

ANNUAL STATEMENT

For the Year Ended

December 31, 2018

OF THE CONDITION AND AFFAIRS OF THE

NORTON MUTUAL FIRE 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

10264

Home Office

529 W TUSCARAWAS AVE

BARBERTON

44203

OH

Street and Number

City

Zip Code

Mail Address

PO BOX 107

BARBERTON

44203

OH

Street and Number

City

Zip Code

Main Administrative Office

(330) 745-5225

Telephone Number

Organized

MARCH 1878

Commenced Business

MARCH 1879

Annual Statement Contact Person

DIANNE L ANZALDI

Telephone Number

(330) 745-5225

Contact Person Email Address

danzaldi@nortonmutual.com

OFFICERS

President

CYNTHIA K KELLER

Vice President

THOMAS HARNDEN

Secretary

DIANNE L ANZALDI

Treasurer

DIANNE L ANZALDI

DIRECTORS

(ALL DIRECTORS MUST BE SHOWN)

DAVID WEAVER

EDWARD GRESSER

THOMAS HARNDEN

JAMES CARPENTER

PATRICK NOVAK

State of Ohio

County of

SUMMIT

CYNTHIA K KELLER

President and

DIANNE L ANZALDI

Secretary of the

NORTON MUTUAL FIRE ASSOCIATION

above described officers of said reporting entity, and that on the reporting period stated above all the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, with the schedules and explanations herein contained, annexed or referred to, is a full and correct statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, according to the best of their information, knowledge and belief, respectively.

Subscribed and sworn to before me, this _____

day of _____ 20____

Notary Public

President

Secretary

**ANNUAL STATEMENT FOR THE YEAR
NORTON MUTUAL FIRE ASSOCIATION**

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)	262,980.99	0.00	262,980.99	129,000.89
2	Preferred stocks, common stocks and mutual funds (Schedule D - Part 2)	138,328.74	0.00	138,328.74	158,531.23
3	Real estate (less liens, encumbrances) (Schedule A)	0.00	0.00	0.00	
4	Cash (Schedule E)	355,720.43	0.00	355,720.43	489,300.83
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	757,030.16	0.00	757,030.16	776,832.95
8	Investment income due and accrued	3,257.46	0.00	3,257.46	1,814.21
9.1	Assessments or premiums in the course of collection (including agents balances)	5,838.00	0.00	5,838.00	5,643.00
9.2	Deferred premiums, agents' balances and installments booked but deferred and not yet due	95,577.00	0.00	95,577.00	103,147.00
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	2,000.00	2,000.00	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	863,702.62	2,000.00	861,702.62	887,437.16
	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
NORTON MUTUAL FIRE ASSOCIATION**

2018

LIABILITIES, SURPLUS AND OTHER FUNDS

		Current Year	Prior Year
1	Unpaid Losses (Underwriting Exhibit - Part 2A)	0.00	15,000.00
2	Unpaid loss adjustment expenses (Underwriting Exhibit - Part 2A)	0.00	
3	Commissions due and payable to agents	19,726.80	20,840.10
4	Other expenses (excluding taxes, licenses and fees)	3,336.94	2,648.44
5	Taxes, licenses and fees (excluding federal income taxes)		
6	Current federal income taxes (including \$0 on realized capital gains (losses))	1,003.00	806.00
7	Net deferred tax liability		
8	Borrowed money and interest thereon		
9	Unearned assessment/premium reserve		
10	Advance premium		
11	Ceded reinsurance premiums payable	18,918.68	24,277.55
12	Funds held by company under reinsurance treaties		
13	Amounts withheld or retained by company for account of others	1,162.54	
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	44,147.96	63,572.09
18	Surplus as regards policyholders	817,554.66	823,865.07
19	Total liabilities and surplus	861,702.62	887,437.16
	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
NORTON MUTUAL FIRE ASSOCIATION
STATEMENT OF INCOME**

