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OFFICE OF RISK
ASSESSMENT

ANNUAL STATEMENT

For the Year Ended

December 31 , 2017

OF THE CONDITION AND AFFAIRS OF THE

WOODVILLE MUTUAL INSURANCE 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

10399

Home Office

200 East Main Street

Street and Number

Woodville

City

43469

Zip Code

OH

Mail Address

P. O. Box 157

Street and Number

Woodville

City

43469-0157

Zip Code

OH

Main Administrative Office

(419) 849-2521

Telephone Number

Organized

October 6, 1885

Commenced Business

October 6, 1857

Annual Statement Contact Person

Jonathon S. Younker

Telephone Number

(418) 849-2521

Contact Person Email Address

jon@woodvillemutual.com

OFFICERS

President

Jonathon S. Younker

Vice President

Andrew Younker

Secretary

Galen Koepke

Treasurer

Jonathon S. Younker

DIRECTORS

(ALL DIRECTORS MUST BE SHOWN)

Jeff Goetz

John Bergman

Jonathon S. Younker

Galen Koepke

Lewis Renollet

Scott Rothweiler

State of Ohio

County of

Sandusky

Jonathon S. Younker

President and

Galen Koepke

Secretary of the

WOODVILLE MUTUAL INSURANCE ASSOCIATION

, 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 12th

day of February 2018



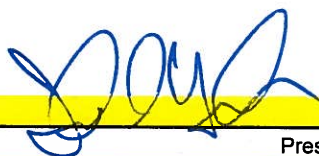
Notary Public



DAWN DAVID

Notary Public, State of Ohio

My Comm. Expires March 21, 2018



Jonathon S. Younker

President

Galen Koepke

Secretary



Signature of Person Preparing Statement

ANNUAL STATEMENT FOR THE YEAR
WOODVILLE MUTUAL INSURANCE ASSOCIATION

2017

ASSETS

		Assets Current Year	Nonadmitted Assets Current Year	Net Admitted Assets Current Year	Net Admitted Assets Prior Year
1	Bonds (Schedule D - Part 1)	3,041,999.00	0.00	3,041,999.00	2,715,433.00
2	Preferred stocks, common stocks and mutual funds (Schedule D - Part 2)	1,631,716.00	0.00	1,631,716.00	1,511,331.00
3	Real estate (less liens, encumbrances) (Schedule A)	178,981.00	0.00	178,981.00	186,451.00
4	Cash (Schedule E)	704,343.00	0.00	704,343.00	866,802.00
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	5,557,039.00	0.00	5,557,039.00	5,280,017.00
8	Investment income due and accrued	31,922.00	0.00	31,922.00	21,264.00
9.1	Assessments or premiums in the course of collection (including agents balances)	29,091.00	0.00	29,091.00	24,667.00
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)	175,412.00	0.00	175,412.00	152,115.00
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	194,469.00	0.00	194,469.00	
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	15,056.00	15,056.00	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	6,002,989.00	15,056.00	5,987,933.00	5,478,063.00
	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
WOODVILLE MUTUAL INSURANCE ASSOCIATION

2017

LIABILITIES, SURPLUS AND OTHER FUNDS

		Current Year	Prior Year
1	Unpaid Losses (Underwriting Exhibit - Part 2A)	278,250.00	193,710.00
2	Unpaid loss adjustment expenses (Underwriting Exhibit - Part 2A)	0.00	
3	Commissions due and payable to agents	16,549.00	20,787.00
4	Other expenses (excluding taxes, licenses and fees)	26,466.00	21,305.00
5	Taxes, licenses and fees (excluding federal income taxes)	5,529.00	6,180.00
6	Current federal income taxes (including \$0 on realized capital gains (losses))		114,409.00
7	Net deferred tax liability		
8	Borrowed money and interest thereon		
9	Unearned assessment/premium reserve	1,313,795.00	1,334,564.00
10	Advance premium		
11	Ceded reinsurance premiums payable		
12	Funds held by company under reinsurance treaties		
13	Amounts withheld or retained by company for account of others	18,215.00	19,070.00
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	1,658,804.00	1,710,025.00
18	Surplus as regards policyholders	4,329,129.00	3,768,038.00
19	Total liabilities and surplus	5,987,933.00	5,478,063.00
	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
WOODVILLE MUTUAL INSURANCE ASSOCIATION
STATEMENT OF INCOME

2017

		Current Year	Prior Year
	UNDERWRITING INCOME		
1.1	Gross Assessments/Premiums earned	3,610,136.00	3,681,558.00
1.2	Less: Return Assessments/Premiums earned		
1.3	Direct Assessments/Premiums earned	3,610,136.00	3,681,558.00
1.4	Deduct premiums for reinsurance ceded (Reinsurance Schedule)	865,711.00	951,754.00
1.5	Add premiums received for reinsurance assumed (Reinsurance Schedule)	0.00	
1.6	Net Assessments/Premiums earned	2,744,425.00	2,729,804.00
	DEDUCTIONS		
2	Losses incurred (Underwriting Exhibit - Part 2)	1,141,283.00	701,416.00
3	Loss expenses incurred (Expense Exhibit)	130,953.00	122,933.00
4	Other underwriting expenses incurred (Expense Exhibit)	1,164,206.00	1,184,295.00
5	Aggregate write-ins for underwriting deductions	0.00	0.00
6	Total underwriting deductions	2,436,442.00	2,008,644.00
7	Net underwriting gain (loss)	307,983.00	721,160.00
	INVESTMENT INCOME		
8	Net investment income earned	125,822.00	98,237.00
9	Net realized capital gains (losses) less capital gains tax	85,829.00	61,398.00
10	Net investment gain (loss)	211,651.00	159,635.00
	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	68,665.00	57,592.00
14	Total other income	68,665.00	57,592.00
15	Net income, after capital gains tax and before federal income taxes	588,299.00	938,387.00
16	Federal income taxes incurred	176,660.00	304,542.00
17	Net income	411,639.00	633,845.00
	SURPLUS ACCOUNT		
18	Surplus as regards policyholders, December 31 prior year	3,768,038.00	3,127,417.00
19	Net income	411,639.00	633,845.00
20	Change in net unrealized capital gains or (losses) less capital gains tax	114,810.00	47,076.00
21	Change in net deferred income tax		
22	Change in nonadmitted assets (Exhibit of Nonadmitted Assets)	34,642.00	-40,300.00
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	561,091.00	640,621.00
26	Surplus as regards policyholders, December 31 current year	4,329,129.00	3,768,038.00
	DETAILS OF WRITE-INS		
0501			
0502			
0503			
0599	Total Aggregate write-ins for underwriting deductions	0.00	0.00
1301	Commissions	68,665.00	57,592.00
1302			
1303			
1304			
1399	Total Aggregate write-ins for miscellaneous income	68,665.00	57,592.00
2401			
2402			
2499	Total Aggregate write-ins for gains and losses in surplus	0.00	0.00

