

ANNUAL STATEMENT

For the Year Ended

December 31, 2018

OF THE CONDITION AND AFFAIRS OF THE

West and knox Mutual Insurance Company

ORGANIZED UNDER THE LAWS OF THE STATE OF OHIO

Made to the

INSURANCE COMMISSIONER OF THE STATE OF OHIO

Pursuant to the Laws thereof

NAIC Company Code

10254

Home Office

355 Leatherberry Road

Carrollton 44615

OH

Street and Number

City

Zip Code

Mail Address

355 Leatherberry Road

Carrollton 44615

OH

Street and Number

City

Zip Code

Main Administrative Office

330-627-0230

Telephone Number

Organized

02-07-1878

Commenced Business

02-07-1878

Annual Statement Contact Person

Susan L. Barber

Telephone Number

330-627-0230

Contact Person Email Address

insurance@westandknox.com

OFFICERS

President

Sherman Oyer

Vice President

Charles Kooser

Secretary

Donna Detchon

Treasurer

Susan L. Barber

DIRECTORS

(ALL DIRECTORS MUST BE SHOWN)

Sherman Oyer

Charles Kooser

John Capron III

Kim W. Lentz

Richard Wilson

Donna Detchon

Christopher Tissot

State of Ohio

County of

Carroll

Sherman Oyer

President and

Donna Detchon

Secretary of the

West and knox Mutual Insurance Company

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 _____

day of _____ 20____

Notary Public

President

Secretary

ANNUAL STATEMENT FOR THE YEAR
West and knox Mutual Insurance Company

2018

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)	52,357.87	0.00	52,357.87	51,452.62
3	Real estate (less liens, encumbrances) (Schedule A)	89,122.13	0.00	89,122.13	92,145.89
4	Cash (Schedule E)	873,539.59	0.00	873,539.59	836,139.63
5	Short-term investments	0.00	0.00	0.00	
6	Aggregate write-ins for invested assets	126,160.81	74,501.73	51,659.08	45,269.81
7	Subtotals, cash and invested assets	1,141,180.40	74,501.73	1,066,678.67	1,025,007.95
8	Investment income due and accrued		0.00	0.00	
9.1	Assessments or premiums in the course of collection (including agents balances)	7,322.79	0.00	7,322.79	8,173.72
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	2,598.20	2,598.20	0.00	
14	Receivables from parent, subsidiaries and affiliates		0.00	0.00	
15	Aggregate write-ins for other than invested assets	1,249.89	1,249.89	0.00	0.00
16	Total Assets	1,152,351.28	78,349.82	1,074,001.46	1,033,181.67
	Details of Write-Ins for Assets:				
1501	Customer List	1,249.89	1,249.89	0.00	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	1,249.89	1,249.89	0.00	0.00

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LIABILITIES, SURPLUS AND OTHER FUNDS

		Current Year	Prior Year
1	Unpaid Losses (Underwriting Exhibit - Part 2A)	0.00	
2	Unpaid loss adjustment expenses (Underwriting Exhibit - Part 2A)	0.00	
3	Commissions due and payable to agents	729.13	
4	Other expenses (excluding taxes, licenses and fees)		4,861.57
5	Taxes, licenses and fees (excluding federal income taxes)	1,091.23	1,348.74
6	Current federal income taxes (including \$0 on realized capital gains (losses))		
7	Net deferred tax liability		
8	Borrowed money and interest thereon		
9	Unearned assessment/premium reserve	80,872.58	77,357.89
10	Advance premium		
11	Ceded reinsurance premiums payable	2,269.32	4,381.48
12	Funds held by company under reinsurance treaties		
13	Amounts withheld or retained by company for account of others		
14	Provision for unauthorized reinsurance		
15	Payable to parent, subsidiaries and affiliates		0.00
16	Aggregate write-ins for liabilities	0.00	0.00
17	Total liabilities	84,962.26	87,949.68
18	Surplus as regards policyholders	989,039.20	945,231.99
19	Total liabilities and surplus	1,074,001.46	1,033,181.67
	Details of Write-Ins for Liabilities:		
1601			
1602			
1603			
1698	Summary or remaining write-ins from overflow page	0.00	0.00
1699	Total aggregate write-ins	0.00	0.00

