



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

QUARTERLY STATEMENT

AS OF SEPTEMBER 30, 2022
OF THE CONDITION AND AFFAIRS OF THE

The Order Of United Commercial Travelers Of America

NAIC Group Code	<u> </u>	NAIC Company Code	<u>56383</u>	Employer's ID Number	<u>31-4273120</u>
Organized under the Laws of	<u>Ohio</u>	(Current)	(Prior)	State of Domicile or Port of Entry	
Country of Domicile	<u>United States of America</u>				
Licensed as business type:	<u>Life, Accident and Health</u> <input type="checkbox"/> <u>Fraternal Benefit Societies</u> <input checked="" type="checkbox"/>				
Incorporated/Organized	<u>10/04/1890</u>		Commenced Business	<u>01/16/1888</u>	
Statutory Home Office	<u>1801 Watermark Drive Suite 100</u> (Street and Number)		<u>Columbus, OH, US 43215</u> (City or Town, State, Country and Zip Code)		
Main Administrative Office	<u>1801 Watermark Drive Suite 100</u> (Street and Number)		<u>800-848-0123-1202</u> (Area Code) (Telephone Number)		
Columbus, OH, US 43215					
Mail Address	<u>1801 Watermark Drive Suite 100</u> (Street and Number or P.O. Box)		<u>Columbus, OH, US 43215</u> (City or Town, State, Country and Zip Code)		
Primary Location of Books and Records	<u>1801 Watermark Drive Suite 100</u> (Street and Number)		<u>800-848-0123-1142</u> (Area Code) (Telephone Number)		
Columbus, OH, US 43215					
Internet Website Address	<u>www.uct.org</u>				
Statutory Statement Contact	<u>Kevin Clare Hecker</u> (Name)		<u>800-848-0123-1142</u> (Area Code) (Telephone Number)		
<u>khecker@uct.org</u>			<u>614-487-9675</u> (FAX Number)		
(E-mail Address)					

OFFICERS

OTHER

OTHER	Kevin Joe Roberts, Vice-President, Insurance Operations and Agent Services	Raymond Daniel Sherrick, Vice-President of Information Technology
Kathryn Louise Chilinsky, Vice-President, Membership & Communications		
Jeffrey Lee Smith MAAA, FCA, Consulting Actuary		

DIRECTORS OR TRUSTEES

State 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.

Kenneth E. Milligan

Richard Fort Redman

requested by various regulators in lieu of or in

Subscribed and sworn to before me this 11th day of November, 2022

a. Is this an original filing?

Yes [X] No []

b. If no,

1. State the amendment number.....

2. Date filed _____
3. Number of pages attached _____

3. Number of pages attached.....



DENISE SHARIF
Notary Public, State of Ohio
My Commission Expires 08-25-2025

ASSETS

	Current Statement Date			4 December 31 Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
1. Bonds	9,925,118	0	9,925,118	10,441,585
2. Stocks:				
2.1 Preferred stocks	0	0	0	0
2.2 Common stocks	225,577	0	225,577	142,082
3. Mortgage loans on real estate:				
3.1 First liens	0	0	0	0
3.2 Other than first liens	0	0	0	0
4. Real estate:				
4.1 Properties occupied by the company (less \$ encumbrances)	0	0	0	0
4.2 Properties held for the production of income (less \$ encumbrances)	0	0	0	0
4.3 Properties held for sale (less \$ encumbrances)	0	0	0	0
5. Cash (\$ (159,091), cash equivalents (\$ 173,367) and short-term investments (\$ 0)	14,275	0	14,275	1,131,047
6. Contract loans (including \$ 0 premium notes)	560,994	0	560,994	589,172
7. Derivatives	0	0	0	0
8. Other invested assets	0	0	0	0
9. Receivables for securities	0	0	0	0
10. Securities lending reinvested collateral assets	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)	10,725,963	0	10,725,963	12,303,886
13. Title plants less \$ 0 charged off (for Title insurers only)	0	0	0	0
14. Investment income due and accrued	59,077	0	59,077	67,607
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	52,947	0	52,947	36,507
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ 0 earned but unbilled premiums)	63,123	0	63,123	53,573
15.3 Accrued retrospective premiums (\$ 0) and contracts subject to redetermination (\$ 0)	0	0	0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	208,939	0	208,939	398,389
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	98,924	12,079	86,845	127,703
21. Furniture and equipment, including health care delivery assets (\$ 0)	751	751	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	279,287	277,685	1,601	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	11,552,415	290,515	11,261,900	13,051,068
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0	0
28. Total (Lines 26 and 27)	11,552,415	290,515	11,261,900	13,051,068
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 through 1103 plus 1198)(Line 11 above)	0	0	0	0
2501. Other Assets	198,876	197,275	1,601	0
2502. Commission Advances	22,347	22,347	0	0
2503. Supply Inventory	58,064	58,064	0	0
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0	0
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	279,287	277,685	1,601	0

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31 Prior Year
1. Aggregate reserve for life contracts \$ 0 less \$ 0 included in Line 6.3 (including \$ 0 Modco Reserve).....	2,811,308	2,827,783
2. Aggregate reserve for accident and health contracts (including \$ 0 Modco Reserve).....	1,491,551	1,387,250
3. Liability for deposit-type contracts (including \$ 0 Modco Reserve).....	6,275	9,886
4. Contract claims:		
4.1 Life	8,974	32,423
4.2 Accident and health	1,048,095	924,982
5. Policyholders' dividends/refunds to members \$ 0 and coupons \$ 0 due and unpaid	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 \$ 0 accident and health premiums	51,472	97,354
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	48,751	52,226
10. Commissions to agents due or accrued-life and annuity contracts \$ 0 , accident and health \$ 0 and deposit-type contract funds \$ 0	16,014	22,025
11. Commissions and expense allowances payable on reinsurance assumed	0	0
12. General expenses due or accrued	427,860	357,106
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	3,980	6,259
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	108,762	80,397
18. Amounts held for agents' account, including \$ 0 agents' credit balances	0	0
19. Remittances and items not allocated	6,791	2,873
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	45,602	53,867
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	490,265	825,581
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	6,565,701	6,680,013
27. From Separate Accounts Statement	0	0
28. Total liabilities (Lines 26 and 27)	6,565,701	6,680,013
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	0	0
34. Aggregate write-ins for special surplus funds	25,000	25,000
35. Unassigned funds (surplus)	4,671,198	6,346,055
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)	4,696,198	6,371,055
38. Totals of Lines 29, 30 and 37	4,696,198	6,371,055
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	11,261,900	13,051,068
DETAILS OF WRITE-INS		
2501. Amounts Payable to Reinsurer	225,684	589,887
2502. Deferred Income	0	0
2503. Unclaimed Funds	264,581	235,694
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	490,265	825,581
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page	0	0
3199. Totals (Lines 3101 through 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 through 3403 plus 3498)(Line 34 above)	25,000	25,000

