

ANNUAL STATEMENT

For the Year Ended

December 31, 2015

OF THE CONDITION AND AFFAIRS OF THE

Farmer Mutual Aid Association

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

10303

Home Office

201 West Canal Street

Ottoville

45876-00343

OH

Street and Number

City

Zip Code

Mail Address

PO Box 343

Ottoville

45876-00343

OH

Street and Number

City

Zip Code

Main Administrative Office

(419) 453-3155

Telephone Number

Organized

February 23, 1904

Commenced Business

July 2, 1904

Annual Statement Contact Person

Art Schnipke

Telephone Number

(419) 453-3155

Contact Person Email Address

ajschnipke@bright.net

OFFICERS

President

Dan Gerker

Vice President

Secretary

Art Schnipke

Treasurer

Art Schnipke

DIRECTORS

(ALL DIRECTORS MUST BE SHOWN)

Mike Horstman

John Grote

Tom Krietemeyer

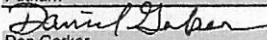
Art Ricker

Bruce Von Sossan

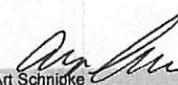
State of Ohio

County of

Putnam

 Dan Gerker

President and

 Art Schnipke

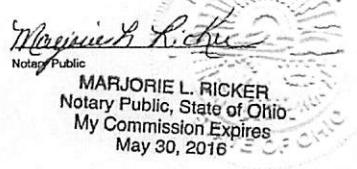
Secretary of the

Farmer Mutual Aid Association

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 29

day of February 2016


MARJORIE L. RICKER
Notary Public, State of Ohio
My Commission Expires
May 30, 2016

Dan Gerker

President

Art Schnipke

Secretary

Farmer Mutual Aid Association

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	0.00
2	Preferred stocks, common stocks and mutual funds (Schedule D - Part 2)	28,973.25	0.00	28,973.25	30,396.65
3	Real estate (less liens, encumbrances) (Schedule A)	6,912.00	0.00	6,912.00	7,071.00
4	Cash (Schedule E)	746,373.63	0.00	746,373.63	647,786.67
5	Short-term investments		0.00	0.00	0.00
6	Aggregate write-ins for invested assets		0.00	0.00	0.00
7	Subtotals, cash and invested assets	782,258.88	0.00	782,258.88	685,254.32
8	Investment income due and accrued	2,232.13	0.00	2,232.13	18.94
9.1	Assessments or premiums in the course of collection (including agents balances)	3,887.20	0.00	3,887.20	2,029.65
9.2	Deferred premiums, agents' balances and installments booked but deferred and not yet due	0.00	0.00	0.00	0.00
9.3	Earned but unbilled premiums (post assessment)	0.00	0.00	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	0.00	0.00
13	Furniture and equipment		0.00	0.00	
14	Receivables from parent, subsidiaries and affiliates		0.00	0.00	
15	Aggregate write-ins for other than invested assets	0.00	0.00	0.00	0.00
16	Total Assets	788,378.22	0.00	788,378.22	687,302.91
	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

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Farmer Mutual Aid Association

LIABILITIES, SURPLUS AND OTHER FUNDS

		Current Year	Prior Year
1	Unpaid Losses (Underwriting Exhibit - Part 2A)	5,000.00	9,040.82
2	Unpaid loss adjustment expenses (Underwriting Exhibit - Part 2A)	0.00	125.00
3	Commissions due and payable to agents	2,220.72	1,661.00
4	Other expenses (excluding taxes, licenses and fees)	3,534.82	2,990.99
5	Taxes, licenses and fees (excluding federal income taxes)	4,129.36	7,157.67
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	135,310.56	86,146.95
10	Advance premium		
11	Ceded reinsurance premiums payable	6,541.47	8,963.56
12	Funds held by company under reinsurance treaties	0.00	0.00
13	Amounts withheld or retained by company for account of others	35,819.71	15,169.38
14	Provision for unauthorized reinsurance		
15	Payable to parent, subsidiaries and affiliates		
16	Aggregate write-ins for liabilities	0.00	0.00
17	Total liabilities	192,556.64	131,255.37
18	Surplus as regards policyholders	595,821.58	556,047.54
19	Total liabilities and surplus	788,378.22	687,302.91
	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

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Farmer Mutual Aid Association