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

2018

		Current Year	Prior Year	
	UNDERWRITING INCOME			
1.1	Gross Assessments/Premiums earned	286,915.97	304,443.53	
1.2	Less: Return Assessments/Premiums earned	0.00	0.00	
1.3	Direct Assessments/Premiums earned	286,915.97	304,443.53	
1.4	Deduct premiums for reinsurance ceded (Reinsurance Schedule)	95,261.56	93,844.94	
1.5	Add premiums received for reinsurance assumed (Reinsurance Schedule)	0.00	0.00	
1.6	Net Assessments/Premiums earned	191,654.41	210,598.59	
	DEDUCTIONS			
2	Losses incurred (Underwriting Exhibit - Part 2)	11,784.37	37,992.70	
3	Loss expenses incurred (Expense Exhibit)	3,068.30	0.00	
4	Other underwriting expenses incurred (Expense Exhibit)	136,318.68	169,825.58	
5	Aggregate write-ins for underwriting deductions	0.00	0.00	
6	Total underwriting deductions	151,171.35	207,818.28	
7	Net underwriting gain (loss)	40,483.06	2,780.31	
	INVESTMENT INCOME			
8	Net investment income earned	11,078.65	7,425.64	
9	Net realized capital gains (losses) less capital gains tax	0.00	0.00	
10	Net investment gain (loss)	11,078.65	7,425.64	
	OTHER INCOME			
11	Net gain (loss) from agents' or premium balances charged off	0.00	0.00	
12	Finance and service charges not included in premiums	2,730.00	3,247.50	
13	Aggregate write-ins for miscellaneous income	6,338.43	4,903.12	
14	Total other income	9,068.43	8,150.62	
15	Net income, after capital gains tax and before federal income taxes	60,630.14	18,356.57	
16	Federal income taxes incurred	0.00	0.00	
17	Net income	60,630.14	18,356.57	
	SURPLUS ACCOUNT			
18	Surplus as regards policyholders, December 31 prior year	945,231.99	924,697.54	
19	Net income	60,630.14	18,356.57	
20	Change in net unrealized capital gains or (losses) less capital gains tax	905.25	0.00	
21	Change in net deferred income tax	0.00	0.00	
22	Change in nonadmitted assets (Exhibit of Nonadmitted Assets)	-17,728.18	2,177.88	
23	Change in provision for reinsurance	0.00	0.00	
24	Aggregate write-ins for gains and losses in surplus	0.00	0.00	
25	Change in surplus as regards policyholders for the year	43,807.21	20,534.45	
26	Surplus as regards policyholders, December 31 current year	989,039.20	945,231.99	
	DETAILS OF WRITE-INS			
0501		0.00	0.00	
0502		0.00	0.00	
0503		0.00	0.00	
0599	Total Aggregate write-ins for underwriting deductions	0.00	0.00	
1301	Admin Fee, Commission Liability Ins	691.73	2,903.12	
1302	Other Income, SECE Income	5,646.70	0.00	
1303	Agency Dividends, Management Fee	0.00	2,000.00	
1304		0.00	0.00	
1399	Total Aggregate write-ins for miscellaneous income	6,338.43	4,903.12	
2401		0.00	0.00	
2402		0.00	0.00	
2499	Total Aggregate write-ins for gains and losses in surplus	0.00	0.00	