SUMMARY OF OPERATIONS

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
1. Premiums and annuity considerations for life and accident and health contracts	8,662,554	9,005,398	11,912,617
2. Considerations for supplementary contracts with life contingencies	0	0	0
3. Net investment income	206,035	175,607	262,014
4. Amortization of Interest Maintenance Reserve (IMR)	3,475	3,097	4,129
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0	0	0
6. Commissions and expense allowances on reinsurance ceded	1,756,689	2,055,889	2,710,013
7. Reserve adjustments on reinsurance ceded	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
8.2 Charges and fees for deposit-type contracts	0	0	0
8.3 Aggregate write-ins for miscellaneous income	428,860	582,689	1,348,881
9. Totals (Lines 1 to 8.3)	11,057,612	11,822,680	16,237,654
10. Death benefits	26,010	134,548	225,680
11. Matured endowments (excluding guaranteed annual pure endowments)	8,256	0	0
12. Annuity benefits	75,572	29,165	34,409
13. Disability benefits and benefits under accident and health contracts	6,255,769	5,998,641	7,964,690
14. Coupons, guaranteed annual pure endowments and similar benefits	0	0	0
15. Surrender benefits and withdrawals for life contracts	10,283	64,156	69,527
16. Group conversions	0	0	0
17. Interest and adjustments on contract or deposit-type contract funds	197	177	300
18. Payments on supplementary contracts with life contingencies	0	0	0
19. Increase in aggregate reserves for life and accident and health contracts	87,825	85,075	366,173
20. Totals (Lines 10 to 19)	6,463,912	6,311,762	8,660,779
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only)	1,703,209	1,835,172	2,429,844
22. Commissions and expense allowances on reinsurance assumed	0	0	0
23. General insurance expenses and fraternal expenses	4,358,332	4,525,707	6,011,441
24. Insurance taxes, licenses and fees, excluding federal income taxes	171,360	225,678	272,417
25. Increase in loading on deferred and uncollected premiums	(595)	2,381	4,093
26. Net transfers to or (from) Separate Accounts net of reinsurance	0	0	0
27. Aggregate write-ins for deductions	0	0	0
28. Totals (Lines 20 to 27)	12,696,219	12,900,700	17,378,574
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	(1,638,607)	(1,078,020)	(1,140,920)
30. Dividends to policyholders and refunds to members	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)	(1,638,607)	(1,078,020)	(1,140,920)
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	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)	(1,638,607)	(1,078,020)	(1,140,920)
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)	2,427	4,851	8,801
35. Net income (Line 33 plus Line 34)	(1,636,179)	(1,073,169)	(1,132,120)
CAPITAL AND SURPLUS ACCOUNT			
36. Capital and surplus, December 31, prior year	6,371,055	7,449,382	7,449,382
37. Net income (Line 35)	(1,636,179)	(1,073,169)	(1,132,120)
38. Change in net unrealized capital gains (losses) less capital gains tax of \$ 0	(49,396)	91	8,359
39. Change in net unrealized foreign exchange capital gain (loss)	(21,958)	5,273	7,948
40. Change in net deferred income tax	0	0	0
41. Change in nonadmitted assets	24,412	16,887	41,836
42. Change in liability for reinsurance in unauthorized and certified companies	0	0	0
43. Change in reserve on account of change in valuation basis, (increase) or decrease	0	0	0
44. Change in asset valuation reserve	8,264	(2,021)	(4,350)
45. Change in treasury stock	0	0	0
46. Surplus (contributed to) withdrawn from Separate Accounts during period	0	0	0
47. Other changes in surplus in Separate Accounts Statement	0	0	0
48. Change in surplus notes	0	0	0
49. Cumulative effect of changes in accounting principles	0	0	0
50. Capital changes:			
50.1 Paid in	0	0	0
50.2 Transferred from surplus (Stock Dividend)	0	0	0
50.3 Transferred to surplus	0	0	0
51. Surplus adjustment:			
51.1 Paid in	0	0	0
51.2 Transferred to capital (Stock Dividend)	0	0	0
51.3 Transferred from capital	0	0	0
51.4 Change in surplus as a result of reinsurance	0	0	0
52. Dividends to stockholders	0	0	0
53. Aggregate write-ins for gains and losses in surplus	0	0	0
54. Net change in capital and surplus for the year (Lines 37 through 53)	(1,674,858)	(1,052,939)	(1,078,327)
55. Capital and surplus, as of statement date (Lines 36 + 54)	4,696,198	6,396,443	6,371,055
DETAILS OF WRITE-INS			
08.301. Donations	24,404	80,324	97,950
08.302. Supreme Dues	366,998	416,875	546,299
08.303. Miscellaneous Income	37,457	85,490	122,285
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0	582,347
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	428,860	582,689	1,348,881
2701.			
2702.			
2703.			
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0	0
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)	0	0	0
5301.			
5302.			
5303.			
5398. Summary of remaining write-ins for Line 53 from overflow page	0	0	0
5399. Totals (Lines 5301 through 5303 plus 5398) (Line 53 above)	0	0	0

STATEMENT AS OF SEPTEMBER 30, 2022 OF THE The Order Of United Commercial Travelers Of America
CASH FLOW

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
Cash from Operations			
1. Premiums collected net of reinsurance	8,591,277	8,966,472	11,922,873
2. Net investment income	230,385	202,140	296,566
3. Miscellaneous income	2,185,548	2,638,578	4,058,894
4. Total (Lines 1 to 3)	11,007,210	11,807,190	16,278,333
5. Benefit and loss related payments	6,086,973	6,521,711	8,507,703
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions	6,170,437	6,587,444	8,876,068
8. Dividends paid to policyholders	0	0	0
9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses)	0	0	0
10. Total (Lines 5 through 9)	12,257,410	13,109,155	17,383,771
11. Net cash from operations (Line 4 minus Line 10)	(1,250,199)	(1,301,965)	(1,105,438)
Cash from Investments			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds	1,753,692	1,458,998	1,959,883
12.2 Stocks	0	0	0
12.3 Mortgage loans	0	0	0
12.4 Real estate	0	0	0
12.5 Other invested assets	0	0	0
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	0	0	0
12.7 Miscellaneous proceeds	0	0	0
12.8 Total investment proceeds (Lines 12.1 to 12.7)	1,753,692	1,458,998	1,959,883
13. Cost of investments acquired (long-term only):			
13.1 Bonds	1,250,618	1,440,533	1,643,057
13.2 Stocks	132,890	88,967	133,723
13.3 Mortgage loans	0	0	0
13.4 Real estate	0	0	0
13.5 Other invested assets	0	0	0
13.6 Miscellaneous applications	0	0	0
13.7 Total investments acquired (Lines 13.1 to 13.6)	1,383,508	1,529,500	1,776,780
14. Net increase (or decrease) in contract loans and premium notes	(28,178)	(76,900)	(73,036)
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14)	398,362	6,398	256,139
Cash from Financing and Miscellaneous Sources			
16. Cash provided (applied):			
16.1 Surplus notes, capital notes	0	0	0
16.2 Capital and paid in surplus, less treasury stock	0	0	0
16.3 Borrowed funds	0	581,929	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities	(3,611)	(2,672)	(3,535)
16.5 Dividends to stockholders	0	0	0
16.6 Other cash provided (applied)	(261,324)	(381,671)	(336,225)
17. Net cash from financing and miscellaneous sources (Line 16.1 through Line 16.4 minus Line 16.5 plus Line 16.6)	(264,935)	197,586	(339,760)
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)	(1,116,772)	(1,097,981)	(1,189,059)
19. Cash, cash equivalents and short-term investments:			
19.1 Beginning of year	1,131,047	2,320,106	2,320,106
19.2 End of period (Line 18 plus Line 19.1)	14,275	1,222,125	1,131,047

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

--	--	--	--

EXHIBIT 1**DIRECT PREMIUMS AND DEPOSIT-TYPE CONTRACTS**

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
1. Industrial life	0	.0	0
2. Ordinary life insurance	403,090	446,256	552,663
3. Ordinary individual annuities	24,675	36,575	49,450
4. Credit life (group and individual)	0	.0	0
5. Group life insurance	0	.0	0
6. Group annuities	0	.0	0
7. A & H - group	0	.0	0
8. A & H - credit (group and individual)	0	.0	0
9. A & H - other	24,105,684	27,228,119	35,708,231
10. Aggregate of all other lines of business	0	.0	0
11. Subtotal (Lines 1 through 10)	24,533,449	27,710,950	36,310,344
12. Fraternal (Fraternal Benefit Societies Only)	0	.0	0
13. Subtotal (Lines 11 through 12)	24,533,449	27,710,950	36,310,344
14. Deposit-type contracts	0	.0	0
15. Total (Lines 13 and 14)	24,533,449	27,710,950	36,310,344
DETAILS OF WRITE-INS			
1001.			
1002.			
1003.			
1098. Summary of remaining write-ins for Line 10 from overflow page0	.0	0
1099. Totals (Lines 1001 through 1003 plus 1098)(Line 10 above)	0	0	0

NOTES TO FINANCIAL STATEMENTS

NOTE 1 Summary of Significant Accounting Policies and Going Concern

A. Accounting Practices

No significant changes.

	SSAP #	F/S Page	F/S Line #	2022		2021	
NET INCOME							
(1) State basis (Page 4, Line 35, Columns 1 & 3)	XXX	XXX	XXX	\$	(1,636,179)	\$	(1,132,120)
(2) State Prescribed Practices that are an increase/(decrease) from NAIC SAP:							
(3) State Permitted Practices that are an increase/(decrease) from NAIC SAP:							
(4) NAIC SAP (1-2-3=4)	XXX	XXX	XXX	\$	(1,636,179)	\$	(1,132,120)
SURPLUS							
(5) State basis (Page 3, Line 38, Columns 1 & 2)	XXX	XXX	XXX	\$	4,696,198	\$	6,371,055
(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	\$	4,696,198	\$	6,371,055

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

No significant changes.

