

## ANNUAL STATEMENT FOR THE YEAR 2021 OF THE The Order Of United Commercial Travelers Of America



LIFE, AND ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES - ASSOCIATION EDITION

**ANNUAL STATEMENT**FOR THE YEAR ENDED DECEMBER 31, 2021  
OF THE CONDITION AND AFFAIRS OF THE**The Order Of United Commercial Travelers Of America**NAIC Group Code \_\_\_\_\_ NAIC Company Code 56383 Employer's ID Number 31-4273120  
(Current) (Prior)Organized under the Laws of Ohio, State of Domicile or Port of Entry OHCountry of Domicile United States of AmericaLicensed as business type: Life, Accident and Health [ ] Fraternal Benefit Societies [ X ]Incorporated/Organized 10/04/1890 Commenced Business 01/16/1888Statutory Home Office 1801 Watermark Drive Suite 100, Columbus, OH, US 43215  
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(Name) (Area Code) (Telephone Number)khecker@uct.org 614-487-9675  
(E-mail Address) (FAX Number)**OFFICERS**UCT President Dianna Jean Wolfe # Chief Executive Officer Kevin Clare Hecker  
UCT Secretary/Treasurer Richard Fort Redman #**OTHER**Kathryn Louise Chillinsky, Vice-President, Membership & Communications Kevin Joe Roberts, Vice-President, Insurance Operations and Agent Services Raymond Daniel Sherrick #, Vice-President of Information Technology  
Jeffrey Lee Smith MAAA, FCA, Consulting Actuary**DIRECTORS OR TRUSTEES**Mary Frances Applegate Stanna Kay Funk Thomas Richard Liebaert #  
Kenneth Eugene Milliser Jr. Richard Fort Redman # Bernd Regenbogen #  
David James Syrota David Allan Van Order Dianna Jean WolfeState of Ohio SS  
County of Franklin

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.

Dianna Jean Wolfe #  
UCT President

Richard Fort Redman #  
UCT Secretary/Treasurer

Kevin Clare Hecker  
Chief Executive Officer

a. Is this an original filing? .....

Yes [ X ] No [ ]

ASSETS

|   | Current Year |                         |   | Prior Year                  |
|---|--------------|-------------------------|---|-----------------------------|
|   | 1<br>Assets  | 2<br>Nonadmitted Assets | 3<br>Net Admitted Assets<br>(Cols. 1 - 2) | 4<br>Net Admitted<br>Assets |
| 1. Bonds (Schedule D) .....   | 10,441,585   | 0                       | 10,441,585                                | 10,776,358                  |
| 2. Stocks (Schedule D):   |              |                         |   |                             |
| 2.1 Preferred stocks .....  | 0            | 0                       | 0   | 0                           |
| 2.2 Common stocks .....   | 142,082      | 0                       | 142,082                                   | 0                           |
| 3. Mortgage loans on real estate (Schedule B):  |              |                         |   |                             |
| 3.1 First liens .....   | 0            | 0                       | 0   | 0                           |
| 3.2 Other than first liens .....  | 0            | 0                       | 0   | 0                           |
| 4. Real estate (Schedule A):  |              |                         |   |                             |
| 4.1 Properties occupied by the company (less \$ .....0<br>encumbrances) .....   | 0            | 0                       | 0   | 0                           |
| 4.2 Properties held for the production of income (less<br>\$ .....0 encumbrances) .....   | 0            | 0                       | 0   | 0                           |
| 4.3 Properties held for sale (less \$ .....0<br>encumbrances) .....   | 0            | 0                       | 0   | 0                           |
| 5. Cash (\$ .....32,297 , Schedule E - Part 1), cash equivalents<br>(\$ .....256,976 , Schedule E - Part 2) and short-term<br>investments (\$ .....841,774 , Schedule DA) ..... | 1,131,047    | 0                       | 1,131,047                                 | 2,320,106                   |
| 6. Contract loans (including \$ .....0 premium notes) .....   | 589,172      | 0                       | 589,172                                   | 662,208                     |
| 7. Derivatives (Schedule DB) .....  | 0            | 0                       | 0   | 0                           |
| 8. Other invested assets (Schedule BA) .....  | 0            | 0                       | 0   | 0                           |
| 9. Receivables for securities .....   | 0            | 0                       | 0   | 0                           |
| 10. Securities lending reinvested collateral assets (Schedule DL) .....   | 0            | 0                       | 0   | 0                           |
| 11. Aggregate write-ins for invested assets .....   | 0            | 0                       | 0   | 0                           |
| 12. Subtotals, cash and invested assets (Lines 1 to 11) .....   | 12,303,886   | 0                       | 12,303,886                                | 13,758,672                  |
| 13. Title plants less \$ .....0 charged off (for Title insurers<br>only) .....  | 0            | 0                       | 0   | 0                           |
| 14. Investment income due and accrued .....   | 67,607       | 0                       | 67,607                                    | 75,409                      |
| 15. Premiums and considerations:  |              |                         |   |                             |
| 15.1 Uncollected premiums and agents' balances in the course of collection .....  | 36,507       | 0                       | 36,507                                    | 36,580                      |
| 15.2 Deferred premiums and agents' balances and installments booked but<br>deferred and not yet due (including \$ .....0<br>earned but unbilled premiums) .....                 | 53,573       | 0                       | 53,573                                    | 55,078                      |
| 15.3 Accrued retrospective premiums (\$ .....0 ) and<br>contracts subject to redetermination (\$ .....0 ) .....   | 0            | 0                       | 0   | 0                           |
| 16. Reinsurance:  |              |                         |   |                             |
| 16.1 Amounts recoverable from reinsurers .....  | 398,389      | 0                       | 398,389                                   | 167,755                     |
| 16.2 Funds held by or deposited with reinsured companies .....  | 0            | 0                       | 0   | 0                           |
| 16.3 Other amounts receivable under reinsurance contracts .....   | 63,404       | 0                       | 63,404                                    | 63,404                      |
| 17. Amounts receivable relating to uninsured plans .....  | 0            | 0                       | 0   | 0                           |
| 18.1 Current federal and foreign income tax recoverable and interest thereon .....  | 0            | 0                       | 0   | 0                           |
| 18.2 Net deferred tax asset .....   | 0            | 0                       | 0   | 0                           |
| 19. Guaranty funds receivable or on deposit .....   | 0            | 0                       | 0   | 0                           |
| 20. Electronic data processing equipment and software .....   | 153,166      | 25,463                  | 127,703                                   | 167,122                     |
| 21. Furniture and equipment, including health care delivery assets<br>(\$ .....0 ) .....  | 3,002        | 3,002                   | 0   | 0                           |
| 22. Net adjustment in assets and liabilities due to foreign exchange rates .....  | 0            | 0                       | 0   | 0                           |
| 23. Receivables from parent, subsidiaries and affiliates .....  | 0            | 0                       | 0   | 0                           |
| 24. Health care (\$ .....0 ) and other amounts receivable .....   | 0            | 0                       | 0   | 0                           |
| 25. Aggregate write-ins for other than invested assets .....  | 286,461      | 286,461                 | 0   | 0                           |
| 26. Total assets excluding Separate Accounts, Segregated Accounts and<br>Protected Cell Accounts (Lines 12 to 25) .....   | 13,365,995   | 314,927                 | 13,051,068                                | 14,324,020                  |
| 27. From Separate Accounts, Segregated Accounts and Protected Cell<br>Accounts .....  | 0            | 0                       | 0   | 0                           |
| 28. Total (Lines 26 and 27) .....   | 13,365,995   | 314,927                 | 13,051,068                                | 14,324,020                  |
| DETAILS OF WRITE-INS  |              |                         |   |                             |
| 1101. ....  |              |                         |   |                             |
| 1102. ....  |              |                         |   |                             |
| 1103. ....  |              |                         |   |                             |
| 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. Other Assets Nonadmitted .....  | 189,986      | 189,986                 | 0   | 0                           |
| 2502. Commission Advances .....   | 38,113       | 38,113                  | 0   | 0                           |
| 2503. Supply Inventory .....  | 58,362       | 58,362                  | 0   | 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) .....  | 286,461      | 286,461                 | 0   | 0                           |

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE The Order Of United Commercial Travelers Of America

LIABILITIES, SURPLUS AND OTHER FUNDS

|   | 1            | 2          |
|---|--------------|------------|
|   | Current Year | Prior Year |
| 1. Aggregate reserve for life contracts \$ ..... 2,827,783 (Exh. 5, Line 9999999) less \$ ..... 0 included in Line 6.3 (including \$ ..... 0 Modco Reserve) .....   | 2,827,783    | 2,883,019  |
| 2. Aggregate reserve for accident and health contracts (including \$ ..... 0 Modco Reserve) .....   | 1,228,745    | 965,842    |
| 3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ ..... 0 Modco Reserve) .....   | 9,886        | 13,421     |
| 4. Contract claims:   |              |            |
| 4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11) .....   | 32,423       | 10,562     |
| 4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11) .....  | 924,982      | 929,305    |
| 5. Policyholders' dividends/refunds to members \$ ..... 0 and coupons \$ ..... 0 due and unpaid (Exhibit 4, Line 10) .....  | 0            | 0          |
| 6. Provision for policyholders' dividends, refunds to members and coupons payable in following calendar year - estimated amounts:   |              |            |
| 6.1 Policyholders' dividends and refunds to members apportioned for payment (including \$ ..... 0 Modco) .....  | 0            | 0          |
| 6.2 Policyholders' dividends and refunds to members not yet apportioned (including \$ ..... 0 Modco) .....  | 0            | 0          |
| 6.3 Coupons and similar benefits (including \$ ..... 0 Modco) .....   | 0            | 0          |
| 7. Amount provisionally held for deferred dividend policies not included in Line 6 .....  | 0            | 0          |
| 8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ ..... 0 discount; including \$ ..... 96,244 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14) ..... | 97,354       | 84,583     |
| 9. Contract liabilities not included elsewhere:   |              |            |
| 9.1 Surrender values on canceled contracts .....  | 0            | 0          |
| 9.2 Provision for experience rating refunds, including the liability of \$ ..... 0 accident and health experience rating refunds of which \$ ..... 0 is for medical loss ratio rebate per the Public Health Service Act .....                   | 0            | 0          |
| 9.3 Other amounts payable on reinsurance, including \$ ..... 0 assumed and \$ ..... 0 ceded .....   | 0            | 0          |
| 9.4 Interest maintenance reserve (IMR, Line 6) .....  | 52,226       | 56,355     |
| 10. Commissions to agents due or accrued-life and annuity contracts \$ ..... 0 accident and health \$ ..... 0 and deposit-type contract funds \$ ..... 0 .....  | 22,025       | 24,551     |
| 11. Commissions and expense allowances payable on reinsurance assumed .....   | 0            | 0          |
| 12. General expenses due or accrued (Exhibit 2, Line 12, Col. 7) .....  | 357,106      | 512,419    |
| 13. Transfers to Separate Accounts due or accrued (net) (including \$ ..... 0 accrued for expense allowances recognized in reserves, net of reinsured allowances) .....   | 0            | 0          |
| 14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 6) .....   | 6,259        | 10,786     |
| 15.1 Current federal and foreign income taxes, including \$ ..... 0 on realized capital gains (losses) .....  | 0            | 0          |
| 15.2 Net deferred tax liability .....   | 0            | 0          |
| 16. Unearned investment income .....  | 0            | 0          |
| 17. Amounts withheld or retained by reporting entity as agent or trustee .....  | 80,397       | 151,580    |
| 18. Amounts held for agents' account, including \$ ..... 0 agents' credit balances .....  | 0            | 0          |
| 19. Remittances and items not allocated .....   | 2,873        | 10,346     |
| 20. Net adjustment in assets and liabilities due to foreign exchange rates .....  | 0            | 0          |
| 21. Liability for benefits for employees and agents if not included above .....   | 0            | 0          |
| 22. Borrowed money \$ ..... 0 and interest thereon \$ ..... 0 .....   | 0            | 0          |
| 23. Dividends to stockholders declared and unpaid .....   | 0            | 0          |
| 24. Miscellaneous liabilities:  |              |            |
| 24.01 Asset valuation reserve (AVR, Line 16, Col. 7) .....  | 53,867       | 49,517     |
| 24.02 Reinsurance in unauthorized and certified (\$ ..... 0 ) companies .....   | 0            | 0          |
| 24.03 Funds held under reinsurance treaties with unauthorized and certified (\$ ..... 0 ) reinsurers .....  | 0            | 0          |
| 24.04 Payable to parent, subsidiaries and affiliates .....  | 0            | 0          |
| 24.05 Drafts outstanding .....  | 0            | 0          |
| 24.06 Liability for amounts held under uninsured plans .....  | 0            | 0          |
| 24.07 Funds held under coinsurance .....  | 0            | 0          |
| 24.08 Derivatives .....   | 0            | 0          |
| 24.09 Payable for securities .....  | 0            | 0          |
| 24.10 Payable for securities lending .....  | 0            | 0          |
| 24.11 Capital notes \$ ..... 0 and interest thereon \$ ..... 0 .....  | 0            | 0          |
| 25. Aggregate write-ins for liabilities .....   | 825,581      | 1,172,351  |
| 26. Total liabilities excluding Separate Accounts business (Lines 1 to 25) .....  | 6,521,508    | 6,874,637  |
| 27. From Separate Accounts Statement .....  | 0            | 0          |
| 28. Total liabilities (Lines 26 and 27) .....   | 6,521,508    | 6,874,637  |
| 29. Common capital stock .....  | 0            | 0          |
| 30. Preferred capital stock .....   | 0            | 0          |
| 31. Aggregate write-ins for other than special surplus funds .....  | 0            | 0          |
| 32. Surplus notes .....   | 0            | 0          |
| 33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1) .....  | 0            | 0          |
| 34. Aggregate write-ins for special surplus funds .....   | 25,000       | 25,000     |
| 35. Unassigned funds (surplus) .....  | 6,504,561    | 7,424,383  |
| 36. Less treasury stock, at cost:   |              |            |
| 36.1 ..... 0 shares common (value included in Line 29 \$ ..... 0 ) .....  | 0            | 0          |
| 36.2 ..... 0 shares preferred (value included in Line 30 \$ ..... 0 ) .....   | 0            | 0          |
| 37. Surplus (Total Lines 31+32+33+34+35-36) (including \$ ..... 0 in Separate Accounts Statement) .....   | 6,529,561    | 7,449,383  |
| 38. Totals of Lines 29, 30 and 37 (Page 4, Line 55) .....   | 6,529,561    | 7,449,383  |
| 39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3) .....   | 13,051,069   | 14,324,020 |
| <b>DETAILS OF WRITE-INS</b>   |              |            |
| 2501. Amounts Payable to Reinsurer .....  | 589,887      | 924,083    |
| 2502. Deferred Income .....   | 0            | 0          |
| 2503. Unclaimed Funds .....   | 235,694      | 248,268    |
| 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) .....  | 825,581      | 1,172,351  |
| 3101. ....  |              |            |
| 3102. ....  |              |            |
| 3103. ....  |              |            |
| 3198. Summary of remaining write-ins for Line 31 from overflow page .....   | 0            | 0          |
| 3199. Totals (Lines 3101 thru 3103 plus 3198)(Line 31 above) .....  | 0            | 0          |
| 3401. Fraternal Fund .....  | 25,000       | 25,000     |
| 3402. ....  |              |            |
| 3403. ....  |              |            |
| 3498. Summary of remaining write-ins for Line 34 from overflow page .....   | 0            | 0          |
| 3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above) .....  | 25,000       | 25,000     |

SUMMARY OF OPERATIONS

|   | 1            | 2          |
|---|--------------|------------|
|   | Current Year | Prior Year |
| 1. Premiums and annuity considerations for life and accident and health contracts (Exhibit 1, Part 1, Line 20.4, Col. 1, less Col. 11) .....  | 11,912,617   | 12,516,431 |
| 2. Considerations for supplementary contracts with life contingencies .....   | 0            | 0          |
| 3. Net investment income (Exhibit of Net Investment Income, Line 17) .....  | 262,014      | 318,816    |
| 4. Amortization of Interest Maintenance Reserve (IMR, Line 5) .....   | 4,129        | 4,133      |
| 5. Separate Accounts net gain from operations excluding unrealized gains or losses .....  | 0            | 0          |
| 6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1) .....   | 2,710,013    | 3,125,862  |
| 7. Reserve adjustments on reinsurance ceded .....   | 0            | 0          |
| 8. Miscellaneous Income:  |              |            |
| 8.1 Income from fees associated with 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 .....  | 1,348,881    | 719,216    |
| 9. Total (Lines 1 to 8.3) .....   | 16,237,654   | 16,684,458 |
| 10. Death benefits .....  | 225,680      | 160,679    |
| 11. Matured endowments (excluding guaranteed annual pure endowments) .....  | 0            | 6,506      |
| 12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8) .....   | 34,409       | 22,407     |
| 13. Disability benefits and benefits under accident and health contracts .....  | 7,964,690    | 7,440,679  |
| 14. Coupons, guaranteed annual pure endowments and similar benefits .....   | 0            | 0          |
| 15. Surrender benefits and withdrawals for life contracts .....   | 69,527       | 19,683     |
| 16. Group conversions .....   | 0            | 0          |
| 17. Interest and adjustments on contract or deposit-type contract funds .....   | 300          | 215        |
| 18. Payments on supplementary contracts with life contingencies .....   | 0            | 0          |
| 19. Increase in aggregate reserves for life and accident and health contracts .....   | 207,668      | 294,787    |
| 20. Totals (Lines 10 to 19) .....   | 8,502,274    | 7,944,956  |
| 21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1) .....                                    | 2,429,844    | 2,618,391  |
| 22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1) .....  | 0            | 0          |
| 23. General insurance expenses and fraternal expenses (Exhibit 2, Line 10, Cols. 1, 2, 3, 4 and 6) .....  | 6,011,441    | 6,335,276  |
| 24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3 + 5) .....   | 272,417      | 292,045    |
| 25. Increase in loading on deferred and uncollected premiums .....  | 4,093        | 1,063      |
| 26. Net transfers to or (from) Separate Accounts net of reinsurance .....   | 0            | 0          |
| 27. Aggregate write-ins for deductions .....  | 0            | 0          |
| 28. Totals (Lines 20 to 27) .....   | 17,220,069   | 17,191,731 |
| 29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28) .....  | (982,415)    | (507,273)  |
| 30. Dividends to policyholders and refunds to members .....   | 0            | 0          |
| 31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30) .....   | (982,415)    | (507,273)  |
| 32. Federal and foreign income taxes incurred (excluding tax on capital gains) .....  | 0            | 0          |
| 33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32) .....    | (982,415)    | (507,273)  |
| 34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ .....0 (excluding taxes of \$ .....0 transferred to the IMR) ..... | 8,801        | 233,604    |
| 35. Net income (Line 33 plus Line 34) .....   | (973,615)    | (273,669)  |
| CAPITAL AND SURPLUS ACCOUNT   |              |            |
| 36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2) .....  | 7,449,382    | 7,572,916  |
| 37. Net income (Line 35) .....  | (973,615)    | (273,669)  |
| 38. Change in net unrealized capital gains (losses) less capital gains tax of \$ .....0 .....   | 8,359        | 0          |
| 39. Change in net unrealized foreign exchange capital gain (loss) .....   | 7,949        | (575)      |
| 40. Change in net deferred income tax .....   | 0            | 0          |
| 41. Change in nonadmitted assets .....  | 41,836       | 155,563    |
| 42. Change in liability for reinsurance in unauthorized and certified companies .....   | 0            | 0          |
| 43. Change in reserve on account of change in valuation basis, (increase) or decrease .....   | 0            | 0          |
| 44. Change in asset valuation reserve .....   | (4,350)      | (4,853)    |
| 45. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Col. 2 minus Col. 1) .....   | 0            | 0          |
| 46. Surplus (contributed to) withdrawn from Separate Accounts during period .....   | 0            | 0          |
| 47. Other changes in surplus in Separate Accounts Statement .....   | 0            | 0          |
| 48. Change in surplus notes .....   | 0            | 0          |
| 49. Cumulative effect of changes in accounting principles .....   | 0            | 0          |
| 50. Capital changes:  |              |            |
| 50.1 Paid in .....  | 0            | 0          |
| 50.2 Transferred from surplus (Stock Dividend) .....  | 0            | 0          |
| 50.3 Transferred to surplus .....   | 0            | 0          |
| 51. Surplus adjustment:   |              |            |
| 51.1 Paid in .....  | 0            | 0          |
| 51.2 Transferred to capital (Stock Dividend) .....  | 0            | 0          |
| 51.3 Transferred from capital .....   | 0            | 0          |
| 51.4 Change in surplus as a result of reinsurance .....   | 0            | 0          |
| 52. Dividends to stockholders .....   | 0            | 0          |
| 53. Aggregate write-ins for gains and losses in surplus .....   | 0            | 0          |
| 54. Net change in capital and surplus for the year (Lines 37 through 53) .....  | (919,821)    | (123,534)  |
| 55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38) .....  | 6,529,561    | 7,449,382  |
| DETAILS OF WRITE-INS  |              |            |
| 08.301. Donations .....   | 97,950       | 24,016     |
| 08.302. Supreme Dues .....  | 546,299      | 591,249    |
| 08.303. Miscellaneous Income .....  | 122,285      | 103,951    |
| 08.398. Summary of remaining write-ins for Line 8.3 from overflow page .....  | 582,347      | 0          |
| 08.399. Totals (Lines 08.301 thru 08.303 plus 08.398)(Line 8.3 above) .....   | 1,348,881    | 719,216    |
| 2701. ....  |              |            |
| 2702. ....  |              |            |
| 2703. ....  |              |            |
| 2798. Summary of remaining write-ins for Line 27 from overflow page .....   | 0            | 0          |
| 2799. Totals (Lines 2701 thru 2703 plus 2798)(Line 27 above) .....  | 0            | 0          |
| 5301. ....  |              |            |
| 5302. ....  |              |            |
| 5303. ....  |              |            |
| 5398. Summary of remaining write-ins for Line 53 from overflow page .....   | 0            | 0          |
| 5399. Totals (Lines 5301 thru 5303 plus 5398)(Line 53 above) .....  | 0            | 0          |

CASH FLOW

|   | 1            | 2          |
|---|--------------|------------|
|   | Current Year | Prior Year |
| Cash from Operations  |              |            |
| 1. Premiums collected net of reinsurance .....  | 11,922,873   | 12,488,238 |
| 2. Net investment income .....  | 296,566      | 352,032    |
| 3. Miscellaneous income .....   | 4,058,894    | 3,845,078  |
| 4. Total (Lines 1 through 3) .....  | 16,278,333   | 16,685,348 |
| 5. Benefit and loss related payments .....  | 8,507,703    | 7,713,876  |
| 6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts .....                    | 0            | 0          |
| 7. Commissions, expenses paid and aggregate write-ins for deductions .....                                      | 8,876,068    | 9,242,356  |
| 8. Dividends paid to policyholders .....  | 0            | 0          |
| 9. Federal and foreign income taxes paid (recovered) net of \$ .....0 tax on capital gains (losses) .....       | 0            | 0          |
| 10. Total (Lines 5 through 9) .....   | 17,383,771   | 16,956,232 |
| 11. Net cash from operations (Line 4 minus Line 10) .....   | (1,105,438)  | (270,884)  |
| Cash from Investments   |              |            |
| 12. Proceeds from investments sold, matured or repaid:  |              |            |
| 12.1 Bonds .....  | 1,959,883    | 2,838,254  |
| 12.2 Stocks .....   | 0            | 0          |
| 12.3 Mortgage loans .....   | 0            | 0          |
| 12.4 Real estate .....  | 0            | 0          |
| 12.5 Other invested assets .....  | 0            | 0          |
| 12.6 Net gains or (losses) on cash, cash equivalents and short-term investments .....                           | 0            | 0          |
| 12.7 Miscellaneous proceeds .....   | 0            | 0          |
| 12.8 Total investment proceeds (Lines 12.1 to 12.7) .....   | 1,959,883    | 2,838,254  |
| 13. Cost of investments acquired (long-term only):  |              |            |
| 13.1 Bonds .....  | 1,643,057    | 1,766,749  |
| 13.2 Stocks .....   | 133,723      | 0          |
| 13.3 Mortgage loans .....   | 0            | 0          |
| 13.4 Real estate .....  | 0            | 0          |
| 13.5 Other invested assets .....  | 0            | 0          |
| 13.6 Miscellaneous applications .....   | 0            | 0          |
| 13.7 Total investments acquired (Lines 13.1 to 13.6) .....  | 1,776,780    | 1,766,749  |
| 14. Net increase (decrease) in contract loans and premium notes .....   | (73,036)     | (50,502)   |
| 15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14) .....                                   | 256,139      | 1,122,007  |
| Cash from Financing and Miscellaneous Sources   |              |            |
| 16. Cash provided (applied):  |              |            |
| 16.1 Surplus notes, capital notes .....   | 0            | 0          |
| 16.2 Capital and paid in surplus, less treasury stock .....   | 0            | 0          |
| 16.3 Borrowed funds .....   | 0            | 0          |
| 16.4 Net deposits on deposit-type contracts and other insurance liabilities .....                               | (3,535)      | (4,147)    |
| 16.5 Dividends to stockholders .....  | 0            | 0          |
| 16.6 Other cash provided (applied) .....  | (336,225)    | 339,182    |
| 17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6) ..... | (339,760)    | 335,035    |
| RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS   |              |            |
| 18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17) .....       | (1,189,059)  | 1,186,158  |
| 19. Cash, cash equivalents and short-term investments:  |              |            |
| 19.1 Beginning of year .....  | 2,320,106    | 1,133,948  |
| 19.2 End of year (Line 18 plus Line 19.1) .....   | 1,131,047    | 2,320,106  |

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

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ANNUAL STATEMENT FOR THE YEAR 2021 OF THE The Order Of United Commercial Travelers Of America

**ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - INDIVIDUAL LIFE INSURANCE <sup>(b)</sup>**

|  | 1         | 2               | 3          | 4         | 5            | 6              | 7  | 8             | 9                          | 10                 | 11                       | 12                         |
|--|-----------|-----------------|------------|-----------|--------------|----------------|--|---------------|----------------------------|--------------------|--------------------------|----------------------------|
|  | Total     | Industrial Life | Whole Life | Term Life | Indexed Life | Universal Life | Universal Life<br>With Secondary<br>Guarantees | Variable Life | Variable<br>Universal Life | Credit Life<br>(c) | Other Individual<br>Life | YRT Mortality<br>Risk Only |
| 1. Premiums for life contracts <sup>(a)</sup> .....  | 135,364   | 0               | 113,981    | 24,269    | 0            | (2,886)        | 0  | 0             | 0                          | 0                  | 0                        | 0                          |
| 2. Considerations for supplementary contracts with life contingencies .....  | XXX       | XXX             | XXX        | XXX       | XXX          | XXX            | XXX  | XXX           | XXX                        | XXX                | XXX                      | XXX                        |
| 3. Net investment income .....   | 124,622   | 0               | 114,156    | 4,361     | 0            | 6,105          | 0  | 0             | 0                          | 0                  | 0                        | 0                          |
| 4. Amortization of Interest Maintenance Reserve (IMR) .....  | 1,964     | 0               | 1,799      | 69        | 0            | 96             | 0  | 0             | 0                          | 0                  | 0                        | 0                          |
| 5. Separate Accounts net gain from operations excluding unrealized gains or<br>losses .....  | 0         | 0               | 0          | 0         | 0            | 0              | 0  | 0             | 0                          | 0                  | 0                        | 0                          |
| 6. Commissions and expense allowances on reinsurance ceded .....   | 79,449    | 0               | 59,822     | 9,868     | 0            | 9,759          | 0  | 0             | 0                          | 0                  | 0                        | 0                          |
| 7. Reserve adjustments on reinsurance ceded .....  | 0         | 0               | 0          | 0         | 0            | 0              | 0  | 0             | 0                          | 0                  | 0                        | 0                          |
| 8. Miscellaneous Income:   |           |                 |            |           |              |                |  |               |                            |                    |                          |                            |
| 8.1 Income from fees associated with investment management,<br>administration and contract guarantees from Separate Accounts .....   | 0         | 0               | 0          | 0         | 0            | 0              | 0  | 0             | 0                          | 0                  | 0                        | 0                          |
| 8.2 Charges and fees for deposit-type contracts .....  | 0         | 0               | 0          | 0         | 0            | 0              | 0  | 0             | 0                          | 0                  | 0                        | 0                          |
| 8.3 Aggregate write-ins for miscellaneous income .....   | 276,982   | 0               | 253,720    | 9,693     | 0            | 13,569         | 0  | 0             | 0                          | 0                  | 0                        | 0                          |
| 9. Totals (Lines 1 to 8.3) .....   | 618,381   | 0               | 543,478    | 48,260    | 0            | 26,643         | 0  | 0             | 0                          | 0                  | 0                        | 0                          |
| 10. Death benefits .....   | 225,680   | 0               | 224,009    | 0         | 0            | 1,671          | 0  | 0             | 0                          | 0                  | 0                        | 0                          |
| 11. Matured endowments (excluding guaranteed annual pure endowments) .....   | 0         | 0               | 0          | 0         | 0            | 0              | 0  | 0             | 0                          | 0                  | 0                        | 0                          |
| 12. Annuity benefits .....   | XXX       | XXX             | XXX        | XXX       | XXX          | XXX            | XXX  | XXX           | XXX                        | XXX                | XXX                      | XXX                        |
| 13. Disability benefits and benefits under accident and health contracts .....   | 0         | 0               | 0          | 0         | 0            | 0              | 0  | 0             | 0                          | 0                  | 0                        | 0                          |
| 14. Coupons, guaranteed annual pure endowments and similar benefits .....  | 0         | 0               | 0          | 0         | 0            | 0              | 0  | 0             | 0                          | 0                  | 0                        | 0                          |
| 15. Surrender benefits and withdrawals for life contracts .....  | 69,527    | 0               | 69,346     | 0         | 0            | 181            | 0  | 0             | 0                          | 0                  | 0                        | 0                          |
| 16. Group conversions .....  | 0         | 0               | 0          | 0         | 0            | 0              | 0  | 0             | 0                          | 0                  | 0                        | 0                          |
| 17. Interest and adjustments on contract or deposit-type contract funds .....  | 300       | 0               | 0          | 300       | 0            | 0              | 0  | 0             | 0                          | 0                  | 0                        | 0                          |
| 18. Payments on supplementary contracts with life contingencies .....  | 0         | 0               | 0          | 0         | 0            | 0              | 0  | 0             | 0                          | 0                  | 0                        | 0                          |
| 19. Increase in aggregate reserves for life and accident and health contracts .....  | (79,100)  | 0               | (57,225)   | (20,070)  | 0            | (1,805)        | 0  | 0             | 0                          | 0                  | 0                        | 0                          |
| 20. Totals (Lines 10 to 19) .....  | 216,407   | 0               | 236,130    | (19,770)  | 0            | 47             | 0  | 0             | 0                          | 0                  | 0                        | 0                          |
| 21. Commissions on premiums, annuity considerations and deposit-type<br>contract funds (direct business only) .....  | 42,571    | 0               | 33,564     | 6,048     | 0            | 2,959          | 0  | 0             | 0                          | 0                  | 0                        | XXX                        |
| 22. Commissions and expense allowances on reinsurance assumed .....  | 0         | 0               | 0          | 0         | 0            | 0              | 0  | 0             | 0                          | 0                  | 0                        | 0                          |
| 23. General insurance expenses .....   | 499,977   | 0               | 457,988    | 17,496    | 0            | 24,493         | 0  | 0             | 0                          | 0                  | 0                        | 0                          |
| 24. Insurance taxes, licenses and fees, excluding federal income taxes .....   | 18,396    | 0               | 16,851     | 644       | 0            | 901            | 0  | 0             | 0                          | 0                  | 0                        | 0                          |
| 25. Increase in loading on deferred and uncollected premiums .....   | 4,093     | 0               | 3,749      | 143       | 0            | 201            | 0  | 0             | 0                          | 0                  | 0                        | 0                          |
| 26. Net transfers to or (from) Separate Accounts net of reinsurance .....  | 0         | 0               | 0          | 0         | 0            | 0              | 0  | 0             | 0                          | 0                  | 0                        | 0                          |
| 27. Aggregate write-ins for deductions .....   | 0         | 0               | 0          | 0         | 0            | 0              | 0  | 0             | 0                          | 0                  | 0                        | 0                          |
| 28. Totals (Lines 20 to 27) .....  | 781,444   | 0               | 748,282    | 4,561     | 0            | 28,601         | 0  | 0             | 0                          | 0                  | 0                        | 0                          |
| 29. Net gain from operations before dividends to policyholders, refunds to<br>members and federal income taxes (Line 9 minus Line 28) .....  | (163,063) | 0               | (204,804)  | 43,699    | 0            | (1,958)        | 0  | 0             | 0                          | 0                  | 0                        | 0                          |
| 30. Dividends to policyholders and refunds to members .....  | 0         | 0               | 0          | 0         | 0            | 0              | 0  | 0             | 0                          | 0                  | 0                        | 0                          |
| 31. Net gain from operations after dividends to policyholders, refunds to<br>members and before federal income taxes (Line 29 minus Line 30) .....   | (163,063) | 0               | (204,804)  | 43,699    | 0            | (1,958)        | 0  | 0             | 0                          | 0                  | 0                        | 0                          |
| 32. Federal income taxes incurred (excluding tax on capital gains) .....   | 0         | 0               | 0          | 0         | 0            | 0              | 0  | 0             | 0                          | 0                  | 0                        | 0                          |
| 33. Net gain from operations after dividends to policyholders, refunds to<br>members and federal income taxes and before realized capital gains or<br>(losses) (Line 31 minus Line 32) ..... | (163,063) | 0               | (204,804)  | 43,699    | 0            | (1,958)        | 0  | 0             | 0                          | 0                  | 0                        | 0                          |
| 34. Policies/certificates in force end of year .....   | 2,368     | 0               | 1,984      | 220       | 0            | 164            | 0  | 0             | 0                          | 0                  | 0                        | 0                          |
| <b>DETAILS OF WRITE-INS</b>  |           |                 |            |           |              |                |  |               |                            |                    |                          |                            |
| 08.301. Donations .....  | 0         | 0               | 0          | 0         | 0            | 0              | 0  | 0             | 0                          | 0                  | 0                        | 0                          |
| 08.302. Supreme Dues .....   | 0         | 0               | 0          | 0         | 0            | 0              | 0  | 0             | 0                          | 0                  | 0                        | 0                          |
| 08.303. Miscellaneous Income .....   | 0         | 0               | 0          | 0         | 0            | 0              | 0  | 0             | 0                          | 0                  | 0                        | 0                          |
| 08.398. Summary of remaining write-ins for Line 8.3 from overflow page .....   | 276,982   | 0               | 253,720    | 9,693     | 0            | 13,569         | 0  | 0             | 0                          | 0                  | 0                        | 0                          |
| 08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above) .....   | 276,982   | 0               | 253,720    | 9,693     | 0            | 13,569         | 0  | 0             | 0                          | 0                  | 0                        | 0                          |
| 2701. ....   |           |                 |            |           |              |                |  |               |                            |                    |                          |                            |
| 2702. ....   |           |                 |            |           |              |                |  |               |                            |                    |                          |                            |
| 2703. ....   |           |                 |            |           |              |                |  |               |                            |                    |                          |                            |
| 2798. Summary of remaining write-ins for Line 27 from overflow page .....  | 0         | 0               | 0          | 0         | 0            | 0              | 0  | 0             | 0                          | 0                  | 0                        | 0                          |
| 2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above) .....  | 0         | 0               | 0          | 0         | 0            | 0              | 0  | 0             | 0                          | 0                  | 0                        | 0                          |

(a) Include premium amounts for preneed plans included in Line 1 .....0

(b) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected. ....

(c) Individual and Group Credit Life are combined and included on ..... page. (Indicate whether included with Individual or Group.)

