
AMENDED FILING EXPLANATION

1. We revised the prior year assets by shifting the Other Invested Assets to Common Stock. This subsequently changed the Asset Valuation Reserve.
2. For 2013, \$2,146 was re-classified as Cash from Common Stock. Income was increased by \$3,476 to record Dividend Income. Subsequently there was an Unrealized Gain of \$2,146 and a Surplus Audit Adjustment of \$1,330. This subsequently reduced the AVR by \$429. Lastly, since the prior year Assets were increased, there was a increase in Unrealized Losses of \$119,255. Since these Assets were sold in 2013, the overall net effect to Surplus was an increase of \$429 (an AVR decrease).



ANNUAL STATEMENT
For the Year Ended December 31, 2013
of the Condition and Affairs of the
CZECH CATHOLIC UNION

NAIC Group Code..... , (Current Period) (Prior Period)	NAIC Company Code..... 56324	Employer's ID Number..... 34-0105780
Organized under the Laws of OHIO	State of Domicile or Port of Entry OHIO	Country of Domicile US
Incorporated/Organized..... January 1, 1899	Commenced Business..... January 1, 1899	
Statutory Home Office	5349 DOLLOFF ROAD..... CLEVELAND OH US 44127 (Street and Number) (City or Town, State, Country and Zip Code)	
Main Administrative Office	5349 DOLLOFF ROAD..... CLEVELAND OH US..... 44127 (Street and Number) (City or Town, State, Country and Zip Code)	216-341-0444- (Area Code) (Telephone Number)
Mail Address	5349 DOLLOFF ROAD..... CLEVELAND OH US 44127 (Street and Number or P. O. Box) (City or Town, State, Country and Zip Code)	
Primary Location of Books and Records	5349 DOLLOFF ROAD..... CLEVELAND OH US 44127 (Street and Number) (City or Town, State, Country and Zip Code)	216-341-0444- (Area Code) (Telephone Number)
Internet Web Site Address	www.czechccu.org	
Statutory Statement Contact	ROBERT L. CERMAK (Name) insurance@czechccu.org (E-Mail Address)	216-341-0444- (Area Code) (Telephone Number) (Extension) 216-341-0711- (Fax Number)

OFFICERS

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

DIRECTORS OR TRUSTEES

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

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

The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC *Annual Statement Instructions and Accounting Practices and Procedures* manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

(Signature) ROBERT L. CERMAK #	(Signature)	(Signature) JANE M. MILCZEWSKI #
1. (Printed Name) PRESIDENT	2. (Printed Name) TREASURER	3. (Printed Name) SECRETARY
(Title)	(Title)	(Title)
Subscribed and sworn to before me This _____ day of _____ 2014	a. Is this an original filing? b. If no	Yes [] No [X] 5 July 25, 2014 15
	1. State the amendment number 2. Date filed 3. Number of pages attached	

ASSET VALUATION RESERVE

	Default Component			Equity Component			7 Total Amount (Cols. 3 + 6)
	1 Other Than Mortgage Loans	2 Mortgage Loans	3 Total (Cols. 1 + 2)	4 Common Stock	5 Real Estate and Other Invested Assets	6 Total (Cols. 4 + 5)	
1. Reserve as of December 31, prior year.....	71,582		71,582	409,651	7,246	416,897	488,478
2. Realized capital gains/(losses) net of taxes - General Account.....	26,841		26,841	166,547	54,630	221,177	248,018
3. Realized capital gains/(losses) net of taxes - Separate Accounts.....			0			0	0
4. Unrealized capital gains/(losses) - net of deferred taxes - General Account.....	14,998		14,998	(154,143)		(154,143)	(139,145)
5. Unrealized capital gains/(losses) - net of deferred taxes - Separate Accounts.....			0			0	0
6. Capital gains credited/(losses charged) to contract benefits, payments or reserves.....			0			0	0
7. Basic contribution.....	33,455		33,455			0	33,455
8. Accumulated balances (Lines 1 through 5, minus 6 plus 7).....	146,876	0	146,876	422,055	61,876	483,931	630,807
9. Maximum reserve.....	143,871		143,871	246,937	3,370	250,307	394,177
10. Reserve objective.....	99,531		99,531	246,937	3,370	250,307	349,837
11. 20% of (Line 10 minus Line 8).....	(9,469)	0	(9,469)	(35,024)	(11,701)	(46,725)	(56,194)
12. Balance before transfers (Lines 8 + 11).....	137,407	0	137,407	387,031	50,175	437,206	574,613
13. Transfers.....			0			0	XXX
14. Voluntary contribution.....			0			0	0
15. Adjustment down to maximum/up to zero.....			0	(140,094)	(46,805)	(186,899)	(186,899)
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15).....	137,407	0	137,407	246,937	3,370	250,307	387,714

