

ANNUAL STATEMENT

For the Year Ended

December 31, 2015

OF THE CONDITION AND AFFAIRS OF THE

West and Knox Mutual Insurance Company

ORGANIZED UNDER THE LAWS OF THE STATE OF OHIO

Made to the

INSURANCE COMMISSIONER OF THE STATE OF OHIO

Pursuant to the Laws thereof

NAIC Company Code	10254		
Home Office	355 Leatherberry Road SE Street and Number	Carrollton, 44615 City	OH Zip Code
Mail Address	355 Leatherberry Road SE Street and Number	Carrollton, 44615 City	OH Zip Code
Main Administrative Office	(330) 627-0230 Telephone Number		
Organized	02-07-1878	Commenced Business	02-07-1878
Annual Statement Contact Person	Elizabeth J. Barber	Telephone Number	330-627-0230
Contact Person Email Address	insurance@westandknox.com		

RECEIVED
MAR 01 2016
OFFICE OF RISK
ASSESSMENT

OFFICERS

President	Sherman Oyer	Vice President	Charles Kooser
Secretary	Susan Brown	Treasurer	Elizabeth J. Barber

DIRECTORS

(ALL DIRECTORS MUST BE SHOWN)

Sherman Oyer	Charles Kooser	Donna Detchon	
Larry Romigh	John Capron III		

State of Ohio

County of

Carroll

Sherman Oyer President and Susan Brown Secretary of the
West and Knox Mutual Insurance Company, being duly sworn each for himself/herself deposes and says, that they are the
above described officers of said reporting entity, and that on the reporting period stated above all 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, with the schedules and explanations herein contained, annexed or referred to, is a full and correct 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, according to the best of their information, knowledge and belief, respectively.

Subscribed and sworn to before me, this 26th
day of Feb, 2016

Elizabeth J. Barber
Notary Public

ELIZABETH J. BARBER
Notary Public, State of Ohio
My Commission Expires June 23, 2019

Revised 2009

Sherman Oyer
President
Susan M. Brown
Secretary
Elizabeth J. Barber
Signature of Person Preparing Statement

ANNUAL STATEMENT FOR THE YEAR
West and Knox Mutual Insurance Company

2015

ASSETS

		Assets Current Year	Nonadmitted Assets Current Year	Net Admitted Assets Current Year	Net Admitted Assets Prior Year
1	Bonds (Schedule D - Part 1)	0.00	0.00	0.00	
2	Preferred stocks, common stocks and mutual funds (Schedule D - Part 2)	49,811.11	0.00	49,811.11	48,380.56
3	Real estate (less liens, encumbrances) (Schedule A)	98,193.41	12,772.52	85,420.89	80,179.88
4	Cash (Schedule E)	762,301.36	0.00	762,301.36	656,415.53
5	Short-term investments		0.00	0.00	
6	Aggregate write-ins for invested assets	100,000.00	54,730.19	45,269.81	45,269.81
7	Subtotals, cash and invested assets	1,010,305.88	67,502.71	942,803.17	830,245.78
8	Investment income due and accrued		0.00	0.00	
9.1	Assessments or premiums in the course of collection (including agents balances)	9,190.08	0.00	9,190.08	
9.2	Deferred premiums, agents' balances and installments booked but deferred and not yet due		0.00	0.00	
9.3	Earned but unbilled premiums (post assessment)		0.00	0.00	
10.1	Amounts recoverable from reinsurers		0.00	0.00	
10.2	Funds held by or deposited with reinsured companies		0.00	0.00	
11.1	Current federal income tax recoverable and interest thereon		0.00	0.00	
11.2	Net deferred tax asset		0.00	0.00	
12	Electronic data processing equipment and software		0.00	0.00	
13	Furniture and equipment	7,900.64	7,900.64	0.00	
14	Receivables from parent, subsidiaries and affiliates	2,727.55	0.00	2,727.55	23,963.06
15	Aggregate write-ins for other than invested assets	0.00	0.00	0.00	0.00
16	Total Assets	1,030,124.15	75,403.35	954,720.80	854,208.84
	Details of Write-Ins for Assets:				
1501				0.00	
1502				0.00	
1503				0.00	
1598	Summary or remaining write-ins from overflow page	0.00	0.00	0.00	0.00
1599	Total aggregate write-ins	0.00	0.00	0.00	0.00