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE The Order Of United Commercial Travelers Of America

**ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - GROUP LIFE INSURANCE (c)**

|  | 1     | 2          | 3         | 4              | 5             | 6                       | 7               | 8                    | 9                       |
|--|-------|------------|-----------|----------------|---------------|-------------------------|-----------------|----------------------|-------------------------|
|  | Total | Whole Life | Term Life | Universal Life | Variable Life | Variable Universal Life | Credit Life (d) | Other Group Life (a) | YRT Mortality Risk Only |
| 1. Premiums for life contracts (b) .....   |       |            |           |                |               |                         |                 |                      |                         |
| 2. Considerations for supplementary contracts with life contingencies .....  | XXX   | XXX        | XXX       | XXX            | XXX           | XXX                     | XXX             | XXX                  | XXX                     |
| 3. Net investment income .....   |       |            |           |                |               |                         |                 |                      |                         |
| 4. Amortization of Interest Maintenance Reserve (IMR) .....  |       |            |           |                |               |                         |                 |                      |                         |
| 5. Separate Accounts net gain from operations excluding unrealized gains or losses .....   |       |            |           |                |               |                         |                 |                      |                         |
| 6. Commissions and expense allowances on reinsurance ceded .....   |       |            |           |                |               |                         |                 |                      |                         |
| 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 .....   |       |            |           |                |               |                         |                 |                      |                         |
| 9. Totals (Lines 1 to 8.3) .....   |       |            |           |                |               |                         |                 |                      |                         |
| 10. Death benefits .....   |       |            |           |                |               |                         |                 |                      |                         |
| 11. Matured endowments (excluding guaranteed annual pure endowments) .....   |       |            |           |                |               |                         |                 |                      |                         |
| 12. Annuity benefits .....   | XXX   | XXX        | XXX       | XXX            | XXX           | XXX                     | XXX             | XXX                  | XXX                     |
| 13. Disability benefits and benefits under accident and health contracts .....   |       |            |           |                |               |                         |                 |                      |                         |
| 14. Coupons, guaranteed annual pure endowments and similar benefits .....  |       |            |           |                |               |                         |                 |                      |                         |
| 15. Surrender benefits and withdrawals for life contracts .....  |       |            |           |                |               |                         |                 |                      |                         |
| 16. Group conversions .....  |       |            |           |                |               |                         |                 |                      |                         |
| 17. Interest and adjustments on contract or deposit-type contract funds .....  |       |            |           |                |               |                         |                 |                      |                         |
| 18. Payments on supplementary contracts with life contingencies .....  |       |            |           |                |               |                         |                 |                      |                         |
| 19. Increase in aggregate reserves for life and accident and health contracts .....  |       |            |           |                |               |                         |                 |                      |                         |
| 20. Totals (Lines 10 to 19) .....  |       |            |           |                |               |                         |                 |                      |                         |
| 21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) .....   |       |            |           |                |               |                         |                 |                      | XXX                     |
| 22. Commissions and expense allowances on reinsurance assumed .....  |       |            |           |                |               |                         |                 |                      |                         |
| 23. General insurance expenses .....   |       |            |           |                |               |                         |                 |                      |                         |
| 24. Insurance taxes, licenses and fees, excluding federal income taxes .....   |       |            |           |                |               |                         |                 |                      |                         |
| 25. Increase in loading on deferred and uncollected premiums .....   |       |            |           |                |               |                         |                 |                      |                         |
| 26. Net transfers to or (from) Separate Accounts net of reinsurance .....  |       |            |           |                |               |                         |                 |                      |                         |
| 27. Aggregate write-ins for deductions .....   |       |            |           |                |               |                         |                 |                      |                         |
| 28. Totals (Lines 20 to 27) .....  |       |            |           |                |               |                         |                 |                      |                         |
| 29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28) .....   |       |            |           |                |               |                         |                 |                      |                         |
| 30. Dividends to policyholders and refunds to members .....  |       |            |           |                |               |                         |                 |                      |                         |
| 31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30) .....  |       |            |           |                |               |                         |                 |                      |                         |
| 32. Federal income taxes incurred (excluding tax on capital gains) .....   |       |            |           |                |               |                         |                 |                      |                         |
| 33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32) ..... |       |            |           |                |               |                         |                 |                      |                         |
| 34. Policies/certificates in force end of year .....   |       |            |           |                |               |                         |                 |                      |                         |
| DETAILS OF WRITE-INS   |       |            |           |                |               |                         |                 |                      |                         |
| 08.301. ....   |       |            |           |                |               |                         |                 |                      |                         |
| 08.302. ....   |       |            |           |                |               |                         |                 |                      |                         |
| 08.303. ....   |       |            |           |                |               |                         |                 |                      |                         |
| 08.398. Summary of remaining write-ins for Line 8.3 from overflow page .....   |       |            |           |                |               |                         |                 |                      |                         |
| 08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above) .....   |       |            |           |                |               |                         |                 |                      |                         |
| 2701. ....   |       |            |           |                |               |                         |                 |                      |                         |
| 2702. ....   |       |            |           |                |               |                         |                 |                      |                         |
| 2703. ....   |       |            |           |                |               |                         |                 |                      |                         |
| 2798. Summary of remaining write-ins for Line 27 from overflow page .....  |       |            |           |                |               |                         |                 |                      |                         |
| 2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above) .....  |       |            |           |                |               |                         |                 |                      |                         |

(a) Includes the following amounts for FEGLI/SGLI: Line 1 ....., Line 10 ....., Line 16 ....., Line 23 ....., Line 24 .....

(b) Include premium amounts for preneed plans included in Line 1 .....

(c) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected. ....

(d) Individual and Group Credit Life are combined and included on ..... page. (Indicate whether included with Individual or Group.)



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE The Order Of United Commercial Travelers Of America

**ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - INDIVIDUAL ANNUITIES <sup>(a)</sup>**

|  | 1       | Deferred        |                   |                                       |  | 6   | 7               |
|--|---------|-----------------|-------------------|---------------------------------------|--|---|-----------------|
|  |         | 2               | 3                 | 4                                     | 5  |   |                 |
|  | Total   | Fixed Annuities | Indexed Annuities | Variable Annuities<br>with Guarantees | Variable Annuities<br>Without Guarantees | Life Contingent<br>Payout (Immediate<br>and Annuitalizations) | Other Annuities |
| 1. Premiums for individual annuity contracts .....   | 25,747  | 25,747          | 0                 | 0                                     | 0  | 0   | 0               |
| 2. Considerations for supplementary contracts with life contingencies .....  | 0       | XXX             | XXX               | XXX                                   | XXX                                      | 0   | XXX             |
| 3. Net investment income .....   | 35,403  | 35,403          | 0                 | 0                                     | 0  | 0   | 0               |
| 4. Amortization of Interest Maintenance Reserve (IMR) .....  | 558     | 558             | 0                 | 0                                     | 0  | 0   | 0               |
| 5. Separate Accounts net gain from operations excluding unrealized gains or losses .....   | 0       | 0               | 0                 | 0                                     | 0  | 0   | 0               |
| 6. Commissions and expense allowances on reinsurance ceded .....   | 1,634   | 1,634           | 0                 | 0                                     | 0  | 0   | 0               |
| 7. Reserve adjustments on reinsurance ceded .....  | 0       | 0               | 0                 | 0                                     | 0  | 0   | 0               |
| 8. Miscellaneous Income:   |         |                 |                   |                                       |  |   |                 |
| 8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts .....  | 0       | 0               | 0                 | 0                                     | 0  | 0   | 0               |
| 8.2 Charges and fees for deposit-type contracts .....  | 0       | 0               | 0                 | 0                                     | 0  | 0   | 0               |
| 8.3 Aggregate write-ins for miscellaneous income .....   | 78,685  | 78,685          | 0                 | 0                                     | 0  | 0   | 0               |
| 9. Totals (Lines 1 to 8.3) .....   | 142,027 | 142,027         | 0                 | 0                                     | 0  | 0   | 0               |
| 10. Death benefits .....   | 0       | 0               | 0                 | 0                                     | 0  | 0   | 0               |
| 11. Matured endowments (excluding guaranteed annual pure endowments) .....   | 0       | 0               | 0                 | 0                                     | 0  | 0   | 0               |
| 12. Annuity benefits .....   | 34,409  | 34,409          | 0                 | 0                                     | 0  | 0   | 0               |
| 13. Disability benefits and benefits under accident and health contracts .....   | 0       | 0               | 0                 | 0                                     | 0  | 0   | 0               |
| 14. Coupons, guaranteed annual pure endowments and similar benefits .....  | 0       | 0               | 0                 | 0                                     | 0  | 0   | 0               |
| 15. Surrender benefits and withdrawals for life contracts .....  | 0       | 0               | 0                 | 0                                     | 0  | 0   | 0               |
| 16. Group conversions .....  | 0       | 0               | 0                 | 0                                     | 0  | 0   | 0               |
| 17. Interest and adjustments on contract or deposit-type contract funds .....  | 0       | 0               | 0                 | 0                                     | 0  | 0   | 0               |
| 18. Payments on supplementary contracts with life contingencies .....  | 0       | 0               | 0                 | 0                                     | 0  | 0   | 0               |
| 19. Increase in aggregate reserves for life and accident and health contracts .....  | 23,865  | 23,865          | 0                 | 0                                     | 0  | 0   | 0               |
| 20. Totals (Lines 10 to 19) .....  | 58,274  | 58,274          | 0                 | 0                                     | 0  | 0   | 0               |
| 21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) .....   | 0       | 0               | 0                 | 0                                     | 0  | 0   | 0               |
| 22. Commissions and expense allowances on reinsurance assumed .....  | 0       | 0               | 0                 | 0                                     | 0  | 0   | 0               |
| 23. General insurance expenses .....   | 58,218  | 58,218          | 0                 | 0                                     | 0  | 0   | 0               |
| 24. Insurance taxes, licenses and fees, excluding federal income taxes .....   | 2,142   | 2,142           | 0                 | 0                                     | 0  | 0   | 0               |
| 25. Increase in loading on deferred and uncollected premiums .....   | 0       | 0               | 0                 | 0                                     | 0  | 0   | 0               |
| 26. Net transfers to or (from) Separate Accounts net of reinsurance .....  | 0       | 0               | 0                 | 0                                     | 0  | 0   | 0               |
| 27. Aggregate write-ins for deductions .....   | 0       | 0               | 0                 | 0                                     | 0  | 0   | 0               |
| 28. Totals (Lines 20 to 27) .....  | 118,634 | 118,634         | 0                 | 0                                     | 0  | 0   | 0               |
| 29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28) .....   | 23,393  | 23,393          | 0                 | 0                                     | 0  | 0   | 0               |
| 30. Dividends to policyholders and refunds to members .....  | 0       | 0               | 0                 | 0                                     | 0  | 0   | 0               |
| 31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30) .....  | 23,393  | 23,393          | 0                 | 0                                     | 0  | 0   | 0               |
| 32. Federal income taxes incurred (excluding tax on capital gains) .....   | 0       | 0               | 0                 | 0                                     | 0  | 0   | 0               |
| 33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32) ..... | 23,393  | 23,393          | 0                 | 0                                     | 0  | 0   | 0               |
| 34. Policies/certificates in force end of year .....   | 86      | 86              | 0                 | 0                                     | 0  | 0   | 0               |
| <b>DETAILS OF WRITE-INS</b>  |         |                 |                   |                                       |  |   |                 |
| 08.301. Donations .....  | 0       | 0               | 0                 | 0                                     | 0  | 0   | 0               |
| 08.302. Supreme Dues .....   | 0       | 0               | 0                 | 0                                     | 0  | 0   | 0               |
| 08.303. Miscellaneous Income .....   | 0       | 0               | 0                 | 0                                     | 0  | 0   | 0               |
| 08.398. Summary of remaining write-ins for Line 8.3 from overflow page .....   | 78,685  | 78,685          | 0                 | 0                                     | 0  | 0   | 0               |
| 08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above) .....   | 78,685  | 78,685          | 0                 | 0                                     | 0  | 0   | 0               |
| 2701. ....   |         |                 |                   |                                       |  |   |                 |
| 2702. ....   |         |                 |                   |                                       |  |   |                 |
| 2703. ....   |         |                 |                   |                                       |  |   |                 |
| 2798. Summary of remaining write-ins for Line 27 from overflow page .....  | 0       | 0               | 0                 | 0                                     | 0  | 0   | 0               |
| 2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above) .....  | 0       | 0               | 0                 | 0                                     | 0  | 0   | 0               |

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which which columns are affected. ....

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE The Order Of United Commercial Travelers Of America  
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - GROUP ANNUITIES (a)

|  | 1<br><br>Total | Deferred                 |                            |  |   | 6<br><br>Life Contingent<br>Payout (Immediate<br>and Annuitizations) | 7<br><br>Other Annuities |
|--|----------------|--------------------------|----------------------------|--|---|--|--------------------------|
|  |                | 2<br><br>Fixed Annuities | 3<br><br>Indexed Annuities | 4<br><br>Variable Annuities<br>with Guarantees | 5<br><br>Variable Annuities<br>Without Guarantees |  |                          |
| 1. Premiums for group annuity contracts .....  |                |                          |                            |  |   |  |                          |
| 2. Considerations for supplementary contracts with life contingencies .....  |                | XXX                      | XXX                        | XXX  | XXX   |  | XXX                      |
| 3. Net investment income .....   |                |                          |                            |  |   |  |                          |
| 4. Amortization of Interest Maintenance Reserve (IMR) .....  |                |                          |                            |  |   |  |                          |
| 5. Separate Accounts net gain from operations excluding unrealized gains or losses .....   |                |                          |                            |  |   |  |                          |
| 6. Commissions and expense allowances on reinsurance ceded .....   |                |                          |                            |  |   |  |                          |
| 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 .....   |                |                          |                            |  |   |  |                          |
| 9. Totals (Lines 1 to 8.3) .....   |                |                          |                            |  |   |  |                          |
| 10. Death benefits .....   |                |                          |                            |  |   |  |                          |
| 11. Matured endowments (excluding guaranteed annual pure endowments) .....   |                |                          |                            |  |   |  |                          |
| 12. Annuity benefits .....   |                |                          |                            |  |   |  |                          |
| 13. Disability benefits and benefits under accident and health contracts .....   |                |                          |                            |  |   |  |                          |
| 14. Coupons, guaranteed annual pure endowments and similar benefits .....  |                |                          |                            |  |   |  |                          |
| 15. Surrender benefits and withdrawals for life contracts .....  |                |                          |                            |  |   |  |                          |
| 16. Group conversions .....  |                |                          |                            |  |   |  |                          |
| 17. Interest and adjustments on contract or deposit-type contract funds .....  |                |                          |                            |  |   |  |                          |
| 18. Payments on supplementary contracts with life contingencies .....  |                |                          |                            |  |   |  |                          |
| 19. Increase in aggregate reserves for life and accident and health contracts .....  |                |                          |                            |  |   |  |                          |
| 20. Totals (Lines 10 to 19) .....  |                |                          |                            |  |   |  |                          |
| 21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) .....   |                |                          |                            |  |   |  |                          |
| 22. Commissions and expense allowances on reinsurance assumed .....  |                |                          |                            |  |   |  |                          |
| 23. General insurance expenses .....   |                |                          |                            |  |   |  |                          |
| 24. Insurance taxes, licenses and fees, excluding federal income taxes .....   |                |                          |                            |  |   |  |                          |
| 25. Increase in loading on deferred and uncollected premiums .....   |                |                          |                            |  |   |  |                          |
| 26. Net transfers to or (from) Separate Accounts net of reinsurance .....  |                |                          |                            |  |   |  |                          |
| 27. Aggregate write-ins for deductions .....   |                |                          |                            |  |   |  |                          |
| 28. Totals (Lines 20 to 27) .....  |                |                          |                            |  |   |  |                          |
| 29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28) .....   |                |                          |                            |  |   |  |                          |
| 30. Dividends to policyholders and refunds to members .....  |                |                          |                            |  |   |  |                          |
| 31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30) .....  |                |                          |                            |  |   |  |                          |
| 32. Federal income taxes incurred (excluding tax on capital gains) .....   |                |                          |                            |  |   |  |                          |
| 33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32) ..... |                |                          |                            |  |   |  |                          |
| 34. Policies/certificates in force end of year .....   |                |                          |                            |  |   |  |                          |
| DETAILS OF WRITE-INS   |                |                          |                            |  |   |  |                          |
| 08.301. ....   |                |                          |                            |  |   |  |                          |
| 08.302. ....   |                |                          |                            |  |   |  |                          |
| 08.303. ....   |                |                          |                            |  |   |  |                          |
| 08.398. Summary of remaining write-ins for Line 8.3 from overflow page .....   |                |                          |                            |  |   |  |                          |
| 08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above) .....   |                |                          |                            |  |   |  |                          |
| 2701. ....   |                |                          |                            |  |   |  |                          |
| 2702. ....   |                |                          |                            |  |   |  |                          |
| 2703. ....   |                |                          |                            |  |   |  |                          |
| 2798. Summary of remaining write-ins for Line 27 from overflow page .....  |                |                          |                            |  |   |  |                          |
| 2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above) .....  |                |                          |                            |  |   |  |                          |

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected. ....

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE The Order Of United Commercial Travelers Of America

**ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - ACCIDENT AND HEALTH (a)**

|  | 1          | Comprehensive |       | 4                   | 5           | 6           | 7                                      | 8                    | 9                  | 10         | 11                | 12             | 13           |
|--|------------|---------------|-------|---------------------|-------------|-------------|--|----------------------|--------------------|------------|-------------------|----------------|--------------|
|  |            | 2             | 3     |                     |             |             |  |                      |                    |            |                   |                |              |
|  | Total      | Individual    | Group | Medicare Supplement | Vision Only | Dental Only | Federal Employees Health Benefits Plan | Title XVIII Medicare | Title XIX Medicaid | Credit A&H | Disability Income | Long-Term Care | Other Health |
| 1. Premiums for accident and health contracts .....  | 11,751,506 | .0            | .0    | 2,389,511           | .0          | .0          | .0                                     | .0                   | .0                 | .0         | .0                | 498            | 9,361,497    |
| 2. Considerations for supplementary contracts with life contingencies .....  | XXX        | XXX           | XXX   | XXX                 | XXX         | XXX         | XXX                                    | XXX                  | XXX                | XXX        | XXX               | XXX            | XXX          |
| 3. Net investment income .....   | 101,990    | .0            | .0    | 91,150              | .0          | .0          | .0                                     | .0                   | .0                 | .0         | .0                | .0             | 10,840       |
| 4. Amortization of Interest Maintenance Reserve (IMR) .....  | 1,607      | .0            | .0    | 1,436               | .0          | .0          | .0                                     | .0                   | .0                 | .0         | .0                | .0             | 171          |
| 5. Separate Accounts net gain from operations excluding unrealized gains or losses .....   | .0         | .0            | .0    | .0                  | .0          | .0          | .0                                     | .0                   | .0                 | .0         | .0                | .0             | .0           |
| 6. Commissions and expense allowances on reinsurance ceded .....   | 2,628,930  | .0            | .0    | 2,499,013           | .0          | .0          | .0                                     | .0                   | .0                 | .0         | .0                | .0             | 129,917      |
| 7. Reserve adjustments on reinsurance ceded .....  | .0         | .0            | .0    | .0                  | .0          | .0          | .0                                     | .0                   | .0                 | .0         | .0                | .0             | .0           |
| 8. Miscellaneous Income:   |            |               |       |                     |             |             |  |                      |                    |            |                   |                |              |
| 8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts .....  | .0         | .0            | .0    | .0                  | .0          | .0          | .0                                     | .0                   | .0                 | .0         | .0                | .0             | .0           |
| 8.2 Charges and fees for deposit-type contracts .....  | XXX        | XXX           | XXX   | XXX                 | XXX         | XXX         | XXX                                    | XXX                  | XXX                | XXX        | XXX               | XXX            | XXX          |
| 8.3 Aggregate write-ins for miscellaneous income .....   | 348,965    | .0            | .0    | 324,873             | .0          | .0          | .0                                     | .0                   | .0                 | .0         | .0                | .0             | 24,092       |
| 9. Totals (Lines 1 to 8.3) .....   | 14,832,998 | .0            | .0    | 5,305,983           | .0          | .0          | .0                                     | .0                   | .0                 | .0         | .0                | 498            | 9,526,517    |
| 10. Death benefits .....   | XXX        | XXX           | XXX   | XXX                 | XXX         | XXX         | XXX                                    | XXX                  | XXX                | XXX        | XXX               | XXX            | XXX          |
| 11. Matured endowments (excluding guaranteed annual pure endowments) .....   | XXX        | XXX           | XXX   | XXX                 | XXX         | XXX         | XXX                                    | XXX                  | XXX                | XXX        | XXX               | XXX            | XXX          |
| 12. Annuity benefits .....   | XXX        | XXX           | XXX   | XXX                 | XXX         | XXX         | XXX                                    | XXX                  | XXX                | XXX        | XXX               | XXX            | XXX          |
| 13. Disability benefits and benefits under accident and health contracts .....   | 7,964,690  | .0            | .0    | 1,500,483           | .0          | .0          | .0                                     | .0                   | .0                 | .0         | .0                | .0             | 6,464,207    |
| 14. Coupons, guaranteed annual pure endowments and similar benefits .....  | .0         | .0            | .0    | .0                  | .0          | .0          | .0                                     | .0                   | .0                 | .0         | .0                | .0             | .0           |
| 15. Surrender benefits and withdrawals for life contracts .....  | XXX        | XXX           | XXX   | XXX                 | XXX         | XXX         | XXX                                    | XXX                  | XXX                | XXX        | XXX               | XXX            | XXX          |
| 16. Group conversions .....  | .0         | .0            | .0    | .0                  | .0          | .0          | .0                                     | .0                   | .0                 | .0         | .0                | .0             | .0           |
| 17. Interest and adjustments on contract or deposit-type contract funds .....  | .0         | .0            | .0    | .0                  | .0          | .0          | .0                                     | .0                   | .0                 | .0         | .0                | .0             | .0           |
| 18. Payments on supplementary contracts with life contingencies .....  | XXX        | XXX           | XXX   | XXX                 | XXX         | XXX         | XXX                                    | XXX                  | XXX                | XXX        | XXX               | XXX            | XXX          |
| 19. Increase in aggregate reserves for life and accident and health contracts .....  | 262,903    | .0            | .0    | 193,421             | .0          | .0          | .0                                     | .0                   | .0                 | .0         | .0                | .0             | 69,482       |
| 20. Totals (Lines 10 to 19) .....  | 8,227,593  | .0            | .0    | 1,693,904           | .0          | .0          | .0                                     | .0                   | .0                 | .0         | .0                | .0             | 6,533,689    |
| 21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) .....   | 2,387,272  | .0            | .0    | 681,067             | .0          | .0          | .0                                     | .0                   | .0                 | .0         | .0                | .0             | 1,706,205    |
| 22. Commissions and expense allowances on reinsurance assumed .....  | .0         | .0            | .0    | .0                  | .0          | .0          | .0                                     | .0                   | .0                 | .0         | .0                | .0             | .0           |
| 23. General insurance expenses .....   | 4,974,669  | .0            | .0    | 2,744,168           | .0          | .0          | .0                                     | .0                   | .0                 | .0         | .0                | .0             | 2,230,501    |
| 24. Insurance taxes, licenses and fees, excluding federal income taxes .....   | 229,620    | .0            | .0    | 158,975             | .0          | .0          | .0                                     | .0                   | .0                 | .0         | .0                | .0             | 70,645       |
| 25. Increase in loading on deferred and uncollected premiums .....   | .0         | .0            | .0    | .0                  | .0          | .0          | .0                                     | .0                   | .0                 | .0         | .0                | .0             | .0           |
| 26. Net transfers to or (from) Separate Accounts net of reinsurance .....  | .0         | .0            | .0    | .0                  | .0          | .0          | .0                                     | .0                   | .0                 | .0         | .0                | .0             | .0           |
| 27. Aggregate write-ins for deductions .....   | .0         | .0            | .0    | .0                  | .0          | .0          | .0                                     | .0                   | .0                 | .0         | .0                | .0             | .0           |
| 28. Totals (Lines 20 to 27) .....  | 15,819,154 | .0            | .0    | 5,278,114           | .0          | .0          | .0                                     | .0                   | .0                 | .0         | .0                | .0             | 10,541,040   |
| 29. Net gain from operations before dividends to policyholders, and refunds to members and federal income taxes (Line 9 minus Line 28) .....   | (986,156)  | .0            | .0    | 27,869              | .0          | .0          | .0                                     | .0                   | .0                 | .0         | .0                | 498            | (1,014,523)  |
| 30. Dividends to policyholders and refunds to members .....  | .0         | .0            | .0    | .0                  | .0          | .0          | .0                                     | .0                   | .0                 | .0         | .0                | .0             | .0           |
| 31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30) .....  | (986,156)  | .0            | .0    | 27,869              | .0          | .0          | .0                                     | .0                   | .0                 | .0         | .0                | 498            | (1,014,523)  |
| 32. Federal income taxes incurred (excluding tax on capital gains) .....   | .0         | .0            | .0    | .0                  | .0          | .0          | .0                                     | .0                   | .0                 | .0         | .0                | .0             | .0           |
| 33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32) ..... | (986,156)  | .0            | .0    | 27,869              | .0          | .0          | .0                                     | .0                   | .0                 | .0         | .0                | 498            | (1,014,523)  |
| 34. Policies/certificates in force end of year .....   | 25,874     | .0            | .0    | 5,579               | .0          | .0          | .0                                     | .0                   | .0                 | .0         | .0                | 1              | 20,294       |
| <b>DETAILS OF WRITE-INS</b>  |            |               |       |                     |             |             |  |                      |                    |            |                   |                |              |
| 08.301. Donations .....  | .0         | .0            | .0    | .0                  | .0          | .0          | .0                                     | .0                   | .0                 | .0         | .0                | .0             | .0           |
| 08.302. Supreme Dues .....   | .0         | .0            | .0    | .0                  | .0          | .0          | .0                                     | .0                   | .0                 | .0         | .0                | .0             | .0           |
| 08.303. Miscellaneous Income .....   | 122,285    | .0            | .0    | 122,285             | .0          | .0          | .0                                     | .0                   | .0                 | .0         | .0                | .0             | .0           |
| 08.398. Summary of remaining write-ins for Line 8.3 from overflow page .....   | 226,680    | .0            | .0    | 202,588             | .0          | .0          | .0                                     | .0                   | .0                 | .0         | .0                | .0             | 24,092       |
| 08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above) .....   | 348,965    | .0            | .0    | 324,873             | .0          | .0          | .0                                     | .0                   | .0                 | .0         | .0                | .0             | 24,092       |
| 2701. ....   |            |               |       |                     |             |             |  |                      |                    |            |                   |                |              |
| 2702. ....   |            |               |       |                     |             |             |  |                      |                    |            |                   |                |              |
| 2703. ....   |            |               |       |                     |             |             |  |                      |                    |            |                   |                |              |
| 2798. Summary of remaining write-ins for Line 27 from overflow page .....  | .0         | .0            | .0    | .0                  | .0          | .0          | .0                                     | .0                   | .0                 | .0         | .0                | .0             | .0           |
| 2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above) .....  | .0         | .0            | .0    | .0                  | .0          | .0          | .0                                     | .0                   | .0                 | .0         | .0                | .0             | .0           |

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected. ....

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE The Order Of United Commercial Travelers Of America

**ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - INDIVIDUAL LIFE INSURANCE (a)**

|   | 1         | 2               | 3          | 4         | 5            | 6              | 7  | 8             | 9                          | 10  | 11                       | 12                            |
|---|-----------|-----------------|------------|-----------|--------------|----------------|--|---------------|----------------------------|---|--------------------------|-------------------------------|
|   | Total     | Industrial Life | Whole Life | Term Life | Indexed Life | Universal Life | Universal Life<br>With Secondary<br>Guarantees | Variable Life | Variable<br>Universal Life | Credit Life <sup>(b)</sup><br>(N/A Fraternal) | Other Individual<br>Life | YRT<br>Mortality<br>Risk Only |
| <b>Involving Life or Disability Contingencies (Reserves)</b><br>(Net of Reinsurance Ceded)        |           |                 |            |           |              |                |  |               |                            |   |                          |                               |
| 1. Reserve December 31 of prior year .....  | 2,073,398 | 0               | 1,983,085  | 48,053    | 0            | 42,260         | 0  | 0             | 0                          | 0   | 0                        | 0                             |
| 2. Tabular net premiums or considerations .....   | 169,329   | 0               | 130,739    | 35,465    | 0            | 3,125          | 0  | 0             | 0                          | 0   | 0                        | 0                             |
| 3. Present value of disability claims incurred .....  | 0         | 0               | 0          | 0         | 0            | 0              | 0  | 0             | 0                          | 0   | 0                        | 0                             |
| 4. Tabular interest .....   | 82,056    | 0               | 77,799     | 2,527     | 0            | 1,730          | 0  | 0             | 0                          | 0   | 0                        | 0                             |
| 5. Tabular less actual reserve released .....   | 0         | 0               | 0          | 0         | 0            | 0              | 0  | 0             | 0                          | 0   | 0                        | 0                             |
| 6. Increase in reserve on account of change in valuation basis .....                              | 0         | 0               | 0          | 0         | 0            | 0              | 0  | 0             | 0                          | 0   | 0                        | 0                             |
| 6.1 Change in excess of VM-20 deterministic/stochastic reserve over<br>net premium reserve .....  | 0         | XXX             | 0          | 0         | 0            | 0              | 0  | 0             | 0                          | XXX   | 0                        | 0                             |
| 7. Other increases (net) .....  | 0         | 0               | 0          | 0         | 0            | 0              | 0  | 0             | 0                          | 0   | 0                        | 0                             |
| 8. Totals (Lines 1 to 7) .....  | 2,324,783 | 0               | 2,191,623  | 86,045    | 0            | 47,115         | 0  | 0             | 0                          | 0   | 0                        | 0                             |
| 9. Tabular cost .....   | 132,798   | 0               | 95,136     | 31,818    | 0            | 5,844          | 0  | 0             | 0                          | 0   | 0                        | 0                             |
| 10. Reserves released by death .....  | 114,239   | 0               | 113,467    | 192       | 0            | 580            | 0  | 0             | 0                          | 0   | 0                        | 0                             |
| 11. Reserves released by other terminations (net) .....   | 83,450    | 0               | 78,667     | 4,547     | 0            | 236            | 0  | 0             | 0                          | 0   | 0                        | 0                             |
| 12. Annuity, supplementary contract and disability payments involving<br>life contingencies ..... | 0         | 0               | 0          | 0         | 0            | 0              | 0  | 0             | 0                          | 0   | 0                        | 0                             |
| 13. Net transfers to or (from) Separate Accounts .....  | 0         | 0               | 0          | 0         | 0            | 0              | 0  | 0             | 0                          | 0   | 0                        | 0                             |
| 14. Total Deductions (Lines 9 to 13) .....  | 330,487   | 0               | 287,270    | 36,557    | 0            | 6,660          | 0  | 0             | 0                          | 0   | 0                        | 0                             |
| 15. Reserve December 31 of current year .....   | 1,994,296 | 0               | 1,904,353  | 49,488    | 0            | 40,455         | 0  | 0             | 0                          | 0   | 0                        | 0                             |
| <b>Cash Surrender Value and Policy Loans</b>  |           |                 |            |           |              |                |  |               |                            |   |                          |                               |
| 16. CSV Ending balance December 31, current year .....  | 7,353,003 | 0               | 6,912,526  | 0         | 0            | 440,477        | 0  | 0             | 0                          | 0   | 0                        | 0                             |
| 17. Amount Available for Policy Loans Based upon Line 16 CSV .....                                | 6,878,184 | 0               | 6,485,930  | 0         | 0            | 392,254        | 0  | 0             | 0                          | 0   | 0                        | 0                             |

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected. ....

(b) Individual and Group Credit Life are combined and included on ..... page. (Indicate whether included with Individual or Group.)

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE The Order Of United Commercial Travelers Of America  
**ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - GROUP LIFE INSURANCE <sup>(a)</sup>**  
**(N/A Fraternal)**

|   | 1     | 2          | 3         | 4             | 5              | 6                             | 7                             | 8                      | 9                             |
|---|-------|------------|-----------|---------------|----------------|-------------------------------|-------------------------------|------------------------|-------------------------------|
|   | Total | Whole Life | Term Life | Variable Life | Universal Life | Variable<br>Universal<br>Life | Credit<br>Life <sup>(b)</sup> | Other<br>Group<br>Life | YRT<br>Mortality<br>Risk Only |
| <b>Involving Life or Disability Contingencies (Reserves)</b><br>(Net of Reinsurance Ceded)        |       |            |           |               |                |                               |                               |                        |                               |
| 1. Reserve December 31 of prior year .....  |       |            |           |               |                |                               |                               |                        |                               |
| 2. Tabular net premiums or considerations .....   |       |            |           |               |                |                               |                               |                        |                               |
| 3. Present value of disability claims incurred .....  |       |            |           |               |                |                               |                               |                        |                               |
| 4. Tabular interest .....   |       |            |           |               |                |                               |                               |                        |                               |
| 5. Tabular less actual reserve released .....   |       |            |           |               |                |                               |                               |                        |                               |
| 6. Increase in reserve on account of change in valuation basis .....                              |       |            |           |               |                |                               |                               |                        |                               |
| 7. Other increases (net) .....  |       |            |           |               |                |                               |                               |                        |                               |
| 8. Totals (Lines 1 to 7) .....  |       |            |           |               |                |                               |                               |                        |                               |
| 9. Tabular cost .....   |       |            |           |               |                |                               |                               |                        |                               |
| 10. Reserves released by death .....  |       |            |           |               |                |                               |                               |                        |                               |
| 11. Reserves released by other terminations (net) .....   |       |            |           |               |                |                               |                               |                        |                               |
| 12. Annuity, supplementary contract and disability payments involving life<br>contingencies ..... |       |            |           |               |                |                               |                               |                        |                               |
| 13. Net transfers to or (from) Separate Accounts .....  |       |            |           |               |                |                               |                               |                        |                               |
| 14. Total Deductions (Lines 9 to 13) .....  |       |            |           |               |                |                               |                               |                        |                               |
| 15. Reserve December 31 of current year .....   |       |            |           |               |                |                               |                               |                        |                               |
| <b>Cash Surrender Value and Policy Loans</b>  |       |            |           |               |                |                               |                               |                        |                               |
| 16. CSV Ending balance December 31, current year .....  |       |            |           |               |                |                               |                               |                        |                               |
| 17. Amount Available for Policy Loans Based upon Line 16 CSV .....                                |       |            |           |               |                |                               |                               |                        |                               |

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected. ....  
(b) Individual and Group Credit Life are combined and included on ..... page. (Indicate whether included with Individual or Group.)