2018

		Current Year	Prior Year	
	UNDERWRITING INCOME			
1.1	Gross Assessments/Premiums earned	532,218.69	571,280.00	
1.2	Less: Return Assessments/Premiums earned	24,508.00	28,656.00	
1.3	Direct Assessments/Premiums earned	507,710.69	542,624.00	
1.4	Deduct premiums for reinsurance ceded (Reinsurance Schedule)	507,710.69	542,624.00	
1.5	Add premiums received for reinsurance assumed (Reinsurance Schedule)	0.00		
1.6	Net Assessments/Premiums earned	0.00	0.00	
	DEDUCTIONS			
2	Losses incurred (Underwriting Exhibit - Part 2)	-11,860.59	-25,719.52	
3	Loss expenses incurred (Expense Exhibit)	230.46	4,225.26	
4	Other underwriting expenses incurred (Expense Exhibit)	65,586.68	-138,619.67	
5	Aggregate write-ins for underwriting deductions	0.00	0.00	
6	Total underwriting deductions	53,956.55	-160,113.93	
7	Net underwriting gain (loss)	-53,956.55	160,113.93	
	INVESTMENT INCOME			
8	Net investment income earned	14,834.45	14,034.15	
9	Net realized capital gains (losses) less capital gains tax	-5,786.49	62.88	
10	Net investment gain (loss)	9,047.96	14,097.03	
	OTHER INCOME			
11	Net gain (loss) from agents' or premium balances charged off	0.00		
12	Finance and service charges not included in premiums	36,164.31	37,324.00	
13	Aggregate write-ins for miscellaneous income	10,589.06	10,498.10	
14	Total other income	46,753.37	47,822.10	
15	Net income, after capital gains tax and before federal income taxes	1,844.78	222,033.06	
16	Federal income taxes incurred	3,085.00	2,000.00	
17	Net income	-1,240.22	220,033.06	
	SURPLUS ACCOUNT			
18	Surplus as regards policyholders, December 31 prior year	823,865.07	599,275.57	
19	Net income	-1,240.22	220,033.06	
20	Change in net unrealized capital gains or (losses) less capital gains tax	-5,070.19	4,556.44	
21	Change in net deferred income tax	0.00		
22	Change in nonadmitted assets (Exhibit of Nonadmitted Assets)	0.00		
23	Change in provision for reinsurance	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	-6,310.41	224,589.50	
26	Surplus as regards policyholders, December 31 current year	817,554.66	823,865.07	
	DETAILS OF WRITE-INS			
0501		0.00		
0502		0.00		
0503		0.00		
0599	Total Aggregate write-ins for underwriting deductions	0.00	0.00	
1301	RENT INCOME	2,708.00	2,652.00	
1302	OTHER INCOME	7,881.06	7,846.10	
1303		0.00		
1304		0.00		
1399	Total Aggregate write-ins for miscellaneous income	10,589.06	10,498.10	
2401		0.00		
2402		0.00		
2499	Total Aggregate write-ins for gains and losses in surplus	0.00	0.00	

**ANNUAL STATEMENT FOR THE YEAR
NORTON MUTUAL FIRE ASSOCIATION**

2018

CASH FLOW STATEMENT

		Current Year	Prior Year
Cash from Operations			
1	Premiums/Assessments collected net of reinsurance	2,016.13	-300,223.72
2	Net investment income	13,359.50	13,429.93
3	Miscellaneous income	46,753.37	47,822.10
4	Total	62,129.00	-238,971.69
5	Benefit and loss related payments	1,976.87	17,040.53
6	Commissions, expenses paid and aggregate write-ins for deductions	66,241.94	-116,684.31
7	Federal and foreign income taxes paid (recovered)	2,888.00	1,637.00
8	Total	71,106.81	-98,006.78
9	Net cash from operations	-8,977.81	-140,964.91
Cash from Investments			
10	Proceeds from investments sold, matured or repaid:		
10.1	Bonds	74,000.00	67,046.38
10.2	Stocks	9,322.86	16,000.00
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	83,322.86	83,046.38
11	Cost of investments acquired (long-term only):		
11.1	Bonds	207,925.45	35,990.10
11.2	Stocks		
11.3	Real estate		
11.4	Miscellaneous applications		
11.5	Total investments acquired	207,925.45	35,990.10
11.6	Net cash from investments	-124,602.59	47,056.28
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	-133,580.40	-93,908.63
15.1	Beginning of year (cash, cash equivalents and short-term investments)	489,300.83	583,209.46
15.2	End of year (cash, cash equivalents and short-term investments)	355,720.43	489,300.83