C. Accounting Policy

No significant changes.

D. Going Concern

N/A

NOTE 2 Accounting Changes and Corrections of Errors

Subsequent to the filing of the 2021 Annual Statement, the Company was made aware of an error in the accident & health reserve calculation for the 2021 Annual Statement. The Company filed an amended Annual Statement on May 12, 2022, prior to filing the March 31, 2022 quarterly statement. For the 2021 Annual Statement, Aggregate reserve for accident and health contracts (Liabilities Page, Line 2) was understated by \$158,505. Increase in aggregate reserves for life and accident and health contracts (Summary of Operations, Line 19) was adjusted on the amended filing. The adjustment also resulted in the reduction of surplus by \$158,505 (Liabilities Page, Line 35 and Summary of Operations Page, Lines 29, 35 and 55).

NOTE 3 Business Combinations and Goodwill

No significant changes.

NOTE 4 Discontinued Operations

No significant changes.

NOTE 5 Investments

A. Mortgage Loans, including Mezzanine Real Estate Loans - None

B. Debt Restructuring - None

C. Reverse Mortgages - None

D. Loan-Backed Securities

(1) Description of sources used to determine prepayment assumptions - Prepayment assumptions for loan-backed securities are obtained from Bloomberg.

	1 Amortized Cost Basis Before Other-than- Temporary Impairment	2 Other-than-Temporary Impairment Recognized in Loss		3 Fair Value 1 - (2a + 2b)
		2a Interest	2b Non-interest	
(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	\$	-	\$	-

NOTES TO FINANCIAL STATEMENTS

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 CUSIP	2 Book/Adjusted Carrying Value Amortized Cost Before Current Period OTTI	3 Present Value of Projected Cash Flows	4 Recognized Other-Than-Temporary Impairment	5 Amortized Cost After Other-Than-Temporary Impairment	6 Fair Value at time of OTTI	7 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	\$ (1,175)
2. 12 Months or Longer	\$ (953,466)
b) The aggregate related fair value of securities with unrealized losses:	
1. Less than 12 Months	\$ 98,825
2. 12 Months or Longer	\$ 8,871,651

(5) Information Company Considered in Reaching Conclusion that Impairments are Not Other-Than-Temporary

The Company has an "Other Than Temporarily Impaired" policy in place that utilizes industry information, investment managers' expertise and rating agencies to identify securities that may be other than temporarily impaired.

E. Dollar Repurchase Agreements and/or Securities Lending Transactions - None

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

G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing - None

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

I. Reverse Repurchase Agreements Transactions Accounted for as a Sale - None

J. Real Estate

No significant changes

K. Low Income Housing tax Credits (LIHTC) - None

L. Restricted Assets

1. Restricted Assets (Including Pledged)

Restricted Asset Category	Gross (Admitted & Nonadmitted) Restricted					6	7		
	Current Year								
	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)		
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	\$ 627,372	\$ -	\$ -	\$ -	\$ 627,372	\$ 628,877	\$ (1,505)		
k. On deposit with other regulatory bodies	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 838,031	\$ (838,031)		
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	\$ 627,372	\$ -	\$ -	\$ -	\$ 627,372	\$ 1,466,908	\$ (839,536)		

(a) Subset of Column 1

(b) Subset of Column 3

	Current Year	
	8	9
		Percentage

NOTES TO FINANCIAL STATEMENTS

Restricted Asset Category	Total Non-admitted Restricted	Total Admitted Restricted (5 minus 8)	10 Gross (Admitted & Non-admitted) Restricted to Total Assets (c)	11 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	\$ -	\$ 627,372	5.431%	5.571%
k. On deposit with other regulatory bodies	\$ -	\$ -	0.000%	0.000%
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	\$ -	\$ 627,372	5.431%	5.571%

(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)

Description of Assets	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)

Description of Assets	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)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

Collateral Assets	1 Book/Adjusted Carrying Value (BACV)	2 Fair Value	3 % of BACV to Total Assets (Admitted and Nonadmitted)*	4 % of BACV to Total Admitted Assets **
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%

NOTES TO FINANCIAL STATEMENTS

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 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

1. Aggregate Working Capital Finance Investments (WCFI) Book/Adjusted Carrying Value by NAIC Designation - N/A

2. Aggregate Maturity Distribution on the Underlying Working Capital Finance Programs - N/A

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

	Asset Type	Percent Share
(1) Cash		0.0%
(2) Cash Equivalents		0.0%
(3) Short-Term Investments		0.0%
(4) Total		0.0%

NOTE 6 Joint Ventures, Partnerships and Limited Liability Companies

No significant changes.

NOTE 7 Investment Income

No significant changes.

NOTE 8 Derivative Instruments

None

NOTE 9 Income Taxes

The Company is exempt from U.S. federal income taxes under provision of Section 501(c)(8) of the Internal Revenue Code.

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

No significant changes.

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 Administration. The loan forgiveness (plus interest) is recorded as a write-in for Miscellaneous Income in 2021.

B. FHLB (Federal Home Loan Bank) Agreements - None

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

A. Defined Benefit Plan - N/A

E. Defined Contribution Plan
No significant changes.**NOTE 13 Capital and Surplus, Dividend Restrictions and Quasi-Reorganizations**

No significant changes.

NOTE 14 Liabilities, Contingencies and Assessments

No significant changes.

NOTE 15 Leases

No significant changes.

NOTES TO FINANCIAL STATEMENTS

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

No significant changes.

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

1 Identification of Transaction	2 BACV at Time of Transfer	3 Original Reporting Schedule of the Transferred Assets	4 Amount Derecognized from Sale Transaction	5 Amount that continues to be recognized in the statement of financial position (Col. 2 minus 4)	6 BACV of acquired interests in transferred assets	7 Reporting Schedule of Acquired Interests	8 Percentage of interests of a reporting entity's transferred assets acquired by affiliated entities

C. Wash Sales

None

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

No significant changes.

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

No significant changes.

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 Common stock	\$ 225,577	\$ -	\$ -	\$ -	\$ 225,577
Total assets at fair value/NAV	\$ 225,577	\$ -	\$ -	\$ -	\$ 225,577

Description for each class of asset or liability	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Total
b. Liabilities at fair value					
Total liabilities at fair value	\$ -	\$ -	\$ -	\$ -	\$ -

(2) Fair Value Measurements in (Level 3) of the Fair Value hierarchy

Description	Ending Balance as of Prior Quarter End	Transfers into Level 3	Transfers out of Level 3	Total gains and (losses) included in Net Income	Total gains and (losses) included in Surplus	Purchases	Issuances	Sales	Settlements	Ending Balance for Current Quarter End
a. Assets										
Total Assets	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

Description	Ending Balance as of Prior Quarter End	Transfers into Level 3	Transfers out of Level 3	Total gains and (losses) included in Net Income	Total gains and (losses) included in Surplus	Purchases	Issuances	Sales	Settlements	Ending Balance for Current Quarter End
b. Liabilities										
Total Liabilities	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

(3) N/A

(4) N/A

(5) N/A

B. N/A
C. Aggregate fair value for all financial instruments and the level within the fair value hierarchy in which the fair value measurements in their entirety fall.

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Not Practicable (Carrying Value)
Cash, cash equivalents and short-term investments	\$ 14,275	\$ 14,275	\$ 14,275	\$ -	\$ -	\$ -	\$ -
Bonds	\$ 8,970,476	\$ 9,925,118	\$ -	\$ 8,970,476	\$ -	\$ -	\$ -
Policy loans	\$ 560,994	\$ 560,994	\$ -	\$ 560,994	\$ -	\$ -	\$ -

NOTES TO FINANCIAL STATEMENTS

D. Not Practicable to Estimate Fair Value

Type or Class of Financial Instrument	Carrying Value	Effective Interest Rate	Maturity Date	Explanation

E. N/A

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 Administration. The loan forgiveness (plus interest), is recorded as a write-in for Miscellaneous Income in 2021.

NOTE 22 Events Subsequent

Type I – Recognized Subsequent Events:

Subsequent to the filing of the 2021 Annual Statement, the Company was made aware of an error in the accident & health reserve calculation for the filing. The Company filed an amended 2021 Annual Statement on May 12, 2022, prior to submitting the March 31, 2022 quarterly statement.

Type II – Nonrecognized Subsequent Events:

None

NOTE 23 Reinsurance

No significant changes.

NOTE 24 Retrospectively Rated Contracts & Contracts Subject to Redetermination

A. Method Used by the Reporting Entity to Estimate Accrued Retrospective Premium Adjustments - N/A

B. Disclose Whether Accrued Retrospective Premiums are Recorded Through Written Premium or as an Adjustment to Earned Premium - N/A

C. Disclose the Amount of Net Premiums Written Subject to Retrospective Rating Features - N/A

D. Medical loss ratio rebates required pursuant to the Public Health Service Act - N/A

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]

NOTE 25 Change in Incurred Losses and Loss Adjustment Expenses

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

NOTE 26 Intercompany Pooling Arrangements

No significant changes.

NOTE 27 Structured Settlements

No significant changes.

NOTE 28 Health Care Receivables

No significant changes

NOTE 29 Participating Policies

No significant changes.

NOTE 30 Premium Deficiency Reserves

1. Liability carried for premium deficiency reserves	\$	759,153
2. Date of the most recent evaluation of this liability	09/30/2022	
3. Was anticipated investment income utilized in the calculation?	Yes [X] No []	

NOTE 31 Reserves for Life Contracts and Annuity Contracts

No significant changes.

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

No significant changes.

NOTE 33 Analysis of Life Actuarial Reserves by Withdrawal Characteristics

No significant changes.

NOTE 34 Premium & Annuity Considerations Deferred and Uncollected

No significant changes.

NOTE 35 Separate Accounts

No significant changes.

NOTE 36 Loss/Claim Adjustment Expenses

No significant changes.

NOTES TO FINANCIAL STATEMENTS

STATEMENT AS OF SEPTEMBER 30, 2022 OF THE The Order Of United Commercial Travelers Of America
GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

1.1 Did the reporting entity experience any material transactions requiring the filing of Disclosure of Material Transactions with the State of Domicile, as required by the Model Act? Yes [] No [X]

1.2 If yes, has the report been filed with the domiciliary state? Yes [] No []

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: 06/25/2022

3.1 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 and 1A. Yes [X] No []

3.2 Have there been any substantial changes in the organizational chart since the prior quarter end? Yes [] No [X]

3.3 If the response to 3.2 is yes, provide a brief description of those changes.

3.4 Is the reporting entity publicly traded or a member of a publicly traded group? Yes [] No [X]

3.5 If the response to 3.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group.

4.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [] No [X]

4.2 If yes, provide the name of the entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

1 Name of Entity	2 NAIC Company Code	3 State of Domicile

5. If the reporting entity is subject to a management agreement, including third-party administrator(s), managing general agent(s), attorney-in-fact, or similar agreement, have there been any significant changes regarding the terms of the agreement or principals involved? Yes [] No [] N/A [X] If yes, attach an explanation.

6.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2018

6.2 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

6.3 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

6.4 By what department or departments?
Ohio Department of Insurance

6.5 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]

6.6 Have all of the recommendations within the latest financial examination report been complied with? Yes [] No [X] N/A []

7.1 Has this 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]

7.2 If yes, give full information:

8.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board? Yes [] No [X]

8.2 If response to 8.1 is yes, please identify the name of the bank holding company.

8.3 Is the company affiliated with one or more banks, thrifts or securities firms? Yes [] No [X]

8.4 If response to 8.3 is yes, please provide 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 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC

STATEMENT AS OF SEPTEMBER 30, 2022 OF THE The Order Of United Commercial Travelers Of America
GENERAL INTERROGATORIES

9.1 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 [] 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.

9.11 If the response to 9.1 is No, please explain:

9.2 Has the code of ethics for senior managers been amended? Yes [] No []

9.21 If the response to 9.2 is Yes, provide information related to amendment(s).

9.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes [] No []

9.31 If the response to 9.3 is Yes, provide the nature of any waiver(s).

FINANCIAL

10.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [] No []

10.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: \$ 0

INVESTMENT

11.1 Were any of the stocks, bonds, or other assets of the reporting entity loaned, placed under option agreement, or otherwise made available for use by another person? (Exclude securities under securities lending agreements.) Yes [] No []

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

	1	2
	Prior Year-End Book/Adjusted Carrying Value	Current Quarter Book/Adjusted Carrying Value
14.21 Bonds	\$ 0	\$ 0
14.22 Preferred Stock	\$ 0	\$ 0
14.23 Common Stock	\$ 0	\$ 0
14.24 Short-Term Investments	\$ 0	\$ 0
14.25 Mortgage Loans on Real Estate	\$ 0	\$ 0
14.26 All Other	\$ 0	\$ 0
14.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 14.21 to 14.26)	\$ 0	\$ 0
14.28 Total Investment in Parent included in Lines 14.21 to 14.26 above	\$ 0	\$ 0

12. Amount of real estate and mortgages held in other invested assets in Schedule BA: \$ 0

13. Amount of real estate and mortgages held in short-term investments: \$ 0

14.1 Does the reporting entity have any investments in parent, subsidiaries and affiliates? Yes [] No []

14.2 If yes, please complete the following:

	1	2
	Prior Year-End Book/Adjusted Carrying Value	Current Quarter Book/Adjusted Carrying Value
14.21 Bonds	\$ 0	\$ 0
14.22 Preferred Stock	\$ 0	\$ 0
14.23 Common Stock	\$ 0	\$ 0
14.24 Short-Term Investments	\$ 0	\$ 0
14.25 Mortgage Loans on Real Estate	\$ 0	\$ 0
14.26 All Other	\$ 0	\$ 0
14.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 14.21 to 14.26)	\$ 0	\$ 0
14.28 Total Investment in Parent included in Lines 14.21 to 14.26 above	\$ 0	\$ 0

15.1 Has the reporting entity entered into any hedging transactions reported on Schedule DB? Yes [] No []

15.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [] No [] N/A []
 If no, attach a description with this statement.

16. For the reporting entity's security lending program, state the amount of the following as of the current statement date:

16.1 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2.	\$ 0
16.2 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2.	\$ 0
16.3 Total payable for securities lending reported on the liability page.	\$ 0

STATEMENT AS OF SEPTEMBER 30, 2022 OF THE The Order Of United Commercial Travelers Of America
GENERAL INTERROGATORIES

17. 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]

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

1 Name of Custodian(s)	2 Custodian Address
US Bank National Association	1555 N Rivercenter Drive, Suite 302, Milwaukee, WI 53212

17.2 For all agreements that do not comply with the requirements of the NAIC Financial Condition Examiners Handbook, provide the name, location and a complete explanation:

1 Name(s)	2 Location(s)	3 Complete Explanation(s)

17.3 Have there been any changes, including name changes, in the custodian(s) identified in 17.1 during the current quarter? Yes [] No [X]

17.4 If yes, give full information relating thereto:

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason

17.5 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 Name of Firm or Individual	2 Affiliation
Sun Life Capital Management, LLC	U.....

17.5097 For those firms/individuals listed in the table for Question 17.5, 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 []

17.5098 For firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") listed in the table for Question 17.5, does the total assets under management aggregate to more than 50% of the reporting entity's invested assets? Yes [X] No []

17.6 For those firms or individuals listed in the table for 17.5 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

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

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

18.2 If no, list exceptions:

19. By self-designating 5GI securities, the reporting entity is certifying the following elements for 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]

20. 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]

21. 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]

STATEMENT AS OF SEPTEMBER 30, 2022 OF THE The Order Of United Commercial Travelers Of America
GENERAL INTERROGATORIES

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

Life and Accident Health Companies/Fraternal Benefit Societies:

