

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

**ANNUAL STATEMENT**

FOR THE YEAR ENDED DECEMBER 31, 2022  
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 OH

Country of Domicile United States of America

Licensed as business type: Life, Accident and Health [ ] Fraternal Benefit Societies [ X ]

Incorporated/Organized 10/04/1890 Commenced Business 01/16/1888

Statutory Home Office 1801 Watermark Drive Suite 100 Columbus, OH, US 43215  
(Street and Number) (City or Town, State, Country and Zip Code)

Main Administrative Office 1801 Watermark Drive Suite 100  
(Street and Number)

Columbus, OH, US 43215 800-848-0123-1202  
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Mail Address 1801 Watermark Drive Suite 100 Columbus, OH, US 43215  
(Street and Number or P.O. Box) (City or Town, State, Country and Zip Code)

Primary Location of Books and Records 1801 Watermark Drive Suite 100  
(Street and Number)

Columbus, OH, US 43215 800-848-0123-1142  
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Internet Website Address www.uct.org

Statutory Statement Contact Kevin Clare Hecker 800-848-0123-1142  
(Name) (Area Code) (Telephone Number)

khecker@uct.org 614-487-9675  
(E-mail Address) (FAX Number)

**OFFICERS**

UCT President Kenneth Eugene Milliser Jr. # Chief Executive Officer Kevin Clare Hecker  
UCT Secretary/Treasurer Richard Fort Redman

**OTHER**

Kevin Joe Roberts, Senior Vice-President of Operations Raymond Daniel Sherrick, Vice-President of Information Technology Ashlee Mouton Borcan FSA, MAAA #, Consulting Actuary

**DIRECTORS OR TRUSTEES**

<u>Stanna Kay Funk</u>	<u>Douglas George Honeyford #</u>	<u>Thomas Richard Liebaert</u>
<u>Kenneth Eugene Milliser Jr.</u>	<u>Arthur Scott Newcombe #</u>	<u>Richard Fort Redman</u>
<u>Bernrd Regenbogen</u>	<u>David Allan Van Order</u>	<u>Dianna Jean Wolfe</u>

State of Ohio County of Franklin SS

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. Milliser Jr. Richard Fort Redman Kevin Clare Hecker  
Kenneth Eugene Milliser Jr. # Richard Fort Redman Kevin Clare Hecker  
UCT President UCT Secretary/Treasurer Chief Executive Officer

Subscribed and sworn to before me this 27 day of February 2023  
Denise Sharif

- 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.....



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

## ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D) .....	9,489,740		9,489,740	10,441,585
2. Stocks (Schedule D):				
2.1 Preferred stocks .....			0	0
2.2 Common stocks .....	294,930		294,930	142,082
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens .....			0	0
3.2 Other than first liens .....			0	0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ encumbrances) .....			0	0
4.2 Properties held for the production of income (less \$ ..... encumbrances) .....			0	0
4.3 Properties held for sale (less \$ encumbrances) .....			0	0
5. Cash (\$ ..... (48,734) , Schedule E - Part 1), cash equivalents (\$ ..... 149,597 , Schedule E - Part 2) and short-term investments (\$ ..... 0 , Schedule DA) .....	100,862		100,862	1,131,047
6. Contract loans (including \$ ..... premium notes) .....	566,538		566,538	589,172
7. Derivatives (Schedule DB) .....			0	0
8. Other invested assets (Schedule BA) .....			0	0
9. Receivables for securities .....			0	0
10. Securities lending reinvested collateral assets (Schedule DL) .....			0	0
11. Aggregate write-ins for invested assets .....	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11) .....	10,452,070	0	10,452,070	12,303,886
13. Title plants less \$ ..... charged off (for Title insurers only) .....			0	0
14. Investment income due and accrued .....	62,073		62,073	67,607
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection .....	76,162		76,162	36,507
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ ..... earned but unbilled premiums) .....	48,992		48,992	53,573
15.3 Accrued retrospective premiums (\$ ..... ) and contracts subject to redetermination (\$ ..... ) .....			0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers .....	400,316		400,316	398,389
16.2 Funds held by or deposited with reinsured companies .....			0	0
16.3 Other amounts receivable under reinsurance contracts .....	63,404		63,404	63,404
17. Amounts receivable relating to uninsured plans .....			0	0
18.1 Current federal and foreign income tax recoverable and interest thereon .....			0	0
18.2 Net deferred tax asset .....			0	0
19. Guaranty funds receivable or on deposit .....			0	0
20. Electronic data processing equipment and software .....	76,937	7,617	69,320	127,703
21. Furniture and equipment, including health care delivery assets (\$ ..... ) .....			0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates .....			0	0
23. Receivables from parent, subsidiaries and affiliates .....			0	0
24. Health care (\$ ..... 0 ) and other amounts receivable .....			0	0
25. Aggregate write-ins for other than invested assets .....	281,637	280,011	1,626	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) .....	11,461,591	287,628	11,173,963	13,051,068
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....			0	0
28. Total (Lines 26 and 27)	11,461,591	287,628	11,173,963	13,051,068
<b>DETAILS OF WRITE-INS</b>				
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 .....	195,072	193,446	1,626	0
2502. Commission Advances .....	26,884	26,884	0	0
2503. Supply Inventory .....	59,681	59,681	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)	281,637	280,011	1,626	0

## LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$ ..... 2,336,229 (Exh. 5, Line 9999999) less \$ ..... included in Line 6.3 (including \$ ..... Modco Reserve) .....	2,336,229	2,827,783
2. Aggregate reserve for accident and health contracts (including \$ ..... 0 Modco Reserve) .....	4,954,471	1,387,250
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ ..... Modco Reserve) .....	4,493	9,886
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11) .....	20,822	32,423
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11) .....	998,491	924,982
5. Policyholders' dividends/refunds to members \$ ..... and coupons \$ ..... 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 \$ ..... Modco) .....		
6.2 Policyholders' dividends and refunds to members not yet apportioned (including \$ ..... Modco) .....		
6.3 Coupons and similar benefits (including \$ ..... Modco) .....		
7. Amount provisionally held for deferred dividend policies not included in Line 6 .....		
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ ..... discount; including \$ ..... 80,184 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14) .....	80,462	97,354
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts .....		
9.2 Provision for experience rating refunds, including the liability of \$ ..... accident and health experience rating refunds of which \$ ..... 0 is for medical loss ratio rebate per the Public Health Service Act .....		
9.3 Other amounts payable on reinsurance, including \$ ..... assumed and \$ ..... ceded .....	0	0
9.4 Interest maintenance reserve (IMR, Line 6) .....	47,592	52,226
10. Commissions to agents due or accrued-life and annuity contracts \$ ..... accident and health \$ ..... and deposit-type contract funds \$ ..... .....	27,460	22,025
11. Commissions and expense allowances payable on reinsurance assumed .....		
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 7) .....	369,294	357,106
13. Transfers to Separate Accounts due or accrued (net) (including \$ ..... accrued for expense allowances recognized in reserves, net of reinsured allowances) .....		
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 6) .....	4,853	6,259
15.1 Current federal and foreign income taxes, including \$ ..... on realized capital gains (losses) .....		
15.2 Net deferred tax liability .....		
16. Unearned investment income .....		
17. Amounts withheld or retained by reporting entity as agent or trustee .....	265,771	80,397
18. Amounts held for agents' account, including \$ ..... agents' credit balances .....		
19. Remittances and items not allocated .....	7,452	2,873
20. Net adjustment in assets and liabilities due to foreign exchange rates .....		
21. Liability for benefits for employees and agents if not included above .....		
22. Borrowed money \$ ..... and interest thereon \$ .....		
23. Dividends to stockholders declared and unpaid .....		
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve (AVR, Line 16, Col. 7) .....	58,814	53,867
24.02 Reinsurance in unauthorized and certified (\$ ..... 0 ) companies .....	0	0
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$ ..... ) reinsurers .....		
24.04 Payable to parent, subsidiaries and affiliates .....		
24.05 Drafts outstanding .....		
24.06 Liability for amounts held under uninsured plans .....		
24.07 Funds held under coinsurance .....		
24.08 Derivatives .....	0	0
24.09 Payable for securities .....		
24.10 Payable for securities lending .....		
24.11 Capital notes \$ ..... and interest thereon \$ .....		
25. Aggregate write-ins for liabilities .....	534,316	825,581
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25) .....	9,710,521	6,680,013
27. From Separate Accounts Statement .....		
28. Total liabilities (Lines 26 and 27) .....	9,710,521	6,680,013
29. Common capital stock .....		
30. Preferred capital stock .....		
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) .....		
34. Aggregate write-ins for special surplus funds .....	25,000	25,000
35. Unassigned funds (surplus) .....	1,438,442	6,346,055
36. Less treasury stock, at cost:		
36.1 ..... shares common (value included in Line 29 \$ ..... ) .....		
36.2 ..... shares preferred (value included in Line 30 \$ ..... ) .....		
37. Surplus (Total Lines 31+32+33+34+35-36) (including \$ ..... in Separate Accounts Statement) .....	1,463,442	6,371,055
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55) .....	1,463,442	6,371,055
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3) .....	11,173,963	13,051,068
<b>DETAILS OF WRITE-INS</b>		
2501. Amounts Payable to Reinsurer .....	300,948	589,887
2502. Deferred Income .....	0	0
2503. Unclaimed Funds .....	233,368	235,694
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) .....	534,316	825,581
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 Current Year	2 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) .....	11,426,354	11,912,617
2. Considerations for supplementary contracts with life contingencies .....	0	0
3. Net investment income (Exhibit of Net Investment Income, Line 17) .....	271,858	262,014
4. Amortization of Interest Maintenance Reserve (IMR, Line 5) .....	4,634	4,129
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) .....	2,309,205	2,710,013
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 .....	561,492	1,348,881
9. Total (Lines 1 to 8.3) .....	14,573,543	16,237,654
10. Death benefits .....	138,803	225,680
11. Matured endowments (excluding guaranteed annual pure endowments) .....	0	0
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8) .....	28,318	34,409
13. Disability benefits and benefits under accident and health contracts .....	7,861,732	7,964,690
14. Coupons, guaranteed annual pure endowments and similar benefits .....	0	0
15. Surrender benefits and withdrawals for life contracts .....	18,631	69,527
16. Group conversions .....	0	0
17. Interest and adjustments on contract or deposit-type contract funds .....	235	300
18. Payments on supplementary contracts with life contingencies .....	0	0
19. Increase in aggregate reserves for life and accident and health contracts .....	(1,185,849)	366,173
20. Totals (Lines 10 to 19) .....	6,861,870	8,660,779
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1) .....	2,250,134	2,429,844
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) .....	5,842,292	6,011,441
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3 + 5) .....	244,987	272,417
25. Increase in loading on deferred and uncollected premiums .....	(4,136)	4,093
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) .....	15,195,147	17,378,574
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28) .....	(621,603)	(1,140,920)
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) .....	(621,603)	(1,140,920)
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) .....	(621,603)	(1,140,920)
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ .....	(839)	8,801
35. Net income (Line 33 plus Line 34) .....	(622,442)	(1,132,120)
<b>CAPITAL AND SURPLUS ACCOUNT</b>		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2) .....	6,371,055	7,449,382
37. Net income (Line 35) .....	(622,442)	(1,132,120)
38. Change in net unrealized capital gains (losses) less capital gains tax of \$ .....	(24,420)	8,359
39. Change in net unrealized foreign exchange capital gain (loss) .....	(21,586)	7,948
40. Change in net deferred income tax .....	0	0
41. Change in nonadmitted assets .....	27,299	41,836
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 .....	(4,261,516)	0
44. Change in asset valuation reserve .....	(4,947)	(4,350)
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) .....	(4,907,613)	(1,078,327)
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38) .....	1,463,442	6,371,055
<b>DETAILS OF WRITE-INS</b>		
08.301. Donations .....	36,596	97,950
08.302. Supreme Dues .....	481,899	546,299
08.303. Miscellaneous Income .....	42,997	122,285
08.398. Summary of remaining write-ins for Line 8.3 from overflow page .....	0	582,347
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398)(Line 8.3 above) .....	561,492	1,348,881
2701. ....	0	0
2702. ....	0	0
2703. ....	0	0
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. ....	0	0
5302. ....	0	0
5303. ....	0	0
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
<b>Cash from Operations</b>		
1. Premiums collected net of reinsurance .....	11,378,524	11,922,873
2. Net investment income .....	297,983	296,566
3. Miscellaneous income .....	2,870,697	4,058,894
4. Total (Lines 1 through 3) .....	14,547,204	16,278,333
5. Benefit and loss related payments .....	7,987,738	8,507,703
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts .....	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions .....	8,321,196	8,876,068
8. Dividends paid to policyholders .....	0	0
9. Federal and foreign income taxes paid (recovered) net of \$ ..... tax on capital gains (losses) .....	0	0
10. Total (Lines 5 through 9) .....	16,308,933	17,383,771
11. Net cash from operations (Line 4 minus Line 10) .....	(1,761,729)	(1,105,438)
<b>Cash from Investments</b>		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds .....	2,181,036	1,959,883
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) .....	2,181,036	1,959,883
13. Cost of investments acquired (long-term only):		
13.1 Bonds .....	1,250,620	1,643,057
13.2 Stocks .....	177,266	133,723
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) .....	1,427,886	1,776,780
14. Net increase (decrease) in contract loans and premium notes .....	(22,634)	(73,036)
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14) .....	775,784	256,139
<b>Cash from Financing and Miscellaneous Sources</b>		
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 .....	(5,393)	(3,535)
16.5 Dividends to stockholders .....	0	0
16.6 Other cash provided (applied) .....	(38,847)	(336,225)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6) .....	(44,240)	(339,760)
<b>RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS</b>		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17) .....	(1,030,185)	(1,189,059)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year .....	1,131,047	2,320,106
19.2 End of year (Line 18 plus Line 19.1) .....	100,862	1,131,047