**ANNUAL STATEMENT FOR THE YEAR
NORTON MUTUAL FIRE ASSOCIATION**

2018

EXPENSE EXHIBIT

		Current Year
	Claim Adjusting:	
1.1	Direct	
1.2	Reinsurance assumed	0.00
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	65,821.72
2.2	Reinsurance assumed excluding contingent	0.00
2.3	Reinsurance ceded excluding contingent (commission and brokerage)	177,698.65
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	(111,876.93)
3	Allowances to managers and agents	0.00
4	Advertising	2,520.34
5	Boards, bureaus and associations	7,943.51
6	Surveys and underwriting reports	0.00
7	Audit of assureds' records	0.00
	Salary and related items:	
8.1	Salaries	0.00
8.2	Payroll taxes	0.00
9	Employee relations and welfare	0.00
10	Insurance	6,491.20
11	Directors' fees	6,600.00
12	Travel and travel items	0.00
13	Rent and rent items	5,416.00
14	Equipment	5,160.18
15	Cost or depreciation of EDP equipment and software	0.00
16	Printing and stationery	3,884.13
17	Postage, telephone, exchange and express	2,793.20
18	Legal and auditing	19,465.08
19	Loss adjustment expenses	230.46
18	Investment expenses	0.00
19	Totals	60,504.10
	Taxes, licenses and fees:	
20.1	State and local insurance taxes	250.00
20.2	Insurance department licenses and fees	1,037.00
20.3	All other (excluding federal income and real estate)	0.00
20.4	Total taxes, licenses and fees	1,287.00
21	Real estate expenses	0.00
22	Real estate taxes	445.00
23	Aggregate write-ins for miscellaneous expenses	115,457.97
24	Total expenses incurred (a)	65,817.14
25	Less unpaid expenses - current year	23,063.74
26	Add unpaid expenses - prior year	23,488.54
27	Total expenses paid	66,241.94
	Details of Write-Ins:	
2301	CLERICAL	108,000.00
2302	UTILITIES	7,457.97
2303		
2304		
2305		
2399	Total Write-ins	115,457.97

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

**ANNUAL STATEMENT FOR THE YEAR
NORTON MUTUAL FIRE ASSOCIATION**

2018

INSURANCE IN FORCE

		Amount (dollars)	Number
1	In force December 31 of previous year (to equal prior year's statement)	65,082,090	719
2	Written during the year	9,642,515	99
3	Total	74,724,605	818
4	Deduct those expired and cancelled	15,929,300	155
5	In force December 31 of current year	58,795,305	663
6	Deduct amount reinsured	0	XXX
7	Net amount in force	58,795,305	XXX

**ANNUAL STATEMENT FOR THE YEAR
NORTON MUTUAL FIRE ASSOCIATION**

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	263,371.32		275,231.91		(11,860.59)
					-
					-
					-
					-
OVERFLOW AMOUNTS					-
Totals	\$ 263,371.32	\$ -	\$ 275,231.91	\$ -	\$ (11,860.59)

* 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
PROPERTY	76,500.00		76,500.00		-
					-
					-
					-
					-
OVERFLOW AMOUNTS					-
Totals	\$ 76,500.00	\$ -	\$ 76,500.00	\$ -	\$ -

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

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

**ANNUAL STATEMENT FOR THE YEAR
NORTON MUTUAL FIRE ASSOCIATION**

2018

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	2,000.00	2,000.00	0.00
14	Receivables from parent, subsidiaries and affiliates			0.00
15	Aggregate write-ins for other than invested assets	0.00	0.00	0.00
16	Total Assets	2,000.00	2,000.00	0.00
	Details of Write-Ins for Assets:			
1501		0.00	0.00	0.00
1502		0.00	0.00	0.00
1503		0.00	0.00	0.00
1598	Summary or remaining write-ins from overflow page	0.00	0.00	0.00
1599	Total aggregate write-ins	0.00	0.00	0.00