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE The Order Of United Commercial Travelers Of America

**ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - INDIVIDUAL ANNUITIES (a)**

|  | 1<br><br>Total | Deferred                 |                            |  |   | 6<br><br>Life Contingent<br>Payout (Immediate<br>and Annuitizations) | 7<br><br>Other Annuities |
|--|----------------|--------------------------|----------------------------|--|---|--|--------------------------|
|  |                | 2<br><br>Fixed Annuities | 3<br><br>Indexed Annuities | 4<br><br>Variable Annuities<br>with Guarantees | 5<br><br>Variable Annuities<br>without Guarantees |  |                          |
| <b>Involving Life or Disability Contingencies (Reserves)</b><br>(Net of Reinsurance Ceded)     |                |                          |                            |  |   |  |                          |
| 1. Reserve December 31 of prior year .....   | 809,620        | 809,620                  | 0                          | 0  | 0   | 0  | 0                        |
| 2. Tabular net premiums or considerations .....  | 24,460         | 24,460                   | 0                          | 0  | 0   | 0  | 0                        |
| 3. Present value of disability claims incurred .....   | XXX            | XXX                      | XXX                        | XXX  | XXX   | XXX  | XXX                      |
| 4. Tabular interest .....  | 33,749         | 33,749                   | 0                          | 0  | 0   | 0  | 0                        |
| 5. Tabular less actual reserve released .....  | 0              | 0                        | 0                          | 0  | 0   | 0  | 0                        |
| 6. Increase in reserve on account of change in valuation basis .....                           | 0              | 0                        | 0                          | 0  | 0   | 0  | 0                        |
| 7. Other increases (net) .....   | 0              | 0                        | 0                          | 0  | 0   | 0  | 0                        |
| 8. Totals (Lines 1 to 7) .....   | 867,829        | 867,829                  | 0                          | 0  | 0   | 0  | 0                        |
| 9. Tabular cost .....  | 0              | 0                        | 0                          | 0  | 0   | 0  | 0                        |
| 10. Reserves released by death .....   | XXX            | XXX                      | XXX                        | XXX  | XXX   | XXX  | XXX                      |
| 11. Reserves released by other terminations (net) .....  | 34,346         | 34,346                   | 0                          | 0  | 0   | 0  | 0                        |
| 12. Annuity, supplementary contract and disability payments involving life contingencies ..... | 0              | 0                        | 0                          | 0  | 0   | 0  | 0                        |
| 13. Net transfers to or (from) Separate Accounts .....   | 0              | 0                        | 0                          | 0  | 0   | 0  | 0                        |
| 14. Total Deductions (Lines 9 to 13) .....   | 34,346         | 34,346                   | 0                          | 0  | 0   | 0  | 0                        |
| 15. Reserve December 31 of current year  | 833,483        | 833,483                  | 0                          | 0  | 0   | 0  | 0                        |
| <b>Cash Surrender Value and Policy Loans</b>   |                |                          |                            |  |   |  |                          |
| 16. CSV Ending balance December 31, current year .....   | 2,766,855      | 2,766,855                | 0                          | 0  | 0   | 0  | 0                        |
| 17. Amount Available for Policy Loans Based upon Line 16 CSV                                   | 0              | 0                        | 0                          | 0  | 0   | 0  | 0                        |

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected. ....

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE The Order Of United Commercial Travelers Of America

**ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - GROUP ANNUITIES (a)**

**(N/A Fraternal)**

|  | 1<br><br>Total | Deferred                 |                            |  |   | 6<br><br>Life Contingent<br>Payout (Immediate<br>and Annuitizations) | 7<br><br>Other Annuities |
|--|----------------|--------------------------|----------------------------|--|---|--|--------------------------|
|  |                | 2<br><br>Fixed Annuities | 3<br><br>Indexed Annuities | 4<br><br>Variable Annuities<br>with Guarantees | 5<br><br>Variable Annuities<br>without Guarantees |  |                          |
| <b>Involving Life or Disability Contingencies (Reserves)</b><br>(Net of Reinsurance Ceded)     |                |                          |                            |  |   |  |                          |
| 1. Reserve December 31 of prior year .....   |                |                          |                            |  |   |  |                          |
| 2. Tabular net premiums or considerations .....  |                |                          |                            |  |   |  |                          |
| 3. Present value of disability claims incurred .....   | xxx            | xxx                      | xxx                        | xxx  | xxx   | xxx  | xxx                      |
| 4. Tabular interest .....  |                |                          |                            |  |   |  |                          |
| 5. Tabular less actual reserve released .....  |                |                          |                            |  |   |  |                          |
| 6. Increase in reserve on account of change in valuation basis .....                           |                |                          |                            |  |   |  |                          |
| 7. Other increases (net) .....   |                |                          |                            |  |   |  |                          |
| 8. Totals (Lines 1 to 7) .....   |                |                          |                            |  |   |  |                          |
| 9. Tabular cost .....  |                |                          |                            |  |   |  |                          |
| 10. Reserves released by death .....   | xxx            | xxx                      | xxx                        | xxx  | xxx   | xxx  | xxx                      |
| 11. Reserves released by other terminations (net) .....  |                |                          |                            |  |   |  |                          |
| 12. Annuity, supplementary contract and disability payments involving life contingencies ..... |                |                          |                            |  |   |  |                          |
| 13. Net transfers to or (from) Separate Accounts .....   |                |                          |                            |  |   |  |                          |
| 14. Total Deductions (Lines 9 to 13) .....   |                |                          |                            |  |   |  |                          |
| 15. Reserve December 31 of current year  |                |                          |                            |  |   |  |                          |
| <b>Cash Surrender Value and Policy Loans</b>   |                |                          |                            |  |   |  |                          |
| 16. CSV Ending balance December 31, current year .....   |                |                          |                            |  |   |  |                          |
| 17. Amount Available for Policy Loans Based upon Line 16 CSV                                   |                |                          |                            |  |   |  |                          |

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected. ....

EXHIBIT OF NET INVESTMENT INCOME

|                      |   | 1                     | 2                  |
|----------------------|---|-----------------------|--------------------|
|                      |   | Collected During Year | Earned During Year |
| 1.                   | U.S. Government bonds .....   | (a) .....50,250       | .....43,807        |
| 1.1                  | Bonds exempt from U.S. tax .....  | (a) .....0            | .....0             |
| 1.2                  | Other bonds (unaffiliated) .....  | (a) .....254,965      | .....227,503       |
| 1.3                  | Bonds of affiliates .....   | (a) .....0            | .....0             |
| 2.1                  | Preferred stocks (unaffiliated) .....                                     | (b) .....0            | .....0             |
| 2.11                 | Preferred stocks of affiliates .....                                      | (b) .....0            | .....0             |
| 2.2                  | Common stocks (unaffiliated) .....  | .....1,762            | .....1,532         |
| 2.21                 | Common stocks of affiliates .....   | .....0                | .....0             |
| 3.                   | Mortgage loans .....  | (c) .....0            | .....0             |
| 4.                   | Real estate .....   | (d) .....0            | .....0             |
| 5                    | Contract loans .....  | .....43,084           | .....43,084        |
| 6                    | Cash, cash equivalents and short-term investments .....                   | (e) .....111          | .....111           |
| 7                    | Derivative instruments .....  | (f) .....0            | .....0             |
| 8.                   | Other invested assets .....   | .....0                | .....0             |
| 9.                   | Aggregate write-ins for investment income .....                           | .....0                | .....0             |
| 10.                  | Total gross investment income .....                                       | 350,172               | 316,037            |
| 11.                  | Investment expenses .....   |                       | (g) .....54,023    |
| 12.                  | Investment taxes, licenses and fees, excluding federal income taxes ..... |                       | (g) .....0         |
| 13.                  | Interest expense .....  |                       | (h) .....0         |
| 14.                  | Depreciation on real estate and other invested assets .....               |                       | (i) .....0         |
| 15.                  | Aggregate write-ins for deductions from investment income .....           |                       | .....0             |
| 16.                  | Total deductions (Lines 11 through 15) .....                              |                       | .....54,023        |
| 17.                  | Net investment income (Line 10 minus Line 16) .....                       |                       | 262,014            |
| 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 \$ .....8,077 accrual of discount less \$ .....34,827 amortization of premium and less \$ .....4,805 paid for accrued interest on purchases.
- (b) Includes \$ .....0 accrual of discount less \$ .....0 amortization of premium and less \$ .....0 paid for accrued dividends on purchases.
- (c) Includes \$ .....0 accrual of discount less \$ .....0 amortization of premium and less \$ .....0 paid for accrued interest on purchases.
- (d) Includes \$ .....0 for company's occupancy of its own buildings; and excludes \$ .....0 interest on encumbrances.
- (e) Includes \$ .....165 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 \$ .....0 depreciation on real estate and \$ .....0 depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

|                      |   | 1  | 2                             | 3  | 4  | 5   |
|----------------------|---|--|-------------------------------|--|--|---|
|                      |   | Realized Gain (Loss)<br>On Sales or Maturity | Other Realized<br>Adjustments | Total Realized<br>Capital Gain (Loss)<br>(Columns 1 + 2) | Change in<br>Unrealized<br>Capital Gain (Loss) | Change in Unrealized<br>Foreign Exchange<br>Capital Gain (Loss) |
| 1.                   | U.S. Government bonds .....   | 1,219  | 0                             | 1,219  | 0  | 0   |
| 1.1                  | Bonds exempt from U.S. tax .....                                      | 0  | 0                             | 0  | 0  | 0   |
| 1.2                  | Other bonds (unaffiliated) .....                                      | 7,582  | 0                             | 7,582  | 0  | 0   |
| 1.3                  | Bonds of affiliates .....   | 0  | 0                             | 0  | 0  | 0   |
| 2.1                  | Preferred stocks (unaffiliated) .....                                 | 0  | 0                             | 0  | 0  | 0   |
| 2.11                 | Preferred stocks of affiliates .....                                  | 0  | 0                             | 0  | 0  | 0   |
| 2.2                  | Common stocks (unaffiliated) .....                                    | 0  | 0                             | 0  | 8,359  | 0   |
| 2.21                 | Common stocks of affiliates .....                                     | 0  | 0                             | 0  | 0  | 0   |
| 3.                   | Mortgage loans .....  | 0  | 0                             | 0  | 0  | 0   |
| 4.                   | Real estate .....   | 0  | 0                             | 0  | 0  | 0   |
| 5.                   | Contract loans .....  | 0  | 0                             | 0  | 0  | 0   |
| 6.                   | Cash, cash equivalents and short-term investments .....               | 0  | 0                             | 0  | 0  | 0   |
| 7.                   | Derivative instruments .....  | 0  | 0                             | 0  | 0  | 0   |
| 8.                   | Other invested assets .....   | 0  | 0                             | 0  | 0  | 0   |
| 9.                   | Aggregate write-ins for capital gains (losses) .....                  | 0  | 0                             | 0  | 0  | 0   |
| 10.                  | Total capital gains (losses) .....                                    | 8,801  | 0                             | 8,801  | 8,359  | 0   |
| DETAILS OF WRITE-INS |   |  |                               |  |  |   |
| 0901.                | .....   |  |                               |  |  |   |
| 0902.                | .....   |  |                               |  |  |   |
| 0903.                | .....   |  |                               |  |  |   |
| 0998.                | Summary of remaining write-ins for Line 9 from<br>overflow page ..... | 0  | 0                             | 0  | 0  | 0   |
| 0999.                | Totals (Lines 0901 thru 0903 plus 0998) (Line 9,<br>above) .....      | 0  | 0                             | 0  | 0  | 0   |



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE The Order Of United Commercial Travelers Of America

**EXHIBIT - 1 PART 1 - PREMIUMS AND ANNUITY CONSIDERATIONS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS**

|   | Insurance  |                 |                |                      |                                    |                |           |                     |                               |            |  |  |
|---|------------|-----------------|----------------|----------------------|------------------------------------|----------------|-----------|---------------------|-------------------------------|------------|--|--|
|   | 1          | 2               | Ordinary       |                      | 5                                  | Group          |           | Accident and Health |                               |            | 11                                       | 12   |
|   |            |                 | 3              | 4                    |                                    | 6              | 7         | 8                   | 9                             | 10         |  |  |
|   | Total      | Industrial Life | Life Insurance | Individual Annuities | Credit Life (Group and Individual) | Life Insurance | Annuities | Group               | Credit (Group and Individual) | Other      | Aggregate of All Other Lines of Business | Fraternal (Fraternal Benefit Societies Only) |
| <b>FIRST YEAR (other than single)</b>                         |            |                 |                |                      |                                    |                |           |                     |                               |            |  |  |
| 1. Uncollected  | 0          | 0               | 0              | 0                    | 0                                  | 0              | 0         | 0                   | 0                             | 0          | 0  | 0  |
| 2. Deferred and accrued                                       | 2,218      | 0               | 2,218          | 0                    | 0                                  | 0              | 0         | 0                   | 0                             | 0          | 0  | 0  |
| 3. Deferred , accrued and uncollected:                        |            |                 |                |                      |                                    |                |           |                     |                               |            |  |  |
| 3.1 Direct  | 2,218      | 0               | 2,218          | 0                    | 0                                  | 0              | 0         | 0                   | 0                             | 0          | 0  | 0  |
| 3.2 Reinsurance assumed                                       | 0          | 0               | 0              | 0                    | 0                                  | 0              | 0         | 0                   | 0                             | 0          | 0  | 0  |
| 3.3 Reinsurance ceded   | 0          | 0               | 0              | 0                    | 0                                  | 0              | 0         | 0                   | 0                             | 0          | 0  | 0  |
| 3.4 Net (Line 1 + Line 2)                                     | 2,218      | 0               | 2,218          | 0                    | 0                                  | 0              | 0         | 0                   | 0                             | 0          | 0  | 0  |
| 4. Advance  | 0          | 0               | 0              | 0                    | 0                                  | 0              | 0         | 0                   | 0                             | 0          | 0  | 0  |
| 5. Line 3.4 - Line 4  | 2,218      | 0               | 2,218          | 0                    | 0                                  | 0              | 0         | 0                   | 0                             | 0          | 0  | 0  |
| 6. Collected during year:                                     |            |                 |                |                      |                                    |                |           |                     |                               |            |  |  |
| 6.1 Direct  | 6,729      | 0               | 6,729          | 0                    | 0                                  | 0              | 0         | 0                   | 0                             | 0          | 0  | 0  |
| 6.2 Reinsurance assumed                                       | 0          | 0               | 0              | 0                    | 0                                  | 0              | 0         | 0                   | 0                             | 0          | 0  | 0  |
| 6.3 Reinsurance ceded   | 0          | 0               | 0              | 0                    | 0                                  | 0              | 0         | 0                   | 0                             | 0          | 0  | 0  |
| 6.4 Net   | 6,729      | 0               | 6,729          | 0                    | 0                                  | 0              | 0         | 0                   | 0                             | 0          | 0  | 0  |
| 7. Line 5 + Line 6.4  | 8,947      | 0               | 8,947          | 0                    | 0                                  | 0              | 0         | 0                   | 0                             | 0          | 0  | 0  |
| 8. Prior year (uncollected + deferred and accrued - advance)  | 3,740      | 0               | 3,740          | 0                    | 0                                  | 0              | 0         | 0                   | 0                             | 0          | 0  | 0  |
| 9. First year premiums and considerations:                    |            |                 |                |                      |                                    |                |           |                     |                               |            |  |  |
| 9.1 Direct  | 5,207      | 0               | 5,207          | 0                    | 0                                  | 0              | 0         | 0                   | 0                             | 0          | 0  | 0  |
| 9.2 Reinsurance assumed                                       | 0          | 0               | 0              | 0                    | 0                                  | 0              | 0         | 0                   | 0                             | 0          | 0  | 0  |
| 9.3 Reinsurance ceded   | 0          | 0               | 0              | 0                    | 0                                  | 0              | 0         | 0                   | 0                             | 0          | 0  | 0  |
| 9.4 Net (Line 7 - Line 8)                                     | 5,207      | 0               | 5,207          | 0                    | 0                                  | 0              | 0         | 0                   | 0                             | 0          | 0  | 0  |
| <b>SINGLE</b>   |            |                 |                |                      |                                    |                |           |                     |                               |            |  |  |
| 10. Single premiums and considerations:                       |            |                 |                |                      |                                    |                |           |                     |                               |            |  |  |
| 10.1 Direct   | 0          | 0               | 0              | 0                    | 0                                  | 0              | 0         | 0                   | 0                             | 0          | 0  | 0  |
| 10.2 Reinsurance assumed                                      | 0          | 0               | 0              | 0                    | 0                                  | 0              | 0         | 0                   | 0                             | 0          | 0  | 0  |
| 10.3 Reinsurance ceded  | 0          | 0               | 0              | 0                    | 0                                  | 0              | 0         | 0                   | 0                             | 0          | 0  | 0  |
| 10.4 Net  | 0          | 0               | 0              | 0                    | 0                                  | 0              | 0         | 0                   | 0                             | 0          | 0  | 0  |
| <b>RENEWAL</b>  |            |                 |                |                      |                                    |                |           |                     |                               |            |  |  |
| 11. Uncollected   | 37,402     | 0               | 894            | 0                    | 0                                  | 0              | 0         | 0                   | 0                             | 36,508     | 0  | 0  |
| 12. Deferred and accrued                                      | 59,647     | 0               | 59,647         | 0                    | 0                                  | 0              | 0         | 0                   | 0                             | 0          | 0  | 0  |
| 13. Deferred, accrued and uncollected:                        |            |                 |                |                      |                                    |                |           |                     |                               |            |  |  |
| 13.1 Direct   | 314,269    | 0               | 205,241        | 0                    | 0                                  | 0              | 0         | 0                   | 0                             | 109,028    | 0  | 0  |
| 13.2 Reinsurance assumed                                      | 0          | 0               | 0              | 0                    | 0                                  | 0              | 0         | 0                   | 0                             | 0          | 0  | 0  |
| 13.3 Reinsurance ceded  | 217,220    | 0               | 144,700        | 0                    | 0                                  | 0              | 0         | 0                   | 0                             | 72,520     | 0  | 0  |
| 13.4 Net (Line 11 + Line 12)                                  | 97,049     | 0               | 60,541         | 0                    | 0                                  | 0              | 0         | 0                   | 0                             | 36,508     | 0  | 0  |
| 14. Advance   | 97,354     | 0               | 1,110          | 0                    | 0                                  | 0              | 0         | 0                   | 0                             | 96,244     | 0  | 0  |
| 15. Line 13.4 - Line 14                                       | (305)      | 0               | 59,431         | 0                    | 0                                  | 0              | 0         | 0                   | 0                             | (59,736)   | 0  | 0  |
| 16. Collected during year:                                    |            |                 |                |                      |                                    |                |           |                     |                               |            |  |  |
| 16.1 Direct   | 36,336,938 | 0               | 559,948        | 49,450               | 0                                  | 0              | 0         | 0                   | 0                             | 35,727,540 | 0  | 0  |
| 16.2 Reinsurance assumed                                      | 0          | 0               | 0              | 0                    | 0                                  | 0              | 0         | 0                   | 0                             | 0          | 0  | 0  |
| 16.3 Reinsurance ceded  | 24,420,793 | 0               | 433,042        | 23,703               | 0                                  | 0              | 0         | 0                   | 0                             | 23,964,048 | 0  | 0  |
| 16.4 Net  | 11,916,145 | 0               | 126,906        | 25,747               | 0                                  | 0              | 0         | 0                   | 0                             | 11,763,492 | 0  | 0  |
| 17. Line 15 + Line 16.4                                       | 11,915,840 | 0               | 186,337        | 25,747               | 0                                  | 0              | 0         | 0                   | 0                             | 11,703,756 | 0  | 0  |
| 18. Prior year (uncollected + deferred and accrued - advance) | 8,429      | 0               | 56,178         | 0                    | 0                                  | 0              | 0         | 0                   | 0                             | (47,749)   | 0  | 0  |
| 19. Renewal premiums and considerations:                      |            |                 |                |                      |                                    |                |           |                     |                               |            |  |  |
| 19.1 Direct   | 36,305,137 | 0               | 547,456        | 49,450               | 0                                  | 0              | 0         | 0                   | 0                             | 35,708,231 | 0  | 0  |
| 19.2 Reinsurance assumed                                      | 0          | 0               | 0              | 0                    | 0                                  | 0              | 0         | 0                   | 0                             | 0          | 0  | 0  |
| 19.3 Reinsurance ceded  | 24,397,727 | 0               | 417,297        | 23,703               | 0                                  | 0              | 0         | 0                   | 0                             | 23,956,727 | 0  | 0  |
| 19.4 Net (Line 17 - Line 18)                                  | 11,907,410 | 0               | 130,159        | 25,747               | 0                                  | 0              | 0         | 0                   | 0                             | 11,751,504 | 0  | 0  |
| <b>TOTAL</b>  |            |                 |                |                      |                                    |                |           |                     |                               |            |  |  |
| 20. Total premiums and annuity considerations:                |            |                 |                |                      |                                    |                |           |                     |                               |            |  |  |
| 20.1 Direct   | 36,310,344 | 0               | 552,663        | 49,450               | 0                                  | 0              | 0         | 0                   | 0                             | 35,708,231 | 0  | 0  |
| 20.2 Reinsurance assumed                                      | 0          | 0               | 0              | 0                    | 0                                  | 0              | 0         | 0                   | 0                             | 0          | 0  | 0  |
| 20.3 Reinsurance ceded  | 24,397,727 | 0               | 417,297        | 23,703               | 0                                  | 0              | 0         | 0                   | 0                             | 23,956,727 | 0  | 0  |
| 20.4 Net (Lines 9.4 + 10.4 + 19.4)                            | 11,912,617 | 0               | 135,366        | 25,747               | 0                                  | 0              | 0         | 0                   | 0                             | 11,751,504 | 0  | 0  |

EXHIBIT - 1 PART 2 - POLICYHOLDERS' DIVIDENDS, REFUNDS TO MEMBERS AND COUPONS APPLIED, REINSURANCE COMMISSIONS AND  
EXPENSE ALLOWANCES AND COMMISSIONS INCURRED (Direct Business Only)

|  | Insurance |                 |                |                      |                                    |                |           |                     |                               |           |  |  |
|--|-----------|-----------------|----------------|----------------------|------------------------------------|----------------|-----------|---------------------|-------------------------------|-----------|--|--|
|  | 1         | 2               | Ordinary       |                      | 5                                  | Group          |           | Accident and Health |                               |           | 11                                       | 12   |
|  |           |                 | 3              | 4                    |                                    | 6              | 7         | 8                   | 9                             | 10        |  |  |
|  | Total     | Industrial Life | Life Insurance | Individual Annuities | Credit Life (Group and Individual) | Life Insurance | Annuities | Group               | Credit (Group and Individual) | Other     | Aggregate of All Other Lines of Business | Fraternal (Fraternal Benefit Societies Only) |
| <b>POLICYHOLDERS' DIVIDENDS, REFUNDS TO MEMBERS AND COUPONS APPLIED (included in Part 1)</b> |           |                 |                |                      |                                    |                |           |                     |                               |           |  |  |
| 21. To pay renewal premiums .....  | 0         | 0               | 0              | 0                    | 0                                  | 0              | 0         | 0                   | 0                             | 0         | 0  | 0  |
| 22. All other .....  | 0         | 0               | 0              | 0                    | 0                                  | 0              | 0         | 0                   | 0                             | 0         | 0  | 0  |
| <b>REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED</b>                               |           |                 |                |                      |                                    |                |           |                     |                               |           |  |  |
| 23. First year (other than single):  |           |                 |                |                      |                                    |                |           |                     |                               |           |  |  |
| 23.1 Reinsurance ceded .....   | 0         | 0               | 0              | 0                    | 0                                  | 0              | 0         | 0                   | 0                             | 0         | 0  | 0  |
| 23.2 Reinsurance assumed .....   | 0         | 0               | 0              | 0                    | 0                                  | 0              | 0         | 0                   | 0                             | 0         | 0  | 0  |
| 23.3 Net ceded less assumed .....  | 0         | 0               | 0              | 0                    | 0                                  | 0              | 0         | 0                   | 0                             | 0         | 0  | 0  |
| 24. Single:  |           |                 |                |                      |                                    |                |           |                     |                               |           |  |  |
| 24.1 Reinsurance ceded .....   | 0         | 0               | 0              | 0                    | 0                                  | 0              | 0         | 0                   | 0                             | 0         | 0  | 0  |
| 24.2 Reinsurance assumed .....   | 0         | 0               | 0              | 0                    | 0                                  | 0              | 0         | 0                   | 0                             | 0         | 0  | 0  |
| 24.3 Net ceded less assumed .....  | 0         | 0               | 0              | 0                    | 0                                  | 0              | 0         | 0                   | 0                             | 0         | 0  | 0  |
| 25. Renewal:   |           |                 |                |                      |                                    |                |           |                     |                               |           |  |  |
| 25.1 Reinsurance ceded .....   | 2,710,013 | 0               | 79,449         | 1,634                | 0                                  | 0              | 0         | 0                   | 0                             | 2,628,930 | 0  | 0  |
| 25.2 Reinsurance assumed .....   | 0         | 0               | 0              | 0                    | 0                                  | 0              | 0         | 0                   | 0                             | 0         | 0  | 0  |
| 25.3 Net ceded less assumed .....  | 2,710,013 | 0               | 79,449         | 1,634                | 0                                  | 0              | 0         | 0                   | 0                             | 2,628,930 | 0  | 0  |
| 26. Totals:  |           |                 |                |                      |                                    |                |           |                     |                               |           |  |  |
| 26.1 Reinsurance ceded (Page 6, Line 6) .....  | 2,710,013 | 0               | 79,449         | 1,634                | 0                                  | 0              | 0         | 0                   | 0                             | 2,628,930 | 0  | 0  |
| 26.2 Reinsurance assumed (Page 6, Line 22) .....   | 0         | 0               | 0              | 0                    | 0                                  | 0              | 0         | 0                   | 0                             | 0         | 0  | 0  |
| 26.3 Net ceded less assumed .....  | 2,710,013 | 0               | 79,449         | 1,634                | 0                                  | 0              | 0         | 0                   | 0                             | 2,628,930 | 0  | 0  |
| <b>COMMISSIONS INCURRED (direct business only)</b>   |           |                 |                |                      |                                    |                |           |                     |                               |           |  |  |
| 27. First year (other than single) .....   | 339,721   | 0               | 7,433          | 0                    | 0                                  | 0              | 0         | 0                   | 0                             | 332,288   | 0  | 0  |
| 28. Single .....   | 0         | 0               | 0              | 0                    | 0                                  | 0              | 0         | 0                   | 0                             | 0         | 0  | 0  |
| 29. Renewal .....  | 2,090,123 | 0               | 35,139         | 0                    | 0                                  | 0              | 0         | 0                   | 0                             | 2,054,984 | 0  | 0  |
| 30. Deposit-type contract funds .....  | 0         | 0               | 0              | 0                    | 0                                  | 0              | 0         | 0                   | 0                             | 0         | 0  | 0  |
| 31. Totals (to agree with Page 6, Line 21)   | 2,429,844 | 0               | 42,572         | 0                    | 0                                  | 0              | 0         | 0                   | 0                             | 2,387,272 | 0  | 0  |

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE The Order Of United Commercial Travelers Of America

EXHIBIT 2 - GENERAL EXPENSES

|  | Insurance |                     |           |                             | 5          | 6           | 7             |
|--|-----------|---------------------|-----------|-----------------------------|------------|-------------|---------------|
|  | 1         | Accident and Health |           | 4                           |            |             |               |
|  |           | 2                   | 3         |                             |            |             |               |
|  | Life      | Cost Containment    | All Other | All Other Lines of Business | Investment | Fraternal   | Total         |
| 1. Rent .....  | 32,054    | .0                  | 358,377   | .0                          | .0         | 40,000      | 430,431       |
| 2. Salaries and wages .....  | 195,372   | .0                  | 2,184,311 | .0                          | 6,000      | 271,955     | 2,657,638     |
| 3.11 Contributions for benefit plans for employees .....                       | 24,940    | .0                  | 278,831   | .0                          | .0         | 36,252      | 340,023       |
| 3.12 Contributions for benefit plans for agents .....                          | .0        | .0                  | 0         | .0                          | .0         | .0          | 0             |
| 3.21 Payments to employees under non-funded benefit plans .....                | .0        | .0                  | 0         | .0                          | .0         | .0          | 0             |
| 3.22 Payments to agents under non-funded benefit plans .....                   | .0        | .0                  | 0         | .0                          | .0         | .0          | 0             |
| 3.31 Other employee welfare .....  | 11,805    | .0                  | 131,985   | .0                          | .0         | 19,898      | 163,688       |
| 3.32 Other agent welfare .....   | .0        | .0                  | 0         | .0                          | .0         | .0          | 0             |
| 4.1 Legal fees and expenses .....  | 4,318     | .0                  | 48,272    | .0                          | .0         | .0          | 52,590        |
| 4.2 Medical examination fees .....   | 818       | .0                  | 9,141     | .0                          | .0         | .0          | 9,959         |
| 4.3 Inspection report fees .....   | 747       | .0                  | 8,348     | .0                          | .0         | .0          | 9,094         |
| 4.4 Fees of public accountants and consulting actuaries .....                  | 170,484   | .0                  | 383,522   | .0                          | .0         | .0          | 554,006       |
| 4.5 Expense of investigation and settlement of policy claims .....             | .0        | .0                  | 0         | .0                          | .0         | .0          | 0             |
| 5.1 Traveling expenses .....   | 592       | .0                  | 6,621     | .0                          | .0         | 1,919       | 9,132         |
| 5.2 Advertising .....  | .0        | .0                  | 0         | .0                          | .0         | .0          | 0             |
| 5.3 Postage, express, telegraph and telephone .....                            | 16,556    | .0                  | 185,095   | .0                          | .0         | 7,028       | 208,679       |
| 5.4 Printing and stationery .....  | 4,163     | .0                  | 46,545    | .0                          | .0         | .0          | 50,708        |
| 5.5 Cost or depreciation of furniture and equipment .....                      | 652       | .0                  | 7,293     | .0                          | .0         | .0          | 7,945         |
| 5.6 Rental of equipment .....  | 32,781    | .0                  | 366,502   | .0                          | .0         | .0          | 399,283       |
| 5.7 Cost or depreciation of EDP equipment and software .....                   | 6,205     | .0                  | 69,376    | .0                          | .0         | .0          | 75,581        |
| 6.1 Books and periodicals .....  | .0        | .0                  | 0         | .0                          | .0         | .0          | 0             |
| 6.2 Bureau and association fees .....  | 2,019     | .0                  | 22,568    | .0                          | .0         | 1,286       | 25,872        |
| 6.3 Insurance, except on real estate .....                                     | 9,032     | .0                  | 100,978   | .0                          | .0         | .0          | 110,010       |
| 6.4 Miscellaneous losses .....   | .0        | .0                  | 0         | .0                          | .0         | .0          | 0             |
| 6.5 Collection and bank service charges .....                                  | 2,381     | .0                  | 26,620    | .0                          | .0         | .0          | 29,001        |
| 6.6 Sundry general expenses .....  | 270       | .0                  | 3,018     | .0                          | .0         | .0          | 3,288         |
| 6.7 Group service and administration fees .....                                | .0        | .0                  | 0         | .0                          | .0         | .0          | 0             |
| 6.8 Reimbursements by uninsured plans .....                                    | .0        | .0                  | 0         | .0                          | .0         | .0          | 0             |
| 7.1 Agency expense allowance .....   | .0        | .0                  | 0         | .0                          | .0         | .0          | 0             |
| 7.2 Agents' balances charged off (less \$ \$ ..... 0 recovered) .....          | .0        | .0                  | 0         | .0                          | .0         | .0          | 0             |
| 7.3 Agency conferences other than local meetings .....                         | .0        | .0                  | 0         | .0                          | .0         | .0          | 0             |
| 8.1 Official publication (Fraternal Benefit Societies Only) .....              | XXX       | XXX                 | XXX       | XXX                         | XXX        | 32,648      | 32,648        |
| 8.2 Expense of supreme lodge meetings (Fraternal Benefit Societies Only) ..... | XXX       | XXX                 | XXX       | XXX                         | XXX        | 11,148      | 11,148        |
| 9.1 Real estate expenses .....   | .0        | .0                  | 0         | .0                          | .0         | .0          | 0             |
| 9.2 Investment expenses not included elsewhere .....                           | .0        | .0                  | 0         | .0                          | 48,023     | .0          | 48,023        |
| 9.3 Aggregate write-ins for expenses .....                                     | 43,007    | 0                   | 737,266   | 0                           | 0          | 56,443      | 836,716       |
| 10. General expenses incurred .....  | 558,195   | .0                  | 4,974,669 | .0                          | 54,023     | (b) 478,577 | (a) 6,065,464 |
| 11. General expenses unpaid Dec. 31, prior year .....                          | 39,497    | .0                  | 427,206   | .0                          | 4,297      | 41,419      | 512,419       |
| 12. General expenses unpaid Dec. 31, current year .....                        | 32,864    | .0                  | 292,885   | .0                          | 3,181      | 28,176      | 357,106       |
| 13. Amounts receivable relating to uninsured plans, prior year .....           | .0        | .0                  | 0         | .0                          | .0         | .0          | 0             |
| 14. Amounts receivable relating to uninsured plans, current year .....         | 0         | 0                   | 0         | 0                           | 0          | 0           | 0             |
| 15. General expenses paid during year (Lines 10+11-12-13+14) .....             | 564,828   | 0                   | 5,108,990 | 0                           | 55,139     | 491,820     | 6,220,777     |
| DETAILS OF WRITE-INS   |           |                     |           |                             |            |             |               |
| 09.301. Board Expenses .....   | 5,412     | .0                  | 60,503    | .0                          | .0         | .0          | 65,915        |
| 09.302. Professional Fees .....  | 30,744    | .0                  | 343,725   | .0                          | .0         | .0          | 374,469       |
| 09.303. Membership Promotion .....   | .0        | .0                  | 0         | .0                          | .0         | 7,127       | 7,127         |
| 09.398. Summary of remaining write-ins for Line 9.3 from overflow page .....   | 6,852     | .0                  | 333,037   | .0                          | .0         | 49,317      | 389,205       |
| 09.399. Totals (Lines 09.301 thru 09.303 plus 09.398) (Line 9.3 above) .....   | 43,007    | 0                   | 737,266   | 0                           | 0          | 56,443      | 836,716       |

(a) Includes management fees of \$ \_\_\_\_\_ to affiliates and \$ \_\_\_\_\_ to non-affiliates.  
(b) Show the distribution of this amount in the following categories (Fraternal Benefit Societies Only):  
1. Charitable \$ \_\_\_\_\_ 44,460 ; 2. Institutional \$ \_\_\_\_\_ 0 ; 3. Recreational and Health \$ \_\_\_\_\_ 0 ; 4. Educational \$ \_\_\_\_\_ 39,775  
5. Religious \$ \_\_\_\_\_ 0 ; 6. Membership \$ \_\_\_\_\_ 0 ; 7. Other \$ \_\_\_\_\_ 394,342 ; 8. Total \$ \_\_\_\_\_ 478,578

EXHIBIT 3 - TAXES, LICENSES AND FEES (EXCLUDING FEDERAL INCOME TAXES)

|     |   | Insurance |                     |                             | 4          | 5         | 6       |
|-----|---|-----------|---------------------|-----------------------------|------------|-----------|---------|
|     |   | 1         | 2                   | 3                           |            |           |         |
|     |   | Life      | Accident and Health | All Other Lines of Business | Investment | Fraternal | Total   |
| 1.  | Real estate taxes .....   | .0        | .0                  | .0                          | .0         | .0        | .0      |
| 2.  | State insurance department licenses and fees .....                    | 6,336     | 70,841              | .0                          | .0         | .0        | 77,178  |
| 3.  | State taxes on premiums .....   | .0        | .0                  | .0                          | .0         | .0        | .0      |
| 4.  | Other state taxes, including \$ .....0<br>for employee benefits ..... | 351       | 3,919               | .0                          | .0         | .0        | 4,270   |
| 5.  | U.S. Social Security taxes .....                                      | 13,851    | 154,860             | .0                          | .0         | 22,259    | 190,970 |
| 6.  | All other taxes .....   | 0         | 0                   | 0                           | 0          | 0         | 0       |
| 7.  | Taxes, licenses and fees incurred .....                               | 20,538    | 229,620             | .0                          | .0         | 22,259    | 272,417 |
| 8.  | Taxes, licenses and fees unpaid Dec. 31, prior year .....             | 622       | 9,728               | .0                          | .0         | 436       | 10,786  |
| 9.  | Taxes, licenses and fees unpaid Dec. 31, current year .....           | 490       | 5,473               | 0                           | 0          | 297       | 6,259   |
| 10. | Taxes, licenses and fees paid during year (Lines 7 + 8 - 9) .....     | 20,670    | 233,875             | 0                           | 0          | 22,398    | 276,944 |