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CASH FLOW STATEMENT

		Current Year	Prior Year
Cash from Operations			
1	Premiums/Assessments collected net of reinsurance	193,907.87	205,773.38
2	Net investment income	11,078.65	7,425.64
3	Miscellaneous income	9,068.43	8,150.62
4	Total	214,054.95	221,349.64
5	Benefit and loss related payments	11,784.37	41,245.83
6	Commissions, expenses paid and aggregate write-ins for deductions	139,209.85	163,031.55
7	Federal and foreign income taxes paid (recovered)		
8	Total	150,994.22	204,277.38
9	Net cash from operations	63,060.73	17,072.26
Cash from Investments			
10	Proceeds from investments sold, matured or repaid:		
10.1	Bonds		
10.2	Stocks		
10.3	Real estate		
10.4	Net gains (losses) on cash, cash equivalents and short- term investments		
10.5	Miscellaneous proceeds		
10.6	Total investment proceeds	0.00	0.00
11	Cost of investments acquired (long-term only):		
11.1	Bonds		
11.2	Stocks		
11.3	Real estate		
11.4	Miscellaneous applications	26,160.81	95,647.80
11.5	Total investments acquired	26,160.81	95,647.80
11.6	Net cash from investments	-26,160.81	-95,647.80
Cash from Financing and Miscellaneous Sources			
12.1	Borrowed funds (cash provided/applied)		
12.2	Other cash provided (applied)	500.04	
13	Net cash from financing and miscellaneous sources	500.04	0.00
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT- TERM INVESTMENTS			
14	Net change in cash, cash equivalents and short-term investments	37,399.96	-78,575.54
15.1	Beginning of year (cash, cash equivalents and short-term investments)	836,139.63	914,715.17
15.2	End of year (cash, cash equivalents and short-term investments)	873,539.59	836,139.63

ANNUAL STATEMENT FOR THE YEAR
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EXPENSE EXHIBIT

		Current Year
	Claim Adjusting:	
1.1	Direct	
1.2	Reinsurance assumed	
1.3	Reinsurance ceded excluding contingent (commission and brokerage)	
1.4	Net claim adjusting	0.00
	Commission and Brokerage:	
2.1	Direct commission and brokerage	20,325.32
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	20,325.32
3	Allowances to managers and agents	122.99
4	Advertising	1,288.67
5	Boards, bureaus and associations	2,300.00
6	Surveys and underwriting reports	0.00
7	Audit of assureds' records	0.00
	Salary and related items:	
8.1	Salaries	37,989.75
8.2	Payroll taxes	4,681.99
9	Employee relations and welfare	0.00
10	Insurance	7,511.15
11	Directors' fees	27,000.00
12	Travel and travel items	285.15
13	Rent and rent items	0.00
14	Equipment	1,440.47
15	Cost or depreciation of EDP equipment and software	7,658.86
16	Printing and stationery	983.48
17	Postage, telephone, exchange and express	894.78
18	Legal and auditing	3,079.00
19	Loss adjustment expenses	3,068.30
18	Investment expenses	1,185.64
19	Totals	99,490.23
	Taxes, licenses and fees:	
20.1	State and local insurance taxes	0.00
20.2	Insurance department licenses and fees	9,454.68
20.3	All other (excluding federal income and real estate)	277.00
20.4	Total taxes, licenses and fees	9,731.68
21	Real estate expenses	2,417.14
22	Real estate taxes	839.52
23	Aggregate write-ins for miscellaneous expenses	6,583.09
24	Total expenses incurred (a)	139,386.98
25	Less unpaid expenses - current year	0.00
26	Add unpaid expenses - prior year	0.00
27	Total expenses paid	139,386.98
	Details of Write-Ins:	
2301	Continuing Education	70.00
2302	Annual Meeting	511.37
2303	Miscellaneous, Contributions	36.41
2304	Utilities	5,965.31
2305		
2399	Total Write-ins	6,583.09

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

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

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INSURANCE IN FORCE

		Amount (dollars)	Number
1	In force December 31 of previous year (to equal prior year's statement)	53,709,943	293
2	Written during the year	582,000	6
3	Total	54,291,943	299
4	Deduct those expired and cancelled	3,529,400	22
5	In force December 31 of current year	50,762,543	277
6	Deduct amount reinsured	0	XXX
7	Net amount in force	50,762,543	XXX

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

2018

**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
Property	758.11				758.11
Wind	8,377.39				8,377.39
Lightening	2,648.87				2,648.87
					-
					-
					-
					-
OVERFLOW AMOUNTS					-
Totals	\$ 11,784.37	\$ -	\$ -	\$ -	\$ 11,784.37