SCHEDULE A

Showing All Real Estate OWNED December 31 of Current Year

1 Description of Property	2 Date Acquired	3 Name of Vendor	4 Actual Cost	5 Current Year Acquisitions or Permanent Improvements	6 Accumulated Depreciation	7 Amount of Encumbrances	8 Book Value End of Current Year (Col. 4+5-6-7) *	9 Gross Income Current Year (Real Estate)	10 Gross Expenses Current Year (Real Estate)
NONE							-		
							-		
							-		
							-		
							-		
OVERFLOW AMOUNTS							-		
Totals	XXX	XXX	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

*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)
FURNITURE & FIXTURES	VARIOUS		12,826.92		12,826.92		-
CANVAS MURAL	2/8/2002		2,000.00				2,000.00
RCC SOFTWARE	1/19/2007		20,446.00		20,446.00		-
IBM TYPEWRITER	10/4/1994		997.98		997.98		-
DESKS	6/17/2009		1,370.00		1,370.00		-
							-
							-
PRINTERS AND COMPUTERS	VARIOUS		6,957.72		\$6,957.72		-
DELL COMPUTER	3/7/2005		1,134.78		1134.78		-
2 DELL COMPUTERS	5/6/2004		1,541.42		1,541.42		-
SERVER	1/19/2007		8,534.00		8,534.00		-
							-
							-
OVERFLOW AMOUNTS							-
Totals	XXX	XXX	\$ 55,808.82	\$ -	\$ 53,808.82	\$ -	\$ 2,000.00

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
02665WBT7	AMERICAN HONDA FINANCE	1/8/2018	MERRILL LYNCH		14,991.60	15,000.00	138.13
05584CE44	BNY MELLON CD	5/29/2018	MERRILL LYNCH		18,000.00	18,000.00	
06406HCU1	BANK OF NEW YORK MELLON	4/5/2018	MERRILL LYNCH		15,009.60	15,000.00	128.33
172967KS9	CITIGROUP INC	1/18/2018	MERRILL LYNCH		15,050.10	15,000.00	28.19
191216BT6	COCA COLA CO	1/3/2018	MERRILL LYNCH		15,003.00	15,000.00	53.13
251525AT8	DEUTSCHE BANK NY	3/1/2018	MERRILL LYNCH		14,915.70	15,000.00	58.50
25746UCA5	DOMINION RESOURCES	3/1/2018	MERRILL LYNCH		14,977.05	15,000.00	97.92
25468PDU7	WALT DISNEY CO	1/3/2018	MERRILL LYNCH		15,002.25	15,000.00	22.50
32026UHT6	FIRST FOUNDATION BANK	6/7/2018	MERRILL LYNCH		15,000.00	15,000.00	
32026ULQ7	FIRST FOUNDATION BANK	12/12/2018	MERRILL LYNCH		40,000.00	40,000.00	
37045XBJ4	GENERAL MOTORS	4/2/2018	MERRILL LYNCH		14,982.60	15,000.00	143.00
78010USN8	ROYAL BANK OF CANADA	3/1/2018	MERRILL LYNCH		14,993.55	15,000.00	152.29
XXX	Totals	XXX	XXX	XXX	\$ 207,925.45	\$ 208,000.00	\$ 821.99

*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)
025816BG3	AMERIICAN EXPRESS	5/22/2018	MERRILL LYNCH		18,000.00	18,000.00	18,000.00	18,000.00						139.50
256677AB1	DOLLAR GENERAL	4/16/2018	MERRILL LYNCH		16,000.00	16,000.00	16,000.00	16,000.00						150.00
25746UCA5	DOMINION RESOURCES	12/17/2018	MERRILL LYNCH		15,000.00	15,000.00	14,977.05	14,977.05						391.66
577081AX0	MATTEL INC	3/15/2018	MERRILL LYNCH		10,000.00	10,000.00	10,000.00	10,000.00						85.00
666807BF8	NORTHROP GRUMMAN CORP	6/1/2018	MERRILL LYNCH		15,000.00	15,000.00	15,000.00	15,000.00						131.25
560292302	MAIDEN HOLDINGS	12/12/2018	MERRILL LYNCH	600.00	9,322.86		15,132.30	15,132.30						5,809.44
														993.76
XXX	Totals	XXX	XXX	XXX	\$ 83,322.86	\$ 74,000.00	\$ 89,109.35	\$ 89,109.35	\$ -	\$ -	\$ 22.95	\$ 5,809.44	\$ 897.41	\$ 993.76

