AMENDED FILING EXPLANATION

Due to a change made on the RBC today, August 30, 2021 it reflected the 2020 A/S page 22 line 30 forcing another amended filing.

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On August 24, 2021 CCU Life (NAIC 56324) ID#34-0105780 - 5349 Dolloff Road, Cleveland, Ohio were notified of corrections necessary on the following A/S2020 pages:

5 Year History - page 22 Col.1 Line 31 changed to 355,270 - On the original filing the wrong number was pulled into the A/S from RBC prior to making some additional changes in RBC which changed the number that should have been reported.

Gen. Inter. Part 2 - Page 21 Col 2 Line 2.2 changed to 323,134 - Prior year didn't pull in and went unnoticed.

Gen. Inter. Part 2 - Page 21 Col 2 Line 2.5 changed to 14,765,185 - Prior year didn't pull in and went unnoticed.

Gen. Inter. Part 1 - Page 20.3 Line 28.0597 -Entered 'NO' for this filing, but in the original filing I left it blank because this question is really is N/A to CCU, it only allows a Yes or No answer.

Gen. Inter. Part 1 - Page 20.3 Line 28.0598 - Entered 'NO' for this filing, but in the original filing I left it blank because this question is really is N/A to CCU, it only allows a Yes or No answer.

Listed above are the pages corrected and the line and/or column of what it was changed to. Also includes a brief description of why the error occurred.

Along with the amended filing explanation the pages mentioned above will also be included.

Completed by: Theresa Aveni, President 8/25/2021

5632420202010010 5

ANNUAL STATEMENT

For the Year Ended December 31, 2020

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

Licensed as Business Type: Fraternal Benefit Society

Incorporated/Organized..... Commenced Business.....

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 Ann Aveni *(Name)*	216-341-0444 *(Area Code) (Telephone Number) (Extension)*
	theresa@czechccu.org *(E-Mail Address)*	216-341-0711 *(Fax Number)*

OFFICERS

Name	Title	Name	Title
1. Theresa Aveni	President	2. Jane M. 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	Audrey A Schmidt	Vice President

DIRECTORS OR TRUSTEES

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)	(Signature)	(Signature)
Theresa Aveni	Jane M. Milczewski	
1. (Printed Name)	2. (Printed Name)	3. (Printed Name)
President	Secretary	
(Title)	(Title)	(Title)

Subscribed and sworn to before me
This ______ day of ______ 2021

a. Is this an original filing? Yes [ ] No [X]
b. If no
1. State the amendment number 4
2. Date filed 8/30/2021
3. Number of pages attached 3

FIVE-YEAR HISTORICAL DATA

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e., 17.6.

