ANNUAL STATEMENT

For the Year Ended December 31 , 2019

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 **Street and Number**	Carrollton 44615 **City** **Zip Code**	OH
Mail Address	355 Leatherberry Road **Street and Number**	Carrollton 44615 **City** **Zip Code**	OH
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	Donna Detchon	John Capron III
Kim W. Lentz	Richard Wilson	Christopher Tissot	

State of Ohio

County of

Carroll

Sherman Oyer President and Donna Detchon Secretary of the West and knox Mutual Insurance Company, 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 28th day of Feb 2020

Susan L. Barber
Notary Public

Sherman Oyer
President

Donna Detchon
Secretary

Susan L. Barber
Signature of Person Preparing Statement

Revised 2009

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)	52,350.67	0.00	52,350.67	52,357.87
3	Real estate (less liens, encumbrances) (Schedule A)	86,098.37	0.00	86,098.37	89,122.13
4	Cash (Schedule E)	864,627.02	0.00	864,627.02	873,539.59
5	Short-term investments	0.00	0.00	0.00	
6	Aggregate write-ins for invested assets	130,168.61	65,108.61	65,060.00	61,990.90
7	Subtotals, cash and invested assets	1,133,244.67	65,108.61	1,068,136.06	1,077,010.49
8	Investment income due and accrued		0.00	0.00	
9.1	Assessments or premiums in the course of collection (including agents balances)	8,233.00	0.00	8,233.00	7,322.79
9.2	Deferred premiums, agents' balances and installments booked but deferred and not yet due		0.00	0.00	
9.3	Earned but unbilled premiums (post assessment)		0.00	0.00	
10.1	Amounts recoverable from reinsurers		0.00	0.00	
10.2	Funds held by or deposited with reinsured companies		0.00	0.00	
11.1	Current federal income tax recoverable and interest thereon		0.00	0.00	
11.2	Net deferred tax asset		0.00	0.00	
12	Electronic data processing equipment and software		0.00	0.00	
13	Furniture and equipment	1,054.88	1,054.88	0.00	
14	Receivables from parent, subsidiaries and affiliates		0.00	0.00	
15	Aggregate write-ins for other than invested assets	749.85	749.85	0.00	0.00
16	Total Assets	1,143,282.40	66,913.34	1,076,369.06	1,084,333.28
	Details of Write-Ins for Assets:				
1501	Customer List	749.85	749.85	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	749.85	749.85	0.00	0.00

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	730.13	729.13
4	Other expenses (excluding taxes, licenses and fees)	-201.30	
5	Taxes, licenses and fees (excluding federal income taxes)	2,043.91	1,064.06
6	Current federal income taxes (including $0 on realized capital gains (losses))	27.17	27.17
7	Net deferred tax liability		
8	Borrowed money and interest thereon		
9	Unearned assessment/premium reserve	105,502.98	80,872.58
10	Advance premium		
11	Ceded reinsurance premiums payable	3,643.80	2,269.32
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	111,746.69	84,962.26
18	Surplus as regards policyholders	964,622.37	999,371.02
19	Total liabilities and surplus	1,076,369.06	1,084,333.28
	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 2019

West and knox Mutual Insurance Company

STATEMENT OF INCOME

		Current Year	Prior Year
	UNDERWRITING INCOME		
1.1	Gross Assessments/Premiums earned	255,265.20	286,915.97
1.2	Less: Return Assessments/Premiums earned		
1.3	Direct Assessments/Premiums earned	255,265.20	286,915.97
1.4	Deduct premiums for reinsurance ceded (Reinsurance Schedule)	90,982.67	95,261.56
1.5	Add premiums received for reinsurance assumed (Reinsurance Schedule)	0.00	
1.6	Net Assessments/Premiums earned	164,282.53	191,654.41
	DEDUCTIONS		
2	Losses incurred (Underwriting Exhibit - Part 2)	78,680.25	11,784.37
3	Loss expenses incurred (Expense Exhibit)	7,718.48	3,068.30
4	Other underwriting expenses incurred (Expense Exhibit)	139,239.99	131,158.53
5	Aggregate write-ins for underwriting deductions	0.00	0.00
6	Total underwriting deductions	225,638.72	146,011.20
7	Net underwriting gain (loss)	-61,356.19	45,643.21
	INVESTMENT INCOME		
8	Net investment income earned	17,236.18	11,078.65
9	Net realized capital gains (losses) less capital gains tax		0.00
10	Net investment gain (loss)	17,236.18	11,078.65
	OTHER INCOME		
11	Net gain (loss) from agents' or premium balances charged off		
12	Finance and service charges not included in premiums	2,440.27	2,730.00
13	Aggregate write-ins for miscellaneous income	5,833.63	1,178.28
14	Total other income	8,273.90	3,908.28
15	Net income, after capital gains tax and before federal income taxes	-35,846.11	60,630.14
16	Federal income taxes incurred		0.00
17	Net income	-35,846.11	60,630.14
	SURPLUS ACCOUNT		
18	Surplus as regards policyholders, December 31 prior year	999,371.02	945,231.99
19	Net income	-35,846.11	60,630.14
20	Change in net unrealized capital gains or (losses) less capital gains tax	-7.20	905.25
21	Change in net deferred income tax		
22	Change in nonadmitted assets (Exhibit of Nonadmitted Assets)	1,104.66	-7,396.36
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	-34,748.65	54,139.03
26	Surplus as regards policyholders, December 31 current year	964,622.37	999,371.02
	DETAILS OF WRITE-INS		
0501			
0502			
0503			
0599	Total Aggregate write-ins for underwriting deductions	0.00	0.00
1301	Admin Fee, Commission Liability Ins	1,993.07	691.73
1302	Other Income, SECE Income	840.56	486.55
1303	Agency Dividends, Management Fee	3,000.00	
1304			
1399	Total Aggregate write-ins for miscellaneous income	5,833.63	1,178.28
2401			
2402			
2499	Total Aggregate write-ins for gains and losses in surplus	0.00	0.00