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
WAYNE MUTUAL	CEDED	OH		507,710.69			
OVERFLOW AMOUNTS							
Totals	XXX	XXX	\$ -	\$ 507,710.69	\$ -	XXX	XXX

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

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

COMPENSATION SCHEDULE

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

1 Name of Payee	2 Title	3 Salaries	4 Commissions	5 Claim Adjustment Expenses	6 Directors Fees & Expenses	7 Travel & Travel Items	8 All Other	9 Total
Officers/Employees:								
CYNTHIA KELLER	PRESIDENT			1,200.00				\$ 1,200.00
THOMAS HARNDEN	VICE PRESIDENT			800.00				\$ 800.00
DIANNE ANZALDI	SEC/TREAS			1,200.00				\$ 1,200.00
JULIE JUSTICE	ASST SEC		6,938.06					\$ 6,938.06
								\$ -
								\$ -
Directors:								
EDWARD GRESSER				900.00				\$ 900.00
PATRICK NOVAK				800.00				\$ 800.00
JAMES CARPENTER				900.00				\$ 900.00
DAVID WEAVER				800.00				\$ 800.00
								\$ -
								\$ -
								\$ -
								\$ -
								\$ -
Totals	XXXX	\$ -	\$ 6,938.06	\$ -	\$ 6,600.00	\$ -	\$ -	\$ 13,538.06

GENERAL INTERROGATORIES

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

1. Company's retention:	Fire \$0	Wind \$0	Other \$0
1a. Retention before reinsurance applies for:	Catastrophe Reinsurance \$0	Aggregate excess of loss	
2. What is the largest risk assumed and retained:	\$0		
3. What kind of perils are being covered?	FIRE, LIGHTNING, WIND, EXTENDED COVERAGE, THEFT, VANDALISM, EARTHQUAKE		
LOSS OF RENTS			
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:	STATE OF OHIO		
LOSS OF INVESTMENT			
6. Name of Principal Officer and amount of bond.	CYNTHIA K KELLER \$25,000		
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.	DIANNE ANZALDI \$25,000		
JULIE JUSTICE \$25,000			
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.	663		
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.	12/31/2015		
12. How many assessments were made during the year?	NONE	Date of last assessment	
13. Did the assessment provide for all losses, expenses and all other liabilities prior to the date of assessment?			
14. Rate of policy fee	\$40.00		
15. State the amount of borrowed money since date of last assessment	NONE	interest thereon	NONE
16. Does any person, firm, corporation or association have any claim, contingent or otherwise, against this Company which is NOT			
included in the liabilities on page 2 of this statement?	Yes	No X	
If yes, give the amount, terms for payment and reasons why such were not recorded as a liability on page 2 of this statement.			

**ANNUAL STATEMENT FOR THE YEAR
NORTON MUTUAL FIRE ASSOCIATION**

2018

SCHEDULE E - CASH or CASH EQUIVALENTS

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

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

1 DEPOSITORY Give Full Name and Location	2 Interest Rate	3 Amount of Interest Received During Year	4 Amount of Interest Accrued Dec. 31 of Current Year	5 Book Balance Dec. 31 of Current Year *
OPEN DEPOSITORIES:				
CHASE BANK SAVINGS	0.100%	43.78		126,046.42
CHASE BANK CHECKING	0.000%			43,334.88
CHASE BANK CD	1.000%		1,954.24	70,000.00
INTEGRITY FEDERAL CREDIT UNION CD	0.401%	141.46		0.00
INTEGRITY FEDERAL CREDIT UNION CD	0.451%	238.06		53,030.93
INTEGRITY FEDERAL CREDIT UNION CD	2.529%	162.13		43,162.13
INTEGRITY FEDERAL CREDIT UNION SAVINGS	0.150%	2.97		1,200.62
MERRILL LYNCH MONEY MARKET	0.330%	126.73		18,935.45
CASH ON HAND				10.00
OVERFLOW AMOUNTS	xxxx	0.00	0.00	0.00
Total	xxxx	\$ 715.13	\$ 1,954.24	\$ 355,720.43