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 through 4  |      |                     |
| 6. Paid in cash   |      |                     |
| 7. Left on deposit  |      |                     |
| 8. Aggregate write-ins for dividend or refund options                                 |      |                     |
| 9. Total Lines 5 through 8  |      |                     |
| 10. Amount due and unpaid   |      |                     |
| 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   |      |                     |
| 16. Total from prior year   |      |                     |
| 17. Total dividends or refunds (Lines 9 + 15 - 16)                                    |      |                     |
| DETAILS OF WRITE-INS  |      |                     |
| 0801.   |      |                     |
| 0802.   |      |                     |
| 0803.   |      |                     |
| 0898. Summary of remaining write-ins for Line 8 from overflow page                    |      |                     |
| 0899. Totals (Lines 0801 thru 0803 plus 0898) (Line 8 above)                          |      |                     |

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

| 1   | 2                    | 3          | 4         | 5                                | 6     |
|---|----------------------|------------|-----------|----------------------------------|-------|
| Valuation Standard                                | Total <sup>(a)</sup> | Industrial | Ordinary  | Credit<br>(Group and Individual) | Group |
| 0100001. A.E. 3.5% NLP ANB CRF .....              | 0                    | 0          | 0         | 0                                | 0     |
| 0100002. 41 CSO 2.5% CRVM ANB CRF .....           | 4,789                | 0          | 4,789     | 0                                | 0     |
| 0100003. 41 CSO 2.5% NLP ANB CRF .....            | 37,713               | 0          | 37,713    | 0                                | 0     |
| 0100004. 58 CSO 2.5% NJ ALB CFT .....             | 64,999               | 0          | 64,999    | 0                                | 0     |
| 0100005. 58 CSO 2.5% NLP ALB CFT .....            | 41,626               | 0          | 41,626    | 0                                | 0     |
| 0100006. 58 CET 2.5% NJ ALB CFT .....             | 2,657                | 0          | 2,657     | 0                                | 0     |
| 0100007. 58 CSO ALB NL 4% .....                   | 61,507               | 0          | 61,507    | 0                                | 0     |
| 0100008. 80 CSO ALB CRVM 5.0% .....               | 115,927              | 0          | 115,927   | 0                                | 0     |
| 0100009. 80 CSO ALB NL 5.0% .....                 | 0                    | 0          | 0         | 0                                | 0     |
| 0100010. 80 CSO ALB CRVM 4.5% .....               | 5,468,421            | 0          | 5,468,421 | 0                                | 0     |
| 0100011. 80 CSO ALB NL 4.5% .....                 | 1,828,670            | 0          | 1,828,670 | 0                                | 0     |
| 0100012. 80 CSO ALB CRVM 4.0% .....               | 297,335              | 0          | 297,335   | 0                                | 0     |
| 0100013. 80 CSO ALB NL 4.0% .....                 | 86,847               | 0          | 86,847    | 0                                | 0     |
| 0100014. 01 CSO ALB CRVM 4.0% .....               | 153,406              | 0          | 153,406   | 0                                | 0     |
| 0100015. 01 CSO ALB NL 4.0% .....                 | 705,985              | 0          | 705,985   | 0                                | 0     |
| 0100016. 01 CSO XXX 4.0% .....                    | 60,799               | 0          | 60,799    | 0                                | 0     |
| 0100017. 01 CSO ALB CRVM 3.5% .....               | 58,685               | 0          | 58,685    | 0                                | 0     |
| 0100018. 01 CSO ALB NL 3.5% .....                 | 184,522              | 0          | 184,522   | 0                                | 0     |
| 0100019. 01 CSO XXX 3.5% .....                    | 50,149               | 0          | 50,149    | 0                                | 0     |
| 0100020. 17 CSO ALB CRVM 3.5% .....               | 3,149                | 0          | 3,149     | 0                                | 0     |
| 0100021. 17 CSO ALB CRVM 3.0% .....               | 329                  | 0          | 329       | 0                                | 0     |
| 0199997. Totals (Gross)                           | 9,227,515            | 0          | 9,227,515 | 0                                | 0     |
| 0199998. Reinsurance ceded                        | 7,704,487            | 0          | 7,704,487 | 0                                | 0     |
| 0199999. Life Insurance: Totals (Net)             | 1,523,028            | 0          | 1,523,028 | 0                                | 0     |
| 0200001. Annuities-Deferred .....                 | 2,766,855            | XXX        | 2,766,855 | XXX                              | 0     |
| 0299997. Totals (Gross)                           | 2,766,855            | XXX        | 2,766,855 | XXX                              | 0     |
| 0299998. Reinsurance ceded                        | 1,933,370            | XXX        | 1,933,370 | XXX                              | 0     |
| 0299999. Annuities: Totals (Net)                  | 833,484              | XXX        | 833,484   | XXX                              | 0     |
| 0399998. Reinsurance ceded                        | 0                    | 0          | 0         | 0                                | 0     |
| 0399999. SCWLC: Totals (Net)                      | 0                    | 0          | 0         | 0                                | 0     |
| 0400001. ADB .....                                | 72                   | 0          | 72        | 0                                | 0     |
| 0499997. Totals (Gross)                           | 72                   | 0          | 72        | 0                                | 0     |
| 0499998. Reinsurance ceded                        | 69                   | 0          | 69        | 0                                | 0     |
| 0499999. Accidental Death Benefits: Totals (Net)  | 4                    | 0          | 4         | 0                                | 0     |
| 0500001. WP-Active .....                          | 1,152                | 0          | 1,152     | 0                                | 0     |
| 0599997. Totals (Gross)                           | 1,152                | 0          | 1,152     | 0                                | 0     |
| 0599998. Reinsurance ceded                        | 1,095                | 0          | 1,095     | 0                                | 0     |
| 0599999. Disability-Active Lives: Totals (Net)    | 58                   | 0          | 58        | 0                                | 0     |
| 0699998. Reinsurance ceded                        | 0                    | 0          | 0         | 0                                | 0     |
| 0699999. Disability-Disabled Lives: Totals (Net)  | 0                    | 0          | 0         | 0                                | 0     |
| 0700001. Deficiency Reserve .....                 | 5,125                | 0          | 5,125     | 0                                | 0     |
| 0700002. Non-Deduction Reserve .....              | 52,515               | 0          | 52,515    | 0                                | 0     |
| 0700003. CV > Reserve .....                       | 0                    | 0          | 0         | 0                                | 0     |
| 0700004. Immediate Payment of Claim Service ..... | 0                    | 0          | 0         | 0                                | 0     |
| 0700005. Substandard Reserve .....                | 243                  | 0          | 243       | 0                                | 0     |
| 0700006. Waiver of Premium .....                  | 0                    | 0          | 0         | 0                                | 0     |
| 0700007. ADD't Reserve-Asset/Liability .....      | 453,000              | 0          | 453,000   | 0                                | 0     |
| 0799997. Totals (Gross)                           | 510,883              | 0          | 510,883   | 0                                | 0     |
| 0799998. Reinsurance ceded                        | 39,674               | 0          | 39,674    | 0                                | 0     |
| 0799999. Miscellaneous Reserves: Totals (Net)     | 471,209              | 0          | 471,209   | 0                                | 0     |
| 9999999. Totals (Net) - Page 3, Line 1            | 2,827,783            | 0          | 2,827,783 | 0                                | 0     |

(a) Included in the above table are amounts of deposit-type contracts that originally contained a mortality risk. Amounts of deposit-type contracts in Column 2 that no longer contain a mortality risk are Life Insurance \$ .....0 ; Annuities \$ .....0 ; Supplementary Contracts with Life Contingencies \$ .....0 ; Accidental Death Benefits \$ .....0 ; Disability - Active Lives \$ .....0 ; Disability - Disabled Lives \$ .....0 ; Miscellaneous Reserves \$ .....0 .

EXHIBIT 5 - INTERROGATORIES

1.1

Has the reporting entity ever issued both participating and non-participating contracts?

Yes [ ] No [ X ]

1.2

If not, state which kind is issued.  
non-participating

2.1

Does the reporting entity at present issue both participating and non-participating contracts?

Yes [ ] No [ X ]

2.2

If not, state which kind is issued.

3.

Does the reporting entity at present issue or have in force contracts that contain non-guaranteed elements?  
If so, attach a statement that contains the determination procedures, answers to the interrogatories and an actuarial opinion as described in the instructions.

Yes [ X ] No [ ]

4.

Has the reporting entity any assessment or stipulated premium contracts in force?  
If so, state:

Yes [ ] No [ X ]

4.1

Amount of insurance?

\$0

4.2

Amount of reserve?

\$0

4.3

Basis of reserve:

4.4

Basis of regular assessments:

4.5

Basis of special assessments:

4.6

Assessments collected during the year

\$0

5.

If the contract loan interest rate guaranteed in any one or more of its currently issued contracts is less than 5%, not in advance, state the contract loan rate guarantees on any such contracts.

6.

Does the reporting entity hold reserves for any annuity contracts that are less than the reserves that would be held on a standard basis?

Yes [ ] No [ X ]

6.1

If so, state the amount of reserve on such contracts on the basis actually held:

\$0

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:

\$0

Attach statement of methods employed in their valuation.

7.

Does the reporting entity have any Synthetic GIC contracts or agreements in effect as of December 31 of the current year?

Yes [ ] No [ X ]

7.1

If yes, state the total dollar amount of assets covered by these contracts or agreements

\$0

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:

\$0

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 31 of the current year?

Yes [ ] No [ X ]

8.1

If yes, state the total dollar amount of account value covered by these contracts or agreements:

\$0

8.2

State the amount of reserves established for this business:

\$0

8.3

Identify where the reserves are reported in the blank:

9.

Does the reporting entity have any Guaranteed Lifetime Income Benefit contracts, agreements or riders in effect as of December 31 of the current year?

Yes [ ] No [ X ]

9.1

If yes, state the total dollar amount of any account value associated with these contracts, agreements or riders:

\$0

9.2

State the amount of reserves established for this business:

\$0

9.3

Identify where the reserves are reported in the blank:

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

| 1                                | Valuation Basis |            | 4   |
|----------------------------------|-----------------|------------|---|
|                                  | 2               | 3          |   |
| Description of Valuation Class   | Changed From    | Changed To | Increase in Actuarial Reserve Due to Change |
| NONE                             |                 |            |   |
|                                  |                 |            |   |
|                                  |                 |            |   |
|                                  |                 |            |   |
|                                  |                 |            |   |
|                                  |                 |            |   |
| 9999999 - Total (Column 4, only) |                 |            |   |

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE The Order Of United Commercial Travelers Of America

**EXHIBIT 6 - AGGREGATE RESERVES FOR ACCIDENT AND HEALTH CONTRACTS <sup>(a)</sup>**

|   | 1         | Comprehensive |       | 4                   | 5           | 6           | 7                                      | 8                    | 9                  | 10         | 11                | 12             | 13           |
|---|-----------|---------------|-------|---------------------|-------------|-------------|--|----------------------|--------------------|------------|-------------------|----------------|--------------|
|   |           | 2             | 3     |                     |             |             |  |                      |                    |            |                   |                |              |
|   | Total     | Individual    | Group | Medicare Supplement | Vision Only | Dental Only | Federal Employees Health Benefits Plan | Title XVIII Medicare | Title XIX Medicaid | Credit A&H | Disability Income | Long-Term Care | Other Health |
| <b>ACTIVE LIFE RESERVE</b>  |           |               |       |                     |             |             |  |                      |                    |            |                   |                |              |
| 1. Unearned premium reserves .....  | 1,648,923 | .0            | .0    | 1,253,690           | .0          | .0          | .0                                     | .0                   | .0                 | .0         | .0                | .0             | .395,233     |
| 2. Additional contract reserves (b) .....                                 | 5,826,293 | .0            | .0    | 5,500,000           | .0          | .0          | .0                                     | .0                   | .0                 | .0         | .0                | .0             | .326,293     |
| 3. Additional actuarial reserves-Asset/Liability analysis .....           | 495,648   | .0            | .0    | 370,012             | .0          | .0          | .0                                     | .0                   | .0                 | .0         | .0                | .0             | .125,636     |
| 4. Reserve for future contingent benefits .....                           | .0        | .0            | .0    | .0                  | .0          | .0          | .0                                     | .0                   | .0                 | .0         | .0                | .0             | .0           |
| 5. Reserve for rate credits .....   | .0        | .0            | .0    | .0                  | .0          | .0          | .0                                     | .0                   | .0                 | .0         | .0                | .0             | .0           |
| 6. Aggregate write-ins for reserves .....                                 | .0        | .0            | .0    | .0                  | .0          | .0          | .0                                     | .0                   | .0                 | .0         | .0                | .0             | .0           |
| 7. Totals (Gross) .....   | 7,970,864 | .0            | .0    | 7,123,702           | .0          | .0          | .0                                     | .0                   | .0                 | .0         | .0                | .0             | .847,162     |
| 8. Reinsurance ceded .....  | 6,742,119 | .0            | .0    | 6,572,615           | .0          | .0          | .0                                     | .0                   | .0                 | .0         | .0                | .0             | .169,504     |
| 9. Totals (Net) .....   | 1,228,745 | .0            | .0    | 551,087             | .0          | .0          | .0                                     | .0                   | .0                 | .0         | .0                | .0             | .677,658     |
| <b>CLAIM RESERVE</b>  |           |               |       |                     |             |             |  |                      |                    |            |                   |                |              |
| 10. Present value of amounts not yet due on claims .....                  | .0        | .0            | .0    | .0                  | .0          | .0          | .0                                     | .0                   | .0                 | .0         | .0                | .0             | .0           |
| 11. Additional actuarial reserves-Asset/Liability analysis .....          | .0        | .0            | .0    | .0                  | .0          | .0          | .0                                     | .0                   | .0                 | .0         | .0                | .0             | .0           |
| 12. Reserve for future contingent benefits .....                          | .0        | .0            | .0    | .0                  | .0          | .0          | .0                                     | .0                   | .0                 | .0         | .0                | .0             | .0           |
| 13. Aggregate write-ins for reserves .....                                | .0        | .0            | .0    | .0                  | .0          | .0          | .0                                     | .0                   | .0                 | .0         | .0                | .0             | .0           |
| 14. Totals (Gross) .....  | .0        | .0            | .0    | .0                  | .0          | .0          | .0                                     | .0                   | .0                 | .0         | .0                | .0             | .0           |
| 15. Reinsurance ceded .....   | .0        | .0            | .0    | .0                  | .0          | .0          | .0                                     | .0                   | .0                 | .0         | .0                | .0             | .0           |
| 16. Totals (Net) .....  | .0        | .0            | .0    | .0                  | .0          | .0          | .0                                     | .0                   | .0                 | .0         | .0                | .0             | .0           |
| 17. TOTAL (Net) .....   | 1,228,745 | .0            | .0    | 551,087             | .0          | .0          | .0                                     | .0                   | .0                 | .0         | .0                | .0             | .677,658     |
| 18. TABULAR FUND INTEREST .....   | 46,692    | .0            | .0    | 20,941              | .0          | .0          | .0                                     | .0                   | .0                 | .0         | .0                | .0             | .25,751      |
| DETAILS OF WRITE-INS  |           |               |       |                     |             |             |  |                      |                    |            |                   |                |              |
| 0601. ....  |           |               |       |                     |             |             |  |                      |                    |            |                   |                |              |
| 0602. ....  |           |               |       |                     |             |             |  |                      |                    |            |                   |                |              |
| 0603. ....  |           |               |       |                     |             |             |  |                      |                    |            |                   |                |              |
| 0698. Summary of remaining write-ins for Line 6 from overflow page .....  | .0        | .0            | .0    | .0                  | .0          | .0          | .0                                     | .0                   | .0                 | .0         | .0                | .0             | .0           |
| 0699. TOTALS (Lines 0601 thru 0603 plus 0698) (Line 6 above) .....        | .0        | .0            | .0    | .0                  | .0          | .0          | .0                                     | .0                   | .0                 | .0         | .0                | .0             | .0           |
| 1301. ....  |           |               |       |                     |             |             |  |                      |                    |            |                   |                |              |
| 1302. ....  |           |               |       |                     |             |             |  |                      |                    |            |                   |                |              |
| 1303. ....  |           |               |       |                     |             |             |  |                      |                    |            |                   |                |              |
| 1398. Summary of remaining write-ins for Line 13 from overflow page ..... | .0        | .0            | .0    | .0                  | .0          | .0          | .0                                     | .0                   | .0                 | .0         | .0                | .0             | .0           |
| 1399. TOTALS (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....       | .0        | .0            | .0    | .0                  | .0          | .0          | .0                                     | .0                   | .0                 | .0         | .0                | .0             | .0           |

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected. ....

(b) Attach statement as to valuation standard used in calculating this reserve, specifying reserve bases, interest rates and methods. ....

EXHIBIT 7 - DEPOSIT TYPE CONTRACTS

|  | 1      | 2                                | 3                 | 4                         | 5                                       | 6                                     |
|--|--------|----------------------------------|-------------------|---------------------------|---|---------------------------------------|
|  | Total  | Guaranteed<br>Interest Contracts | Annuities Certain | Supplemental<br>Contracts | Dividend<br>Accumulations or<br>Refunds | Premium and<br>Other<br>Deposit Funds |
| 1. Balance at the beginning of the year before reinsurance .....                       | 13,421 | 0                                | 10,453            | 0                         | 2,968                                   | 0                                     |
| 2. Deposits received during the year .....   | 0      | 0                                | 0                 | 0                         | 0                                       | 0                                     |
| 3. Investment earnings credited to the account .....                                   | 485    | 0                                | 351               | 0                         | 134                                     | 0                                     |
| 4. Other net change in reserves .....  | 0      | 0                                | 0                 | 0                         | 0                                       | 0                                     |
| 5. Fees and other charges assessed .....   | 0      | 0                                | 0                 | 0                         | 0                                       | 0                                     |
| 6. Surrender charges .....   | 0      | 0                                | 0                 | 0                         | 0                                       | 0                                     |
| 7. Net surrender or withdrawal payments .....  | 4,020  | 0                                | 4,020             | 0                         | 0                                       | 0                                     |
| 8. Other net transfers to or (from) Separate Accounts .....                            | 0      | 0                                | 0                 | 0                         | 0                                       | 0                                     |
| 9. Balance at the end of current year before reinsurance (Lines 1+2+3+4-5-6-7-8) ..... | 9,886  | 0                                | 6,784             | 0                         | 3,102                                   | 0                                     |
| 10. Reinsurance balance at the beginning of the year .....                             | 0      | 0                                | 0                 | 0                         | 0                                       | 0                                     |
| 11. Net change in reinsurance assumed .....  | 0      | 0                                | 0                 | 0                         | 0                                       | 0                                     |
| 12. Net change in reinsurance ceded .....  | 0      | 0                                | 0                 | 0                         | 0                                       | 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)            | 9,886  | 0                                | 6,784             | 0                         | 3,102                                   | 0                                     |

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE The Order Of United Commercial Travelers Of America

**EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS**

**PART 1 - Liability End of Current Year**

|    |                                | 1         | 2               | Ordinary       |                      |                         | 6                                  | Group          |           | Accident and Health |                               |           |
|----|--------------------------------|-----------|-----------------|----------------|----------------------|-------------------------|------------------------------------|----------------|-----------|---------------------|-------------------------------|-----------|
|    |                                |           |                 | 3              | 4                    | 5                       |                                    | 7              | 8         | 9                   | 10                            | 11        |
|    |                                | Total     | Industrial Life | Life Insurance | Individual Annuities | Supplementary Contracts | Credit Life (Group and Individual) | Life Insurance | Annuities | Group               | Credit (Group and Individual) | Other     |
| 1. | Due and unpaid:                |           |                 |                |                      |                         |                                    |                |           |                     |                               |           |
|    | 1.1 Direct .....               | 0         | 0               | 0              | 0                    | 0                       | 0                                  | 0              | 0         | 0                   | 0                             | 0         |
|    | 1.2 Reinsurance assumed .....  | 0         | 0               | 0              | 0                    | 0                       | 0                                  | 0              | 0         | 0                   | 0                             | 0         |
|    | 1.3 Reinsurance ceded .....    | 0         | 0               | 0              | 0                    | 0                       | 0                                  | 0              | 0         | 0                   | 0                             | 0         |
|    | 1.4 Net .....                  | 0         | 0               | 0              | 0                    | 0                       | 0                                  | 0              | 0         | 0                   | 0                             | 0         |
| 2. | In course of settlement:       |           |                 |                |                      |                         |                                    |                |           |                     |                               |           |
|    | 2.1 Resisted .....             |           |                 |                |                      |                         |                                    |                |           |                     |                               |           |
|    | 2.11 Direct .....              | 0         | 0               | 0              | 0                    | 0                       | 0                                  | 0              | 0         | 0                   | 0                             | 0         |
|    | 2.12 Reinsurance assumed ..... | 0         | 0               | 0              | 0                    | 0                       | 0                                  | 0              | 0         | 0                   | 0                             | 0         |
|    | 2.13 Reinsurance ceded .....   | 0         | 0               | 0              | 0                    | 0                       | 0                                  | 0              | 0         | 0                   | 0                             | 0         |
|    | 2.14 Net .....                 | 0         | 0               | (b)            | (b)                  | 0                       | (b)                                | (b)            | 0         | 0                   | 0                             | 0         |
|    | 2.2 Other .....                |           |                 |                |                      |                         |                                    |                |           |                     |                               |           |
|    | 2.21 Direct .....              | 68,455    | 0               | 68,455         | 0                    | 0                       | 0                                  | 0              | 0         | 0                   | 0                             | 0         |
|    | 2.22 Reinsurance assumed ..... | 0         | 0               | 0              | 0                    | 0                       | 0                                  | 0              | 0         | 0                   | 0                             | 0         |
|    | 2.23 Reinsurance ceded .....   | 54,522    | 0               | 54,522         | 0                    | 0                       | 0                                  | 0              | 0         | 0                   | 0                             | 0         |
|    | 2.24 Net .....                 | 13,933    | 0               | (b)            | (b)                  | 0                       | (b)                                | (b)            | 0         | (b)                 | (b)                           | (b)       |
| 3. | Incurred but unreported:       |           |                 |                |                      |                         |                                    |                |           |                     |                               |           |
|    | 3.1 Direct .....               | 2,789,398 | 0               | 90,844         | 0                    | 0                       | 0                                  | 0              | 0         | 0                   | 0                             | 2,698,554 |
|    | 3.2 Reinsurance assumed .....  | 0         | 0               | 0              | 0                    | 0                       | 0                                  | 0              | 0         | 0                   | 0                             | 0         |
|    | 3.3 Reinsurance ceded .....    | 1,845,926 | 0               | 72,354         | 0                    | 0                       | 0                                  | 0              | 0         | 0                   | 0                             | 1,773,572 |
|    | 3.4 Net .....                  | 943,472   | 0               | (b)            | (b)                  | 0                       | (b)                                | (b)            | 0         | (b)                 | (b)                           | (b)       |
| 4. | TOTALS .....                   |           |                 |                |                      |                         |                                    |                |           |                     |                               |           |
|    | 4.1 Direct .....               | 2,857,853 | 0               | 159,299        | 0                    | 0                       | 0                                  | 0              | 0         | 0                   | 0                             | 2,698,554 |
|    | 4.2 Reinsurance assumed .....  | 0         | 0               | 0              | 0                    | 0                       | 0                                  | 0              | 0         | 0                   | 0                             | 0         |
|    | 4.3 Reinsurance ceded .....    | 1,900,448 | 0               | 126,876        | 0                    | 0                       | 0                                  | 0              | 0         | 0                   | 0                             | 1,773,572 |
|    | 4.4 Net .....                  | 957,405   | (a)             | (a)            | 0                    | 0                       | 0                                  | (a)            | 0         | 0                   | 0                             | 924,982   |

(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).



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE The Order Of United Commercial Travelers Of America

**EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS**

**PART 2 - Incurred During the Year**

|  | 1<br><br>Total | 2<br><br>Industrial Life<br>(a) | Ordinary                   |                           |                                 | 6<br><br>Credit Life (Group<br>and Individual) | Group                      |                | Accident and Health |  |             |
|--|----------------|---------------------------------|----------------------------|---------------------------|---------------------------------|--|----------------------------|----------------|---------------------|--|-------------|
|  |                |                                 | 3<br>Life Insurance<br>(b) | 4<br>Individual Annuities | 5<br>Supplementary<br>Contracts |  | 7<br>Life Insurance<br>(c) | 8<br>Annuities | 9<br>Group          | 10<br>Credit (Group<br>and Individual) | 11<br>Other |
| 1. Settlements During the Year:  |                |                                 |                            |                           |                                 |  |                            |                |                     |  |             |
| 1.1 Direct .....   | 25,426,931     | 0                               | 1,881,368                  | 111,775                   | 0                               | 0  | 0                          | 0              | 0                   | 0                                      | 23,433,788  |
| 1.2 Reinsurance assumed .....  | 0              | 0                               | 0                          | 0                         | 0                               | 0  | 0                          | 0              | 0                   | 0                                      | 0           |
| 1.3 Reinsurance ceded .....  | 17,149,998     | 0                               | 1,607,857                  | 77,365                    | 0                               | 0  | 0                          | 0              | 0                   | 0                                      | 15,464,776  |
| 1.4 Net (d) .....  | 8,276,933      | 0                               | 273,511                    | 34,410                    | 0                               | 0  | 0                          | 0              | 0                   | 0                                      | 7,969,012   |
| 2. Liability December 31, current<br>year from Part 1:                       |                |                                 |                            |                           |                                 |  |                            |                |                     |  |             |
| 2.1 Direct .....   | 2,857,853      | 0                               | 159,299                    | 0                         | 0                               | 0  | 0                          | 0              | 0                   | 0                                      | 2,698,554   |
| 2.2 Reinsurance assumed .....  | 0              | 0                               | 0                          | 0                         | 0                               | 0  | 0                          | 0              | 0                   | 0                                      | 0           |
| 2.3 Reinsurance ceded .....  | 1,900,448      | 0                               | 126,876                    | 0                         | 0                               | 0  | 0                          | 0              | 0                   | 0                                      | 1,773,572   |
| 2.4 Net .....  | 957,405        | 0                               | 32,423                     | 0                         | 0                               | 0  | 0                          | 0              | 0                   | 0                                      | 924,982     |
| 3. Amounts recoverable from<br>reinsurers December 31, current<br>year ..... | 359,828        | 0                               | 306,730                    | 53,098                    | 0                               | 0  | 0                          | 0              | 0                   | 0                                      | 0           |
| 4. Liability December 31, prior year:  |                |                                 |                            |                           |                                 |  |                            |                |                     |  |             |
| 4.1 Direct .....   | 3,144,747      | 0                               | 156,000                    | 0                         | 0                               | 0  | 0                          | 0              | 0                   | 0                                      | 2,988,747   |
| 4.2 Reinsurance assumed .....  | 0              | 0                               | 0                          | 0                         | 0                               | 0  | 0                          | 0              | 0                   | 0                                      | 0           |
| 4.3 Reinsurance ceded .....  | 2,204,880      | 0                               | 145,438                    | 0                         | 0                               | 0  | 0                          | 0              | 0                   | 0                                      | 2,059,442   |
| 4.4 Net .....  | 939,867        | 0                               | 10,562                     | 0                         | 0                               | 0  | 0                          | 0              | 0                   | 0                                      | 929,305     |
| 5. Amounts recoverable from<br>reinsurers December 31, prior<br>year .....   | 147,504        | 0                               | 132,891                    | 14,613                    | 0                               | 0  | 0                          | 0              | 0                   | 0                                      | 0           |
| 6. Incurred Benefits   |                |                                 |                            |                           |                                 |  |                            |                |                     |  |             |
| 6.1 Direct .....   | 25,140,037     | 0                               | 1,884,667                  | 111,775                   | 0                               | 0  | 0                          | 0              | 0                   | 0                                      | 23,143,595  |
| 6.2 Reinsurance assumed .....  | 0              | 0                               | 0                          | 0                         | 0                               | 0  | 0                          | 0              | 0                   | 0                                      | 0           |
| 6.3 Reinsurance ceded .....  | 17,057,890     | 0                               | 1,763,134                  | 115,850                   | 0                               | 0  | 0                          | 0              | 0                   | 0                                      | 15,178,906  |
| 6.4 Net .....  | 8,082,147      | 0                               | 121,533                    | (4,075)                   | 0                               | 0  | 0                          | 0              | 0                   | 0                                      | 7,964,689   |

(a) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ .....0 in Line 1.1, \$ .....0 in Line 1.4.  
\$ .....0 in Line 6.1, and \$ .....0 in Line 6.4.

(b) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ .....0 in Line 1.1, \$ .....0 in Line 1.4.  
\$ .....0 in Line 6.1, and \$ .....0 in Line 6.4.

(c) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ .....0 in Line 1.1, \$ .....0 in Line 1.4.  
\$ .....0 in Line 6.1, and \$ .....0 in Line 6.4.

(d) Includes \$ .....0 premiums waived under total and permanent disability benefits.

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE The Order Of United Commercial Travelers Of America

**EXHIBIT OF NON-ADMITTED ASSETS**

|   | 1  | 2                                      | 3  |
|---|--|--|--|
|   | Current Year Total<br>Nonadmitted Assets | Prior Year Total<br>Nonadmitted Assets | Change in Total<br>Nonadmitted Assets<br>(Col. 2 - Col. 1) |
| 1. Bonds (Schedule D) .....   | 0  | 0                                      | 0  |
| 2. Stocks (Schedule D):   |  |  |  |
| 2.1 Preferred stocks .....  | 0  | 0                                      | 0  |
| 2.2 Common stocks .....   | 0  | 0                                      | 0  |
| 3. Mortgage loans on real estate (Schedule B):  |  |  |  |
| 3.1 First liens .....   | 0  | 0                                      | 0  |
| 3.2 Other than first liens.....   | 0  | 0                                      | 0  |
| 4. Real estate (Schedule A):  |  |  |  |
| 4.1 Properties occupied by the company .....  | 0  | 0                                      | 0  |
| 4.2 Properties held for the production of income.....   | 0  | 0                                      | 0  |
| 4.3 Properties held for sale .....  | 0  | 0                                      | 0  |
| 5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments<br>(Schedule DA) ..... | 0  | 0                                      | 0  |
| 6. Contract loans .....   | 0  | 0                                      | 0  |
| 7. Derivatives (Schedule DB) .....  | 0  | 0                                      | 0  |
| 8. Other invested assets (Schedule BA) .....  | 0  | 0                                      | 0  |
| 9. Receivables for securities .....   | 0  | 0                                      | 0  |
| 10. Securities lending reinvested collateral assets (Schedule DL) .....   | 0  | 0                                      | 0  |
| 11. Aggregate write-ins for invested assets .....   | 0  | 0                                      | 0  |
| 12. Subtotals, cash and invested assets (Lines 1 to 11) .....   | 0  | 0                                      | 0  |
| 13. Title plants (for Title insurers only) .....  | 0  | 0                                      | 0  |
| 14. Investment income due and accrued .....   | 0  | 0                                      | 0  |
| 15. Premiums and considerations:  |  |  |  |
| 15.1 Uncollected premiums and agents' balances in the course of collection .....  | 0  | 0                                      | 0  |
| 15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due ..                        | 0  | 0                                      | 0  |
| 15.3 Accrued retrospective premiums and contracts subject to redetermination .....                                      | 0  | 0                                      | 0  |
| 16. Reinsurance:  |  |  |  |
| 16.1 Amounts recoverable from reinsurers .....  | 0  | 0                                      | 0  |
| 16.2 Funds held by or deposited with reinsured companies .....  | 0  | 0                                      | 0  |
| 16.3 Other amounts receivable under reinsurance contracts .....   | 0  | 0                                      | 0  |
| 17. Amounts receivable relating to uninsured plans .....  | 0  | 0                                      | 0  |
| 18.1 Current federal and foreign income tax recoverable and interest thereon .....                                      | 0  | 0                                      | 0  |
| 18.2 Net deferred tax asset .....   | 0  | 0                                      | 0  |
| 19. Guaranty funds receivable or on deposit .....   | 0  | 0                                      | 0  |
| 20. Electronic data processing equipment and software .....   | 25,463                                   | 45,842                                 | 20,379   |
| 21. Furniture and equipment, including health care delivery assets .....  | 3,002                                    | 10,947                                 | 7,945  |
| 22. Net adjustment in assets and liabilities due to foreign exchange rates .....  | 0  | 0                                      | 0  |
| 23. Receivables from parent, subsidiaries and affiliates .....  | 0  | 0                                      | 0  |
| 24. Health care and other amounts receivable .....  | 0  | 0                                      | 0  |
| 25. Aggregate write-ins for other than invested assets .....  | 286,461                                  | 299,974                                | 13,513   |
| 26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts<br>(Lines 12 to 25) ..... | 314,927                                  | 356,763                                | 41,836   |
| 27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....                                       | 0  | 0                                      | 0  |
| 28. Total (Lines 26 and 27) .....   | 314,927                                  | 356,763                                | 41,836   |
| <b>DETAILS OF WRITE-INS</b>   |  |  |  |
| 1101. ....  |  |  |  |
| 1102. ....  |  |  |  |
| 1103. ....  |  |  |  |
| 1198. Summary of remaining write-ins for Line 11 from overflow page .....   | 0  | 0                                      | 0  |
| 1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above) .....  | 0  | 0                                      | 0  |
| 2501. Other Assets Nonadmitted .....  | 189,986                                  | 183,402                                | (6,584)  |
| 2502. Commission Advances .....   | 38,113                                   | 43,574                                 | 5,461  |
| 2503. Supply Inventory .....  | 58,362                                   | 72,998                                 | 14,636   |
| 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) .....  | 286,461                                  | 299,974                                | 13,513   |

NOTES TO FINANCIAL STATEMENTS

NOTE 1 Summary of Significant Accounting Policies and Going Concern

A. Accounting Practices

The financial statements of The Order of United Commercial Travelers of America (UCT) are presented on the basis of accounting practices prescribed or permitted by the Ohio Department of Insurance.

The Ohio Department of Insurance recognizes only statutory accounting practices prescribed or permitted by the state of Ohio for determining and reporting the financial condition and results of operations of an insurance company, and for determining its solvency under Ohio Insurance Law. The National Association of Insurance Commissioners' (NAIC) Accounting Practices and Procedures manual, version effective March 2020, (NAIC SAP) has been adopted as a component of prescribed or permitted practices by the state of Ohio. UCT has no transactions that fall outside the NAIC's practices and procedures.

|   | SSAP # | F/S<br>Page | F/S<br>Line # | 2021         | 2020         |
|---|--------|-------------|---------------|--------------|--------------|
| NET INCOME  |        |             |               |              |              |
| (1) State basis (Page 4, Line 35, Columns 1 & 2)                                  | XXX    | XXX         | XXX           | \$ (973,615) | \$ (273,669) |
| (2) State Prescribed Practices that are an increase/<br>(decrease) from NAIC SAP: |        |             |               |              |              |
| (3) State Permitted Practices that are an increase/(decrease)<br>from NAIC SAP:   |        |             |               |              |              |
| (4) NAIC SAP (1-2-3=4)  | XXX    | XXX         | XXX           | \$ (973,615) | \$ (273,669) |
| SURPLUS   |        |             |               |              |              |
| (5) State basis (Page 3, Line 38, Columns 1 & 2)                                  | XXX    | XXX         | XXX           | \$ 6,529,561 | \$ 7,449,383 |
| (6) State Prescribed Practices that are an increase/(decrease) from NAIC SAP:     |        |             |               |              |              |
| (7) State Permitted Practices that are an increase/(decrease) from NAIC SAP:      |        |             |               |              |              |
| (8) NAIC SAP (5-6-7=8)  | XXX    | XXX         | XXX           | \$ 6,529,561 | \$ 7,449,383 |

B. Use of Estimates in the Preparation of the Financial Statements

The preparation of financial statements in conformity with Statutory Accounting Principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities. It also requires disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the period. Actual results could differ from those estimates.