**ANNUAL STATEMENT FOR THE YEAR
WOODVILLE MUTUAL INSURANCE ASSOCIATION**

2017

CASH FLOW STATEMENT

		Current Year	Prior Year
Cash from Operations			
1	Premiums/Assessments collected net of reinsurance	2,719,232.00	2,720,894.00
2	Net investment income	215,479.00	170,049.00
3	Miscellaneous income	67,810.00	56,740.00
4	Total	3,002,521.00	2,947,683.00
5	Benefit and loss related payments	1,210,993.00	633,313.00
6	Commissions, expenses paid and aggregate write-ins for deductions	1,155,927.00	1,192,683.00
7	Federal and foreign income taxes paid (recovered)	485,538.00	328,670.00
8	Total	2,852,458.00	2,154,666.00
9	Net cash from operations	150,063.00	793,017.00
Cash from Investments			
10	Proceeds from investments sold, matured or repaid:		
10.1	Bonds	163,197.00	256,968.00
10.2	Stocks	324,510.00	382,205.00
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	487,707.00	639,173.00
11	Cost of investments acquired (long-term only):		
11.1	Bonds	504,249.00	851,268.00
11.2	Stocks	295,980.00	444,363.00
11.3	Real estate		
11.4	Miscellaneous applications		
11.5	Total investments acquired	800,229.00	1,295,631.00
11.6	Net cash from investments	-312,522.00	-656,458.00
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	-162,459.00	136,559.00
15.1	Beginning of year (cash, cash equivalents and short-term investments)	866,802.00	730,243.00
15.2	End of year (cash, cash equivalents and short-term investments)	704,343.00	866,802.00

**ANNUAL STATEMENT FOR THE YEAR
WOODVILLE MUTUAL INSURANCE ASSOCIATION**

2017

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	429,114.00
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	429,114.00
3	Allowances to managers and agents	0.00
4	Advertising	5,190.00
5	Boards, bureaus and associations	31,195.00
6	Surveys and underwriting reports	0.00
7	Audit of assureds' records	0.00
8.1	Salary and related items: Salaries	288,046.00
8.2	Payroll taxes	22,715.00
9	Employee relations and welfare	33,821.00
10	Insurance	115,410.00
11	Directors' fees	35,100.00
12	Travel and travel items	32,915.00
13	Rent and rent items	12,000.00
14	Equipment	0.00
15	Cost or depreciation of EDP equipment and software	3,637.00
16	Printing and stationery	79,024.00
17	Postage, telephone, exchange and express	9,499.00
18	Legal and auditing	32,101.00
19	Loss adjustment expenses	130,953.00
18	Investment expenses	0.00
19	Totals	831,606.00
20.1	Taxes, licenses and fees: State and local insurance taxes	1,850.00
20.2	Insurance department licenses and fees	1,715.00
20.3	All other (excluding federal income and real estate)	385.00
20.4	Total taxes, licenses and fees	3,950.00
21	Real estate expenses	7,469.00
22	Real estate taxes	4,686.00
23	Aggregate write-ins for miscellaneous expenses	18,334.00
24	Total expenses incurred (a)	1,295,159.00
25	Less unpaid expenses - current year	48,544.00
26	Add unpaid expenses - prior year	48,272.00
27	Total expenses paid	1,294,887.00
Details of Write-Ins:		
2301	Property inspections	18,334.00
2302		
2303		
2304		
2305		
2399	Total Write-ins	18,334.00

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

ANNUAL STATEMENT FOR THE YEAR 2017
WOODVILLE MUTUAL INSURANCE ASSOCIATION

INSURANCE IN FORCE

		Amount (dollars)	Number
1	In force December 31 of previous year (to equal prior year's statement)	1,300,245,230	4,151
2	Written during the year	50,635,175	121
3	Total	1,350,880,405	4,272
4	Deduct those expired and cancelled	59,278,176	218
5	In force December 31 of current year	1,291,602,229	4,054
6	Deduct amount reinsured	0	XXX
7	Net amount in force	1,291,602,229	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	1,716,437.00		575,154.00		1,141,283.00
					-
					-
					-
					-
					-
					-
OVERFLOW AMOUNTS					-
Totals	\$ 1,716,437.00	\$ -	\$ 575,154.00	\$ -	\$ 1,141,283.00

* 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	278,250.00				278,250.00
					-
					-
					-
					-
					-
					-
OVERFLOW AMOUNTS					-
Totals	\$ 278,250.00	\$ -	\$ -	\$ -	\$ 278,250.00

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

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

ANNUAL STATEMENT FOR THE YEAR
WOODVILLE MUTUAL INSURANCE ASSOCIATION

2017

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		34,105.00	34,105.00
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	34,105.00	34,105.00
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	15,056.00	15,593.00	537.00
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	15,056.00	49,698.00	34,642.00
	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)
Buildings and Improvements	Various		424,833.00		245,852.00		178,981.00	12,000.00	12,000.00
							-		
							-		
							-		
							-		
OVERFLOW AMOUNTS							-		
Totals	XXX	XXX	\$ 424,833.00	-	\$ 245,852.00	\$ -	\$ 178,981.00	\$ 12,000.00	\$ 12,000.00

*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)
Equipment	Various		143,585.00	3,099.00	131,628.00		15,056.00
							-
							-
							-
							-
							-
							-
							-
							-
							-
							-
							-
OVERFLOW AMOUNTS							-
Totals	XXX	XXX	\$ 143,585.00	\$ 3,099.00	\$ 131,628.00	\$ -	\$ 15,056.00

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
BONDS - GOVERNMENT							
912828J27	US TREASURY NOTE 2.00%	1/24/2017	CHARLES SCHWAB		48,601.56	50,000.00	442.93
912828K74	US TREASURY NOTE 2.00%	8/14/2017	CHARLES SCHWAB		49,525.00	50,000.00	
912828N30	US TREASURY NOTE 2.125%	12/27/2017	CHARLES SCHWAB		49,796.50	50,000.00	522.59
912828U24	US TREASURY NOTE 2.00%	12/27/2017	CHARLES SCHWAB		48,412.21	50,000.00	118.79
912828V23	US TREASURY NOTE 2.25%	12/27/2017	CHARLES SCHWAB		49,910.00	50,000.00	553.33
912810FR4	US TREASURY TIP 2.375%	3/28/2017	CHARLES SCHWAB		19,294.87	13,000.00	80.17
BONDS - POLITICAL SUBDIVISIONS OF STATES, TERRITORIES AND POSSESSIONS							
050537UY3	AUBURN NY GO LTX 4.125%	11/9/2017	CHARLES SCHWAB		26,387.75	25,000.00	206.25
215021NU6	COOK COUNTY ILL SD 144 GO 5.250%	11/2/2017	CHARLES SCHWAB		54,638.00	50,000.00	1,130.21
71783DAF2	PHILADELPHIA PA AUTH IND 3.964%	1/26/2017	CHARLES SCHWAB		35,020.00	35,000.00	408.51
BONDS - SPECIAL REVENUE AND SPECIAL ASSESSMENT OBLIGATIONS							
31397EDF9	FREDDIE MAC MBS CMO 4.250%	6/8/2017	CHARLES SCHWAB		70,477.06	1,204,000.00	93.97
BONDS - INDUSTRIAL AND MISCELLANEOUS							
130789AE0	CAL WTR SVC CO 5.5875%	11/8/2017	CHARLES SCHWAB		26,420.97	25,000.00	36.72
410495AA3	HANMI FINANCIAL C VAR 27 5.450%	5/30/2017	CHARLES SCHWAB		25,764.80	25,000.00	288.72
STOCKS - BANKS, TRUSTS AND INSURANCE COMPANIES							
254709108	DISCOVER FINANCIAL SVCS	1/24/2017	CHARLES SCHWAB	86.00	6,017.77		
744320102	PRUDENTIAL FINANCIAL INC	4/6/2017	CHARLES SCHWAB	56.00	5,958.10		
STOCKS - INDUSTRIAL AND MISCELLANEOUS							
G02602103	AMDOCS LIMITED	8/14/2017	CHARLES SCHWAB	355.00	22,574.08		
109641100	BRINKER INTL INC	8/14/2017	CHARLES SCHWAB	201.00	7,102.66		
G16962105	BUNGE LIMITED	1/24/2017	CHARLES SCHWAB	175.00	12,081.13		
127055101	CABOT CORPORATION	12/27/2017	CHARLES SCHWAB	128.00	7,965.60		
30231G102	EXXON MOBIL CORPORATION	1/24/2017	CHARLES SCHWAB	105.00	8,949.26		
344849104	FOOT LOCKER INC	8/14/2017	CHARLES SCHWAB	144.00	7,114.24		
46434V274	ISHARES EDG MSCI ML TFCTR INTL ETF (INTF)	12/27/2017	CHARLES SCHWAB	1776.00	51,045.41		
48123V102	J2 GLOBAL INC	8/14/2017	CHARLES SCHWAB	104.00	7,669.75		
808524755	SCHWAB FND INL LARGE COM ETF (FNDF)	12/1/2017	CHARLES SCHWAB	800.00	24,368.00		
808524755	SCHWAB FND INL LARGE COM ETF (FNDF)	12/27/2017	CHARLES SCHWAB	858.00	25,988.82		

