

REPORT ON EXAMINATION AS TO THE CONDITION OF

UKRAINIAN NATIONAL ASSOCIATION

2200 STATE ROUTE 10,

PARSIPPANY, NEW JERSEY 07054

AT DECEMBER 31, 2021

NAIC ASSOCIATION CODE 57215

FILED

MAY 23, 2023

**COMMISSIONER
NEW JERSEY
DEPARTMENT
OF
BANKING AND INSURANCE**

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PHIL MURPHY
Governor

SHEILA OLIVER
Lt. Governor



MARLENE CARIDE
Commissioner

State of New Jersey
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May 22, 2023

Honorable Marlene Caride
Commissioner of Banking and Insurance
State of New Jersey
20 West State Street
Trenton, New Jersey 08625

Commissioner:

In accordance with the authority vested in you by the provisions of **N.J.S.A. 17:23-22**, a financial examination has been made of the assets and liabilities, methods of conducting business and all other affairs of the:

**UKRAINIAN NATIONAL ASSOCIATION
2200 ROUTE 10
PARSIPPANY, NJ 07054
N.A.I.C. ASSOCIATION CODE 57215**

an insurer authorized to transact business in the State of New Jersey, and herein referred to in this report as "Association."

SCOPE OF EXAMINATION

The New Jersey Commissioner of Banking and Insurance called this Examination in compliance with the requirements of **N.J.S.A. 17:23-22**. The examination was a full scope comprehensive examination and was conducted at the Association's home office located at 2200 Route 10, Parsippany, New Jersey 07054. The examination was conducted using the risk-focused examination approach and addressed the four-year period from December 31, 2017 the date of the last Financial Condition Examination through December 31, 2021. The conduct of the examination was governed in accordance with the procedures of the National Association

of Insurance Commissioners (“NAIC”) and followed regulatory procedures prescribed or objectives of this examination are indicated below:

- Analyze business risk activities focusing on examination procedures in those areas deemed to have greater risk to the Association’s overall operations identifying significant operating issues and/or deviations from statutory accounting practices that affect solvency assessment.
- Identify significant deviations from New Jersey insurance laws, regulations and department directives.
- To comply with the standards prescribed in the revised NAIC Financial Condition Examiners Handbook, NAIC accreditation/codification standards and procedures and NJDOBI Departmental policies and procedures.
- To identify and report significant operational and internal control deficiencies and assess the Association’s risk management processes.
- Assess the quality and reliability of corporate governance to identify, assess and manage the risk environment facing the insurer to identify current or prospective risk areas.
- To assess the risks that the Association’s surplus is not materially misstated.
- To provide a foundation for a profile of the Association’s operations, risks and results to be utilized by regulatory authorities.
- Substantive procedures were completed on certain risks based upon the adequacy of controls, risk mitigation strategies and materiality of the risks. Additional substantive procedures were performed as required by the NJDOBI.

A review was made of the following matters to ascertain the Association's financial condition and its conformity with the insurance laws and incorporated as part of the written report and or made part of the examination work papers:

History
Territory and Plan of Operation
Policy Forms and Underwriting Practices
Management and Control
Corporate Records
Policy on Conflict of Interest
Holding Association System
Fidelity Bond and Other Insurance Coverages
Reinsurance
Treatment of Policyholder

No market conduct examination activities were undertaken during the examination period.

This report is confined to financial statements, assessment of risks and comments on matters that involve departures from law, regulations, rules or any other matters, which are deemed to require special explanation or description.

Pursuant to N.J.A.C. 11:2-26.4 an annual audit was performed by the CPA firm of Ansel and Slotopolsky, LLP and an audited financial CPA report was filed with the NJDOBI.

COMPLIANCE WITH PRIOR EXAMINATION REPORT RECOMMENDATIONS

Continuity of Operations

It was recommended in the prior examination report that the Company perform disaster recovery tests for all of the financially significant applications and that the Disaster Recovery Plan be updated with the results of each disaster recovery test. The Company complied with this recommendation.

COMPANY HISTORY

The Association, a fraternal benefit society, has issued no capital stock, like a mutual insurance Association, and is essentially owned by its policyholders. The Association is licensed and writes business in 15 states and six (6) Canadian provinces.