C. Accounting Policy

Life premiums are recognized as income over the premium paying period of the related policies. Annuity considerations are recognized as revenue when received. Health premiums are earned ratably over the terms of the related insurance and reinsurance contracts or policies. Expenses incurred in connection with acquiring new insurance business, including acquisition costs such as sales commissions, are charged to operations as incurred.

The company has no dividend paying life insurance policies.

(1) Basis for Short-Term Investments

Short-term investments are stated at amortized cost.

(2) Basis for Bonds and Amortization Schedule

Bonds not backed by other loans are stated at amortized cost using the scientific-to-worst amortization method.

(3) Basis for Common Stocks

The Company reports its common stock on Schedule D at fair market value. Unrecognized gains and losses are part of surplus.

(4) Basis for Preferred Stocks

The Company has no preferred stock.

(5) Basis for Mortgage Loans

The Company has no mortgage loans.

(6) Basis for Loan-Backed Securities and Adjustment Methodology

Bonds backed by other loans are stated at amortized cost using the scientific-to-worst amortization method.

(7) Accounting Policies for Investments in Subsidiaries, Controlled and Affiliated Entities

The Company has no material investment or transactions with subsidiaries, controlled or affiliate entities.

(8) Accounting Policies for Investments in Joint Ventures, Partnerships and Limited Liability Entities

The Company has no interests in joint ventures, partnerships or limited liability companies that exceed 10% of admitted assets.

(9) Accounting Policies for Derivatives

The Company has no derivatives.

(10) Anticipated Investment Income Used in Premium Deficiency Calculation

The Company has no individual Accident and Health contracts for which a deficiency reserve is required.

(11) Management's Policies and Methodologies for Estimating Liabilities for Losses and Loss/Claim Adjustment Expenses

Unpaid losses and loss adjustment expenses include an amount determined from individual case estimates and loss reports and an amount, based on past experience, for losses incurred but not reported. Such liabilities are necessarily based on assumptions and estimates and while management believes that amount is adequate, the ultimate liability may be in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting liabilities are continually reviewed and any adjustments are reflected in the period determined.

(12) Changes in the Capitalization Policy and Predefined Thresholds from Prior Period

The Company has not modified its capitalization policy from the prior period.

(13) Method Used to Estimate Pharmaceutical Rebate Receivables

The Company does not have pharmaceutical rebate receivables.

D. Going Concern

N/A.

NOTE 2 Accounting Changes and Corrections of Errors

The company does not have any changes or corrections of errors.

NOTE 3 Business Combinations and Goodwill

NOTES TO FINANCIAL STATEMENTS

- A. Statutory Purchase Method - None
- B. Statutory Merger  
None
- C. Assumption Reinsurance  
In December of 2010, the Company assumed 100% of all assets and liabilities of National Masonic Provident Association, NAIC Company Code 66702. The deferred income was amortized through December 2019.
- D. Impairment Loss  
None
- E. Subcomponents and Calculation of Adjusted Surplus and Total Admitted Goodwill - None

NOTE 4 Discontinued Operations

- A. Discontinued Operation Disposed of or Classified as Held for Sale
- (1) List of Discontinued Operations Disposed of or Classified as Held for Sale

| Discontinued<br>Operation<br>Identifier | Description of Discontinued Operation |
|---|---------------------------------------|
| 1                                       | Discontinuation of Benefits in Canada |

Description of the Facts and Circumstances Leading to the Disposal or Expected Disposal and a Description of the Expected Manner and Timing of that Disposal

In 2018, the Order made the decision to exit the insurance business in Canada. The decision was made as a result of a lack of membership growth in Canada as well as the costs to implement changes resulting from IFRS 17 in the coming years. The Order communicated its plans with OSFI and began working on a payout for each policyholder. The payout amounts were determined by an independent actuary for policies in force as of July 1, 2018 and were based on the type of policy, length of policy in force, and various other factors. The payouts in Canada had a large impact on Claims, Policy Reserves, General Expenses, Bonds, and Surplus.

The Order had policies considered both cancelable and non-cancelable. All 2,100+ cancelable policies were cancelled by November 30, 2018 and checks were issued at the end of October, 2018. Non-cancelable policies require a consent form be signed and returned before the policy is cancelled by the Order. These consent forms were mailed at the end of November 2018. Once the signed consent form is received by the Company, a check is issued to the policyowner in the amount shown on the consent form. At the end of 2021, the Order has four active policies. The liabilities of the remaining policies are guaranteed by Teacher's Life in Canada and the audit report and actuarial report as of September 30, 2021 show zero policy liabilities. UCT will continue to work with OSFI in early 2021 to officially exit the insurance business.

- The company had a gain of approximately \$10,000 from the Discontinuation in Canada in 2021 and the cumulative loss since 2018 is approximately
- (2) \$687,000.

- (3) Loss Recognized on Discontinued Operations

| Discontinued<br>Operation<br>Identifier | Amount for Reporting<br>Period | Cumulative Amount Since<br>Classified as Held for Sale |
|---|--------------------------------|--|
| 1                                       | \$ (10,082)                    | \$ 687,140   |

- (4) Carrying Amount and Fair Value of Discontinued Operations and the Effect on Assets, Liabilities, Surplus and Income
- a. Carrying Amount of Discontinued Operations

| Discontinued<br>Operation<br>Identifier | Carrying Amount<br>Immediately Prior<br>to Classification<br>as Held for Sale | Current Fair<br>Value Less Costs<br>to Sell |
|---|---|---|
| 1                                       | \$ 2,428,407  | \$ 859,614                                  |

- b. Effect of Discontinued Operations on Assets, Liabilities, Surplus and Income

|                | Discontinued<br>Operation<br>Identifier | Line<br>Number | Line Description                                | Amount<br>Attributable to<br>Discontinued<br>Operations |
|----------------|---|----------------|---|---|
| 1. Assets      |   |                |   |   |
|                | 1                                       | 1              | Bonds   | \$ -  |
|                | 1                                       | 5              | Cash  | \$ (111,964)  |
| 2. Liabilities |   |                |   |   |
|                | 1                                       | 1              | Aggregate Reserves for Life Contracts           | \$ (37)   |
|                | 1                                       | 11             | General Expenses                                | \$ (122,009)  |
| 3. Surplus     |   |                |   |   |
|                |   | 29             | Unassigned Surplus                              | \$ 10,082   |
| 4. Income      |   |                |   |   |
|                | 1                                       | 1              | Payout Amount (Claims)                          | \$ (1,659)  |
|                |   | 2              | Decrease in Reserves                            | \$ (4,876)  |
|                |   | 4              | General Expenses (Actuarial & Legal Fees, etc.) | \$ (105,392)  |
|                |   | 5              | Canada Discontinuation - Accrual Reversal       | \$ 122,009  |

- B. Change in Plan of Sale of Discontinued Operation  
Company input
- C. Nature of Any Significant Continuing Involvement with Discontinued Operations After Disposal  
Company input
- D. Equity Interest Retained in the Discontinued Operation After Disposal  
Company input

NOTE 5 Investments

## NOTES TO FINANCIAL STATEMENTS

**B. Debt Restructuring - None**

Prior Year

#### D. Loan-Backed Securities

Prepayment assumptions for loan-backed securities are obtained from Bloomberg.

|   | 1  | 2   |                    | 3                           |
|---|--|---|--------------------|-----------------------------|
|   |  | Other-than-Temporary Impairment<br>Recognized in Loss |                    |                             |
|   | Amortized Cost<br>Basis Before<br>Other-than-<br>Temporary<br>Impairment | 2a<br>Interest  | 2b<br>Non-interest | Fair Value<br>1 - (2a + 2b) |
| (2) OTTI recognized 1st Quarter   |  |   |                    |                             |
| a. Intent to sell   | \$ -   | \$ -  | \$ -               | \$ -                        |
| b. Inability or lack of intent to retain the investment in the security for a period of time sufficient to recover the amortized cost basis | \$ -   | \$ -  | \$ -               | \$ -                        |
| c. Total 1st Quarter  | \$ -   | \$ -  | \$ -               | \$ -                        |
| OTTI recognized 2nd Quarter   |  |   |                    |                             |
| d. Intent to sell   | \$ -   | \$ -  | \$ -               | \$ -                        |
| e. Inability or lack of intent to retain the investment in the security for a period of time sufficient to recover the amortized cost basis | \$ -   | \$ -  | \$ -               | \$ -                        |
| f. Total 2nd Quarter  | \$ -   | \$ -  | \$ -               | \$ -                        |
| OTTI recognized 3rd Quarter   |  |   |                    |                             |
| g. Intent to sell   | \$ -   | \$ -  | \$ -               | \$ -                        |
| h. Inability or lack of intent to retain the investment in the security for a period of time sufficient to recover the amortized cost basis | \$ -   | \$ -  | \$ -               | \$ -                        |
| i. Total 3rd Quarter  | \$ -   | \$ -  | \$ -               | \$ -                        |
| OTTI recognized 4th Quarter   |  |   |                    |                             |
| j. Intent to sell   | \$ -   | \$ -  | \$ -               | \$ -                        |
| k. Inability or lack of intent to retain the investment in the security for a period of time sufficient to recover the amortized cost basis | \$ -   | \$ -  | \$ -               | \$ -                        |
| l. Total 4th Quarter  | \$ -   | \$ -  | \$ -               | \$ -                        |
| m. Annual Aggregate Total   | \$ -   | \$ -  | \$ -               | \$ -                        |

| (3)   | 1     | 2  | 3                                     | 4  | 5  | 6                          | 7  |
|-------|-------|--|---------------------------------------|--|--|----------------------------|--|
|       | CUSIP | Book/Adjusted Carrying Value Amortized Cost Before Current Period OTTI | Present Value of Projected Cash Flows | Recognized Other-Than-Temporary Impairment | Amortized Cost After Other-Than-Temporary Impairment | Fair Value at time of OTTI | Date of Financial Statement Where Reported |
|       |       |  |                                       |  |  |                            |  |
| Total |       | XXX  | XXX                                   | \$ -                                       | XXX  | XXX                        | XXX  |

|  |    |        |
|--|----|--------|
| (4)  |    |        |
| a) The aggregate amount of unrealized losses:                            |    |        |
| 1. Less than 12 Months   | \$ | 2,488  |
| 2. 12 Months or Longer   | \$ | -      |
| b)The aggregate related fair value of securities with unrealized losses: |    |        |
| 1. Less than 12 Months   | \$ | 47,187 |
| 2. 12 Months or Longer   | \$ |        |

(5) Information Investor Considered in Reaching Conclusion that Impairments are Not Other-Than-Temporary  
The Company has an "Other Than Temporary Impaired" policy in place that utilizes industry information, investment managers' expertise and rating agencies to identify securities that may be other than temporarily impaired.

F. Repurchase Agreements Transactions Accounted for as Secured Borrowing - None

H. Repurchase Agreements Transactions Accounted for as a Sale - None

J. Real Estate - The Company does not own any real estate.

## L. Restricted Assets

| 1. | Restricted Assets (Including Pledged) | Gross (Admitted & Nonadmitted) Restricted |                                 |  |  |                  |                       |                                 |
|----|---------------------------------------|---|---------------------------------|--|--|------------------|-----------------------|---------------------------------|
|    |                                       | Current Year                              |                                 |  |  |                  | 6                     | 7                               |
|    |                                       | 1   | 2                               | 3  | 4                                      | 5                |                       |                                 |
|    |                                       | Total General Account (G/A)               | G/A Supporting S/A Activity (a) | Total Separate Account (S/A) Restricted Assets | S/A Assets Supporting G/A Activity (b) | Total (1 plus 3) | Total From Prior Year | Increase/(Decrease) (5 minus 6) |
|    | Restricted Asset Category             |   |                                 |  |  |                  |                       |                                 |

NOTES TO FINANCIAL STATEMENTS

|  |              |      |      |      |              |              |             |
|--|--------------|------|------|------|--------------|--------------|-------------|
| a. Subject to contractual obligation for which liability is not shown              | \$ -         | \$ - | \$ - | \$ - | \$ -         | \$ -         | \$ -        |
| b. Collateral held under security lending agreements                               | \$ -         | \$ - | \$ - | \$ - | \$ -         | \$ -         | \$ -        |
| c. Subject to repurchase agreements  | \$ -         | \$ - | \$ - | \$ - | \$ -         | \$ -         | \$ -        |
| d. Subject to reverse repurchase agreements  | \$ -         | \$ - | \$ - | \$ - | \$ -         | \$ -         | \$ -        |
| e. Subject to dollar repurchase agreements   | \$ -         | \$ - | \$ - | \$ - | \$ -         | \$ -         | \$ -        |
| f. Subject to dollar reverse repurchase agreements                                 | \$ -         | \$ - | \$ - | \$ - | \$ -         | \$ -         | \$ -        |
| g. Placed under option contracts   | \$ -         | \$ - | \$ - | \$ - | \$ -         | \$ -         | \$ -        |
| h. Letter stock or securities restricted as to sale - excluding FHLB capital stock | \$ -         | \$ - | \$ - | \$ - | \$ -         | \$ -         | \$ -        |
| i. FHLB capital stock  | \$ -         | \$ - | \$ - | \$ - | \$ -         | \$ -         | \$ -        |
| j. On deposit with states  | \$ 628,457   | \$ - | \$ - | \$ - | \$ 628,457   | \$ 629,886   | \$ (1,429)  |
| k. On deposit with other regulatory bodies   | \$ 841,774   | \$ - | \$ - | \$ - | \$ 841,774   | \$ 913,132   | \$ (71,358) |
| l. Pledged collateral to FHLB (including assets backing funding agreements)        | \$ -         | \$ - | \$ - | \$ - | \$ -         | \$ -         | \$ -        |
| m. Pledged as collateral not captured in other categories                          | \$ -         | \$ - | \$ - | \$ - | \$ -         | \$ -         | \$ -        |
| n. Other restricted assets   | \$ -         | \$ - | \$ - | \$ - | \$ -         | \$ -         | \$ -        |
| o. Total Restricted Assets   | \$ 1,470,231 | \$ - | \$ - | \$ - | \$ 1,470,231 | \$ 1,543,018 | \$ (72,787) |

(a) Subset of Column 1  
(b) Subset of Column 3

| Restricted Asset Category  | Current Year                  |                                       |  |  |
|--|-------------------------------|---------------------------------------|--|--|
|  | 8                             | 9                                     | Percentage   |  |
|  |                               |                                       | 10   | 11   |
|  | Total Non-admitted Restricted | Total Admitted Restricted (5 minus 8) | Gross (Admitted & Non-admitted) Restricted to Total Assets (c) | Admitted Restricted to Total Admitted Assets (d) |
| a. Subject to contractual obligation for which liability is not shown              | \$ -                          | \$ -                                  | 0.000%   | 0.000%   |
| b. Collateral held under security lending agreements                               | \$ -                          | \$ -                                  | 0.000%   | 0.000%   |
| c. Subject to repurchase agreements  | \$ -                          | \$ -                                  | 0.000%   | 0.000%   |
| d. Subject to reverse repurchase agreements  | \$ -                          | \$ -                                  | 0.000%   | 0.000%   |
| e. Subject to dollar repurchase agreements   | \$ -                          | \$ -                                  | 0.000%   | 0.000%   |
| f. Subject to dollar reverse repurchase agreements                                 | \$ -                          | \$ -                                  | 0.000%   | 0.000%   |
| g. Placed under option contracts   | \$ -                          | \$ -                                  | 0.000%   | 0.000%   |
| h. Letter stock or securities restricted as to sale - excluding FHLB capital stock | \$ -                          | \$ -                                  | 0.000%   | 0.000%   |
| i. FHLB capital stock  | \$ -                          | \$ -                                  | 0.000%   | 0.000%   |
| j. On deposit with states  | \$ -                          | \$ 628,457                            | 4.702%   | 4.815%   |
| k. On deposit with other regulatory bodies   | \$ -                          | \$ 841,774                            | 6.298%   | 6.450%   |
| l. Pledged collateral to FHLB (including assets backing funding agreements)        | \$ -                          | \$ -                                  | 0.000%   | 0.000%   |
| m. Pledged as collateral not captured in other categories                          | \$ -                          | \$ -                                  | 0.000%   | 0.000%   |
| n. Other restricted assets   | \$ -                          | \$ -                                  | 0.000%   | 0.000%   |
| o. Total Restricted Assets   | \$ -                          | \$ 1,470,231                          | 11.000%  | 11.265%  |

(c) Column 5 divided by Asset Page, Column 1, Line 28  
(d) Column 9 divided by Asset Page, Column 3, Line 28

2. Detail of Assets Pledged as Collateral Not Captured in Other Categories (Contracts That Share Similar Characteristics, Such as Reinsurance and Derivatives, Are Reported in the Aggregate)

|                       | Gross (Admitted & Nonadmitted) Restricted |                                 |  |  |                  |                       |                                  | 8                                      | Percentage   |  |
|-----------------------|---|---------------------------------|--|--|------------------|-----------------------|----------------------------------|--|--|--|
|                       | Current Year                              |                                 |  |  |                  | 6                     | 7                                |  | 9  | 10   |
|                       | 1   | 2                               | 3  | 4                                      | 5                |                       |                                  |  |  |  |
| Description of Assets | Total General Account (G/A)               | G/A Supporting S/A Activity (a) | Total Separate Account (S/A) Restricted Assets | S/A Assets Supporting G/A Activity (b) | Total (1 plus 3) | Total From Prior Year | Increase/ (Decrease) (5 minus 6) | Total Current Year Admitted Restricted | Gross (Admitted & Non-admitted) Restricted to Total Assets | Admitted Restricted to Total Admitted Assets |
|                       |   |                                 |  |  |                  |                       |                                  |  |  |  |
| Total (c)             | \$ -                                      | \$ -                            | \$ -   | \$ -                                   | \$ -             | \$ -                  | \$ -                             | \$ -                                   | 0.000%   | 0.000%                                       |

(a) Subset of column 1  
(b) Subset of column 3  
(c) Total Line for Columns 1 through 7 should equal 5L(1)m Columns 1 through 7 respectively and Total Line for Columns 8 through 10 should equal 5L(1)m Columns 9 through 11 respectively.

3. Detail of Other Restricted Assets (Contracts That Share Similar Characteristics, Such as Reinsurance and Derivatives, Are Reported in the Aggregate)

|                       | Gross (Admitted & Nonadmitted) Restricted |                                 |  |  |                  |                       |                                  | 8                                      | Percentage   |  |
|-----------------------|---|---------------------------------|--|--|------------------|-----------------------|----------------------------------|--|--|--|
|                       | Current Year                              |                                 |  |  |                  | 6                     | 7                                |  | 9  | 10   |
|                       | 1   | 2                               | 3  | 4                                      | 5                |                       |                                  |  |  |  |
| Description of Assets | Total General Account (G/A)               | G/A Supporting S/A Activity (a) | Total Separate Account (S/A) Restricted Assets | S/A Assets Supporting G/A Activity (b) | Total (1 plus 3) | Total From Prior Year | Increase/ (Decrease) (5 minus 6) | Total Current Year Admitted Restricted | Gross (Admitted & Non-admitted) Restricted to Total Assets | Admitted Restricted to Total Admitted Assets |
|                       |   |                                 |  |  |                  |                       |                                  |  |  |  |
| Total (c)             | \$ -                                      | \$ -                            | \$ -   | \$ -                                   | \$ -             | \$ -                  | \$ -                             | \$ -                                   | 0.000%   | 0.000%                                       |

NOTES TO FINANCIAL STATEMENTS

(a) Subset of column 1  
(b) Subset of column 3  
(c) Total Line for Columns 1 through 7 should equal 5L(1)n Columns 1 through 7 respectively and Total Line for Columns 8 through 10 should equal 5L(1)n Columns 9 through 11 respectively.

4. Collateral Received and Reflected as Assets Within the Reporting Entity's Financial Statements

|  | 1   | 2          | 3  | 4  |
|--|---|------------|--|--|
| Collateral Assets                                    | Book/Adjusted<br>Carrying Value<br>(BACV) | Fair Value | % of BACV to<br>Total Assets<br>(Admitted and<br>Nonadmitted)* | % of BACV to<br>Total Admitted<br>Assets<br>** |
| General Account:                                     |   |            |  |  |
| a. Cash, Cash Equivalents and Short-Term Investments | \$ -                                      | \$ -       | 0.000%   | 0.000%   |
| b. Schedule D, Part 1                                | \$ -                                      | \$ -       | 0.000%   | 0.000%   |
| c. Schedule D, Part 2, Section 1                     | \$ -                                      | \$ -       | 0.000%   | 0.000%   |
| d. Schedule D, Part 2, Section 2                     | \$ -                                      | \$ -       | 0.000%   | 0.000%   |
| e. Schedule B  | \$ -                                      | \$ -       | 0.000%   | 0.000%   |
| f. Schedule A  | \$ -                                      | \$ -       | 0.000%   | 0.000%   |
| g. Schedule BA, Part 1                               | \$ -                                      | \$ -       | 0.000%   | 0.000%   |
| h. Schedule DL, Part 1                               | \$ -                                      | \$ -       | 0.000%   | 0.000%   |
| i. Other   | \$ -                                      | \$ -       | 0.000%   | 0.000%   |
| j. Total Collateral Assets (a+b+c+d+e+f+g+h+i)       | \$ -                                      | \$ -       | 0.000%   | 0.000%   |
| Separate Account:                                    |   |            |  |  |
| k. Cash, Cash Equivalents and Short-Term Investments | \$ -                                      | \$ -       | 0.000%   | 0.000%   |
| l. Schedule D, Part 1                                | \$ -                                      | \$ -       | 0.000%   | 0.000%   |
| m. Schedule D, Part 2, Section 1                     | \$ -                                      | \$ -       | 0.000%   | 0.000%   |
| n. Schedule D, Part 2, Section 2                     | \$ -                                      | \$ -       | 0.000%   | 0.000%   |
| o. Schedule B  | \$ -                                      | \$ -       | 0.000%   | 0.000%   |
| p. Schedule A  | \$ -                                      | \$ -       | 0.000%   | 0.000%   |
| q. Schedule BA, Part 1                               | \$ -                                      | \$ -       | 0.000%   | 0.000%   |
| r. Schedule DL, Part 1                               | \$ -                                      | \$ -       | 0.000%   | 0.000%   |
| s. Other   | \$ -                                      | \$ -       | 0.000%   | 0.000%   |
| t. Total Collateral Assets (k+l+m+n+o+p+q+r+s)       | \$ -                                      | \$ -       | 0.000%   | 0.000%   |

\* j = Column 1 divided by Asset Page, Line 26 (Column 1)  
t = Column 1 divided by Asset Page, Line 27 (Column 1)  
\*\*j = Column 1 divided by Asset Page, Line 26 (Column 3)  
t = Column 1 divided by Asset Page, Line 27 (Column 3)

|  | 1      | 2  |
|--|--------|--|
|  | Amount | % of Liability to<br>Total Liabilities * |
| u. Recognized Obligation to Return Collateral Asset (General Account)  | \$ -   | 0.000%                                   |
| v. Recognized Obligation to Return Collateral Asset (Separate Account) | \$ -   | 0.000%                                   |

\* u = Column 1 divided by Liability Page, Line 26 (Column 1)  
v = Column 1 divided by Liability Page, Line 27 (Column 1)

M. Working Capital Finance Investments - None

N. Offsetting and Netting of Assets and Liabilities - None

O. 5GI Securities - None

P. Short Sales - None

Q. Prepayment Penalty and Acceleration Fees

|  | General Account | Separate Account |
|--|-----------------|------------------|
| 1. Number of CUSIPs                      | 0               | 0                |
| 2. Aggregate Amount of Investment Income | \$ -            | \$ -             |

R. Reporting Entity's Share of Cash Pool by Asset Type - None

NOTE 6 Joint Ventures, Partnerships and Limited Liability Companies

A. The Company has no investments in joint ventures, partnerships or limited liability companies that exceed 10% of its admitted assets.

B. No investments in Impaired Joint Ventures, Partnerships and Limited Liability Companies

NOTE 7 Investment Income

A. There was no investment income due and accrued over 90 days past due requiring exclusion from the financial statements.

B. No debt excluded.

NOTE 8 Derivative Instruments - None

NOTE 9 Income Taxes

The Company is an Internal Revenue Code Section 501(c)(8) non-profit corporation and is not required to calculate or pay Federal or State Income Tax.

NOTE 10 Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties

A. There are no transactions of a material nature to report. Related party transactions are reported on Schedule Y.

There is no material asset or liability account that involves a related party at year end.

NOTE 11 Debt

A. The Order was approved for a Paycheck Protection Program loan on April 15,2021 in the amount of \$579,225. By the end of October 2021, the funds were 100% forgiven by the Small Business Adminstration. The loan forgiveness (plus interest) is recorded as Miscellaneous Income.

NOTE 12 Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans

NOTES TO FINANCIAL STATEMENTS

- A. Defined Benefit Plan - None
- E. Defined Contribution Plan  
The company sponsors a qualified defined contribution plan (401K Profit Sharing Plan) that covers all eligible U.S. employees. Eligible Canadian employees participate in Individual RRSP accounts in Canada.  
  
The Company provides a 401K match of 100% up to 3% and 50% from 3.1% to 5% of defined compensation. The Company's contribution for the plan was \$92,044 and \$95,857 for 2021 and 2020, respectively. The Company did not make a voluntary pension contribution for 2021. At December 31, 2021, the fair value of plan assets was \$5,941,443. The Company paid RRSP contributions of \$2,729 in 2021.
- F. Multiemployer Plans  
N/A
- H. Postemployment Benefits and Compensated Absences  
The Company does not have any postemployment benefit arrangements.
- I. Impact of Medicare Modernization Act on Postretirement Benefits (INT 04-17)  
N/A

NOTE 13 Capital and Surplus, Dividend Restrictions and Quasi-Reorganizations

The Company is a Fraternal Benefit Society and does not issue or maintain any type of stock.

The company has not participated in any surplus note transactions.

NOTE 14 Liabilities, Contingencies and Assessments

- A. Contingent Commitments  
N/A
- D. Claims related extra contractual obligations and bad faith losses stemming from lawsuits

|   | Direct      |
|---|-------------|
| (1) The company paid the following amounts in the reporting period to settle claims related extra contractual obligations or bad faith claims stemming from lawsuits        | \$ -        |
| (2) Number of claims where amounts were paid to settle claims related extra contractual obligations or bad faith claims resulting from lawsuits during the reporting period | 0-25 Claims |
| (3) Indicate whether claim count information is disclosed per claim or per claimant   | 0-25 Claims |

NOTE 15 Leases

- A. Lessee Operating Lease:

(1) The Company leases equipment under various non-cancelable operating lease agreements that expire through November 2024. Rental expense for 2021 and 2020 was approximately \$150,835 and \$145,115, respectively.  
  
The Company leases real estate under non-cancelable operating lease agreements that expire through July 2024. Rental expense for 2021 and 2020 was approximately \$394,874 and \$379,401 respectively.

(2) a. At December 31, 2021, the minimum aggregate rental commitments are as follows:

|          | Operating Leases |
|----------|------------------|
| 1. 2022  | \$ 355,260       |
| 2. 2023  | \$ 335,159       |
| 3. 2024  | \$ 223,568       |
| 4. 2025  | \$ -             |
| 5. 2026  | \$ -             |
| 6. Total | \$ -             |

(3) Company input
- B. Lessor Leases - N/A

NOTE 16 Information About Financial Instruments With Off-Balance Sheet Risk and Financial Instruments With Concentrations of Credit Risk

The Company does not have any financial instruments with off-balance sheet risk or financial instruments with concentrations of credit risk.

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

- A. Transfers of Receivables Reported as Sales  
None
- B. Transfer and Servicing of Financial Assets  
None
- C. Wash Sales - None

NOTE 18 Gain or Loss to the Reporting Entity from Uninsured Plans and the Uninsured Portion of Partially Insured Plans

- A. ASO Plans: N/A
- B. ASC Plans: N/A
- C. Medicare or Similarly Structured Cost Based Reimbursement Contract - N/A

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

The Company did not receive any direct premium written through managing general agents or third party administrators.

NOTE 20 Fair Value Measurements

A.

(1) Fair Value Measurements at Reporting Date

| Description for each class of asset or liability | (Level 1) | (Level 2) | (Level 3) | Net Asset Value (NAV) | Total |
|--|-----------|-----------|-----------|-----------------------|-------|
| a. Assets at fair value                          |           |           |           |                       |       |



NOTES TO FINANCIAL STATEMENTS

|                                     |    |         |    |   |    |   |    |   |    |         |
|-------------------------------------|----|---------|----|---|----|---|----|---|----|---------|
| Equity Investments - See Schedule D | \$ | 142,082 | \$ | - | \$ | - | \$ | - | \$ | 142,082 |
| Total assets at fair value/NAV      | \$ | 142,082 | \$ | - | \$ | - | \$ | - | \$ | 142,082 |

NOTE 21 Other Items

A. Unusual or Infrequent Items  
The Order was approved for a Paycheck Protection Program loan on April 15,2021 in the amount of \$579,225. By the end of October 2021, the funds were 100% forgiven by the Small Business Adminstration. The loan forgiveness (plus interest) is recorded as Miscellaneous Income.

In Q2 2021, the Order began investing in equities through three ETFs. These assets are shown on Schedule D1.

- B. Troubled Debt Restructuring: Debtors  
N/A
- C. Other Disclosures  
N/A
- D. Business Interruption Insurance Recoveries  
N/A
- E. State Transferable and Non-transferable Tax Credits - None  
\$ - \$ -
- F. Subprime Mortgage Related Risk Exposure - None
- G. Retained Assets - None
- H. Insurance-Linked Securities (ILS) Contracts - None
- I. The Amount That Could Be Realized on Life Insurance Where the Reporting Entity is Owner and Beneficiary or Has Otherwise Obtained Rights to Control the Policy - None

NOTE 22 Events Subsequent

Type I – Recognized Subsequent Events:  
Company input

Type II – Nonrecognized Subsequent Events:  
Company input

NOTE 23 Reinsurance

A. Ceded Reinsurance Report

Section 1 – General Interrogatories

(1) Are any of the reinsurers listed in Schedule S as non-affiliated, owned in excess of 10% or controlled, either directly or indirectly, by the company or by any representative, officer, trustee, or director of the company? Yes [ ] No [ X ]

If yes, give full details.

(2) Have any policies issued by the company been reinsured with a company chartered in a country other than the United States (excluding U.S. Branches of such companies) that is owned in excess of 10% or controlled directly or indirectly by an insured, a beneficiary, a creditor or any other person not primarily engaged in the insurance business? Yes [ ] No [ X ]

If yes, give full details.

Section 2 – Ceded Reinsurance Report – Part A

(1) Does the company have any reinsurance agreements in effect under which the reinsurer may unilaterally cancel any reinsurance for reasons other than for nonpayment of premium or other similar credits? Yes [ ] No [ X ]

a. If yes, what is the estimated amount of the aggregate reduction in surplus of a unilateral cancellation by the reinsurer as of the date of this statement, for those agreements in which cancellation results in a net obligation of the reporting entity to the reinsurer, and for which such obligation is not presently accrued? Where necessary, the reporting entity may consider the current or anticipated experience of the business reinsured in making this estimate. \$0

b. What is the total amount of reinsurance credits taken, whether as an asset or as a reduction of liability, for these agreements in this statement? \$0

(2) Does the reporting entity have any reinsurance agreements in effect such that the amount of losses paid or accrued through the statement date may result in a payment to the reinsurer of amounts that, in aggregate and allowing for offset of mutual credits from other reinsurance agreements with the same reinsurer, exceed the total direct premium collected under the reinsured policies? Yes [ ] No [ X ]

If yes, give full details.

Section 3 – Ceded Reinsurance Report – Part B

(1) What is the estimated amount of the aggregate reduction in surplus, (for agreements other than those under which the reinsurer may unilaterally cancel for reasons other than for nonpayment of premium or other similar credits that are reflected in Section 2 above) of termination of ALL reinsurance agreements, by either party, as of the date of this statement? Where necessary, the company may consider the current or anticipated experience of the business reinsured in making this estimate. \$0

(2) Have any new agreements been executed or existing agreements amended, since January 1 of the year of this statement, to include policies or contracts that were in force or which had existing reserves established by the company as of the effective date of the agreement? Yes [ ] No [ X ]

If yes, what is the amount of reinsurance credits, whether an asset or a reduction of liability, taken for such new agreements or amendments? \$0

B. Uncollectible Reinsurance

(1) The Company has written off in the current year reinsurance balances due from the companies listed below, the amount of: \$ -

That is reflected as:

a. Claims incurred \$ -  
b. Claims adjustment expenses incurred \$ -  
c. Premiums earned \$ -  
d. Other \$ -

e. Company Amount

C. Commutation of Reinsurance Reflected in Income and Expenses.

The company has reported in its operations in the current year as a result of commutation of reinsurance with the companies listed below, amounts that are reflected as: None

NOTES TO FINANCIAL STATEMENTS

- D. Certified Reinsurer Rating Downgraded or Status Subject to Revocation  
(1) Reporting Entity Ceding to Certified Reinsurer Whose Rating Was Downgraded or Status Subject to Revocation - None
- E. Reinsurance of variable annuity contracts/certificates with an affiliated captive reinsurer - None
- F. Reinsurance Agreement with Affiliated Captive Reinsurer - None
- G. Ceding Entities That Utilize Captive Reinsurers to Assume Reserves Subject to the XXX/ AXXX Captive Framework - None
- H. Reinsurance Credit  
The Company does not have any reinsurance contracts that need disclosed under Note 23 Section H.