**ANNUAL STATEMENT FOR THE YEAR
West and Knox Mutual Insurance Company**

2015

LIABILITIES, SURPLUS AND OTHER FUNDS

		Current Year	Prior Year
1	Unpaid Losses (Underwriting Exhibit - Part 2A)	0.00	1,832.38
2	Unpaid loss adjustment expenses (Underwriting Exhibit - Part 2A)	0.00	
3	Commissions due and payable to agents		
4	Other expenses (excluding taxes, licenses and fees)	654.52	1,177.69
5	Taxes, licenses and fees (excluding federal income taxes)	1,906.41	1,204.74
6	Current federal income taxes (including \$0 on realized capital gains (losses))		
7	Net deferred tax liability		
8	Borrowed money and interest thereon		
9	Unearned assessment/premium reserve	87,426.29	95,832.96
10	Advance premium		
11	Ceded reinsurance premiums payable	9,240.66	10,759.59
12	Funds held by company under reinsurance treaties		
13	Amounts withheld or retained by company for account of others		
14	Provision for unauthorized reinsurance		
15	Payable to parent, subsidiaries and affiliates	3,716.94	
16	Aggregate write-ins for liabilities	0.00	0.00
17	Total liabilities	102,944.82	110,807.36
18	Surplus as regards policyholders	851,775.98	743,401.48
19	Total liabilities and surplus	954,720.80	854,208.84
	Details of Write-Ins for Liabilities:		
1601			
1602			
1603			
1698	Summary or remaining write-ins from overflow page	0.00	0.00
1699	Total aggregate write-ins	0.00	0.00

ANNUAL STATEMENT FOR THE YEAR
West and Knox Mutual Insurance Company
STATEMENT OF INCOME

2015

		Current Year	Prior Year
UNDERWRITING INCOME			
1.1	Gross Assessments/Premiums earned	334,374.06	307,346.14
1.2	Less: Return Assessments/Premiums earned	0.00	0.00
1.3	Direct Assessments/Premiums earned	334,374.06	307,346.14
1.4	Deduct premiums for reinsurance ceded (Reinsurance Schedule)	118,700.05	127,845.11
1.5	Add premiums received for reinsurance assumed (Reinsurance Schedule)	0.00	0.00
1.6	Net Assessments/Premiums earned	215,674.01	179,501.03
DEDUCTIONS			
2	Losses incurred (Underwriting Exhibit - Part 2)	10,105.46	5,079.17
3	Loss expenses incurred (Expense Exhibit)	3,719.30	1,494.23
4	Other underwriting expenses incurred (Expense Exhibit)	146,996.14	163,979.85
5	Aggregate write-ins for underwriting deductions	0.00	0.00
6	Total underwriting deductions	160,820.90	170,553.25
7	Net underwriting gain (loss)	54,853.11	8,947.78
INVESTMENT INCOME			
8	Net investment income earned	7,750.38	7,580.08
9	Net realized capital gains (losses) less capital gains tax	0.00	0.00
10	Net investment gain (loss)	7,750.38	7,580.08
OTHER INCOME			
11	Net gain (loss) from agents' or premium balances charged off	0.00	0.00
12	Finance and service charges not included in premiums	0.00	0.00
13	Aggregate write-ins for miscellaneous income	35,913.74	12,405.55
14	Total other income	35,913.74	12,405.55
15	Net income, after capital gains tax and before federal income taxes	98,517.23	28,933.41
16	Federal income taxes incurred	0.00	0.00
17	Net income	98,517.23	28,933.41
SURPLUS ACCOUNT			
18	Surplus as regards policyholders, December 31 prior year	743,401.58	706,977.75
19	Net income	98,517.23	28,933.41
20	Change in net unrealized capital gains or (losses) less capital gains tax	-14,497.30	1,758.30
21	Change in net deferred income tax	0.00	0.00
22	Change in nonadmitted assets (Exhibit of Nonadmitted Assets)	24,354.47	5,732.12
23	Change in provision for reinsurance	0.00	0.00
24	Aggregate write-ins for gains and losses in surplus	0.00	0.00
25	Change in surplus as regards policyholders for the year	108,374.40	36,423.83
26	Surplus as regards policyholders, December 31 current year	851,775.98	743,401.58
DETAILS OF WRITE-INS			
0501		0.00	0.00
0502		0.00	0.00
0503		0.00	0.00
0599	Total Aggregate write-ins for underwriting deductions	0.00	0.00
1301	Late Fee, Administration Fee, Rewrite Fee	3,482.50	205.00
1302	Admin. Fee, Commissin Liability Ins.	6,570.51	0.00
1303	Other Income, SECE Income	5,860.73	0.00
1304	Agency Dividends, Management Fee	20,000.00	12,200.55
1399	Total Aggregate write-ins for miscellaneous income	35,913.74	12,405.55
2401		0.00	0.00
2402		0.00	0.00
2499	Total Aggregate write-ins for gains and losses in surplus	0.00	0.00