The Association was founded February 22, 1894, and officially approved April 21, 1898 under an Act of the Legislature of the State of New Jersey, entitled "An Act to Incorporate Associations Not for Pecuniary Profit." The original Certificate of Incorporation of the Association dated February 21, 1907 was filed in the office of the Secretary of the State on February 26, 1907. The Certificate of Incorporation was amended on June 2, 1998 to change the home office of the Association from Jersey City, New Jersey to Parsippany, New Jersey. The Association is a not for profit organization exempt from federal income taxes under Internal Revenue Code Section 501(c)(8).

The Certificate of Incorporation states the purposes and objectives of the Ukrainian National are to promote unity, social relations and to diffuse principles of benevolence and charity among Ukrainians. It further states it shall be the purpose and object of the corporation to provide a fund for relief of disabled and destitute members, their families and dependents, and to contract with members to pay funeral expenses, death benefits, endowment benefits, annuity benefits and such other forms of insurance benefits that are legal for a fraternal association to issue.

TERRITORY AND PLAN OPERATION

The Association writes a variety of life insurance products for its 22,756 policy holders, including whole life, term, annuities and endowments, and accidental death and dismemberment. In addition to the financial service products offered, the Association provides other fraternal benefits to members which includes publication of English and Ukrainian language newspapers.

The Association's main administrative office, headquartered in Parsippany, New Jersey, operates as a full-service facility providing underwriting, claims, customer service and management functions. In producing business, the Association utilizes the services of licensed agents, consisting of a number of home office employees, branch secretaries, professional independent agents and organizers at the Association's 111 branches. Five (5) of those agents are employed by the Association. The Association operates as a not-for-profit, tax-exempt organization and, accordingly, files the appropriate Form 990 "Return of Organization Exempt From Income Tax" under Internal Revenue Service Code Section 501(c)(8)."

POLICY FORMS AND UNDERWRITING PRACTICES

The Association operates under an underwriting guidelines and instructional manual. As stated in the manual, the Association's policy is geared to attract only clients that have a good past performance record and that show a large degree of financial stability. The Association's underwriting manual details steps to be taken so that it only attracts insureds that meet this criterion. In general, and in part the underwriting procedures and requirements are as follows:

1. The underwriter will compile an individual profile of the contractor.
2. The Association obtains annual audited financial statements from the past three (3) years of the contractor to whom the surety bond is to be written.
3. The underwriter is presented with key financial ratios to be applied against the contractor's financial statements for the prior three (3) years. The ratios are meant to verify that the contractor is solvent, profitable and liquid.
4. The security pledged as collateral to secure the bond is verified and all the proper documentation necessary to protect the interests of the Association are obtained.
5. CPA prepared business financial statements.

6. Clean personal and business credit history. All the policy forms issued by the Association are non-participating.

MANAGEMENT & CONTROL

General Assembly

The governing body as of December 31, 2021 consisted of delegates from each subordinate assembly, for the purpose of continuing the business and fraternal affairs of the Association in accordance with the guidelines established in the official constitution and by-laws.

1. The Convention
2. General Assembly
3. Executive Committee
4. Audit Committee

The Convention

General Assembly

The executive powers of the Association are vested in the General Assembly, except otherwise specifically provided in the by-laws along with power to implement the objectives of the Association by a majority vote. During the recess of the General Assembly, the Association maintains an Executive Committee of six (6) members to manage the day-to-day operations. In addition, the Association maintains an Audit Committee comprised of three (3) members whose duties shall be to audit the books and records and to inspect real and personal properties of the Association as often as it shall deem necessary but at least' once a year.

The members with principal occupation elected to the General Assembly at the annual convention held on the week of May 15, 2018, and serving at December 31, 2021, were as follows:

<u>Name</u>	<u>Principal Occupation</u>
Olya Czerkas St. Petersburg, FL	Retired Teacher
Nicholas Fil Latham, NY	Retired Sr. Designer
Gloria Horbaty Wallingford, CT	Retired Sales Consultant, Hospitality
Irene Jarosewich Passaic NJ	Former Editor of the Ukrainian Newspaper Svoboda
Andrij V.R. Szul, Esq. West Rockhill, PA	Attorney
Oksana Koziak Bethlehem, PA	Retired
Luba Walchuk Annandale, NJ	Chair, Surety Specialist for Chubb and Son with experience in financial statements and analysts
Michael Luciw Lehighton, PA	Retired

Andrij Skyba Harwood Heights, IL	Audit Committee member, Association
Julian Pishko Minneapolis, MN	Consultant Self Employed
George Fedoruczuk Philadelphia, PA	Audit work for the state of Pennsylvania
Bohdana Puzyk Osprey, FL	Homemaker
Oksana Stanko Basking Ridge, NJ	Life Insurance and Annuities Sales Person
Lubov Streletsky Philadelphia, PA	Office Manager, PA License in Insurance Agency RN by Profession

The following is a listing of committees and its members serving the Company at December 31, 2021.