STATEMENT OF INCOME

		Current Year	Prior Year
UNDERWRITING INCOME			
1.1	Gross Assessments/Premiums earned	292,113.87	308,287.63
1.2	Less: Return Assessments/Premiums earned	9,271.41	7,331.07
1.3	Direct Assessments/Premiums earned	282,842.46	300,956.56
1.4	Deduct premiums for reinsurance ceded (Reinsurance Schedule)	71,753.87	71,315.73
1.5	Add premiums received for reinsurance assumed (Reinsurance Schedule)	0.00	
1.6	Net Assessments/Premiums earned	211,088.59	229,640.83
DEDUCTIONS			
2	Losses incurred (Underwriting Exhibit - Part 2)	49,528.94	39,896.17
3	Loss expenses incurred (Expense Exhibit)	0.00	0.00
4	Other underwriting expenses incurred (Expense Exhibit)	135,003.19	144,277.83
5	Aggregate write-ins for underwriting deductions	0.00	0.00
6	Total underwriting deductions	184,532.13	184,174.00
7	Net underwriting gain (loss)	26,556.46	45,466.83
INVESTMENT INCOME			
8	Net investment income earned	11,755.34	9,217.90
9	Net realized capital gains (losses) less capital gains tax	-1,423.40	396.65
10	Net investment gain (loss)	10,331.94	9,614.55
OTHER INCOME			
11	Net gain (loss) from agents' or premium balances charged off		
12	Finance and service charges not included in premiums	1,685.64	1,600.70
13	Aggregate write-ins for miscellaneous income	1,200.00	1,415.26
14	Total other income	2,885.64	3,015.96
15	Net income, after capital gains tax and before federal income taxes	39,774.04	58,097.34
16	Federal income taxes incurred		
17	Net income	39,774.04	58,097.34
SURPLUS ACCOUNT			
18	Surplus as regards policyholders, December 31 prior year	556,047.54	497,950.20
19	Net income	39,774.04	58,097.34
20	Change in net unrealized capital gains or (losses) less capital gains tax		
21	Change in net deferred income tax		
22	Change in nonadmitted assets (Exhibit of Nonadmitted Assets)	0.00	
23	Change in provision for reinsurance		
24	Aggregate write-ins for gains and losses in surplus	0.00	0.00
25	Change in surplus as regards policyholders for the year	39,774.04	58,097.34
26	Surplus as regards policyholders, December 31 current year	595,821.58	556,047.54
DETAILS OF WRITE-INS			
0501			
0502			
0503			
0599	Total Aggregate write-ins for underwriting deductions	0.00	0.00
1301	Rent Income	1,200.00	1,200.00
1302	Ottoville Telephone Company Capital Credit Income		215.26
1303			
1304			
1399	Total Aggregate write-ins for miscellaneous income	1,200.00	1,415.26
2401			
2402			
2499	Total Aggregate write-ins for gains and losses in surplus	0.00	0.00

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Farmer Mutual Aid Association

CASH FLOW STATEMENT

		Current Year	Prior Year
Cash from Operations			
1	Premiums/Assessments collected net of reinsurance	258,394.65	233,532.40
2	Net investment income	9,523.21	10,064.14
3	Miscellaneous income	2,885.64	3,015.96
4	Total	270,803.50	246,612.50
5	Benefit and loss related payments	53,018.94	39,896.17
6	Commissions, expenses paid and aggregate write-ins for deductions	139,191.04	135,169.65
7	Federal and foreign income taxes paid (recovered)		
8	Total	192,209.98	175,065.82
9	Net cash from operations	78,593.52	71,546.68
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		30,000.00
11.2	Stocks		
11.3	Real estate		
11.4	Miscellaneous applications		
11.5	Total investments acquired	0.00	30,000.00
11.6	Net cash from investments	0.00	-30,000.00
Cash from Financing and Miscellaneous Sources			
12.1	Borrowed funds (cash provided/applied)		
12.2	Other cash provided (applied)	19,993.44	15,169.38
13	Net cash from financing and miscellaneous sources	19,993.44	15,169.38
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT- TERM INVESTMENTS			
14	Net change in cash, cash equivalents and short-term investments	98,586.96	56,716.06
15.1	Beginning of year (cash, cash equivalents and short-term investments)	647,786.67	591,070.61
15.2	End of year (cash, cash equivalents and short-term investments)	746,373.63	647,786.67