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

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

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

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

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

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

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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	74,501.73	54,730.19	-19,771.54
7	Subtotals, cash and invested assets	74,501.73	54,730.19	-19,771.54
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	2,598.20	4,141.52	1,543.32
14	Receivables from parent, subsidiaries and affiliates			0.00
15	Aggregate write-ins for other than invested assets	1,249.89	1,749.93	500.04
16	Total Assets	78,349.82	60,621.64	-17,728.18
	Details of Write-Ins for Assets:			
1501	Customer List -Net of Amortization	1,249.89	1,749.93	500.04
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	1,249.89	1,749.93	500.04

SCHEDULE A

Showing All Real Estate OWNED December 31 of Current Year

1 Description of Property	2 Date Acquired	3 Name of Vendor	4 Actual Cost	5 Current Year Acquisitions or Permanent Improvements	6 Accumulated Depreciation	7 Amount of Encumbrances	8 Book Value End of Current Year (Col. 4+5-6-7) *	9 Gross Income Current Year (Real Estate)	10 Gross Expenses Current Year (Real Estate)
Building -355 Leatherberry Rd Carrolton, OH 44615	10/27/2006		86,834.61		19,734.04		67,100.57		
Land -355 Leatherberry Rd Carrolton, OH 44615	10/27/2006		6,460.47				6,460.47		
Building Improvements	5/31/2008		31,091.98		15,530.89		15,561.09		
OVERFLOW AMOUNTS							-		
Totals	XXX	XXX	\$ 124,387.06	\$ -	\$ 35,264.93	\$ -	\$ 89,122.13	\$ -	\$ -

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

FURNITURE, FIXTURES and AUTOMOBILES

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

1 Description	2 Date Acquired	3 Name of Vendor	4 Actual Cost	5 Current Year Acquisitions or Permanent Improvements	6 Accumulated Depreciation	7 Amount of Encumbrances	8 Book Value End of Current Year (Col. 4+5-6-7)
Konica Minolta C224e Color Copier	10/30/2013		7,566.44		5,584.75		1,981.69
Road Signs	4/10/2007		2,368.00		2,368.00		-
3 Computers	3/24/2008	Dell	3,187.01		3,187.01		-
Computer	7/17/2009	Dell	778.52		778.52		-
Scanner	6/13/2008		336.53		336.53		-
2 Dell OptiPlex Computers	5/5/2015	Dell	2,311.89		1,695.38		616.51
9 Office Chairs	10/9/2007		1,112.97		1,112.97		-
Refrigerator	7/18/2007		200.00		\$200.00		-
Security System	1/29/2008		2,577.60		2577.6		-
Desks-Stoffer	6/3/2008	Larry Stoffer	175.00		175.00		-
3 Office Chairs	8/5/2009		540.78		540.78		-
4 Drawer File Cabinet	2/9/2010	Staples	851.99		851.99		-
Dell Server	4/9/2012		2,690.03		2,690.03		-
OVERFLOW AMOUNTS			10,137.78		10,137.78		-
Totals	XXX	XXX	\$ 34,834.54	\$ -	\$ 32,236.34	\$ -	\$ 2,598.20

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
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.

1	2 Description	3	4	5	6	7	8	9	10	11	12	13	14	15
Cusip #	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).	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)
XXX	Totals	XXX	XXX	XXX	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