<u>Executive Committee</u>	<u>Title</u>
Stefan Kaczaraj, CPA	Chief Executive Officer and /President
Yuriy Symczyk,	Chief Operating Officer
Roma Lisovich,	Chief Financial Officer and /Treasurer
Gerald Tysiak,	Retired Financial Consultant
Eugene Serba,	Retired Health Administrator
Eugen Osidacz,	Retired Community Development Director, Director of Canada
<u>Auditing Committee</u>	<u>Title</u>
Luba Walchuk, Chair	Surety Specialist for Chubb and Son
Andru Skyba,	Audit Committee member
George Fedoruczuk	Audit work for state of Pennsylvania

Officers

Any member in good standing of the Association, over the age of 21, possessing the qualifications of a delegate as prescribed in the by-laws, shall be eligible for any office in the General Assembly. Employees of the Association can only run for the full time paid executive positions; provided, however, that no person shall be eligible to any office of the Association, nor shall such person hold office, who believes in, advocates, teaches, or practices, or is a member of any organization or group that believes in, advocates or teaches the overthrow by force or violence or subversion of the government of which he is a citizen.

The elected officers of the Association serving at December 31, 2021, were as follows:

<u>Officer</u>	<u>Title</u>
Stefan Kaczaraj, CPA	Chief Executive Officer and President
Gerald Tysiak	1 st Vice President
Eugene Serba	2 nd Vice President
Eugen Osidacz	Director for Canada
Yuriy Symczyk	Chief Operating Officer
Roma Lisovich	Chief Financial Officer and Treasurer

Significant subsequent events and changes to the General Assembly and committees identified by the examiners for the period from December 31, 2021 through the date of this examination report are discussed in the Subsequent Events section of this report.

CORPORATE RECORDS

A review of the minutes of the Company's board and committee meetings indicated that transactions and events were adequately authorized and supported, in accordance with the provisions of the on by-laws.

POLICY ON CONFLICTS OF INTEREST

The Association as part of its by-laws maintains a policy statement on conflicts of interest. Each year members of the Board, officers and key employees of the Association are required to complete a formal conflict of interest questionnaire, which requires the individual to disclose any act or affiliation that is likely to conflict with the individual's official duties. A review of the conflict of interest questionnaires for the examination period did not disclose the existence of any conflicts or irregularities.

HOLDING ASSOCIATION SYSTEM

The Association is not part of a Holding Association System. The Association is not directly or indirectly owned or controlled by any other company, corporation, group of companies, partnership or individual. The Association owns 100% of the Ukrainian National Urban Renewal Corp. (UNURC- inactive), a real estate development Association, which is inactive.

FIDELITY BOND AND OTHER INSURANCE COVERAGES

At December 31, 2021, the Association maintained an insurance program designed to protect its assets arising out of property and liability risks. Coverage includes property insurance, liability for employment practices, and directors' and officers' liability.

The Association maintained a fidelity bond in the amount of \$2,000,000 single loss limit and \$4,000,000 aggregate limit. A review of the NAIC requirement guidelines for minimum amount of fidelity insurance indicated that the Association is adequately protected.

REINSURANCE

In the normal course of business, the Association seeks to reduce the loss that may arise from catastrophic or other events that cause unfavorable underwriting results by reinsuring certain levels of risk in various areas of exposure with other insurance enterprises or reinsurers. Amounts recoverable from reinsurers are estimated in a manner consistent with the claim liability associated with the reinsured policy.

Assumed Reinsurance

The Association does not have assumed reinsurance.

Ceded Reinsurance

As of December 31, 2021, the Association had in effect an Excess of Loss Yearly Renewable Term Reinsurance agreement with Swiss Re Life & Health. The agreement provides coverage for retention in excess of \$100,000 on permanent life insurance and 10-year and 20-year term and a maximum of \$100,000 for ADD riders. These policies were issued in accordance with the Association's usual underwriting standards and requirements for individually selected risks.