808524748	SCHWAB FND INTL SMAL COM ETF (FNDIC)	12/27/2017	CHARLES SCHWAB	392.00	14,026.70			
87162W100	SYNNEX CORPORATION	8/14/2017	CHARLES SCHWAB	65.00	7,663.71			
91324P102	UNITEDHEALTH GRP INC	1/24/2017	CHARLES SCHWAB	41.00	6,582.44			
98310W108	WYNDHAM WORLDWIDE CO	1/24/2017	CHARLES SCHWAB	101.00	7,998.56			
STOCKS - MUTUAL FUNDS								
233203611	DFA EMERGING MKTS SMALL CAP PORT INSTL	VARIOUS	CHARLES SCHWAB	194.08	3,817.00			
413838723	OAKMARK INTL FD INST	VARIOUS	CHARLES SCHWAB	1855.61	46,036.04			
861728400	STONE RIDGE HIGH YLD REINS RISK-SHRIX	VARIOUS	CHARLES SCHWAB	2489.43	23,020.97			
XXX	Totals	XXX	XXX	XXX	\$ 800,228.96	\$ 1,627,000.00	\$	3,862.19

*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.

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Cusip #	Description	Date Sold	Name of Purchaser (if matured or called under redemption option, so state and give price at which called.)	No. of Shares of Stock	Consideration (Excluding Accrued Interest on Bonds)	Par Value of Bonds	Cost to Company (Excluding Accrued Interest on Bonds)	Book Value at Date of Sale	Increase, By Adjustment in Book Value During Year	Decrease, By Adjustment in Book Value During Year	Profit on Sale	Loss on Sale	Interest on Bonds Received During Year (including accrued interest on bonds sold)	Dividends on Stocks Received During Year (Including accrued dividends on stocks sold)
BONDS - POLITICAL SUBDIVISIONS OF STATES, TERRITORIES AND POSSESSIONS														
130534B66	CALIFORNIA POLLUTION CTL 4.75%	6/1/2017	CHARLES SCHWAB		25,000.00	25,000.00	26,132.00	25,706.30			-	706.30	593.75	
167505FF8	CHICAGO ILL BRD ED 5.00%	12/18/2017	CHARLES SCHWAB		25,000.00	25,000.00	28,022.25	26,686.36			-	1,686.36	1,309.03	
419800HB6	HAWAII ST DEPT BUDGET 4.60%	7/20/2017	CHARLES SCHWAB		25,000.00	25,000.00	25,275.00	25,187.88			-	187.88	827.36	
76803EAB4	RIVER CITY REGAL 8.09%	11/1/2017	CHARLES SCHWAB		5,000.00	5,000.00	4,880.00	4,923.77			76.23	-	404.50	
79729PBQ0	SAN DIEGO CALIF 5.95%	10/1/2017	CHARLES SCHWAB		5,000.00	5,000.00	4,709.80	5,000.00			-	-	297.50	
BONDS - SPECIAL REVENUE AND SPECIAL ASSESSMENT OBLIGATIONS														
3136A5XR2	FANNIE MAE REMIC	VARIOUS	CHARLES SCHWAB		3,308.32			2,200.13			1,108.19	-		
31397EDF9	FREDDIE MAC MBS-CMO	VARIOUS	CHARLES SCHWAB		84.55			4.95			79.60	-		
31395MUF4	FREDDIE MAC REMIC	VARIOUS	CHARLES SCHWAB		8,303.51			6,203.44			2,100.07	-		
36202FYF7	GNMA II # 005210	VARIOUS	CHARLES SCHWAB		1,149.26			1,192.80			-	43.54		
36202EBD0	GNMA II #003636	VARIOUS	CHARLES SCHWAB		794.84			795.59			-	0.75		
36202ERS0	GNMA II #004097	VARIOUS	CHARLES SCHWAB		1,072.72			1,066.35			6.37	-		
36202FDW3	GNMA II #004617	VARIOUS	CHARLES SCHWAB		2,565.07			2,589.65			-	24.58		
36202FWD4	GNMA II #005144	VARIOUS	CHARLES SCHWAB		3,468.16			3,557.09			-	88.93		
36179MEZ2	GNMA II MA0153	VARIOUS	CHARLES SCHWAB		13,631.29			14,250.80			-	619.51		
36179QYR6	GNMA PL MA2520M	VARIOUS	CHARLES SCHWAB		12,244.54			12,735.84			-	491.30		
36209S5S6	GNMA POOL 480657X	VARIOUS	CHARLES SCHWAB		376.89			336.94			39.95	-		
BONDS - INDUSTRIAL AND MISCELLANEOUS														
05949AEN6	BK AMER MTG SEC 5.25%	6/28/2017	CHARLES SCHWAB		17,000.00		17,127.50	17,106.22			-	106.22	533.78	
05949CAK2	BK AMER MTG SEC 5.250%	1/4/2017	CHARLES SCHWAB		1,000.00		1,007.50	1,006.40			-	6.40		
05949CAK2	BK AMER MTG SEC 5.250%	1/26/2017	CHARLES SCHWAB		1,000.00		1,007.50	1,006.40			-	6.40		
05949AEN6	BOA MTG SECURITIES 5.50%	1/25/2017	CHARLES SCHWAB		1,000.00		1,005.00	1,004.28			-	4.28		
05949AEN6	BOA MTG SECURITIES 5.50%	4/25/2017	CHARLES SCHWAB		1,000.00		1,005.00	1,004.28			-	4.28	16.70	
05949AEN6	BOA MTG SECURITIES 5.50%	VARIOUS	CHARLES SCHWAB		9,000.00		9,038.19	9,035.73			-	35.73	253.71	
55265K3Z0	MASTER ASSETS SECS REMIC 5.00%	VARIOUS	CHARLES SCHWAB		859.39			585.66			263.73	-		
STOCKS - PUBLIC UTILITIES														
151891107	CENTERPOINT ENERGY													
151891107	CENTERPOINT ENERGY	1/24/2017	CHARLES SCHWAB		6,115.41		5,356.32	5,356.32			759.09	-		
STOCKS - BANKS, TRUSTS AND INSURANCE COMPANIES														
		8/14/2017	CHARLES SCHWAB		6,210.56		4,818.45	4,818.45			1,392.11	-		115.02
89417E109	TRAVELERS COMPANIES INC													
949746101	WELLS FARGO & CO	8/14/2017	CHARLES SCHWAB		11,349.79		7,194.15	7,194.15			4,155.64	-		122.32
		3/7/2017	CHARLES SCHWAB		7,275.42		4,024.36	4,024.36			3,251.06	-		47.50