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

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ANNUAL STATEMENT FOR THE YEAR 2022 OF THE The Order Of United Commercial Travelers Of America

**ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - SUMMARY**

	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
1. Premiums and annuity considerations for life and accident and health contracts .....	11,426,357	130,470	0	25,638		11,270,249			0
2. Considerations for supplementary contracts with life contingencies .....	0	XXX	XXX			XXX	XXX		XXX
3. Net investment income .....	271,859	89,617	0	26,064		156,178			0
4. Amortization of Interest Maintenance Reserve (IMR) .....	4,633	1,527	0	444		2,662			0
5. Separate Accounts net gain from operations excluding unrealized gains or losses .....	0	0	0	0		0	XXX		0
6. Commissions and expense allowances on reinsurance ceded .....	2,309,204	70,160	0	1,521		2,237,523	XXX	0	0
7. Reserve adjustments on reinsurance ceded .....	0	0	0	0		0	XXX		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	XXX		0
8.2 Charges and fees for deposit-type contracts .....	0	0	0	0		XXX	XXX		0
8.3 Aggregate write-ins for miscellaneous income .....	561,492	0	0	0	0	42,997	518,495	0	0
9. Totals (Lines 1 to 8.3) .....	14,573,545	291,774	0	53,667	0	13,709,609	518,495	0	0
10. Death benefits .....	138,803	138,803	0	0		XXX	XXX		0
11. Matured endowments (excluding guaranteed annual pure endowments) .....	0	0	0	0		XXX	XXX		0
12. Annuity benefits .....	28,318	XXX	XXX	28,318		XXX	XXX		XXX
13. Disability benefits and benefits under accident and health contracts .....	7,861,732	0	0	0		7,861,732	XXX		0
14. Coupons, guaranteed annual pure endowments and similar benefits .....	0	0	0	0		0	XXX		0
15. Surrender benefits and withdrawals for life contracts .....	18,631	18,631	0	0		XXX	XXX		0
16. Group conversions .....	0	0	0	0		0	XXX		0
17. Interest and adjustments on contract or deposit-type contract funds .....	235	235	0	0		0	XXX		0
18. Payments on supplementary contracts with life contingencies .....	0	0	0	0		XXX	XXX		0
19. Increase in aggregate reserves for life and accident and health contracts .....	(1,185,849)	(522,004)	0	30,451		(694,296)	XXX		0
20. Totals (Lines 10 to 19) .....	6,861,870	(364,335)	0	58,769	0	7,167,436	XXX	0	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) .....	2,250,134	41,933	0	0		2,208,201	0	0	XXX
22. Commissions and expense allowances on reinsurance assumed .....	0	0	0	0		0	XXX	0	0
23. General insurance expenses and fraternal expenses .....	5,842,291	426,908	0	81,251		4,824,095	510,037		0
24. Insurance taxes, licenses and fees, excluding federal income taxes .....	244,987	14,315	0	2,724		205,689	22,259		0
25. Increase in loading on deferred and uncollected premiums .....	(4,136)	(4,136)	0	0		0	XXX		0
26. Net transfers to or (from) Separate Accounts net of reinsurance .....	0	0	0	0		0	XXX		0
27. Aggregate write-ins for deductions .....	0	0	0	0	0	0	0	0	0
28. Totals (Lines 20 to 27) .....	15,195,146	114,685	0	142,744	0	14,405,421	532,296	0	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28) .....	(621,601)	177,089	0	(89,077)	0	(695,812)	(13,801)	0	0
30. Dividends to policyholders and refunds to members .....	0	0	0	0		0	XXX		0
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30) .....	(621,601)	177,089	0	(89,077)	0	(695,812)	(13,801)	0	0
32. Federal income taxes incurred (excluding tax on capital gains) .....	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) .....	(621,601)	177,089	0	(89,077)	0	(695,812)	(13,801)	0	0
34. Policies/certificates in force end of year .....	25,827	2,181	0	82		23,564	XXX		0
<b>DETAILS OF WRITE-INS</b>									
08.301. Donations .....	36,596						36,596		
08.302. Supreme Dues .....	481,899						481,899		
08.303. Miscellaneous income .....	42,997					42,997			
08.398. Summary of remaining write-ins for Line 8.3 from overflow page .....	0	0	0	0	0	0	0	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above) .....	561,492	0	0	0	0	42,997	518,495	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
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above) .....	0	0	0	0	0	0	0	0	0

**ANNUAL STATEMENT FOR THE YEAR 2022 OF THE The Order Of United Commercial Travelers Of America**  
**ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - INDIVIDUAL LIFE INSURANCE (b)**

	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
1. Premiums for life contracts (a)	130,470		119,441	4,383		6,646						
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	89,617		82,042	3,010		4,565						
4. Amortization of Interest Maintenance Reserve (IMR)	1,527		1,398	51		78						
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0											
6. Commissions and expense allowances on reinsurance ceded	70,160	0	52,915	7,972		9,273						
7. Reserve adjustments on reinsurance ceded	0											
8. Miscellaneous Income:												
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	0											
8.2 Charges and fees for deposit-type contracts	0											
8.3 Aggregate write-ins for miscellaneous income	0	0	0	0	0	0	0	0	0	0	0	0
9. Totals (Lines 1 to 8.3)	291,774	0	255,796	15,416	0	20,562	0	0	0	0	0	0
10. Death benefits	138,803		132,275			6,528						
11. Matured endowments (excluding guaranteed annual pure endowments)	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											
14. Coupons, guaranteed annual pure endowments and similar benefits	0											
15. Surrender benefits and withdrawals for life contracts	18,631		18,631									
16. Group conversions	0											
17. Interest and adjustments on contract or deposit-type contract funds	235			235								
18. Payments on supplementary contracts with life contingencies	0											
19. Increase in aggregate reserves for life and accident and health contracts	(522,004)		(445,674)	(54,820)		(21,510)						
20. Totals (Lines 10 to 19)	(364,335)	0	(294,768)	(54,585)	0	(14,982)	0	0	0	0	0	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	41,933	0	33,619	5,423		2,891						XXX
22. Commissions and expense allowances on reinsurance assumed	0	0										
23. General insurance expenses	426,908		390,821	14,340		21,747						
24. Insurance taxes, licenses and fees, excluding federal income taxes	14,315		13,105	481		729						
25. Increase in loading on deferred and uncollected premiums	(4,136)		(3,786)	(139)		(211)						
26. Net transfers to or (from) Separate Accounts net of reinsurance	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)	114,685	0	138,991	(34,480)	0	10,174	0	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)	177,089	0	116,805	49,896	0	10,388	0	0	0	0	0	0
30. Dividends to policyholders and refunds to members	0											
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	177,089	0	116,805	49,896	0	10,388	0	0	0	0	0	0
32. Federal income taxes incurred (excluding tax on capital gains)	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)	177,089	0	116,805	49,896	0	10,388	0	0	0	0	0	0
34. Policies/certificates in force end of year	2,181		1,824	201		156						
<b>DETAILS OF WRITE-INS</b>												
08.301.												
08.302.												
08.303.												
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	0	0	0	0	0	0	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  
(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 2022 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									
<b>DETAILS OF WRITE-INS</b>									
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)									

**NONE**

6.2

(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 2022 OF THE The Order Of United Commercial Travelers Of America  
**ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - INDIVIDUAL ANNUITIES (a)**

	1 Total	Deferred				6 Life Contingent Payout (Immediate and Annuityizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities Without Guarantees		
1. Premiums for individual annuity contracts .....	25,638	25,638					
2. Considerations for supplementary contracts with life contingencies .....	0	XXX	XXX	XXX	XXX		XXX
3. Net investment income .....	26,064	26,064					
4. Amortization of Interest Maintenance Reserve (IMR) .....	444	444					
5. Separate Accounts net gain from operations excluding unrealized gains or losses .....	0						
6. Commissions and expense allowances on reinsurance ceded .....	1,521	1,521					
7. Reserve adjustments on reinsurance ceded .....	0						
8. Miscellaneous Income:							
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts .....	0						
8.2 Charges and fees for deposit-type contracts .....	0						
8.3 Aggregate write-ins for miscellaneous income .....	0	0	0	0	0	0	0
9. Totals (Lines 1 to 8.3) .....	53,667	53,667	0	0	0	0	0
10. Death benefits .....	0						
11. Matured endowments (excluding guaranteed annual pure endowments) .....	0						
12. Annuity benefits .....	28,318	28,318					
13. Disability benefits and benefits under accident and health contracts .....	0						
14. Coupons, guaranteed annual pure endowments and similar benefits .....	0						
15. Surrender benefits and withdrawals for life contracts .....	0						
16. Group conversions .....	0						
17. Interest and adjustments on contract or deposit-type contract funds .....	0						
18. Payments on supplementary contracts with life contingencies .....	0						
19. Increase in aggregate reserves for life and accident and health contracts .....	30,451	30,451					
20. Totals (Lines 10 to 19) .....	58,769	58,769	0	0	0	0	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) .....	0						
22. Commissions and expense allowances on reinsurance assumed .....	0						
23. General insurance expenses .....	81,251	81,251					
24. Insurance taxes, licenses and fees, excluding federal income taxes .....	2,724	2,724					
25. Increase in loading on deferred and uncollected premiums .....	0						
26. Net transfers to or (from) Separate Accounts net of reinsurance .....	0						
27. Aggregate write-ins for deductions .....	0	0	0	0	0	0	0
28. Totals (Lines 20 to 27) .....	142,744	142,744	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) .....	(89,077)	(89,077)	0	0	0	0	0
30. Dividends to policyholders and refunds to members .....	0						
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30) .....	(89,077)	(89,077)	0	0	0	0	0
32. Federal income taxes incurred (excluding tax on capital gains) .....	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) .....	(89,077)	(89,077)	0	0	0	0	0
34. Policies/certificates in force end of year .....	82	82					
<b>DETAILS OF WRITE-INS</b>							
08.301. ....							
08.302. ....							
08.303. ....							
08.398. Summary of remaining write-ins for Line 8.3 from overflow page .....	0	0	0	0	0	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above) .....	0	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
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 columns are affected.

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE The Order Of United Commercial Travelers Of America  
**ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - GROUP ANNUITIES (a)**

	1 Total	Deferred				6 Life Contingent Payout (Immediate and Annuityizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities 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 .....							
<b>DETAILS OF WRITE-INS</b>							
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) .....							

**NONE**

(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 2022 OF THE The Order Of United Commercial Travelers Of America**  
**ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - ACCIDENT AND HEALTH (a)**

	1 Total	Comprehensive (Hospital & Medical)		4 Medicare Supplement	5 Vision Only	6 Dental Only	7 Federal Employees Health Benefits Plan	8 Title XVIII Medicare	9 Title XIX Medicaid	10 Credit A&H	11 Disability Income	12 Long-Term Care	13 Other Health
		2 Individual	3 Group										
1. Premiums for accident and health contracts .....	11,270,249			1,926,264								498	9,343,487
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 .....	156,178			88,835									67,343
4. Amortization of Interest Maintenance Reserve (IMR) .....	2,662			1,514									1,148
5. Separate Accounts net gain from operations excluding unrealized gains or losses .....	0												
6. Commissions and expense allowances on reinsurance ceded .....	2,237,523			2,116,573						0			120,950
7. Reserve adjustments on reinsurance ceded .....	0												
8. Miscellaneous Income:													
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts .....	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 .....	42,997	0	0	42,997	0	0	0	0	0	0	0	0	0
9. Totals (Lines 1 to 8.3) .....	13,709,609	0	0	4,176,183	0	0	0	0	0	0	0	498	9,532,928
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 .....	7,861,732			1,352,434									6,509,298
14. Coupons, guaranteed annual pure endowments and similar benefits .....	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												
17. Interest and adjustments on contract or deposit-type contract funds .....	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 .....	(694,296)			(549,892)									(144,404)
20. Totals (Lines 10 to 19) .....	7,167,436	0	0	802,542	0	0	0	0	0	0	0	0	6,364,894
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) .....	2,208,201			598,862						0			1,609,339
22. Commissions and expense allowances on reinsurance assumed .....	0									0			
23. General insurance expenses .....	4,824,095			3,195,519									1,628,576
24. Insurance taxes, licenses and fees, excluding federal income taxes .....	205,689			136,250									69,439
25. Increase in loading on deferred and uncollected premiums .....	0												
26. Net transfers to or (from) Separate Accounts net of reinsurance .....	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) .....	14,405,421	0	0	4,733,173	0	0	0	0	0	0	0	0	9,672,248
29. Net gain from operations before dividends to policyholders, and refunds to members and federal income taxes (Line 9 minus Line 28) .....	(695,812)	0	0	(556,990)	0	0	0	0	0	0	0	498	(139,320)
30. Dividends to policyholders and refunds to members .....	0												
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30) .....	(695,812)	0	0	(556,990)	0	0	0	0	0	0	0	498	(139,320)
32. Federal income taxes incurred (excluding tax on capital gains) .....	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) .....	(695,812)	0	0	(556,990)	0	0	0	0	0	0	0	498	(139,320)
34. Policies/certificates in force end of year .....	23,564			4,658									18,906
<b>DETAILS OF WRITE-INS</b>													
08.301. Donations .....	0												
08.302. Supreme Dues .....	0												
08.303. Miscellaneous income .....	42,997			42,997									
08.398. Summary of remaining write-ins for Line 8.3 from overflow page .....	0	0	0	0	0	0	0	0	0	0	0	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above) .....	42,997	0	0	42,997	0	0	0	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	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 2022 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 With Secondary Guarantees	Variable Life	Variable Universal Life	Credit Life <sup>(b)</sup> (N/A Fraternal)	Other Individual Life	YRT Mortality Risk Only
<b>Involving Life or Disability Contingencies (Reserves)</b> (Net of Reinsurance Ceded)												
1. Reserve December 31 of prior year .....	1,994,296	0	1,904,353	49,488	0	40,455	0	0	0	0	0	0
2. Tabular net premiums or considerations .....	153,506		114,861	35,622		3,023						
3. Present value of disability claims incurred .....	0											
4. Tabular interest .....	79,790		75,547	2,577		1,666						
5. Tabular less actual reserve released .....	0											
6. Increase in reserve on account of change in valuation basis .....	0											
6.1 Change in excess of VM-20 deterministic/stochastic reserve over net premium reserve .....	0	XXX								XXX		
7. Other increases (net) .....	(453,001)		(423,713)	(7,516)		(21,772)						
8. Totals (Lines 1 to 7) .....	1,774,591	0	1,671,048	80,171	0	23,372	0	0	0	0	0	0
9. Tabular cost .....	164,884		126,054	34,800		4,030						
10. Reserves released by death .....	104,303		104,069	154		80						
11. Reserves released by other terminations (net) .....	33,114		27,778	5,097		239						
12. Annuity, supplementary contract and disability payments involving life contingencies .....	0											
13. Net transfers to or (from) Separate Accounts .....	0											
14. Total Deductions (Lines 9 to 13) .....	302,301	0	257,901	40,051	0	4,349	0	0	0	0	0	0
15. Reserve December 31 of current year .....	1,472,290	0	1,413,147	40,120	0	19,023	0	0	0	0	0	0
<b>Cash Surrender Value and Policy Loans</b>												
16. CSV Ending balance December 31, current year .....	6,840,713		6,425,725	0		414,988						
17. Amount Available for Policy Loans Based upon Line 16 CSV .....	6,356,618		5,991,948	0		364,670						

(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 2022 OF THE The Order Of United Commercial Travelers Of America  
**ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - GROUP LIFE INSURANCE (a)**  
**(N/A Fraternal)**

	1	2	3	4	5	6	7	8	9
	Total	Whole Life	Term Life	Universal Life	Variable Life	Variable Universal Life	Credit Life <sup>(b)</sup>	Other Group Life	YRT Mortality Risk Only
<b>Involving Life or Disability Contingencies (Reserves)</b> (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 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 .....									

**NONE**

(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 2022 OF THE The Order Of United Commercial Travelers Of America  
**ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - INDIVIDUAL ANNUITIES (a)**

	1 Total	Deferred				6 Life Contingent Payout (Immediate and Annuityizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities without Guarantees		
<b>Involving Life or Disability Contingencies (Reserves)</b> (Net of Reinsurance Ceded)							
1. Reserve December 31 of prior year .....	833,483	833,483	0	0	0	0	0
2. Tabular net premiums or considerations .....	24,356	24,356					
3. Present value of disability claims incurred .....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX
4. Tabular interest .....	34,336	34,336					
5. Tabular less actual reserve released .....	0						
6. Increase in reserve on account of change in valuation basis .....	0						
7. Other increases (net) .....	0						
8. Totals (Lines 1 to 7) .....	892,175	892,175	0	0	0	0	0
9. Tabular cost .....	0						
10. Reserves released by death .....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX
11. Reserves released by other terminations (net) .....	28,240	28,240					
12. Annuity, supplementary contract and disability payments involving life contingencies .....	0						
13. Net transfers to or (from) Separate Accounts .....	0						
14. Total Deductions (Lines 9 to 13) .....	28,240	28,240	0	0	0	0	0
15. Reserve December 31 of current year	863,935	863,935	0	0	0	0	0
<b>Cash Surrender Value and Policy Loans</b>							
16. CSV Ending balance December 31, current year .....	2,646,868	2,646,868					
17. Amount Available for Policy Loans Based upon Line 16 CSV	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 2022 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 Total	Deferred			6 Life Contingent Payout (Immediate and Annuityizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees		
<b>Involving Life or Disability Contingencies (Reserves)</b> (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
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
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						

**NONE**

(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) ..... 48,476	..... 47,698
1.1 Bonds exempt from U.S. tax .....	(a) .....	.....
1.2 Other bonds (unaffiliated) .....	(a) ..... 248,184	..... 223,070
1.3 Bonds of affiliates .....	(a) .....	.....
2.1 Preferred stocks (unaffiliated) .....	(b) .....	.....
2.11 Preferred stocks of affiliates .....	(b) .....	.....
2.2 Common stocks (unaffiliated) .....	..... 5,301	..... 5,531
2.21 Common stocks of affiliates .....	.....	.....
3. Mortgage loans .....	(c) .....	.....
4. Real estate .....	(d) .....	.....
5. Contract loans .....	..... 42,839	..... 42,839
6. Cash, cash equivalents and short-term investments .....	(e) ..... 2,141	..... 2,141
7. Derivative instruments .....	(f) .....	.....
8. Other invested assets .....	.....	.....
9. Aggregate write-ins for investment income .....	..... 0	..... 0
10. Total gross investment income .....	..... 346,941	..... 321,279
11. Investment expenses .....	.....	(g) ..... 49,421
12. Investment taxes, licenses and fees, excluding federal income taxes .....	.....	(g) ..... 0
13. Interest expense .....	.....	(h) .....
14. Depreciation on real estate and other invested assets .....	.....	(i) .....
15. Aggregate write-ins for deductions from investment income .....	.....	..... 0
16. Total deductions (Lines 11 through 15) .....	.....	..... 49,421
17. Net investment income (Line 10 minus Line 16) .....	.....	..... 271,858
<b>DETAILS OF WRITE-INS</b>		
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 \$ ..... 6,276 accrual of discount less \$ ..... 26,867 amortization of premium and less \$ ..... 1,735 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 \$ ..... paid for accrued interest on purchases.
- (d) Includes \$ ..... for company's occupancy of its own buildings; and excludes \$ ..... interest on encumbrances.
- (e) Includes \$ ..... accrual of discount less \$ ..... amortization of premium and less \$ ..... paid for accrued interest on purchases.
- (f) Includes \$ ..... accrual of discount less \$ ..... amortization of premium.
- (g) Includes \$ ..... investment expenses and \$ ..... investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ ..... interest on surplus notes and \$ ..... interest on capital notes.
- (i) Includes \$ ..... 0 depreciation on real estate and \$ ..... depreciation on other invested assets.

**EXHIBIT OF CAPITAL GAINS (LOSSES)**

	1	2	3	4	5
	Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds .....	3,206	0	3,206	0	0
1.1 Bonds exempt from U.S. tax .....	0	0	0	0	0
1.2 Other bonds (unaffiliated) .....	(4,045)	0	(4,045)	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	(24,418)	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) .....	(839)	0	(839)	(24,418)	0
<b>DETAILS OF WRITE-INS</b>					
0901. ....	.....	.....	.....	.....	.....
0902. ....	.....	.....	.....	.....	.....
0903. ....	.....	.....	.....	.....	.....
0998. Summary of remaining write-ins for Line 9 from overflow page .....	0	0	0	0	0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above) .....	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2022 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											
2. Deferred and accrued	586		586									
3. Deferred, accrued and uncollected:												
3.1 Direct	586		586									
3.2 Reinsurance assumed	0											
3.3 Reinsurance ceded	0											
3.4 Net (Line 1 + Line 2)	586	0	586	0	0	0	0	0	0	0	0	0
4. Advance	0											
5. Line 3.4 - Line 4	586	0	586	0	0	0	0	0	0	0	0	0
6. Collected during year:												
6.1 Direct	8,843		8,843									
6.2 Reinsurance assumed	0											
6.3 Reinsurance ceded	0											
6.4 Net	8,843	0	8,843	0	0	0	0	0	0	0	0	0
7. Line 5 + Line 6.4	9,429	0	9,429	0	0	0	0	0	0	0	0	0
8. Prior year (uncollected + deferred and accrued - advance)	2,218	0	2,218	0	0	0	0	0	0	0	0	0
9. First year premiums and considerations:												
9.1 Direct	7,211		7,211									
9.2 Reinsurance assumed	0											
9.3 Reinsurance ceded	0											
9.4 Net (Line 7 - Line 8)	7,211	0	7,211	0	0	0	0	0	0	0	0	0
<b>SINGLE</b>												
10. Single premiums and considerations:												
10.1 Direct	0											
10.2 Reinsurance assumed	0											
10.3 Reinsurance ceded	0											
10.4 Net	0	0	0	0	0	0	0	0	0	0	0	0
<b>RENEWAL</b>												
11. Uncollected	77,216		1,054						76,162			
12. Deferred and accrued	52,402		52,402									
13. Deferred, accrued and uncollected:												
13.1 Direct	397,932		184,334						213,598			
13.2 Reinsurance assumed	0											
13.3 Reinsurance ceded	268,314		130,878						137,436			
13.4 Net (Line 11 + Line 12)	129,618	0	53,456	0	0	0	0	0	76,162	0	0	0
14. Advance	80,462		278						80,184			
15. Line 13.4 - Line 14	49,156	0	53,178	0	0	0	0	0	(4,022)	0	0	0
16. Collected during year:												
16.1 Direct	31,929,021		499,797	47,250					31,381,974			
16.2 Reinsurance assumed	0											
16.3 Reinsurance ceded	20,559,339		370,286	21,613					20,167,440			
16.4 Net	11,369,682	0	129,511	25,637	0	0	0	0	11,214,534	0	0	0
17. Line 15 + Line 16.4	11,418,838	0	182,689	25,637	0	0	0	0	11,210,512	0	0	0
18. Prior year (uncollected + deferred and accrued - advance)	(305)	0	59,431	0	0	0	0	0	(59,736)	0	0	0
19. Renewal premiums and considerations:												
19.1 Direct	32,078,877		482,271	47,250					31,549,356			
19.2 Reinsurance assumed	0											
19.3 Reinsurance ceded	20,659,734		359,013	21,613					20,279,108			
19.4 Net (Line 17 - Line 18)	11,419,143	0	123,258	25,637	0	0	0	0	11,270,248	0	0	0
<b>TOTAL</b>												
20. Total premiums and annuity considerations:												
20.1 Direct	32,086,088	0	489,482	47,250	0	0	0	0	31,549,356	0	0	0
20.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0	0
20.3 Reinsurance ceded	20,659,734	0	359,013	21,613	0	0	0	0	20,279,108	0	0	0
20.4 Net (Lines 9.4 + 10.4 + 19.4)	11,426,354	0	130,469	25,637	0	0	0	0	11,270,248	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE The Order Of United Commercial Travelers Of America

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

	1	2	Insurance								11	12
			Ordinary		5	Group		Accident and Health				
			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											
22. All other .....	0											
<b>REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED</b>												
23. First year (other than single):												
23.1 Reinsurance ceded .....	0											
23.2 Reinsurance assumed .....	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											
24.2 Reinsurance assumed .....	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 .....	2,309,205		70,161	1,521						2,237,523		
25.2 Reinsurance assumed .....	0											
25.3 Net ceded less assumed .....	2,309,205	0	70,161	1,521	0	0	0	0	0	2,237,523	0	0
26. Totals:												
26.1 Reinsurance ceded (Page 6, Line 6) .....	2,309,205	0	70,161	1,521	0	0	0	0	0	2,237,523	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 .....	2,309,205	0	70,161	1,521	0	0	0	0	0	2,237,523	0	0
<b>COMMISSIONS INCURRED (direct business only)</b>												
27. First year (other than single) .....	265,654		11,545							254,109		
28. Single .....	0											
29. Renewal .....	1,984,480		30,387							1,954,093		
30. Deposit-type contract funds .....	0											
31. Totals (to agree with Page 6, Line 21)	2,250,134	0	41,932	0	0	0	0	0	0	2,208,202	0	0

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE The Order Of United Commercial Travelers Of America

**EXHIBIT 2 - GENERAL EXPENSES**

	Insurance				5 Investment	6 Fraternal	7 Total
	1 Life	2 Accident and Health		4 All Other Lines of Business			
		3 Cost Containment	3 All Other				
1. Rent	29,286		353,534			40,000	422,819
2. Salaries and wages	174,708		2,109,062		6,000	270,766	2,560,537
3.11 Contributions for benefit plans for employees	21,213		256,086			32,562	309,861
3.12 Contributions for benefit plans for agents							0
3.21 Payments to employees under non-funded benefit plans							0
3.22 Payments to agents under non-funded benefit plans							0
3.31 Other employee welfare	10,828		130,711			19,898	161,437
3.32 Other agent welfare							0
4.1 Legal fees and expenses	2,838		34,261				37,099
4.2 Medical examination fees	99		1,198				1,297
4.3 Inspection report fees	689		8,312				9,000
4.4 Fees of public accountants and consulting actuaries	163,512		339,916				503,429
4.5 Expense of investigation and settlement of policy claims							0
5.1 Traveling expenses	968		11,688			1,919	14,576
5.2 Advertising							0
5.3 Postage, express, telegraph and telephone	9,370		113,109			7,028	129,506
5.4 Printing and stationery	3,157		38,111				41,268
5.5 Cost or depreciation of furniture and equipment	230		2,773				3,002
5.6 Rental of equipment	29,000		350,089				379,090
5.7 Cost or depreciation of EDP equipment and software	6,539		78,942				85,481
6.1 Books and periodicals							0
6.2 Bureau and association fees	2,187		26,406			1,286	29,879
6.3 Insurance, except on real estate	9,835		118,726				128,561
6.4 Miscellaneous losses							0
6.5 Collection and bank service charges	2,828		34,134				36,962
6.6 Sundry general expenses	121		1,381				1,502
6.7 Group service and administration fees							0
6.8 Reimbursements by uninsured plans							0
7.1 Agency expense allowance							0
7.2 Agents' balances charged off (less \$ recovered)							0
7.3 Agency conferences other than local meetings							0
8.1 Official publication (Fraternal Benefit Societies Only)	XXX	XXX	XXX	XXX	XXX	36,059	36,059
8.2 Expense of supreme lodge meetings (Fraternal Benefit Societies Only)	XXX	XXX	XXX	XXX	XXX	41,567	41,567
9.1 Real estate expenses							0
9.2 Investment expenses not included elsewhere					43,421		43,421
9.3 Aggregate write-ins for expenses	40,750	0	815,658	0	0	58,953	915,362
10. General expenses incurred	508,159	0	4,824,096	0	49,421	(b) 510,037	(a) 5,891,713
11. General expenses unpaid Dec. 31, prior year	32,864		292,885		3,181	28,176	357,106
12. General expenses unpaid Dec. 31, current year	31,858		302,362		3,098	31,976	369,294
13. Amounts receivable relating to uninsured plans, prior year							0
14. Amounts receivable relating to uninsured plans, current year							0
15. General expenses paid during year (Lines 10+11-12-13+14)	509,165	0	4,814,618	0	49,503	506,238	5,879,524
<b>DETAILS OF WRITE-INS</b>							
09.301. Board Expenses	5,476		66,106				71,582
09.302. Professional Fees	26,314		317,658				343,972
09.303. Membership Promotion						10,539	10,539
09.398. Summary of remaining write-ins for Line 9.3 from overflow page	8,961	0	431,894	0	0	48,414	489,269
09.399. Totals (Lines 09.301 thru 09.303 plus 09.398) (Line 9.3 above)	40,750	0	815,658	0	0	58,953	915,362

(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 ..... \$ 42,705 ; 2. Institutional ..... \$ ..... ; 3. Recreational and Health ..... \$ ..... ; 4. Educational ..... \$ .....  
 5. Religious ..... \$ ..... ; 6. Membership ..... \$ 46,597 ; 7. Other ..... \$ 420,735 ; 8. Total ..... \$ 510,037

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

	Insurance			4 Investment	5 Fraternal	6 Total
	1 Life	2 Accident and Health	3 All Other Lines of Business			
1. Real estate taxes						0
2. State insurance department licenses and fees	4,360	52,631				56,991
3. State taxes on premiums						0
4. Other state taxes, including \$ for employee benefits	(157)	(1,890)				(2,047)
5. U.S. Social Security taxes	12,835	154,948			22,259	190,043
6. All other taxes						0
7. Taxes, licenses and fees incurred	17,039	205,689	0	0	22,259	244,987
8. Taxes, licenses and fees unpaid Dec. 31, prior year	490	5,473			297	6,259
9. Taxes, licenses and fees unpaid Dec. 31, current year	341	4,113			399	4,853
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	17,187	207,049	0	0	22,157	246,393

**EXHIBIT 4 - DIVIDENDS OR REFUNDS**

	1 Life	2 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)		
<b>DETAILS OF WRITE-INS</b>		
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)		

NONE

**EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS**

1	2	3	4	5	6
Valuation Standard	Total <sup>(a)</sup>	Industrial	Ordinary	Credit (Group and Individual)	Group
0100001. A.E. 3.5% NLP ANB CRF	0				
0100002. 41 CSO 2.5% CRVM ANB CRF	2,160		2,160		
0100003. 41 CSO 2.5% NLP ANB CRF	26,887		26,887		
0100004. 58 CSO 2.5% NJ ALB CFT	48,533		48,533		
0100005. 58 CSO 2.5% NLP ALB CFT	34,945		34,945		
0100006. 58 CET 2.5% NJ ALB CFT	1,674		1,674		
0100007. 58 CSO ALB NL 4%	48,202		48,202		
0100008. 80 CSO ALB CRVM 5.0%	108,529		108,529		
0100009. 80 CSO ALB NL 5.0%	0				
0100010. 80 CSO ALB CRVM 4.5%	4,978,889		4,978,889		
0100011. 80 CSO ALB NL 4.5%	1,770,570		1,770,570		
0100012. 80 CSO ALB CRVM 4.0%	294,594		294,594		
0100013. 80 CSO ALB NL 4.0%	82,456		82,456		
0100014. 01 CSO ALB CRVM 4.0%	164,022		164,022		
0100015. 01 CSO ALB NL 4.0%	674,784		674,784		
0100016. 01 CSO XXX 4.0%	55,953		55,953		
0100017. 01 CSO ALB CRVM 3.5%	68,136		68,136		
0100018. 01 CSO ALB NL 3.5%	187,944		187,944		
0100019. 01 CSO XXX 3.5%	56,018		56,018		
0100020. 17 CSO ALB CRVM 3.5%	4,695		4,695		
0100021. 17 CSO ALB CRVM 3.0%	2,868		2,868		
0199997. Totals (Gross)	8,611,859	0	8,611,859	0	0
0199998. Reinsurance ceded	7,155,569		7,155,569		
0199999. Life Insurance: Totals (Net)	1,456,290	0	1,456,290	0	0
0200001. Annuities-Deferred	2,652,257	XXX	2,652,257	XXX	
0299997. Totals (Gross)	2,652,257	XXX	2,652,257	XXX	0
0299998. Reinsurance ceded	1,788,322	XXX	1,788,322	XXX	
0299999. Annuities: Totals (Net)	863,935	XXX	863,935	XXX	0
0399998. Reinsurance ceded	0				
0399999. SCWLC: Totals (Net)	0	0	0	0	0
0400001. ADB	53		53		
0499997. Totals (Gross)	53	0	53	0	0
0499998. Reinsurance ceded	50		50		
0499999. Accidental Death Benefits: Totals (Net)	3	0	3	0	0
0500001. WP - ACTIVE	1,421		1,421		
0599997. Totals (Gross)	1,421	0	1,421	0	0
0599998. Reinsurance ceded	1,350		1,350		
0599999. Disability-Active Lives: Totals (Net)	71	0	71	0	0
0699998. Reinsurance ceded	0				
0699999. Disability-Disabled Lives: Totals (Net)	0	0	0	0	0
0700001. Deficiency Reserve	4,090		4,090		
0700002. Non-Deduction Reserve	48,699		48,699		
0700003. CV > Reserve	0		0		
0700004. Immediate Payment of Claim Resv	0		0		
0700005. Substandard Reserve	243		243		
0700006. Waiver of Premium	0		0		
0700007. Add't Reserve - Asset/Liability	0		0		
0799997. Totals (Gross)	53,032	0	53,032	0	0
0799998. Reinsurance ceded	37,102		37,102		
0799999. Miscellaneous Reserves: Totals (Net)	15,930	0	15,930	0	0
9999999. Totals (Net) - Page 3, Line 1	2,336,229	0	2,336,229	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 \$ ..... ; Annuities \$ ..... ; Supplementary Contracts with Life Contingencies \$ ..... ; Accidental Death Benefits \$ ..... ; Disability - Active Lives \$ ..... ; Disability - Disabled Lives \$ ..... ; Miscellaneous Reserves \$ .....

**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 ..... Yes [ ] No [ X ]
- 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?..... Yes [ X ] No [ ]  
If so, attach a statement that contains the determination procedures, answers to the interrogatories and an actuarial opinion as described in the instructions.
- 4. Has the reporting entity any assessment or stipulated premium contracts in force? ..... Yes [ ] No [ X ]  
If so, state:  
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 Description of Valuation Class	Valuation Basis		4 Increase in Actuarial Reserve Due to Change
	2 Changed From	3 Changed To	
Policy reserve adjustment due to change in valuation basis methodology by actuaries .....	\$281,255 .....	\$4,542,770 .....	4,261,516
0399999. Subtotal	XXX	XXX	4,261,516
.....	.....	.....	.....
.....	.....	.....	.....
9999999 - Total (Column 4, only)			4,261,516

**EXHIBIT 6 - AGGREGATE RESERVES FOR ACCIDENT AND HEALTH CONTRACTS (a)**

	1 Total	Comprehensive		4 Medicare Supplement	5 Vision Only	6 Dental Only	7 Federal Employees Health Benefits Plan	8 Title XVIII Medicare	9 Title XIX Medicaid	10 Credit A&H	11 Disability Income	12 Long-Term Care	13 Other Health
		2 Individual	3 Group										
<b>ACTIVE LIFE RESERVE</b>													
1. Unearned premium reserves .....	1,400,222			1,035,998									364,224
2. Additional contract reserves (b) .....	13,688,192			7,325,261								50,609	6,312,322
3. Additional actuarial reserves-Asset/Liability analysis .....	0												
4. Reserve for future contingent benefits .....	0												
5. Reserve for rate credits .....	0												
6. Aggregate write-ins for reserves .....	0	0	0	0	0	0	0	0	0	0	0	0	0
7. Totals (Gross) .....	15,088,414	0	0	8,361,259	0	0	0	0	0	0	0	50,609	6,676,546
8. Reinsurance ceded .....	10,133,943			7,891,003									2,242,940
9. Totals (Net) .....	4,954,471	0	0	470,256	0	0	0	0	0	0	0	50,609	4,433,606
<b>CLAIM RESERVE</b>													
10. Present value of amounts not yet due on claims .....	0												
11. Additional actuarial reserves-Asset/Liability analysis .....	0												
12. Reserve for future contingent benefits .....	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												
16. Totals (Net) .....	0	0	0	0	0	0	0	0	0	0	0	0	0
17. TOTAL (Net) .....	4,954,471	0	0	470,256	0	0	0	0	0	0	0	50,609	4,433,606
18. TABULAR FUND INTEREST .....	56,679			30,641								0	26,038
<b>DETAILS OF WRITE-INS</b>													
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 Interest Contracts	Annuities Certain	Supplemental Contracts	Dividend Accumulations or Refunds	Premium and Other Deposit Funds
1. Balance at the beginning of the year before reinsurance .....	9,886	0	6,784	0	3,102	0
2. Deposits received during the year .....	0					
3. Investment earnings credited to the account .....	331		202		129	
4. Other net change in reserves .....	0					
5. Fees and other charges assessed .....	0					
6. Surrender charges .....	0					
7. Net surrender or withdrawal payments .....	5,724		4,020		1,704	
8. Other net transfers to or (from) Separate Accounts .....	0					
9. Balance at the end of current year before reinsurance (Lines 1+2+3+4-5-6-7-8) (a) .....	4,493	0	2,966	0	1,527	0
10. Reinsurance balance at the beginning of the year .....	0	0	0	0	0	0
11. Net change in reinsurance assumed .....	0					
12. Net change in reinsurance ceded .....	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)	4,493	0	2,966	0	1,527	0

(a) FHLB Funding Agreements:

1. Reported as GICs (captured in column 2) .....	\$ .....
2. Reported as Annuities Certain (captured in column 3) .....	\$ .....
3. Reported as Supplemental Contracts (captured in column 4) .....	\$ .....
4. Reported as Dividend Accumulations or Refunds (captured in column 5) .....	\$ .....
5. Reported as Premium or Other Deposit Funds (captured in column 6) .....	\$ .....
6. Total Reported as Deposit-Type Contracts (captured in column 1): (Sum of Lines 1 through 5) .	\$ .....

ANNUAL STATEMENT FOR THE YEAR 2022 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 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Due and unpaid:											
1.1 Direct .....	0										
1.2 Reinsurance assumed .....	0										
1.3 Reinsurance ceded .....	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										
2.12 Reinsurance assumed .....	0										
2.13 Reinsurance ceded .....	0										
2.14 Net .....	0	0	(b) 0	(b) 0	0	(b) 0	(b) 0	0	0	0	0
2.2 Other .....											
2.21 Direct .....	154,567		154,567								
2.22 Reinsurance assumed .....	0										
2.23 Reinsurance ceded .....	140,697		140,697								
2.24 Net .....	13,870	0	(b) 13,870	(b) 0	0	(b) 0	(b) 0	0	(b) 0	(b) 0	(b) 0
3. Incurred but unreported:											
3.1 Direct .....	2,702,168		77,474								2,624,694
3.2 Reinsurance assumed .....	0										
3.3 Reinsurance ceded .....	1,696,725		70,522								1,626,203
3.4 Net .....	1,005,443	0	(b) 6,952	(b) 0	0	(b) 0	(b) 0	0	(b) 0	(b) 0	(b) 998,491
4. TOTALS .....											
4.1 Direct .....	2,856,735	0	232,041	0	0	0	0	0	0	0	2,624,694
4.2 Reinsurance assumed .....	0	0	0	0	0	0	0	0	0	0	0
4.3 Reinsurance ceded .....	1,837,422	0	211,219	0	0	0	0	0	0	0	1,626,203
4.4 Net .....	1,019,313	(a) 0	(a) 20,822	0	0	0	(a) 0	0	0	0	998,491

(a) Including matured endowments (but not guaranteed annual pure endowments) unpaid amounting to \$ ..... in Column 2, \$ ..... in Column 3 and \$ ..... 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 \$ ..... Individual Annuities \$ ....., Credit Life (Group and Individual) \$ ....., and Group Life \$ ....., are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Group Accident and Health \$ ..... Credit (Group and Individual) Accident and Health \$ ....., and Other Accident and Health \$ ..... are included in Page 3, Line 2 (See Exhibit 6, Claim Reserve).

ANNUAL STATEMENT FOR THE YEAR 2022 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 Total	2 Industrial Life (a)	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance (b)	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance (c)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Settlements During the Year:											
1.1 Direct .....	23,264,681		1,298,596	265,482							21,700,603
1.2 Reinsurance assumed .....	0										
1.3 Reinsurance ceded .....	15,278,995		1,129,451	237,164							13,912,380
1.4 Net (d) .....	7,985,686	0	169,145	28,318	0	0	0	0	0	0	7,788,223
2. Liability December 31, current year from Part 1:											
2.1 Direct .....	2,856,735	0	232,041	0	0	0	0	0	0	0	2,624,694
2.2 Reinsurance assumed .....	0	0	0	0	0	0	0	0	0	0	0
2.3 Reinsurance ceded .....	1,837,422	0	211,219	0	0	0	0	0	0	0	1,626,203
2.4 Net .....	1,019,313	0	20,822	0	0	0	0	0	0	0	998,491
3. Amounts recoverable from reinsurers December 31, current year .....	427,135		291,145	135,990							
4. Liability December 31, prior year:											
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	0	32,423	0	0	0	0	0	0	0	924,982
5. Amounts recoverable from reinsurers December 31, prior year .....	359,828		306,730	53,098							
6. Incurred Benefits											
6.1 Direct .....	23,263,563	0	1,371,338	265,482	0	0	0	0	0	0	21,626,743
6.2 Reinsurance assumed .....	0	0	0	0	0	0	0	0	0	0	0
6.3 Reinsurance ceded .....	15,283,276	0	1,198,209	320,056	0	0	0	0	0	0	13,765,011
6.4 Net .....	7,980,287	0	173,129	(54,574)	0	0	0	0	0	0	7,861,732

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

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

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

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

**EXHIBIT OF NON-ADMITTED ASSETS**

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D) .....			0
2. Stocks (Schedule D):			
2.1 Preferred stocks .....			0
2.2 Common stocks .....			0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens .....			0
3.2 Other than first liens.....			0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company .....			0
4.2 Properties held for the production of income.....			0
4.3 Properties held for sale .....			0
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA) .....			0
6. Contract loans .....			0
7. Derivatives (Schedule DB) .....			0
8. Other invested assets (Schedule BA) .....			0
9. Receivables for securities .....			0
10. Securities lending reinvested collateral assets (Schedule DL) .....			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
14. Investment income due and accrued .....			0
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection .....			0
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due .			0
15.3 Accrued retrospective premiums and contracts subject to redetermination .....			0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers .....			0
16.2 Funds held by or deposited with reinsured companies .....			0
16.3 Other amounts receivable under reinsurance contracts .....			0
17. Amounts receivable relating to uninsured plans .....			0
18.1 Current federal and foreign income tax recoverable and interest thereon .....			0
18.2 Net deferred tax asset .....			0
19. Guaranty funds receivable or on deposit .....			0
20. Electronic data processing equipment and software .....	7,617	25,463	17,846
21. Furniture and equipment, including health care delivery assets .....		3,002	3,002
22. Net adjustment in assets and liabilities due to foreign exchange rates .....			0
23. Receivables from parent, subsidiaries and affiliates .....			0
24. Health care and other amounts receivable .....			0
25. Aggregate write-ins for other than invested assets .....	280,011	286,461	6,450
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) .....	287,628	314,927	27,299
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....			0
28. Total (Lines 26 and 27)	287,628	314,927	27,299
<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 .....	193,446	189,986	(3,460)
2502. Commission Advances .....	26,884	38,113	11,229
2503. Supply Inventory .....	59,681	58,362	(1,319)
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)	280,011	286,461	6,450

## 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 Page	F/S Line #		2022		2021
NET INCOME							
(1) State basis (Page 4, Line 35, Columns 1 & 2)	XXX	XXX	XXX	\$	(622,442)	\$	(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	\$	(622,442)	\$	(1,132,120)
SURPLUS							
(5) State basis (Page 3, Line 38, Columns 1 & 2)	XXX	XXX	XXX	\$	1,463,442	\$	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	\$	1,463,442	\$	6,371,055

**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**

The Company's new consulting actuary (Milliman) calculated the policy reserves as of December 31, 2022, by using a different methodology than had previously been used. This change in the valuation basis was employed by Milliman to strengthen reserves and to meet minimum standards. This resulted in a significant increase in reserves and a decrease in surplus for 2022. Based on an analysis of cash flow and the amount of invested assets as of December 31, 2022, the Company believes it has sufficient assets to meet funding requirements over the next 12 months. Management is currently considering what longer-term options are available to the Company.

**NOTE 2 Accounting Changes and Corrections of Errors**

## NOTES TO FINANCIAL STATEMENTS

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**

- 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

In 2018, the Order made the decision to exit the insurance business in Canada. 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 discontinuation of operations began in 2018 and is expected to conclude in 2023.

(2) The Company reported a gain of approximately \$9,000 and the cumulative loss since 2018 is approximately \$678,000.

(3) Loss Recognized on Discontinued Operations

Discontinued Operation Identifier	Amount for Reporting Period	Cumulative Amount Since Classified as Held for Sale
	\$ (9,000)	\$ 678,000

(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 Operation Identifier	Carrying Amount Immediately Prior to Classification as Held for Sale	Current Fair Value Less Costs to Sell
	\$ 2,428,407	\$ 38,000

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

**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) Company input

(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 (a+b)
- 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 (d+e)
- OTTI recognized 3rd Quarter
- g. Intent to sell

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

**NOTES TO FINANCIAL STATEMENTS**

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 (g+h)	\$	-	\$	-	\$	-	\$
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 (j+k)	\$	-	\$	-	\$	-	\$
m. Annual Aggregate Total (c+f+i+l)						\$	-

(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	\$ 48,854
2. 12 Months or Longer	\$ 78,536
b) The aggregate related fair value of securities with unrealized losses:	
1. Less than 12 Months	\$ 902,005
2. 12 Months or Longer	\$ 467,107

(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.

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

1. Restricted Assets (Including Pledged)

Restricted Asset Category	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)
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	\$ 627,008				\$ 627,008	\$ 628,457	\$ (1,449)
k. On deposit with other regulatory bodies					\$ -	\$ 841,774	\$ (841,774)
l. Pledged collateral to FHLB (including assets backing funding agreements)					\$ -	\$ -	\$ -
m. Pledged as collateral not captured in other categories					\$ -	\$ -	\$ -
n. Other restricted assets					\$ -	\$ -	\$ -
<b>o. Total Restricted Assets (Sum of a through n)</b>	<b>\$ 627,008</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 627,008</b>	<b>\$ 1,470,231</b>	<b>\$ (843,223)</b>

(a) Subset of Column 1

(b) Subset of Column 3

**NOTES TO FINANCIAL STATEMENTS**

Restricted Asset Category	Current Year			
	8  Total Non-admitted Restricted	9  Total Admitted Restricted (5 minus 8)	Percentage	
			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		\$ 627,008	5.471%	5.611%
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%
<b>o. Total Restricted Assets (Sum of a through n)</b>	<b>\$ -</b>	<b>\$ 627,008</b>	<b>5.471%</b>	<b>5.611%</b>

(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  Total Current Year Admitted Restricted	Percentage			
	Current Year						6  Total From Prior Year	7  Increase/ (Decrease) (5 minus 6)	9  Gross (Admitted & Non-admitted) Restricted to Total Assets	10  Admitted Restricted to Total Admitted Assets
	1  Total General Account (G/A)	2  G/A Supporting S/A Activity (a)	3  Total Separate Account (S/A) Restricted Assets	4  S/A Assets Supporting G/A Activity (b)	5  Total (1 plus 3)					
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  Total Current Year Admitted Restricted	Percentage			
	Current Year						6  Total From Prior Year	7  Increase/ (Decrease) (5 minus 6)	9  Gross (Admitted & Non-admitted) Restricted to Total Assets	10  Admitted Restricted to Total Admitted Assets
	1  Total General Account (G/A)	2  G/A Supporting S/A Activity (a)	3  Total Separate Account (S/A) Restricted Assets	4  S/A Assets Supporting G/A Activity (b)	5  Total (1 plus 3)					
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%
<b>j. Total Collateral Assets (a+b+c+d+e+f+g+h+i)</b>	<b>\$ -</b>	<b>\$ -</b>	<b>0.000%</b>	<b>0.000%</b>
Separate Account:				

## NOTES TO FINANCIAL STATEMENTS

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%

\* 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  
None

N. Offsetting and Netting of Assets and Liabilities  
None

O. 5GI Securities  
None

P. Short Sales  
None

Q. Prepayment Penalty and Acceleration Fees

	<u>General Account</u>	<u>Separate Account</u>
1. Number of CUSIPs	6	
2. Aggregate Amount of Investment Income	\$ 15,111	

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. The Company has 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 is 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 Administration. 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**

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 \$85,689 and \$92,044 for 2022 and 2021, respectively. The Company did not make a voluntary pension contribution for 2022. At December 31, 2022, the fair value of plan assets was \$4,996,355. The Company paid no RRSP contributions in 2022.

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.

## NOTES TO FINANCIAL STATEMENTS

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	
(3) Indicate whether claim count information is disclosed per claim or per claimant	

**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 2022 and 2021 was approximately \$148,036 and \$150,835, respectively.

The Company leases real estate under non-cancelable operating lease agreements that expire through July 2024. Rental expense for 2022 and 2021 was approximately \$401,926 and \$394,874 respectively.

(2) a. At December 31, 2022, the minimum aggregate rental commitments are as follows:

	Operating Leases
1. 2023	\$ 336,087
2. 2024	\$ 224,341
3. 2025	\$ -
4. 2026	\$ -
5. 2027	\$ -
6. Thereafter	\$ -
7. Total (sum of 1 through 6)	\$ 560,428

(3) The Company has no sale-leaseback transactions.

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					
Common stock	\$ 294,930				\$ 294,930
<b>Total assets at fair value/NAV</b>	<b>\$ 294,930</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 294,930</b>

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

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

Description	Beginning Balance at 01/01/2022	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 at 12/31/2022
a. Assets										
<b>Total Assets</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>

**NOTES TO FINANCIAL STATEMENTS**

Description	Beginning Balance at 01/01/2022	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 at 12/31/2022
b. Liabilities										
<b>Total Liabilities</b>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

(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, CE and ST investments	\$ 100,862	\$ 100,862	\$ 100,862				
Bonds	\$ 8,624,768	\$ 9,489,740		\$ 8,624,768			
Policy loans	\$ 566,538	\$ 566,538		\$ 566,538			

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 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

N/A

F. Subprime Mortgage Related Risk Exposure

N/A

G. Retained Assets

N/A

H. Insurance-Linked Securities (ILS) Contracts

N/A

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

N/A

**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:

N/A

**NOTE 23 Reinsurance**

A. Ceded Reinsurance Report

Company input

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 \_\_\_\_\_

## NOTES TO FINANCIAL STATEMENTS

**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:

- (1) Claims incurred
- (2) Claims adjustment expenses incurred
- (3) Premiums earned
- (4) Other

	(5) _____ Company _____	Amount
--	-------------------------	--------

**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

Name of Certified Reinsurer	Relationship to Reporting Entity	Date of Action	Jurisdiction of Action	Collateral Percentage Requirement		Net Obligation Subject to Collateral	Collateral Required (but not received)
				Before	After		

(2) Reporting Entity's Certified Reinsurer Rating Downgraded or Status Subject to Revocation

Date of Action	Jurisdiction of Action	Collateral Percentage Requirement		Net Obligation Subject to Collateral	Collateral Required (but not yet Funded)
		Before	After		

E. Company input

F. Company input

**G. Ceding Entities That Utilize Captive Reinsurers to Assume Reserves Subject to the XXX/ AXXX Captive Framework**

(1) Captive Reinsurers in Which a Risk-Based Capital Shortfall Exists per the Risk-Based Capital XXX/AXXX Captive Reinsurance Consolidated Exhibit:

a. Captives with Risk-Based Capital Shortfall.

1 Cession ID	2 NAIC Company Code	3 ID Number	4 Name of Captive Reinsurer	5 Amount of Risk-Based Capital Shortfall
<b>Total</b>				\$ -

b. Effect of Risk-Based Capital Shortfall on Total Adjusted Capital (TAC)

1. Total Adjusted Capital (TAC) (Five-Year Historical Line 30)	\$	-
2. Risk-Based Capital Shortfall (Sum of G(1)a1 Column 5)	\$	-
3. Total Adjusted Capital (TAC) Before Risk-Based Capital Shortfall (G(1)b1 + G(1)b2)	\$	-

(2) Captive Reinsurers for Which a Non-Zero Primary Security Shortfall is Shown on the Risk-Based Capital XXX/AXXX Reinsurance Primary Security Shortfall by Cession Exhibit

Cession ID	NAIC Company Code	ID Number	Name of Captive Reinsurer	Amount of Primary Security Shortfall
<b>Total</b>				\$ -

H. Reinsurance Credit

Company input

**NOTE 24 Retrospectively Rated Contracts & Contracts Subject to Redetermination**

A. N/A

B. N/A

C. N/A

**D. Medical loss ratio rebates required pursuant to the Public Health Service Act.**

	1 Individual	2 Small Group Employer	3 Large Group Employer	4 Other Categories with Rebates	5 Total
<b>Prior Reporting Year</b>					
(1) Medical loss ratio rebates incurred	\$ -	\$ -	\$ -	\$ -	\$ -
(2) Medical loss ratio rebates paid	\$ -	\$ -	\$ -	\$ -	\$ -
(3) Medical loss ratio rebates unpaid	\$ -	\$ -	\$ -	\$ -	\$ -
(4) Plus reinsurance assumed amounts	XXX	XXX	XXX	XXX	XXX
(5) Less reinsurance ceded amounts	XXX	XXX	XXX	XXX	XXX
(6) Rebates unpaid net of reinsurance	XXX	XXX	XXX	XXX	\$ -
<b>Current Reporting Year-to-Date</b>					
(7) Medical loss ratio rebates incurred	\$ -	\$ -	\$ -	\$ -	\$ -
(8) Medical loss ratio rebates paid	\$ -	\$ -	\$ -	\$ -	\$ -
(9) Medical loss ratio rebates unpaid	\$ -	\$ -	\$ -	\$ -	\$ -

## NOTES TO FINANCIAL STATEMENTS

(10) Plus reinsurance assumed amounts	XXX	XXX	XXX	XXX	XXX	
(11) Less reinsurance ceded amounts	XXX	XXX	XXX	XXX	XXX	
(12) Rebates unpaid net of reinsurance	XXX	XXX	XXX	XXX	XXX	\$ -

**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

**NOTE 25 Change in Incurred Losses and Loss Adjustment Expenses**

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

**NOTE 26 Intercompany Pooling Arrangements**

The Company does not have any intercompany pooling arrangements.

**NOTE 27 Structured Settlements**

N/A

**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 \$ -
- 2. Date of the most recent evaluation of this liability 12/31/2022
- 3. Was anticipated investment income utilized in the calculation? Yes  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 \$726,000 of insurance in force for which the gross premiums are less than the net premiums with a deficiency reserve of \$4,090.

(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)	\$ 2,652,257			\$ 2,652,257	100.0%
(2) Not subject to discretionary withdrawal				\$ -	0.0%
(3) Total (gross: direct + assumed)	\$ 2,652,257	\$ -	\$ -	\$ 2,652,257	100.0%
(4) Reinsurance ceded	\$ 1,788,322			\$ 1,788,322	
(5) Total (net)* (3) - (4)	\$ 863,935	\$ -	\$ -	\$ 863,935	

(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:

**NOTES TO FINANCIAL STATEMENTS**

	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%
(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	\$ 4,493			\$ 4,493	100.0%
d. Total with market value adjustment or at fair value (total of a through c)	\$ 4,493	\$ -	\$ -	\$ 4,493	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)	\$ 4,493	\$ -	\$ -	\$ 4,493	100.0%
(4) Reinsurance ceded				\$ -	
(5) Total (net)* (3) - (4)	\$ 4,493	\$ -	\$ -	\$ 4,493	
(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)	\$ 863,935
(2) Exhibit 5, Supplementary Contracts with Life Contingencies Section, Total (net)	\$ -
(3) Exhibit 7, Deposit-Type Contracts, Line 14, Column 1	\$ 4,493
(4) Subtotal (1+2+3)	\$ 868,428
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 (5+6+7+8+9+10)	\$ -
(12) Combined Total (4+11)	\$ 868,428

**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	\$ 442,691	\$ 442,691	\$ 442,691
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		\$ 6,824,469	\$ 8,023,738
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	\$ 145,431
b. Accidental Death Benefits	XXX	XXX	\$ 53
c. Disability - Active Lives	XXX	XXX	\$ 1,421
d. Disability - Disabled Lives	XXX	XXX	
e. Miscellaneous Reserves	XXX	XXX	\$ 53,031
(3) Total (gross: direct + assumed)	\$ 442,691	\$ 7,267,160	\$ 8,666,365
(4) Reinsurance ceded	\$ 420,556	\$ 6,118,808	\$ 7,194,071
(5) Total (net) (3) - (4)	\$ 22,135	\$ 1,148,352	\$ 1,472,294

B. Separate Account with Guarantees

	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			

## NOTES TO FINANCIAL STATEMENTS

- 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)	\$	-	\$ -

	Account Value	Cash Value	Reserve
<b>C. Separate Account Nonguaranteed</b>			
(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)	\$	-	\$ -

	Amount
<b>D. Life &amp; Accident &amp; Health Annual Statement:</b>	
(1) Exhibit 5, Life Insurance Section, Total (net)	\$ 1,456,290
(2) Exhibit 5, Accidental Death Benefits Section, Total (net)	\$ 3
(3) Exhibit 5, Disability - Active Lives Section, Total (net)	\$ 71
(4) Exhibit 5, Disability - Disabled Lives Section, Total (net)	\$ -
(5) Exhibit 5, Miscellaneous reserves Section, Total (net)	\$ 15,930
(6) Subtotal (1+2+3+4+5)	\$ 1,472,294
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 (7+8+9)	\$ -
(11) Combined Total (6+10)	\$ 1,472,294

**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	\$ 117	\$ (352)
(3) Ordinary renewal	\$ 48,875	\$ 62,342
(4) Credit Life		
(5) Group Life		
(6) Group Annuity		
(7) Totals (1+2+3+4+5+6)	\$ 48,992	\$ 61,990

**NOTE 35 Separate Accounts**

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, 2022 and 2021 was \$19,089 and \$17,380, 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? ..... Yes [ X ] No [ ]  
If yes, complete Schedule Y, Parts 1, 1A, 2 and 3.
- 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: ..... 06/25/2022
- 3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. .... 12/31/2022
- 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? ..... Yes [ ] No [ X ]  
4.12 renewals? ..... 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? ..... Yes [ ] No [ X ]  
4.22 renewals? ..... Yes [ ] No [ X ]
- 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? ..... Yes [ ] No [ X ]  
If yes, complete and file the merger history data file with the NAIC.
- 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 Name of Entity	2 NAIC Company Code	3 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, government, manager or attorney-in-fact).

1 Nationality	2 Type of Entity

## 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 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 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 depository institution holding company? ..... 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 [ ] N/A [ X ]
9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?  
FORVIS, 312 Walnut Street, Suite 3000, Cincinnati, OH 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?  
Ashlee Mouton Borcan, FSA, MAAA - Principal and Consulting Actuary - Milliman, 3000 Bayport Drive, Suite 600, Tampa, FL 33607 .....
- 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 .....
- 12.13 Total book/adjusted carrying value ..... \$ .....
- 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 2022 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 American Bankers Association (ABA) Routing Number	2 Issuing or Confirming Bank Name	3 Circumstances That Can Trigger the Letter of Credit	4 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 or is likely to 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.....\$ .....
  - 20.12 To stockholders not officers.....\$ .....
  - 20.13 Trustees, supreme or grand (Fraternal Only) ..... \$ .....
- 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.....\$ .....
  - 20.22 To stockholders not officers.....\$ .....
  - 20.23 Trustees, supreme or grand (Fraternal Only) ..... \$ .....
- 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.....\$ .....
  - 21.22 Borrowed from others.....\$ .....
  - 21.23 Leased from others .....\$ .....
  - 21.24 Other .....\$ .....
- 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 \$ .....
  - 22.22 Amount paid as expenses .....\$ .....
  - 22.23 Other amounts paid .....\$ .....
- 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: ..... \$ .....
- 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 ]

**ANNUAL STATEMENT FOR THE YEAR 2022 OF THE The Order Of United Commercial Travelers Of America**  
**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. .... \$ .....
- 25.05 For the reporting entity's securities lending program, report amount of collateral for other programs. .... \$ .....
- 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 ..... \$ .....
- 26.22 Subject to reverse repurchase agreements ..... \$ .....
- 26.23 Subject to dollar repurchase agreements ..... \$ .....
- 26.24 Subject to reverse dollar repurchase agreements ..... \$ .....
- 26.25 Placed under option agreements ..... \$ .....
- 26.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock ..... \$ .....
- 26.27 FHLB Capital Stock ..... \$ .....
- 26.28 On deposit with states ..... \$ ..... 149,596
- 26.29 On deposit with other regulatory bodies ..... \$ .....
- 26.30 Pledged as collateral - excluding collateral pledged to an FHLB ..... \$ .....
- 26.31 Pledged as collateral to FHLB - including assets backing funding agreements ..... \$ .....
- 26.32 Other ..... \$ .....

26.3 For category (26.26) provide the following:

1 Nature of Restriction	2 Description	3 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. .... \$ .....
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 Name of Custodian(s)	2 Custodian's Address
US Bank National Association .....	1555 N. Rivercenter Drive, 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 Name(s)	2 Location(s)	3 Complete Explanation(s)

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 Old Custodian	2 New Custodian	3 Date of Change	4 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 Name of Firm or Individual	2 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 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 .....	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 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
921946-40-6 .....	VANGUARD HGH DVD YLD .....	111,889
922042-77-5 .....	VANGUARD FTSE ALL-WORLD EX-U .....	56,207
922908-36-3 .....	VANGUARD S&P 500 ETF .....	126,834
30.2999 - Total		294,930

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

1 Name of Mutual Fund (from above table)	2 Name of Significant Holding of the Mutual Fund	3 Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	4 Date of Valuation
VANGUARD HGH DVD YLD .....	JOHNSON & JOHNSON .....	3,673	12/31/2022 ..
VANGUARD HGH DVD YLD .....	EXXON MOBILE CORP .....	3,593	12/31/2022 ..
VANGUARD HGH DVD YLD .....	JPMORGAN CHASE & CO .....	3,091	12/31/2022 ..
VANGUARD HGH DVD YLD .....	PROCTOR AND GAMBLE CO .....	2,827	12/31/2022 ..
VANGUARD HGH DVD YLD .....	CHEVRON CORP .....	2,745	12/31/2022 ..
VANGUARD FTSE ALL-WORLD EX-U .....	NESTLE SA .....	736	12/31/2022 ..
VANGUARD FTSE ALL-WORLD EX-U .....	TENCENT HOLDINGS LTD .....	602	12/31/2022 ..
VANGUARD FTSE ALL-WORLD EX-U .....	TAIWAN SEMICONDUCTOR MANUF .....	523	12/31/2022 ..
VANGUARD FTSE ALL-WORLD EX-U .....	ASML HOLDING NV .....	519	12/31/2022 ..
VANGUARD FTSE ALL-WORLD EX-U .....	ROCHE HOLDING AG .....	517	12/31/2022 ..
VANGUARD S&P 500 ETF .....	APPLE INC .....	7,651	12/31/2022 ..
VANGUARD S&P 500 ETF .....	MICROSOFT CORP .....	7,039	12/31/2022 ..
VANGUARD S&P 500 ETF .....	AMAZON.COM INC .....	2,936	12/31/2022 ..
VANGUARD S&P 500 ETF .....	BERKSHIRE HATHAWAY INC. ....	2,192	12/31/2022 ..
VANGUARD S&P 500 ETF .....	ALPHABET INC. ....	2,075	12/31/2022 ..

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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) Value	Fair Value	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
31.1 Bonds .....	9,489,740	8,624,773	(864,967)
31.2 Preferred stocks .....	0		0
31.3 Totals	9,489,740	8,624,773	(864,967)

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 [ ]

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38.1 Does the reporting entity directly hold cryptocurrencies? ..... Yes [ ] No [ X ]

38.2 If the response to 38.1 is yes, on what schedule are they reported?  
 .....

39.1 Does the reporting entity directly or indirectly accept cryptocurrencies as payments for premiums on policies? ..... Yes [ ] No [ X ]

39.2 If the response to 39.1 is yes, are the cryptocurrencies held directly or are they immediately converted to U.S. dollars?  
 39.21 Held directly ..... Yes [ ] No [ ]  
 39.22 Immediately converted to U.S. dollars ..... Yes [ ] No [ ]

39.3 If the response to 38.1 or 39.1 is yes, list all cryptocurrencies accepted for payments of premiums or that are held directly.

