

ANNUAL STATEMENT

For the Year Ended December 31 , 2018

OF THE CONDITION AND AFFAIRS OF THE

GERMAN FARMERS MUTUAL OF SARDIS 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	10309			
Home Office	43022 Six-Points Rd	Laings	43752	OH
	Street and Number	City	Zip Code	
Mail Address	PO Box 28	Laings	43752	OH
	Street and Number	City	Zip Code	
Main Administrative Office	(740) 472-1471			
	Telephone Number			
Organized	December 3, 1879	Commenced Business	January 28, 1872	
Annual Statement Contact Person	Tawnya Amos	Telephone Number	(740) 472-1471	
Contact Person Email Address	tawnya.amos@gfsardis.com			

OFFICERS

President	George Leshy	Vice President	
Secretary	Tawnya Amos	Treasurer	Tawnya Amos

DIRECTORS

(ALL DIRECTORS MUST BE SHOWN)

Samuel Moore	Christopher Jeffers	Robert Williams	Janis Alleman
Tammy Wade	George Leshy	Gary McIntire	

State of Ohio

County of

Monroe

George Leshy	President and	Tawnya Amos	Secretary of the
GERMAN FARMERS MUTUAL OF SARDIS 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

day of 20

Notary Public

George Leshy
President
Tawnya Amos
Secretary
Signature of Person Preparing Statement

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	
2	Preferred stocks, common stocks and mutual funds (Schedule D - Part 2)	13,131.00	0.00	13,131.00	9,096.00
3	Real estate (less liens, encumbrances) (Schedule A)	0.00	0.00	0.00	
4	Cash (Schedule E)	1,153,681.00	0.00	1,153,681.00	1,225,020.00
5	Short-term investments		0.00	0.00	
6	Aggregate write-ins for invested assets		0.00	0.00	
7	Subtotals, cash and invested assets	1,166,812.00	0.00	1,166,812.00	1,234,116.00
8	Investment income due and accrued	4,161.00	0.00	4,161.00	
9.1	Assessments or premiums in the course of collection (including agents balances)		0.00	0.00	
9.2	Deferred premiums, agents' balances and installments booked but deferred and not yet due		0.00	0.00	
9.3	Earned but unbilled premiums (post assessment)		0.00	0.00	
10.1	Amounts recoverable from reinsurers		0.00	0.00	
10.2	Funds held by or deposited with reinsured companies	4,111.00	0.00	4,111.00	
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	5,887.00	5,887.00	0.00	
13	Furniture and equipment		0.00	0.00	
14	Receivables from parent, subsidiaries and affiliates	9,939.00	0.00	9,939.00	
15	Aggregate write-ins for other than invested assets	0.00	0.00	0.00	0.00
16	Total Assets	1,190,910.00	5,887.00	1,185,023.00	1,234,116.00
	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
GERMAN FARMERS MUTUAL OF SARDIS INSURANCE ASSOCIATION

2018

LIABILITIES, SURPLUS AND OTHER FUNDS

		Current Year	Prior Year
1	Unpaid Losses (Underwriting Exhibit - Part 2A)	34,212.00	100,832.00
2	Unpaid loss adjustment expenses (Underwriting Exhibit - Part 2A)	4,726.00	
3	Commissions due and payable to agents		
4	Other expenses (excluding taxes, licenses and fees)	1,469.00	
5	Taxes, licenses and fees (excluding federal income taxes)	1,762.00	1,280.00
6	Current federal income taxes (including \$0 on realized capital gains (losses))		
7	Net deferred tax liability		
8	Borrowed money and interest thereon		
9	Unearned assessment/premium reserve	186,858.00	167,952.00
10	Advance premium		
11	Ceded reinsurance premiums payable	13,885.00	221.00
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	4,633.00	4,765.00
16	Aggregate write-ins for liabilities	0.00	0.00
17	Total liabilities	247,545.00	275,050.00
18	Surplus as regards policyholders	937,478.00	959,066.00
19	Total liabilities and surplus	1,185,023.00	1,234,116.00
	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
GERMAN FARMERS MUTUAL OF SARDIS INSURANCE ASSOCIATION
STATEMENT OF INCOME