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
Hannover Ruckversicherung AG	7.000%	1717 Arch St		865,711.00		4,768,800	
Regional Treaty Services:		Suite 800					
The Toa Reinsurance Co of Amer	16.500%	Philadelphia, PA					
Swiss Reinsurance Amer Corp	20.000%	19103					
American Agri Ins Co	18.500%						
Berkley Insurance Company	14.000%						
Employers Mutual Casualty Co	15.250%						
Farmers Mut Hail Ins Co of Iowa	8.750%						
OVERFLOW AMOUNTS							
Totals	XXX	XXX	\$ -	\$ 865,711.00	\$ -	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) Jonathon S. Younker	President / Treasurer	90,833.00						\$ 90,833.00
2) Andrew Younker	Vice President	59,208.00						\$ 59,208.00
3) Galen Koepke	Secretary	5,400.00						\$ 5,400.00
4) Karen Younker	Office Manager	52,875.00						\$ 52,875.00
								\$ -
								\$ -
Directors:								
Jeff Goetz	Director				5,850.00			\$ 5,850.00
Jonathon S. Younker	Director				5,850.00			\$ 5,850.00
Lewis Renollet	Director				5,850.00			\$ 5,850.00
John Bergman	Director				5,850.00			\$ 5,850.00
Galen Koepke	Director				5,850.00			\$ 5,850.00
Scott Rothweiler	Director				5,850.00			\$ 5,850.00
Dawn David	CSR	23,956.00						\$ 23,956.00
Stacie Anstead	CSR	32,166.00						\$ 32,166.00
Nicki Collum	CSR	5,027.00						\$ 5,027.00
Jaccb Counterman	Intern	6,784.00						\$ 6,784.00
								\$ -
								\$ -
Totals	XXXX	\$ 276,249.00	\$ -	\$ -	\$ 35,100.00	\$ -	\$ -	\$ 311,349.00

GENERAL INTERROGATORIES

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

1. Company's retention:

Fire\$100,000Wind\$100,000Other\$100,000

1a. Retention before reinsurance applies for:

Catastrophe Reinsurance\$250,000Aggregate excess of loss\$1,900,000

2. What is the largest risk assumed and retained:

\$4,768,800

3. What kind of perils are being covered?

As prescribed by ORC 3939

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:

All counties

6. Name of Principal Officer and amount of bond.

Jonathon S. Younker \$100,000

7. Are all of the persons who handle funds of the Company bonded?

YesXNo

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

Blanket Bond

All employees \$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.

4151

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?

Various

Date of last assessment

Various

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?

YesNoX

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

2017

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
WOODVILLE MUTUAL INSURANCE ASSOCIATION

2017

ORGANIZATIONAL CHART

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

Woodville Mutual Insurance Association (Parent Company)
Woodville Mutual Insurance Agency, Inc. (Wholly Owned Subsidiary)

ANNUAL STATEMENT FOR THE YEAR
WOODVILLE MUTUAL INSURANCE ASSOCIATION
Overflow Page for Write-ins

2017

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 - GOVERNMENT															
912828PC8	US TREASURY NOTE	CHARLES SCHWAB	10/24/2012	50,000.00	54,584.17	51,589.00	50,898.44	2.625%	165.41	1,312.50	690.56			11/15/2020	1
912828UJ.2	US TREASURY NOTE	CHARLES SCHWAB	3/19/2013	50,000.00	50,492.19	50,148.78	49,468.75	1.375%	288.18	687.50	680.03			1/31/2020	1
912828SV3	US TREASURY NOTE	CHARLES SCHWAB	5/8/2013	50,000.00	50,558.60	50,269.88	49,187.50	1.750%	110.27	875.00	1,082.38			5/15/2022	1
912828VJ6	US TREASURY NOTE	CHARLES SCHWAB	7/9/2013	50,000.00	49,335.50	49,761.13	49,937.50	1.875%	472.60	937.50		176.37		6/30/2020	1
912828RC6	US TREASURY NOTE	CHARLES SCHWAB	8/19/2014	50,000.00	50,270.75	50,140.13	50,082.50	2.125%	401.71	1,062.50	77.63			8/15/2021	1
912828RE2	US TREASURY NOTE	CHARLES SCHWAB	9/15/2014	50,000.00	49,966.50	49,994.37	49,937.50	1.500%	250.68	750.00	56.87			8/31/2018	1
912828A75	US TREASURY NOTE	CHARLES SCHWAB	12/26/2014	50,000.00	49,968.50	49,992.14	49,843.75	1.500%	378.08	750.00	148.39			12/31/2018	1
912828J27	US TREASURY NOTE	CHARLES SCHWAB	1/24/2017	50,000.00	48,601.56	48,761.53	48,867.19	2.000%	378.08	1,000.00		105.66		2/15/2025	1
912828K74	US TREASURY NOTE	CHARLES SCHWAB	8/14/2017	50,000.00	49,525.00	49,547.49	48,718.75	2.000%	380.82	-	828.74			8/15/2025	1
912828N30	US TREASURY NOTE	CHARLES SCHWAB	12/27/2017	50,000.00	49,796.50	49,796.94	49,789.06	2.125%	11.64	-	7.88			12/31/2022	1
912828U24	US TREASURY NOTE	CHARLES SCHWAB	12/27/2017	50,000.00	48,412.21	48,414.14	48,375.00	2.000%	10.96	-	39.14			11/15/2026	1
912828V23	US TREASURY NOTE	CHARLES SCHWAB	12/27/2017	50,000.00	49,910.00	49,910.16	49,890.63	2.250%	12.33	-	19.53			8/15/2025	1
912810FR4	US TREASURY TIP	CHARLES SCHWAB	3/22/2016	35,000.00	51,866.36	47,920.88	52,151.12	2.375%	384.88	1,072.00		4,230.24		1/15/2025	1
912810FD5	US TREASURY TIP	CHARLES SCHWAB	8/26/2016	25,000.00	51,646.89	47,502.37	50,008.24	3.625%	191.18	1,368.04		2,505.87		4/15/2028	1
912810FR4	US TREASURY TIP	CHARLES SCHWAB	2/17/2015	40,000.00	59,379.66	52,965.09	59,601.28	2.375%	439.86	1,225.13		6,636.19		1/15/2025	1
912810FR4	US TREASURY TIP	CHARLES SCHWAB	3/28/2017	13,000.00	19,294.87	18,569.63	19,370.42	2.375%	142.96	200.34		800.79		1/15/2025	1
912810QF8	US TREASURY TIP INFL IDX	CHARLES SCHWAB	1/13/2016	50,000.00	64,779.48	63,425.02	74,157.10	2.125%	1,464.21	1,195.10		10,732.08		2/15/2040	1
912828QV5	UST INFL IDX	CHARLES SCHWAB	12/15/2015	45,000.00	47,842.33	46,780.58	50,175.07	0.625%	130.22	303.35		3,394.49		7/15/2021	1
912828PP9	UST INFL IDX	CHARLES SCHWAB	2/19/2016	100,000.00	113,232.50	108,011.26	116,096.12	1.125%	520.89	1,250.16		8,084.86		1/15/2021	1
BONDS - POLITICAL SUBDIVISIONS OF STATES, TERRITORIES AND POSSESSIONS															
018340K21	ALLENTOWN PA	CHARLES SCHWAB	11/18/2011	25,000.00	23,950.00	24,339.55	25,036.50	5.200%	324.11	1,300.00		696.95		10/1/2029	1
050537UY3	AUBURN NY GO LTX	CHARLES SCHWAB	1/9/2017	25,000.00	26,387.75	26,369.84	25,607.50	4.125%	146.92	-	762.34			3/1/2029	1
054105LL3	AVON LAKE SD	CHARLES SCHWAB	8/5/2014	25,000.00	25,938.75	25,590.56	25,997.25	5.250%	107.88	875.00		406.69		12/1/2023	1
094149LY5	BLOOMFIELD CHART T MI GO	CHARLES SCHWAB	5/28/2014	25,000.00	27,768.75	27,190.08	26,640.50	5.370%	220.68	1,342.50	549.58			5/1/2032	1
123565HS5	BUTLER COUNTY OH UTIL WTR	CHARLES SCHWAB	8/5/2014	25,000.00	25,025.00	25,005.30	24,938.75	1.950%	40.07	487.50	66.55			12/1/2018	1
177452DJ5	CITRUS COUNTY FL	CHARLES SCHWAB	7/13/2015	50,000.00	56,612.00	54,258.14	54,115.00	5.645%	703.69	2,822.50	143.14			10/1/2022	1
18571PAJ4	CLERMONT COUNTY	CHARLES SCHWAB	10/6/2014	25,000.00	26,622.75	25,966.48	26,529.25	4.150%	85.27	1,037.50	562.77			12/1/2022	1
194304AH4	COLL PARK BUSINESS GA REV	CHARLES SCHWAB	6/17/2014	40,000.00	45,807.80	43,329.59	40,158.40	6.710%	1,117.72	2,684.00	3,171.19			2/1/2023	1
19908CD4	COLUMBUS ETC OH	CHARLES SCHWAB	1/18/2016	100,000.00	101,868.00	101,647.32	100,012.00	3.250%	1,228.77	3,250.00	1,635.32			8/15/2026	1
215021NU6	COOK COUNTY ILL SD 144 GO	CHARLES SCHWAB	11/2/2017	50,000.00	54,638.00	54,589.44	53,843.50	5.250%	215.75	1,312.50	745.94			12/1/2033	2
276509DV5	EASTERN IL UNIV COPS EDUC	CHARLES SCHWAB	7/16/2015	25,000.00	26,148.25	26,009.09	25,337.75	6.350%	395.79	1,587.50	671.34			4/1/2036	1
367080AU2	GARZA CNTY TEX PU	CHARLES SCHWAB	3/28/2012	25,000.00	24,900.00	24,942.77	16,524.50	7.200%	448.77	1,800.00	8,418.27			10/1/2025	4
491552UY9	KY ST TPK AUTH	CHARLES SCHWAB	3/26/2015	25,000.00	28,899.00	27,784.74	27,135.00	5.244%	657.30	1,311.00	649.74			7/1/2025	1