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West and knox Mutual Insurance Company

CASH FLOW STATEMENT

		Current Year	Prior Year
	Cash from Operations		
1	Premiums/Assessments collected net of reinsurance	189,377.20	193,907.87
2	Net investment income	13,228.38	11,078.65
3	Miscellaneous income	8,273.90	9,068.43
4	Total	210,879.48	214,054.95
5	Benefit and loss related payments	78,680.25	11,784.37
6	Commissions, expenses paid and aggregate write-ins for deductions	141,611.84	139,209.85
7	Federal and foreign income taxes paid (recovered)		
8	Total	220,292.09	150,994.22
9	Net cash from operations	-9,412.61	63,060.73
	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	-500.04	26,160.81
11.5	Total investments acquired	-500.04	26,160.81
11.6	Net cash from investments	500.04	-26,160.81
	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	0.00	500.04
	RECONCILLIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
14	Net change in cash, cash equivalents and short-term investments	-8,912.57	37,399.96
15.1	Beginning of year (cash, cash equivalents and short-term investments)	873,539.59	836,139.63
15.2	End of year (cash, cash equivalents and short-term investments)	864,627.02	873,539.59

West and knox Mutual Insurance Company

EXPENSE EXHIBIT

		Current Year
1.1	**Claim Adjusting:** Direct	
1.2	Reinsurance assumed	
1.3	Reinsurance ceded excluding contingent (commission and brokerage)	
1.4	Net claim adjusting	0.00
2.1	**Commission and Brokerage:** Direct commission and brokerage	37,345.40
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	37,345.40
3	Allowances to managers and agents	1,783.56
4	Advertising	1,093.20
5	Boards, bureaus and associations	
6	Surveys and underwriting reports	0.00
7	Audit of assureds' records	0.00
8.1	**Salary and related items:** Salaries	29,071.20
8.2	Payroll taxes	2,842.51
9	Employee relations and welfare	0.00
10	Insurance	7,459.05
11	Directors' fees	27,000.00
12	Travel and travel items	332.92
13	Rent and rent items	0.00
14	Equipment	7,525.17
15	Cost or depreciation of EDP equipment and software	5,067.12
16	Printing and stationery	2,370.98
17	Postage, telephone, exchange and express	1,297.90
18	Legal and auditing	1,702.20
19	Loss adjustment expenses	7,718.48
18	Investment expenses	713.92
19	Totals	95,978.21
20.1	**Taxes, licenses and fees:** State and local insurance taxes	0.00
20.2	Insurance department licenses and fees	3,908.80
20.3	All other (excluding federal income and real estate)	34.70
20.4	Total taxes, licenses and fees	3,943.50
21	Real estate expenses	239.70
22	Real estate taxes	837.60
23	Aggregate write-ins for miscellaneous expenses	8,614.06
24	**Total expenses incurred (a)**	146,958.47
25	Less unpaid expenses - current year	0.00
26	Add unpaid expenses - prior year	0.00
27	Total expenses paid	146,958.47
	Details of Write-Ins:	
2301	Continuing Education	70.00
2302	Annual Meeting	532.59
2303	Miscelleneous, Contributions	2,900.56
2304	Utilities	5,110.91
2305		
2399	Total Write-ins	8,614.06

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

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West and knox Mutual Insurance Company

INSURANCE IN FORCE

		Amount (dollars)	Number
1	In force December 31 of previous year (to equal prior year's statement)	50,762,543	277
2	Written during the year	1,670,000	16
3	Total	52,432,543	293
4	Deduct those expired and cancelled	2,838,150	18
5	In force December 31 of current year	49,594,393	275
6	Deduct amount reinsured	0	XXX
7	Net amount in force	49,594,393	XXX

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	2,210.16				2,210.16
Wind	76,270.09				76,270.09
Fire	200.00				200.00
					-
					-
					-
					-
OVERFLOW AMOUNTS					-
Totals	$ 78,680.25	$ -	$ -	$ -	$ 78,680.25

* 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.

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	65,108.61	64,169.91	-938.70
7	Subtotals, cash and invested assets	65,108.61	64,169.91	-938.70
8	Investment income due and accrued			0.00
9.1	Assessments or premiums in the course of collection (including agents balances)			0.00
9.2	Premium receivable for advance pay			0.00
9.3	Earned but unbilled premiums (post assessment)			0.00
10.1	Amounts recoverable from reinsurers			0.00
10.2	Funds held by or deposited with reinsured companies			0.00
11.1	Current federal income tax recoverable and interest thereon			0.00
11.2	Net deferred tax asset			0.00
12	Electronic data processing equipment and software			0.00
13	Furniture and equipment	1,054.88	2,598.20	1,543.32
14	Receivables from parent, subsidiaries and affiliates			0.00
15	Aggregate write-ins for other than invested assets	749.85	1,249.89	500.04
16	Total Assets	66,913.34	68,018.00	1,104.66
	Details of Write-Ins for Assets:			
1501	Customer List -Net of Amoritization	749.85	1,249.89	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	749.85	1,249.89	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	10/27/2006		117,926.59		38,288.69		79,637.90		
Carrollton, OH 44615							-		
Land -355 Leatherberry Rd	10/27/2006		6,460.47				6,460.47		
Carrollton, OH 44615							-		
							-		
OVERFLOW AMOUNTS							-		
Totals	XXX	XXX	$ 124,387.06	$ -	$ 38,288.69	$ -	$ 86,098.37	$ -	$ -

*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		6,511.56		1,054.88
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		2,311.89		-
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	$ -	$ 33,779.66	$ -	$ 1,054.88

SCHEDULE D - PART 1

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

1	2	3	4	5	6	7	8	Interest			12	13	14	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	Amount of Interest due and accrued Dec. 31. Current year, on bonds in default as to principal or interest	Maturity Date	NAIC Designation
	OVERFLOW AMOUNTS FROM PAGE 19, 20 and 21	XXX	XXX	-	-	-	-	XXX	-	-			-	XXX	XXX
XXX	**Totals**	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	3	4	5	6	7	8	9	10	Dividends		13	14
Cusip #	Description Give complete and accurate description of all stocks and mutual funds owned.	From Whom Acquired	Date Acquired	No. of Shares	Par Value Per Share (Preferred Stocks)	Book Value	Rate Per Share Used To Obtain Market Value	Market Value/ Fair Value December 31 of Current Year	Actual Cost	11 Received During Year	12 Dividends Amount Due and Accrued Dec. 31	Increase, by Adjustment, in Book Value During Year	Decrease, by Adjustment in Book Value During Year
62989*105	NAMICO Class B Common Stock	Unknown	Unknown	30.00		$9,513.60	317.12	9,513.60	$1,530.00				7.20
	West & Knox Agency			1,500.00		42,837.07	28.56	42,837.07	17,119.90			-	-
	OVERFLOW AMOUNTS FROM PAGE 19, 20 and 21	XXX	XXX	XXX	XXX	-	XXX	-	-	-	-	-	-
XXX	**Totals**	XXX	XXX	XXX	XXX	$ 52,350.67	XXX	$ 52,350.67	$ 18,649.90	$ -	$ -	$ -	$ 7.20

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 Cusip #	2 Description 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).	3 Date Sold	4 Name of Purchaser (If matured or called under redemption option, so state and give price at which called.)	5 No. of Shares of Stock	6 Consideration (Excluding Accrued Interest on Bonds)	7 Par Value of Bonds	8 Cost to Company (Excluding Accrued Interest on Bonds)	9 Book Value at Date of Sale	10 Increase, By Adjustment in Book Value During Year	11 Decrease, By Adjustment in Book Value During Year	12 Profit on Sale	13 Loss on Sale	14 Interest on Bonds Received During Year (including accrued interest on bonds sold)	15 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			90,982.67			
OVERFLOW AMOUNTS							
Totals	XXX	XXX	$ -	$ 90,982.67	$ -	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:								
1) Susan Barber	Treasurer	$22,824.00						$ 22,824.00
2) Janet Ricer	Administrative Assistant	$3,337.20						$ 3,337.20
3) Tina Lewis	Administrative Assistant	2,910.00						$ 2,910.00
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	$ 29,071.20	$ -	$ -	$ 27,000.00	$ -	$ -	$ 56,071.20

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, Lightening
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
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 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 2019

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.