The agreement also provides for the Association to apply for facultative reinsurance for risks not otherwise covered on any automatic basis, as well as on an individual risk-by-risk basis when a risk is not eligible for automatic cession.

CONTINUITY OF OPERATIONS

During the examination a review was conducted and determined that the Association has a Disaster Recovery/Business Contingency Plan in place, which was last updated in October 2021 and tested the same year. The plan maintains procedures and processes required to restore critical systems and functions in the event of a disaster to continue its business operations.

TREATMENT OF POLICYHOLDERS

The review of the Association's complaint log indicated that the Association maintains its complaint log in accordance with N.J.S.A. 17:29B-4(10).

FINANCIAL STATEMENTS

Financial statements as reported by the Association are listed below:

- Exhibit - A Statement of Financial Position as of December 31, 2021
- Exhibit - B Statement of Operating Results for the Four -Year Period Ended December 31, 2021
- Exhibit - C Capital and Surplus Account for the Four -Year Period Ended December 31, 2021

Statement of Financial Position at December 31, 2021

Exhibit A

<u>ASSETS:</u>	Current Examination at 12/31/21	Balance per Association at 12/31/21	Examination Change	<u>Note</u>
Bonds	\$ 160,664,965	\$ 160,664,965	\$ 0	1
Preferred Stocks	1,500,000	1,500,000	0	1
Common Stocks	41,301	41,301	0	1
Mortgage Loans on Real Estate	4,936,598	4,936,598	0	
Cash, Cash Equivalents & Short-term investments	9,395,104	9,395,104	0	
Contract Loans	115,502	115,502	0	
Investment income Due and Accrued Uncollected Premiums and Agents' Balances in Course of collection	2,027,496	2,027,496	0	
Electronic Data Processing Equipment and Software	6,419	6,419	0	
	<u>263,286</u>	<u>263,286</u>	0	
Total Assets	<u>\$ 178,950,671</u>	<u>\$ 178,950,671</u>	\$ 0	
 <u>LIABILITIES:</u>				
Aggregate Reserve for Life Contracts	\$ 160,763,220	\$ 160,763,220	\$ 0	2
Liability for Deposit-type Contracts	686,781	686,781	0	2
Contract Claims: Life Premiums and Annuity Considerations for Life and Accident and Health Contracts Received in Advance	943,540	943,540	0	2
Contract Liabilities not included Elsewhere: Interest Maintenance Reserve	662,754	662,754	0	
Commissions to Agents Due or Accrued: Life and Annuity Contracts	1,365,615	1,365,615	0	
General Expenses Due or Accrued	50,886	50,886	0	
Taxes, Licenses and Fees	96,811	96,811	0	
Unearned Investment Income	49,770	49,770	0	
Net Adjustments in Assets and Liabilities due to Foreign Exchange Rates	49	49	0	
Miscellaneous Liabilities: Asset Valuation Reserve	624,276	624,276	0	
Miscellaneous Liabilities: Drafts Outstanding	1,316,816	1,316,816	0	
Aggregate Write-Ins for Liabilities	676	676	0	
Total Liabilities	<u>715,669</u>	<u>715,669</u>	0	
	167,276,863	167,276,863	0	
 <u>CAPITAL AND SURPLUS:</u>				
Unassigned Funds (surplus)	<u>11,673,807</u>	<u>11,673,807</u>	\$ 0	3
Surplus as regards policyholders	<u>11,673,807</u>	<u>11,673,807</u>	0	
Total Liabilities and Surplus and Other Funds	<u>178,950,671</u>	<u>178,950,671</u>	0	

Statement of Operating Results for the Four-Year Period Ended December 31, 2021
Exhibit B