$000 omitted for amounts of life insurance

		1 2020	2 2019	3 2018	4 2017	5 2016
	Life Insurance in Force (Exhibit of Life Insurance)					
1.	Ordinary - whole life and endowment (Line 34, Col. 4)	18,269	18,249	18,382	18,526	18,774
2.	Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4)					
3.	Credit life (Line 21, Col. 6)					
4.	Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4)					
5.	Industrial (Line 21, Col. 2)					
6.	FEGLI/SGLI (Lines 43 & 44, Col. 4)					
7.	Total (Line 21, Col. 10)	18,269	18,249	18,382	18,526	18,774
7.1	Total in force for which VM-20 deterministic/stochastic reserves are calculated					XXX
	New Business Issued (Exhibit of Life Insurance)					
8.	Ordinary - whole life and endowment (Line 34, Col. 2)	152	197	96	119	186
9.	Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2)					
10.	Credit life (Line 2, Col. 6)					
11.	Group (Line 2, Col. 9)					
12.	Industrial (Line 2, Col. 2)					
13.	Total (Line 2, Col. 10)	152	197	96	119	186
	Premium Income - Lines of Business (Exhibit 1-Part 1)					
14.	Industrial life (Line 20.4, Col. 2)					
15.1	Ordinary life insurance (Line 20.4, Col.. 3)	55,590	62,729			
15.2	Ordinary individual annuities (Line 20.4, Col. 4)	481,873	260,405			
16.	Credit life (group and individual) (Line 20.4, Col. 5)					
17.1	Group life insurance (Line 20.4, Col. 6)					
17.2	Group annuities (Line 20.4, Col. 7)					
18.1	A&H - group (Line 20.4, Col. 8)					
18.2	A&H - credit (group and individual) (Line 20.4, Col. 9)					
18.3	A&H - other (Line 20.4, Col. 10)					
19.	Aggregate of all other lines of business (Line 20.4, Col. 11)					
20.	Total	537,463	323,134	0	0	0
	Balance Sheet (Pages 2 and 3)					
21.	Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)	18,808,073	18,423,137	18,429,511	19,548,188	19,022,095
22.	Total liabilities excluding Separate Accounts business (Page 3, Line 26)	15,865,688	15,550,699	15,471,399	16,610,285	16,246,213
23.	Aggregate life reserves (Page 3, Line 1)	15,152,967	14,839,101	14,818,994	15,966,364	15,641,674
23.1	Excess VM-20 deterministic/stochastic reserve over NPR related to Line 7.1					XXX
24.	Aggregate A&H reserves (Page 3, Line 2)					
25.	Deposit-type contract funds (Page 3, Line 3)	27,794				
26.	Asset valuation reserve (Page 3, Line 24.01)	360,602	371,155	376,643	333,384	312,273
27.	Capital (Page 3, Lines 29 & 30)					
28.	Surplus (Page 3, Line 37)	2,942,385	2,872,488	2,958,112	2,937,903	2,775,882
	Cash Flow (Page 5)					
29.	Net cash from operations (Line 11)	474,405	173,191	(1,023,216)	486,647	1,222,715
	Risk-Based Capital Analysis					
30.	Total adjusted capital	3,302,987	3,243,643	2,958,112	3,288,787	3,106,517
31.	Authorized control level risk-based capital	355,270	332,666	354,712	303,142	275,906
	Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line No. /Page 2, Line 12, Col. 3) x 100.0					
32.	Bonds (Line 1)	91.3	95.2	96.1	93.6	92.6
33.	Stocks (Lines 2.1 and 2.2)	6.4	2.8	1.9	2.1	2.1
34.	Mortgage loans on real estate (Lines 3.1 and 3.2)					
35.	Real estate (Line 4.1, 4.2 and 4.3)	0.3	0.4	0.2	0.2	0.2
36.	Cash, cash equivalents and short-term investments (Line 5)	1.5	1.2	1.1	3.4	4.3
37.	Contract loans (Line 6)	0.4	0.5	0.6	0.7	0.7
38.	Derivatives (Line 7)					
39.	Other invested assets (Line 8)					
40.	Receivables for securities (Line 9)					
41.	Securities lending reinvested collateral assets (Line 10)					
42.	Aggregate write-ins for invested assets (Line 11)					
43.	Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0

FIVE-YEAR HISTORICAL DATA

(continued)

