

# FILE NOW: FILING FEE AFTER MAY 1 IS \$225.00

CORPORATION  
ANNUAL REPORT  
1995



FLORIDA DEPARTMENT OF STATE  
Sandra H. Munter  
Secretary of State  
1901 E. Bay Street, Tallahassee, FL 32304

RECEIVED  
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DOCUMENT # **805208**

(6)

APR 29 1995 11:42

1. Corporation Name

**CUNA MUTUAL INSURANCE SOCIETY**

DEPT. OF STATE  
TALLAHASSEE, FLORIDA

Principal Place of Business

ATTN: KAREN STEINDORF  
P.O. BOX 391 ( 5910 MINERAL POINT RD )  
MADISON WI 53705-4456

Main Office

ATTN: KAREN STEINDORF  
P.O. BOX 391 ( 5910 MINERAL POINT RD )  
MADISON WI 53705-4456

DO NOT WRITE IN THIS SPACE

2. Principal Place of Business		2a. Mailing Address		3. Date incorporated or qualified	3a. Date of last report
21	State, Apt. #	26	State, Apt. #	06/12/1940	04/29/1994
22		27		4. FIC Number	Applied For / Not Applied For
23		28		5. Certificate of Status Desired	\$8.75 Additional Fee Required
24		29		6. Election Campaign Financing / Trust Fund Contributions	\$5.00 May Be Added to Fees
25		30		7. This corporation has liability for ad valorem tax under § 196.11(2) Florida Statute <input type="checkbox"/> or <input checked="" type="checkbox"/>	

9. Name and Address of Current Registered Agent				10. Name and Address of New Registered Agent			
BITTLE, LARRY E 2265 KING JAMES CT WINTER PARK FL 32792				81. Name			
				82. Street Address (Not for a Florida-licensed Agent Only)			
				83. City			
				84. State			
				85. Zip Code			
				FL			

11. Pursuant to the provisions of law to which this corporation is subject, the above named corporation certifies that the information furnished on this report is true and correct and that the payment of filing fee is being made to the Department of State. The corporation is in good standing under the laws of the State of Florida and the report is being filed in accordance with the provisions of the applicable law. The corporation is in good standing under the laws of the State of Florida and the report is being filed in accordance with the provisions of the applicable law.

12. OFFICERS AND DIRECTORS

12. OFFICERS AND DIRECTORS	13. ADDITIONAL CHANGES TO OFFICERS AND DIRECTORS																																			
<table border="1"> <tr> <td>NAME</td> <td>C</td> <td>CANTERBURY, RALPH B.</td> <td>2012 BROAD HILL FARMS RD.</td> <td>MOON TOWNSHIP PA 15108</td> </tr> <tr> <td>NAME</td> <td>VC</td> <td>LYNCH, ROBERT T.</td> <td>20158 COACHWOOD ROAD</td> <td>RIVERVIEW MI</td> </tr> <tr> <td>NAME</td> <td>P</td> <td>HEINS, RICHARD M.</td> <td>5910 MINERAL PT. RD</td> <td>MADISON WI</td> </tr> <tr> <td>NAME</td> <td>VP</td> <td>RUSCH, ROBERT K</td> <td>5910 MINERAL POINT RD</td> <td>MADISON WI</td> </tr> <tr> <td>NAME</td> <td>T</td> <td>WILSON, LARRY T.</td> <td>333 SAINT ALBANS DRIVE</td> <td>RALEIGH NC 27609</td> </tr> <tr> <td>NAME</td> <td>S</td> <td>SPRINGER, NEIL A.</td> <td>1848 BRENTWOOD LANE EAST</td> <td>WHEATON IL 60187-8544</td> </tr> </table>	NAME	C	CANTERBURY, RALPH B.	2012 BROAD HILL FARMS RD.	MOON TOWNSHIP PA 15108	NAME	VC	LYNCH, ROBERT T.	20158 COACHWOOD ROAD	RIVERVIEW MI	NAME	P	HEINS, RICHARD M.	5910 MINERAL PT. RD	MADISON WI	NAME	VP	RUSCH, ROBERT K	5910 MINERAL POINT RD	MADISON WI	NAME	T	WILSON, LARRY T.	333 SAINT ALBANS DRIVE	RALEIGH NC 27609	NAME	S	SPRINGER, NEIL A.	1848 BRENTWOOD LANE EAST	WHEATON IL 60187-8544	<table border="1"> <tr> <td>NAME</td> <td>President</td> <td>Michael B. Kitchen</td> <td>5910 Mineral Point Road</td> <td>Madison, WI 53705</td> </tr> </table>	NAME	President	Michael B. Kitchen	5910 Mineral Point Road	Madison, WI 53705
NAME	C	CANTERBURY, RALPH B.	2012 BROAD HILL FARMS RD.	MOON TOWNSHIP PA 15108																																
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NAME	President	Michael B. Kitchen	5910 Mineral Point Road	Madison, WI 53705																																

14. I, the undersigned, certify that the information supplied with this filing is true and correct, and that the corporation is in good standing under the laws of the State of Florida and the report is being filed in accordance with the provisions of the applicable law. The corporation is in good standing under the laws of the State of Florida and the report is being filed in accordance with the provisions of the applicable law.

SIGNATURE: *Linda J. Lehnertz* Linda J. Lehnertz 4/25/95 (608) 238-5851  
SIGNATURE AND TYPE OF OFFICIAL NAME OF BILLING OFFICER OR DIRECTOR

805208

**Officer Roster**  
**CUNA Mutual Insurance Society**  
**March 1995**

**Chief Officer**

Chief Information Officer -	Jack R. Buchanan, 1/27/92
Chief Investment Officer -	Michael S. Daubs, 3/22/89
Chief Marketing Officer -	John A. Gibson, 1/27/92
Chief Financial Officer -	Richard J. Keintz, 6/18/90
Chief Operations Officer -	Daniel E. Meylink, Sr., 1/27/92
Chief Corporate Staff Officer -	Thomas O. Olson, 6/18/90
Chief Legal Officer -	John M. Waggoner, 6/18/90

**Senior Vice President**

General Manager -	John Barrington, 1/ 1/95
Member Services -	Robert W. Bush, 6/10/94
League/Policyowner Relations -	David W. Cry, 6/10/94
General Manager, CMG Mortgage Insurance Company -	John D. Dunagan, 6/13/94
Reengineering -	Harry N. Frenchak, 12/ 1/93
Information Systems/Admin. Services Division -	Robert L. Guerin, 1/27/92
Corporate Development -	Lyle T. Ibeling, 1/ 3/90
International Development -	Marc A. Krasnick, 3/ 7/94
International Division -	John F. Sullivan, 8/13/91

**Vice President**

Chief Operating Officer of CUNA Mutual Funds -	Dorothy L. Ballantyne, 12/ 3/93
Senior Marketing Officer-Southeast Division -	Wayne A. Benson, 12/20/93
Senior Marketing Officer-North Central Marketing Division -	Robert P. Blakesley, 5/17/93
Communications and Public Relations -	Larry H. Blanchard, 2/ 1/94
Corporate Secretary -	Donna C. Blankenheim, 6/19/89
Senior Marketing Officer - Northeast Division -	R. Mike Braun, 12/20/93
Information Systems & Admin. Services -	Peter M. Brenner, 11/ 1/91
Corporate Counsel & Staff Officer (Australia) -	Andrew C. Bristow, 12/16/94
Information Systems -	Jeff H. Carlson, 4/ 6/93
Corporate P & C/Line of Business Manager -	Mark M. Cis, 2/13/89
Valuation Actuary -	Samuel B. Coe, 3/30/87
Policyowner Relations & Assoc. Services -	Charles D. Conklin, 8/ 5/91
Deputy General Counsel -	Gerald T. Conklin, 10/27/86
Individual Lines P & C Marketing -	Patrick E. Constantine, 3/ 5/93
Direct Response Marketing & Sales -	Judith W. Cooper, 1/ 6/92
Corporate Actuary -	David L. Creswell, 9/17/91
Individual Property & Casualty -	James O. Curley, 1/23/95
Marketing & Corporate Technology -	Robert E. Davis, 3/ 7/88
Senior Marketing Officer - Northwest Division -	Samuel (Garry) G. Davis, 12/20/93
Pension Operations -	Thomas R. Eckert, 8/17/94
Associate General Counsel -	James M. Edwards, 9/ 4/91
Associate General Counsel -	John W. Eliason, 4/24/89
Manager - Finance (Australian Operations) -	Gregory M. Fisk, 12/16/94
Senior Marketing Officer-Southwest Division -	Robert W. Gallman, 12/20/93
Corporate Quality/Consumer Affairs Officer -	Steven A. Goldberg, 5/ 1/89
Real Estate Lending Insurance Services -	Marina Haan, 6/10/94

**Officer Roster**  
**CUNA Mutual Insurance Society**  
**March 1995**

**Vice President**

Credit Insurance Division -	Donald L. Haasl, 7/26/93
Research Assistant - President's Office -	Steven A. Haroldson, 1/18/93
Claims - Individual Property & Casualty -	Donald D. Hay, 2/24/87
Business & Executive Insurance Services -	William M. Heckroth, 3/ 5/93
Marketing Support -	Gary W. Hertel, 6/10/94
Manager - Sales & Marketing (Australia) -	Graham C. Jess, 6/28/94
Division Manager-Insurance Brokerage Dev. & Enhancement -	William J. Jolicoeur, III, 8/ 4/92
Corporate Treasury -	Richard F. Kadera, 4/ 6/92
Management Reporting & Support - Finance -	Dennis J. Kalscheur, 9/17/91
Associate General Counsel -	George R. Kamperschroer, 3/ 2/92
Regional Vice President - Sales (Australia) -	Stan King, 6/28/94
Lending & Technology Services -	Theresa M. Klubertanz, 6/10/94
Individual Life & Health -	Kevin T. Lentz, 3/13/92
Financial Management -	David H. Lister, 6/10/94
Operations - Credit Insurance Division -	Vernon H. Lowell, 12/17/90
Individual Property & Casualty Lines -	Andrew S. Markell, 12/ 3/86
Division Manager - Credit Insurance Division -	Steven M. Martin, 1/13/92
Manager - Operations (Australia) -	David Collins McGillicuddy, 6/28/94
Associate General Counsel -	Jack S. Meyer, 5/31/93
Internal Auditing -	Robert A. Miller, 6/ 1/93
Information Systems Financial Management -	Norman L. Moen, 1/11/93
CUMIS Risk Management -	Jeffrey L. Morton, 9/ 2/91
Associate General Counsel -	Michael A. Murphy, 6/ 5/90
Product Manager-Corporate P & C -	Eugene J. Quigley, 1/ 8/82
Administration - International Division -	Charles B. Royal, 1/13/92
Associate General Counsel/Director of Government Relations -	Robert K. Rusch, 3/ 4/91
Consumer Lending Insurance Services -	William W. Sayles, 6/10/94
Division Manager-Employee Benefits Division -	Scott J. Schuppe, 8/31/92
Claims - Corporate Property & Casualty -	Gary E. Seymour, 12/ 1/78
Division Manager - Corporate P & C -	Kevin G. Shea, 9/13/90
Senior Marketing Officer - Mid-Atlantic Division -	J. Wilton Shinall, 12/20/93
Corporate Services Marketing -	Mary D. Siedlecki, 6/ 6/94
Human Resources -	William A. Stevenson, 4/24/89
Senior Marketing Officer - Western Division -	Ronald D. Stone, 11/22/93
Actuary - Individual Property & Casualty Division -	Anuradha Sundram, 1/ 1/93
Compliance Reporting - Finance -	John B. Tate, 9/17/91
Systems Management -	Connie J. Wiegshauss, 3/ 7/88
Line of Business Manager - Employee Benefits Division -	Thomas C. Winter, 10/27/86
Administration - Southfield -	Patrick H. Young, 1/17/90
Senior Marketing Officer - East Central Division -	Gregory A. Zanowski, 12/20/93
Support Services - Field Operations -	Richard J. Zellers, 1/ 1/92