1	2	3
Name of Cryptocurrency	Immediately Converted to USD, Directly Held, or Both	Accepted for Payment of Premiums

**OTHER**

40.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? ..... \$ ..... 26,500

40.2 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	2
Name	Amount Paid
A.M. Best Rating Services .....	24,000

41.1 Amount of payments for legal expenses, if any? ..... \$ ..... 37,177

41.2 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	2
Name	Amount Paid
Ice Miller LLP .....	36,955

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

42.2 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	2
Name	Amount Paid

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**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 .....\$ ..... 21,910,932
- 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. ....\$ ..... 14,829,222

- 1.6 Individual policies:
- |                                    |   |
|------------------------------------|---|
|                                    | Most current three years:                   |
| 1.61 Total premium earned .....    | \$ ..... 425,126                            |
| 1.62 Total incurred claims .....   | \$ ..... 275,646                            |
| 1.63 Number of covered lives ..... | 481   |
|                                    |   |
|                                    | All years prior to most current three years |
| 1.64 Total premium earned .....    | \$ ..... 21,485,806                         |
| 1.65 Total incurred claims .....   | \$ ..... 14,553,576                         |
| 1.66 Number of covered lives ..... | 4,177                                       |
- 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 .....	1,926,264	2,394,154
2.2 Premium Denominator .....	11,426,354	11,912,617
2.3 Premium Ratio (2.1/2.2) .....	0.169	0.201
2.4 Reserve Numerator .....	2,402,713	2,573,905
2.5 Reserve Denominator .....	8,294,083	4,047,075
2.6 Reserve Ratio (2.4/2.5) .....	0.290	0.636

- 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? .....\$ .....
- 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)"? .....\$ .....
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: .....\$ .....
- 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
P&C Insurance Company And Location	Statement Value on Purchase Date of Annuities (i.e., Present Value)

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

1 Company Name	2 NAIC Company Code	3 Domiciliary Jurisdiction	4 Reserve Credit	Assets Supporting Reserve Credit		
				5 Letters of Credit	6 Trust Agreements	7 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 ..... \$ ..... 489,482
- 7.2 Total Incurred Claims ..... \$ .....
- 7.3 Number of Covered Lives ..... 2,181

*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 gurarantee)
Universal Life (with or without secondary gurarantee)
Variable Universal Life (with or without secondary gurarantee)

8. Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states? ..... Yes [ X ] 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 [ X ]

**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 ..... \$ .....
- 9.22 Received ..... \$ .....
- 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 ..... \$ .....
- 10.22 Page 4, Line 1 ..... \$ .....
11. For stock reporting entities only:
- 11.1 Total amount paid in by stockholders as surplus funds since organization of the reporting entity: ..... \$ .....
12. Total dividends paid stockholders since organization of the reporting entity:
- 12.11 Cash ..... \$ .....
- 12.12 Stock ..... \$ .....
- 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               |
| 13.32 Paid claims .....                                     | .....                       | .....                     | .....0               |
| 13.33 Claim liability and reserve (beginning of year) ..... | .....                       | .....                     | .....0               |
| 13.34 Claim liability and reserve (end of year) .....       | .....                       | .....                     | .....0               |
| 13.35 Incurred claims .....                                 | .....0                      | .....0                    | .....0               |

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

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

**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  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 every 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? ..... 06/25/2022
- 18.3 When and where will the next regular or special meeting of the governing body be held?  
Virtual meeting from Columbus, OH on 06/24/2023 .....
- 18.4 How many members of the governing body attended the last regular meeting? ..... 118
- 18.5 How many of the same were delegates of the subordinate branches? ..... 95
- 19. How are the expenses of the governing body defrayed?  
Reimbursed from 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 of 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  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
- 26.1 Are notices of the payments required sent to the members? ..... Yes  No  N/A
- 26.2 If yes, do the notices state the purpose for which the money is to be used? ..... Yes  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
- 28.2 If so, what amount and for what purpose? ..... \$ .....
- 29.1 Does the reporting entity pay an old age disability benefit? ..... Yes  No
- 29.2 If yes, at what age does the benefit commence? .....
- 30.1 Has the constitution or have the laws of the reporting entity been amended during the year? ..... Yes  No
- 30.2 If yes, when?  
06/25/2022 .....
- 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  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
- 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
- 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  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
- 35.1 Does the reporting entity have outstanding assessments in the form of liens against policy benefits that have increased surplus? ..... Yes  No
- 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 2022	2 2021	3 2020	4 2019	5 2018
<b>Life Insurance in Force</b> (Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4) .....	21,473	23,153	25,113	26,705	28,602
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4) .....	10,677	11,376	12,337	12,797	12,764
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) .....	32,150	34,529	37,450	39,502	41,366
7.1 Total in force for which VM-20 deterministic/stochastic reserves are calculated .....					
<b>New Business Issued</b> (Exhibit of Life Insurance)					
8. Ordinary - whole life and endowment (Line 34, Col. 2) .....	108	102		105	86
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2) .....	0	0	320	1,140	1,410
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) .....	108	102	320	1,245	1,496
<b>Premium Income - Lines of Business</b> (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) .....	130,469	135,366	145,726	147,030	159,768
15.2 Ordinary-individual annuities (Line 20.4, Col. 4) .....	25,637	25,747	21,119	6,141	34,920
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) .....	11,270,248	11,751,504	12,349,584	12,255,533	12,474,335
19. Aggregate of all other lines of business (Line 20.4, Col. 11) .....	0	0	0	0	0
20. Total .....	11,426,354	11,912,617	12,516,429	12,408,704	12,669,023
<b>Balance Sheet (Pages 2 &amp; 3)</b>					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3) .....	11,173,963	13,051,068	14,324,020	14,062,904	15,434,879
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26) .....	9,710,521	6,680,013	6,874,637	6,489,987	7,180,829
23. Aggregate life reserves (Page 3, Line 1) .....	2,336,229	2,827,783	2,883,019	2,638,811	2,580,815
23.1 Excess VM-20 deterministic/stochastic reserve over NPR related to Line 7.1 .....					
24. Aggregate A & H reserves (Page 3, Line 2) .....	4,954,471	1,387,250	965,842	915,262	961,866
25. Deposit-type contract funds (Page 3, Line 3) .....	4,493	9,886	13,421	17,568	21,704
26. Asset valuation reserve (Page 3, Line 24.01) .....	58,814	53,867	49,517	44,664	46,564
27. Capital (Page 3, Lines 29 and 30) .....	0	0	0	0	0
28. Surplus (Page 3, Line 37) .....	1,463,442	6,371,055	7,449,383	7,572,917	8,254,050
<b>Cash Flow (Page 5)</b>					
29. Net Cash from Operations (Line 11) .....	(1,761,729)	(1,105,438)	(270,884)	(1,508,877)	(817,250)
<b>Risk-Based Capital Analysis</b>					
30. Total adjusted capital .....	1,522,256	6,424,922	7,498,900	7,617,581	8,254,050
31. Authorized control level risk - based capital .....	436,921	471,029	500,571	515,064	627,830
<b>Percentage Distribution of Cash, Cash Equivalents and Invested Assets</b> (Page 2, Col. 3) (Line No. /Page 2, Line 12, Col. 3) x 100.0					
32. Bonds (Line 1) .....	90.8	84.9	78.3	86.4	90.1
33. Stocks (Lines 2.1 and 2.2) .....	2.8	1.2	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) .....	1.0	9.2	16.9	8.4	4.8
37. Contract loans (Line 6) .....	5.4	4.8	4.8	5.3	5.1
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 2022	2 2021	3 2020	4 2019	5 2018
<b>Investments in Parent, Subsidiaries and Affiliates</b>					
44. Affiliated bonds (Schedule D Summary, Line 12, Col. 1) .....				0	0
45. Affiliated preferred stocks (Schedule D Summary, Line 18, Col. 1) .....		0	0	0	0
46. Affiliated common stocks (Schedule D Summary Line 24, Col. 1), .....		0	0	0	0
47. Affiliated short-term investments (subtotal included in Schedule DA Verification, Col. 5, Line 10) .....	0	0		0	0
48. Affiliated mortgage loans on real estate .....					
49. All other affiliated .....					
50. Total of above Lines 44 to 49 .....	0	0	0	0	0
51. Total Investment in Parent included in Lines 44 to 49 above .....					
<b>Total Nonadmitted and Admitted Assets</b>					
52. Total nonadmitted assets (Page 2, Line 28, Col. 2) .....	287,628	314,927	356,763	512,326	859,255
53. Total admitted assets (Page 2, Line 28, Col. 3) .....	11,173,963	13,051,068	14,324,020	14,062,904	15,434,879
<b>Investment Data</b>					
54. Net investment income (Exhibit of Net Investment Income) .....	271,858	262,014	318,816	395,549	456,788
55. Realized capital gains (losses) (Page 4, Line 34, Column 1 ) .....	(839)	8,801	233,604	97,821	236,041
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1) .....	(24,420)	8,359		0	0
57. Total of above Lines 54, 55 and 56 .....	246,599	279,174	552,420	493,370	692,829
<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) .....	185,752	329,616	209,275	434,921	777,387
59. Total contract/certificate benefits - A & H (Lines 13 & 14, Col. 6) .....	7,861,732	7,964,690	7,440,679	8,139,500	8,115,953
60. Increase in life reserves - other than group and annuities (Line 19, Col. 2) .....	(522,004)	(79,100)	214,459	111,649	(604,407)
61. Increase in A & H reserves (Line 19, Col. 6) .....	(694,296)	421,408	50,581	(46,606)	(97,914)
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 .....	50.6	48.1	46.6	48.6	53.8
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 .....	2.3	3.0	3.1	3.6	6.0
65. A & H loss percent (Schedule H, Part 1, Lines 5 and 6, Col. 2) .....	101.4	71.4	60.8	66.1	64.5
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) .....	44.2	42.1	41.2	41.8	47.7
<b>A &amp; H Claim Reserve Adequacy</b>					
68. Incurred losses on prior years' claims - comprehensive group health (Sch. H, Part 3, Line 3.1 Col. 3) .....	0	XXX	XXX	XXX	XXX
69. Prior years' claim liability and reserve - comprehensive group health (Sch. H, Part 3, Line 3.2 Col. 3) .....		XXX	XXX	XXX	XXX
70. Incurred losses on prior years' claims-health other than comprehensive group health (Sch. H, Part 3, Line 3.1 Col. 1 less Col. 3) .....	794,949	XXX	XXX	XXX	XXX
71. Prior years' claim liability and reserve-health other than comprehensive group health (Sch. H, Part 3, Line 3.2 Col. 1 less Col. 3) .....	924,982	XXX	XXX	XXX	XXX
<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) .....	177,089	(163,063)	(514,863)	(407,331)	(68,158)
74. Ordinary - individual annuities (Page 6, Col. 4) .....	(89,077)	23,393	(43,199)	(69,524)	8,490
75. Ordinary-supplementary contracts .....	XXX	XXX	XXX	XXX	
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) .....	(695,812)	(1,144,661)	(21,638)	(541,745)	(1,036,834)
82. Aggregate of all other lines of business (Page 6, Col. 8) .....	0	0	0	0	0
83. Fraternal (Page 6, Col. 7) .....	(13,801)	143,413	72,426	(183,966)	30,726
84. Total (Page 6, Col. 1) .....	(621,601)	(1,140,919)	(507,274)	(1,202,566)	(1,065,776)

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 2022 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 Total 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 Policies	8 Certificates	Amount of Insurance	
1. In force end of prior year .....	0	0	2,368	34,529	0	0	0	0	0	34,529
2. Issued during year .....	0	0	6	108	0	0	0	0	0	108
3. Reinsurance assumed .....										0
4. Revived during year .....			7	185						185
5. Increased during year (net) .....										0
6. Subtotals, Lines 2 to 5 .....	0	0	13	293	0	0	0	0	0	293
7. Additions by dividends during year .....	XXX		XXX		XXX		XXX	XXX		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	2,381	34,822	0	0	0	0	0	34,822
Deductions during year:										
10. Death .....			131	1,162			XXX			1,162
11. Maturity .....			18	37			XXX			37
12. Disability .....							XXX			0
13. Expiry .....			6	68						68
14. Surrender .....			17	157						157
15. Lapse .....			20	618						618
16. Conversion .....							XXX	XXX	XXX	0
17. Decreased (net) .....			8	630						630
18. Reinsurance .....										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	200	2,672	0	0	0	0	0	2,672
21. In force end of year (b) (Line 9 minus Line 20) .....	0	0	2,181	32,150	0	0	0	0	0	32,150
22. Reinsurance ceded end of year .....	XXX		XXX	24,090	XXX		XXX	XXX		24,090
23. Line 21 minus Line 22 .....	XXX	0	XXX	8,060	XXX	(a)	XXX	XXX	0	8,060
<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 \$ ..... ; Individual \$ .....

Fraternal Benefit Societies Only:

(b) Paid-up insurance included in the final totals of Line 21 (including additions to certificates) number of certificates ..... 933 , Amount \$ ..... 4,671

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 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
24. Additions by dividends .....	XXX		XXX	
25. Other paid-up insurance .....				
26. Debit ordinary insurance .....	XXX			

**NONE**

**ADDITIONAL INFORMATION ON ORDINARY INSURANCE**

Term Insurance Excluding Extended Term Insurance	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
27. Term policies - decreasing .....	0	0	85	980
28. Term policies - other .....	0	0	114	9,675
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	199	10,655
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	108	1,980	21,473
35. Totals (Lines 31 to 34) .....	6	108	2,181	32,150

**CLASSIFICATION OF AMOUNT OF INSURANCE BY PARTICIPATING STATUS**

	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Non-Participating	2 Participating	3 Non-Participating	4 Participating
36. Industrial .....				
37. Ordinary .....	108		32,150	
38. Credit Life (Group and Individual) .....				
39. Group .....				
40. Totals (Lines 36 to 39) .....	108	0	32,150	0

**ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE**

	Credit Life		Group	
	1 Number of Individual Policies	2 Amount of Insurance	3 Number of Certificates	4 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 underlined above is ceded 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 .....				

**NONE**

**ADDITIONAL ACCIDENTAL DEATH BENEFITS**

46. Amount of additional accidental death benefits in force end of year under ordinary policies .....	75
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**BASIS OF CALCULATION OF ORDINARY TERM INSURANCE**

47. State basis of calculation of (47.1) decreasing term insurance 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 Income, etc., policies and riders .....	
47.1 .....	
47.2 .....	

