

ANNUAL STATEMENT

For the Year Ended

December 31, 2019

OF THE CONDITION AND AFFAIRS OF THE

FARMERS 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

10304

Home Office

1616 TRI COUNTY ROAD

Street and Number

WINCHESTER 45697

City

Zip Code

OH

Mail Address

PO BOX 116

Street and Number

WINCHESTER 45697

City

Zip Code

OH

Main Administrative Office

937-695-0305

Telephone Number

Organized

OCTOBER 4, 1898

Commenced Business

OCTOBER 4, 1898

Annual Statement Contact Person

GREGORY W. PFEFFER

Telephone Number

937-695-0305

Contact Person Email Address

FARMERSMUTUALINSCO@GMAIL.COM

OFFICERS

President

STEPHEN ROCKEY

Vice President

LARRY MCINTIRE

Secretary

GREGORY W. PFEFFER

Treasurer

GREGORY W. PFEFFER

DIRECTORS

(ALL DIRECTORS MUST BE SHOWN)

STEPHEN ROCKEY

LARRY MCINTIRE

LARRY PURDIN

JAMES KENDALL

GREGORY HUFF

State of Ohio

County of

ADAMS

STEPHEN ROCKEY

President and

GREGORY W. PFEFFER

Secretary of the

FARMERS MUTUAL INSURANCE COMPANY

above described officers of said reporting entity, and that on the reporting period stated above all the assets and liabilities 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, and the information and knowledge and belief, respectively.



Linda J. Sawyers
Notary Public, State of Ohio
My Commission Expires
May 29, 2022

Subscribed and sworn to before me, this 20th

day of February 20

Notary Public

Stephen Rockey
President

Gregory W. Pfeffer
Secretary

SEE ACCOUNTANT'S COMPILATION REPORT

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	0.00
2	Preferred stocks, common stocks and mutual funds (Schedule D - Part 2)	9,513.60	0.00	9,513.60	9,520.74
3	Real estate (less liens, encumbrances) (Schedule A)	29,667.05	0.00	29,667.05	31,420.11
4	Cash (Schedule E)	1,585,148.99	0.00	1,585,148.99	1,530,714.92
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	1,624,329.64	0.00	1,624,329.64	1,571,655.77
8	Investment income due and accrued	720.44	0.00	720.44	676.88
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)	237,006.43	0.00	237,006.43	242,020.48
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		0.00	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	1,862,056.51	0.00	1,862,056.51	1,814,353.13
	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

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**ANNUAL STATEMENT FOR THE YEAR
FARMERS MUTUAL INSURANCE COMPANY**

2019

LIABILITIES, SURPLUS AND OTHER FUNDS

		Current Year	Prior Year
1	Unpaid Losses (Underwriting Exhibit - Part 2A)	10,000.00	10,000.00
2	Unpaid loss adjustment expenses (Underwriting Exhibit - Part 2A)	0.00	0.00
3	Commissions due and payable to agents	0.00	0.00
4	Other expenses (excluding taxes, licenses and fees)	3,714.05	6,349.72
5	Taxes, licenses and fees (excluding federal income taxes)	673.66	635.58
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	35,423.52	37,111.48
10	Advance premium		
11	Ceded reinsurance premiums payable	0.00	0.00
12	Funds held by company under reinsurance treaties		
13	Amounts withheld or retained by company for account of others	0.00	2.50
14	Provision for unauthorized reinsurance		
15	Payable to parent, subsidiaries and affiliates		
16	Aggregate write-ins for liabilities	-12,849.72	-5,798.00
17	Total liabilities	36,961.51	48,301.28
18	Surplus as regards policyholders	1,825,095.00	1,766,051.85
19	Total liabilities and surplus	1,862,056.51	1,814,353.13
	Details of Write-Ins for Liabilities:		
1601	GMRC LIABILITY (DUE)/PAYABLE	-9,100.22	-5,798.00
1602	FEDERAL PAYROLL TAX OVERPAYMENT	-3,749.50	
1603			
1698	Summary or remaining write-ins from overflow page	0.00	0.00
1699	Total aggregate write-ins	-12,849.72	-5,798.00

ANNUAL STATEMENT FOR THE YEAR
FARMERS MUTUAL INSURANCE COMPANY
STATEMENT OF INCOME

2019

		Current Year	Prior Year
	UNDERWRITING INCOME		
1.1	Gross Assessments/Premiums earned	706,005.23	736,976.93
1.2	Less: Return Assessments/Premiums earned		
1.3	Direct Assessments/Premiums earned	706,005.23	736,976.93
1.4	Deduct premiums for reinsurance ceded (Reinsurance Schedule)	211,890.55	192,485.23
1.5	Add premiums received for reinsurance assumed (Reinsurance Schedule)	0.00	
1.6	Net Assessments/Premiums earned	494,114.68	544,491.70
	DEDUCTIONS		
2	Losses incurred (Underwriting Exhibit - Part 2)	185,757.27	243,063.10
3	Loss expenses incurred (Expense Exhibit)	12,500.04	13,039.04
4	Other underwriting expenses incurred (Expense Exhibit)	270,881.80	269,493.12
5	Aggregate write-ins for underwriting deductions	0.00	0.00
6	Total underwriting deductions	469,139.11	525,595.26
7	Net underwriting gain (loss)	24,975.57	18,896.44
	INVESTMENT INCOME		
8	Net investment income earned	26,620.86	24,558.19
9	Net realized capital gains (losses) less capital gains tax		
10	Net investment gain (loss)	26,620.86	24,558.19
	OTHER INCOME		
11	Net gain (loss) from agents' or premium balances charged off		
12	Finance and service charges not included in premiums		
13	Aggregate write-ins for miscellaneous income	12,101.86	18,371.31
14	Total other income	12,101.86	18,371.31
15	Net income, after capital gains tax and before federal income taxes	63,698.29	61,825.94
16	Federal income taxes incurred	4,648.00	1,630.00
17	Net income	59,050.29	60,195.94
	SURPLUS ACCOUNT		
18	Surplus as regards policyholders, December 31 prior year	1,766,051.85	1,705,331.00
19	Net income	59,050.29	60,195.94
20	Change in net unrealized capital gains or (losses) less capital gains tax	-7.14	524.91
21	Change in net deferred income tax		
22	Change in nonadmitted assets (Exhibit of Nonadmitted Assets)	0.00	0.00
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	59,043.15	60,720.85
26	Surplus as regards policyholders, December 31 current year	1,825,095.00	1,766,051.85
	DETAILS OF WRITE-INS		
0501			
0502			
0503			
0599	Total Aggregate write-ins for underwriting deductions	0.00	0.00
1301	SALVAGE INCOME	0.00	0.00
1302	OTHER INCOME	248.18	1,844.62
1303	GMRC COMMISSION	11,853.68	16,526.69
1304			
1399	Total Aggregate write-ins for miscellaneous income	12,101.86	18,371.31
2401			
2402			
2499	Total Aggregate write-ins for gains and losses in surplus	0.00	0.00

ANNUAL STATEMENT FOR THE YEAR
FARMERS MUTUAL INSURANCE COMPANY
CASH FLOW STATEMENT

2019

		Current Year	Prior Year
Cash from Operations			
1	Premiums/Assessments collected net of reinsurance	499,128.73	515,408.27
2	Net investment income	26,577.30	24,571.62
3	Miscellaneous income	12,101.86	18,371.31
4	Total	537,807.89	558,351.20
5	Benefit and loss related payments	185,757.27	238,063.10
6	Commissions, expenses paid and aggregate write-ins for deductions	284,226.37	287,251.11
7	Federal and foreign income taxes paid (recovered)	4,648.00	1,630.00
8	Total	474,631.64	526,944.21
9	Net cash from operations	63,176.25	31,406.99
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)	-8,742.18	-29,689.18
13	Net cash from financing and miscellaneous sources	-8,742.18	-29,689.18
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS			
14	Net change in cash, cash equivalents and short-term investments	54,434.07	1,717.81
15.1	Beginning of year (cash, cash equivalents and short-term investments)	1,530,714.92	1,528,997.11
15.2	End of year (cash, cash equivalents and short-term investments)	1,585,148.99	1,530,714.92