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:				
JP Morgan Chase, N.A. Baton Rouge LA				78,512.82
JP Morgan Chase, N.A. Baton Rouge LA	0.040%	247.64		60,841.11
First Federal Community Bank	1.250%	4,000.21		225,341.21
Citizens Bank				100.00
Citizens Bank Money Market	1.110%	1,891.93		256,559.72
Key Bank				25.00
Key Bank CD	3.000%	7,084.91		243,247.16
OVERFLOW AMOUNTS	xxxx	0.00	0.00	0.00
Total	xxxx	$ 13,224.69	$ -	$ 864,627.02

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

ANNUAL STATEMENT FOR THE YEAR **2019**

West and knox Mutual Insurance Company

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

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	3	4	5	6	7	8	Interest			12	13	14	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	Amount of Interest due and accrued Dec. 31. Current year, on bonds in default as to principal or interest	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	3	4	5	6	7	8	9	10	Dividends		13	14
										11	12		
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	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
XXX	**Totals to Page 12**	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	3	4	5	6	7	8	Interest			12	13	14	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	Amount of Interest due and accrued Dec. 31. Current year, on bonds in default as to principal or interest	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	3	4	5	6	7	8	9	10	Dividends		13	14
										11	12		
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	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
XXX	**Totals to Page 12**	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	3	4	5	6	7	8	Interest			12	13	14	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	Amount of Interest due and accrued Dec. 31. Current year, on bonds in default as to principal or interest	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	3	4	5	6	7	8	9	10	Dividends		13	14
										11	12		
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	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
XXX	**Totals to Page 12**	XXX	XXX	XXX	XXX	$ -	XXX	$ -	$ -	$ -	$ -	$ -	$ -

ANNUAL STATEMENT FOR THE YEAR 2019

West and knox Mutual Insurance Company

OVERFLOW PAGE FOR SCHEDULE E

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:				
Totals To Page 16	xxxx	$ -	$ -	$ -

MUTUAL PROTECTIVE ANNUAL STATEMENT INSTRUCTIONS

1. Date of filing: This statement is required to be filed by March 1st. This date is fixed by statute and no extension of time will be granted (Ohio Revised Code 3939.09).
2. Blank schedules will not be accepted as meaning anything. If no entries are to be made, write "none" in the first line in the description column.
3. Bonds rated 1 or 2 by the Securities Valuation Office are carried at amortized value; bonds rated 3-6 are carried at the lower of amortized cost or fair value. Bonds shall be valued in accordance with SSAP No. 26, the *NAIC Purposes and Procedures of the Securities Valuation Office Manual*, and the designation assigned in the *NAIC Valuations of Securities product* prepared by the NAIC Securities Valuation Office.
4. Unaffiliated common stocks shall be valued at fair value. In those instances where unit price is not available from the Securities Valuation Office, it is the responsibility of management to determine fair value based on analytical or pricing mechanisms. See SSAP No. 30.
5. Investments in Subsidiary, controlled or affiliated common stocks are addressed in SSAP No. 88.
6. The bonds and stocks should be grouped in the following order and each group arranged alphabetically in their respective schedules, viz:

BONDS

(a) Government
(b) States, Territories and Possessions
(c) Political Subdivisions of States, Territories and Possessions
(d) Special Revenue and Special Assessment Obligations
(e) Public Utilities
(f) Industrial and Miscellaneous

STOCKS

(a) Public Utilities
(b) Banks, Trusts and Insurance Companies
(c) Industrial and Miscellaneous
(e) Mutual Funds

7. Credit for interest due and accrued on bonds in default as to principal or interest should be nonadmitted in "investment income due and accrued."
8. Breakout the portion of premiums and losses attributable to each covered peril to the extent such can be identified, in Column 1 in Underwriting Exhibit Part 2 and Underwriting Exhibit Part 2A on page 8. If unable to breakout perils, aggregate the premiums and losses and label as "physical damage to property" in column 1 in both Exhibits.
9. All reinsurance ceded and assumed must be itemized in the Reinsurance Schedule on page 15. For reinsurance ceded the name of the reinsurer, not the broker, is to be listed.
10. The Organizational Chart on page 17 should clearly present the identities of and interrelationship between the parent, all affiliated insurers and other affiliates of an insurance holding company system as defined in Chapter 3901.32 of the Ohio Revised Code. Each mutual protective association that meets the definition of an insurance holding company system is required to file an annual Form B Insurance Holding Company System Registration Statement by June 1st. See Ohio Regulation 3901-3-02 for more information.
11. Attach additional sheets if necessary for any section that may require additional lines. Additional overflow schedules are on pages 18-22.