**NONE**

**POLICIES WITH DISABILITY PROVISIONS**

Disability Provisions	Industrial		Ordinary		Credit		Group	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance	5 Number of Policies	6 Amount of Insurance	7 Number of Certificates	8 Amount of Insurance
48. Waiver of Premium .....			6	340				
49. Disability Income .....								
50. Extended Benefits .....			XXX	XXX				
51. Other .....								
52. Total .....	0	0	6	340	0	0	0	0

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

ANNUAL STATEMENT FOR THE YEAR 2022 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 Involving Life Contingencies	2 Not Involving Life Contingencies	3 Involving Life Contingencies	4 Not Involving Life Contingencies
1. In force end of prior year .....	0	1	0	0
2. Issued during year .....				
3. Reinsurance assumed .....				
4. Increased during year (net) .....				
5. Total (Lines 1 to 4) .....	0	1	0	0
Deductions during year:				
6. Decreased (net) .....				
7. Reinsurance ceded .....				
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 .....		(a) 2,966		(a)
11. Income now payable .....		1		
12. Amount of income payable .....	(a)	(a) 2,966	(a)	(a)

**ANNUITIES**

	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year .....	0	86	0	0
2. Issued during year .....				
3. Reinsurance assumed .....				
4. Increased during year (net) .....		1		
5. Totals (Lines 1 to 4) .....	0	87	0	0
Deductions during year:				
6. Decreased (net) .....		5		
7. Reinsurance ceded .....				
8. Totals (Lines 6 and 7) .....	0	5	0	0
9. In force end of year (line 5 minus line 8) .....	0	82	0	0
Income now payable:				
10. Amount of income payable .....	(a)	XXX	XXX	(a)
Deferred fully paid:				
11. Account balance .....	XXX	(a) 2,652,257	XXX	(a)
Deferred not fully paid:				
12. Account balance .....	XXX	(a)	XXX	(a)

**ACCIDENT AND HEALTH INSURANCE**

	Group		Credit		Other	
	1 Certificates	2 Premiums in Force	3 Policies	4 Premiums in Force	5 Policies	6 Premiums in Force
1. In force end of prior year .....	0		0		25,874	
2. Issued during year .....					835	
3. Reinsurance assumed .....						
4. Increased during year (net) .....		XXX		XXX		XXX
5. Totals (Lines 1 to 4) .....	0	XXX	0	XXX	26,709	XXX
Deductions during year:						
6. Conversions .....		XXX	XXX	XXX	XXX	XXX
7. Decreased (net) .....		XXX		XXX	3,145	XXX
8. Reinsurance ceded .....		XXX		XXX		XXX
9. Totals (Lines 6 to 8) .....	0	XXX	0	XXX	3,145	XXX
10. In force end of year (line 5 minus line 9) .....	0	(a)	0	(a)	23,564	(a)

**DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS**

	1	2
	Deposit Funds Contracts	Dividend Accumulations Contracts
1. In force end of prior year .....	0	9
2. Issued during year .....		
3. Reinsurance assumed .....		
4. Increased during year (net) .....		
5. Totals (Lines 1 to 4) .....	0	9
Deductions During Year:		
6. Decreased (net) .....		3
7. Reinsurance ceded .....		
8. Totals (Lines 6 and 7) .....	0	3
9. In force end of year (line 5 minus line 8) .....	0	6
10. Amount of account balance .....	(a)	(a) 1,527

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

**ANNUAL STATEMENT FOR THE YEAR 2022 OF THE The Order Of United Commercial Travelers Of America**  
**SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS (b)**

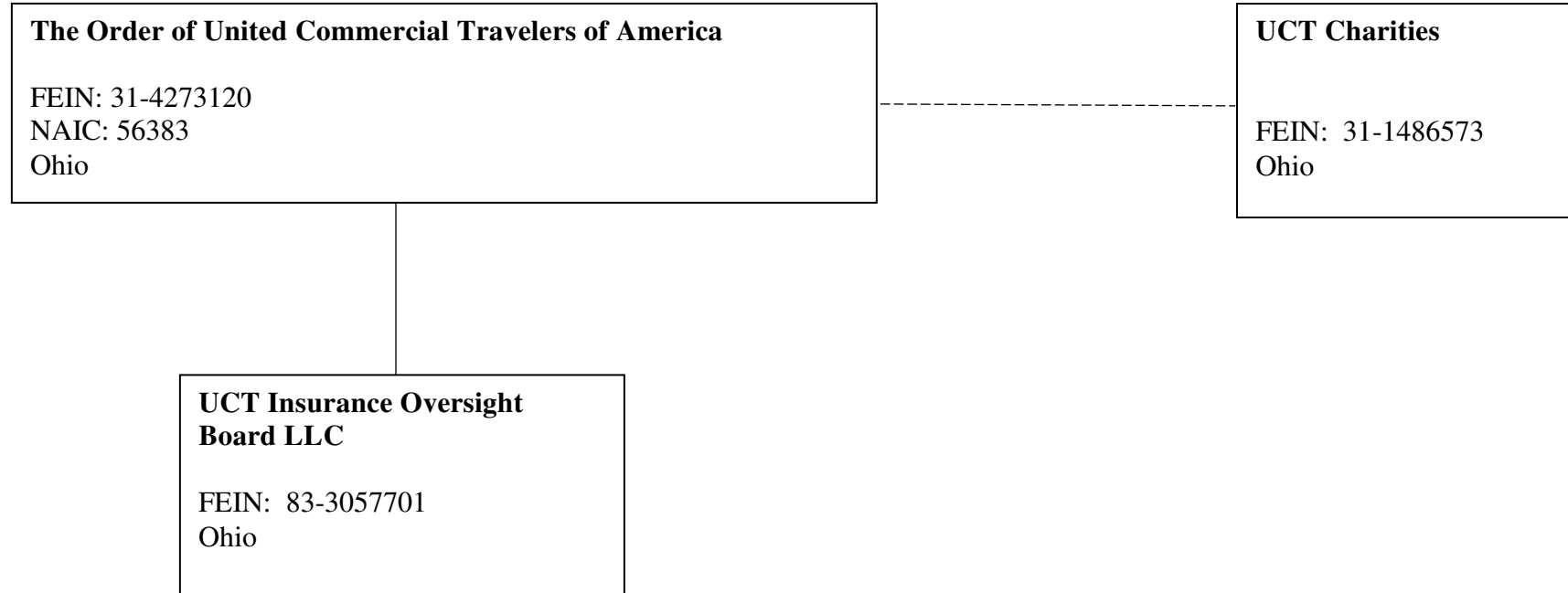
Allocated by States and Territories

States, Etc.	1	Direct Business Only						
		Life Contracts		4	5	6	7	
		2	3					
Active Status (a)	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	7,353	0	355,299	0	362,653	0
2. Alaska	AK	N	133	0	150	0	283	0
3. Arizona	AZ	L	3,621	0	871,348	0	874,969	0
4. Arkansas	AR	L	4,484	0	810,708	0	815,192	0
5. California	CA	L	27,113	0	129,492	0	156,606	0
6. Colorado	CO	L	2,876	14,500	1,540,123	0	1,557,498	0
7. Connecticut	CT	L	3,358	0	8,401	0	11,759	0
8. Delaware	DE	L	0	0	11,180	0	11,180	0
9. District of Columbia	DC	L	0	0	25	0	25	0
10. Florida	FL	L	40,162	0	1,544,102	0	1,584,264	0
11. Georgia	GA	L	13,731	0	343,122	0	356,853	0
12. Hawaii	HI	N	0	0	7,788	0	7,788	0
13. Idaho	ID	L	0	0	1,484,018	0	1,484,018	0
14. Illinois	IL	L	25,374	0	1,349,431	0	1,374,805	0
15. Indiana	IN	L	23,289	0	2,196,675	0	2,219,963	0
16. Iowa	IA	L	4,111	0	902,864	0	906,976	0
17. Kansas	KS	L	3,494	10,300	200,318	0	214,112	0
18. Kentucky	KY	L	13,404	0	80,328	0	93,732	0
19. Louisiana	LA	L	16,229	0	718,461	0	734,690	0
20. Maine	ME	N	0	0	1,405	0	1,405	0
21. Maryland	MD	L	1,105	0	38,804	0	39,909	0
22. Massachusetts	MA	L	2,299	0	35,143	0	37,442	0
23. Michigan	MI	L	52,756	0	948,819	0	1,001,575	0
24. Minnesota	MN	L	280	0	80,924	0	81,204	0
25. Mississippi	MS	L	20,197	0	1,889,315	0	1,909,512	0
26. Missouri	MO	L	15,761	0	420,309	0	436,070	0
27. Montana	MT	L	434	0	700,877	0	701,310	0
28. Nebraska	NE	L	11,179	0	2,835,360	0	2,846,538	0
29. Nevada	NV	L	1,943	0	223,336	0	225,279	0
30. New Hampshire	NH	L	999	0	8,175	0	9,173	0
31. New Jersey	NJ	L	7,629	0	19,324	0	26,954	0
32. New Mexico	NM	N	0	0	17,820	0	17,820	0
33. New York	NY	L	860	0	44,100	0	44,959	0
34. North Carolina	NC	L	9,610	0	759,341	0	768,950	0
35. North Dakota	ND	L	4,530	2,000	506,803	0	513,333	0
36. Ohio	OH	L	43,351	0	1,380,309	0	1,423,660	0
37. Oklahoma	OK	L	9,530	10,000	239,313	0	258,842	0
38. Oregon	OR	L	13,442	0	1,721,298	0	1,734,741	0
39. Pennsylvania	PA	L	21,629	250	605,508	0	627,387	0
40. Rhode Island	RI	L	543	0	4,483	0	5,026	0
41. South Carolina	SC	L	3,281	0	372,634	0	375,915	0
42. South Dakota	SD	L	2,706	0	251,471	0	254,176	0
43. Tennessee	TN	L	15,666	200	196,757	0	212,623	0
44. Texas	TX	L	46,374	0	877,665	0	924,039	0
45. Utah	UT	L	1,159	0	567,865	0	569,024	0
46. Vermont	VT	L	0	0	2,979	0	2,979	0
47. Virginia	VA	L	12,240	0	1,458,992	0	1,471,232	0
48. Washington	WA	N	148	0	83,478	0	83,627	0
49. West Virginia	WV	L	9,231	0	707,392	0	716,624	0
50. Wisconsin	WI	L	10,439	10,000	1,040,113	0	1,060,552	0
51. Wyoming	WY	L	589	0	787,689	0	788,277	0
52. American Samoa	AS	N	0	0	0	0	0	0
53. Guam	GU	N	0	0	0	0	0	0
54. Puerto Rico	PR	N	0	0	0	0	0	0
55. U.S. Virgin Islands	VI	N	0	0	0	0	0	0
56. Northern Mariana Islands	MP	N	0	0	0	0	0	0
57. Canada	CAN	N	0	0	341	0	341	0
58. Aggregate Other Alien	OT	XXX	0	0	0	0	0	0
59. Subtotal	XXX	508,640	47,250	31,381,974	0	31,937,864	0	0
90. Reporting entity contributions for employee benefits plans	XXX					0		
91. Dividends or refunds applied to purchase paid-up additions and annuities	XXX					0		
92. Dividends or refunds applied to shorten endowment or premium paying period	XXX					0		
93. Premium or annuity considerations waived under disability or other contract provisions	XXX					0		
94. Aggregate or other amounts not allocable by State	XXX	0	0	0	0	0	0	0
95. Totals (Direct Business)	XXX	508,640	47,250	31,381,974	0	31,937,864	0	0
96. Plus reinsurance assumed	XXX					0		
97. Totals (All Business)	XXX	508,640	47,250	31,381,974	0	31,937,864	0	0
98. Less reinsurance ceded	XXX	370,286	21,613	20,167,440	0	20,559,339	0	0
99. Totals (All Business) less Reinsurance Ceded	XXX	138,354	25,637	11,214,534	0	11,378,525	0	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	0
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX	0	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	0
9499. Totals (Lines 9401 through 9403 plus 9498)(Line 94 above)	XXX	0	0	0	0	0	0	0

(a) Active Status Counts:  
 1. L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG..... 46  
 2. R - Registered - Non-domiciled RRGs..... 0  
 3. E - Eligible - Reporting entities eligible or approved to write surplus lines in the state..... 0  
 4. Q - Qualified - Qualified or accredited reinsurer..... 0  
 5. N - None of the above - Not allowed to write business in the state..... 11

(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.



ANNUAL STATEMENT FOR THE YEAR 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	2 Prior Year
08.304. PPP loan forgiven .....		582,347
08.397. Summary of remaining write-ins for Line 8.3 from overflow page	0	582,347

Additional Write-ins for Exhibit 2 Line 9.3

	Insurance				5 Investment	6 Fraternal	7 Total
	1 Life	Accident and Health		4 All Other Lines of Business			
		2 Cost Containment	3 All Other				
09.304. Temporary Worker Services .....	2,174		26,246				28,420
09.305. Claims Outsourcing .....			317,722				317,722
09.306. Records Storage .....	2,257		27,251				29,508
09.307. WO&FBF .....						24,090	24,090
09.308. Ann Marshall Scholarships .....						18,200	18,200
09.309. UCT Foundation .....						415	415
09.310. Charitable Contributions .....	125		1,505				1,630
09.311. UCT Events .....	54		646				700
09.312. Canada Discontinuation .....	85		1,024				1,109
09.313. Lodge Supplies .....						5,709	5,709
09.314. Other-Agent Services .....	4,266		51,500				55,766
09.315. Product Development .....			6,000				6,000
09.397. Summary of remaining write-ins for Line 9.3 from overflow page	8,961	0	431,894	0	0	48,414	489,269