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ASSESSMENT

ANNUAL STATEMENT

For the Year Ended

December 31, 2015

OF THE CONDITION AND AFFAIRS OF THE

THE GERMAN MUTUAL INSURANCE COMPANY OF DELPHOS, OH

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

10311

Home Office

112 East Third Street

Street and Number

Delphos

City

45833

Zip Code

OH

Mail Address

P. O. Box 37

Street and Number

Delphos

City

45833-0037

Zip Code

OH

Main Administrative Office

(419) 692-3413

Telephone Number

Organized

August 15, 1879

Commenced Business

February 5, 1905

Annual Statement Contact Person

Barbara Coil

Telephone Number

(419) 692-3413

Contact Person Email Address

OFFICERS

President

Edward T. Etzkorn

Vice President

Dennis Elwer

Secretary

Barbara Coil

Treasurer

Michael Schimmoeller

DIRECTORS

(ALL DIRECTORS MUST BE SHOWN)

Edward T. Etzkorn

Michael Schimmoeller

Thomas P. Higbie

Craig Pohlman

Steve Ostendorf

Dennis Elwer

Russ Wiedeman

Irvin Moenter

State of Ohio

County of

Allen

Vice

President and

Dennis Elwer

Barbara Coil

Secretary of the

THE GERMAN MUTUAL INSURANCE COMPANY OF DELPHOS, OH

, 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 26

day of February 2016

Linda S. Culp



LINDA S. CULP
Notary Public, State of Ohio
My Commission Expires
June 16, 2016

Dennis Elwer

Dennis Elwer

Barbara Coil

Barbara Coil

Secretary

Signature of Person Preparing Statement

ANNUAL STATEMENT FOR THE YEAR
THE GERMAN MUTUAL INSURANCE COMPANY OF DELPHOS, OH

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)	68,680.00	0.00	68,680.00	68,622.00
2	Preferred stocks, common stocks and mutual funds (Schedule D - Part 2)	704,434.00	0.00	704,434.00	752,449.00
3	Real estate (less liens, encumbrances) (Schedule A)	110,142.00	0.00	110,142.00	114,178.00
4	Cash (Schedule E)	388,000.00	0.00	388,000.00	404,465.00
5	Short-term investments		0.00	0.00	
6	Aggregate write-ins for invested assets		0.00	0.00	
7	Subtotals, cash and invested assets	1,271,256.00	0.00	1,271,256.00	1,339,714.00
8	Investment income due and accrued	982.00	0.00	982.00	982.00
9.1	Assessments or premiums in the course of collection (including agents balances)	97,983.00	0.00	97,983.00	93,013.00
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	1,157.00	1,157.00	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	1,371,378.00	1,157.00	1,370,221.00	1,433,709.00
	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
THE GERMAN MUTUAL INSURANCE COMPANY OF DELPHOS, OH

2015

LIABILITIES, SURPLUS AND OTHER FUNDS

		Current Year	Prior Year
1	Unpaid Losses (Underwriting Exhibit - Part 2A)	48,600.00	225,800.00
2	Unpaid loss adjustment expenses (Underwriting Exhibit - Part 2A)	0.00	
3	Commissions due and payable to agents	1,490.00	9,103.00
4	Other expenses (excluding taxes, licenses and fees)		403.00
5	Taxes, licenses and fees (excluding federal income taxes)	6,000.00	4,983.00
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	561,816.00	522,718.00
10	Advance premium		
11	Ceded reinsurance premiums payable	26,627.00	27,512.00
12	Funds held by company under reinsurance treaties		
13	Amounts withheld or retained by company for account of others	62,625.00	65,262.00
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	707,158.00	855,781.00
18	Surplus as regards policyholders	663,063.00	577,928.00
19	Total liabilities and surplus	1,370,221.00	1,433,709.00
	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
THE GERMAN MUTUAL INSURANCE COMPANY OF DELPHOS, OH
STATEMENT OF INCOME