1	Amount
1. Report the statement value of mortgage loans at the end of this reporting period for the following categories:	
1.1 Long-Term Mortgages In Good Standing	
1.11 Farm Mortgages	\$ 0
1.12 Residential Mortgages	\$ 0
1.13 Commercial Mortgages	\$ 0
1.14 Total Mortgages in Good Standing	\$ 0
1.2 Long-Term Mortgages In Good Standing with Restructured Terms	
1.21 Total Mortgages in Good Standing with Restructured Terms.....	\$ 0
1.3 Long-Term Mortgage Loans Upon which Interest is Overdue more than Three Months	
1.31 Farm Mortgages	\$ 0
1.32 Residential Mortgages	\$ 0
1.33 Commercial Mortgages	\$ 0
1.34 Total Mortgages with Interest Overdue more than Three Months	\$ 0
1.4 Long-Term Mortgage Loans in Process of Foreclosure	
1.41 Farm Mortgages	\$ 0
1.42 Residential Mortgages	\$ 0
1.43 Commercial Mortgages	\$ 0
1.44 Total Mortgages in Process of Foreclosure	\$ 0
1.5 Total Mortgage Loans (Lines 1.14 + 1.21 + 1.34 + 1.44) (Page 2, Column 3, Lines 3.1 + 3.2)	\$ 0
1.6 Long-Term Mortgages Foreclosed, Properties Transferred to Real Estate in Current Quarter	
1.61 Farm Mortgages	\$ 0
1.62 Residential Mortgages	\$ 0
1.63 Commercial Mortgages	\$ 0
1.64 Total Mortgages Foreclosed and Transferred to Real Estate	\$ 0
2. Operating Percentages:	
2.1 A&H loss percent74.540 %
2.2 A&H cost containment percent0000 %
2.3 A&H expense percent excluding cost containment expenses47.540 %
3.1 Do you act as a custodian for health savings accounts?	Yes [] No [X]
3.2 If yes, please provide the amount of custodial funds held as of the reporting date	\$ 0
3.3 Do you act as an administrator for health savings accounts?	Yes [] No [X]
3.4 If yes, please provide the balance of the funds administered as of the reporting date	\$ 0
4. Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states?	Yes [X] No []
4.1 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 [X]

Fraternal Benefit Societies Only:

- In all cases where the reporting entity has assumed accident and health risks from another company, provisions should be made in this statement on account of such reinsurances for reserve equal to that which the original company would have been required to establish had it retained the risks. Has this been done? Yes [X] No [] N/A []
- If no, explain:
.....
- Does the reporting entity have outstanding assessments in the form of liens against policy benefits that have increased surplus? Yes [] No [X]
- If yes, what is the date(s) of the original lien and the total outstanding balance of liens that remain in surplus?

Date	Outstanding Lien Amount
.....

STATEMENT AS OF SEPTEMBER 30, 2022 OF THE The Order Of United Commercial Travelers Of America

SCHEDULE S - CEDED REINSURANCE

Showing All New Reinsurance Treaties - Current Year to Date

STATEMENT AS OF SEPTEMBER 30, 2022 OF THE The Order Of United Commercial Travelers Of America
SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS

Current Year To Date - Allocated by States and Territories

States, Etc.	Active Status (a)	Life Contracts		Direct Business Only			Total Columns 2 Through 5	Deposit-Type Contracts
		2	3	4	5			
		Life Insurance Premiums	Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations			
1. Alabama	AL	5,526	0	275,426	0	280,951	0	
2. Alaska	AK	133	0	150	0	283	0	
3. Arizona	AZ	2,371	0	661,987	0	664,359	0	
4. Arkansas	AR	3,379	0	622,923	0	626,302	0	
5. California	CA	19,943	0	92,561	0	112,503	0	
6. Colorado	CO	2,116	4,200	1,151,962	0	1,158,278	0	
7. Connecticut	CT	3,248	0	7,354	0	10,602	0	
8. Delaware	DE	0	0	6,417	0	6,417	0	
9. District of Columbia	DC	0	0	25	0	25	0	
10. Florida	FL	30,940	0	1,177,101	0	1,208,042	0	
11. Georgia	GA	10,462	0	255,104	0	265,566	0	
12. Hawaii	HI	0	0	5,836	0	5,836	0	
13. Idaho	ID	0	0	1,162,901	0	1,162,901	0	
14. Illinois	IL	19,723	0	1,007,790	0	1,027,513	0	
15. Indiana	IN	18,167	0	1,670,545	0	1,688,712	0	
16. Iowa	IA	3,013	0	683,047	0	686,060	0	
17. Kansas	KS	2,886	10,225	153,780	0	166,892	0	
18. Kentucky	KY	10,195	0	67,548	0	77,743	0	
19. Louisiana	LA	12,583	0	549,213	0	561,795	0	
20. Maine	ME	0	0	1,127	0	1,127	0	
21. Maryland	MD	851	0	30,771	0	31,622	0	
22. Massachusetts	MA	1,556	0	25,339	0	26,895	0	
23. Michigan	MI	40,479	0	704,043	0	744,523	0	
24. Minnesota	MN	200	0	57,270	0	57,470	0	
25. Mississippi	MS	15,666	0	1,432,042	0	1,447,708	0	
26. Missouri	MO	11,099	0	331,984	0	343,082	0	
27. Montana	MT	323	0	515,348	0	515,671	0	
28. Nebraska	NE	8,328	0	2,160,963	0	2,169,291	0	
29. Nevada	NV	1,457	0	175,105	0	176,562	0	
30. New Hampshire	NH	749	0	5,785	0	6,534	0	
31. New Jersey	NJ	5,641	0	11,546	0	17,187	0	
32. New Mexico	NM	0	0	13,098	0	13,098	0	
33. New York	NY	502	0	34,972	0	35,474	0	
34. North Carolina	NC	6,951	0	585,132	0	592,084	0	
35. North Dakota	ND	3,565	0	392,909	0	396,474	0	
36. Ohio	OH	34,447	0	1,038,376	0	1,072,823	0	
37. Oklahoma	OK	7,034	0	185,088	0	192,122	0	
38. Oregon	OR	10,284	0	1,293,868	0	1,304,152	0	
39. Pennsylvania	PA	16,236	250	462,701	0	479,187	0	
40. Rhode Island	RI	543	0	3,118	0	3,661	0	
41. South Carolina	SC	2,413	0	280,070	0	282,483	0	
42. South Dakota	SD	1,879	0	191,194	0	193,073	0	
43. Tennessee	TN	12,226	0	151,114	0	163,340	0	
44. Texas	TX	34,251	0	667,454	0	701,705	0	
45. Utah	UT	869	0	429,411	0	430,280	0	
46. Vermont	VT	0	0	2,643	0	2,643	0	
47. Virginia	VA	9,745	0	1,103,491	0	1,113,235	0	
48. Washington	WA	0	0	64,251	0	64,340	0	
49. West Virginia	WV	6,978	0	532,315	0	539,293	0	
50. Wisconsin	WI	7,864	10,000	816,538	0	834,402	0	
51. Wyoming	WY	442	0	587,600	0	588,041	0	
52. American Samoa	AS	0	0	0	0	0	0	
53. Guam	GU	0	0	0	0	0	0	
54. Puerto Rico	PR	0	0	0	0	0	0	
55. U.S. Virgin Islands	VI	0	0	0	0	0	0	
56. Northern Mariana Islands	MP	0	0	0	0	0	0	
57. Canada	CAN	0	0	346	0	346	0	
58. Aggregate Other Aliens	OT	0	0	0	0	0	0	
59. Subtotal		387,350	24,675	23,838,682	0	24,250,707	0	
90. Reporting entity contributions for employee benefits plans		0	0	0	0	0	0	
91. Dividends or refunds applied to purchase paid-up additions and annuities		0	0	0	0	0	0	
92. Dividends or refunds applied to shorten endowment or premium paying period		0	0	0	0	0	0	
93. Premium or annuity considerations waived under disability or other contract provisions		0	0	0	0	0	0	
94. Aggregate or other amounts not allocable by State		0	0	0	0	0	0	
95. Totals (Direct Business)		387,350	24,675	23,838,682	0	24,250,707	0	
96. Plus Reinsurance Assumed		0	0	0	0	0	0	
97. Totals (All Business)		387,350	24,675	23,838,682	0	24,250,707	0	
98. Less Reinsurance Ceded		285,143	9,951	15,364,335	0	15,659,429	0	
99. Totals (All Business) less Reinsurance Ceded		102,207	14,724	8,474,347	0	8,591,278	0	
DETAILS OF WRITE-INS								
58001.		XXX						
58002.		XXX						
58003.		XXX						
58998.	Summary of remaining write-ins for Line 58 from overflow page	0	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	0	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..... 46 R - Registered - Non-domiciled RRGs..... 0

E - Eligible - Reporting entities eligible or approved to write surplus lines in the state..... 0 Q - Qualified - Qualified or accredited reinsurer..... 0

N - None of the above - Not allowed to write business in the state..... 11

STATEMENT AS OF SEPTEMBER 30, 2022 OF THE The Order Of United Commercial Travelers Of America

The Order of United Commercial Travelers of America

FEIN: 31-4273120
NAIC: 56383
Ohio

UCT Charities

FEIN: 31-1486573
Ohio

**UCT Insurance Oversight
Board LLC**

FEIN: 83-3057701
Ohio

STATEMENT AS OF SEPTEMBER 30, 2022 OF THE The Order Of United Commercial Travelers Of America

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

Asterisk	Explanation
1	The entity is a 501(c)(3) charitable organization that provides scholarships. The Board of Directors of UCT Charities is appointed by the Board of The Order of United Commercial Travelers of America.