ANNUAL STATEMENT FOR THE YEAR
FARMERS MUTUAL INSURANCE COMPANY

2019

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	76,724.54
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	76,724.54
3	Allowances to managers and agents	0.00
4	Advertising	1,404.30
5	Boards, bureaus and associations	0.00
6	Surveys and underwriting reports	0.00
7	Audit of assureds' records	0.00
	Salary and related items:	
8.1	Salaries	96,311.39
8.2	Payroll taxes	8,608.62
9	Employee relations and welfare	0.00
10	Insurance	9,381.52
11	Directors' fees	9,600.00
12	Travel and travel items	0.00
13	Rent and rent items	0.00
14	Equipment	0.00
15	Cost or depreciation of EDP equipment and software	0.00
16	Printing and stationery	0.00
17	Postage, telephone, exchange and express	7,449.71
18	Legal and auditing	2,427.40
19	Loss adjustment expenses	12,500.04
18	Investment expenses	0.00
19	Totals	147,682.98
	Taxes, licenses and fees:	
20.1	State and local insurance taxes	0.00
20.2	Insurance department licenses and fees	1,950.00
20.3	All other (excluding federal income and real estate)	0.00
20.4	Total taxes, licenses and fees	1,950.00
21	Real estate expenses	6,111.16
22	Real estate taxes	673.66
23	Aggregate write-ins for miscellaneous expenses	50,239.50
24	Total expenses incurred (a)	283,381.84
25	Less unpaid expenses - current year	14,387.71
26	Add unpaid expenses - prior year	16,985.30
27	Total expenses paid	285,979.43
Details of Write-Ins:		
2301	DUES & SUBSCRIPTIONS	4,081.00
2302	MISCELLANEOUS EXPENSE	5,571.68
2303	OFFICE SUPPLIES	6,613.90
2304	CONTRACT LABOR	33,972.92
2305		
2399	Total Write-ins	50,239.50
(a) Includes management fees of \$0 to affiliates and \$0 to non-affiliates		

ANNUAL STATEMENT FOR THE YEAR
FARMERS MUTUAL INSURANCE COMPANY

2019

INSURANCE IN FORCE

		Amount (dollars)	Number
1	In force December 31 of previous year (to equal prior year's statement)	108,181,140	1,130
2	Written during the year	2,306,400	23
3	Total	110,487,540	1,153
4	Deduct those expired and cancelled	4,824,175	61
5	In force December 31 of current year	105,663,365	1,092
6	Deduct amount reinsured	105,163,365	XXX
7	Net amount in force	500,000	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
WIND	44,708.95				44,708.95
FIRE	88,220.59		-		88,220.59
LIGHTNING	14,796.16				14,796.16
EXTENDED COVERAGES	38,031.57				38,031.57
					-
					-
					-
OVERFLOW AMOUNTS					-
Totals	\$ 185,757.27	\$ -	\$ -	\$ -	\$ 185,757.27

* 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
WIND	5,000.00				5,000.00
FIRE	5,000.00				5,000.00
					-
					-
					-
					-
					-
OVERFLOW AMOUNTS					-
Totals	\$ 10,000.00	\$ -	\$ -	\$ -	\$ 10,000.00

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

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

ANNUAL STATEMENT FOR THE YEAR
FARMERS MUTUAL INSURANCE COMPANY

2019

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	0.00	0.00	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	0.00	0.00	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

2019 ANNUAL STATEMENT OF FARMERS MUTUAL INSURANCE COMPANY

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)
OFFICE BUILDING & LOT	3/12/1945	FARMERS MUTUAL INSURANCE COMPANY	58,921.63		29,254.58		-		
							29,667.05		
							-		
							-		
							-		
OVERFLOW AMOUNTS							-		
Totals	XXX	XXX	\$ 58,921.63	\$ -	\$ 29,254.58	\$ -	\$ 29,667.05	\$ -	\$ -

*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)
PRIOR ASSETS	VARIOUS		70,897.28		70,897.28		-
							-
							-
							-
							-
							-
							-
							-
							-
							-
							-
							-
							-
OVERFLOW AMOUNTS							-
Totals	XXX	XXX	\$ 70,897.28	\$ -	\$ 70,897.28	\$ -	\$ -

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

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2019

ANNUAL STATEMENT OF THE

FARMERS MUTUAL INSURANCE COMPANY

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.

[illegible]

*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.

[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 INSURANCE COMPANY	CEDED: WE CEDE ALL IN EXCESS OF OUR STOP LOSS TO GRINNELL	GRINNELL, IA	105,163,365	211,890.55	-		
OVERFLOW AMOUNTS							
Totals	XXX	XXX	\$ 105,163,365	\$ 211,890.55	\$ -	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) GREGORY W. PFEFFER	SEC/TREAS/MANAGER	65,512.56	76,724.54				6,000.00	\$ 148,237.10
2) CARMA J. TINCHER	ASST. SEC/TREAS	-					2,000.00	\$ 2,000.00
3) HANNAH ELDRIDGE	CSR	3,590.19						\$ 3,590.19
4) BRITTANY SPRIGGS	CSR	4,927.26						\$ 4,927.26
5) BAILEY SCHIRTZINGER	CSR	11,125.00						\$ 11,125.00
6) NICOLETTE CARVER	CSR	7,787.50						\$ 7,787.50
Directors:								
STEPHEN ROCKEY	PRESIDENT/DIRECTOR				1,950.00			\$ 1,950.00
LARRY MCINTIRE	VICE PRES/DIRECTOR				1,800.00			\$ 1,800.00
LARRY PURDIN	DIRECTOR				1,950.00			\$ 1,950.00
GREGORY HUFF	DIRECTOR				1,950.00			\$ 1,950.00
JAMES KENDALL	DIRECTOR				1,950.00			\$ 1,950.00
								\$ -
								\$ -
								\$ -
								\$ -
								\$ -
								\$ -
								\$ -
Totals	XXXX	\$ 92,942.51	\$ 76,724.54	\$ -	\$ 9,600.00	\$ -	\$ 8,000.00	\$ 187,267.05