ASSET VALUATION RESERVE

Basic Contribution, Reserve Objective and Maximum Reserve Calculations

Equity and Other Invested Asset Component

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Line Number	NAIC Designation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols. 4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
		COMMON STOCK										
1		Unaffiliated public.....	1,234,685	XXX	XXX	1,234,685	0.0000	0	(a).....0.2000	246,937	(a).....0.2000	246,937
2		Unaffiliated private.....		XXX	XXX	0	0.0000	0	0.1600	0	0.1600	0
3		Federal Home Loan Bank.....		XXX	XXX	0	0.0000	0	0.0050	0	0.0080	0
4		Affiliated life with AVR.....		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
		Affiliated Investment Subsidiary:										
5		Fixed income exempt obligations.....				0	XXX		XXX		XXX	
6		Fixed income highest quality.....				0	XXX		XXX		XXX	
7		Fixed income high quality.....				0	XXX		XXX		XXX	
8		Fixed income medium quality.....				0	XXX		XXX		XXX	
9		Fixed income low quality.....				0	XXX		XXX		XXX	
10		Fixed income lower quality.....				0	XXX		XXX		XXX	
11		Fixed income in or near default.....				0	XXX		XXX		XXX	
12		Unaffiliated common stock public.....				0	0.0000	0	(a).....	0	(a).....	0
13		Unaffiliated common stock private.....				0	0.0000	0	0.1600	0	0.1600	0
14		Mortgage loans.....				0	0.0030	0	0.0100	0	0.0130	0
15		Real estate.....				0	(b).....	0	(b).....	0	(b).....	0
16		Affiliated - certain other (see SVO Purposes and Procedures manual).....		XXX	XXX	0	0.0000	0	0.1300	0	0.1300	0
17		Affiliated - all other.....		XXX	XXX	0	0.0000	0	0.1600	0	0.1600	0
18		Total common stock (sum of Lines 1 through 17).....	1,234,685	0	0	1,234,685	XXX	0	XXX	246,937	XXX	246,937
		REAL ESTATE										
19		Home office property (General Account only).....	44,930			44,930	0.0000	0	0.0750	3,370	0.0750	3,370
20		Investment properties.....				0	0.0000	0	0.0750	0	0.0750	0
21		Properties acquired in satisfaction of debt.....				0	0.0000	0	0.1100	0	0.1100	0
22		Total real estate (sum of Lines 19 through 21).....	44,930	0	0	44,930	XXX	0	XXX	3,370	XXX	3,370
		OTHER INVESTED ASSETS										
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS										
23		Exempt obligations.....		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
24	1	Highest quality.....		XXX	XXX	0	0.0004	0	0.0023	0	0.0030	0
25	2	High quality.....		XXX	XXX	0	0.0019	0	0.0058	0	0.0090	0
26	3	Medium quality.....		XXX	XXX	0	0.0093	0	0.0230	0	0.0340	0
27	4	Low quality.....		XXX	XXX	0	0.0213	0	0.0530	0	0.0750	0
28	5	Lower quality.....		XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
29	6	In or near default.....		XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
30		Total with bond characteristics (sum of Lines 23 through 29).....	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0

AVR-Equity Component (Lines 31-55) (Cont.)
NONE

AVR-Equity Component (Lines 56-77) (Cont.)
NONE

SCHEDULE S - PART 7

Restatement of Balance Sheet to Identify Net Credit for Ceded Reinsurance

	1	2	3
	As Reported (Net of Ceded)	Restatement Adjustments	Restated (Gross of Ceded)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 12).....	16,037,271		16,037,271
2. Reinsurance (Line 16).....			0
3. Premiums and considerations (Line 15).....	1,116		1,116
4. Net credit for ceded reinsurance.....	XXX	0	0
5. All other admitted assets (balance).....	138,179		138,179
6. Total assets excluding separate accounts (Line 26).....	16,176,566	0	16,176,566
7. Separate account assets (Line 27).....			0
8. Total assets (Line 28).....	16,176,566	0	16,176,566
LIABILITIES, SURPLUS AND OTHER FUNDS (Page 3)			
9. Contract reserves (Lines 1 and 2).....	13,190,745		13,190,745
10. Liability for deposit-type contracts (Line 3).....			0
11. Claim reserves (Line 4).....	25,274		25,274
12. Member refunds/reserves (Lines 5 through 6).....	50,000		50,000
13. Premium & annuity considerations received in advance (Line 7).....	1,670		1,670
14. Other contract liabilities (Line 8).....	95,680		95,680
15. Reinsurance in unauthorized companies (Line 21.2 minus inset amount).....			0
16. Funds held under reinsurance with unauthorized reinsurance (Line 21.3 minus inset amount).....			0
17. Reinsurance with certified reinsurers (Line 24.2 inset amount).....			0
18. Funds held under reinsurance treaties with certified reinsurers (Line 24.3 inset amount).....			0
19. All other liabilities (balance).....	443,321		443,321
20. Total liabilities excluding Separate Accounts (Line 23).....	13,806,690	0	13,806,690
21. Separate Account liabilities (Line 24).....			0
22. Total liabilities (Line 25).....	13,806,690	0	13,806,690
23. Capital & surplus (Line 30).....	2,369,876	XXX	2,369,876
24. Total liabilities, capital & surplus (Line 31).....	16,176,566	0	16,176,566
NET CREDIT FOR CEDED REINSURANCE			
25. Contract reserves.....	0		
26. Claim reserves.....	0		
27. Member refunds/reserves.....	0		
28. Premium & annuity considerations received in advance.....	0		
29. Liability for deposit-type contracts.....	0		
30. Other contract liabilities.....	0		
31. Reinsurance ceded assets.....	0		
32. Other ceded reinsurance recoverables.....	0		
33. Total ceded reinsurance recoverables.....	0		
34. Premiums and considerations.....	0		
35. Reinsurance in unauthorized companies.....	0		
36. Funds held under reinsurance treaties with unauthorized reinsurers.....	0		
37. Reinsurance with certified reinsurers.....	0		
38. Funds held under reinsurance treaties with certified reinsurers.....	0		
39. Other ceded reinsurance payables/offsets.....	0		
40. Total ceded reinsurance payables/offsets.....	0		
41. Total net credit for ceded reinsurance.....	0		