518823L3	LAREDO TX DB LTX	CHARLES SCHWAB	8/19/2015	30,000.00	30,886.90	30,757.96	30,230.40	4.000%	453.70	1,200.00	527.56		2/15/2032	1
542433ND5	LONG BEACH CA USD GO	CHARLES SCHWAB	12/12/2017	50,000.00	58,899.00	57,736.17	57,939.00	5.914%	1,231.41	2,957.00	202.83		8/1/2025	1
587316LZ1	MEQUON WI GO	CHARLES SCHWAB	6/16/2014	50,000.00	57,485.50	54,455.09	51,950.50	5.300%	1,103.56	2,650.00	2,504.59		8/1/2023	1
614091AT3	MONTGOMERY OH SPL OBL	CHARLES SCHWAB	9/13/2016	50,000.00	5,259.50	52,436.71	30,406.10	4.800%	197.26	2,400.00	1,675.71		12/1/2037	1
642835LR1	NEW BRUNSWICK NJ	CHARLES SCHWAB	1/18/2016	30,000.00	36,210.80	35,695.30	34,406.10	8.020%	797.67	2,406.00	1,289.20		9/1/2031	1
642835LS9	NEW BRUNSWICK NJ	CHARLES SCHWAB	12/19/2017	50,000.00	59,246.50	58,791.16	57,728.50	8.320%	1,379.07	4,160.00	1,062.66		9/1/2039	1
64763FQG7	NEW ORLEANS LA GO LTX	CHARLES SCHWAB	1/6/2016	30,000.00	31,855.00	31,597.15	32,390.40	4.961%	493.38	1,488.30	793.25		9/1/2030	1
64990CFX4	NEW YORK STATE DORM REV	CHARLES SCHWAB	9/6/2016	25,000.00	25,233.50	25,188.21	24,257.50	3.187%	399.47	677.24	930.71		7/1/2023	2
67732PBQ0	OHIO COUNTY W VA CNTY	CHARLES SCHWAB	1/14/2013	25,000.00	25,352.25	25,207.54	25,199.00	5.000%	414.38	1,250.00	8.54		3/1/2025	2
717146RY2	PHARR SAN JUAN	CHARLES SCHWAB	6/16/2011	30,000.00	31,487.50	30,469.14	32,332.20	5.497%	686.75	1,649.10	1,863.06		2/1/2021	1
71781PBM1	PHILADELPHIA PA AUTH IDA HTH	CHARLES SCHWAB	5/9/2016	50,000.00	51,025.00	50,837.36	49,547.50	8.000%	328.77	4,000.00	1,289.86		6/1/2025	1
71783DAF2	PHILADELPHIA PA AUTH IND	CHARLES SCHWAB	1/26/2017	35,000.00	35,020.00	35,017.99	35,976.85	3.964%	292.68	1,387.40	958.86		4/15/2026	1
736746VP0	PORTLAND ORE UR	CHARLES SCHWAB	4/1/2011	50,000.00	51,025.00	50,063.99	50,728.00	5.535%	121.32	2,767.50	654.01		6/15/2018	1
76803EAB4	RIVER CITY REGAL/HERITAGE COAL CO	CHARLES SCHWAB	7/16/2009	20,000.00	19,520.00	19,724.00	22,267.80	8.090%	265.97	1,618.00	2,543.80		11/1/2029	1
786056BD2	SACRAMENTO CALIF	CHARLES SCHWAB	9/27/2011	20,000.00	20,258.60	20,043.29	20,856.00	5.850%	487.23	1,170.00	812.71		8/1/2019	1
79842BHS5	SAN ANTONIO TX WTR REV	CHARLES SCHWAB	10/1/2015	45,000.00	49,785.55	48,489.59	46,851.30	5.373%	304.72	2,417.86	1,638.29		5/15/2024	1
837545JS2	SDAKOTA CONV DIST	CHARLES SCHWAB	9/15/2014	25,000.00	24,962.50	24,976.41	25,051.50	2.733%	284.53	683.26	85.09		8/1/2023	1
83748CAQ9	SOUTH CORRECTIONS	CHARLES SCHWAB	7/1/2013	50,000.00	53,694.00	53,022.81	52,894.50	6.616%	1,658.53	3,308.00	128.31		1/1/2039	1
861419QL6	STOCKTON CALIF	CHARLES SCHWAB	10/31/2011	25,000.00	26,650.00	25,328.22	25,986.25	5.980%	622.58	1,495.00	658.03		8/1/2019	1
91428LFP6	UNIVERSITY HAWAII AT	CHARLES SCHWAB	1/3/2014	20,000.00	20,795.80	20,465.93	21,259.80	4.711%	234.90	942.20	793.87		10/1/2023	1
982347WQ1	W CONTRA CSTA CA USD GO	CHARLES SCHWAB	9/23/2015	25,000.00	29,808.25	28,493.29	29,828.25	6.555%	682.44	1,638.76	1,334.96		8/1/2024	1
96225RSR6	WHAMERA NC LSE REV	CHARLES SCHWAB	8/26/2016	65,000.00	74,198.45	73,332.72	69,602.00	8.250%	881.51	5,362.50	3,730.72		11/1/2031	
968852FB1	WILL CN IL SD #12	CHARLES SCHWAB	5/15/2014	25,000.00	27,510.50	26,052.98	26,252.25	4.200%	261.78	1,050.00	199.27		10/1/2020	
969119AK2	WILLACY CNTY TEX PU	CHARLES SCHWAB	5/17/2013	30,000.00	30,025.00	30,007.32	26,952.90	6.000%	147.95	1,800.00	3,054.42		3/1/2025	3
969544AK1	WILLIAMSBURG CN SF F	CHARLES SCHWAB	3/8/2016	25,000.00	28,582.00	28,114.46	26,914.00	6.526%	134.10	1,631.50	1,200.46		12/1/2030	1
971044AA0	WILLOUGHBY-EAST	CHARLES SCHWAB	3/11/2011	25,000.00	26,335.50	25,217.31	26,507.00	6.544%	542.35	1,636.00	1,289.69		12/1/2021	1
BONDS - SPECIAL REVENUE AND SPECIAL ASSESSMENT OBLIGATIONS														
3136ABXR2	FANNIE MAE REMIC	CHARLES SCHWAB	6/3/2015	25,798.57	19,356.96	17,494.36	12,853.12	2.250%	9.54	330.44	4,641.24		10/25/2040	1
31397EDF9	FREDDIE MAC MBS-CMO	CHARLES SCHWAB	6/8/2017	1,203,915.45	70,477.06	76,074.17	69,761.48	4.250%	2,242.91	1,408.77	6,312.69		12/15/2036	
31395MUF4	FREDDIE MAC REMIC	CHARLES SCHWAB	7/31/2014	62,437.65	52,849.77	48,596.81	25,596.60	5.000%	136.85	1,438.13	23,000.21		2/15/2025	1
36202FYF7	GNMA II # 005210	CHARLES SCHWAB	11/15/2011	6,971.32	8,428.26	7,198.28	7,223.06	4.500%	9.45	337.21	24.78		10/20/2026	1
36202EBD0	GNMA II #003636	CHARLES SCHWAB	11/17/2004	2,926.76	3,718.27	2,922.82	3,133.43	5.000%	4.41	166.73	210.61		11/20/2034	1
36202ERS0	GNMA II #004097	CHARLES SCHWAB	3/20/2008	2,908.83	3,975.57	2,908.83	3,098.07	5.000%	4.38	169.94			3/20/2038	
36202FDW3	GNMA II #004617	CHARLES SCHWAB	1/15/2010	9,516.93	12,197.78	9,602.71	10,215.52	4.500%	12.91	487.74	612.81		1/20/2040	1
36202FWD4	GNMA II #005144	CHARLES SCHWAB	8/11/2011	12,508.71	16,386.56	12,811.64	13,023.19	3.500%	13.19	499.78	211.55		7/20/2041	1
36179ME22	GNMA II MA0153	CHARLES SCHWAB	7/12/2012	69,155.82	86,549.61	72,143.97	69,903.07	3.000%	62.52	2,285.71	2,240.90		6/20/2042	1
36179OYR6	GNMA PL MA2520M	CHARLES SCHWAB	1/15/2015	60,189.98	75,340.91	62,501.48	60,943.44	3.000%	54.42	2,002.82	1,558.04		1/20/2045	1
362095S56	GNMA POOL 480657X	CHARLES SCHWAB	11/9/1999	10,457.01	7,329.89	7,111.65	4,222.35	6.000%	27.50	249.47	2,889.30		1/15/2029	1
BONDS - INDUSTRIAL AND MISCELLANEOUS														
037369AK9	AON CAP A	CHARLES SCHWAB	9/24/2002	25,000.00	21,150.00	23,507.03	32,718.75	8.205%	1,028.43	2,051.26	9,211.72		1/1/2027	2
037833SD9	APPLE INC	CHARLES SCHWAB	11/17/2014	25,000.00	25,925.00	25,616.33	25,916.28	3.450%	129.97	862.50	299.95		5/6/2024	1
130789AE0	CAL WTR SVC CO	CHARLES SCHWAB	11/8/2017	25,000.00	26,420.97	26,279.39	25,876.85	5.875%	213.27	-	402.54		5/1/2029	1
410495AA3	HANMI FINANCIAL C VAR 27	CHARLES SCHWAB	5/30/2017	25,000.00	25,764.80	25,718.38	25,875.00	5.450%	343.42	715.31	156.62		3/30/2027	2
5526SK3Z0	MASTER ASSETS SECS	CHARLES SCHWAB	6/24/2008	17,585.21	12,784.26	12,483.97	973.95	5.000%	14.45	78.09	11,510.02		12/25/2033	1
61745MZY2	MORGAN STANLEY	CHARLES SCHWAB	3/12/2013	50,000.00	51,000.00	50,770.75	50,875.25	5.500%	45.21	2,750.04	104.50		4/25/2034	1
61745MZY2	MORGAN STANLEY	CHARLES SCHWAB	3/12/2013	25,000.00	25,000.00	25,386.79	25,437.63	5.500%	22.60	1,374.96	50.84		4/25/2034	1
742404AJ5	PRINCETON THEOLOGIC	CHARLES SCHWAB	1/14/2014	50,000.00	51,525.00	50,805.13	51,472.40	4.000%	1,002.74	2,002.50	667.27		7/1/2022	1
89114QUW6	TORONTO DOMINION	CHARLES SCHWAB	3/28/2016	50,000.00	50,025.00	50,018.72	47,564.80	2.500%	308.22	1,250.00	2,453.92		3/31/2023	1