**Assistant Vice President**

Corp. P&C & Production Manager-Collateral Protection -	Stephen C. Allen, 6/ 1/92
Market Support - International -	Dory J. Anillo, 2/14/92
Pension Administration -	William E. Barnes, Jr., 12/21/87
Lending Support - Lending & Technology Services Dept. -	William R. Batstone, 12/22/92
Compliance Reportint/P & C - Finance -	Jerry J. Birk, 9/17/91

805208

**Officer Roster**  
**CUNA Mutual Insurance Society**  
**March 1995**

**Assistant Vice President**

Corporate Project Management -	Kathy K. Blumenfeld, 12/26/94
Compliance Reporting Life/Health - Finance -	Andrew P. Bock, 9/17/91
Member/Elect Credit Insurance (Pomona) -	William L. Bowden, 8/ 1/88
Corporate Claims -	George Buleza, 6/29/92
Manager - Member Insurance (Australia) -	Reece Butler, 6/28/94
Corporate Real Estate Management -	Fred J. Campbell, 6/ 3/92
Eastern European Development & Strategic Planning - Int'l -	Jacek Cianciara, 1/ 6/93
Conference Services -	Stephen W. Clark, 1/29/90
Corporate Risk Management Services -	Steven A. Contezac, 3/21/94
Call Marketing Center -	Don D. Davidson, 5/17/91
Associate General Counsel -	Thomas R. Detmer, 3/ 9/92
Financial Information Management -	William J. Epp, 5/18/92
International Vice President - Latin America -	Jose F. Estevez, 11/ 1/91
IS Marketing Systems -	Robert L. Ferderer, 6/ 5/90
Administrative Manager - President's Office -	Shirley M. Gilbert, 2/11/91
Marketing Research and Intelligence -	Amy C. Glynn, 8/ 5/91
Market Support - Lending & Technology Services -	Holly J. Hanewall, 12/22/92
Technology Services -	Pat Hayes, 8/28/89
Employee Relations -	James N. Hubing, 3/18/91
Manager, Client Services -	Linda J. Kane, 8/ 8/94
Associate General Counsel -	William M. Klewin, 11/ 1/93
Associate General Counsel -	Robert M. Konop, 6/ 1/87
Associate Director-Compliance, Government Relations -	Diane M. Konz, 12/19/88
Manager/Member/Elect - Credit Insurance -	James E. Konz, 3/ 8/91
Telo-Service -	Donald D. Lawrence, 3/ 4/74
Associate General Counsel -	James J. McCoy, 3/ 9/92
Associate General Counsel -	Campbell D. McHugh, 3/ 9/92
Associate General Counsel -	Michael F. Medland, 2/26/92
Human Resources & Total Compensation -	Larry S. Morgan, 10/11/93
Actuary - Credit Insurance Division -	Keith E. Nelson, 3/ 8/91
Actuary - Group Credit Insurance -	Steven L. Ostlund, 1/ 4/88
Credit Insurance Underwriting -	Barry J. Owens, 9/19/94
Manager - Risk Mgmt. Services (Australia) -	Bruce L. Partridge, 6/28/94
Marketing Communications -	Peter Patau, 8/ 5/91
Employee Benefits Division Marketing -	Martin J. Pfeiffer, 4/16/93
Actuary - Employee Benefits Division -	Dennis D. Sauey, 4/ 1/85
Direct Mail Marketing -	Janice K. Schlimgen, 5/17/91
Assistant to the Chief Marketing Officer -	Margaret J. Schmidt, 3/30/92
Retirement Planning Segment Manager -	Daniel D. Schreiber, 10/ 1/94
Actuary -	Jeffory C. Schwandt, 1/17/94
Associate General Counsel -	Barbara L. Secor, 11/15/93
Deputy General Manager (Australia) -	Philip D. Sefton, 1/ 1/88
Claims Manager - Credit Ins. (Australia) -	Cheryl A. Sharples, 6/28/94
Marketing Support -	Daniel F. Siedlecki, 5/17/91
Line of Business Manager-Enhancement Services -	Rose M. Snorek, 8/ 4/92
Administration - Employee Benefits Division -	Alex A. Sokovich, 4/ 1/85
Assistant to the Chief Corporate Staff Officer -	Paul J. Specht, 9/17/92
Information Systems Division -	Curt Taylor, 10/13/92
Assistant to the Chief Financial Officer -	David G. Topp, 7/ 2/91