۱۷

STATEMENT AS OF SEPTEMBER 30, 2022 OF THE The Order Of United Commercial Travelers Of America

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your statement filing. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of NO to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

	Response
1. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC with this statement?	NO
2. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC with this statement?	NO
3. Will the Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC?	NO
4. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC?	NO
5. Will the Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI be filed with the state of domicile and electronically with the NAIC?	NO
6. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Average Market Value) be filed with the state of domicile and electronically with the NAIC?	NO
7. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) be filed with the state of domicile and electronically with the NAIC?	NO
8. Will the Life PBR Statement of Exemption be filed with the state of domicile by July 1st and electronically with the NAIC with the second quarterly filing per the Valuation Manual (by August 15)? (2nd Quarter Only) The response for 1st and 3rd quarters should be N/A. A NO response resulting with a bar code is only appropriate in the 2nd quarter.	N/A

AUGUST FILING

9. Will the regulator-only (non-public) Communication of Internal Control Related Matters Noted in Audit be filed with the state of domicile and electronically with the NAIC (as a regulator-only non-public document) by August 1? The response for 1st and 3rd quarters should be N/A. A NO response resulting with a bar code is only appropriate in the 2nd quarter.	N/A
---	-----

Explanation:

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.
- 7.

Bar Code:

1. Trusteed Surplus Statement [Document Identifier 490]
2. Medicare Part D Coverage Supplement [Document Identifier 365]
3. Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 445]
4. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 446]
5. Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI [Document Identifier 447]
6. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI [Document Identifier 448]
7. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) [Document Identifier 449]



STATEMENT AS OF SEPTEMBER 30, 2022 OF THE The Order Of United Commercial Travelers Of America
OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Summary of Operations Line 8.3

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
08.304. PPP loan forgiven	0	0	582,347
08.397. Summary of remaining write-ins for Line 8.3 from overflow page	0	0	582,347

SCHEDULE A - VERIFICATION

Real Estate

	1 Year to Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year		
2. Cost of acquired:		
2.1 Actual cost at time of acquisition		
2.2 Additional investment made after acquisition		
3. Current year change in encumbrances		
4. Total gain (loss) on disposals		
5. Deduct amounts received on disposals		
6. Total foreign exchange change in book/adjusted carrying value		
7. Deduct current year's other than temporary impairment recognized		
8. Deduct current year's depreciation		
9. Book/adjusted carrying value at the end of current period (Lines 1+2+3+4-5+6-7-8)		
10. Deduct total nonadmitted amounts		
11. Statement value at end of current period (Line 9 minus Line 10)		

NONE**SCHEDULE B - VERIFICATION**

Mortgage Loans

	1 Year to Date	2 Prior Year Ended December 31
1. Book value/recorded investment excluding accrued interest, December 31 of prior year		
2. Cost of acquired:		
2.1 Actual cost at time of acquisition		
2.2 Additional investment made after acquisition		
3. Capitalized deferred interest and other		
4. Accrual of discount		
5. Unrealized valuation increase (decrease)		
6. Total gain (loss) on disposals		
7. Deduct amounts received on disposals		
8. Deduct amortization of premium and mortgage interest paid and commitment fees		
9. Total foreign exchange change in book value/recorded investment excluding accrued interest		
10. Deduct current year's other than temporary impairment recognized		
11. Book value/recorded investment excluding accrued interest at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)		
12. Total valuation allowance		
13. Subtotal (Line 11 plus Line 12)		
14. Deduct total nonadmitted amounts		
15. Statement value at end of current period (Line 13 minus Line 14)		

NONE**SCHEDULE BA - VERIFICATION**

Other Long-Term Invested Assets

	1 Year to Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year		
2. Cost of acquired:		
2.1 Actual cost at time of acquisition		
2.2 Additional investment made after acquisition		
3. Capitalized deferred interest and other		
4. Accrual of discount		
5. Unrealized valuation increase (decrease)		
6. Total gain (loss) on disposals		
7. Deduct amounts received on disposals		
8. Deduct amortization of premium and depreciation		
9. Total foreign exchange change in book/adjusted carrying value		
10. Deduct current year's other than temporary impairment recognized		
11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)		
12. Deduct total nonadmitted amounts		
13. Statement value at end of current period (Line 11 minus Line 12)		

NONE**SCHEDULE D - VERIFICATION**

Bonds and Stocks

	1 Year to Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value of bonds and stocks, December 31 of prior year	10,583,668	10,776,361
2. Cost of bonds and stocks acquired	1,383,508	1,776,780
3. Accrual of discount	4,926	8,077
4. Unrealized valuation increase (decrease)	(49,394)	8,359
5. Total gain (loss) on disposals	2,427	8,801
6. Deduct consideration for bonds and stocks disposed of	1,768,806	1,959,883
7. Deduct amortization of premium	20,747	34,827
8. Total foreign exchange change in book/adjusted carrying value	0	0
9. Deduct current year's other than temporary impairment recognized	0	0
10. Total investment income recognized as a result of prepayment penalties and/or acceleration fees	15,114	0
11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10)	10,150,696	10,583,668
12. Deduct total nonadmitted amounts	0	0
13. Statement value at end of current period (Line 11 minus Line 12)	10,150,696	10,583,668

STATEMENT AS OF SEPTEMBER 30, 2022 OF THE The Order Of United Commercial Travelers Of America

SCHEDULE D - PART 1BShowing the Acquisitions, Dispositions and Non-Trading Activity
During the Current Quarter for all Bonds and Preferred Stock by NAIC Designation

NAIC Designation	1 Book/Adjusted Carrying Value Beginning of Current Quarter	2 Acquisitions During Current Quarter	3 Dispositions During Current Quarter	4 Non-Trading Activity During Current Quarter	5 Book/Adjusted Carrying Value End of First Quarter	6 Book/Adjusted Carrying Value End of Second Quarter	7 Book/Adjusted Carrying Value End of Third Quarter	8 Book/Adjusted Carrying Value December 31 Prior Year
BONDS								
1. NAIC 1 (a)	9,357,810	(1,049)	1,217,849	233,092	9,375,586	9,357,810	8,372,004	9,227,924
2. NAIC 2 (a)	1,453,435	99,904	0	(225)	1,697,376	1,453,435	1,553,114	1,852,729
3. NAIC 3 (a)	0	0	0	0	0	0	0	202,704
4. NAIC 4 (a)	0	0	0	0	0	0	0	0
5. NAIC 5 (a)	0	0	0	0	0	0	0	0
6. NAIC 6 (a)	0	0	0	0	0	0	0	0
7. Total Bonds	10,811,245	98,855	1,217,849	232,867	11,072,962	10,811,245	9,925,118	11,283,357
PREFERRED STOCK								
8. NAIC 1	0	0	0	0	0	0	0	0
9. NAIC 2	0	0	0	0	0	0	0	0
10. NAIC 3	0	0	0	0	0	0	0	0
11. NAIC 4	0	0	0	0	0	0	0	0
12. NAIC 5	0	0	0	0	0	0	0	0
13. NAIC 6	0	0	0	0	0	0	0	0
14. Total Preferred Stock	0	0	0	0	0	0	0	0
15. Total Bonds and Preferred Stock	10,811,245	98,855	1,217,849	232,867	11,072,962	10,811,245	9,925,118	11,283,357

(a) Book/Adjusted Carrying Value column for the end of the current reporting period includes the following amount of short-term and cash equivalent bonds by NAIC designation:

NAIC 1 \$0 ; NAIC 2 \$0 ; NAIC 3 \$0 NAIC 4 \$0 ; NAIC 5 \$0 ; NAIC 6 \$0

S102

SCHEDULE DA - PART 1

Short-Term Investments

	1 Book/Adjusted Carrying Value	2 Purchase Price	3 Actual Cost	4 Interest Collected Year-to-Date	5 Paid for Accrued Interest Year-to-Date
7709999999 Totals		xx			

NONE**SCHEDULE DA - VERIFICATION**

Short-Term Investments

	1 Year To Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year	841,774	0
2. Cost of short-term investments acquired	0	828,672
3. Accrual of discount	502	129
4. Unrealized valuation increase (decrease)	0	0
5. Total gain (loss) on disposals	(65)	0
6. Deduct consideration received on disposals	829,238	0
7. Deduct amortization of premium	0	0
8. Total foreign exchange change in book/adjusted carrying value	(12,973)	12,973
9. Deduct current year's other than temporary impairment recognized	0	0
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	0	841,774
11. Deduct total nonadmitted amounts	0	0
12. Statement value at end of current period (Line 10 minus Line 11)	0	841,774