NOTE 24 Retrospectively Rated Contracts & Contracts Subject to Redetermination

- E. Risk Sharing Provisions of the Affordable Care Act
- (1) Did the reporting entity write accident and health insurance premium which is subject to the Affordable Care Act risk sharing provisions (YES/NO)? Yes [ ] No [X]
- (2) Impact of Risk Sharing Provisions of the Affordable Care Act on Admitted Assets, Liabilities and Revenue for the Current Year
- |  | Amount |
|--|--------|
| a. Permanent ACA Risk Adjustment Program   |        |
| Assets   |        |
| 1. Premium adjustments receivable due to ACA Risk Adjustment (including high risk pool payments)                   | \$ -   |
| Liabilities  |        |
| 2. Risk adjustment user fees payable for ACA Risk Adjustment   | \$ -   |
| 3. Premium adjustments payable due to ACA Risk Adjustment (including high risk pool premium)                       | \$ -   |
| Operations (Revenue & Expense)   |        |
| 4. Reported as revenue in premium for accident and health contracts (written/collected) due to ACA Risk Adjustment | \$ -   |
| 5. Reported in expenses as ACA risk adjustment user fees (incurred/paid)   | \$ -   |
| b. Transitional ACA Reinsurance Program  |        |
| Assets   |        |
| 1. Amounts recoverable for claims paid due to ACA Reinsurance  | \$ -   |
| 2. Amounts recoverable for claims unpaid due to ACA Reinsurance (Contra Liability)                                 | \$ -   |
| 3. Amounts receivable relating to uninsured plans for contributions for ACA Reinsurance                            | \$ -   |
| Liabilities  |        |
| 4. Liabilities for contributions payable due to ACA Reinsurance – not reported as ceded premium                    | \$ -   |
| 5. Ceded reinsurance premiums payable due to ACA Reinsurance   | \$ -   |
| 6. Liabilities for amounts held under uninsured plans contributions for ACA Reinsurance                            | \$ -   |
| Operations (Revenue & Expense)   |        |
| 7. Ceded reinsurance premiums due to ACA Reinsurance   | \$ -   |
| 8. Reinsurance recoveries (income statement) due to ACA Reinsurance payments or expected payments                  | \$ -   |
| 9. ACA Reinsurance contributions – not reported as ceded premium   | \$ -   |
| c. Temporary ACA Risk Corridors Program  |        |
| Assets   |        |
| 1. Accrued retrospective premium due to ACA Risk Corridors   | \$ -   |
| Liabilities  |        |
| 2. Reserve for rate credits or policy experience rating refunds due to ACA Risk Corridors                          | \$ -   |
| Operations (Revenue & Expense)   |        |
| 3. Effect of ACA Risk Corridors on net premium income (paid/received)  | \$ -   |
| 4. Effect of ACA Risk Corridors on change in reserves for rate credits   | \$ -   |

(3) Roll forward of prior year ACA risk sharing provisions for the following asset (gross of any nonadmission) and liability balances along with the reasons for adjustments to prior year balance.

|   | Accrued During the Prior Year on Business Written Before December 31 of the Prior Year |         | Received or Paid as of the Current Year on Business Written Before December 31 of the Prior Year |         | Differences                                  |  | Adjustments            |                        |     | Unsettled Balances as of the Reporting Date     |   |
|---|--|---------|--|---------|--|--|------------------------|------------------------|-----|---|---|
|   |  |         |  |         | Prior Year Accrued Less Payments (Col 1 - 3) | Prior Year Accrued Less Payments (Col 2 - 4) | To Prior Year Balances | To Prior Year Balances |     | Cumulative Balance from Prior Years (Col 1-3+7) | Cumulative Balance from Prior Years (Col 2-4+8) |
|   | 1  | 2       | 3  | 4       | 5  | 6  | 7                      | 8                      |     | 9   | 10  |
|   | Receivable   | Payable | Receivable   | Payable | Receivable                                   | Payable                                      | Receivable             | Payable                | Ref | Receivable                                      | Payable   |
| a. Permanent ACA Risk Adjustment Program  |  |         |  |         |  |  |                        |                        |     |   |   |
| 1. Premium adjustments receivable (including high risk pool payments)                           | \$ -   | \$ -    | \$ -   | \$ -    | \$ -   | \$ -   | \$ -                   | \$ -                   | A   | \$ -  | \$ -  |
| 2. Premium adjustments (payable) (including high risk pool premium)                             | \$ -   | \$ -    | \$ -   | \$ -    | \$ -   | \$ -   | \$ -                   | \$ -                   | B   | \$ -  | \$ -  |
| 3. Subtotal ACA Permanent Risk Adjustment Program   | \$ -   | \$ -    | \$ -   | \$ -    | \$ -   | \$ -   | \$ -                   | \$ -                   |     | \$ -  | \$ -  |
| b. Transitional ACA Reinsurance Program   |  |         |  |         |  |  |                        |                        |     |   |   |
| 1. Amounts recoverable for claims paid  | \$ -   | \$ -    | \$ -   | \$ -    | \$ -   | \$ -   | \$ -                   | \$ -                   | C   | \$ -  | \$ -  |
| 2. Amounts recoverable for claims unpaid (contra liability)                                     | \$ -   | \$ -    | \$ -   | \$ -    | \$ -   | \$ -   | \$ -                   | \$ -                   | D   | \$ -  | \$ -  |
| 3. Amounts receivable relating to uninsured plans   | \$ -   | \$ -    | \$ -   | \$ -    | \$ -   | \$ -   | \$ -                   | \$ -                   | E   | \$ -  | \$ -  |
| 4. Liabilities for contributions payable due to ACA Reinsurance - not reported as ceded premium | \$ -   | \$ -    | \$ -   | \$ -    | \$ -   | \$ -   | \$ -                   | \$ -                   | F   | \$ -  | \$ -  |
| 5. Ceded reinsurance premiums payable   | \$ -   | \$ -    | \$ -   | \$ -    | \$ -   | \$ -   | \$ -                   | \$ -                   | G   | \$ -  | \$ -  |
| 6. Liability for amounts held under uninsured plans   | \$ -   | \$ -    | \$ -   | \$ -    | \$ -   | \$ -   | \$ -                   | \$ -                   | H   | \$ -  | \$ -  |

NOTES TO FINANCIAL STATEMENTS

|   |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |    |    |    |   |
|---|----|---|----|---|----|---|----|---|----|---|----|---|----|---|----|----|----|----|---|
| 7. Subtotal ACA Transitional Reinsurance Program                | \$ | - | \$ | - | \$ | - | \$ | - | \$ | - | \$ | - | \$ | - | \$ | -  | \$ | -  |   |
| c. Temporary ACA Risk Corridors Program                         |    |   |    |   |    |   |    |   |    |   |    |   |    |   |    |    |    |    |   |
| 1. Accrued retrospective premium                                | \$ | - | \$ | - | \$ | - | \$ | - | \$ | - | \$ | - | \$ | - | I  | \$ | -  | \$ | - |
| 2. Reserve for rate credits or policy experience rating refunds | \$ | - | \$ | - | \$ | - | \$ | - | \$ | - | \$ | - | \$ | - | J  | \$ | -  | \$ | - |
| 3. Subtotal ACA Risk Corridors Program                          | \$ | - | \$ | - | \$ | - | \$ | - | \$ | - | \$ | - | \$ | - |    | \$ | -  | \$ | - |
| d. Total for ACA Risk Sharing Provisions                        | \$ | - | \$ | - | \$ | - | \$ | - | \$ | - | \$ | - | \$ | - |    | \$ | -  | \$ | - |

Explanations of Adjustments

- A.
- B.
- C.
- D.
- E.
- F.
- G.
- H.
- I.
- J.

(4) Roll-Forward of Risk Corridors Asset and Liability Balances by Program Benefit Year

|   | Accrued During the Prior Year on Business Written Before December 31 of the Prior Year |         | Received or Paid as of the Current Year on Business Written Before December 31 of the Prior Year |         | Differences                                  |  | Adjustments            |                        |     | Unsettled Balances as of the Reporting Date     |   |
|---|--|---------|--|---------|--|--|------------------------|------------------------|-----|---|---|
|   |  |         |  |         | Prior Year Accrued Less Payments (Col 1 - 3) | Prior Year Accrued Less Payments (Col 2 - 4) | To Prior Year Balances | To Prior Year Balances |     | Cumulative Balance from Prior Years (Col 1-3+7) | Cumulative Balance from Prior Years (Col 2-4+8) |
|   | 1  | 2       | 3  | 4       | 5  | 6  | 7                      | 8                      |     | 9   | 10  |
|   | Receivable   | Payable | Receivable   | Payable | Receivable                                   | Payable                                      | Receivable             | Payable                | Ref | Receivable                                      | Payable   |
| a. 2014   |  |         |  |         |  |  |                        |                        |     |   |   |
| 1. Accrued retrospective premium                                | \$ -   | \$ -    | \$ -   | \$ -    | \$ -   | \$ -   | \$ -                   | \$ -                   | A   | \$ -  | \$ -  |
| 2. Reserve for rate credits or policy experience rating refunds | \$ -   | \$ -    | \$ -   | \$ -    | \$ -   | \$ -   | \$ -                   | \$ -                   | B   | \$ -  | \$ -  |
| b. 2015   |  |         |  |         |  |  |                        |                        |     |   |   |
| 1. Accrued retrospective premium                                | \$ -   | \$ -    | \$ -   | \$ -    | \$ -   | \$ -   | \$ -                   | \$ -                   | C   | \$ -  | \$ -  |
| 2. Reserve for rate credits or policy experience rating refunds | \$ -   | \$ -    | \$ -   | \$ -    | \$ -   | \$ -   | \$ -                   | \$ -                   | D   | \$ -  | \$ -  |
| c. 2016   |  |         |  |         |  |  |                        |                        |     |   |   |
| 1. Accrued retrospective premium                                | \$ -   | \$ -    | \$ -   | \$ -    | \$ -   | \$ -   | \$ -                   | \$ -                   | E   | \$ -  | \$ -  |
| 2. Reserve for rate credits or policy experience rating refunds | \$ -   | \$ -    | \$ -   | \$ -    | \$ -   | \$ -   | \$ -                   | \$ -                   | F   | \$ -  | \$ -  |
| d. Total for Risk Corridors                                     | \$ -   | \$ -    | \$ -   | \$ -    | \$ -   | \$ -   | \$ -                   | \$ -                   |     | \$ -  | \$ -  |

Explanations of Adjustments

- A.
- B.
- C.
- D.
- E.
- F.

24E(4)d (Columns 1 through 10) should equal 24E(3)c3 (Column 1 through 10 respectively)

(5) ACA Risk Corridors Receivable as of Reporting Date

|                             | 1   | 2   | 3                         | 4   | 5                   | 6                          |
|-----------------------------|---|---|---------------------------|---|---------------------|----------------------------|
| Risk Corridors Program Year | Estimated Amount to be Filed or Final Amount Filed with CMS | Non-Accrued Amounts for Impairment or Other Reasons | Amounts received from CMS | Asset Balance (Gross of Non-admissions) (1-2-3) | Non-admitted Amount | Net Admitted Asset (4 - 5) |
| a. 2014                     | \$ -  | \$ -  | \$ -                      | \$ -  | \$ -                | \$ -                       |
| b. 2015                     | \$ -  | \$ -  | \$ -                      | \$ -  | \$ -                | \$ -                       |
| c. 2016                     | \$ -  | \$ -  | \$ -                      | \$ -  | \$ -                | \$ -                       |
| d. Total (a + b + c)        | \$ -  | \$ -  | \$ -                      | \$ -  | \$ -                | \$ -                       |

24E(5)d (Column 4) should equal 24E(3)c1 (Column 9)

24E(5)d (Column 6) should equal 24E(2)c1

NOTES TO FINANCIAL STATEMENTS

NOTE 25 Change in Incurred Losses and Loss Adjustment Expenses

The Company did not have any changes in the provision for incurred loss or loss adjustment expenses.

NOTE 26 Intercompany Pooling Arrangements

The Company does not have any intercompany pooling arrangements.

NOTE 27 Structured Settlements - None

NOTE 28 Health Care Receivables

A. Pharmaceutical Rebate Receivables - None

B. Risk-Sharing Receivables - None

NOTE 29 Participating Policies

The Company does not have any participating policies.

NOTE 30 Premium Deficiency Reserves

|   |                |         |
|---|----------------|---------|
| 1. Liability carried for premium deficiency reserves              | \$             | 495,648 |
| 2. Date of the most recent evaluation of this liability           | 12/31/2021     |         |
| 3. Was anticipated investment income utilized in the calculation? | Yes [X] No [ ] |         |

NOTE 31 Reserves for Life Contracts and Annuity Contracts

(1) Reserve Practices

The Company waives deductions of deferred fractional premiums upon death of insured and returns any portion beyond the date of death. Surrender values are not promised in excess of the legally computed reserves.

(2) Valuation of Substandard Policies

The company issued no substandard business prior to January 1, 1993. Policies issued after January 1, 1993, for substandard lives, are charged an extra premium plus the regular premium for the true age. Mean reserves are based on appropriate multiples of standard rates of mortality.

(3) Amount of Insurance Where Gross Premiums are Less than the Net Premiums

The company has \$777,000 of insurance in force for which the gross premiums are less than the net premiums with a deficiency reserve of \$5,125.

(4) Method Used to Determine Tabular Interest, Reserves Released, and Cost

The Tabular Interest (Page 7, Line 4) has been determined by formula as described in the instruction for Page 7 (or, alternatively, from the basic data for the calculation of policy reserves). The Tabular Less Actual Reserve Released (Page 7, Line 5) has been determined by formula as described in the instruction for Page 7 (or, alternatively, from the basic data for the calculation of reserves and the actual reserves released). The Tabular Cost (Page 7, Line 9) has been determined by formula as described in the instructions for Page 7 (or, alternative, from the basic data for calculation of policy reserves).

(5) Method of Determination of Tabular Interest on Funds not Involving Life Contingencies

For determination of Tabular Interest on funds not involving life contingencies under Exhibit 7, for each valuation rate of interest the tabular interest is calculated monthly as the product of the mean amount of funds times the valuation rate of 4.0%.

(6) The details for other changes:

| ITEM          | Total | Industrial Life | ORDINARY       |                      |                         | Credit Life Group and Individual | GROUP          |           |
|---------------|-------|-----------------|----------------|----------------------|-------------------------|----------------------------------|----------------|-----------|
|               |       |                 | Life Insurance | Individual Annuities | Supplementary Contracts |                                  | Life Insurance | Annuities |
| 3106999 Total | \$ -  | \$ -            | \$ -           | \$ -                 | \$ -                    | \$ -                             | \$ -           | \$ -      |

NOTE 32 Analysis of Annuity Actuarial Reserves and Deposit Type Contract Liabilities by Withdrawal Characteristics

A. INDIVIDUAL ANNUITIES:

|   | General Account | Separate Account with Guarantees | Separate Account Nonguaranteed | Total        | % of Total |
|---|-----------------|----------------------------------|--------------------------------|--------------|------------|
| (1) Subject to discretionary withdrawal:                                      |                 |                                  |                                |              |            |
| a. With market value adjustment   | \$ -            | \$ -                             | \$ -                           | \$ -         | 0.0%       |
| b. At book value less current surrender charge of 5% or more                  | \$ -            | \$ -                             | \$ -                           | \$ -         | 0.0%       |
| c. At fair value  | \$ -            | \$ -                             | \$ -                           | \$ -         | 0.0%       |
| d. Total with market value adjustment or at fair value (total of a through c) | \$ -            | \$ -                             | \$ -                           | \$ -         | 0.0%       |
| e. At book value without adjustment (minimal or no charge or adjustment)      | \$ 2,766,855    | \$ -                             | \$ -                           | \$ 2,766,855 | 100.0%     |
| (2) Not subject to discretionary withdrawal                                   | \$ -            | \$ -                             | \$ -                           | \$ -         | 0.0%       |
| (3) Total (gross: direct + assumed)   | \$ 2,766,855    | \$ -                             | \$ -                           | \$ 2,766,855 | 100.0%     |
| (4) Reinsurance ceded   | \$ 1,933,370    | \$ -                             | \$ -                           | \$ 1,933,370 |            |
| (5) Total (net)* (3) - (4)  | \$ 833,485      | \$ -                             | \$ -                           | \$ 833,485   |            |

(6) Amount included in A(1)b above that will move to A(1)e for the first time within the year after the statement date:

\* Reconciliation of total annuity actuarial reserves and deposit fund liabilities.

B. GROUP ANNUITIES:

|   | General Account | Separate Account with Guarantees | Separate Account Nonguaranteed | Total | % of Total |
|---|-----------------|----------------------------------|--------------------------------|-------|------------|
| (1) Subject to discretionary withdrawal:                                      |                 |                                  |                                |       |            |
| a. With market value adjustment   | \$ -            | \$ -                             | \$ -                           | \$ -  | 0.0%       |
| b. At book value less current surrender charge of 5% or more                  | \$ -            | \$ -                             | \$ -                           | \$ -  | 0.0%       |
| c. At fair value  | \$ -            | \$ -                             | \$ -                           | \$ -  | 0.0%       |
| d. Total with market value adjustment or at fair value (total of a through c) | \$ -            | \$ -                             | \$ -                           | \$ -  | 0.0%       |
| e. At book value without adjustment (minimal or no charge or adjustment)      | \$ -            | \$ -                             | \$ -                           | \$ -  | 0.0%       |

NOTES TO FINANCIAL STATEMENTS

|   |    |                 |    |                                  |    |                                |        |         |            |
|---|----|-----------------|----|----------------------------------|----|--------------------------------|--------|---------|------------|
| (2) Not subject to discretionary withdrawal   | \$ | -               | \$ | -                                | \$ | -                              | \$     | -       | 0.0%       |
| (3) Total (gross: direct + assumed)   | \$ | -               | \$ | -                                | \$ | -                              | \$     | -       | 100.0%     |
| (4) Reinsurance ceded   | \$ | -               | \$ | -                                | \$ | -                              | \$     | -       |            |
| (5) Total (net)* (3) - (4)  | \$ | -               | \$ | -                                | \$ | -                              | \$     | -       |            |
|   |    |                 |    |                                  |    |                                |        |         |            |
| (6) Amount included in B(1)b above that will move to B(1)e for the first time within the year after the statement date: | \$ | -               | \$ | -                                | \$ | -                              | \$     | -       |            |
| C. DEPOSIT-TYPE CONTRACTS (no life contingencies):  |    |                 |    |                                  |    |                                |        |         |            |
|   |    | General Account |    | Separate Account with Guarantees |    | Separate Account Nonguaranteed |        | Total   | % of Total |
| (1) Subject to discretionary withdrawal:  |    |                 |    |                                  |    |                                |        |         |            |
| a. With market value adjustment   | \$ | -               | \$ | -                                | \$ | -                              | \$     | -       | 0.0%       |
| b. At book value less current surrender charge of 5% or more  | \$ | -               | \$ | -                                | \$ | -                              | \$     | -       | 0.0%       |
| c. At fair value  | \$ | 9,886           | \$ | -                                | \$ | -                              | \$     | 9,886   | 100.0%     |
| d. Total with market value adjustment or at fair value (total of a through c)   | \$ | 9,886           | \$ | -                                | \$ | -                              | \$     | 9,886   | 100.0%     |
| e. At book value without adjustment (minimal or no charge or adjustment)  | \$ | -               | \$ | -                                | \$ | -                              | \$     | -       | 0.0%       |
| (2) Not subject to discretionary withdrawal   | \$ | -               | \$ | -                                | \$ | -                              | \$     | -       | 0.0%       |
| (3) Total (gross: direct + assumed)   | \$ | 9,886           | \$ | -                                | \$ | -                              | \$     | 9,886   | 100.0%     |
| (4) Reinsurance ceded   | \$ | -               | \$ | -                                | \$ | -                              | \$     | -       |            |
| (5) Total (net)* (3) - (4)  | \$ | 9,886           | \$ | -                                | \$ | -                              | \$     | 9,886   |            |
|   |    |                 |    |                                  |    |                                |        |         |            |
| (6) Amount included in C(1)b above that will move to C(1)e for the first time within the year after the statement date: | \$ | -               | \$ | -                                | \$ | -                              | \$     | -       |            |
| D. Life & Accident & Health Annual Statement:   |    |                 |    |                                  |    |                                |        |         |            |
|   |    |                 |    |                                  |    |                                | Amount |         |            |
| (1) Exhibit 5, Annuities Section, Total (net)   |    |                 |    |                                  |    |                                | \$     | 833,484 |            |
| (2) Exhibit 5, Supplementary Contracts with Life Contingencies Section, Total (net)                                     |    |                 |    |                                  |    |                                | \$     | -       |            |
| (3) Exhibit 7, Deposit-Type Contracts, Line 14, Column 1  |    |                 |    |                                  |    |                                | \$     | 9,886   |            |
| (4) Subtotal  |    |                 |    |                                  |    |                                | \$     | 843,370 |            |
| Separate Accounts Annual Statement:   |    |                 |    |                                  |    |                                |        |         |            |
| (5) Exhibit 3, Line 0299999, Column 2   |    |                 |    |                                  |    |                                | \$     | -       |            |
| (6) Exhibit 3, Line 0399999, Column 2   |    |                 |    |                                  |    |                                | \$     | -       |            |
| (7) Policyholder dividend and coupon accumulations  |    |                 |    |                                  |    |                                | \$     | -       |            |
| (8) Policyholder premiums   |    |                 |    |                                  |    |                                | \$     | -       |            |
| (9) Guaranteed interest contracts   |    |                 |    |                                  |    |                                | \$     | -       |            |
| (10) Other contract deposit funds   |    |                 |    |                                  |    |                                | \$     | -       |            |
| (11) Subtotal   |    |                 |    |                                  |    |                                | \$     | -       |            |
| (12) Combined Total   |    |                 |    |                                  |    |                                | \$     | 843,370 |            |

NOTE 33 Analysis of Life Actuarial Reserves by Withdrawal Characteristics

|  |    |               |    |            |    |           |
|--|----|---------------|----|------------|----|-----------|
|  |    | Account Value |    | Cash Value |    | Reserve   |
| A. General Account   |    |               |    |            |    |           |
| (1) Subject to discretionary withdrawal, surrender values or policy loans: |    |               |    |            |    |           |
| a. Term Policies with Cash Value   | \$ | -             | \$ | -          | \$ | -         |
| b. Universal Life  | \$ | 455,281       | \$ | 455,281    | \$ | 455,281   |
| c. Universal Life with Secondary Guarantees                                | \$ | -             | \$ | -          | \$ | -         |
| d. Indexed Universal Life  | \$ | -             | \$ | -          | \$ | -         |
| e. Indexed Universal Life with Secondary Guarantees                        | \$ | -             | \$ | -          | \$ | -         |
| f. Indexed Life  | \$ | -             | \$ | -          | \$ | -         |
| g. Other Permanent Cash Value Life Insurance                               | \$ | -             | \$ | 7,340,036  | \$ | 8,629,906 |
| h. Variable Life   | \$ | -             | \$ | -          | \$ | -         |
| i. Variable Universal Life   | \$ | -             | \$ | -          | \$ | -         |
| j. Miscellaneous Reserves  | \$ | -             | \$ | -          | \$ | -         |
| (2) Not subject to discretionary withdrawal or no cash values:             |    |               |    |            |    |           |
| a. Term Policies without Cash Value  |    | XXX           |    | XXX        | \$ | 142,329   |
| b. Accidental Death Benefits   |    | XXX           |    | XXX        | \$ | 72        |
| c. Disability - Active Lives   |    | XXX           |    | XXX        | \$ | 1,152     |
| d. Disability - Disabled Lives   |    | XXX           |    | XXX        | \$ | -         |
| e. Miscellaneous Reserves  |    | XXX           |    | XXX        | \$ | 510,883   |
| (3) Total (gross: direct + assumed)  | \$ | 455,281       | \$ | 7,795,317  | \$ | 9,739,623 |
| (4) Reinsurance ceded  | \$ | 432,517       | \$ | 6,587,668  | \$ | 7,745,324 |
| (5) Total (net) (3) - (4)  | \$ | 22,764        | \$ | 1,207,649  | \$ | 1,994,299 |
|  |    |               |    |            |    |           |
|  |    | Account Value |    | Cash Value |    | Reserve   |
| B. Separate Account with Guarantees  |    |               |    |            |    |           |
| (1) Subject to discretionary withdrawal, surrender values or policy loans: |    |               |    |            |    |           |
| a. Term Policies with Cash Value   | \$ | -             | \$ | -          | \$ | -         |
| b. Universal Life  | \$ | -             | \$ | -          | \$ | -         |
| c. Universal Life with Secondary Guarantees                                | \$ | -             | \$ | -          | \$ | -         |
| d. Indexed Universal Life  | \$ | -             | \$ | -          | \$ | -         |
| e. Indexed Universal Life with Secondary Guarantees                        | \$ | -             | \$ | -          | \$ | -         |
| f. Indexed Life  | \$ | -             | \$ | -          | \$ | -         |
| g. Other Permanent Cash Value Life Insurance                               | \$ | -             | \$ | -          | \$ | -         |
| h. Variable Life   | \$ | -             | \$ | -          | \$ | -         |
| i. Variable Universal Life   | \$ | -             | \$ | -          | \$ | -         |
| j. Miscellaneous Reserves  | \$ | -             | \$ | -          | \$ | -         |
| (2) Not subject to discretionary withdrawal or no cash values:             |    |               |    |            |    |           |
| a. Term Policies without Cash Value  |    | XXX           |    | XXX        | \$ | -         |
| b. Accidental Death Benefits   |    | XXX           |    | XXX        | \$ | -         |
| c. Disability - Active Lives   |    | XXX           |    | XXX        | \$ | -         |
| d. Disability - Disabled Lives   |    | XXX           |    | XXX        | \$ | -         |

NOTES TO FINANCIAL STATEMENTS

|  |               |              |         |   |
|--|---------------|--------------|---------|---|
| e. Miscellaneous Reserves  | XXX           | XXX          | \$      | - |
| (3) Total (gross: direct + assumed)  | \$            | -            | \$      | - |
| (4) Reinsurance ceded  | \$            | -            | \$      | - |
| (5) Total (net) (3) - (4)  | \$            | -            | \$      | - |
| C. Separate Account Nonguaranteed  | Account Value | Cash Value   | Reserve |   |
| (1) Subject to discretionary withdrawal, surrender values or policy loans: |               |              |         |   |
| a. Term Policies with Cash Value   | \$            | -            | \$      | - |
| b. Universal Life  | \$            | -            | \$      | - |
| c. Universal Life with Secondary Guarantees                                | \$            | -            | \$      | - |
| d. Indexed Universal Life  | \$            | -            | \$      | - |
| e. Indexed Universal Life with Secondary Guarantees                        | \$            | -            | \$      | - |
| f. Indexed Life  | \$            | -            | \$      | - |
| g. Other Permanent Cash Value Life Insurance                               | \$            | -            | \$      | - |
| h. Variable Life   | \$            | -            | \$      | - |
| i. Variable Universal Life   | \$            | -            | \$      | - |
| j. Miscellaneous Reserves  | \$            | -            | \$      | - |
| (2) Not subject to discretionary withdrawal or no cash values:             |               |              |         |   |
| a. Term Policies without Cash Value  | XXX           | XXX          | \$      | - |
| b. Accidental Death Benefits   | XXX           | XXX          | \$      | - |
| c. Disability - Active Lives   | XXX           | XXX          | \$      | - |
| d. Disability - Disabled Lives   | XXX           | XXX          | \$      | - |
| e. Miscellaneous Reserves  | XXX           | XXX          | \$      | - |
| (3) Total (gross: direct + assumed)  | \$            | -            | \$      | - |
| (4) Reinsurance ceded  | \$            | -            | \$      | - |
| (5) Total (net) (3) - (4)  | \$            | -            | \$      | - |
| D. Life & Accident & Health Annual Statement:                              |               | Amount       |         |   |
| (1) Exhibit 5, Life Insurance Section, Total (net)                         |               | \$ 1,523,028 |         |   |
| (2) Exhibit 5, Accidental Death Benefits Section, Total (net)              |               | \$ 4         |         |   |
| (3) Exhibit 5, Disability - Active Lives Section, Total (net)              |               | \$ 58        |         |   |
| (4) Exhibit 5, Disability - Disabled Lives Section, Total (net)            |               | \$ -         |         |   |
| (5) Exhibit 5, Miscellaneous reserves Section, Total (net)                 |               | \$ 471,209   |         |   |
| (6) Subtotal   |               | \$ 1,994,299 |         |   |
| Separate Accounts Statement  |               |              |         |   |
| (7) Exhibit 3, Line 0199999, Column 2                                      |               | \$ -         |         |   |
| (8) Exhibit 3, Line 0499999, Column 2                                      |               | \$ -         |         |   |
| (9) Exhibit 3, Line 0599999, Column 2                                      |               | \$ -         |         |   |
| (10) Subtotal (Lines (7) through (9))                                      |               | \$ -         |         |   |
| (11) Combined Total (6) and (10))  |               | \$ 1,994,299 |         |   |

NOTE 34 Premium & Annuity Considerations Deferred and Uncollected

A. Deferred and uncollected life insurance premiums and annuity considerations as of the end of current period, were as follows:

| Type                      | Gross     | Net of Loading |
|---------------------------|-----------|----------------|
| (1) Industrial            | \$ -      | \$ -           |
| (2) Ordinary new business | \$ 264    | \$ (1,690)     |
| (3) Ordinary renewal      | \$ 33,414 | \$ 39,564      |
| (4) Credit Life           | \$ -      | \$ -           |
| (5) Group Life            | \$ -      | \$ -           |
| (6) Group Annuity         | \$ -      | \$ -           |
| (7) Totals                | \$ 33,678 | \$ 37,874      |

NOTE 35 Separate Accounts

A. Separate Account Activity

(1) The Company does not have any separate accounts.

NOTE 36 Loss/Claim Adjustment Expenses

The balance in the liability for unpaid accident and health claim adjustment expenses as of December 31, 2021 and December 31, 2020 was \$17,380 and \$17,298, respectively.

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? .....  
If yes, complete Schedule Y, Parts 1, 1A, 2 and 3.

Yes [ X ] No [ ]

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 [ X ] No [ ] N/A [ ]

1.3

State Regulating? .....

Ohio

1.4

Is the reporting entity publicly traded or a member of a publicly traded group? .....

Yes [ ] No [ X ]

1.5

If the response to 1.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group. ....

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: .....

06/19/2021

3.1

State as of what date the latest financial examination of the reporting entity was made or is being made. ....

12/31/2018

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. ....

12/31/2018

3.3

State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). ....

12/13/2019

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 [ ] No [ ] N/A [ X ]

3.6

Have all of the recommendations within the latest financial examination report been complied with? .....

Yes [ ] No [ X ] 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? .....  
4.12 renewals? .....

Yes [ ] No [ X ]  
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? .....  
4.22 renewals? .....

Yes [ ] No [ X ]  
Yes [ ] No [ ]

5.1

Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? .....  
If yes, complete and file the merger history data file with the NAIC.

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<br>Name of Entity | 2<br>NAIC Company Code | 3<br>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(s) of the foreign person(s) or entity(s) or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact; and identify the type of entity(s) (e.g., individual, corporation or government, manager or attorney in fact).

0.0 %

|                  |                     |
|------------------|---------------------|
| 1<br>Nationality | 2<br>Type of Entity |
|                  |                     |

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE The Order Of United Commercial Travelers Of America

GENERAL INTERROGATORIES

8.1

Is the company a subsidiary of a depository institution holding company (DIHC) or a DIHC itself, regulated by the Federal Reserve Board? .....

Yes [ ] No [ X ]

8.2

If the response to 8.1 is yes, please identify the name of the DIHC.

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 below the names and location (city and state of the main office) of any affiliates regulated by a federal 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              | 2                      | 3   | 4   | 5    | 6   |
| Affiliate Name | Location (City, State) | FRB | OCC | FDIC | SEC |
|                |                        |     |     |      |     |

8.5

Is the reporting entity a depository institution holding company with significant insurance operations as defined by the Board of Governors of Federal Reserve System or a subsidiary of the reporting entity? .....

Yes [ ] No [ X ]

8.6

If response to 8.5 is no, is the reporting entity a company or subsidiary of a company that has otherwise been made subject to the Federal Reserve Board's capital rule? .....

Yes [ ] No [ X ] N/A [ ]

9.

What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?  
BKD, 312 Walnut Street Suite 3000; Cincinnati, Ohio 45020 .....

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 18A 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 [ X ] No [ ] N/A [ ]

10.6

If the response 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?  
Jeffrey L. Smith, MAAA, FCA; Diamond Consulting Group, Inc.; 1335 Dublin Rd. Suite 209 B; Columbus, OH 43215 - Consulting Actuary .....

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 .....

0

12.13

Total book/adjusted carrying value .....

\$ 0

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).



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE The Order Of United Commercial Travelers Of America

GENERAL INTERROGATORIES

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

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 with the official duties of such person?

Yes [ X ] No [ ]

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

\$ 0

21.22 Borrowed from others

\$ 0

21.23 Leased from others

\$ 0

21.24 Other

\$ 0
- 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

\$ 0

22.22 Amount paid as expenses

\$ 0

22.23 Other amounts paid

\$ 0
- 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:

\$ 0
- 24.1

Does the insurer utilize third parties to pay agent commissions in which the amounts advanced by the third parties are not settled in full within 90 days?

Yes [ ] No [ X ]
- 24.2

If the response to 24.1 is yes, identify the third-party that pays the agents and whether they are a related party.

| Name of Third-Party | Is the Third-Party Agent a Related Party (Yes/No) |
|---------------------|---|
|                     |   |

INVESTMENT

- 25.01

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 25.03)

Yes [ ] No [ X ]

GENERAL INTERROGATORIES

25.02 If no, give full and complete information relating thereto  
Securities held in Trust. ....

25.03 For securities 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)  
.....

25.04 For the reporting entity's securities lending program, report amount of collateral for conforming programs as outlined in the Risk-Based Capital Instructions. ....\$ .....0

25.05 For the reporting entity's securities lending program, report amount of collateral for other programs. ....\$ .....0

25.06 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 ]

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

25.08 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 ]

25.09 For the reporting entity's securities lending program state the amount of the following as of December 31 of the current year:

25.091 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2. ....\$ .....0

25.092 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 .....\$ .....0

25.093 Total payable for securities lending reported on the liability page. ....\$ .....0

26.1 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 25.03). .... Yes [ X ] No [ ]

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

26.21 Subject to repurchase agreements .....\$ .....0

26.22 Subject to reverse repurchase agreements .....\$ .....0

26.23 Subject to dollar repurchase agreements .....\$ .....0

26.24 Subject to reverse dollar repurchase agreements ....\$ .....0

26.25 Placed under option agreements .....\$ .....0

26.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock .....\$ .....0

26.27 FHLB Capital Stock .....\$ .....0

26.28 On deposit with states .....\$ .....628,457

26.29 On deposit with other regulatory bodies .....\$ .....841,774

26.30 Pledged as collateral - excluding collateral pledged to an FHLB .....\$ .....0

26.31 Pledged as collateral to FHLB - including assets backing funding agreements .....\$ .....0

26.32 Other .....\$ .....0

26.3 For category (26.26) provide the following:

| 1<br>Nature of Restriction | 2<br>Description | 3<br>Amount |
|----------------------------|------------------|-------------|
| .....                      | .....            | .....       |

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

27.2 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.

LINES 27.3 through 27.5: FOR LIFE/FRATERNAL REPORTING ENTITIES ONLY:

27.3 Does the reporting entity utilize derivatives to hedge variable annuity guarantees subject to fluctuations as a result of interest rate sensitivity? .. Yes [ ] No [ X ]

27.4 If the response to 27.3 is YES, does the reporting entity utilize:

27.41 Special accounting provision of SSAP No. 108 ..... Yes [ ] No [ ]

27.42 Permitted accounting practice ..... Yes [ ] No [ ]

27.43 Other accounting guidance ..... Yes [ ] No [ ]

27.5 By responding YES to 27.41 regarding utilizing the special accounting provisions of SSAP No. 108, the reporting entity attests to the following: ..... Yes [ ] No [ ]

- The reporting entity has obtained explicit approval from the domiciliary state.
- Hedging strategy subject to the special accounting provisions is consistent with the requirements of VM-21.
- Actuarial certification has been obtained which indicates that the hedging strategy is incorporated within the establishment of VM-21 reserves and provides the impact of the hedging strategy within the Actuarial Guideline Conditional Tail Expectation Amount.
- Financial Officer Certification has been obtained which indicates that the hedging strategy meets the definition of a Clearly Defined Hedging Strategy within VM-21 and that the Clearly Defined Hedging Strategy is the hedging strategy being used by the company in its actual day-to-day risk mitigation efforts.