**Officer Roster**  
**CUNA Mutual Insurance Society**  
**March 1995**

**Assistant Vice President**

Manager/Credit Union Coverages - Credit Insurance -  
 Corporate Property & Casualty Division -

Andrea Wodill, 3/ 8/91  
 M. Melissa Zink, 5/16/94

**Account Vice President**

Southeast Division -  
 Western Division -  
 Northwest Division -  
 Northeast Division -  
 Western Division -  
 Northeast Division -  
 Northeast Division -  
 East Central Division -  
 East Central Division -  
 Southeast Division -  
 East Central Division -  
 Mid-Atlantic Division -  
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 North Central Division -  
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 Southeast Division -  
 Northeast Division -  
 Southwest Division -  
 Mid-Atlantic Division -  
 East Central Division -  
 Southeast Division -  
 Mid-Atlantic Division -  
 Western Division -  
 Southeast Division -  
 Northeast Division -  
 North Central Division -

Darrell Adkins, 2/ 7/94  
 Terry Agius, 2/14/94  
 Max H. Baird, 2/14/94  
 Michael Buckley, 2/14/94  
 Millard R. Busch, 2/ 1/94  
 Jeffery L. Casper, 2/21/94  
 Charles M. Colligan, 2/14/94  
 Michael R. Corcoran, 2/ 7/94  
 Patrick J. Costello, 2/ 7/94  
 John D. Davis, Jr., 2/ 7/94  
 Timothy P. Farr, 2/ 7/94  
 Robert J. Flanyak, Jr., 3/ 1/94  
 Dale A. Fosselman, 2/14/94  
 Edward W. Geer, 3/ 1/94  
 George E. Gilrowski, 2/21/94  
 Stephen K. Gilrowski, 2/ 7/94  
 David J. Griffiths, 7/ 2/93  
 Patricia Anne Guenther, 2/ 1/94  
 Nancy L. Harris, 2/ 1/94  
 Richard S. Hein, 2/14/94  
 Robert W. Kigin, 7/ 2/93  
 Charles J. Kostur, 2/14/94  
 Dennis C. Lindeman, 2/ 1/94  
 Scott D. Liston, 2/14/94  
 Gary L. Maynard, 2/14/94  
 John D. McKay, 3/ 1/94  
 Dennis L. Miller, 3/ 1/94  
 Hedy D. Minter, 3/ 1/94  
 Gregory V. Norman, 2/14/94  
 Timothy B. Pate, 3/ 1/94  
 David L. Pierce, 3/ 1/94  
 Robert G. Rauch, 7/ 2/93  
 Billy Mark Roberson, 3/ 1/94  
 Thomas E. Rogers, 2/ 7/94  
 Charles A. Romano, 2/14/94  
 Dennis L. Roper, 3/ 1/94  
 William C. Rupertus, 3/ 1/94  
 James Kevin Ryan, 4/ 1/94  
 Robert E. Skinner, 2/ 7/94  
 John D. Slusher, 3/ 1/94  
 Joseph Small, 2/ 1/94  
 D. Alan Stephens, 2/ 7/94  
 Michael W. Steuer, 2/21/94  
 Paul L. Swiger, 2/21/94