[illegible]

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	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	Received During Year	Dividends Amount Due and Accrued Dec. 31	Increase, by Adjustment, in Book Value During Year	Decrease, by Adjustment in Book Value During Year
62989105	NAMICO INSURANCE COMPANY	NAMICO		30.00		8,995.83	299.86	8,995.83	1,500.00				
	WOODVILLE MUTUAL INSURANCE AGENCY INC	SAMES	6/25/1992	50.00		48,801.00	976.02	48,801.00	500.00				
STOCKS - PUBLIC UTILITIES													
15189T107	CENTERPOINT ENERGY	CHARLES SCHWAB	5/27/2016	324.00		9,188.64	28.36	9,188.64	7,261.30	404.19			
281020107	EDISON INTERNATIONAL	CHARLES SCHWAB	5/27/2016	249.00		15,746.76	63.24	15,746.76	17,596.32	540.32			
STOCKS - BANKS, TRUSTS AND INSURANCE COMPANIES													
254709108	DISCOVER FINANCIAL SVCS	CHARLES SCHWAB	5/27/2016	94.00		7,230.48	76.92	7,230.48	5,923.90	122.20			
254709108	DISCOVER FINANCIAL SVCS	CHARLES SCHWAB	1/24/2017	86.00		6,615.12	76.92	6,615.12	6,017.77	111.80			
46625H100	JPMORGAN CHASE & CO	CHARLES SCHWAB	8/26/2013	100.00		10,694.00	106.94	10,694.00	5,247.75	204.00			
46625H100	JPMORGAN CHASE & CO	CHARLES SCHWAB	2/6/2014	125.00		13,367.50	106.94	13,367.50	7,057.33	255.00			
744320102	PRUDENTIAL FINANCIAL INC	CHARLES SCHWAB	1/7/2014	81.00		9,313.38	114.98	9,313.38	7,354.53	243.00			
744320102	PRUDENTIAL FINANCIAL INC	CHARLES SCHWAB	1/12/2016	75.00		8,623.50	114.98	8,623.50	5,500.83	225.00			
744320102	PRUDENTIAL FINANCIAL INC	CHARLES SCHWAB	4/6/2017	56.00		6,438.88	114.98	6,438.88	5,958.10	126.00			
891160509	TORONTO DOMINION BANK	CHARLES SCHWAB	9/6/2009	340.00		19,917.20	58.58	19,917.20	10,487.58	614.05			
891160509	TORONTO DOMINION BANK	CHARLES SCHWAB	11/20/2012	24.00		1,405.92	58.58	1,405.92	964.91	43.34			
89417E109	TRAVELERS COMPANIES INC	CHARLES SCHWAB	3/11/2013	112.00		15,191.68	135.64	15,191.68	9,156.20	316.96			
949746101	WELLS FARGO & CO	CHARLES SCHWAB	6/28/2012	250.00		15,167.50	60.67	15,167.50	8,048.73	385.00			
STOCKS - INDUSTRIAL AND MISCELLANEOUS													
88579Y101	3M COMPANY	CHARLES SCHWAB	3/15/2010	36.00		8,473.32	235.37	8,473.32	2,922.08	169.20			
00206R102	A T & T INC	CHARLES SCHWAB	8/26/2016	125.00		4,860.00	38.88	4,860.00	5,093.45	245.00			
G0084W101	ADIENT PLC	CHARLES SCHWAB	10/31/2016	21.00		1,652.70		1,652.70	978.28	17.34			
G02602103	AMDQS LIMITED	CHARLES SCHWAB	8/14/2017	355.00		23,245.40	65.48	23,245.40	22,574.08	78.10			
031162100	AMGEN INCORPORATED	CHARLES SCHWAB	8/24/2015	41.00		7,129.90	173.90	7,129.90	6,116.31	188.60			
037833100	APPLE INC	CHARLES SCHWAB	4/9/2015	40.00		6,769.20	169.23	6,769.20	5,031.75	98.40			
037833100	APPLE INC	CHARLES SCHWAB	8/24/2015	71.00		12,015.33	169.23	12,015.33	7,323.47	174.66			
037833100	APPLE INC	CHARLES SCHWAB	8/26/2015	49.00		8,292.27	169.23	8,292.27	5,224.90	120.54			
039483102	ARCHER DANIELS MIDLAND CO	CHARLES SCHWAB	10/20/2014	150.00		6,012.00	40.08	6,012.00	6,808.30	192.00			
109641100	BRINKER INTL INC	CHARLES SCHWAB	8/14/2017	201.00		7,806.84	38.84	7,806.84	7,102.66	152.76			
G16962105	BUNGE LIMITED	CHARLES SCHWAB	1/24/2017	175.00		11,739.00	67.08	11,739.00	12,081.13	308.00			
127055101	CABOT CORPORATION	CHARLES SCHWAB	12/27/2017	128.00		7,883.52	61.59	7,883.52	7,965.60	-			
808524847	CHAS SCHWAB US REIT (SCHH)	CHARLES SCHWAB	10/21/2016	520.00		21,642.40	41.62	21,642.40	21,246.16	480.48			
166764100	CHEVRON CORPORATION	CHARLES SCHWAB	8/15/2008	100.00		12,519.00	125.19	12,519.00	8,408.58	432.00			

17275R102	CISCO SYSTEMS INC	CHARLES SCHWAB	10/20/2014	350.00		13,405.00	38.30	13,405.00	8,027.10	395.50		
126650100	CVS HEALTH CORP	CHARLES SCHWAB	11/28/2016	216.00		15,660.00	72.50	15,660.00	16,043.88	432.00		
258622109	DOUBLELINE INCOME SOLUTIONS	CHARLES SCHWAB	9/20/2016	1,336.00		26,973.84	20.19	26,973.84	25,074.98	2,458.24		
G3223R108	EVEREST RE GROUP LTD	CHARLES SCHWAB	5/7/2013	99.00		21,904.74	221.26	21,904.74	13,354.66	499.95		
30231G102	EXXON MOBIL CORPORATION	CHARLES SCHWAB	4/29/2010	21.00		1,756.44	83.64	1,756.44	1,453.81	64.26		
30231G102	EXXON MOBIL CORPORATION	CHARLES SCHWAB	6/4/2010	100.00		8,364.00	83.64	8,364.00	6,094.85	306.00		
31428X106	FEDEX CORPORATION	CHARLES SCHWAB	8/26/2016	25.00		6,238.50	249.54	6,238.50	4,118.63	45.00		
344849104	FOOT LOCKER INC	CHARLES SCHWAB	8/14/2017	144.00		6,750.72	46.88	6,750.72	7,114.24	44.64		
345370860	FORD MOTOR COMPANY	CHARLES SCHWAB	8/28/2015	450.00		5,620.50	12.49	5,620.50	5,858.50	292.50		