2018

		Current Year	Prior Year
	UNDERWRITING INCOME		
1.1	Gross Assessments/Premiums earned	613,553.00	561,595.00
1.2	Less: Return Assessments/Premiums earned	4,673.00	2,307.00
1.3	Direct Assessments/Premiums earned	608,880.00	559,288.00
1.4	Deduct premiums for reinsurance ceded (Reinsurance Schedule)	165,437.00	147,447.00
1.5	Add premiums received for reinsurance assumed (Reinsurance Schedule)	0.00	
1.6	Net Assessments/Premiums earned	443,443.00	411,841.00
	DEDUCTIONS		
2	Losses incurred (Underwriting Exhibit - Part 2)	231,027.00	147,923.00
3	Loss expenses incurred (Expense Exhibit)	17,717.00	7,683.00
4	Other underwriting expenses incurred (Expense Exhibit)	240,477.00	207,981.00
5	Aggregate write-ins for underwriting deductions	0.00	0.00
6	Total underwriting deductions	489,221.00	363,587.00
7	Net underwriting gain (loss)	-45,778.00	48,254.00
	INVESTMENT INCOME		
8	Net investment income earned	7,580.00	6,593.00
9	Net realized capital gains (losses) less capital gains tax		
10	Net investment gain (loss)	7,580.00	6,593.00
	OTHER INCOME		
11	Net gain (loss) from agents' or premium balances charged off		
12	Finance and service charges not included in premiums		4,714.00
13	Aggregate write-ins for miscellaneous income	16,626.00	5,417.00
14	Total other income	16,626.00	10,131.00
15	Net income, after capital gains tax and before federal income taxes	-21,572.00	64,978.00
16	Federal income taxes incurred		
17	Net income	-21,572.00	64,978.00
	SURPLUS ACCOUNT		
18	Surplus as regards policyholders, December 31 prior year	959,066.00	892,591.00
19	Net income	-21,572.00	64,978.00
20	Change in net unrealized capital gains or (losses) less capital gains tax	4,034.00	380.00
21	Change in net deferred income tax		
22	Change in nonadmitted assets (Exhibit of Nonadmitted Assets)	-4,050.00	1,117.00
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	-21,588.00	66,475.00
26	Surplus as regards policyholders, December 31 current year	937,478.00	959,066.00
	DETAILS OF WRITE-INS		
0501			
0502			
0503			
0599	Total Aggregate write-ins for underwriting deductions	0.00	0.00
1301	Miscellaneous Income	3,561.00	5,417.00
1302	Management fee	13,065.00	
1303			
1304			
1399	Total Aggregate write-ins for miscellaneous income	16,626.00	5,417.00
2401			
2402			
2499	Total Aggregate write-ins for gains and losses in surplus	0.00	0.00

GERMAN FARMERS MUTUAL OF SARDIS INSURANCE ASSOCIATION

CASH FLOW STATEMENT

		Current Year	Prior Year
Cash from Operations			
1	Premiums/Assessments collected net of reinsurance	448,167.00	435,068.00
2	Net investment income	3,419.00	6,810.00
3	Miscellaneous income	16,626.00	10,131.00
4	Total	468,212.00	452,009.00
5	Benefit and loss related payments	310,638.00	70,239.00
6	Commissions, expenses paid and aggregate write-ins for deductions	228,913.00	220,292.00
7	Federal and foreign income taxes paid (recovered)		
8	Total	539,551.00	290,531.00
9	Net cash from operations	-71,339.00	161,478.00
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		
11.5	Total investments acquired	0.00	0.00
11.6	Net cash from investments	0.00	0.00
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	-71,339.00	161,478.00
15.1	Beginning of year (cash, cash equivalents and short-term investments)	1,225,020.00	1,063,542.00
15.2	End of year (cash, cash equivalents and short-term investments)	1,153,681.00	1,225,020.00