ANNUAL STATEMENT FOR THE YEAR
West and Knox Mutual Insurance Company
CASH FLOW STATEMENT

2015

		Current Year	Prior Year
Cash from Operations			
1	Premiums/Assessments collected net of reinsurance	215,674.01	179,501.03
2	Net investment income	-6,746.92	47,517.29
3	Miscellaneous income	35,913.74	12,405.55
4	Total	244,840.83	239,423.87
5	Benefit and loss related payments	10,105.46	5,079.17
6	Commissions, expenses paid and aggregate write-ins for deductions	146,532.55	159,993.76
7	Federal and foreign income taxes paid (recovered)		
8	Total	156,638.01	165,072.93
9	Net cash from operations	88,202.82	74,350.94
Cash from Investments			
10	Proceeds from investments sold, matured or repaid:		
10.1	Bonds		
10.2	Stocks		
10.3	Real estate		
10.4	Net gains (losses) on cash, cash equivalents and short- term investments		
10.5	Miscellaneous proceeds		
10.6	Total investment proceeds	0.00	0.00
11	Cost of investments acquired (long-term only):		
11.1	Bonds		
11.2	Stocks		
11.3	Real estate		
11.4	Miscellaneous applications	-17,682.91	34,428.21
11.5	Total investments acquired	-17,682.91	34,428.21
11.6	Net cash from investments	17,682.91	-34,428.21
Cash from Financing and Miscellaneous Sources			
12.1	Borrowed funds (cash provided/applied)		
12.2	Other cash provided (applied)		
13	Net cash from financing and miscellaneous sources	0.00	0.00
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT- TERM INVESTMENTS			
14	Net change in cash, cash equivalents and short-term investments	105,885.73	39,922.73
15.1	Beginning of year (cash, cash equivalents and short-term investments)	756,415.63	716,492.90
15.2	End of year (cash, cash equivalents and short-term investments)	862,301.36	756,415.63

**ANNUAL STATEMENT FOR THE YEAR
West and Knox Mutual Insurance Company**

2015

EXPENSE EXHIBIT

		Current Year
1.1	Claim Adjusting: Direct	0.00
1.2	Reinsurance assumed	0.00
1.3	Reinsurance ceded excluding contingent (commission and brokerage)	0.00
1.4	Net claim adjusting	0.00
2.1	Commission and Brokerage: Direct commission and brokerage	16,986.67
2.2	Reinsurance assumed excluding contingent	0.00
2.3	Reinsurance ceded excluding contingent (commission and brokerage)	0.00
2.4	Contingent - direct (commission and brokerage)	0.00
2.5	Contingent - reinsurance assumed (commission and brokerage)	0.00
2.6	Contingent - reinsurance ceded (commission and brokerage)	0.00
2.7	Policy and membership fees (commission and brokerage)	0.00
2.8	Net commission and brokerage	16,986.67
3	Allowances to managers and agents	0.00
4	Advertising	698.38
5	Boards, bureaus and associations	2,045.00
6	Surveys and underwriting reports	0.00
7	Audit of assureds' records	0.00
8.1	Salary and related items: Salaries	56,675.39
8.2	Payroll taxes	4,766.08
9	Employee relations and welfare	
10	Insurance	6,139.19
11	Directors' fees	19,800.00
12	Travel and travel items	1,199.60
13	Rent and rent items	
14	Equipment	4,861.50
15	Cost or depreciation of EDP equipment and software	5,497.50
16	Printing and stationery	1,382.68
17	Postage, telephone, exchange and express	7,881.90
18	Legal and auditing	12,300.00
19	Loss adjustment expenses	3,719.30
18	Investment expenses	0.00
19	Totals	126,966.52
20.1	Taxes, licenses and fees: State and local insurance taxes	
20.2	Insurance department licenses and fees	970.00
20.3	All other (excluding federal income and real estate)	250.00
20.4	Total taxes, licenses and fees	1,220.00
21	Real estate expenses	3,743.90
22	Real estate taxes	841.32
23	Aggregate write-ins for miscellaneous expenses	957.03
24	Total expenses incurred (a)	150,715.44
25	Less unpaid expenses - current year	0.00
26	Add unpaid expenses - prior year	0.00
27	Total expenses paid	150,715.44
	Details of Write-Ins:	
2301	Continuing Education	0.00
2302	Annual Meeting	52.62
2303	Miscellaneous, Contributions	904.41
2304		
2305		
2399	Total Write-ins	957.03