370334104	GENERAL MILLS INC	CHARLES SCHWAB	10/20/2015	141.00		8,359.89	59.29	8,359.89	7,986.72	273.54		
370334104	GENERAL MILLS INC	CHARLES SCHWAB	2/17/2016	100.00		5,929.00	59.29	5,929.00	5,843.51	194.00		
438516106	HONEYWELL INTERNATIONAL INC	CHARLES SCHWAB	8/24/2015	105.00		16,102.80	153.36	16,102.80	9,943.63	287.71		
438516106	HONEYWELL INTERNATIONAL INC	CHARLES SCHWAB	8/28/2016	51.00		7,821.36	153.36	7,821.36	5,920.37	139.73		
458140100	INTEL CORP	CHARLES SCHWAB	1/7/2014	471.00		21,741.36	45.16	21,741.36	12,060.43	507.51		
459200101	INTL BUSINESS MACHINES	CHARLES SCHWAB	4/24/2007	79.00		12,120.18	153.42	12,120.18	7,821.23	466.10		
48434V274	ISHARES EDG MSCI MLTFCR INTL ETF (INTF)	CHARLES SCHWAB	12/27/2017	1,776.00		51,237.60	28.85	51,237.60	51,045.41	-		
46429B689	ISHARES MSCI EAFE - EFAV	CHARLES SCHWAB	6/10/2013	100.00		7,298.00	72.98	7,298.00	5,825.85	179.08		
46429B689	ISHARES MSCI EAFE - EFAV	CHARLES SCHWAB	2/25/2015	125.00		9,122.50	72.98	9,122.50	8,305.68	223.86		
46429B689	ISHARES MSCI EAFE - EFAV	CHARLES SCHWAB	8/24/2015	136.00		9,925.28	72.98	9,925.28	8,405.59	243.56		
46429B689	ISHARES MSCI EAFE - EFAV	CHARLES SCHWAB	11/28/2016	150.00		10,947.00	72.98	10,947.00	9,293.43	268.63		
464287176	ISHARES TR BARCLAYS TIPS (TIP)	CHARLES SCHWAB	3/19/2013	155.00		17,682.40	114.08	17,682.40	18,763.01	366.68		
464288588	ISHARES TR BARCLAYS TIPS (TIP)	CHARLES SCHWAB	12/8/2012	950.00		101,260.50	106.59	101,260.50	102,765.03	2,254.10		
832696405	ISHARES TR BARCLAYS (MBB)	CHARLES SCHWAB	8/26/2016	120.00		14,908.80	124.24	14,908.80	16,647.43	367.20		
48123V102	J M SMUCKER CO	CHARLES SCHWAB	8/14/2017	104.00		7,803.12	75.03	7,803.12	7,669.75	41.08		
478160104	JOHNSON & JOHNSON	CHARLES SCHWAB	2/20/2009	100.00		13,972.00	139.72	13,972.00	5,488.95	332.00		
478160104	JOHNSON & JOHNSON	CHARLES SCHWAB	8/26/2016	126.00		17,604.72	139.72	17,604.72	14,972.96	418.32		
548661107	LOWES COMPANIES INC	CHARLES SCHWAB	6/23/2016	204.00		18,959.76	92.94	18,959.76	15,970.56	310.08		
N53745100	LYONDELBASELL INDS	CHARLES SCHWAB	12/1/2014	129.00		14,231.28	110.32	14,231.28	9,882.84	457.95		
58155Q103	MCKESSON CORPORATION	CHARLES SCHWAB	3/3/2011	100.00		15,595.00	155.95	15,595.00	8,007.75	118.00		
58155Q103	MCKESSON CORPORATION	CHARLES SCHWAB	8/13/2012	54.00		8,421.30	155.95	8,421.30	4,768.72	64.28		
594918104	MICROSOFT CORP	CHARLES SCHWAB	11/17/2011	300.00		25,662.00	85.54	25,662.00	7,784.95	477.00		
681919106	OMNICOM GROUP INC	CHARLES SCHWAB	8/20/2014	176.00		12,818.08	72.83	12,818.08	12,709.04	387.20		
717081103	PFIZER INCORPORATED	CHARLES SCHWAB	10/24/2008	525.00		19,015.50	36.22	19,015.50	8,683.39	672.00		
717081103	PFIZER INCORPORATED	CHARLES SCHWAB	1/12/2016	250.00		9,055.00	36.22	9,055.00	7,775.93	320.00		
808524730	SCHWAB FND EMERG MKTS LG CO (FNDE)	CHARLES SCHWAB	10/9/2014	157.00		4,658.19	29.67	4,658.19	4,102.96	93.70		
808524730	SCHWAB FND EMERG MKTS LG CO (FNDE)	CHARLES SCHWAB	1/20/2015	275.00		8,159.25	29.67	8,159.25	6,445.51	164.12		
808524730	SCHWAB FND EMERG MKTS LG CO (FNDE)	CHARLES SCHWAB	8/28/2015	275.00		8,159.25	29.67	8,159.25	5,219.47	164.12		
808524730	SCHWAB FND EMERG MKTS LG CO (FNDE)	CHARLES SCHWAB	1/12/2016	300.00		8,901.00	29.67	8,901.00	5,071.92	179.04		
808524755	SCHWAB FND INL LARGE COM ETF (FNDF)	CHARLES SCHWAB	12/1/2017	800.00		24,320.00	30.40	24,320.00	24,368.00	564.24		
808524755	SCHWAB FND INL LARGE COM ETF (FNDF)	CHARLES SCHWAB	12/27/2017	858.00		26,083.20	30.40	26,083.20	25,988.82	-		
808524748	SCHWAB FND INTL SMALL COM ETF (FNDC)	CHARLES SCHWAB	12/27/2017	392.00		14,096.32	35.96	14,096.32	14,026.70	-		
808524870	SCHWAB US TIPS ETF (SCHP)	CHARLES SCHWAB	10/20/2015	1,575.00		87,302.25	55.43	87,302.25	86,859.99	1,958.84		
808524870	SCHWAB US TIPS ETF (SCHP)	CHARLES SCHWAB	5/12/2015	100.00		5,543.00	55.43	5,543.00	5,426.20	124.37		
854502101	STANLEY BLACK & DECKER	CHARLES SCHWAB	5/12/2015	176.00		29,865.44	169.69	29,865.44	18,190.89	425.92		
87162W100	SYNNEX CORPORATION	CHARLES SCHWAB	8/14/2017	65.00		8,836.75	135.95	8,836.75	7,663.71	19.50		
87612E106	TARGET CORPORATION	CHARLES SCHWAB	8/24/2015	93.00		6,068.25	65.25	6,068.25	7,016.50	226.92		
87612E106	TARGET CORPORATION	CHARLES SCHWAB	5/27/2016	75.00		4,893.75	65.25	4,893.75	5,175.63	183.00		
882508104	TEXAS INSTRUMENTS	CHARLES SCHWAB	5/12/2015	61.00		6,370.84	104.44	6,370.84	3,319.73	129.32		