REINSURANCE SCHEDULE
Reinsurance Ceded and Reinsurance Assumed

1 Reinsurer or Reinsured	2 Ceded or Assumed	3 Location of Company	4 Total Amount Reinsured	5 Total Premiums Ceded *	6 Total Premiums Assumed **	7 Largest Risk Ceded or Assumed	8 Remarks
Guy Carpenter & Co LLC	Ceded			95,261.56			
OVERFLOW AMOUNTS							
Totals	XXX	XXX	\$ -	\$ 95,261.56	\$ -	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) Susan Barber	Treasurer	\$21,373.95						\$ 21,373.95
2) Janet Ricer	Administrative Assistant	\$16,615.80						\$ 16,615.80
3)								\$ -
4)								\$ -
5)								\$ -
Directors:								
Sherman Oyer	President			\$7,200				\$ 7,200.00
Charles Kooser	Vice President			\$3,600				\$ 3,600.00
Donna Detchon	Secretary			\$4,200				\$ 4,200.00
John Capron III	Board Member			\$3,000				\$ 3,000.00
Richard Wilson	Board Member			\$3,000				\$ 3,000.00
Christopher Tissot	Board Member			\$3,000				\$ 3,000.00
Kim Lentz	Board Member			\$3,000				\$ 3,000.00
								\$ -
								\$ -
								\$ -
								\$ -
Totals	XXXX	\$ 37,989.75	\$ -	\$ -	\$ 27,000.00	\$ -	\$ -	\$ 64,989.75

GENERAL INTERROGATORIES

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

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

1a. Retention before reinsurance applies for: Catastrophe Reinsurance **Aggregate excess of loss \$170,000**

2. What is the largest risk assumed and retained: **\$19,515**

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

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

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

6. Name of Principal Officer and amount of bond. **Sherman Oyer, Pres-No insurance just for him. He's covered with Director/Officers Policy**

7. Are all of the persons who handle funds of the Company bonded? **Yes X No** State the name and amount of each bond on each, except person named in Item 6 above. **Susan Barber, Treasurer, Office**

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

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

9. State the number of members holding policies in the Company. **279**

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. **2/26/2018**

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

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

14. Rate of policy fee **None**

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

16. Does any person, firm, corporation or association have any claim, contingent or otherwise, against this Company which is **NOT** included in the liabilities on page 2 of this statement? **Yes X 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 2018
West and knox Mutual Insurance Company

SCHEDULE E - CASH or CASH EQUIVALENTS

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

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

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

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

2018

ORGANIZATIONAL CHART

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

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

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

2018

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

* Annual Statement Value

SCHEDULE D - PART 2

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

1	2 Description	3	4	5	6	7	8 Rate Per Share	9	10	Dividends		13	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	Used To Obtain Market Value	Market Value/ Fair Value December 31 of Current Year	Actual Cost	Received During Year	Dividends Dec. 31	Increase, by Adjustment, in Book Value During Year	Decrease, by Adjustment in Book Value During Year	
XXX	Totals to Page 12	XXX	XXX	XXX	XXX	\$ -	XXX	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	XXX

Overflow Page for Investments Owned - CONTINUED

SCHEDULE D - PART 1

Showing all **BONDS** Owned on December 31 of Current Year

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

* Annual Statement Value

SCHEDULE D - PART 2

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

1	2 Description	3	4	5	6	7	8 Rate Per Share Used To Obtain Market Value	9	10	Dividends		13	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		Market Value/ Fair Value December 31 of Current Year	Actual Cost	Received During Year	Dividends Amount Due and Accrued Dec. 31		
XXX	Totals to Page 12	XXX	XXX	XXX	XXX	XXX	\$ -	XXX	\$ -	\$ -	\$ -	\$ -	\$ -

Overflow Page for Investments Owned - CONTINUED

SCHEDULE D - PART 1

Showing all **BONDS** Owned on December 31 of Current Year

1	2 Description	3	4	5	6	7	8	Interest			12	13	14 Amount of Interest due and accrued Dec. 31. Current year, on bonds in default as to principal or interest	15	16
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XXX	Totals to Page 11	XXX	XXX	\$ -	\$ -	\$ -	\$ -	XXX	\$ -	\$ -	\$ -	\$ -	XXX	XXX	

* Annual Statement Value

SCHEDULE D - PART 2

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

1	2 Description	3	4	5	6	7	8 Rate Per Share Used To Obtain Market Value	9	10	Dividends		13	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		Market Value/ Fair Value December 31 of Current Year	Actual Cost	Received During Year	Dividends Amount Due and Accrued Dec. 31			
XXX	Totals to Page 12	XXX	XXX	XXX	XXX	XXX	\$ -	XXX	\$ -	\$ -	\$ -	\$ -	\$ -	

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

2018

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.