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

X

2. What is the largest risk assumed and retained:

\$500,000

3. What kind of perils are being covered?

FIRE, WINDSTORM, HAIL, VANDALISM, FALLING & MOVING BODIES, OVERTURN

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

NO

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

5. In what counties does the Company operate:

MAINLY ADAMS, BROWN, CLERMONT, HIGHLAND, PIKE, SCIOTO

6. Name of Principal Officer and amount of bond.

GREGORY W. PFEFFER - \$250,000

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.

CARMA TINCHER & BAILEY SCHIRTZINGER - COVERED UNDER SAME \$250,000 BOND AS GREGORY PFEFFER

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

NO

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

800

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.

12/31/2016

12. How many assessments were made during the year?

1 PER POLICY

Date of last assessment

AT POLICY ANNIVERSARY

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

YES

14. Rate of policy fee

\$140/YEAR

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

0

interest thereon

0

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.

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2019

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
FARMERS MUTUAL INSURANCE COMPANY

2019

ORGANIZATIONAL CHART

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

NONE

Supplement for the year2019

of theFARMERS MUTUAL INSURANCE COMPANY

SUPPLEMENTAL COMPENSATION EXHIBIT

(To be filed by March 1)

PART 1 - INTERROGATORIES

1. The reporting insurer is a member of a group of insurers or other holding company system:YesNoX
- If yes, do the above amounts represent
- 1)total gross compensation paid to each individual by or on behalf of all companies which are part of the groupYes
- or 2) allocation to each insurerYes
2. Did any person while an officer, director, or trustee of the reporting entity receive directly or indirectly, during the period covered by this statement any commission on the business transactions of the reporting entity?YesXNo
3. Except for retirement plans generally applicable to its staff employees, has the reporting entity any agreement with any person, other than contracts with its agents for the payment of commissions whereby it agrees that for any service rendered or to be rendered, that he/she shall receive directly or indirectly, any salary, compensation or emolument that will extend beyond a period of 12 months from the date of the agreement?YesNoX

Part 2 - OFFICERS AND EMPLOYEES COMPENSATION

1	2	Annual Compensation			
		3	4	5	6
		Salary	Bonus	All Other Compensation	Totals
1. GREGORY W. PFEFFER SECRETARY/TREASURER/MANAGER	2019	65,513	6,000	76,725	148,238
	2018	63,922		77,440	141,362
	2017	63,604		80,414	144,018
2. CARMA J. TINCHER ASSISTANT SECRETARY/TREASURER	2019			2000	2,000
	2018	11,538			11,538
	2017	32,578			32,578
3. VALERIE L. LONG CSR	2019				0
	2018				0
	2017				0
4. KRISTIAN ALLEN CSR	2019				0
	2018				0
	2017	16,688			16,688
5. BRITTANY SPRIGGS CSR	2019	4,927			4,927
	2018	26,834			26,834
	2017	10,063			10,063
6. HANNAH ELDRIDGE CSR	2019	3,590			3,590
	2018	20,196			20,196
	2017				0
7. BAILEY SCHIRTZINGER CSR	2019	11,125			11,125
	2018				0
	2017				0
8. NICOLETTE CARVER CSR	2019	7,788			7,788
	2018				0
	2017				0
9.	2019				0
	2018				0
	2017				0
10.	2019				0
	2018				0
	2017				0

PART 3 - DIRECTOR COMPENSATION

1	2	3	4
Name and Principal Position or Occupation	Compensation Paid or Deferred for Services as Director	All other Compensation Paid or Deferred	Totals
1. STEPHEN ROCKEY-PRESIDENT/DIRECTOR	1,950		1,950
2. LARRY MCINTIRE-VICE PRES/DIRECTOR	1,800		1,800
3. LARRY PURDIN-DIRECTOR	1,950		1,950
4. GREGORY HUFF-DIRECTOR	1,950		1,950
5. JAMES KENDALL - DIRECTOR	1,950		1,950
6.			0
7.			0
8.			0
9.			0
10.			0
11.			0
12.			0
13.			0
14.			0
15.			0
16.			0
17.			0
18.			0
19.			0
20.			0
21.			0
22.			0
23.			0
24.			0
25.			0