	<u>2018</u>	<u>2019</u>	<u>2020</u>	<u>2021</u>
<u>Underwriting Income:</u>				
Premiums and Annuity for Life and Accident and Health Contracts	\$4,245,588	\$3,578,091	\$7,901,921	\$12,973,499
Net Investment Income	\$8,919,914	\$8,378,925	\$8,005,427	\$8,090,660
Amortization of Interest Maintenance Reserve	\$105,726	\$105,964	\$133,368	\$201,072
Aggregate Write-ins for Miscellaneous Income	\$312,388	\$306,220	\$40,750	\$0
Totals	<u>\$13,583,616</u>	<u>\$12,369,200</u>	<u>\$16,081,466</u>	<u>\$21,265,231</u>
<u>Deductions:</u>				
Death Benefits	1,157,682	768,125	1,134,344	1,214,953
Matured Endowments (Excluding Guaranteed Annual Pure Endowments)	685,148	544,192	644,709	474,864
Annuity Benefits	14,448,365	12,410,159	13,980,329	8,549,750
Disability Benefits and Benefits under Accident Health Contracts, Including Premiums Waived	0	0	0	0
Surrender Benefits and Withdrawals for Life Contracts	355,441	267,927	235,566	353,519
Interest and Adjustments on Contract or Deposit-type Contract Funds	104,589	161,009	97,656	122,522
Payments of Supplementary Contracts with Life Contingencies	50,660	40,060	41,864	40,984
Increase in Aggregate Reserve for Life and Accident and Health Contracts	(6,780,349)	(5,334,395)	(\$3,303,597)	7,098,729
Total Underwriting Deductions	<u>10,021,536</u>	<u>8,857,077</u>	<u>12,830,781</u>	<u>17,855,321</u>
Commissions on Premiums, Annuity Consideration and Deposit-type Contract Fund	136,321	127,272	244,530	391,484
General Insurance Expenses and Fraternal Expenses	2,562,896	2,610,525	2,519,632	2,479,668
Insurance, Taxes, Licenses and Fees	195,888	96,518	96,572	112,677
Increase in Loading on Deferred and Uncollected Premium	260	260	0	0
Aggregate Write-ins for Deductions	337,347	349,800	3,904	131,436
Total Expenses	<u>13,254,248</u>	<u>12,041,452</u>	<u>15,695,464</u>	<u>20,970,586</u>
Net Gain from Operations and Before Realized Capital Gains	329,368	327,748	386,002	294,645
Net Realized Capital Gain (Losses) Less Capital Gains Tax	11	0	(16,381)	(158,687)
Net Income	<u>329,379</u>	<u>327,748</u>	<u>369,621</u>	<u>135,958</u>

Capital and Surplus Account for the Four-Year Period Ended December 31, 2021**Exhibit C**

	<u>2018</u>	<u>2019</u>	<u>2020</u>	<u>2021</u>
Surplus as Regards Policyholders, December 31, Previous Year	10,627,674	11,021,229	11,287,271	1,369,547
Net Income from Operations	329,379	327,748	369,621	135,958
Change in Net Unrealized Capital Gains (Losses)	0	0	(374,540)	173,601
Change in Net Unrealized Foreign Exchange Capital Gain (Loss)	(21,074)	107,511	75,026	(6,388)
Change in Non-Admitted Assets	1,032	(70)	747	3,157
Change in Asset Valuation Reserve	84,218	(169,147)	11,422	<u>(2,068)</u>
Net Change in Surplus for the Year	<u>393,555</u>	<u>266,042</u>	<u>82,276</u>	<u>304,260</u>
Surplus as Regards Policyholders: December 31 Current Year	<u>11,021,229</u>	<u>11,287,271</u>	<u>11,369,547</u>	<u>11,673,807</u>

NOTES TO THE FINANCIAL STATEMENTS

NOTE 1 – BONDS AND STOCKS

At December 31, 2021, the Association reported bonds of \$160,664,965, Preferred stocks of \$1,500,000 and Common stocks of \$41,301.

NOTE 2 - LOSS AND LOSS ADJUSTMENT EXPENSES

At December 31, 2021, the Association reported a net liability for Aggregate Reserve for Life Contracts of \$160,763,220 and Liability for Deposit –type Contracts of \$686,781 and Contract Claims: Life of \$943,540.

The Company’s outside opining actuary reviewed the Company’s loss reserves and actuarial liabilities and the examination actuarial consultants determined the recorded amounts were reasonably stated. The Life and Health Actuarial Division of the NJDOBI reviewed the final report regarding the actuarial examination of the Company’s loss and loss adjustment expense reserves as of December 31, 2021 and accepted the reported reserves without adjustment.