2015

		Current Year	Prior Year
	UNDERWRITING INCOME		
1.1	Gross Assessments/Premiums earned	942,904.00	941,625.00
1.2	Less: Return Assessments/Premiums earned	23,111.00	324,080.00
1.3	Direct Assessments/Premiums earned	919,793.00	617,545.00
1.4	Deduct premiums for reinsurance ceded (Reinsurance Schedule)	322,500.00	0.00
1.5	Add premiums received for reinsurance assumed (Reinsurance Schedule)	0.00	
1.6	Net Assessments/Premiums earned	597,293.00	617,545.00
	DEDUCTIONS		
2	Losses incurred (Underwriting Exhibit - Part 2)	217,224.00	477,240.00
3	Loss expenses incurred (Expense Exhibit)	2,536.00	8,131.00
4	Other underwriting expenses incurred (Expense Exhibit)	303,468.00	300,666.00
5	Aggregate write-ins for underwriting deductions	0.00	0.00
6	Total underwriting deductions	523,228.00	786,037.00
7	Net underwriting gain (loss)	74,065.00	-168,492.00
	INVESTMENT INCOME		
8	Net investment income earned	56,838.00	56,123.00
9	Net realized capital gains (losses) less capital gains tax	-32.00	-391.00
10	Net investment gain (loss)	56,806.00	55,732.00
	OTHER INCOME		
11	Net gain (loss) from agents' or premium balances charged off		
12	Finance and service charges not included in premiums		
13	Aggregate write-ins for miscellaneous income	4,443.00	15,703.00
14	Total other income	4,443.00	15,703.00
15	Net income, after capital gains tax and before federal income taxes	135,314.00	-97,057.00
16	Federal income taxes incurred		
17	Net income	135,314.00	-97,057.00
	SURPLUS ACCOUNT		
18	Surplus as regards policyholders, December 31 prior year	577,928.00	671,548.00
19	Net income	135,314.00	-97,057.00
20	Change in net unrealized capital gains or (losses) less capital gains tax	-51,924.00	1,125.00
21	Change in net deferred income tax		
22	Change in nonadmitted assets (Exhibit of Nonadmitted Assets)	1,745.00	2,312.00
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	85,135.00	-93,620.00
26	Surplus as regards policyholders, December 31 current year	663,063.00	577,928.00
	DETAILS OF WRITE-INS		
0501			
0502			
0503			
0599	Total Aggregate write-ins for underwriting deductions	0.00	0.00
1301	Commissions and Other Premiums	4,443.00	15,703.00
1302			
1303			
1304			
1399	Total Aggregate write-ins for miscellaneous income	4,443.00	15,703.00
2401			
2402			
2499	Total Aggregate write-ins for gains and losses in surplus	0.00	0.00

ANNUAL STATEMENT FOR THE YEAR
THE GERMAN MUTUAL INSURANCE COMPANY OF DELPHOS, OH

2015

CASH FLOW STATEMENT

		Current Year	Prior Year
Cash from Operations			
1	Premiums/Assessments collected net of reinsurance	630,536.00	621,512.00
2	Net investment income	56,748.00	55,835.00
3	Miscellaneous income	1,806.00	22,849.00
4	Total	689,090.00	700,196.00
5	Benefit and loss related payments	396,960.00	306,602.00
6	Commissions, expenses paid and aggregate write-ins for deductions	304,686.00	291,868.00
7	Federal and foreign income taxes paid (recovered)	-103.00	
8	Total	701,543.00	598,470.00
9	Net cash from operations	-12,453.00	101,726.00
Cash from Investments			
10	Proceeds from investments sold, matured or repaid:		
10.1	Bonds		30,391.00
10.2	Stocks	15,438.00	869.00
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	15,438.00	31,260.00
11	Cost of investments acquired (long-term only):		
11.1	Bonds		
11.2	Stocks	19,450.00	240,700.00
11.3	Real estate		
11.4	Miscellaneous applications		
11.5	Total investments acquired	19,450.00	240,700.00
11.6	Net cash from investments	-4,012.00	-209,440.00
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	-16,465.00	-107,714.00
15.1	Beginning of year (cash, cash equivalents and short-term investments)	404,465.00	512,179.00
15.2	End of year (cash, cash equivalents and short-term investments)	388,000.00	404,465.00