		1 2020	2 2019	3 2018	4 2017	5 2016
	Investments in Parent, Subsidiaries and Affiliates					
44.	Affiliated bonds (Sch. D Summary, Line 12, Col. 1)					
45.	Affiliated preferred stocks (Sch. D Summary, Line 18, Col. 1)					
46.	Affiliated common stocks (Sch. D Summary, Line 24, Col. 1)					
47.	Affiliated short-term investments (subtotal included in Sch. DA, Verif., Col. 5, Line 10)					
48.	Affiliated mortgage loans on real estate					
49.	All other affiliated					
50.	Total of above Lines 44 to 49	0	0	0	0	0
51.	Total investment in parent included in Lines 44 to 49 above					
	Total Nonadmitted and Admitted Assets					
52.	Total nonadmitted assets (Page 2, Line 28, Col. 2)	1,455	552	722		
53.	Total admitted assets (Page 2, Line 28, Col. 3)	18,808,073	18,423,137	18,429,511	19,548,188	19,022,095
	Investment Data					
54.	Net investment income (Exhibit of Net Investment Income)	873,481	859,486	883,223	881,025	829,890
55.	Realized capital gains (losses) (Page 4, Line 34, Column 1)	(133,411)	(37,020)	4,096	(1,824)	(782)
56.	Unrealized capital gains (losses) (Page 4, Line 38, Column 1)	35,798	(126,313)	(48,635)	8,356	4,260
57.	Total of above Lines 54, 55 and 56	775,868	696,153	838,684	887,557	833,368
	Benefits and Reserve Increase (Page 6)					
58.	Total contract/certificate benefits - life (Lines 10, 11, 12, 13, 14 and 15, Col. 1 minus Lines 10, 11, 12, 13, 14 and 15, Cols. 6, 7 & 8)	599,843	761,138	2,264,090	1,174,808	1,047,626
59.	Total contract/certificate benefits - A&H (Lines 13 & 14, Col. 6)					
60.	Increase in life reserves - other than group and annuities (Line 19, Col. 2)	(4,725)	(84,255)	(1,792)	(54,094)	3,635
61.	Increase in A&H reserves (Line 19, Col. 6)					
62.	Dividends to policyholders and refunds to members (Line 30, Col 1)	25,000	35,000	34,754	35,055	29,706
	Operating Percentages					
63.	Insurance expense percent (Page 6, Col. 1, Lines 21, 22, & 23 less Line (6) / (Page 6, Col. 1, Line 1 plus Exhibit 7, Col. 2, Line 2) x 100.00	57.4	89.5	48.1	22.4	14.6
64.	Lapse percent (ordinary only) [(Exhibit of Life Insurance, Col. 4, Lines 14 & 15) / 1/2 (Exhibit of Life Insurance, Col. 4, Lines 1 & 21)] x 100.00	0.4	1.2		0.3	0.6
65.	A&H loss percent (Schedule H, Part 1, Lines 5 & 6, Col. 2)					
66.	A&H cost containment percent (Schedule H, Part 1, Line 4, Col. 2)					
67.	A&H expense percent excluding cost containment expenses (Schedule H, Part 1, Line 10, Col. 2)					
	A&H Claim Reserve Adequacy					
68.	Incurred losses on prior years' claims - group health (Sch. H, Part 3, Line 3.1, Col. 2)					
69.	Prior years' claim liability and reserve - group health (Sch. H, Part 3, Line 3.2, Col. 2)					
70.	Incurred losses on prior years' claims - health other than group (Sch. H, Part 3, Line 3.1, Col. 1 less Col. 2)					
71.	Prior years' claim liability and reserve - health other than group (Sch. H, Part 3, Line 3.2, Col. 1 less Col. 2)					
	Net Gains From Operations After Dividends to Policyholders/Members' Refunds and Federal Income Taxes by Lines of Business (Page 6.x, Line 33)					
72.	Industrial life (Page 6.1, Col. 2)					
73.	Ordinary - life (Page 6.1, Col. 1 less Cols. 2, 10 and 12)	151,261	45,443	134,475	94,734	831
74.	Ordinary - individual annuities (Page 6, Col. 4)	164,525	127,720	91,986	185,733	221,719
75.	Ordinary - supplementary contracts	XXX	XXX			
76.	Credit life (Page 6.1, Col. 10 plus Page 6.2, Col. 7)					
77.	Group life (Page 6.2, Col. 1 less Col. 7 less Col. 9)					
78.	Group annuities (Page 6, Col. 5)					
79.	A&H - group (Page 6.5, Col. 3)					
80.	A&H - credit (Page 6.5, Col. 10)					
81.	A&H - other (Page 6.5, Col. 1 less Cols. 3 and 10)					
82.	Aggregate of all other lines of business (Page 6, Col. 8)					
83.	Fraternal (Page 6, Col. 7)	(157,876)	(101,162)	(117,732)	(103,867)	(43,929)
84.	Total (Page 6, Col. 1)	157,910		108,729	176,600	178,621

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: