for what purpose?

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 [X] 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 [X] 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	4	5	6	7	8	9
1	2	Waiting Period Remaining	Account Value Related to Col. 3	Total Related Account Values	Gross Amount of Reserve	Location of Reserve	Portion Reinsured	Reinsurance Reserve Credit
Guaranteed Death Benefit	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	2
P&C Insurance Company and Location	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 [X]
 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 [X]
 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 [X]
 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).....	627,574	645,521	661,838	652,381	671,839
New Business Issued (Exhibit of Life Insurance)					
2. Total (Line 2, Column 2).....	44,852	41,830	28,053	30,131	25,602
Premium Income (Exhibit 1, Part 1)					
3. Life insurance - first year (Line 9.4, Column 2).....	698,286	216,785	225,405	151,717	165,263
4. Life insurance - single and renewal (Lines 10.4 and 19.4, Column 2).....	5,132,561	5,748,763	5,849,326	6,260,913	7,146,300
5. Annuity (Line 20.4, Column 3).....	5,364,400	6,345,934	6,372,385	4,277,024	3,193,076
6. Accident and health (Line 20.4, Column 4).....	3,528,553	3,470,561	3,395,824	3,691,298	3,698,854
7. Aggregate of all other lines of business (Line 20.4, Column 5).....	464,902	2,644,942	2,118,649	1,201,510	454,327
8. Total (Line 20.4, Column 1).....	15,188,702	18,426,985	17,961,589	15,582,462	14,657,820
Balance Sheet Items (Pages 2 and 3)					
9. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3).....	222,897,383	216,901,225	213,772,010	207,302,233	205,538,937
10. Total liabilities excluding Separate Accounts business (Page 3, Line 23).....	192,801,068	189,310,080	187,801,647	183,063,166	181,575,305
11. Aggregate reserve for life certificates and contracts (Page 3, Line 1).....	165,221,013	163,859,482	165,069,635	164,143,403	163,608,319
12. Aggregate reserve for accident and health certificates (Page 3, Line 2).....	6,877,804	7,367,064	7,495,593	7,775,178	8,037,508
13. Deposit-type contract funds (Page 3, Line 3).....	6,843,851	7,763,752	6,093,257	4,833,132	4,372,380
14. Asset valuation reserve (Page 3, Line 21.1).....	4,250,542	2,426,003	3,309,613	2,696,513	195,090
15. Surplus (Page 3, Line 30).....	30,096,315	27,591,145	25,970,363	24,239,067	23,963,632
Cash Flow (Page 5)					
16. Net cash from operations (Line 11).....	1,537,913	2,775,085	2,968,201	1,404,283	(2,263,890)
Risk-Based Capital Analysis					
17. Total Adjusted Capital.....	34,346,857	30,017,148	29,157,623	26,935,580	24,583,722
18. 50% of the Calculated RBC Amount.....	2,525,925	2,307,400	2,128,596	2,333,371	3,026,855
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).....	85.7	84.7	84.8	85.9	86.6
20. Stocks (Lines 2.1 and 2.2).....	9.9	8.6	9.6	9.3	7.1
21. Mortgage loans on real estate (Lines 3.1 and 3.2).....					
22. Real estate (Lines 4.1, 4.2 and 4.3).....	1.0	1.1	1.2	1.2	1.3
23. Cash, cash equivalents and short-term investments (Line 5).....	0.5	2.6	1.2	0.4	1.9
24. Contract loans (Line 6).....	2.9	3.0	3.2	3.2	3.1
25. Derivatives (Line 7).....				XXX	XXX
26. Other invested assets (Line 8).....					
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).....	20,000			9,393	21,752
40. Total admitted assets (Page 2, Line 28, Col. 3).....	222,897,383	216,901,225	213,772,010	207,302,233	205,538,937
Investment Data					
41. Net investment income (Exhibit of Net Investment Income, Line 17).....	9,479,581	9,903,156	9,932,788	10,223,384	11,022,220
42. Realized capital gains (losses) (Page 4, Line 30, Column 1).....	(122,389)	7,366	(629,143)	(584,516)	
43. Unrealized capital gains (losses) (Page 4, Line 34, Column 1).....	2,316,039	(1,207,483)	2,407,945	2,610,791	
44. Total of above Lines 41, 42 and 43.....	11,673,231	8,703,039	11,711,590	12,249,659	11,022,220