**ANNUAL STATEMENT FOR THE YEAR
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EXPENSE EXHIBIT

		Current Year
	Claim Adjusting:	
1.1	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
	Commission and Brokerage:	
2.1	Direct commission and brokerage	33,967.41
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)	119.99
2.8	Net commission and brokerage	34,087.40
3	Allowances to managers and agents	0.00
4	Advertising	560.00
5	Boards, bureaus and associations	2,064.00
6	Surveys and underwriting reports	0.00
7	Audit of assureds' records	0.00
	Salary and related items:	
8.1	Salaries	65,268.43
8.2	Payroll taxes	334.91
9	Employee relations and welfare	0.00
10	Insurance	7,519.69
11	Directors' fees	8,220.00
12	Travel and travel items	0.00
13	Rent and rent items	0.00
14	Equipment	0.00
15	Cost or depreciation of EDP equipment and software	159.00
16	Printing and stationery	4,692.11
17	Postage, telephone, exchange and express	5,175.33
18	Legal and auditing	2,870.00
19	Loss adjustment expenses	0.00
18	Investment expenses	0.00
19	Totals	96,863.47
	Taxes, licenses and fees:	
20.1	State and local insurance taxes	0.00
20.2	Insurance department licenses and fees	545.00
20.3	All other (excluding federal income and real estate)	3,039.82
20.4	Total taxes, licenses and fees	3,584.82
21	Real estate expenses	300.00
22	Real estate taxes	167.50
23	Aggregate write-ins for miscellaneous expenses	0.00
24	Total expenses incurred (a)	135,003.19
25	Less unpaid expenses - current year	16,426.37
26	Add unpaid expenses - prior year	20,773.22
27	Total expenses paid	139,350.04
	Details of Write-Ins:	
2301		
2302		
2303		
2304		
2305		
2399	Total Write-ins	0.00

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

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INSURANCE IN FORCE

	Amount (dollars)	Number
1 In force December 31 of previous year (to equal prior year's statement)	72,628,237	472
2 Written during the year	10,385,957	98
3 Total	83,014,194	570
4 Deduct those expired and cancelled	4,020,400	34
5 In force December 31 of current year	78,993,794	536
6 Deduct amount reinsured	0	XXX
7 Net amount in force	78,993,794	XXX

**ANNUAL STATEMENT FOR THE YEAR
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**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
Adjuster Fees	1,382.73				1,382.73
Bursting Pipes	22,166.37	-			22,166.37
Fire	5,849.75				#VALUE!
Theft	4,000.00				#VALUE!
Vandalism	188.86				#VALUE!
Wind	40,626.23				#VALUE!
Total Claim Reims			29,685.00		(29,685.00)
OVERFLOW AMOUNTS	5,000.00				5,000.00
Totals	\$ 79,213.94	\$ -	\$ 29,685.00	\$ -	#VALUE!

* 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
	5,000.00		-	-	5,000.00
					-
					-
					-
					-
					-
OVERFLOW AMOUNTS					-
Totals	\$ 5,000.00	\$ -	\$ -	\$ -	\$ 5,000.00

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

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

Farmer Mutual Aid Association

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
3	Real estate (less liens, encumbrances)			0.00
4	Cash			0.00
5	Short-term investments			0.00
6	Aggregate write-ins for invested assets			0.00
7	Subtotals, cash and invested assets	0.00	0.00	0.00
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			0.00
14	Receivables from parent, subsidiaries and affiliates			0.00
15	Aggregate write-ins for other than invested assets	0.00	0.00	0.00
16	Total Assets	0.00	0.00	0.00
	Details of Write-Ins for Assets:			
1501		0.00	0.00	0.00
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	0.00	0.00	0.00

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	1/1/1983		8,500.00		1,588.00		6,912.00		
							-		
							-		
							-		
							-		
OVERFLOW AMOUNTS							-		
Totals	XXX	XXX	\$ 8,500.00	\$ -	\$ 1,588.00	\$ -	\$ 6,912.00	\$ -	\$ -

*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)
							-
							-
							-
							-
							-
							-
							-
							-
							-
							-
							-
							-
OVERFLOW AMOUNTS							-
Totals	XXX	XXX	\$ -	\$ -	\$ -	\$ -	\$ -

SCHEDULE D - PART 1

Showing all BONDS Owned on December 31 of Current Year

* Annual Statement Value

SCHEDULE D - PART 2

Showing all Preferred & Common Stocks and Mutual Funds Owned December 31 of Current Year

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
	none						
** 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