ANNUAL STATEMENT FOR THE YEAR
GERMAN FARMERS MUTUAL OF SARDIS INSURANCE ASSOCIATION

2018

EXPENSE EXHIBIT

		Current Year
	Claim Adjusting:	
1.1	Direct	0.00
1.2	Reinsurance assumed	0.00
1.3	Reinsurance ceded excluding contingent (commission and brokerage)	0.00
1.4	Net claim adjusting	0.00
	Commission and Brokerage:	
2.1	Direct commission and brokerage	59,755.00
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	59,755.00
3	Allowances to managers and agents	0.00
4	Advertising	3,222.00
5	Boards, bureaus and associations	3,677.00
6	Surveys and underwriting reports	0.00
7	Audit of assureds' records	0.00
	Salary and related items:	
8.1	Salaries	71,552.00
8.2	Payroll taxes	5,870.00
9	Employee relations and welfare	1,257.00
10	Insurance	14,685.00
11	Directors' fees	9,188.00
12	Travel and travel items	5,305.00
13	Rent and rent items	5,400.00
14	Equipment	13,870.00
15	Cost or depreciation of EDP equipment and software	1,389.00
16	Printing and stationery	8,644.00
17	Postage, telephone, exchange and express	1,974.00
18	Legal and auditing	6,887.00
19	Loss adjustment expenses	17,717.00
18	Investment expenses	0.00
19	Totals	170,637.00
	Taxes, licenses and fees:	
20.1	State and local insurance taxes	250.00
20.2	Insurance department licenses and fees	6,556.00
20.3	All other (excluding federal income and real estate)	0.00
20.4	Total taxes, licenses and fees	6,806.00
21	Real estate expenses	8,044.00
22	Real estate taxes	0.00
23	Aggregate write-ins for miscellaneous expenses	12,952.00
24	Total expenses incurred (a)	258,194.00
25	Less unpaid expenses - current year	3,231.00
26	Add unpaid expenses - prior year	1,280.00
27	Total expenses paid	256,243.00
	Details of Write-Ins:	
2301	Inspection fees	11,250.00
2302	Bank fees	1,702.00
2303		
2304		
2305		
2399	Total Write-ins	12,952.00
(a) Includes management fees of \$0 to affiliates and \$0 to non-affiliates		

ANNUAL STATEMENT FOR THE YEAR 2018
GERMAN FARMERS MUTUAL OF SARDIS INSURANCE ASSOCIATION

INSURANCE IN FORCE

		Amount (dollars)	Number
1	In force December 31 of previous year (to equal prior year's statement)	165,090,021	917
2	Written during the year	24,785,211	146
3	Total	189,875,232	1,063
4	Deduct those expired and cancelled	7,806,375	60
5	In force December 31 of current year	182,068,857	1,003
6	Deduct amount reinsured	0	XXX
7	Net amount in force	182,068,857	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	266,171.00		35,144.00		231,027.00
					-
					-
					-
					-
					-
					-
OVERFLOW AMOUNTS					-
Totals	\$ 266,171.00	\$ -	\$ 35,144.00	\$ -	\$ 231,027.00

* 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	34,212.00			4,726.00	34,212.00
					-
					-
					-
					-
					-
					-
OVERFLOW AMOUNTS					-
Totals	\$ 34,212.00	\$ -	\$ -	\$ 4,726.00	\$ 34,212.00

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

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

ANNUAL STATEMENT FOR THE YEAR

GERMAN FARMERS MUTUAL OF SARDIS INSURANCE 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	5,887.00	1,837.00	-4,050.00
13	Furniture and equipment			0.00
14	Receivables from parent, subsidiaries and affiliates			0.00
15	Aggregate write-ins for other than invested assets	0.00	0.00	0.00
16	Total Assets	5,887.00	1,837.00	-4,050.00
	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)
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	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		5,587.00	5,440.00	5,140.00		5,887.00
							-
							-
							-
							-
							-
							-
							-
							-
							-
							-
							-
OVERFLOW AMOUNTS							-
Totals	XXX	XXX	\$ 5,587.00	\$ 5,440.00	\$ 5,140.00	\$ -	\$ 5,887.00