**ANNUAL STATEMENT FOR THE YEAR
THE GERMAN MUTUAL INSURANCE COMPANY OF DELPHOS, OH**

2015

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	111,698.00
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	111,698.00
3	Allowances to managers and agents	0.00
4	Advertising	6,237.00
5	Boards, bureaus and associations	4,699.00
6	Surveys and underwriting reports	
7	Audit of assureds' records	
	Salary and related items:	
8.1	Salaries	104,582.00
8.2	Payroll taxes	7,141.00
9	Employee relations and welfare	0.00
10	Insurance	7,680.00
11	Directors' fees	3,170.00
12	Travel and travel items	2,933.00
13	Rent and rent items	7,200.00
14	Equipment	0.00
15	Cost or depreciation of EDP equipment and software	1,746.00
16	Printing and stationery	13,248.00
17	Postage, telephone, exchange and express	6,704.00
18	Legal and auditing	16,459.00
19	Loss adjustment expenses	2,536.00
18	Investment expenses	0.00
19	Totals	184,335.00
	Taxes, licenses and fees:	
20.1	State and local insurance taxes	0.00
20.2	Insurance department licenses and fees	1,980.00
20.3	All other (excluding federal income and real estate)	0.00
20.4	Total taxes, licenses and fees	1,980.00
21	Real estate expenses	5,698.00
22	Real estate taxes	2,293.00
23	Aggregate write-ins for miscellaneous expenses	0.00
24	Total expenses incurred (a)	306,004.00
25	Less unpaid expenses - current year	7,490.00
26	Add unpaid expenses - prior year	14,489.00
27	Total expenses paid	313,003.00
	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

ANNUAL STATEMENT FOR THE YEAR 2015
THE GERMAN MUTUAL INSURANCE COMPANY OF DELPHOS, OH

INSURANCE IN FORCE

		Amount (dollars)	Number
1	In force December 31 of previous year (to equal prior year's statement)	407,090,909	1,332
2	Written during the year	31,500,725	80
3	Total	438,591,634	1,412
4	Deduct those expired and cancelled	26,707,050	105
5	In force December 31 of current year	411,884,584	1,307
6	Deduct amount reinsured	0	XXX
7	Net amount in force	411,884,584	XXX

UNDERWRITING EXHIBIT - PART 2
LOSSES INCURRED

1	2	3	4	5	6
Lines of Business	Direct Losses Incurred	Losses Incurred on Reinsurance Assumed	Deduct: Reinsurance Recovered on Incurred Losses	Deduct: Salvage and Subrogation Converted To Cash	* Net Losses Incurred Columns 2 and 3 minus Columns 4 and 5
Property	314,387.00		97,163.00		217,224.00
					-
					-
					-
					-
					-
OVERFLOW AMOUNTS					-
Totals	\$ 314,387.00	\$ -	\$ 97,163.00	\$ -	\$ 217,224.00

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

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

1	2	3	4	5	6
Lines of Business	Direct Unpaid Losses	Unpaid Losses on Reinsurance Assumed	Deduct: Reinsurance Recoverable on Unpaid Losses	** Unpaid Loss Adjustment Expenses	*** Net Unpaid Losses Columns 2 and 3 minus Column 4
Property	73,600.00		25,000.00		48,600.00
					-
					-
					-
					-
					-
OVERFLOW AMOUNTS					-
Totals	\$ 73,600.00	\$ -	\$ 25,000.00	\$ -	\$ 48,600.00

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

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

ANNUAL STATEMENT FOR THE YEAR
THE GERMAN MUTUAL INSURANCE COMPANY OF DELPHOS, OH

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
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	1,157.00	2,902.00	1,745.00
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	1,157.00	2,902.00	1,745.00
	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	2	3	4	5	6	7	8	9	10
Description of Property	Date Acquired	Name of Vendor	Actual Cost	Current Year Acquisitions or Permanent Improvements	Accumulated Depreciation	Amount of Encumbrances	Book Value End of Current Year (Col. 4+5-6-7) *	Gross Income Current Year (Real Estate)	Gross Expenses Current Year (Real Estate)
112 East Thrid Street, Delphos, OH	2/17/2003		147,769.00		37,627.00		110,142.00	16,850.00	7,200.00
							-		
							-		
							-		
							-		
OVERFLOW AMOUNTS							-		
Totals	XXX	XXX	\$ 147,769.00	\$ -	\$ 37,627.00	\$ -	\$ 110,142.00	\$ 16,850.00	\$ 7,200.00