(a) Includes management fees of \$0 to affiliates and \$0 to non-affiliates

**ANNUAL STATEMENT FOR THE YEAR
West and Knox Mutual Insurance Company**

2015

INSURANCE IN FORCE

		Amount (dollars)	Number
1	In force December 31 of previous year (to equal prior year's statement)	70,601,024	339
2	Written during the year	1,666,100	19
3	Total	72,267,124	358
4	Deduct those expired and cancelled	11,791,562	29
5	In force December 31 of current year	60,475,562	329
6	Deduct amount reinsured	0	XXX
7	Net amount in force	60,475,562	XXX

**ANNUAL STATEMENT FOR THE YEAR
West and Knox Mutual Insurance Company**

2015

**UNDERWRITING EXHIBIT - PART 2
LOSSES INCURRED**

1 Lines of Business	2 Direct Losses Incurred	3 Losses Incurred on Reinsurance Assumed	4 Deduct: Reinsurance Recovered on Incurred Losses	5 Deduct: Salvage and Subrogation Converted To Cash	6 * Net Losses Incurred Columns 2 and 3 minus Columns 4 and 5
Fire	8,249.81				8,249.81
Wind	1,075.39				1,075.39
Lightning					-
Vandalism	780.26				780.26
	-				-
					-
					-
OVERFLOW AMOUNTS					
Totals	\$ 10,105.46	\$ -	\$ -	\$ -	\$ 10,105.46

* Total should equal Line 2, Page 4, Current Year.

**UNDERWRITING EXHIBIT - PART 2A
UNPAID LOSSES and LOSS ADJUSTMENT EXPENSES**

1 Lines of Business	2 Direct Unpaid Losses	3 Unpaid Losses on Reinsurance Assumed	4 Deduct: Reinsurance Recoverable on Unpaid Losses	5 ** Unpaid Loss Adjustment Expenses	6 *** Net Unpaid Losses Columns 2 and 3 minus Column 4
					-
					-
					-
					-
					-
OVERFLOW AMOUNTS					
Totals	\$ -	\$ -	\$ -	\$ -	\$ -

** Total should equal Line 2, Page 3, Current Year.

*** Total should equal Line 1, Page 3, Current Year.

ANNUAL STATEMENT FOR THE YEAR
West and Knox Mutual Insurance Company

2015

EXHIBIT OF NONADMITTED ASSETS

		Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets
1	Bonds			0.00
2	Preferred and common stocks and mutual funds	0.00	15,927.85	15,927.85
3	Real estate (less liens, encumbrances)	12,772.52	21,037.29	8,264.77
4	Cash			0.00
5	Short-term investments			0.00
6	Aggregate write-ins for invested assets	54,730.19	54,730.19	0.00
7	Subtotals, cash and invested assets	67,502.71	91,695.33	24,192.62
8	Investment income due and accrued			0.00
9.1	Assessments or premiums in the course of collection (including agents balances)			0.00
9.2	Premium receivable for advance pay			0.00
9.3	Earned but unbilled premiums (post assessment)			0.00
10.1	Amounts recoverable from reinsurers			0.00
10.2	Funds held by or deposited with reinsured companies			0.00
11.1	Current federal income tax recoverable and interest thereon			0.00
11.2	Net deferred tax asset			0.00
12	Electronic data processing equipment and software			0.00
13	Furniture and equipment	7,900.64	7,562.49	-338.15
14	Receivables from parent, subsidiaries and affiliates			0.00
15	Aggregate write-ins for other than invested assets	2,750.00	3,250.00	500.00
16	Total Assets	78,153.35	102,507.82	24,354.47
	Details of Write-Ins for Assets:			
1501	Customer List- Net of Amorization	2,750.00	3,250.00	500.00
1502		0.00	0.00	0.00
1503		0.00	0.00	0.00
1598	Summary or remaining write-ins from overflow page	0.00	0.00	0.00
1599	Total aggregate write-ins	2,750.00	3,250.00	500.00