NOTE 3 – SURPLUS AS REGARDS POLICYHOLDERS

A summary of the Surplus as Regards Policyholders is detailed below:

Common Capital Stock	\$	0
Gross Paid in and Contributed Surplus		0
Unassigned Funds		<u>11,673,807</u>
Total Surplus as Regards Policyholders		<u>\$11,673,807</u>

The Surplus as Regards Policyholders as determined by this examination amounted to \$11,673,807 and meets the minimum needed surplus requirement.

SUBSEQUENT EVENTS

The Association drafted new By-Laws that conform to the NAIC Corporate Governance Annual Disclosure (“NAIC CGAD”) requirements. New By-Laws were adopted on January 21, 2020, but not in effect until May 14, 2022 at the 2022 Convention. The 2022 Convention was the first convention subsequent to the January 21, 2020 adoption of the new By-Laws. All changes took place as of July 1, 2022. Due to the new By-Laws, the corporate organizational structure was revised to meet the NAIC CGAD requirements. The structure of the Association leadership and committees were revised, along with the New By-Laws as follows:

The Convention
General Assembly

- Corporate Board of Directors (“CBD”)
- Audit Committee (“AC”)
- Fraternal Advisory Board (“FAB”)
- Honorary Members

The CBD is composed of six (6) Directors, the three (3) Executive Officers – the President/CEO, the COO/National Secretary and the CFO/Treasurer – and the Immediate Past President (IPP). Between Conventions, the CBD is the highest governing body of the Association. The current CBD assumed its responsibilities on July 1, 2022 and is required to meet "at least six (6) times annually"

- The Executive Officers are full-time employees of the Association, each being a professional in his respective field, and serve as the executive management of the Association. They are voting Directors on the CBD.
- The Immediate Past President serves on the CBD in an advisory capacity

The AC is composed of three (3) Auditors. The current AC assumed its responsibilities on July 1, 2022 and is required to meet at least quarterly.

The FAB is comprised of six (6) Advisors, plus one (1) Director. The current FAB assumed its responsibilities on July 1, 2022 and the FAB is required to meet at least twice a year.

Honorary Members are those who held an office on the General Assembly for an aggregate of 20 years or more and were honored with that designation upon a vote by the Convention.

As an entity, the Executive Committee ceased to exist on July 1, 2022 and was replaced by the Corporate Board of Directors.

Subsequent to December 31, 2021 the following members were elected.

Corporate Board of Directors

Bohdana Puzyk, Recording Secretary
 Andrij Cade, Director
 George Kuritza, Director
 Ewhen Osidacz, Director
 Eugene Serba, Director
 Stefan Kaczaraj, Immediate Past President
 Romana Hadzewycz, Chair

Audit Committee:

Walt Syzonenko
 Roman Stelmach
 Andrij Skyba

Officers


Roman B. Hirniak, President/CEO
 Steven Woch, COO/National Secretary
 David Miller, CFO/Treasurer

CONCLUSION

The examination of the Association as of December 31, 2021 was conducted under the supervision of the State of New Jersey, Department of Banking and Insurance, by the undersigned.

The examination was conducted remotely. The courteous assistance and cooperation of the Association's management is acknowledged.

Respectfully Submitted,



Lori Ruggiero, CFE, CIE, MCM
Examiner-in-Charge
The NOVO Consultant Group, LLC
Representing the New Jersey Department of Banking and Insurance

Under the Supervision of



Nancy Lee Chice, CFE
CFE Reviewer – Supervising Examination
New Jersey Department of Banking and Insurance

AFFIDAVIT

I, Lori Ruggiero, do solemnly swear that the foregoing report of examination is hereby represented to be a full and true statement of the condition and affairs of the subject insurer as of December 31, 2021, to the best of my information, knowledge, and belief.

Lori Ruggiero
Lori Ruggiero, CFE, CIE, MCM
Examiner-in-Charge
The NOVO Consultant Group, LLC
Representing the New Jersey Department of
Banking and Insurance

Under the Supervision of,

Nancy Lee Chice
Nancy Lee Chice, CFE
CFE Reviewer – Supervising Examination
New Jersey Department of Banking and Insurance

State of New Jersey
County of Mercer

Subscribed and sworn to before me, Sheila M. Tkacs, on
this 17th day of May, 2023

Sheila M. Tkacs
Notary Public of New Jersey

My commission expires: July 2025