*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	2	3	4	5	6	7	8
Description	Date Acquired	Name of Vendor	Actual Cost	Current Year Acquisitions or Permanent Improvements	Accumulated Depreciation	Amount of Encumbrances	Book Value End of Current Year (Col. 4+5-6-7)
Computers	Various		11,563.00		10,229.00		1,334.00
							-
							-
							-
							-
							-
							-
							-
							-
							-
							-
							-
							-
							-
							-
OVERFLOW AMOUNTS							-
Totals	XXX	XXX	\$ 11,563.00	\$ -	\$ 10,229.00	\$ -	\$ 1,334.00

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

[illegible]

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 <small>Give complete and accurate description of each bond and stock. If bonds are serial issues give amounts maturing each year.</small>	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
STOCKS - MUTUAL FUNDS							
026547109	AMERICAN HIGH INCOME TRUST CL A	VARIOUS	EDWARD JONES	61.45	643.59		
10803R108	BRIDGE BUILDER CORE BOND	VARIOUS	EDWARD JONES	44.77	456.56		
10803R207	BRIDGE BUILDER LARGE GROWTH	VARIOUS	EDWARD JONES	326.49	3,232.17		
10803R306	BRIDGE BUILDER LARGE VALUE	VARIOUS	EDWARD JONES	679.09	6,820.94		
140541400	CAPITAL WORLD BOND	VARIOUS	EDWARD JONES	9.80	187.49		
52468C406	CBA AGGRESSIVE GROWTH I	VARIOUS	EDWARD JONES	0.70	142.34		
197199813	COLUMBIA ACORN INTERNATIONAL	VARIOUS	EDWARD JONES	7.05	278.95		
256219106	DODGE & COX STOCK	VARIOUS	EDWARD JONES	1.49	244.77		
298706409	EUROPACIFIC GROWTH	VARIOUS	EDWARD JONES	9.97	452.45		
628380107	FRANKLIN MUTUAL SHARES CL Z	VARIOUS	EDWARD JONES	13.24	340.44		
411511306	HARBOR INTERNATIONAL	VARIOUS	EDWARD JONES	12.76	769.88		
46301Q309	IRONBRIDGE SMID CAP	VARIOUS	EDWARD JONES	9.37	113.84		
47803W406	JH DISCIPLINED VALUE MID CAP	VARIOUS	EDWARD JONES	12.94	250.39		
4812A2785	JP MORGAN FED MON MKT (CASH & EQUIVALENTS)	VARIOUS	EDWARD JONES	1847.92	1,847.92		
56063J575	MAINSTAY ICAP SELECT EQUITY	VARIOUS	EDWARD JONES	27.22	1,010.71		
592905509	METROPOLITAN WEST TTL RET BDE	VARIOUS	EDWARD JONES	16.42	177.24		
55273E822	MFS INTERNATIONAL VALUE	VARIOUS	EDWARD JONES	5.56	196.06		
552983694	MFS VALUE	VARIOUS	EDWARD JONES	1.21	42.05		
2201W717	PIMCO TOTAL RETURN IV	VARIOUS	EDWARD JONES	14.15	146.64		
74440Y801	PRUDENTIAL HIGH-YIELD	VARIOUS	EDWARD JONES	47.66	260.85		
74441C808	PRUDENTIAL JENN MID CAP GR	VARIOUS	EDWARD JONES	30.16	1,232.80		
45775L408	T ROWE PRICE INSTL LRGE CP GR	VARIOUS	EDWARD JONES	8.01	231.52		
77956H203	T ROWE PRICE INTL STOCK	VARIOUS	EDWARD JONES	11.98	180.88		
92646A815	VICTORY SMALL COMPANY OPPORT	VARIOUS	EDWARD JONES	5.16	189.02		
XXX	Totals	XXX	XXX	XXX	\$ 19,449.50	\$ -	\$ -

*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.