SCHEDULE A

Showing All Real Estate OWNED December 31 of Current Year

1 Description of Property	2 Date Acquired	3 Name of Vendor	4 Actual Cost	5 Current Year Acquisitions or Permanent Improvements	6 Accumulated Depreciation	7 Amount of Encumbrances	8 Book Value End of Current Year (Col. 4+5-6-7) *	9 Gross Income Current Year (Real Estate)	10 Gross Expenses Current Year (Real Estate)
Building -355 Leatherberry Road	10/27/2006		86,834.61		20,269.53		66,565.08		
Carrollton, OH							-		
Land 355 Leatherberry Road	10/27/2006		6,460.47				6,460.47		
Carrollton, OH							-		
Building Improvements	5/31/2008		31,091.98		5,924.12		25,167.86		
OVERFLOW AMOUNTS							-		
Totals	XXX	XXX	\$ 124,387.06	\$ -	\$ 26,193.65	\$ -	\$ 98,193.41	\$ -	\$ -

*Total to agree with Page 2, Line 3, Current Year.

FURNITURE, FIXTURES and AUTOMOBILES

Showing All Furniture, Fixtures and Automobiles OWNED December 31 of Current Year

1 Description	2 Date Acquired	3 Name of Vendor	4 Actual Cost	5 Current Year Acquisitions or Permanent Improvements	6 Accumulated Depreciation	7 Amount of Encumbrances	8 Book Value End of Current Year (Col. 4+5-6-7)
Konica Minolta C224e Color Copier	10/30/2013		7,566.44		2,341.99		5,224.45
Road Sings	4/10/2007		2,368.00		2,368.00		-
3 Computers	3/24/2008	Dell	3,187.01		3,187.01		-
Computer	7/17/2009	Dell	778.52		778.52		-
Scanner	6/13/2008		336.53		336.53		-
2 Dell OptiPlex Computers	5/5/2015	Dell	2,311.89		308.24		2,003.65
9 Office Chairs	10/9/2007		1,112.91		1,112.91		-
Refrigerator	7/18/2007		200.00		\$200.00		-
Security System	1/29/2008		2,577.60		2577.6		-
Desks - Stoffer	6/3/2008	Larry Stoffer	175.00		175.00		-
3 Office Chairs	8/5/2009		540.78		540.78		-
4 Drawer File Cabinet	2/9/2010	Staples	851.99		851.99		-
Dell Server	4/9/2012		2,690.03		2,017.50		672.53
OVERFLOW AMOUNTS			10,137.78		10,137.78		-
Totals	XXX	XXX	\$ 34,834.48	\$ -	\$ 26,933.85	\$ -	\$ 7,900.63

SCHEDULE D - PART 1

SCHEDULE D : PART 1
Showing all BONDS Owed on December 31, 1962

SCHEDULE D - PART 2

SCHEDULE D - PART 3

Showing all Bonds and Preferred & Common Stocks ACQUIRED During the Current Year

Bonds, preferred stocks, common stocks and mutual funds to be grouped separately.

1 CUSIP #	2 Description Give complete and accurate description of each bond and stock. If bonds are serial issues give amounts maturing each year.	3 * Date Acquired	4 Name of Vendor	5 No. of Shares of Stock	6 Cost to Company (Excluding Accrued Interest on Bonds)	7 Par Value of Bonds	8 Paid for Accrued Interest and Dividends
** You can insert additional rows in yellow above if needed!							
XXX	Totals	XXX	XXX	XXX	\$ -	\$ -	\$ -

*The items with reference to each issue of bonds or stocks acquired at public offerings may be totaled in one line and the word "various" inserted in Columns 2 and 3.