Schedule DB - Part A - Verification - Options, Caps, Floors, Collars, Swaps and Forwards
N O N E

Schedule DB - Part B - Verification - Futures Contracts
N O N E

Schedule DB - Part C - Section 1 - Replication (Synthetic Asset) Transactions (RSATs) Open
N O N E

Schedule DB-Part C-Section 2-Reconciliation of Replication (Synthetic Asset) Transactions Open
N O N E

Schedule DB - Verification - Book/Adjusted Carrying Value, Fair Value and Potential Exposure of
Derivatives
N O N E

SCHEDULE E - PART 2 - VERIFICATION

(Cash Equivalents)

	1 Year To Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year	256,976	1,160,987
2. Cost of cash equivalents acquired	2,921,403	2,209,392
3. Accrual of discount	2,524	15
4. Unrealized valuation increase (decrease)	0	0
5. Total gain (loss) on disposals	(249,296)	0
6. Deduct consideration received on disposals	2,758,240	3,113,418
7. Deduct amortization of premium	0	0
8. Total foreign exchange change in book/adjusted carrying value	0	0
9. Deduct current year's other than temporary impairment recognized	0	0
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	173,367	256,976
11. Deduct total nonadmitted amounts	0	0
12. Statement value at end of current period (Line 10 minus Line 11)	173,367	256,976

Schedule A - Part 2 - Real Estate Acquired and Additions Made
N O N E

Schedule A - Part 3 - Real Estate Disposed
N O N E

Schedule B - Part 2 - Mortgage Loans Acquired and Additions Made
N O N E

Schedule B - Part 3 - Mortgage Loans Disposed, Transferred or Repaid
N O N E

Schedule BA - Part 2 - Other Long-Term Invested Assets Acquired and Additions Made
N O N E

Schedule BA - Part 3 - Other Long-Term Invested Assets Disposed, Transferred or Repaid
N O N E

STATEMENT AS OF SEPTEMBER 30, 2022 OF THE The Order Of United Commercial Travelers Of America

SCHEDULE D - PART 3

Show All Long-Term Bonds and Stock Acquired During the Current Quarter

1 CUSIP Identification	2 Description	3 Foreign	4 Date Acquired	5 Name of Vendor	6 Number of Shares of Stock	7 Actual Cost	8 Par Value	9 Paid for Accrued Interest and Dividends	10 NAIC Designation, NAIC Designation Modifier and SVO Adminis- trative Symbol
31320W-EE-9	FHLMC SD8233		06/16/2022	WAC		(1,049)	(1,041)	(2)	1.A
0909999999. Subtotal - Bonds - U.S. Special Revenues						(1,049)	(1,041)	(2)	XXX
87264A-CV-5	T-MOBILE USA INC		09/12/2022	HSB		99,904	100,000	0	2.C FE
1109999999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						99,904	100,000	0	XXX
2509999997. Total - Bonds - Part 3						98,855	98,959	(2)	XXX
2509999998. Total - Bonds - Part 5						XXX	XXX	XXX	XXX
2509999999. Total - Bonds						98,855	98,959	(2)	XXX
4509999997. Total - Preferred Stocks - Part 3						0	XXX	0	XXX
4509999998. Total - Preferred Stocks - Part 5						XXX	XXX	XXX	XXX
4509999999. Total - Preferred Stocks						0	XXX	0	XXX
921946-40-6	VANGUARD HIGH DIV YLD		09/20/2022	BSF	150.000	15,638		0	
922042-77-5	VANGUARD FTSE ALL-WORLD EX-U		09/20/2022	BSF	183.000	9,031		0	
922908-36-3	VANGUARD S&P 500 ETF		09/20/2022	BSF	53.000	19,387		0	
5329999999. Subtotal - Common Stocks - Mutual Funds - Designations Not Assigned by the SVO						44,056	XXX	0	XXX
5989999997. Total - Common Stocks - Part 3						44,056	XXX	0	XXX
5989999998. Total - Common Stocks - Part 5						XXX	XXX	XXX	XXX
5989999999. Total - Common Stocks						44,056	XXX	0	XXX
5999999999. Total - Preferred and Common Stocks						44,056	XXX	0	XXX
6009999999 - Totals						142,911	XXX	(2)	XXX

E04

STATEMENT AS OF SEPTEMBER 30, 2022 OF THE The Order Of United Commercial Travelers Of America

SCHEDULE D - PART 4

Show All Long-Term Bonds and Stock Sold, Redeemed or Otherwise Disposed of During the Current Quarter