SCHEDULE D - PART 1Showing all **BONDS** Owned on December 31 of Current Year[illegible]

* Annual Statement Value

SCHEDULE D - PART 2

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

[illegible]

REINSURANCE SCHEDULE

Reinsurance Ceded and Reinsurance Assumed

1	2	3	4	5	6	7	8
Reinsurer or Reinsured	Ceded or Assumed	Location of Company	Total Amount Reinsured	Total Premiums Ceded *	Total Premiums Assumed **	Largest Risk Ceded or Assumed	Remarks
Grinnell Mutual Reinsurance Company	Ceded	4215 Hwy 146 P. O. Box 790 Grinnell, IA 50112-0790		165,437.00		1,439,600	
OVERFLOW AMOUNTS							
Totals	XXX	XXX	\$ -	\$ 165,437.00	\$ -	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) George Leshy	President of Board				2,085.00	2,169.20		\$ 4,254.20
2) John Shaw	Board Vice President				350.00	42.50		\$ 392.50
3) Janis Alleman	Consultant - Director	8,082.00	9,865.35		70.00	8.50		\$ 18,025.85
4) Brandy Ady	Asst Sec-Treas & Agent	3,608.16	4,977.09					\$ 8,585.25
5) Tawnya Amos	Secretary-Treasurer & Agent	33,820.84	7,457.21					\$ 41,278.05
6) Misty Landfeld	Asst Sec-Treas	26,608.65						\$ 26,608.65
Directors:								
Sara Kraft	Director				555.05	36.30		\$ 591.35
David Alleman	Director							\$ -
Gary McIntire	Director				1,400.00	168.00		\$ 1,568.00
Tammy Wade	Director				1,527.50	111.50		\$ 1,639.00
Robert Williams	Director				1,557.50	110.50	484.50	\$ 2,152.50
Samuel Moore	Director				935.00	136.00		\$ 1,071.00
Christopher Jeffers	Director				223.34	8.00		\$ 231.34
								\$ -
								\$ -
								\$ -
								\$ -
								\$ -
Totals	XXXX	\$ 72,119.65	\$ 22,299.65	\$ -	\$ 8,703.39	\$ 2,790.50	\$ 484.50	\$ 106,397.69

GENERAL INTERROGATORIES

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

1. Company's retention:

Fire\$50,000Wind\$50,000Other\$50,000

1a. Retention before reinsurance applies for:

Catastrophe Reinsurance\$150,000Aggregate excess of loss\$325,000

2. What is the largest risk assumed and retained:

\$1,439,600

3. What kind of perils are being covered?

Fire, Lightning, Windstorm, Hailstorm, Extended Coverages,Theft

4. Have the by-laws been amended during the current year?

Yes

If so, were such amendments filed with the Ohio Department of Insurance?

Yes

5. In what counties does the Company operate:

Belmont, Carroll, Fayette, Guernsey, Harrison, Licking, Logan, Meigs, Monroe, Noble, Portage, Stark, Summit, Washington, Wayne, Richland, Tuscarawas, Gallia, Medina, Highland, Hamilton, Coshocton, Lorain, Franklin, Morgan, Delaware, Athens and Jefferson

6. Name of Principal Officer and amount of bond.

Treasurer Tawnya Amos \$500,000

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.

All employees and directors @ \$500,000

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.

831

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.

2016

12. How many assessments were made during the year?

12

Date of last assessment

Dec-18

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

No

14. Rate of policy fee

\$24 per Yr/owner; \$80 Yr/non-supporting coverage

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

None

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.

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.

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

2018

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

ANNUAL STATEMENT FOR THE YEAR
GERMAN FARMERS MUTUAL OF SARDIS INSURANCE 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	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					
	NONE														
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 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		
	NONE												
XXX	Totals to Page 12	XXX	XXX	XXX	XXX	\$ -	XXX	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

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.

[illegible]