28.1 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 ]

28.2 If yes, state the amount thereof at December 31 of the current year. ....\$ .....0

29. 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 [ ] No [ X ]

29.01 For agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

| 1<br>Name of Custodian(s)          | 2<br>Custodian's Address                                     |
|------------------------------------|--|
| US Bank National Association ..... | 1555 N Riber Center Dr. Suite 302; Milwaukee, WI 53212 ..... |

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GENERAL INTERROGATORIES

29.02 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<br>Name(s)      | 2<br>Location(s)   | 3<br>Complete Explanation(s)                               |
|-------------------|--|--|
| ScotiaTrust ..... | Exchange Tower, 130 King Street West; 20th Floor;<br>Toronto, ON M5X 1K1 ..... | Canadian investments are in compliance with OSFI.<br>..... |

29.03 Have there been any changes, including name changes, in the custodian(s) identified in 29.01 during the current year?..... Yes [    ] No [ X ]

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

| 1<br>Old Custodian | 2<br>New Custodian | 3<br>Date of Change | 4<br>Reason |
|--------------------|--------------------|---------------------|-------------|
| .....              | .....              | .....               | .....       |

29.05 Investment management – Identify all investment advisors, investment managers, broker/dealers, including individuals that have the authority to make investment decisions on behalf of the reporting entity. For assets that are managed internally by employees of the reporting entity, note as such. ["...that have access to the investment accounts"; "...handle securities"]

| 1<br>Name of Firm or Individual       | 2<br>Affiliation |
|---------------------------------------|------------------|
| Sun Life Capital Management LLC ..... | U.....           |
| .....                                 | .....            |

29.0597 For those firms/individuals listed in the table for Question 29.05, do any firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") manage more than 10% of the reporting entity's invested assets?..... Yes [ X ] No [    ]

29.0598 For firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") listed in the table for Question 29.05, does the total assets under management aggregate to more than 50% of the reporting entity's invested assets?..... Yes [ X ] No [    ]

29.06 For those firms or individuals listed in the table for 29.05 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

| 1   | 2  | 3                             | 4               | 5  |
|---|--|-------------------------------|-----------------|--|
| Central Registration<br>Depository Number | Name of Firm or Individual                           | Legal Entity Identifier (LEI) | Registered With | Investment<br>Management<br>Agreement<br>(IMA) Filed |
| 107680 .....                              | Victor Harned, Sun Life Capital Management LLC ..... | .....                         | SEC .....       | NO .....   |
| .....                                     | .....  | .....                         | .....           | .....  |

30.1 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 [    ]

30.2 If yes, complete the following schedule:

| 1<br>CUSIP #      | 2<br>Name of Mutual Fund           | 3<br>Book/Adjusted<br>Carrying Value |
|-------------------|------------------------------------|--------------------------------------|
| 921946-40-6 ..... | Vanguard High DVD YLD .....        | 50,001 .....                         |
| 922042-77-5 ..... | Vanguard FTSE All-World Ex-4 ..... | 26,596 .....                         |
| 922908-36-3 ..... | Vanguard S&P 500 ETF .....         | 65,486 .....                         |
| 30.2999 - Total   |                                    | 142,083 .....                        |

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

| 1                                      | 2   | 3  | 4                    |
|--|---|--|----------------------|
| Name of Mutual Fund (from above table) | Name of Significant Holding of the<br>Mutual Fund | Amount of Mutual<br>Fund's Book/Adjusted<br>Carrying Value<br>Attributable to the<br>Holding | Date of<br>Valuation |
| Vanguard High DVD Yield .....          | Johnson & Johnson .....                           | 1,619 .....  | 12/31/2021 ...       |
| Vanguard High DVD Yield .....          | JP Morgan Chase & Co .....                        | 1,556 .....  | 12/31/2021 ...       |
| Vanguard High DVD Yield .....          | Home Depot Inc .....                              | 1,892 .....  | 12/31/2021 ...       |
| Vanguard High DVD Yield .....          | Proctor and Gamble Co .....                       | 1,877 .....  | 12/31/2021 ...       |
| Vanguard High DVD Yield .....          | Bank of America Corp .....                        | 1,685 .....  | 12/31/2021 ...       |
| Vanguard FTSE All-World Ex-4 .....     | Tencent Holdings Ltd .....                        | 357 .....  | 12/31/2021 ...       |
| Vanguard FTSE All-World Ex-4 .....     | Nestle SA .....                                   | 337 .....  | 12/31/2021 ...       |
| Vanguard FTSE All-World Ex-4 .....     | Taiwan Semiconductor M .....                      | 311 .....  | 12/31/2021 ...       |
| Vanguard FTSE All-World Ex-4 .....     | SLCMT1142 .....                                   | 299 .....  | 12/31/2021 ...       |
| Vanguard FTSE All-World Ex-4 .....     | Roche Holding AG .....                            | 256 .....  | 12/31/2021 ...       |
| Vanguard S&P 500 ETF .....             | Apple Inc .....                                   | 4,644 .....  | 12/31/2021 ...       |
| Vanguard S&P 500 ETF .....             | Microsoft Corp .....                              | 3,980 .....  | 12/31/2021 ...       |
| Vanguard S&P 500 ETF .....             | Amazon.com Inc .....                              | 2,225 .....  | 12/31/2021 ...       |
| Vanguard S&P 500 ETF .....             | Alaphbet Inc .....                                | 1,388 .....  | 12/31/2021 ...       |
| Vanguard S&P 500 ETF .....             | Tesla Inc .....                                   | 1,299 .....  | 12/31/2021 ...       |
| .....                                  | .....   | .....  | .....                |

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GENERAL INTERROGATORIES

31. 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)<br>Value | Fair Value | Excess of Statement<br>over Fair Value (-), or<br>Fair Value over<br>Statement (+) |
| 31.1 Bonds .....            | 10,441,585                    | 10,749,531 | 307,946  |
| 31.2 Preferred stocks ..... | 0                             | 0          | 0  |
| 31.3 Totals                 | 10,441,585                    | 10,749,531 | 307,946  |

31.4 Describe the sources or methods utilized in determining the fair values:  
Trust Statements .....

32.1 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 ]

32.2 If the answer to 32.1 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 [ ]

32.3 If the answer to 32.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D: .....

33.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Investment Analysis Office been followed? ..... Yes [ X ] No [ ]

33.2 If no, list exceptions: .....

34. By self-designating 5GI securities, the reporting entity is certifying the following elements of each self-designated 5GI security:  
a. Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.  
b. Issuer or obligor is current on all contracted interest and principal payments.  
c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.  
Has the reporting entity self-designated 5GI securities? ..... Yes [ ] No [ X ]

35. By self-designating PLGI securities, the reporting entity is certifying the following elements of each self-designated PLGI security:  
a. The security was purchased prior to January 1, 2018.  
b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.  
c. The NAIC Designation was derived from the credit rating assigned by an NAIC CRP in its legal capacity as a NRSRO which is shown on a current private letter rating held by the insurer and available for examination by state insurance regulators.  
d. The reporting entity is not permitted to share this credit rating of the PL security with the SVO.  
Has the reporting entity self-designated PLGI securities? ..... Yes [ ] No [ X ]

36. By assigning FE to a Schedule BA non-registered private fund, the reporting entity is certifying the following elements of each self-designated FE fund:  
a. The shares were purchased prior to January 1, 2019.  
b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.  
c. The security had a public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO prior to January 1, 2019.  
d. The fund only or predominantly holds bonds in its portfolio.  
e. The current reported NAIC Designation was derived from the public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO.  
f. The public credit rating(s) with annual surveillance assigned by an NAIC CRP has not lapsed.  
Has the reporting entity assigned FE to Schedule BA non-registered private funds that complied with the above criteria? ..... Yes [ ] No [ X ]

37. By rolling/renewing short-term or cash equivalent investments with continued reporting on Schedule DA, Part 1 or Schedule E Part 2 (identified through a code (%) in those investment schedules), the reporting entity is certifying to the following:  
a. The investment is a liquid asset that can be terminated by the reporting entity on the current maturity date.  
b. If the investment is with a nonrelated party or nonaffiliate, then it reflects an arms-length transaction with renewal completed at the discretion of all involved parties.  
c. If the investment is with a related party or affiliate, then the reporting entity has completed robust re-underwriting of the transaction for which documentation is available for regulator review.  
d. Short-term and cash equivalent investments that have been renewed/rolled from the prior period that do not meet the criteria in 37.a - 37.c are reported as long-term investments.  
Has the reporting entity rolled/renewed short-term or cash equivalent investments in accordance with these criteria? ..... Yes [ ] No [ X ] N/A [ ]

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE The Order Of United Commercial Travelers Of America

GENERAL INTERROGATORIES

OTHER

38.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? .....\$ .....25,400

38.2 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<br>Name                         | 2<br>Amount Paid |
|-----------------------------------|------------------|
| AM Best .....                     | 22,900           |
| American Fraternal Alliance ..... | 2,500            |
| .....                             |                  |

39.1 Amount of payments for legal expenses, if any? .....\$ .....50,691

39.2 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<br>Name             | 2<br>Amount Paid |
|-----------------------|------------------|
| Ice Miller LLP .....  | 38,555           |
| Walker Sorensen ..... | 12,136           |
| .....                 |                  |

40.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? .....\$ .....0

40.2 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<br>Name | 2<br>Amount Paid |
|-----------|------------------|
| .....     |                  |

GENERAL INTERROGATORIES

PART 2 - LIFE, ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES INTERROGATORIES

Life, Accident and Health Companies/Fraternal Benefit Societies:

1.1 Does the reporting entity have any direct Medicare Supplement Insurance in force? ..... Yes [ X ] No [ ]

1.2 If yes, indicate premium earned on U.S. business only .....\$ .....25,870,308

1.3 What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit? .....\$ .....0

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. ....\$ .....0

1.5 Indicate total incurred claims on all Medicare Supplement insurance. ....\$ .....16,476,015

1.6 Individual policies:

Most current three years:

1.61 Total premium earned .....\$ .....925,229

1.62 Total incurred claims .....\$ .....485,574

1.63 Number of covered lives .....553

All years prior to most current three years

1.64 Total premium earned .....\$ .....24,945,081

1.65 Total incurred claims .....\$ .....15,990,441

1.66 Number of covered lives .....5,026

1.7 Group policies:

Most current three years:

1.71 Total premium earned .....\$ .....0

1.72 Total incurred claims .....\$ .....0

1.73 Number of covered lives .....0

All years prior to most current three years

1.74 Total premium earned .....\$ .....0

1.75 Total incurred claims .....\$ .....0

1.76 Number of covered lives .....0

2. Health Test:

1  
Current Year

2  
Prior Year

2.1 Premium Numerator .....2,394,154 .....2,756,063

2.2 Premium Denominator .....11,912,617 .....12,516,431

2.3 Premium Ratio (2.1/2.2) .....0.201 .....0.220

2.4 Reserve Numerator .....2,573,905 .....2,793,517

2.5 Reserve Denominator .....4,047,075 .....4,161,682

2.6 Reserve Ratio (2.4/2.5) .....0.636 .....0.671

3.1 Does this reporting entity have Separate Accounts? ..... Yes [ ] No [ X ]

3.2 If yes, has a Separate Accounts Statement been filed with this Department? ..... Yes [ ] No [ ] N/A [ X ]

3.3 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? .....\$ .....0

3.4 State the authority under which Separate Accounts are maintained:  
.....

3.5 Was any of the reporting entity's Separate Accounts business reinsured as of December 31? ..... Yes [ ] No [ ]

3.6 Has the reporting entity assumed by reinsurance any Separate Accounts business as of December 31? ..... Yes [ ] No [ ]

3.7 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)"? .....\$ .....0

4. For reporting entities having sold annuities to another insurer where 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:

4.1 Amount of loss reserves established by these annuities during the current year: .....\$ .....0

4.2 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<br>Statement Value<br>on Purchase Date<br>of Annuities<br>(i.e., Present Value) |
|------------------------------------|---|
| P&C Insurance Company And Location |   |
| .....                              | .....   |

GENERAL INTERROGATORIES

PART 2 - LIFE, ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES INTERROGATORIES

- 5.1 Do you act as a custodian for health savings accounts? ..... Yes [ ☐ ] No [ ☒ ]
- 5.2 If yes, please provide the amount of custodial funds held as of the reporting date. ....\$ .....0
- 5.3 Do you act as an administrator for health savings accounts? ..... Yes [ ☐ ] No [ ☒ ]
- 5.4 If yes, please provide the balance of funds administered as of the reporting date. ....\$ .....0
- 6.1 Are any of the captive affiliates reported on Schedule S, Part 3, authorized reinsurers? ..... Yes [ ☐ ] No [ ☐ ] N/A [ ☒ ]
- 6.2 If the answer to 6.1 is yes, please provide the following:

| 1<br>Company Name | 2<br>NAIC<br>Company<br>Code | 3<br>Domiciliary<br>Jurisdiction | 4<br>Reserve<br>Credit | Assets Supporting Reserve Credit |                          |            |
|-------------------|------------------------------|----------------------------------|------------------------|----------------------------------|--------------------------|------------|
|                   |                              |                                  |                        | 5<br>Letters of<br>Credit        | 6<br>Trust<br>Agreements | 7<br>Other |
|                   |                              |                                  |                        |                                  |                          |            |

7. Provide the following for individual ordinary life insurance\* policies (U.S. business only) for the current year (prior to reinsurance assumed or ceded):
- 7.1 Direct Premium Written .....\$ .....552,663
- 7.2 Total Incurred Claims .....\$ .....1,884,667
- 7.3 Number of Covered Lives .....2,368

| *Ordinary Life Insurance Includes  |
|--|
| Term (whether full underwriting,limited underwriting,jet issue,"short form app")       |
| Whole Life (whether full underwriting,limited underwriting,jet issue,"short form app") |
| Variable Life (with or without secondary guranteee)                                    |
| Universal Life (with or without secondary guranteee)                                   |
| Variable Universal Life (with or without secondary guranteee)                          |

8. Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states? ..... Yes [ ☒ ] No [ ☐ ]
- 8.1 If no, does the reporting entity assume reinsurance business that covers risks residing in at least one state other than the state of domicile of the reporting entity? ..... Yes [ ☐ ] No [ ☒ ]

Life, Accident and Health Companies Only:

- 9.1 Are personnel or facilities of this reporting entity used by another entity or entities or are personnel or facilities of another entity or entities used by this reporting entity (except for activities such as administration of jointly underwritten group contracts and joint mortality or morbidity studies)? ..... Yes [ ☐ ] No [ ☐ ]
- 9.2 Net reimbursement of such expenses between reporting entities:
- 9.21 Paid .....\$ .....0
- 9.22 Received .....\$ .....0
- 10.1 Does the reporting entity write any guaranteed interest contracts? ..... Yes [ ☐ ] No [ ☐ ]
- 10.2 If yes, what amount pertaining to these lines is included in:
- 10.21 Page 3, Line 1 .....\$ .....0
- 10.22 Page 4, Line 1 .....\$ .....0
11. For stock reporting entities only:
- 11.1 Total amount paid in by stockholders as surplus funds since organization of the reporting entity: .....\$ .....0
12. Total dividends paid stockholders since organization of the reporting entity:
- 12.11 Cash .....\$ .....0
- 12.12 Stock .....\$ .....0
- 13.1 Does the reporting entity reinsure any Workers' Compensation Carve-Out business defined as: ..... Yes [ ☐ ] No [ ☐ ]  
Reinsurance (including retrocessional reinsurance) assumed by life and health insurers of medical, wage loss and death benefits of the occupational illness and accident exposures, but not the employers liability exposures, of business originally written as workers' compensation insurance.
- 13.2 If yes, has the reporting entity completed the Workers' Compensation Carve-Out Supplement to the Annual Statement? ..... Yes [ ☐ ] No [ ☐ ]
- 13.3 If 13.1 is yes, the amounts of earned premiums and claims incurred in this statement are:

|   | 1<br>Reinsurance<br>Assumed | 2<br>Reinsurance<br>Ceded | 3<br>Net<br>Retained |
|---|-----------------------------|---------------------------|----------------------|
| 13.31 Earned premium                                  | .....0                      | .....0                    | .....0               |
| 13.32 Paid claims                                     | .....0                      | .....0                    | .....0               |
| 13.33 Claim liability and reserve (beginning of year) | .....0                      | .....0                    | .....0               |
| 13.34 Claim liability and reserve (end of year)       | .....0                      | .....0                    | .....0               |
| 13.35 Incurred claims                                 | .....0                      | .....0                    | .....0               |

GENERAL INTERROGATORIES

PART 2 - LIFE, ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES INTERROGATORIES

13.4

If reinsurance assumed included amounts with attachment points below \$1,000,000, the distribution of the amounts reported in Lines 13.31 and 13.34 for Column (1) are:

|       | Attachment Point    | 1<br>Earned Premium | 2<br>Claim Liability and Reserve |
|-------|---------------------|---------------------|----------------------------------|
| 13.41 | <\$25,000           | .....0              | .....0                           |
| 13.42 | \$25,000 - 99,999   | .....0              | .....0                           |
| 13.43 | \$100,000 - 249,999 | .....0              | .....0                           |
| 13.44 | \$250,000 - 999,999 | .....0              | .....0                           |
| 13.45 | \$1,000,000 or more | .....0              | .....0                           |

13.5

What portion of earned premium reported in 13.31, Column 1 was assumed from pools? .....

\$ .....

0

Fraternal Benefit Societies Only:

14.

Is the reporting entity organized and conducted on the lodge system, with ritualistic form of work and representative form of government? .....

Yes [ X ]

No [ ]

15.

How often are meetings of the subordinate branches required to be held?

Monthly .....

16.

How are the subordinate branches represented in the supreme or governing body?

Subordinate councils elect representatives to the Regional Council. The Regional Council elects representatives to the international governing body. ....

17.

What is the basis of representation in the governing body?

One representative for each 500 members or fraction thereof in a Regional Council. ....

18.1

How often are regular meetings of the governing body held?

Annually .....

18.2

When was the last regular meeting of the governing body held? .....

06/19/2021

18.3

When and where will the next regular or special meeting of the governing body be held?

Columbus, Ohio 6/25/2022 .....

18.4

How many members of the governing body attended the last regular meeting? .....

153

18.5

How many of the same were delegates of the subordinate branches? .....

128

19.

How are the expenses of the governing body defrayed?

Reimbursed out of the general funds of the Order as authorized by the President. ....

20.

When and by whom are the officers and directors elected?

The President, Secretary/Treasurer and Directors are elected by the membership. The CEO is appointed by the board. The CEO is responsible for hiring the senior management team. ....

21.

What are the qualifications for membership?

Any person with good moral character, not under sixteen years of age, with an interest in good citizenship and community service. ....

22.

What are the limiting ages for admission?

Minimum age of sixteen. ....

23.

What is the minimum and maximum insurance that may be issued on any one life?

Minimum \$1,500; Maximum \$250,000 or amounts higher with approval of reinsurer. ....

24.

Is a medical examination required before issuing a benefit certificate to applicants? .....

Yes [ X ]

No [ ]

25.

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 ]

26.1

Are notices of the payments required sent to the members? .....

Yes [ X ]

No [ ]

N/A [ ]

26.2

If yes, do the notices state the purpose for which the money is to be used? .....

Yes [ X ]

No [ ]

27.

What proportion of first and subsequent year's payments may be used for management expenses?

27.11 First Year .....

14.0

%

27.12 Subsequent Years .....

9.0

%

28.1

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 ]

28.2

If so, what amount and for what purpose? .....

\$ .....

0

29.1

Does the reporting entity pay an old age disability benefit? .....

Yes [ ]

No [ X ]

29.2

If yes, at what age does the benefit commence? .....

0

30.1

Has the constitution or have the laws of the reporting entity been amended during the year? .....

Yes [ X ]

No [ ]

30.2

If yes, when?

6/19/2021 .....

31.

Have you filed with this Department all forms of benefit certificates issued, a copy of the constitution and all of the laws, rules and regulations in force at the present time? .....

Yes [ X ]

No [ ]

32.1

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 ]

32.2

If so, was an additional reserve included in Exhibit 5? .....

Yes [ ]

No [ ]

N/A [ ]

32.3

If yes, explain .....

33.1

Has the reporting entity reinsured, amalgamated with, or absorbed any company, order, society, or association during the year? .....

Yes [ ]

No [ X ]

33.2

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, on an account of such reinsurance, amalgamation, absorption, or transfer of membership or funds? .....

Yes [ ]

No [ X ]

N/A [ ]

34.

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 ]

35.1

Does the reporting entity have outstanding assessments in the form of liens against policy benefits that have increased surplus? .....

Yes [ ]

No [ X ]

35.2

If yes, what is the date 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.  
\$000 omitted for amounts of life insurance

|  | 1<br>2021   | 2<br>2020  | 3<br>2019   | 4<br>2018  | 5<br>2017  |
|--|-------------|------------|-------------|------------|------------|
| <b>Life Insurance in Force</b><br>(Exhibit of Life Insurance)  |             |            |             |            |            |
| 1. Ordinary - whole life and endowment (Line 34, Col. 4) .....   | 23,153      | 25,113     | 26,705      | 28,602     | 31,956     |
| 2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4) .....   | 11,376      | 12,337     | 12,797      | 12,764     | 13,564     |
| 3. Credit life (Line 21, Col. 6) .....   | 0           | 0          | 0           | 0          | 0          |
| 4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4) .....  | 0           | 0          | 0           | 0          | 0          |
| 5. Industrial (Line 21, Col. 2) .....  | 0           | 0          | 0           | 0          | 0          |
| 6. FEGLI/SGLI (Lines 43 & 44, Col. 4) .....  | 0           | 0          | 0           | 0          | 0          |
| 7. Total (Line 21, Col. 10) .....  | 34,529      | 37,450     | 39,502      | 41,366     | 45,520     |
| 7.1 Total in force for which VM-20 deterministic/stochastic reserves are calculated .....  | 0           | 0          | 0           | 0          | 0          |
| <b>New Business Issued</b><br>(Exhibit of Life Insurance)  |             |            |             |            |            |
| 8. Ordinary - whole life and endowment (Line 34, Col. 2) .....   | 102         | 0          | 105         | 86         | 139        |
| 9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2) .....  | 0           | 320        | 1,140       | 1,410      | 625        |
| 10. Credit life (Line 2, Col. 6) .....   | 0           | 0          | 0           | 0          | 0          |
| 11. Group (Line 2, Col. 9) .....   | 0           | 0          | 0           | 0          | 0          |
| 12. Industrial (Line 2, Col. 2) .....  | 0           | 0          | 0           | 0          | 0          |
| 13. Total (Line 2, Col. 10) .....  | 102         | 320        | 1,245       | 1,496      | 764        |
| <b>Premium Income - Lines of Business</b><br>(Exhibit 1 - Part 1)  |             |            |             |            |            |
| 14. Industrial life (Line 20.4, Col. 2) .....  | 0           | 0          | 0           | 0          | 0          |
| 15.1 Ordinary-life insurance (Line 20.4, Col. 3) .....   | 135,366     | 145,726    | 147,030     | 159,768    | 160,192    |
| 15.2 Ordinary-individual annuities (Line 20.4, Col. 4) .....   | 25,747      | 21,119     | 6,141       | 34,920     | 34,686     |
| 16. Credit life (group and individual) (Line 20.4, Col. 5) .....   | 0           | 0          | 0           | 0          | 0          |
| 17.1 Group life insurance (Line 20.4, Col. 6) .....  | 0           | 0          | 0           | 0          | 0          |
| 17.2 Group annuities (Line 20.4, Col. 7) .....   | 0           | 0          | 0           | 0          | 0          |
| 18.1 A & H-group (Line 20.4, Col. 8) .....   | 0           | 0          | 0           | 0          | 0          |
| 18.2 A & H-credit (group and individual) (Line 20.4, Col. 9) .....   | 0           | 0          | 0           | 0          | 0          |
| 18.3 A & H-other (Line 20.4, Col. 10) .....  | 11,751,504  | 12,349,584 | 12,255,533  | 12,474,335 | 12,063,379 |
| 19. Aggregate of all other lines of business (Line 20.4, Col. 11) .....  | 0           | 0          | 0           | 0          | 0          |
| 20. Total .....  | 11,912,617  | 12,516,429 | 12,408,704  | 12,669,023 | 12,258,258 |
| <b>Balance Sheet (Pages 2 &amp; 3)</b>   |             |            |             |            |            |
| 21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3) .....   | 13,051,068  | 14,324,020 | 14,062,904  | 15,434,879 | 16,758,974 |
| 22. Total liabilities excluding Separate Accounts business (Page 3, Line 26) .....   | 6,521,508   | 6,874,637  | 6,489,987   | 7,180,829  | 7,545,738  |
| 23. Aggregate life reserves (Page 3, Line 1) .....   | 2,827,783   | 2,883,019  | 2,638,811   | 2,580,815  | 3,162,397  |
| 23.1 Excess VM-20 deterministic/stochastic reserve over NPR related to Line 7.1 .....  | 0           | 0          | 0           | 0          | 0          |
| 24. Aggregate A & H reserves (Page 3, Line 2) .....  | 1,228,745   | 965,842    | 915,262     | 961,866    | 1,059,781  |
| 25. Deposit-type contract funds (Page 3, Line 3) .....   | 9,886       | 13,421     | 17,568      | 21,704     | 4,151      |
| 26. Asset valuation reserve (Page 3, Line 24.01) .....   | 53,867      | 49,517     | 44,664      | 46,564     | 55,419     |
| 27. Capital (Page 3, Lines 29 and 30) .....  | 0           | 0          | 0           | 0          | 0          |
| 28. Surplus (Page 3, Line 37) .....  | 6,529,561   | 7,449,383  | 7,572,917   | 8,254,050  | 9,213,236  |
| <b>Cash Flow (Page 5)</b>  |             |            |             |            |            |
| 29. Net Cash from Operations (Line 11) .....   | (1,105,438) | (270,884)  | (1,508,877) | (817,250)  | (284,877)  |
| <b>Risk-Based Capital Analysis</b>   |             |            |             |            |            |
| 30. Total adjusted capital .....   | 6,583,428   | 7,498,900  | 7,617,581   | 8,254,050  | 9,213,236  |
| 31. Authorized control level risk - based capital .....  | 471,029     | 500,571    | 515,064     | 627,830    | 619,646    |
| <b>Percentage Distribution of Cash, Cash Equivalents and Invested Assets</b><br>(Page 2, Col. 3) (Line No. /Page 2, Line 12, Col. 3) x 100.0 |             |            |             |            |            |
| 32. Bonds (Line 1) .....   | 84.9        | 78.3       | 86.4        | 90.1       | 96.9       |
| 33. Stocks (Lines 2.1 and 2.2) .....   | 1.2         | 0.0        | 0.0         | 0.0        | 0.0        |
| 34. Mortgage loans on real estate(Lines 3.1 and 3.2 ) .....  | 0.0         | 0.0        | 0.0         | 0.0        | 0.0        |
| 35. Real estate (Lines 4.1, 4.2 and 4.3) .....   | 0.0         | 0.0        | 0.0         | 0.0        | 0.0        |
| 36. Cash, cash equivalents and short-term investments (Line 5) .....   | 9.2         | 16.9       | 8.4         | 4.8        | (1.8)      |
| 37. Contract loans (Line 6) .....  | 4.8         | 4.8        | 5.3         | 5.1        | 4.9        |
| 38. Derivatives (Page 2, Line 7) .....   | 0.0         | 0.0        | 0.0         | 0.0        | 0.0        |
| 39. Other invested assets (Line 8) .....   | 0.0         | 0.0        | 0.0         | 0.0        | 0.0        |
| 40. Receivables for securities (Line 9) .....  | 0.0         | 0.0        | 0.0         | 0.0        | 0.0        |
| 41. Securities lending reinvested collateral assets (Line 10) .....  | 0.0         | 0.0        | 0.0         | 0.0        | 0.0        |
| 42. Aggregate write-ins for invested assets (Line 11) .....  | 0.0         | 0.0        | 0.0         | 0.0        | 0.0        |
| 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<br>2021  | 2<br>2020  | 3<br>2019   | 4<br>2018   | 5<br>2017  |
|--|------------|------------|-------------|-------------|------------|
| <b>Investments in Parent, Subsidiaries and Affiliates</b>  |            |            |             |             |            |
| 44. Affiliated bonds (Schedule D Summary, Line 12, Col. 1) .....   | 0          | 0          | 0           | 0           | 0          |
| 45. Affiliated preferred stocks (Schedule D Summary, Line 18, Col. 1) .....  | 0          | 0          | 0           | 0           | 0          |
| 46. Affiliated common stocks (Schedule D Summary Line 24, Col. 1), .....   | 0          | 0          | 0           | 0           | 0          |
| 47. Affiliated short-term investments (subtotal included in Schedule DA Verification, Col. 5, Line 10) .....   | 0          | 0          | 0           | 0           | 0          |
| 48. Affiliated mortgage loans on real estate .....   | 0          | 0          | 0           | 0           | 0          |
| 49. All other affiliated .....   | 0          | 0          | 0           | 0           | 0          |
| 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 .....  | 0          | 0          | 0           | 0           | 0          |
| <b>Total Nonadmitted and Admitted Assets</b>   |            |            |             |             |            |
| 52. Total nonadmitted assets (Page 2, Line 28, Col. 2) .....   | 314,927    | 356,763    | 512,326     | 859,255     | 901,661    |
| 53. Total admitted assets (Page 2, Line 28, Col. 3) .....  | 13,051,068 | 14,324,020 | 14,062,904  | 15,434,879  | 16,758,974 |
| <b>Investment Data</b>   |            |            |             |             |            |
| 54. Net investment income (Exhibit of Net Investment Income) .....   | 262,014    | 318,816    | 395,549     | 456,788     | 497,276    |
| 55. Realized capital gains (losses) (Page 4, Line 34, Column 1 ) .....   | 8,801      | 233,604    | 97,821      | 236,041     | 18,361     |
| 56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1) .....  | 8,359      | 0          | 0           | 0           | 0          |
| 57. Total of above Lines 54, 55 and 56 .....   | 279,174    | 552,420    | 493,370     | 692,829     | 515,637    |
| <b>Benefits and Reserve Increases (Page 6)</b>   |            |            |             |             |            |
| 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 and 8) .....        | 329,616    | 209,275    | 434,921     | 777,387     | 298,031    |
| 59. Total contract/certificate benefits - A & H (Lines 13 & 14, Col. 6) .....  | 7,964,690  | 7,440,679  | 8,139,500   | 8,115,953   | 7,451,263  |
| 60. Increase in life reserves - other than group and annuities (Line 19, Col. 2) .....   | (79,100)   | 214,459    | 111,649     | (604,407)   | 54,249     |
| 61. Increase in A & H reserves (Line 19, Col. 6) .....   | 262,903    | 50,581     | (46,606)    | (97,914)    | (28,028)   |
| 62. Dividends to policyholders and refunds to members (Line 30, Col. 1) .....  | 0          | 0          | 0           | 0           | 0          |
| <b>Operating Percentages</b>   |            |            |             |             |            |
| 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 100.0 .....         | 48.1       | 46.6       | 48.6        | 53.8        | 48.5       |
| 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 100.0 ..... | 3.0        | 3.1        | 3.6         | 6.0         | 4.6        |
| 65. A & H loss percent (Schedule H, Part 1, Lines 5 and 6, Col. 2) .....   | 70.1       | 60.8       | 66.1        | 64.5        | 61.3       |
| 66. A & H cost containment percent (Schedule H, Pt. 1, Line 4, Col. 2) .....   | 0.0        | 0.0        | 0.0         | 0.0         | 0.0        |
| 67. A & H expense percent excluding cost containment expenses (Schedule H, Pt. 1, Line 10, Col. 2) .....   | 42.1       | 41.2       | 41.8        | 47.7        | 43.2       |
| <b>A &amp; H Claim Reserve Adequacy</b>  |            |            |             |             |            |
| 68. Incurred losses on prior years' claims - group health (Schedule H, Part 3, Line 3.1 Col. 2) .....  | 0          | 0          | 0           | 0           | 0          |
| 69. Prior years' claim liability and reserve - group health (Schedule H, Part 3, Line 3.2 Col. 2) .....  | 0          | 0          | 0           | 0           | 0          |
| 70. Incurred losses on prior years' claims-health other than group (Schedule H, Part 3, Line 3.1 Col. 1 less Col. 2) .....                                   | 893,193    | 861,299    | 902,719     | 949,053     | 853,587    |
| 71. Prior years' claim liability and reserve-health other than group (Schedule H, Part 3, Line 3.2 Col. 1 less Col. 2) .....                                 | 929,305    | 1,002,245  | 1,013,523   | 1,157,770   | 1,172,798  |
| <b>Net Gains From Operations After Dividends to Policyholders/Members' Refunds and Federal Income Taxes by Lines of Business (Page 6.x, Line 33)</b>         |            |            |             |             |            |
| 72. Industrial life (Page 6.1, Col. 2) .....   | 0          | 0          | 0           | 0           | 0          |
| 73. Ordinary - life (Page 6.1, Col. 1 less Cols. 2, 10 and 12) .....   | (163,063)  | (514,863)  | (407,331)   | (68,158)    | (92,018)   |
| 74. Ordinary - individual annuities (Page 6, Col. 4) .....   | 23,393     | (43,199)   | (69,524)    | 8,490       | (9,968)    |
| 75. Ordinary-supplementary contracts .....   | XXX        | XXX        | XXX         | 0           | 0          |
| 76. Credit life (Page 6.1, Col. 10 plus Page 6.2, Col. 7) .....  | 0          | 0          | 0           | 0           | 0          |
| 77. Group life (Page 6.2, Col. 1 Less Cols. 7 and 9) .....   | 0          | 0          | 0           | 0           | 0          |
| 78. Group annuities (Page 6, Col. 5) .....   | 0          | 0          | 0           | 0           | 0          |
| 79. A & H-group (Page 6.5, Col. 3) .....   | 0          | 0          | 0           | 0           | 0          |
| 80. A & H-credit (Page 6.5, Col. 10) .....   | 0          | 0          | 0           | 0           | 0          |
| 81. A & H-other (Page 6.5, Col. 1 less Cols. 3 and 10) .....   | (986,156)  | (21,638)   | (541,745)   | (1,036,834) | (146,876)  |
| 82. Aggregate of all other lines of business (Page 6, Col. 8) .....  | 0          | 0          | 0           | 0           | 0          |
| 83. Fraternal (Page 6, Col. 7) .....   | 143,413    | 72,426     | (183,966)   | 30,726      | 36,231     |
| 84. Total (Page 6, Col. 1) .....   | (982,414)  | (507,274)  | (1,202,566) | (1,065,776) | (212,631)  |

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: \_\_\_\_\_

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE The Order Of United Commercial Travelers Of America

**EXHIBIT OF LIFE INSURANCE**

**(\$000 Omitted for Amounts of Life Insurance)**

|   | Industrial         |                     | Ordinary           |                     | Credit Life (Group and Individual)                   |                     | Group         |                   |                     | 10<br>Total<br>Amount of Insurance |
|---|--------------------|---------------------|--------------------|---------------------|--|---------------------|---------------|-------------------|---------------------|------------------------------------|
|   | 1                  | 2                   | 3                  | 4                   | 5  | 6                   | Number of     |                   | 9                   |                                    |
|   | Number of Policies | Amount of Insurance | Number of Policies | Amount of Insurance | Number of Individual Policies and Group Certificates | Amount of Insurance | 7<br>Policies | 8<br>Certificates | Amount of Insurance |                                    |
| 1. In force end of prior year .....                                       | 0                  | 0                   | 2,581              | 37,450              | 0  | 0                   | 0             | 0                 | 0                   | 37,450                             |
| 2. Issued during year .....   | 0                  | 0                   | 6                  | 102                 | 0  | 0                   | 0             | 0                 | 0                   | 102                                |
| 3. Reinsurance assumed .....  | 0                  | 0                   | 0                  | 0                   | 0  | 0                   | 0             | 0                 | 0                   | 0                                  |
| 4. Revived during year .....  | 0                  | 0                   | 18                 | 297                 | 0  | 0                   | 0             | 0                 | 0                   | 297                                |
| 5. Increased during year (net) .....                                      | 0                  | 0                   | 0                  | 0                   | 0  | 0                   | 0             | 0                 | 0                   | 0                                  |
| 6. Subtotals, Lines 2 to 5 .....  | 0                  | 0                   | 24                 | 399                 | 0  | 0                   | 0             | 0                 | 0                   | 399                                |
| 7. Additions by dividends during year .....                               | XXX                | 0                   | XXX                | 0                   | XXX  | 0                   | XXX           | XXX               | 0                   | 0                                  |
| 8. Aggregate write-ins for increases .....                                | 0                  | 0                   | 0                  | 0                   | 0  | 0                   | 0             | 0                 | 0                   | 0                                  |
| 9. Totals (Lines 1 and 6 to 8) .....                                      | 0                  | 0                   | 2,605              | 37,849              | 0  | 0                   | 0             | 0                 | 0                   | 37,849                             |
| Deductions during year:   |                    |                     |                    |                     |  |                     |               |                   |                     |                                    |
| 10. Death .....   | 0                  | 0                   | 165                | 1,654               | 0  | 0                   | XXX           | 0                 | 0                   | 1,654                              |
| 11. Maturity .....  | 0                  | 0                   | 0                  | 0                   | 0  | 0                   | XXX           | 0                 | 0                   | 0                                  |
| 12. Disability .....  | 0                  | 0                   | 0                  | 0                   | 0  | 0                   | XXX           | 0                 | 0                   | 0                                  |
| 13. Expiry .....  | 0                  | 0                   | 2                  | 10                  | 0  | 0                   | 0             | 0                 | 0                   | 10                                 |
| 14. Surrender .....   | 0                  | 0                   | 27                 | 398                 | 0  | 0                   | 0             | 0                 | 0                   | 398                                |
| 15. Lapse .....   | 0                  | 0                   | 32                 | 696                 | 0  | 0                   | 0             | 0                 | 0                   | 696                                |
| 16. Conversion .....  | 0                  | 0                   | 0                  | 0                   | 0  | 0                   | XXX           | XXX               | XXX                 | 0                                  |
| 17. Decreased (net) .....   | 0                  | 0                   | 11                 | 562                 | 0  | 0                   | 0             | 0                 | 0                   | 562                                |
| 18. Reinsurance .....   | 0                  | 0                   | 0                  | 0                   | 0  | 0                   | 0             | 0                 | 0                   | 0                                  |
| 19. Aggregate write-ins for decreases .....                               | 0                  | 0                   | 0                  | 0                   | 0  | 0                   | 0             | 0                 | 0                   | 0                                  |
| 20. Totals (Lines 10 to 19) .....   | 0                  | 0                   | 237                | 3,320               | 0  | 0                   | 0             | 0                 | 0                   | 3,320                              |
| 21. In force end of year (b) (Line 9 minus Line 20) .....                 | 0                  | 0                   | 2,368              | 34,529              | 0  | 0                   | 0             | 0                 | 0                   | 34,529                             |
| 22. Reinsurance ceded end of year .....                                   | XXX                | 0                   | XXX                | 25,834              | XXX  | 0                   | XXX           | XXX               | 0                   | 25,834                             |
| 23. Line 21 minus Line 22 .....   | XXX                | 0                   | XXX                | 8,695               | XXX  | (a) 0               | XXX           | XXX               | 0                   | 8,695                              |
| <b>DETAILS OF WRITE-INS</b>   |                    |                     |                    |                     |  |                     |               |                   |                     |                                    |
| 0801. ....  |                    |                     |                    |                     |  |                     |               |                   |                     |                                    |
| 0802. ....  |                    |                     |                    |                     |  |                     |               |                   |                     |                                    |
| 0803. ....  |                    |                     |                    |                     |  |                     |               |                   |                     |                                    |
| 0898. Summary of remaining write-ins for Line 8 from overflow page. ....  | 0                  | 0                   | 0                  | 0                   | 0  | 0                   | 0             | 0                 | 0                   | 0                                  |
| 0899. TOTALS (Lines 0801 thru 0803 plus 0898) (Line 8 above) .....        | 0                  | 0                   | 0                  | 0                   | 0  | 0                   | 0             | 0                 | 0                   | 0                                  |
| 1901. ....  |                    |                     |                    |                     |  |                     |               |                   |                     |                                    |
| 1902. ....  |                    |                     |                    |                     |  |                     |               |                   |                     |                                    |
| 1903. ....  |                    |                     |                    |                     |  |                     |               |                   |                     |                                    |
| 1998. Summary of remaining write-ins for Line 19 from overflow page. .... | 0                  | 0                   | 0                  | 0                   | 0  | 0                   | 0             | 0                 | 0                   | 0                                  |
| 1999. TOTALS (Lines 1901 thru 1903 plus 1998) (Line 19 above) .....       | 0                  | 0                   | 0                  | 0                   | 0  | 0                   | 0             | 0                 | 0                   | 0                                  |

Life, Accident and Health Companies Only:

(a) Group \$ .....0 ; Individual \$ .....0

Fraternal Benefit Societies Only:

(b) Paid-up insurance included in the final totals of Line 21 (including additions to certificates) number of certificates .....976 , Amount \$ .....4,823

Additional accidental death benefits included in life certificates were in amount \$ .....0 , Does the society collect any contributions from members for general expenses of the society under fully paid-up certificates? Yes [ ] No [ X ]

If not, how are such expenses met?