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

Give complete and accurate description of each bond and stock. If bonds are serial issues give amounts maturing each year. Companies may at their option summarize all bonds of the same issue called, matured or redeemed during the year and omit dates under column (3).

14

REINSURANCE SCHEDULE

Reinsurance Ceded and Reinsurance Assumed

1	2	3	4	5	6	7	8
Reinsurer or Reinsured	Ceded or Assumed	Location of Company	Total Amount Reinsured	Total Premiums Ceded *	Total Premiums Assumed **	Largest Risk Ceded or Assumed	Remarks
Grinnell Mutual Reinsurance Company	Ceded	4215 Hwy 146 P. O. Box 790 Grinnell, IA 50112-0790		322,500.00		4,318,200	
OVERFLOW AMOUNTS							
Totals	XXX	XXX	\$ -	\$ 322,500.00	\$ -	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	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:								
1) Edward T. Etzkorn	President				300.00			\$ 300.00
2) Dennis Elwer	Vice-President							\$ -
3) Barbara Coil	Secretary	52,017.61						\$ 52,017.61
4) Michael Schimmoeller	Treasurer				300.00			\$ 300.00
5)								\$ -
								\$ -
Directors:								
Edward T. Etzkorn	Director				350.00			\$ 350.00
Dennis Elwer	Director				320.00			\$ 320.00
Michael Schimmoeller	Director			426.50	420.00			\$ 846.50
Richard Hellman	Director				150.00			\$ 150.00
Steve Ostendorf	Director				320.00			\$ 320.00
Craig Pohlman	Director				150.00			\$ 150.00
Irvin Moenter	Director				300.00			\$ 300.00
Thomas P. Higbie	Director				220.00			\$ 220.00
Russ Wiedeman	Director				200.00			\$ 200.00
								\$ -
								\$ -
								\$ -
Totals	XXXX	\$ 52,017.61	\$ -	\$ 426.50	\$ 3,030.00	\$ -	\$ -	\$ 55,474.11

GENERAL INTERROGATORIES

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

1. Company's retention:

Fire

\$100,000

Wind

\$100,000

Other

1a. Retention before reinsurance applies for:

Catastrophe Reinsurance

\$0

Aggregate excess of loss

\$508,943

2. What is the largest risk assumed and retained:

\$4,318,200

3. What kind of perils are being covered?

Farm, City, Suburban, Personal - No Business

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:

Allen, Putnam, Van Wert, Auglaize, Paulding, Hancock, Adams, Defiance, Greene, Hardin, Henry, Logan, Mercer, Montgomery, Seneca, Wood and Wyandot

6. Name of Principal Officer and amount of bond.

Director & Officer Insurance: \$1,000,000

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.

NAMIC - St. Paul Fire & Marine Insurance Company \$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.

1307

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.

12/5/2013

12. How many assessments were made during the year?

12

Date of last assessment

12/31/2015

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

14. Rate of policy fee

0

15. State the amount of borrowed money since date of last assessment

0

interest thereon

0

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.

2015

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

[illegible]

16

2015

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

ANNUAL STATEMENT FOR THE YEAR
THE GERMAN MUTUAL INSURANCE COMPANY OF DELPHOS, OH
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	None			0.00	
1506				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	None		
1606			
1697	Summary of remaining write-ins for Line 16 page 3	0.00	0.00

Additional Write-ins for Statement of Income:

		Current Year	Prior Year
	None		
	Summary of remaining write-ins for Statement of Income page 4	0.00	0.00

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	None			0.00
1506				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					
BONDS - POLITICAL SUBDIVISIONS OF STATES, TERRITORIES AND POSSESSIONS															
704612DC1	PEACE RIVER/MANASOTA FL WATER	EDWARD JONES	8/16/2010	60,000.00	58,534.95	58,783.37	67,709.40	6.402%	957.67	3,841.20		8,926.03		10/1/2040	1
77316QRW1	ROCKFORD IL SALES TAX ALT C GO	EDWARD JONES	1/11/2010	10,000.00	9,844.95	9,896.31	10,585.80	5.650%	24.77	565.00		689.49		12/15/2027	1
	ROUNDING					0.32					0.32				

* Annual Statement Value

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

1	2	3	4	5	6	7	8	9	10	Dividends		13	14
Cusip #	Description 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	Rate Per Share Used To Obtain Market Value	Market Value/ Fair Value December 31 of Current Year	Actual Cost	11	12	Increase, by Adjustment, in Book Value During Year	Decrease, by Adjustment in Book Value During Year
										Received During Year	Dividends Amount Due and Accrued Dec. 31		
STOCKS - BANKS, TRUSTS AND INSURANCE COMPANIES													
404280406	HSBC HOLDING PLC ADR	EDWARD JONES	7/7/2014	215.00		8,486.05	39.47	8,486.05	11,313.21	537.50			
STOCKS - INDUSTRIAL AND MISCELLANEOUS													
00206R102	A T & T INC	EDWARD JONES	3/26/2013	430.00		14,796.30	34.41	14,796.30	15,932.80	808.40			
00206R102	A T & T INC	EDWARD JONES	3/19/2014	475.00		16,344.75	34.41	16,344.75	16,073.95	893.00			
13057Q107	CALIFORNIA RESOURCES CORP	EDWARD JONES	3/26/2013	80.00		186.40	2.33	186.40	551.95	2.40			
149123101	CATERPILLAR INC	EDWARD JONES	3/18/2009	133.00		9,038.68	67.96	9,038.68	3,555.75	391.02			
20825C104	CONOCOPHILLIPS	EDWARD JONES	11/18/2010	160.00		7,470.40	46.69	7,470.40	7,794.13	470.40			
20825C104	CONOCOPHILLIPS	EDWARD JONES	3/26/2013	80.00		3,735.20	46.69	3,735.20	4,973.33	235.20			
244199105	DEERE & CO	EDWARD JONES	3/18/2009	123.00		9,381.21	76.27	9,381.21	3,772.76	295.20			
244199105	DEERE & CO	EDWARD JONES	11/18/2010	125.00		9,533.75	76.27	9,533.75	9,920.22	300.00			

370334104	GENERAL MILLS INC	EDWARD JONES	3/26/2013	320.00		18,451.20	57.66	18,451.20	15,725.00	553.60			
452308109	ILLINOIS TOOL WORKS INC	EDWARD JONES	3/26/2013	250.00		23,170.00	92.68	23,170.00	15,568.80	501.25			
580135101	MCDONALDS CORP	EDWARD JONES	7/7/2014	110.00		12,995.40	118.14	12,995.40	11,194.77	378.40			
594918104	MICROSOFT CORP	EDWARD JONES	7/4/2014	265.00		14,702.20	55.48	14,702.20	11,310.94	341.85			
674599105	OCCIDENTAL PETE CORP	EDWARD JONES	3/26/2013	200.00		13,522.00	67.61	13,522.00	15,285.96	588.00			
717081103	PFIZER INC	EDWARD JONES	7/7/2014	360.00		11,620.80	32.28	11,620.80	11,155.84	403.20			
718546104	PHILLIPS 66	EDWARD JONES	11/18/2010	80.00		6,544.00	81.80	6,544.00	2,316.30	174.40			
742718109	PROCTER & GAMBLE CO	EDWARD JONES	7/7/2014	137.00		10,879.17	79.41	10,879.17	11,175.33	360.63			
780259206	ROYAL DUTCH SHELL PLC ADR A	EDWARD JONES	3/1/2010	200.00		9,158.00	45.79	9,158.00	11,172.61	752.00			
780259206	ROYAL DUTCH SHELL PLC ADR A	EDWARD JONES	3/25/2011	2.41		110.17	45.79	110.17	168.00	9.04			
780259206	ROYAL DUTCH SHELL PLC ADR A	EDWARD JONES	3/19/2014	215.00		9,844.85	45.79	9,844.85	15,766.48	808.40			
847560109	SPECTRA ENERGY CORP	EDWARD JONES	3/26/2013	525.00		12,568.50	23.94	12,568.50	15,878.07	777.00			
87612E106	TARGET CORP	EDWARD JONES	7/7/2014	185.00		13,432.85	72.61	13,432.85	11,287.05	399.60			
H8817H100	TRANSOCEAN LTD	EDWARD JONES	7/4/2014	250.00		3,095.00	12.38	3,095.00	11,182.48	262.50			
92343V104	VERIZON COMMUNICATIONS	EDWARD JONES	3/1/2010	350.00		16,177.00	46.22	16,177.00	9,636.38	775.25			
92343V104	VERIZON COMMUNICATIONS	EDWARD JONES	3/19/2014	295.00		13,634.90	46.22	13,634.90	14,097.34	653.43			
42217K106	WELLTOWER INC REIT	EDWARD JONES	3/26/2013	230.00		15,646.90	68.03	15,646.90	15,546.56	759.00			
STOCKS - MUTUAL FUNDS													
023375108	AMCAP FUND CL A	EDWARD JONES	VARIOUS	833.63		21,632.72	25.95	21,632.72	16,931.29	-			
024071102	AMERICAN BALANCED FUND CL A	EDWARD JONES	VARIOUS	1,029.24		24,526.72	23.83	24,526.72	16,930.48	411.68			
02630R781	AMERICAN FDS PORTFOLIO SER GRWTH FD CL A	EDWARD JONES	VARIOUS	1,182.46		17,145.64	14.50	17,145.64	16,696.31	125.58			
02630Y448	AMERICAN FDS PORTFOLIO SER INCOME FD CL A	EDWARD JONES	VARIOUS	1,473.73		16,358.40	11.10	16,358.40	16,771.05	562.82			
02630Y265	AMERICAN FUNDS PORT BALANCE FUND	EDWARD JONES	VARIOUS	1,418.05		18,236.17	12.86	18,236.17	15,289.77	264.89			
02630R203	AMERICAN FUNDS PORT GRWTH & INCOME	EDWARD JONES	VARIOUS	1,432.75		18,224.63	12.72	18,224.63	15,395.97	340.85			
026547109	AMERICAN HIGH INCOME TRUST CL A	EDWARD JONES	VARIOUS	1,031.78		9,647.10	9.35	9,647.10	12,154.59	643.59			
45956T105	AMERICAN INTL GROWTH & INCOME CL A	EDWARD JONES	VARIOUS	266.40		7,552.53	28.35	7,552.53	7,821.59	245.63			
027681105	AMERICAN MUTUAL FD CL A	EDWARD JONES	VARIOUS	582.13		19,705.07	33.85	19,705.07	16,924.77	442.41			
097873103	BOND FUND OF AMERICA CL A	EDWARD JONES	VARIOUS	1,270.36		15,993.88	12.59	15,993.88	16,933.95	311.81			
10803R108	BRIDGE BUILDER CORE BOND	EDWARD JONES	VARIOUS	1,501.80		15,063.04	10.03	15,063.04	15,029.79	380.10			
10803R207	BRIDGE BUILDER LARGE GROWTH	EDWARD JONES	VARIOUS	312.35		3,123.52	10.00	3,123.52	3,092.19	16.16			
10803R306	BRIDGE BUILDER LARGE VALUE	EDWARD JONES	VARIOUS	647.37		6,078.79	9.39	6,078.79	6,502.17	47.79			
140193103	CAPITAL INCOME BUILDER FUND A	EDWARD JONES	VARIOUS	281.91		15,744.79	55.85	15,744.79	16,911.66	569.47			
140541400	CAPITAL WORLD BOND	EDWARD JONES	VARIOUS	210.39		3,953.13	18.79	3,953.13	4,287.34	24.11			
52468C406	CBA AGGRESSIVE GROWTH I	EDWARD JONES	VARIOUS	19.56		3,993.99	204.15	3,993.99	4,010.73	-			
197199813	COLUMBIA ACORN INTERNATIONAL	EDWARD JONES	VARIOUS	52.74		2,063.07	39.12	2,063.07	2,407.94	26.16			
256219106	DODGE & COX STOCK	EDWARD JONES	VARIOUS	25.53		4,154.87	162.77	4,154.87	4,344.44	59.75			
298706409	EUROPACIFIC GROWTH	EDWARD JONES	VARIOUS	134.59		6,077.95	45.16	6,077.95	6,525.63	100.95			
628380107	FRANKLIN MUTUAL SHARES CL Z	EDWARD JONES	VARIOUS	156.91		4,079.58	26.00	4,079.58	4,477.34	98.91			
360802102	FUNDMENTAL INVESTORS FUND CL A	EDWARD JONES	VARIOUS	480.26		24,353.93	50.71	24,353.93	16,924.67	367.88			
399874106	GROWTH FUND OF AMERICA CL A	EDWARD JONES	VARIOUS	624.26		25,775.86	41.29	25,775.86	16,930.29	170.11			
411511306	HARBOR INTERNATIONAL	EDWARD JONES	VARIOUS	84.45		5,018.98	59.43	5,018.98	5,869.42	87.08			
453320103	INCOME FUND OF AMERICA CL A	EDWARD JONES	VARIOUS	834.24		16,876.57	20.23	16,876.57	16,919.17	550.60			
458809100	INTERMEDIATE BOND FUND OF AMERICA CL A	EDWARD JONES	VARIOUS	913.69		12,270.83	13.43	12,270.83	12,194.87	157.01			
461308108	INVESTMENT CO OF AMERICA CL A	EDWARD JONES	VARIOUS	517.99		17,285.19	33.37	17,285.19	16,838.51	321.16			
46301Q309	IRONBRIDGE SMID CAP	EDWARD JONES	VARIOUS	156.04		1,897.50	12.16	1,897.50	2,337.50	-			
47803W406	JH DISCIPLINED VALUE MID CAP	EDWARD JONES	VARIOUS	214.34		4,104.61	19.15	4,104.61	3,991.34	43.65			
4812A2785	JP MORGAN FED MON MKT (CASH & EQUIVALENTS)	EDWARD JONES	VARIOUS	1,673.52		1,673.52	1.00	1,673.52	1,673.52	-			
56063J575	MAINSTAY ICAP SELECT EQUITY	EDWARD JONES	VARIOUS	145.17		5,203.04	35.84	5,203.04	6,746.99	293.18			

592905509	METROPOLITAN WEST TTL RET BDE	EDWARD JONES	VARIOUS	566.33		6,014.45	10.62	6,014.45	6,051.90	145.20			
55273E822	MFS INTERNATIONAL VALUE	EDWARD JONES	VARIOUS	177.34		6,334.69	35.72	6,334.69	6,261.76	142.07			
648018109	NEW PERSPECTIVE FUND CL A	EDWARD JONES	VARIOUS	471.43		16,980.73	36.02	16,980.73	16,051.24	122.62			
72201W717	PIMCO TOTAL RETURN IV	EDWARD JONES	VARIOUS	403.00		4,106.55	10.19	4,106.55	4,234.39	107.95			
74440Y801	PRUDENTIAL HIGH-YIELD	EDWARD JONES	VARIOUS	765.36		3,872.71	5.06	3,872.71	4,429.30	260.85			
74441C808	PRUDENTIAL JENN MID CAP GR	EDWARD JONES	VARIOUS	84.73		3,043.57	35.92	3,043.57	3,442.46	-			
45775L408	T ROWE PRICE INSTL LRGE CP GR	EDWARD JONES	VARIOUS	178.25		5,149.53	28.89	5,149.53	4,829.48	1.70			
77956H203	T ROWE PRICE INTL STOCK	EDWARD JONES	VARIOUS	265.80		4,061.42	15.28	4,061.42	4,313.23	44.57			
92646A815	VICTORY SMALL COMPANY OPPORT	EDWARD JONES	VARIOUS	58.57		2,099.56	35.85	2,099.56	2,371.04	47.00			
939330106	WASHINGTON MUTUAL INVESTORS FUND CL A	EDWARD JONES	VARIOUS	531.47		20,429.59	38.44	20,429.59	14,152.23	433.14			
	ROUNDING					(0.10)							
XXX	Totals to Page 12	XXX	XXX	XXX	XXX	\$ 704,434.00	XXX	\$ 704,434.10	\$ 658,358.32	\$ 20,419.10	\$ -	\$ -	\$ -

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.

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