887317303	TIME WARNER INC	CHARLES SCHWAB	10/21/2016	96.00		8,781.12	91.47	8,781.12	8,144.57	154.56							
89151E109	TOTAL S A ADR	CHARLES SCHWAB	1/20/2015	70.00		3,869.60	55.28	3,869.60	3,545.35	190.48							
89151E109	TOTAL S A ADR	CHARLES SCHWAB	7/22/2015	200.00		11,056.00	55.28	11,056.00	9,734.95	544.27							
913071709	UNITED TECHNOLOGIES CORP	CHARLES SCHWAB	4/24/2007	70.00		8,929.90	127.57	8,929.90	4,760.57	218.57							
913071709	UNITED TECHNOLOGIES CORP	CHARLES SCHWAB	3/15/2010	12.00		1,530.84	127.57	1,530.84	858.46	37.47							
91324P102	UNITEDHEALTH GRP INC	CHARLES SCHWAB	1/24/2017	41.00		9,038.86	220.46	9,038.86	6,582.44	117.88							
91913Y100	VALERO ENERGY CORP	CHARLES SCHWAB	2/12/2016	124.00		11,396.84	91.91	11,396.84	7,023.95	370.00							
91913Y100	VALERO ENERGY CORP	CHARLES SCHWAB	5/27/2016	100.00		9,191.00	91.91	9,191.00	5,455.55	280.00							
922908611	VANGUARD SMALL CAP VALUE	CHARLES SCHWAB	10/21/2016	140.00		18,589.20	132.78	18,589.20	15,181.31	332.65							
92343V104	VERIZON COMMUNICATIONS	CHARLES SCHWAB	10/24/2008	396.00		20,960.28	52.93	20,960.28	9,441.61	919.71							
931142103	WAL-MART STORES INC	CHARLES SCHWAB	12/21/2009	255.00		25,181.25	98.75	25,181.25	13,634.55	517.65							
98310W108	WYNDHAM WORLDWIDE CO	CHARLES SCHWAB	1/24/2017	101.00		11,702.87	115.87	11,702.87	7,998.56	234.32							
STOCKS - MUTUAL FUNDS																	
233203421	DFA EMERGING MKTS CORE EQUITY	CHARLES SCHWAB	VARIOUS	1,036.99		24,079.00	23.22	24,079.00	18,478.66	460.73							
233203611	DFA EMERGING MKTS SMALL CAP PORT INSTL	CHARLES SCHWAB	VARIOUS	705.92		16,850.21	23.87	16,850.21	13,903.17	483.57							
233203587	DFA EMERGING MKTS VALUE PORT INSTL	CHARLES SCHWAB	VARIOUS	868.18		27,104.67	31.22	27,104.67	19,834.00	662.83							
233203629	DFA INTERNATIONAL SMALL CO PORT	CHARLES SCHWAB	VARIOUS	1,265.97		26,927.27	21.27	26,927.27	14,756.29	731.74							
411511306	HARBOR INTERNATIONAL FUND INSTL CL	CHARLES SCHWAB	VARIOUS	596.31		40,262.58	67.52	40,262.58	39,277.00	739.62							
577125107	MATTHEWS ASIA DIVIDEND FUND	CHARLES SCHWAB	VARIOUS	1,493.98		29,491.09	19.74	29,491.09	20,887.25	910.38							
413838723	OAKMARK INTL FD INST	CHARLES SCHWAB	VARIOUS	1,684.53		48,160.57	28.59	48,160.57	41,791.66	730.75							
89833W394	PERFORMANCE TRUST STRAT BD FD	CHARLES SCHWAB	VARIOUS	1,089.33		24,673.21	22.65	24,673.21	25,017.00	1,358.41							
861728400	STONE RIDGE HIGH YLD REINS RISK SHPIX	CHARLES SCHWAB	VARIOUS	11,780.38		109,675.37	9.31	109,675.37	116,761.62	3,390.79							
	ROUNDING					0.34											
XXX	Totals to Page 12	XXX	XXX	XXX	XXX	\$ 1,631,716.00	XXX	\$ 1,631,715.66	\$ 1,300,279.36	\$ 37,775.11	\$	-	\$	-	\$	-	\$

2017

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.

[illegible]