.....

EXHIBIT OF LIFE INSURANCE

(\$000 Omitted for Amounts of Life Insurance) (Continued)  
ADDITIONAL INFORMATION ON INSURANCE IN FORCE END OF YEAR

|                                    | Industrial              |                          | Ordinary                |                          |
|------------------------------------|-------------------------|--------------------------|-------------------------|--------------------------|
|                                    | 1<br>Number of Policies | 2<br>Amount of Insurance | 3<br>Number of Policies | 4<br>Amount of Insurance |
| 24. Additions by dividends .....   | XXX                     |                          | XXX                     |                          |
| 25. Other paid-up insurance .....  |                         |                          |                         |                          |
| 26. Debit ordinary insurance ..... | XXX                     | XXX                      |                         |                          |

ADDITIONAL INFORMATION ON ORDINARY INSURANCE

| Term Insurance Excluding Extended Term Insurance | Issued During Year<br>(Included in Line 2) |                          | In Force End of Year<br>(Included in Line 21) |                          |
|--|--|--------------------------|---|--------------------------|
|  | 1<br>Number of Policies                    | 2<br>Amount of Insurance | 3<br>Number of Policies                       | 4<br>Amount of Insurance |
| 27. Term policies - decreasing .....             | 0  | 0                        | 93  | 1,029                    |
| 28. Term policies - other .....                  | 0  | 0                        | 125   | 10,325                   |
| 29. Other term insurance - decreasing .....      | XXX  | 0                        | XXX   | 0                        |
| 30. Other term insurance .....                   | XXX  | 0                        | XXX   | 0                        |
| 31. Totals (Lines 27 to 30) .....                | 0  | 0                        | 218   | 11,354                   |
| Reconciliation to Lines 2 and 21:                |  |                          |   |                          |
| 32. Term additions .....                         | XXX  | 0                        | XXX   | 0                        |
| 33. Totals, extended term insurance .....        | XXX  | XXX                      | 2   | 22                       |
| 34. Totals, whole life and endowment .....       | 6  | 102                      | 2,148   | 23,153                   |
| 35. Totals (Lines 31 to 34) .....                | 6  | 102                      | 2,368   | 34,529                   |

CLASSIFICATION OF AMOUNT OF INSURANCE BY PARTICIPATING STATUS

|  | Issued During Year<br>(Included in Line 2) |                    | In Force End of Year<br>(Included in Line 21) |                    |
|--|--|--------------------|---|--------------------|
|  | 1<br>Non-Participating                     | 2<br>Participating | 3<br>Non-Participating                        | 4<br>Participating |
| 36. Industrial .....                         | 0  | 0                  | 0   | 0                  |
| 37. Ordinary .....                           | 102  | 0                  | 34,529  | 0                  |
| 38. Credit Life (Group and Individual) ..... | 0  | 0                  | 0   | 0                  |
| 39. Group .....                              | 0  | 0                  | 0   | 0                  |
| 40. Totals (Lines 36 to 39) .....            | 102  | 0                  | 34,529  | 0                  |

ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE

|   | Credit Life  |                          | Group                       |                          |
|---|--|--------------------------|-----------------------------|--------------------------|
|   | 1<br>Number of Individual Policies or Group Certificates | 2<br>Amount of Insurance | 3<br>Number of Certificates | 4<br>Amount of Insurance |
| 41. Amount of insurance included in Line 2 ceded to other companies .....                               | XXX  |                          | XXX                         |                          |
| 42. Number in force end of year if the number under insured groups is limited on a pro-rata basis ..... |  |                          |                             | XXX                      |
| 43. Federal Employees' Group Life Insurance included in Line 21 .....                                   |  |                          |                             |                          |
| 44. Servicemen's Group Life Insurance included in Line 21 .....   |  |                          |                             |                          |
| 45. Group Permanent Insurance included in Line 21 .....   |  |                          |                             |                          |

ADDITIONAL ACCIDENTAL DEATH BENEFITS

|   |     |
|---|-----|
| 46. Amount of additional accidental death benefits in force end of year under ordinary policies ..... | 100 |
|---|-----|

BASIS OF CALCULATION OF ORDINARY TERM INSURANCE

|   |  |
|---|--|
| 47. State basis of calculation of (47.1) decreasing term insurance contracts contained in Family Income Mortgage Protection, etc., policies and riders and of (47.2) term insurance on wife and children under Family, Parent and Child, etc., policies and riders included in Line 2 ..... |  |
| 47.1 .....  |  |
| 47.2 .....  |  |

POLICIES WITH DISABILITY PROVISIONS

|                             | Industrial              |                          | Ordinary                |                          | Credit                  |                          | Group                       |                          |
|-----------------------------|-------------------------|--------------------------|-------------------------|--------------------------|-------------------------|--------------------------|-----------------------------|--------------------------|
|                             | 1<br>Number of Policies | 2<br>Amount of Insurance | 3<br>Number of Policies | 4<br>Amount of Insurance | 5<br>Number of Policies | 6<br>Amount of Insurance | 7<br>Number of Certificates | 8<br>Amount of Insurance |
| 48. Waiver of Premium ..... | 0                       | 0                        | 6                       | 340                      | 0                       | 0                        | 0                           | 0                        |
| 49. Disability Income ..... | 0                       | 0                        | 0                       | 0                        | 0                       | 0                        | 0                           | 0                        |
| 50. Extended Benefits ..... | 0                       | 0                        | XXX                     | XXX                      | 0                       | 0                        | 0                           | 0                        |
| 51. Other .....             | 0                       | 0                        | 0                       | 0                        | 0                       | 0                        | 0                           | 0                        |
| 52. Total .....             | 0                       | (a) 0                    | 6                       | (a) 340                  | 0                       | (a) 0                    | 0                           | (a) 0                    |

(a) See the Annual Audited Financial Reports section of the annual statement instructions

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE The Order Of United Commercial Travelers Of America

**EXHIBIT OF NUMBER OF POLICIES, CONTRACTS, CERTIFICATES, INCOME PAYABLE AND ACCOUNT VALUES IN FORCE FOR SUPPLEMENTARY CONTRACTS, ANNUITIES, ACCIDENT & HEALTH AND OTHER POLICIES**

| SUPPLEMENTARY CONTRACTS                             |                                      |  |                                      |  |
|---|--------------------------------------|--|--------------------------------------|--|
|   | Ordinary                             |  | Group                                |  |
|   | 1<br>Involving Life<br>Contingencies | 2<br>Not Involving Life<br>Contingencies | 3<br>Involving Life<br>Contingencies | 4<br>Not Involving Life<br>Contingencies |
| 1. In force end of prior year .....                 | 0                                    | 1  | 0                                    | 0  |
| 2. Issued during year .....                         | 0                                    | 0  | 0                                    | 0  |
| 3. Reinsurance assumed .....                        | 0                                    | 0  | 0                                    | 0  |
| 4. Increased during year (net) .....                | 0                                    | 0  | 0                                    | 0  |
| 5. Total (Lines 1 to 4) .....                       | 0                                    | 1  | 0                                    | 0  |
| Deductions during year:                             |                                      |  |                                      |  |
| 6. Decreased (net) .....                            | 0                                    | 0  | 0                                    | 0  |
| 7. Reinsurance ceded .....                          | 0                                    | 0  | 0                                    | 0  |
| 8. Totals (Lines 6 and 7) .....                     | 0                                    | 0  | 0                                    | 0  |
| 9. In force end of year (line 5 minus line 8) ..... | 0                                    | 1  | 0                                    | 0  |
| 10. Amount on deposit .....                         | 0                                    | (a) 6,784                                | 0                                    | (a) 0                                    |
| 11. Income now payable .....                        | 0                                    | 1  | 0                                    | 0  |
| 12. Amount of income payable .....                  | (a) 0                                | (a) 4,020                                | (a) 0                                | (a) 0                                    |

| ANNUITIES   |                |               |                |                   |
|---|----------------|---------------|----------------|-------------------|
|   | Ordinary       |               | Group          |                   |
|   | 1<br>Immediate | 2<br>Deferred | 3<br>Contracts | 4<br>Certificates |
| 1. In force end of prior year .....                 | 0              | .91           | 0              | 0                 |
| 2. Issued during year .....                         | 0              | 0             | 0              | 0                 |
| 3. Reinsurance assumed .....                        | 0              | 0             | 0              | 0                 |
| 4. Increased during year (net) .....                | 0              | 0             | 0              | 0                 |
| 5. Totals (Lines 1 to 4) .....                      | 0              | .91           | 0              | 0                 |
| Deductions during year:                             |                |               |                |                   |
| 6. Decreased (net) .....                            | 0              | 5             | 0              | 0                 |
| 7. Reinsurance ceded .....                          | 0              | 0             | 0              | 0                 |
| 8. Totals (Lines 6 and 7) .....                     | 0              | 5             | 0              | 0                 |
| 9. In force end of year (line 5 minus line 8) ..... | 0              | .86           | 0              | 0                 |
| Income now payable:                                 |                |               |                |                   |
| 10. Amount of income payable .....                  | (a) 0          | XXX           | XXX            | (a) 0             |
| Deferred fully paid:                                |                |               |                |                   |
| 11. Account balance .....                           | XXX            | (a) 2,766,855 | XXX            | (a) 0             |
| Deferred not fully paid:                            |                |               |                |                   |
| 12. Account balance .....                           | XXX            | (a) 0         | XXX            | (a) 0             |

| ACCIDENT AND HEALTH INSURANCE                        |                   |                        |               |                        |               |                        |
|--|-------------------|------------------------|---------------|------------------------|---------------|------------------------|
|  | Group             |                        | Credit        |                        | Other         |                        |
|  | 1<br>Certificates | 2<br>Premiums in Force | 3<br>Policies | 4<br>Premiums in Force | 5<br>Policies | 6<br>Premiums in Force |
| 1. In force end of prior year .....                  | 0                 | 0                      | 0             | 0                      | 29,102        | 0                      |
| 2. Issued during year .....                          | 0                 | 0                      | 0             | 0                      | 1,113         | 0                      |
| 3. Reinsurance assumed .....                         | 0                 | 0                      | 0             | 0                      | 0             | 0                      |
| 4. Increased during year (net) .....                 | 0                 | XXX                    | 0             | XXX                    | 0             | XXX                    |
| 5. Totals (Lines 1 to 4) .....                       | 0                 | XXX                    | 0             | XXX                    | 30,215        | XXX                    |
| Deductions during year:                              |                   |                        |               |                        |               |                        |
| 6. Conversions .....                                 | 0                 | XXX                    | XXX           | XXX                    | XXX           | XXX                    |
| 7. Decreased (net) .....                             | 0                 | XXX                    | 0             | XXX                    | 4,341         | XXX                    |
| 8. Reinsurance ceded .....                           | 0                 | XXX                    | 0             | XXX                    | 0             | XXX                    |
| 9. Totals (Lines 6 to 8) .....                       | 0                 | XXX                    | 0             | XXX                    | 4,341         | XXX                    |
| 10. In force end of year (line 5 minus line 9) ..... | 0                 | (a) 0                  | 0             | (a) 0                  | 25,874        | (a) 0                  |

| DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS            |                            |  |  |
|---|----------------------------|--|--|
|   | 1                          |  | 2                                      |
|   | Deposit Funds<br>Contracts |  | Dividend<br>Accumulations<br>Contracts |
| 1. In force end of prior year .....                 | 0                          |  | 9                                      |
| 2. Issued during year .....                         | 0                          |  | 0                                      |
| 3. Reinsurance assumed .....                        | 0                          |  | 0                                      |
| 4. Increased during year (net) .....                | 0                          |  | 0                                      |
| 5. Totals (Lines 1 to 4) .....                      | 0                          |  | 9                                      |
| Deductions During Year:                             |                            |  |  |
| 6. Decreased (net) .....                            | 0                          |  | 0                                      |
| 7. Reinsurance ceded .....                          | 0                          |  | 0                                      |
| 8. Totals (Lines 6 and 7) .....                     | 0                          |  | 0                                      |
| 9. In force end of year (line 5 minus line 8) ..... | 0                          |  | 9                                      |
| 10. Amount of account balance .....                 | (a) 0                      |  | (a) 3,102                              |

(a) See the Annual Audited Financial Reports section of the annual statement instructions.

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE The Order Of United Commercial Travelers Of America

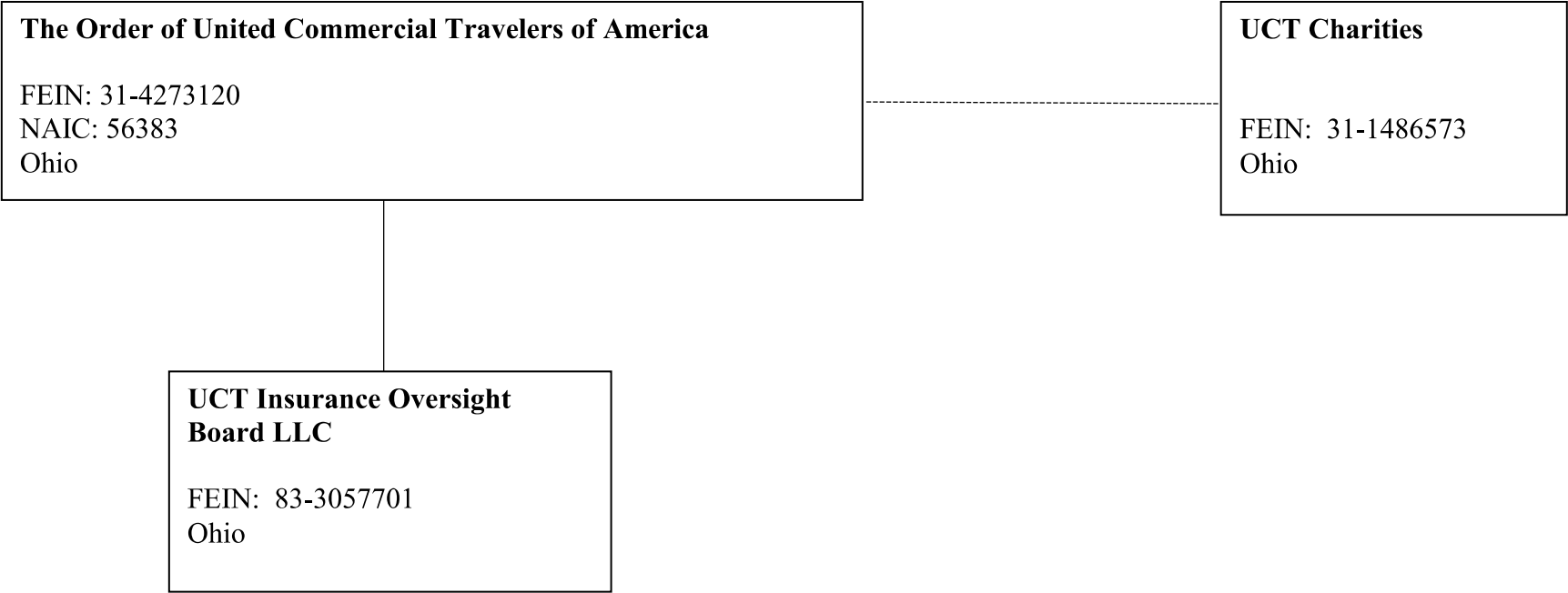
SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS (b)

| Allocated by States and Territories  |                   |                         |                        |   |                      |                               |                        |
|--|-------------------|-------------------------|------------------------|---|----------------------|-------------------------------|------------------------|
| States, Etc.   | 1                 | Direct Business Only    |                        |   |                      |                               |                        |
|  |                   | Life Contracts          |                        | 4   | 5                    | 6                             | 7                      |
|  | Active Status (a) | 2                       | 3                      |   |                      |                               |                        |
|  |                   | Life Insurance Premiums | Annuity Considerations | Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees | Other Considerations | Total Columns 2 through 5 (b) | Deposit-Type Contracts |
| 1. Alabama   | AL                | L                       | 7,253                  | .0  | 454,053              | .0                            | 461,306                |
| 2. Alaska  | AK                | N                       | 266                    | .0  | 155                  | .0                            | 421                    |
| 3. Arizona   | AZ                | L                       | 4,717                  | .0  | 1,016,529            | .0                            | 1,021,247              |
| 4. Arkansas  | AR                | L                       | 3,741                  | .0  | 996,055              | .0                            | 999,795                |
| 5. California  | CA                | L                       | 32,353                 | .0  | 144,895              | .0                            | 177,248                |
| 6. Colorado  | CO                | L                       | 2,058                  | 4,500   | 1,639,435            | .0                            | 1,645,993              |
| 7. Connecticut   | CT                | L                       | 5,341                  | .0  | 10,044               | .0                            | 15,384                 |
| 8. Delaware  | DE                | L                       | .0                     | .0  | 11,006               | .0                            | 11,006                 |
| 9. District of Columbia  | DC                | L                       | .0                     | .0  | 25                   | .0                            | 25                     |
| 10. Florida  | FL                | L                       | 41,515                 | .0  | 1,775,502            | .0                            | 1,817,017              |
| 11. Georgia  | GA                | L                       | 20,856                 | .0  | 336,115              | .0                            | 356,971                |
| 12. Hawaii   | HI                | N                       | .0                     | .0  | 6,657                | .0                            | 6,657                  |
| 13. Idaho  | ID                | L                       | .0                     | .0  | 1,828,256            | .0                            | 1,828,256              |
| 14. Illinois   | IL                | L                       | 28,285                 | .0  | 1,533,533            | .0                            | 1,561,818              |
| 15. Indiana  | IN                | L                       | 26,022                 | .0  | 2,424,824            | .0                            | 2,450,846              |
| 16. Iowa   | IA                | L                       | 4,477                  | .0  | 1,001,117            | .0                            | 1,005,594              |
| 17. Kansas   | KS                | L                       | 4,492                  | 10,300  | 219,598              | .0                            | 234,391                |
| 18. Kentucky   | KY                | L                       | 16,578                 | .0  | 84,197               | .0                            | 100,775                |
| 19. Louisiana  | LA                | L                       | 16,570                 | .0  | 903,418              | .0                            | 919,988                |
| 20. Maine  | ME                | N                       | .0                     | .0  | 6,979                | .0                            | 6,979                  |
| 21. Maryland   | MD                | L                       | 1,796                  | .0  | 43,684               | .0                            | 45,480                 |
| 22. Massachusetts  | MA                | L                       | 2,391                  | .0  | 33,211               | .0                            | 35,601                 |
| 23. Michigan   | MI                | L                       | 57,110                 | .0  | 1,004,773            | .0                            | 1,061,883              |
| 24. Minnesota  | MN                | L                       | 1,695                  | 10,000  | 88,551               | .0                            | 100,247                |
| 25. Mississippi  | MS                | L                       | 22,538                 | .0  | 2,223,529            | .0                            | 2,246,067              |
| 26. Missouri   | MO                | L                       | 11,071                 | .0  | 504,425              | .0                            | 515,495                |
| 27. Montana  | MT                | L                       | 434                    | .0  | 758,965              | .0                            | 759,399                |
| 28. Nebraska   | NE                | L                       | 12,004                 | .0  | 3,278,503            | .0                            | 3,290,507              |
| 29. Nevada   | NV                | L                       | 1,943                  | .0  | 286,335              | .0                            | 288,278                |
| 30. New Hampshire  | NH                | L                       | 999                    | .0  | 9,260                | .0                            | 10,259                 |
| 31. New Jersey   | NJ                | L                       | 9,013                  | .0  | 27,782               | .0                            | 36,796                 |
| 32. New Mexico   | NM                | N                       | .0                     | .0  | 15,657               | .0                            | 15,657                 |
| 33. New York   | NY                | L                       | 980                    | .0  | 55,867               | .0                            | 56,847                 |
| 34. North Carolina   | NC                | L                       | 10,881                 | .0  | 900,514              | .0                            | 911,395                |
| 35. North Dakota   | ND                | L                       | 4,742                  | 4,000   | 637,341              | .0                            | 646,083                |
| 36. Ohio   | OH                | L                       | 52,048                 | .0  | 1,443,401            | .0                            | 1,495,449              |
| 37. Oklahoma   | OK                | L                       | 10,012                 | 10,000  | 272,710              | .0                            | 292,722                |
| 38. Oregon   | OR                | L                       | 13,901                 | .0  | 1,717,341            | .0                            | 1,731,243              |
| 39. Pennsylvania   | PA                | L                       | 26,115                 | 250   | 600,766              | .0                            | 627,131                |
| 40. Rhode Island   | RI                | L                       | 1,895                  | .0  | 5,089                | .0                            | 6,984                  |
| 41. South Carolina   | SC                | L                       | 3,433                  | .0  | 380,196              | .0                            | 383,629                |
| 42. South Dakota   | SD                | L                       | 4,708                  | .0  | 279,860              | .0                            | 284,568                |
| 43. Tennessee  | TN                | L                       | 18,753                 | 400   | 212,859              | .0                            | 232,012                |
| 44. Texas  | TX                | L                       | 47,193                 | .0  | 953,879              | .0                            | 1,001,073              |
| 45. Utah   | UT                | L                       | 1,159                  | .0  | 590,450              | .0                            | 591,608                |
| 46. Vermont  | VT                | L                       | .0                     | .0  | 5,769                | .0                            | 5,769                  |
| 47. Virginia   | VA                | L                       | 14,504                 | .0  | 1,759,610            | .0                            | 1,774,114              |
| 48. Washington   | WA                | N                       | .0                     | .0  | 91,724               | .0                            | 91,724                 |
| 49. West Virginia  | WV                | L                       | 9,250                  | .0  | 868,421              | .0                            | 877,670                |
| 50. Wisconsin  | WI                | L                       | 10,998                 | 10,000  | 1,400,617            | .0                            | 1,421,615              |
| 51. Wyoming  | WY                | L                       | 589                    | .0  | 883,531              | .0                            | 884,120                |
| 52. American Samoa   | AS                | N                       | .0                     | .0  | .0                   | .0                            | .0                     |
| 53. Guam   | GU                | N                       | .0                     | .0  | .0                   | .0                            | .0                     |
| 54. Puerto Rico  | PR                | N                       | .0                     | .0  | .0                   | .0                            | .0                     |
| 55. U.S. Virgin Islands  | VI                | N                       | .0                     | .0  | .0                   | .0                            | .0                     |
| 56. Northern Mariana Islands   | MP                | N                       | .0                     | .0  | .0                   | .0                            | .0                     |
| 57. Canada   | CAN               | L                       | .0                     | .0  | 527                  | .0                            | 527                    |
| 58. Aggregate Other Alien  | OT                | XXX                     | .0                     | .0  | .0                   | .0                            | .0                     |
| 59. Subtotal   | XXX               | 566,676                 | 49,450                 | 35,727,540  | .0                   | 36,343,666                    | .0                     |
| 90. Reporting entity contributions for employee benefits plans                             | XXX               | .0                      | .0                     | .0  | .0                   | .0                            | .0                     |
| 91. Dividends or refunds applied to purchase paid-up additions and annuities               | XXX               | .0                      | .0                     | .0  | .0                   | .0                            | .0                     |
| 92. Dividends or refunds applied to shorten endowment or premium paying period             | XXX               | .0                      | .0                     | .0  | .0                   | .0                            | .0                     |
| 93. Premium or annuity considerations waived under disability or other contract provisions | XXX               | .0                      | .0                     | .0  | .0                   | .0                            | .0                     |
| 94. Aggregate or other amounts not allocable by State                                      | XXX               | .0                      | .0                     | .0  | .0                   | .0                            | .0                     |
| 95. Totals (Direct Business)   | XXX               | 566,676                 | 49,450                 | 35,727,540  | .0                   | 36,343,666                    | .0                     |
| 96. Plus reinsurance assumed   | XXX               | .0                      | .0                     | .0  | .0                   | .0                            | .0                     |
| 97. Totals (All Business)  | XXX               | 566,676                 | 49,450                 | 35,727,540  | .0                   | 36,343,666                    | .0                     |
| 98. Less reinsurance ceded   | XXX               | 384,135                 | 23,703                 | 23,964,048  | .0                   | 24,371,886                    | .0                     |
| 99. Totals (All Business) less Reinsurance Ceded   | XXX               | 182,541                 | 25,747                 | (c) 11,763,492  | .0                   | 11,971,781                    | .0                     |
| DETAILS OF WRITE-INS   |                   |                         |                        |   |                      |                               |                        |
| 58001.   | XXX               |                         |                        |   |                      |                               |                        |
| 58002.   | XXX               |                         |                        |   |                      |                               |                        |
| 58003.   | XXX               |                         |                        |   |                      |                               |                        |
| 58998. Summary of remaining write-ins for Line 58 from overflow page                       | XXX               | .0                      | .0                     | .0  | .0                   | .0                            | .0                     |
| 58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)                        | XXX               | 0                       | 0                      | 0   | 0                    | 0                             | 0                      |
| 9401.  | XXX               |                         |                        |   |                      |                               |                        |
| 9402.  | XXX               |                         |                        |   |                      |                               |                        |
| 9403.  | XXX               |                         |                        |   |                      |                               |                        |
| 9498. Summary of remaining write-ins for Line 94 from overflow page                        | XXX               | .0                      | .0                     | .0  | .0                   | .0                            | .0                     |
| 9499. Totals (Lines 9401 through 9403 plus 9498)(Line 94 above)                            | XXX               | 0                       | 0                      | 0   | 0                    | 0                             | 0                      |

(a) Active Status Counts:  
L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG .....47  
E - Eligible - Reporting entities eligible or approved to write surplus lines in the state .....0  
N - None of the above - Not allowed to write business in the state .....10  
R - Registered - Non-domiciled RRGs .....0  
Q - Qualified - Qualified or accredited reinsurer .....0

(b) Explanation of basis of allocation by states, etc., of premiums and annuity considerations  
State of Residence

(c) Column 4 should balance with Exhibit 1, Lines 6.4, 10.4, and 16.4, Cols. 8, 9, 10, or with Schedule H, Part 1, Line 1, indicate which: Exhibit 1, Lines 6.4, 10.4, and 16.4, Cols. 8, 9, 10.



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OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Summary of Operations Line 8.3

|  | 1<br>Current Year | 2<br>Prior Year |
|--|-------------------|-----------------|
| 08.304. PPP loan forgiven .....  | 582,347           | 0               |
| 08.397. Summary of remaining write-ins for Line 8.3 from overflow page | 582,347           | 0               |

Additional Write-ins for Exhibit 2 Line 9.3

|   | Insurance |                     |           |                                     | 5          | 6         | 7         |
|---|-----------|---------------------|-----------|-------------------------------------|------------|-----------|-----------|
|   | 1         | Accident and Health |           | 4<br>All Other Lines of<br>Business |            |           |           |
|   |           | 2                   | 3         |                                     |            |           |           |
|   | Life      | Cost Containment    | All Other |                                     | Investment | Fraternal | Total     |
| 09.304. Agent Services .....  | 4,064     | 0                   | 45,434    | 0                                   | 0          | 0         | 49,498    |
| 09.305. Product Development .....   | 10,000    | 0                   | 11,473    | 0                                   | 0          | 0         | 21,473    |
| 09.306. Claims Outsourcing .....  | 0         | 0                   | 356,763   | 0                                   | 0          | 0         | 356,763   |
| 09.307. Records Storage .....   | 1,974     | 0                   | 22,071    | 0                                   | 0          | 0         | 24,045    |
| 09.308. Benevolent Payments .....   | 0         | 0                   | 0         | 0                                   | 0          | 27,460    | 27,460    |
| 09.309. Ann Marshall Scholarships .....                                   | 0         | 0                   | 0         | 0                                   | 0          | 17,000    | 17,000    |
| 09.310. Charitable Contributions .....                                    | 41        | 0                   | 459       | 0                                   | 0          | 0         | 500       |
| 09.311. Canada Discontinuation .....                                      | (9,227)   | 0                   | (103,163) | 0                                   | 0          | 0         | (112,391) |
| 09.312. Lodge Supplies .....  | 0         | 0                   | 0         | 0                                   | 0          | 4,857     | 4,857     |
| 09.397. Summary of remaining write-ins for Line 9.3<br>from overflow page | 6,852     | 0                   | 333,037   | 0                                   | 0          | 49,317    | 389,205   |



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE The Order Of United Commercial Travelers Of America

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Analysis of Operations - Summary Line 8.3

|  | 1       | 2               | 3          | 4                    | 5               | 6                   | 7         | 8                       | 9                       |
|--|---------|-----------------|------------|----------------------|-----------------|---------------------|-----------|-------------------------|-------------------------|
|  | Total   | Individual Life | Group Life | Individual Annuities | Group Annuities | Accident and Health | Fraternal | Other Lines of Business | YRT Mortality Risk Only |
| 08.304. PPP loan forgiven .....  | 582,346 | 276,981         | 0          | 78,685               | 0               | 226,680             | 0         | 0                       | 0                       |
| 08.397. Summary of remaining write-ins for Line 8.3 from overflow page | 582,346 | 276,981         | 0          | 78,685               | 0               | 226,680             | 0         | 0                       | 0                       |

Additional Write-ins for Analysis of Operations - Individual Life Insurance Line 8.3

|  | 1       | 2               | 3          | 4         | 5            | 6              | 7  | 8             | 9                       | 10              | 11                    | 12                      |
|--|---------|-----------------|------------|-----------|--------------|----------------|--|---------------|-------------------------|-----------------|-----------------------|-------------------------|
|  | Total   | Industrial Life | Whole Life | Term Life | Indexed Life | Universal Life | Universal Life With Secondary Guarantees | Variable Life | Variable Universal Life | Credit Life (c) | Other Individual Life | YRT Mortality Risk Only |
| 08.304. PPP loan forgiven .....  | 276,982 | 0               | 253,720    | 9,693     | 0            | 13,569         | 0  | 0             | 0                       | 0               | 0                     | 0                       |
| 08.397. Summary of remaining write-ins for Line 8.3 from overflow page | 276,982 | 0               | 253,720    | 9,693     | 0            | 13,569         | 0  | 0             | 0                       | 0               | 0                     | 0                       |

Additional Write-ins for Analysis of Operations - Individual Annuities Line 8.3

|  | 1      | Deferred        |                   |                                    |                                       | 6   | 7               |
|--|--------|-----------------|-------------------|------------------------------------|---------------------------------------|---|-----------------|
|  |        | 2               | 3                 | 4                                  | 5                                     |   |                 |
|  | Total  | Fixed Annuities | Indexed Annuities | Variable Annuities with Guarantees | Variable Annuities Without Guarantees | Life Contingent Payout (Immediate and Annuitizations) | Other Annuities |
| 08.304. PPP loan forgiven .....  | 78,685 | 78,685          | 0                 | 0                                  | 0                                     | 0   | 0               |
| 08.397. Summary of remaining write-ins for Line 8.3 from overflow page | 78,685 | 78,685          | 0                 | 0                                  | 0                                     | 0   | 0               |

Additional Write-ins for Analysis of Operations - Accident and Health Line 8.3

|  | 1       | Comprehensive |       | 4                   | 5           | 6           | 7                                      | 8                    | 9                  | 10         | 11                | 12             | 13           |
|--|---------|---------------|-------|---------------------|-------------|-------------|--|----------------------|--------------------|------------|-------------------|----------------|--------------|
|  |         | 2             | 3     |                     |             |             |  |                      |                    |            |                   |                |              |
|  | Total   | Individual    | Group | Medicare Supplement | Vision Only | Dental Only | Federal Employees Health Benefits Plan | Title XVIII Medicare | Title XIX Medicaid | Credit A&H | Disability Income | Long-Term Care | Other Health |
| 08.304. PPP loan forgiven .....  | 226,680 | 0             | 0     | 202,588             | 0           | 0           | 0                                      | 0                    | 0                  | 0          | 0                 | 0              | 24,092       |
| 08.397. Summary of remaining write-ins for Line 8.3 from overflow page | 226,680 | 0             | 0     | 202,588             | 0           | 0           | 0                                      | 0                    | 0                  | 0          | 0                 | 0              | 24,092       |