
AMENDED FILING EXPLANATION

Amending A/S 2018 - Page 6 Line 17 has been corrected to read - col 1 (1,792) and col 2 (1,145,578)
- Page 7 moved 1,997,824 from line #13 col. 3 to line #12 col 3.



ANNUAL STATEMENT

For the Year Ended December 31, 2018

of the Condition and Affairs of the

Czech Catholic Union

NAIC Group Code..... 0, 0
(Current Period) (Prior Period)

NAIC Company Code..... 56324

Employer's ID Number..... 34-0105780

Organized under the Laws of OH

State of Domicile or Port of Entry OH

Country of Domicile US

Incorporated/Organized..... February 21, 1905

Commenced Business..... February 21, 1905

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

Theresa Aveni
(Name)

theresa@czechccu.org
(E-Mail Address)

216-341-0444
(Area Code) (Telephone Number) (Extension)

216-341-0711
(Fax Number)

OFFICERS

Name	Title	Name	Title
1. Theresa Aveni #	President	2. Jane Milczewski	Secretary
3.		4.	

OTHER

Robert Cermak	Past President	Joseph Kocab	Past President
Karla Mahoney	Director	Cindy Kveton	Director
Maryann Langevin	Director	Richard Prospal	Director
Anita Schafer	Director		

DIRECTORS OR TRUSTEES

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)

Theresa Aveni

1. (Printed Name)

President

(Title)

(Signature)

Jane Milczewski

2. (Printed Name)

Secretary

(Title)

(Signature)

3. (Printed Name)

(Title)

Subscribed and sworn to before me

This _____ day of _____ 2019

a. Is this an original filing?

b. If no

1. State the amendment number

2. Date filed

3. Number of pages attached

Yes [] No [x]

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ANALYSIS OF OPERATIONS BY LINES OF BUSINESS

	1	Insurance						8	9
		2	3	4	5	6	7		
	Total	Life Insurance	Individual Annuities	Supplementary Contracts	Accident and Health	Aggregate of All Other Lines of Business	Total (Columns 2) through 6)	Fraternal	Expense
1. Premiums and annuity considerations for life and accident and health contracts.....	682,906	65,821	617,085				682,906		
2. Considerations for supplementary contracts with life contingencies.....	0						0		
3. Net investment income.....	883,223	438,993	444,230				883,223		
4. Amortization of interest maintenance reserve (IMR).....	11,470	4,812	6,658				11,470		
5. Separate Accounts net gain from operations excluding unrealized gains or losses.....	0						0		
6. Commissions and expense allowances on reinsurance ceded.....	0						0		
7. Reserve adjustments on reinsurance ceded.....	0						0		
8. Miscellaneous Income:									
8.1 Fees associated with income from investment management, administration and contract guarantees from Separate Accounts.....	0						0		
8.2 Charges and fees for deposit-type contracts.....	0						0		
8.3 Aggregate write-ins for miscellaneous income.....	6,448	6,448	0	0	0	0	6,448	0	0
9. Totals (Lines 1 to 8.3).....	1,584,047	516,074	1,067,973	0	0	0	1,584,047	0	0
10. Death benefits.....	224,402	224,402					224,402		
11. Matured endowments (excluding guaranteed annual pure endowments).....	0						0		
12. Annuity benefits.....	1,997,824		1,997,824				1,997,824		
13. Disability benefits and benefits under accident and health contracts, including premiums waived \$.....0.....	0						0		
14. Surrender benefits and withdrawals for life contracts.....	41,864	41,864					41,864		
15. Interest and adjustments on contract or deposit-type contract funds.....	0						0		
16. Payments on supplementary contracts with life contingencies.....	0						0		
17. Increase in aggregate reserve for life and accident and health contracts.....	(1,147,370)	(1,792)	(1,145,578)				(1,147,370)		
18. Totals (Lines 10 to 17).....	1,116,720	264,474	852,246	0	0	0	1,116,720	0	0
19. Commissions on premiums and annuity considerations and deposit-type funds (direct business only).....	0						0		
20. Commissions and expense allowances on reinsurance assumed.....	0						0		
21. General insurance expenses and fraternal expenses.....	328,600	94,623	118,014				212,637	115,963	
22. Insurance taxes, licenses and fees.....	12,088	4,592	5,727				10,319	1,769	
23. Increase in loading on deferred and uncollected premiums.....	0						0		
24. Net transfers to or (from) Separate Accounts net of reinsurance.....	0						0		
25. Aggregate write-ins for deductions.....	(16,844)	(16,844)	0	0	0	0	(16,844)	0	0
26. Totals (Lines 18 to 25).....	1,440,564	346,845	975,987	0	0	0	1,322,832	117,732	0
27. Net gain from operations before refunds to members (Line 9 minus Line 26).....	143,483	169,229	91,986	0	0	0	261,215	(117,732)	0
28. Refunds to members.....	34,754	34,754					34,754		
29. Net gain from operations after refunds to members and before realized capital gains or (losses) (Line 27 minus Line 28).....	108,729	134,475	91,986	0	0	0	226,461	(117,732)	0
DETAILS OF WRITE-INS									
08.301. Early W/D Penalty.....	1,539	1,539					1,539		
08.302. Sundry refunds.....	754	754					754		
08.303. Convention Advertising Fees.....	4,155	4,155					4,155		
08.398. Summary of remaining write-ins for Item 8.3 from overflow page.....	0	0	0	0	0	0	0	0	0
08.399. Totals (Lines 08.301 through 08.303 plus 08.398 above) (Line 8.3 above).....	6,448	6,448	0	0	0	0	6,448	0	0
2501. Convention Reserve Allowance.....	(16,844)	(16,844)					(16,844)		
2502.	0						0		
2503.	0						0		
2598. Summary of remaining write-ins for Item 25 from overflow page.....	0	0	0	0	0	0	0	0	0
2599. Totals (Lines 2501 through 2503 plus 2598 above) (Line 25 above).....	(16,844)	(16,844)	0	0	0	0	(16,844)	0	0

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR

	1	2	3	4
	Total	Life Insurance	Annuities	Supplementary Contracts
Involving Life or Disability Contingencies (Reserves)				
(Net of Reinsurance Ceded)				
1. Reserve December 31, prior year.....	15,966,364	6,573,655	9,392,709	
2. Tabular net premiums or considerations.....	673,922	56,495	617,427	
3. Present value of disability claims incurred.....	0			XXX
4. Tabular interest.....	527,055	296,129	230,926	
5. Tabular less actual reserve released.....	3,892		3,892	
6. Increase in reserve on account of change in valuation basis.....	0			
6.1 Change in excess of VM-20 deterministic/stochastic reserve over net premium reserve.....	0		XXX	XXX
7. Other increases (net).....	0			
8. Totals (Lines 1 to 7).....	17,171,233	6,926,279	10,244,954	0
9. Tabular cost.....	199,713	199,713		XXX
10. Reserves released by death.....	112,201	112,201	XXX	XXX
11. Reserves released by other terminations (net).....	42,501	42,501		
12. Annuity, supplementary contract and disability payments involving life contingencies.....	1,997,824		1,997,824	
13. Net transfers to or (from) Separate Accounts.....	0			
14. Total deductions (Lines 9 to 13).....	2,352,239	354,415	1,997,824	0
15. Reserve December 31, current year.....	14,818,994	6,571,864	8,247,130	0