SCHEDULE D - PART 4

Showing all Bonds and Preferred & Common Stocks SOLD, REDEEMED OR Otherwise DISPOSED OF During the Current Year

Bonds, preferred stocks, common stocks and mutual funds to be grouped separately.

REINSURANCE SCHEDULE
Reinsurance Ceded and Reinsurance Assumed

1 Reinsurer or Reinsured	2 Ceded or Assumed	3 Location of Company	4 Total Amount Reinsured	5 Total Premiums Ceded *	6 Total Premiums Assumed **	7 Largest Risk Ceded or Assumed	8 Remarks
Grinnell Mutual	Ceded	Grinnell, IA	Unlimited	118,700.05			
OVERFLOW AMOUNTS							
Totals	XXX	XXX	\$ -	\$ 118,700.05	\$ -	XXX	XXX

*Total to agree with Page 4, Line 1.4, Current Year.

**Total to agree with Page 4, Line 1.5, Current Year.

COMPENSATION SCHEDULE

Show all salaries, commissions, claim adjustment expenses, directors fees and expenses, and travel items paid in the current year for the top 5 officers/employees and all directors, travel or car allowances, if paid, are to be included.

1 Name of Payee	2 Title	3 Salaries	4 Commissions	5 Claim Adjustment Expenses	6 Directors Fees & Expenses	7 Travel & Travel Items	8 All Other	9 Total
Officers/Employees:								
1) Elizabeth J. Barber	Administrative Assistant	23,617.59					\$ -	
2) Susan M. Brown	Administrative Assistant	28,567.80					\$ -	
3) Aneissa S. Randal	Administrative Assistant	4,490.00					\$ -	
Directors:								
Sherman Oyer	President			7,200.00			\$ 7,200.00	
Charles Kooser	Vice-President			3,600.00			\$ 3,600.00	
Larry Romigh	Board Member			3,000.00			\$ 3,000.00	
Donna Detchon	Board Member			3,000.00			\$ 3,000.00	
John F. Capron III	Board Member			3,000.00			\$ 3,000.00	
Totals	XXXX	\$ 56,675.39	\$ -	\$ -	\$ 19,800.00	\$ -	\$ -	\$ 19,800.00

GENERAL INTERROGATORIES

(Answer all questions and attach additional sheets if necessary.)

1. Company's retention: Fire \$50,000 Wind \$50,000 Other \$50,000

1a. Retention before reinsurance applies for: Catastrophe Reinsurance Aggregate excess of loss \$161,883

2. What is the largest risk assumed and retained: \$2,869,246

3. What kind of perils are being covered? Fire, Wind, Lightning

4. Have the by-laws been amended during the current year? No If so, were such amendments filed with the Ohio Department of Insurance? N/A

5. In what counties does the Company operate: Belmont, Carroll, Columbiana, Jefferson, Licking, Mahoning, Monroe, Stark, Tuscarawas

6. Name of Principal Officer and amount of bond. Sherman Oyer, Pres-No bond directly on him, He is insured under Directors/Officers Policy.

7. Are all of the persons who handle funds of the Company bonded? Yes X No

State the name and amount of each bond on each, except person named in Item 6 above. Elizabeth Barber, Treasurer, Office

employees are covered under Fidelity bond through St. Paul Fire & Marine Ins Co., Single loss limit of liability is \$100,000

8. Does the Company have an annual audit conducted by an independent CPA? Yes

9. State the number of members holding policies in the Company. 266

10. Was an annual report of the Company made available to each policyholder? Yes If so, did such report agree with the annual statement filed with the Ohio Department of Insurance? Yes

11. State as of what date the latest examination of the Company was made by the Ohio Department of Insurance. 12/31/2013

12. How many assessments were made during the year? None Date of last assessment N/A

13. Did the assessment provide for all losses, expenses and all other liabilities prior to the date of assessment? N/A

14. Rate of policy fee

15. State the amount of borrowed money since date of last assessment None interest thereon N/A

16. Does any person, firm, corporation or association have any claim, contingent or otherwise, against this Company which is NOT included in the liabilities on page 2 of this statement? Yes No X

If yes, give the amount, terms for payment and reasons why such were not recorded as a liability on page 2 of this statement.