*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	2	3	4	5	6	7	8	9
Name of Payee	Title	Salaries	Commissions	Claim Adjustment Expenses	Directors Fees & Expenses	Travel & Travel Items	All Other	Total
Officers/Employees:								
Art Schnipke		26,117.24	29,666.97					\$ 55,784.21
Jessie Fuetter		1,079.30						\$ 1,079.30
Thatcher-Kulwicki			4,300.44					\$ 4,300.44
Denice Warmenit		15,078.47						\$ 15,078.47
							\$ -	
							\$ -	
Directors:								
Tom Krietemeyer {director}					1,450.00			\$ -
Mike Horstman					1,450.00			\$ 1,450.00
Dan Gerker					1,500.00			\$ 1,450.00
Art Ricker					1,350.00			\$ 1,350.00
Bruce Von Sossan					1,350.00			\$ 1,350.00
John Grote (Director)					1,000.00			\$ 1,000.00
							\$ -	
							\$ -	
							\$ -	
							\$ -	
							\$ -	
Totals	XXXX	\$ 42,275.01	\$ 33,967.41	\$ -	\$ 8,100.00	\$ -	\$ -	\$ 84,342.42

GENERAL INTERROGATORIES

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

1. Company's retention:	Fire	Wind	Other
1a. Retention before reinsurance applies for:	Catastrophe Reinsurance	\$100,000	Aggregate excess of loss
2. What is the largest risk assumed and retained:	\$186,503		
3. What kind of perils are being covered?	Form 2 (Broad) Property only		
4. Have the by-laws been amended during the current year?	no If so, were such amendments filed with the Ohio Department of Insurance?		
5. In what counties does the Company operate:	Putnam, Paulding, Van Wert, Allen, Muskingum, Wyandot, Hancock, Auglaize, Crawford, Defiance, Hardin, Marion, Deleware, Erie, Franklin, Miami, Morgan and Richland.		
6. Name of Principal Officer and amount of bond.	Art Schnipke \$50,000		
7. Are all of the persons who handle funds of the Company bonded?	Yes	<input checked="" type="checkbox"/>	No
State the name and amount of each bond on each, except person named in Item 6 above.			
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.	536		
10. Was an annual report of the Company made available to each policyholder with the annual statement filed with the Ohio Department of Insurance?	Yes	If so, did such report agree	
11. State as of what date the latest examination of the Company was made by the Ohio Department of Insurance.	12/9/2013		
12. How many assessments were made during the year?	1	Date of last assessment	11/1/2015
13. Did the assessment provide for all losses, expenses and all other liabilities prior to the date of assessment?	yes		
14. Rate of policy fee	0		
15. State the amount of borrowed money since date of last assessment	0 interest thereon		
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	
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
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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.

1 DEPOSITORY Give Full Name and Location	2 Interest Rate	3 Amount of Interest Received During Year	4 Amount of Interest Accrued Dec. 31 of Current Year	5 Book Balance Dec. 31 of Current Year *
OPEN DEPOSITORIES:				
Fort Jennings State Bank - 120 N. Water Street, P.O. Box 186 Fort Jennings, OH 45844				
CD #200026674 12/27/13	2.26%	280.48	278.94	25,000.00
CD #200026658 12/27/13	2.26%	560.96	557.88	50,000.00
CD #200033661 8/2/13	2.26%	611.72	0.00	27,647.35
CD #200033653 6/2/13	2.26%	1,223.44	0.00	55,294.69
CD #200043454 12/24/13	2.27%	1,731.53	0.00	77,898.67
State Bank & Trust Co. - P.O. Box 467 Defiance, OH 43512				
CD #74160 9/14/13 - 9/15/15	3.05%	1,721.73	0.00	0.00
CD #75749 9/7/13	2.24%	1,204.18	0.00	54,662.93
CD #78021 3/8/14	1.49%	376.70	0.00	25,564.48
CD #78022 3/8/14	1.49%	376.70	0.00	25,564.48
CD #78738 1/8/15	1.99%	345.39	337.40	35,345.39
CD #78739 1/8/15	1.99%	345.39	337.40	35,345.39
CD# 79021 7/3/15	1.99%	150.48	0.00	15,150.48
CD #79127 9/15/15	1.99%	0.00	350.02	60,000.00
Huntington National Bank - 7 Easton Oval Columbus, OH 43219				
Credit Card Account				1,019.89
Union Bank				
CD# 0718	0.90%	594.51	9.74	66,379.44
The Ottoville Bank Co. - 101 W Third St. P.O. Box 569 Ottoville, OH 45876				
Checking				189,161.86
EFT				2,338.58
OVERFLOW AMOUNTS	xxxx	0.00	0.00	0.00
Total	xxxx	\$ 9,523.21	\$ 1,871.38	\$ 746,373.63

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

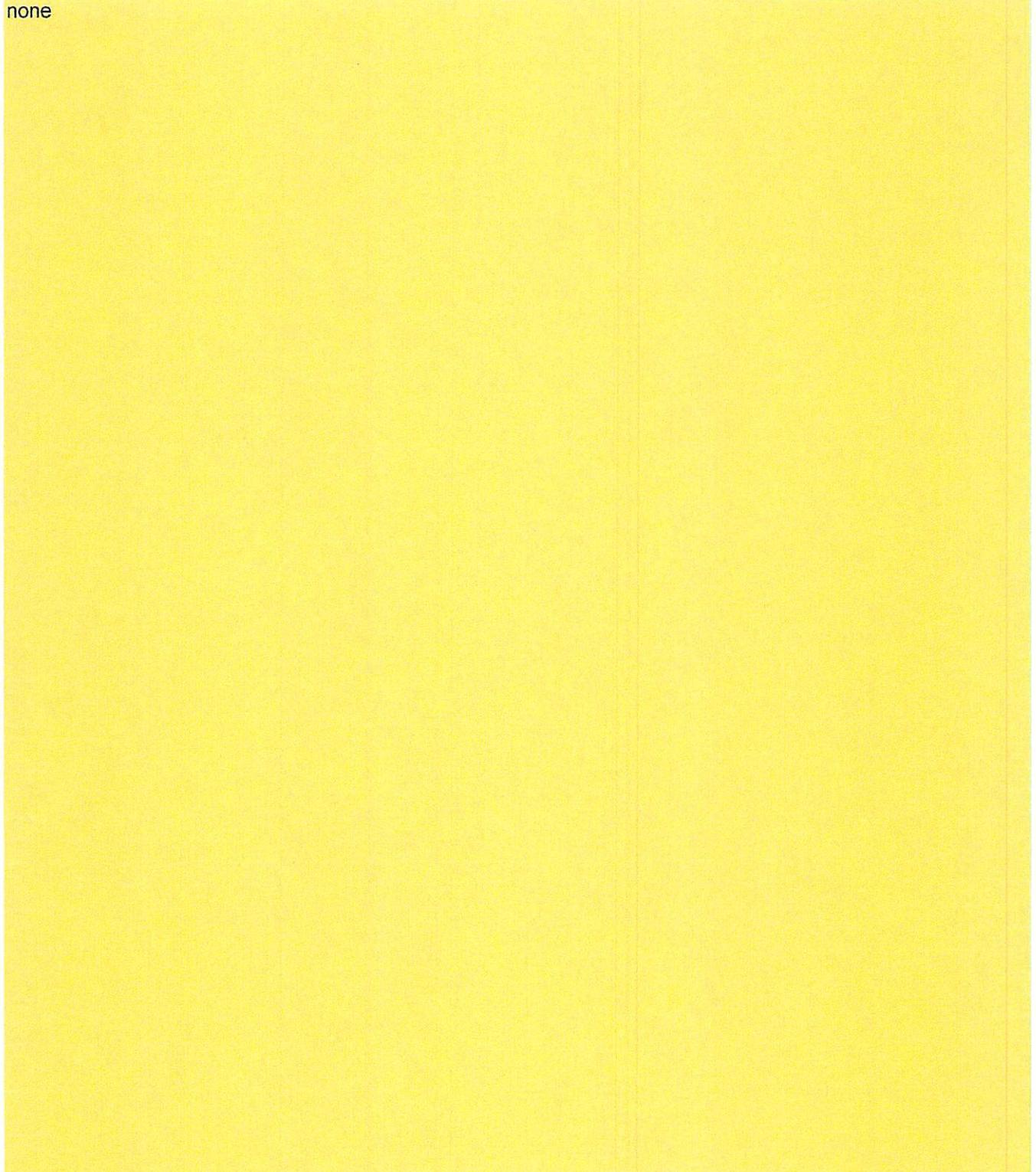
**ANNUAL STATEMENT FOR THE YEAR
Farmer Mutual Aid Association**

2015

ORGANIZATIONAL CHART

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

none



**ANNUAL STATEMENT FOR THE YEAR
Farmer Mutual Aid Association
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

* Annual Statement Value

SCHEDULE D - PART 2

Showing all Preferred & Common Stocks and Mutual Funds Owned December 31 of Current Year

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

ANNUAL STATEMENT FOR THE YEAR

2015

Farmer Mutual Aid Association

OVERFLOW PAGE FOR SCHEDULE E

SCHEDULE E - CASH or CASH EQUIVALENTS

EXHIBIT E - STATEMENT OF BANKS

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

** You can insert additional rows in yellow above if needed!

Totals To Page 16

20