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).....	14,316,084	17,342,023	16,262,089	14,672,924	16,177,251
46. Total Certificate Benefits - Accident and Health (Line 13, Column 5).....	1,439,195	1,500,142	1,585,412	1,650,563	1,881,356
47. Increase in Life Reserves (Line 17, Column 2).....	(246,696)	(593,298)	373,022	(278,408)	996,223
48. Increase in Accident and Health Reserves (Line 17, Column 5).....	(489,260)	(128,529)	(279,585)	(262,330)	(152,042)
49. Refunds to Members (Line 28, Column 1).....	2,087	5,671	(5,493)	(23,975)	22,200
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.....	46.2	38.2	39.3	48.2	56.4
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.....	3.9	4.5	2.3	4.7	4.3
52. Accident and Health Loss Percent (Schedule H, Part 1, Lines 5 and 6, Column 2).....	26.9	39.5	38.5	37.6	46.8
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).....	56.1	65.7	91.3	91.1	94.0
Accident and Health Reserve Adequacy					
55. Incurred Losses on Prior Years' Claims (Schedule H, Part 3, Line 3.1, Column 1).....	1,205,596	1,009,608	1,170,615	1,248,969	1,583,453
56. Prior Years' Liability and Reserve (Schedule H, Part 3, Line 3.2, Column 1).....	1,062,907	1,063,730	1,293,106	1,494,831	1,561,429
Net Gains from Operations After Refunds to Members by Lines of Business (Page 6, Line 29)					
57. Life Insurance (Column 2).....	1,536,913	1,629,252	2,084,637	2,207,328	1,345,328
58. Annuity (Column 3).....	(433,531)	(376,228)	(1,021,257)	(834,976)	354,013
59. Supplementary Contracts (Column 4).....	257,009	776,693	573,867	467,524	(196,453)
60. Accident and Health (Column 5).....	1,003,285	252,125	(584,206)	(590,831)	(973,525)
61. Aggregate of All Other Lines of Business (Column 6).....			2	5	4
62. Fraternal (Column 8).....	(207,615)	(344,555)	(496,843)	(510,358)	(464,161)
63. Expense (Column 9).....					
64. Total (Column 1).....	2,156,061	1,937,287	556,198	738,687	65,202

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.....	22,052	645,521
2. Issued during year.....	528	44,852
3. Reinsurance assumed.....		
4. Revived during year.....	620	19,783
5. Increased during year (net).....		299
6. Subtotals, Lines 2 to 5.....	1,148	64,934
7. Additions by refunds during year.....	XXX	
8. Aggregate write-ins for increases.....	0	0
9. Totals (Line 1 plus Line 6 to Line 8).....	23,200	710,455
Deductions During Year:		
10. Death.....	482	4,095
11. Maturity.....	20	146
12. Disability.....		
13. Expiry.....	912	53,231
14. Surrender.....	523	11,379
15. Lapse.....	231	13,619
16. Conversion.....		411
17. Decreased (net).....		
18. Reinsurance.....		
19. Aggregate write-ins for decreases.....	0	0
20. Totals (Lines 10 to 19).....	2,168	82,881
21. In force end of year (b) (Line 9 minus 20).....	21,032	627,574
22. Reinsurance ceded end of year.....	XXX	62,798
23. Line 21 minus Line 22.....	XXX	564,776

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....4,349 , Amount, \$....48,908.

Additional accidental death benefits included in life certificates were in amount, \$....45,433. Does the society collect any

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

If not, how are such expenses met?.....Excess interest earnings on reserves and mortality savings

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.....	24	166	3,455	35,618
2. Issued during year.....		6	85	1,478
3. Reinsurance assumed.....				
4. Increased during year (net).....				
5. TOTALS (Lines 1 to 4).....	24	172	3,540	37,096
Deduction during year:				
6. Decreased during year (net).....	1	38	188	3,169
7. Reinsurance ceded.....				
8. TOTALS (Lines 6 and 7).....	1	38	188	3,169
9. In force end of year (Line 5 minus Line 8).....	23	134	3,352	33,927
10. Amount on deposit.....				XXX
Income now payable:				
11. Amount of income payable.....	100,351	1,248,206	100,963	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	82,391,076	XXX

United Transportation Union Insurance Association SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS

Allocated by States and Territories

States, Etc.	1 Active Status	Direct Business					
		Life Contracts		4 Accident and Health Insurance Premiums, Including Policy, Membership 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	98,717	240,442	35,950		375,109	
2. Alaska	AK N	53	6,000	21		6,074	
3. Arizona	AZ N	81,432	24,271	72,720		178,423	
4. Arkansas	AR N	168,402	25,780	46,937		241,119	53,660
5. California	CA L	735,204	461,416	330,421		1,527,041	
6. Colorado	CO L	110,182	300,502	79,856		490,540	
7. Connecticut	CT N	7,357	16,168	5,254		28,779	
8. Delaware	DE N	8,602		4,194		12,796	
9. District of Columbia	DC L	11,580		9,280		20,860	
10. Florida	FL N	98,136	64,476	46,308		208,920	
11. Georgia	GA N	276,052	142,156	156,963		575,171	
12. Hawaii	HI N					0	
13. Idaho	ID N	40,455	63,897	75,043		179,395	
14. Illinois	IL N	561,279	108,481	380,529		1,050,289	
15. Indiana	IN N	247,985	70,715	151,613		470,313	
16. Iowa	IA N	108,705		55,998		164,703	
17. Kansas	KS N	216,295	84,338	109,360		409,993	
18. Kentucky	KY N	208,874	29,300	57,376		295,550	
19. Louisiana	LA N	125,654	102,879	89,194		317,727	
20. Maine	ME N	4,889		988		5,877	
21. Maryland	MD N	77,177	15,475	21,042		113,694	
22. Massachusetts	MA N	15,512		11,325		26,837	
23. Michigan	MI N	70,663	396,119	26,312		493,094	
24. Minnesota	MN N	88,315	196,153	23,288		307,756	
25. Mississippi	MS N	28,936	46,929	21,649		97,514	
26. Missouri	MO N	270,982	97,656	150,222		518,860	
27. Montana	MT N	32,030	3,350	25,287		60,667	
28. Nebraska	NE N	211,831	55,610	166,445		433,886	
29. Nevada	NV N	14,976	4,000	5,258		24,234	
30. New Hampshire	NH N			180		180	
31. New Jersey	NJ N	156,481	106,349	321,169		583,999	
32. New Mexico	NM L	28,949	650	20,856		50,455	
33. New York	NY N	197,432	269,541	105,158		572,131	100,000
34. North Carolina	NC N	119,715	52,360	50,267		222,342	
35. North Dakota	ND N	100,354	15,910	50,287		166,551	
36. Ohio	OH L	301,606	814,827	128,752		1,245,185	25,000
37. Oklahoma	OK N	61,551	1,212	16,611		79,374	
38. Oregon	OR N	20,703	75,117	16,736		112,556	
39. Pennsylvania	PA L	171,402	146,894	192,907		511,203	
40. Rhode Island	RI N					0	
41. South Carolina	SC N	85,132	6,140	53,725		144,997	
42. South Dakota	SD N	11,581	2,600	10,501		24,682	
43. Tennessee	TN N	122,761	62,855	61,916		247,532	
44. Texas	TX N	274,498	202,384	156,732		633,614	46,500
45. Utah	UT N	42,941		19,195		62,136	
46. Vermont	VT N	572		195		767	
47. Virginia	VA N	133,361	211,875	48,786		394,022	110,010
48. Washington	WA N	38,640	653,518	25,969		718,127	
49. West Virginia	WV L	93,630	143,470	52,958		290,058	129,732
50. Wisconsin	WI N	92,657	30,371	35,953		158,981	
51. Wyoming	WY N	138,486	12,215	102,783		253,484	
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) XXX	6,112,727	5,364,401	3,630,469	0	15,107,597	464,902
90. Reporting entity contributions for employee benefit plans	XXX					0	
91. Dividends or refunds applied to purchase paid-up additions and annuities	XXX					0	
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	6,112,727	5,364,401	3,630,469	0	15,107,597	464,902
96. Plus Reinsurance Assumed	XXX					0	
97. Totals (All Business)	XXX	6,112,727	5,364,401	3,630,469	0	15,107,597	464,902
98. Less Reinsurance Ceded	XXX	301,606		76,069		377,675	
99. Totals (All Business) less reinsurance ceded	XXX	5,811,121	5,364,401	(b) 3,554,400	0	14,729,922	464,902

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: Exhibit 1

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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