1 CUSIP Ident- ification	2 Description	3 For- eign	4 Disposal Date	5 Name of Purchaser	6 Number of Shares of Stock	7 Consid- eration	8 Par Value	9 Actual Cost	10 Prior Year Book/ Adjusted Carrying Value	Change In Book/Adjusted Carrying Value					16 Book/ Adjusted Carrying Value at Disposal Date	17 Foreign Exchange Gain (Loss) on Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Bond Interest/ Stock Dividends Received During Year	21 Stated Con- tractual Maturity Date	22 NAIC Design- ation, NAIC Design- ation Modifier and SVO Adminis- trative Symbol		
										11 Unrealized Valuation Increase/ Decrease)	12 Current Year's (Amor- tization)/ Accretion	13 Current Year's Other Than Temporary Impairment Recogn- ized	14 Total Change in Book/ Adjusted Carrying Value (11 + 12 - 13)	15 Total Foreign Exchange Change in Book/ Adjusted Carrying Value									
.3128M4-IK-5	FHLMC G03050		09/01/2022	MBS PMT		.92	.92	.98	.93	0	(1)	0	(1)	0	.92	0	0	0	0	3	.07/01/2037	1.A	
.3128M7-L4-6	FHLMC G05447		09/01/2022	MBS PMT		.166	.166	.175	.168	0	(2)	0	(2)	0	0	.166	0	0	0	5	.05/01/2039	1.A	
.3128M8-AV-6	FHLMC G06020		09/01/2022	MBS PMT		.173	.173	.189	.176	0	(2)	0	(2)	0	0	.173	0	0	0	6	.12/01/2039	1.A	
.3128M9-S3-5	FHLMC G08537		09/01/2022	MBS PMT		1,749	1,749	1,724	1,746	0	3	0	3	0	0	1,749	0	0	0	35	.07/01/2043	1.A	
.3128M9-UJ-6	FHLMC G08576		09/01/2022	MBS PMT		.730	.730	.732	.730	0	0	0	0	0	0	.730	0	0	0	0	.17	.03/01/2044	1.A
.3128M9-VV-9	FHLMC G08627		09/01/2022	MBS PMT		1,700	1,700	1,775	1,711	0	(11)	0	(11)	0	0	1,700	0	0	0	39	.02/01/2045	1.A	
.31292S-B3-3	FHLMC C09058		09/01/2022	MBS PMT		.521	.521	.543	.523	0	(2)	0	(2)	0	0	.521	0	0	0	14	.03/01/2044	1.A	
.3132D9-EE-9	FHLMC SD8233		09/01/2022	MBS PMT		5,082	5,082	5,121	5,082	0	0	0	0	0	0	5,082	0	0	0	31	.07/01/2052	1.A	
.3132GK-F4-3	FHLMC 004087		09/01/2022	MBS PMT		.291	.291	.296	.292	0	(1)	0	(1)	0	0	.291	0	0	0	7	.10/01/2041	1.A	
.3132GV-L6-7	FHLMC G09949		09/01/2022	MBS PMT		.659	.659	.691	.664	0	(5)	0	(5)	0	0	.659	0	0	0	13	.08/01/2042	1.A	
.3138AW-4W-0	FNMA #AJ5338		09/01/2022	MBS PMT		5,366	5,366	5,506	5,403	0	(37)	0	(37)	0	0	5,366	0	0	0	107	.11/01/2026	1.A	
.3138M2-A3-0	FNMA #A09925		09/01/2022	MBS PMT		.700	.700	.748	.707	0	(7)	0	(7)	0	0	.700	0	0	0	17	.07/01/2042	1.A	
.3138B0-ZS-9	FHLMC 3745 AV		09/01/2022	MBS PMT		5,695	5,695	6,195	5,748	0	(52)	0	(52)	0	0	5,695	0	0	0	152	.09/15/2023	1.A	
.3140F9-WA-9	FNMA #B02440		09/01/2022	MBS PMT		2,450	2,450	2,508	2,456	0	(6)	0	(6)	0	0	2,450	0	0	0	57	.01/01/2047	1.A	
.3140J5-MM-7	FNMA #BM1293		09/01/2022	MBS PMT		1,654	1,654	1,746	1,672	0	(18)	0	(18)	0	0	1,654	0	0	0	52	.06/01/2047	1.A	
.3140XC-TR-9	FNMA #FM8659		09/01/2022	MBS PMT		1,344	1,344	1,390	1,347	0	(2)	0	(2)	0	0	1,344	0	0	0	23	.09/01/2051	1.A	
.31417Y-TT-4	FNMA #MA0561		09/01/2022	MBS PMT		.679	.679	.707	.684	0	(5)	0	(5)	0	0	.679	0	0	0	18	.11/01/2040	1.A	
.31418C-IV-2	FNMA #MA3359		09/01/2022	MBS PMT		1,887	1,887	1,830	1,882	0	5	0	5	0	0	1,887	0	0	0	38	.04/01/2038	1.A	
.31418D-3X-8	FNMA #MA4413		09/01/2022	MBS PMT		1,683	1,683	1,710	1,685	0	(2)	0	(2)	0	0	1,683	0	0	0	22	.09/01/2051	1.A	
.31418D-07-0	FNMA #MA4077		09/01/2022	MBS PMT		4,144	4,144	4,246	4,150	0	(6)	0	(6)	0	0	4,144	0	0	0	55	.07/01/2050	1.A	
.31418R-G5-4	FNMA #A03807		09/01/2022	MBS PMT		134	134	.141	.135	0	(1)	0	(1)	0	0	.134	0	0	0	4	.04/01/2040	1.A	
0909999999. Subtotal - Bonds - U.S. Special Revenues						36,899	36,899	38,071	31,972	0	(153)	0	(153)	0	0	36,899	0	0	0	0	715	XXX	XXX
.14315N-AD-2	CARMX 2019-1 A4		09/15/2022	MBS PMT		15,469	15,469	16,312	15,676	0	(207)	0	(207)	0	0	15,469	0	0	0	378	.08/15/2024	1.A FE	
.172967-HD-6	CITIGROUP INC		08/02/2022	BNP		100,949	100,949	102,048	100,703	0	(223)	0	(223)	0	0	100,480	0	469	469	2,992	.10/25/2023	1.G FE	
1109999999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						116,418	115,469	118,360	116,379	0	(430)	0	(430)	0	0	115,949	0	469	469	3,370	XXX	XXX	
2509999997. Total - Bonds - Part 4						153,317	152,368	156,431	148,351	0	(583)	0	(583)	0	0	152,848	0	469	469	4,085	XXX	XXX	
2509999998. Total - Bonds - Part 5						XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
2509999999. Total - Bonds						153,317	152,368	156,431	148,351	0	(583)	0	(583)	0	0	152,848	0	469	469	4,085	XXX	XXX	
4509999997. Total - Preferred Stocks - Part 4						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
4509999998. Total - Preferred Stocks - Part 5						XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
4509999999. Total - Preferred Stocks						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
5989999997. Total - Common Stocks - Part 4						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
5989999998. Total - Common Stocks - Part 5						XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
5989999999. Total - Common Stocks						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
5999999999. Total - Preferred and Common Stocks						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
6009999999 - Totals						153,317	XXX	156,431	148,351	0	(583)	0	(583)	0	0	152,848	0	469	469	4,085	XXX	XXX	

Schedule DB - Part A - Section 1 - Options, Caps, Floors, Collars, Swaps and Forwards Open
N O N E

Schedule DB - Part B - Section 1 - Futures Contracts Open
N O N E

Schedule DB - Part B - Section 1B - Brokers with whom cash deposits have been made
N O N E

Schedule DB - Part D - Section 1 - Counterparty Exposure for Derivative Instruments Open
N O N E

Schedule DB - Part D-Section 2 - Collateral for Derivative Instruments Open - Pledged By
N O N E

Schedule DB - Part D-Section 2 - Collateral for Derivative Instruments Open - Pledged To
N O N E

Schedule DB - Part E - Derivatives Hedging Variable Annuity Guarantees
N O N E

Schedule DL - Part 1 - Reinvested Collateral Assets Owned
N O N E

Schedule DL - Part 2 - Reinvested Collateral Assets Owned
N O N E

SCHEDULE E - PART 1 - CASH

Month End Depository Balances

1 Depository	2 Code	3 Rate of Interest	4 Amount of Interest Received During Current Quarter	5 Amount of Interest Accrued at Current Statement Date	Book Balance at End of Each Month During Current Quarter			9 *
					6 First Month	7 Second Month	8 Third Month	
KEYBANK	CLEVELAND, OH USA	0.000	.0	0	15,132	19,986	3,898	XXX
AXOS BANK	SAN DIEGO, CA USA	0.000	.0	0	(119,552)	10,772	(201,591)	XXX
ROYAL BANK	CALGARY, AB CANADA	0.000	.0	0	53,122	40,923	36,492	XXX
RBC DEXIA	TORONTO, ON CANADA	0.000	.0	0	0	0	0	XXX
INTEREST RECEIVED DURING QTR ON DISPOSED HOLDINGS		0.000	.0	0	0	0	0	XXX
0199998. Deposits in ... 0 depositories that do not exceed the allowable limit in any one depository (See instructions) - Open Depositories	XXX	XXX	0	0	0	0	0	XXX
0199999. Totals - Open Depositories	XXX	XXX	0	0	(51,298)	71,681	(161,201)	XXX
0299998. Deposits in ... 0 depositories that do not exceed the allowable limit in any one depository (See instructions) - Suspended Depositories	XXX	XXX	0	0	0	0	0	XXX
0299999. Totals - Suspended Depositories	XXX	XXX	0	0	0	0	0	XXX
0399999. Total Cash on Deposit	XXX	XXX	0	0	(51,298)	71,681	(161,201)	XXX
0499999. Cash in Company's Office	XXX	XXX	XXX	XXX	2,117	2,115	2,109	XXX
0599999. Total - Cash	XXX	XXX	0	0	(49,181)	73,796	(159,091)	XXX

STATEMENT AS OF SEPTEMBER 30, 2022 OF THE The Order Of United Commercial Travelers Of America

SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned End of Current Quarter

1 CUSIP	2 Description	3 Code	4 Date Acquired	5 Rate of Interest	6 Maturity Date	7 Book/Adjusted Carrying Value	8 Amount of Interest Due and Accrued	9 Amount Received During Year
0109999999. Total - U.S. Government Bonds						0	0	0
0309999999. Total - All Other Government Bonds						0	0	0
0509999999. Total - U.S. States, Territories and Possessions Bonds						0	0	0
0709999999. Total - U.S. Political Subdivisions Bonds						0	0	0
0909999999. Total - U.S. Special Revenues Bonds						0	0	0
1109999999. Total - Industrial and Miscellaneous (Unaffiliated) Bonds						0	0	0
1309999999. Total - Hybrid Securities						0	0	0
1509999999. Total - Parent, Subsidiaries and Affiliates Bonds						0	0	0
1909999999. Subtotal - Unaffiliated Bank Loans						0	0	0
2419999999. Total - Issuer Obligations						0	0	0
2429999999. Total - Residential Mortgage-Backed Securities						0	0	0
2439999999. Total - Commercial Mortgage-Backed Securities						0	0	0
2449999999. Total - Other Loan-Backed and Structured Securities						0	0	0
2459999999. Total - SVO Identified Funds						0	0	0
2469999999. Total - Affiliated Bank Loans						0	0	0
2479999999. Total - Unaffiliated Bank Loans						0	0	0
2509999999. Total Bonds						0	0	0
31846V-41-9	FIRST AMERN TREAS OBLIG FD		12/29/2017	1.983		100,001	0	52
8209999999. Subtotal - Exempt Money Market Mutual Funds - as Identified by the SVO						100,001	0	52
31846V-20-3	FIRST AMERN GOVT OBLIG FD		09/30/2022	1.731		73,365	0	461
8309999999. Subtotal - All Other Money Market Mutual Funds						73,365	0	461
8609999999 - Total Cash Equivalents						173,366	0	513