ANNUAL STATEMENT FOR THE YEAR
West and Knox Mutual Insurance Company

2015

SCHEDULE E - CASH or CASH EQUIVALENTS

Showing All Balances (according to Company's Records) Carried in Each Bank or Savings and Loan

All Columns Must Be Completed for Each Deposit, CD, Checking Account, etc.

*Total to agree with Page 2, Line 4, Current Year.

**ANNUAL STATEMENT FOR THE YEAR
West and Knox Mutual Insurance Company**

2015

ORGANIZATIONAL CHART

**LIST ALL ENTITIES THAT ARE MEMBERS OF AN INSURANCE COMPANY HOLDING SYSTEM AS
DEFINED IN ORC 3901.32**

West and Knox Mutual Insurance Company NAIC #10254
West & Knox Insurance Agency Inc License #34014

ANNUAL STATEMENT FOR THE YEAR
West and Knox Mutual Insurance Company
Overflow Page for Write-ins

2015

Additional Write-ins for Assets:

		Assets Current Year	Nonadmitted Assets Current Year	Net Admitted Assets Current Year	Net Admitted Assets Prior Year
1504				0.00	
1505				0.00	
1506					
1507					
1508					
1509					
1510					
1511				0.00	
1597	Summary of remaining write-ins for Line 15 page 2	0.00	0.00	0.00	0.00

Additional Write-ins for Liabilities:

		Current Year	Prior Year
1604			
1605			
1606			
1607			
1608			
1609			
1610			
1606			
1697	Summary of remaining write-ins for Line 16 page 3	0.00	0.00

Additional Write-ins for Statement of Income:

Additional Write-ins for Nonadmitted Assets:

		Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets
1504				0.00
1505				0.00
1506				
1507				
1508				
1509				
1510				
1511				0.00
1597	Summary of remaining write-ins for Line 15 page 9	0.00	0.00	0.00

Overflow Page for Investments Owned

SCHEDULE D - PART 1

Showing all BONDS Owned on December 31 of Current Year

1 Cusip #	2 Description Give complete and accurate description of all bonds owned.	3 From Whom Acquired	4 Date Acquired	5 Par Value	6 Actual Cost	7 Book Value / Amortized Value*	8 Market Value December 31 of Current Year	Interest			12 Increase by Adjustment, in Book Value During Year	13 Decrease by Adjustment, in Book Value During Year	14 Amount of Interest due and accrued Dec. 31. Current year, on bonds in default as to principal or interest	15 Maturity Date	16 NAIC Designation
								9 Rate (%)	10 Amount Due and Accrued Dec. 31 of Current Year on bonds not in default	11 Gross Am't Received During Year					
XXX	Totals to Page 11	XXX	XXX	\$ -	\$ -	\$ -	\$ -	XXX	\$ -	\$ -	\$ -	\$ -	\$ -	XXX	XXX

* Annual Statement Value

SCHEDULE D - PART 2
Showing all Preferred & Common Stocks and Mutual Funds Owned December 31 of Current Year

1 Cusip #	2 Description Give complete and accurate description of all stocks and mutual funds owned.	3 From Whom Acquired	4 Date Acquired	5 No. of Shares	6 Par Value Per Share (Preferred Stocks)	7 Book Value	8 Rate Per Share Used To Obtain Market Value	9 Market Value/ Fair Value December 31 of Current Year	10 Actual Cost	Dividends		13 Increase, by Adjustment, in Book Value During Year	14 Decrease, by Adjustment in Book Value During Year
										11 Received During Year	12 Dividends Amount Due and Accrued Dec. 31		
XXX	Totals to Page 12	XXX	XXX	XXX	XXX	\$ -	XXX	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

ANNUAL STATEMENT FOR THE YEAR
West and Knox Mutual Insurance Company
OVERFLOW PAGE FOR SCHEDULE E
SCHEDULE E - CASH or CASH EQUIVALENTS

2015

Showing All Balances (according to Company's Records) Carried in Each Bank or Savings and Loan

All Columns Must Be Completed for Each Deposit, CD, Checking Account, etc.