805208

**Officer Roster**  
**CUNA Mutual Insurance Society**  
**March 1995**

**Account Vice President**

- Western Division -
- Northwest Division -
- Southwest Division -
- North Central Division -
- Western Division -
- Southeast Division -
- East Central Division -

- John N. Tessier, 1/15/94
- Ralph C. Testa, 2/14/94
- Richard L. Tiedman, 3/ 1/94
- Gary L. Voelker, 2/21/94
- Ronald L. Willard, 2/ 1/94
- Ronald S. Williams, 2/ 7/94
- Thomas J. Young, 2/ 7/94

**Assistant Secretary**

- Madison -
- Canada -
- Madison -
- Bingham Farms -
- Pomona -
- Madison -
- Madison -
- Bingham Farms -
- Madison -
- for the state of New York -
- Madison -
- Madison -
- Madison -
- Canada -
- Bingham Farms -
- Bingham Farms -

- Nancy T. Arntz, 6/ 6/92
- James M. Barr, 5/14/88
- Donna C. Blankenheim, 5/15/79
- Derek J. Brigham, 5/ 5/94
- Vicki L. Brinegar, 6/20/93
- Kristine M. Conway, 1/15/93
- Janice C. Doyle, 5/ 6/90
- James M. Edwards, 5/ 6/90
- Mary K. Engelhart, 6/20/93
- Irvin N. Hiltz, 5/ 5/94
- George R. Kamperschroer, 6/ 6/92
- Linda L. Lambert, 5/ 5/94
- Linda J. Lehnertz, 5/ 6/90
- Craig R. Marshall, 1/13/95
- Kathleen M. Orton, 6/20/93
- Frank O. Tartaglia, 5/ 5/94

**Assistant Treasurer**

- Madison -
- Bingham Farms -
- Madison -
- Canada -
- Madison -
- Pomona -
- Bingham Farms -

- Jerry J. Birk, 10/ 6/91
- Joanne M. Halfacre, 5/ 5/94
- Richard F. Kadera, 11/ 8/92
- Alexander H.S. Lau, 11/ 7/83
- Michael A. Ullsperger, 10/ 6/91
- Thomas L. Wagner, 5/16/78
- Patrick H. Young, 5/ 6/90

**Assistant Treasurer-Cashier**

- Madison -

- Kimberly M. Gant, 2/23/92

**Registrar**

- Madison -

- Steven M. Martin, 6/ 6/92

**Assistant Registrar**

- Waverly -
- Madison -
- Pomona -

- Beth Ann Anderson, 3/ 1/92
- Jeanne M. Cantwell, 6/ 3/91
- Mary Lou Delgadillo, 9/ 3/85

**Officer Roster**  
**CUNA Mutual Insurance Society**  
**March 1995**

**Assistant Registrar**

Madison -

Waverly -

Madison -

Madison -

Madison -

Madison -

Jamaica -

Madison -

Madison -

Madison -

Madison -

Pomona -

Pomona -

John N. Fowell, 11/ 1/85

Reid A. Koenig, 3/ 1/92

James E. Konz, 8/ 7/68

Linda M. Nechvatal, 8/15/83

Sue A. Olsen, 6/15/89

Marcia Ring, 10/13/92

Christopher C. Robinson, 12/14/84

D. Robson, 6/14/82

Michael J. Runkel, 1/ 2/76

Joni R. Schwenn, 10/13/92

Nancy Shaffer, 8/ 3/79

Judy Siers, 10/19/83

Patricia A. Taylor, 9/ 3/85

**Valuation Actuary**

Canada-Non Officer Position -

**Chief Agent**

Canada - Non Officer Position -

**Assistant Comptroller**

Western Operations - Non Officer Position -

**Consumer Affairs Officer**

Pomona - Non Officer Position -

Robert Blane, 6/14/91

Michael B. Kitchen, 6/15/92

Thomas L. Wagner, 4/ 1/83

Jeffrey H. Wulf, 7/ 1/93