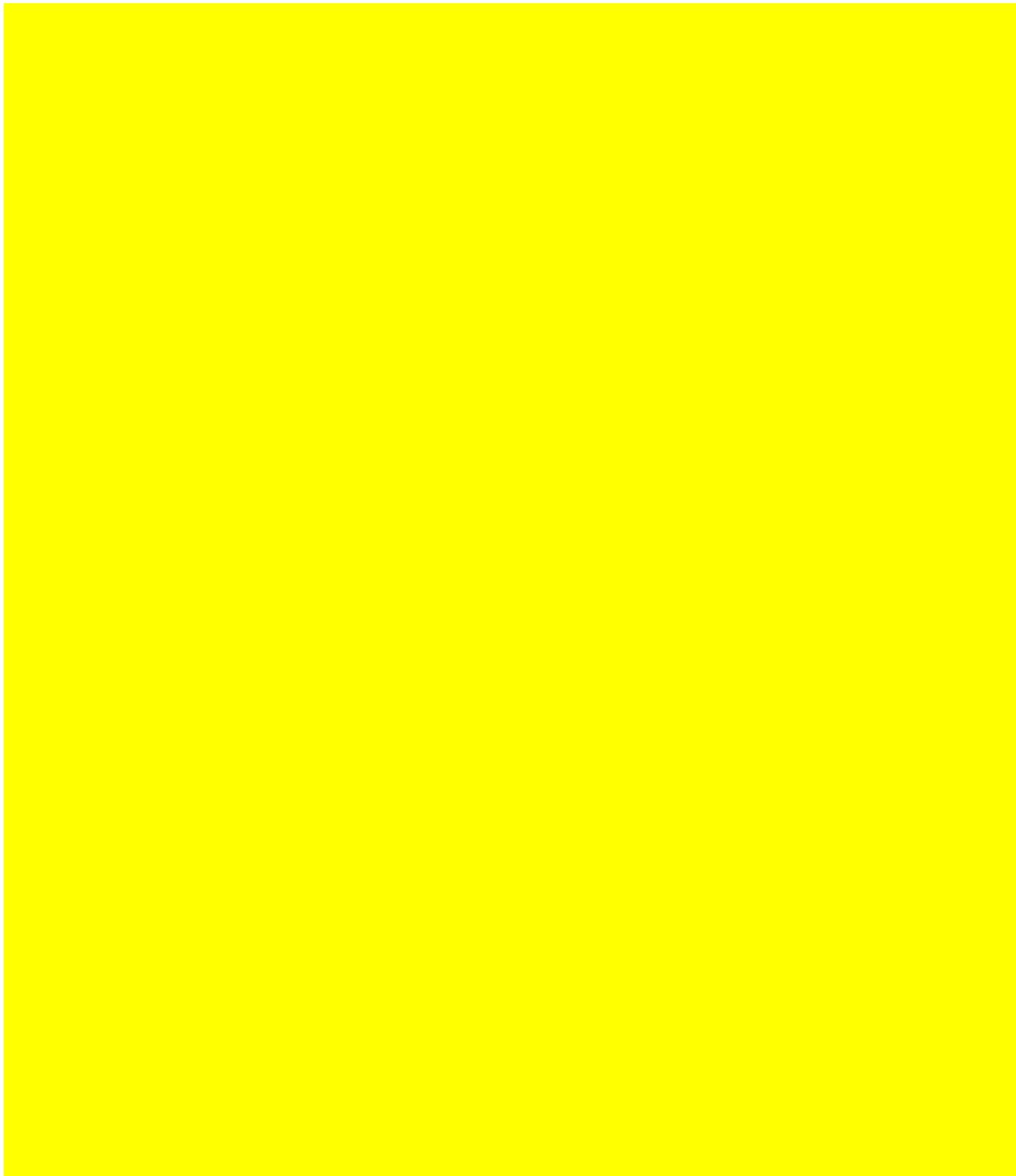
*Total to agree with Page 2, Line 4, Current Year.

**ANNUAL STATEMENT FOR THE YEAR
NORTON MUTUAL FIRE ASSOCIATION**

2018

ORGANIZATIONAL CHART

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



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

* Annual Statement Value

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

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

**ANNUAL STATEMENT FOR THE YEAR
NORTON MUTUAL FIRE ASSOCIATION
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.