

ANNUAL STATEMENT

For the Year Ended

December 31 , 2020

OF THE CONDITION AND AFFAIRS OF THE

PARIS & WASHINGTON TOWNSHIPS HOME 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

10266

Home Office

130 Union Avenue

Street and Number

Minerva

City

44657

Zip Code

OH

Mail Address

130 Union Avenue

Street and Number

Minerva

City

44657

Zip Code

OH

Main Administrative Office

(330) 862-2112

Telephone Number

Organized

October 1, 1881

Commenced Business

October 1, 1881

Annual Statement Contact Person

Kelly Palmer

Telephone Number

(330) 862-2112

Contact Person Email Address

OFFICERS

President

Hunter Palmer

Vice President

Rodney Campbell

Secretary

Kelly Palmer

Treasurer

Kelly Palmer

DIRECTORS

(ALL DIRECTORS MUST BE SHOWN)

William Alexander	Mike Bardo	Kelly Palmer	Rodney Campbell
Louie Zavarelli		Thomas Cope	Hunter Palmer

State of Ohio

County of

Stark County

Hunter Palmer

President and

Kelly Palmer

Secretary of the

PARIS & WASHINGTON TOWNSHIPS HOME 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

day of 20

Notary Public

President

Hunter Palmer

Secretary

Kelly Palmer

ANNUAL STATEMENT FOR THE YEAR
PARIS & WASHINGTON TOWNSHIPS HOME INSURANCE COMPANY

2020

ASSETS

		Assets Current Year	Nonadmitted Assets Current Year	Net Admitted Assets Current Year	Net Admitted Assets Prior Year
1	Bonds (Schedule D - Part 1)	2,221,187.00	0.00	2,221,187.00	2,908,706.00
2	Preferred stocks, common stocks and mutual funds (Schedule D - Part 2)	433,628.00	0.00	433,628.00	460,002.00
3	Real estate (less liens, encumbrances) (Schedule A)	188,107.00	0.00	188,107.00	196,908.00
4	Cash (Schedule E)	2,513,485.00	0.00	2,513,485.00	1,860,226.00
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	5,356,407.00	0.00	5,356,407.00	5,425,842.00
8	Investment income due and accrued	20,153.00	0.00	20,153.00	24,781.00
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		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	3,981.00	3,981.00	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	5,380,541.00	3,981.00	5,376,560.00	5,450,623.00
	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
PARIS & WASHINGTON TOWNSHIPS HOME INSURANCE COMPANY

2020

LIABILITIES, SURPLUS AND OTHER FUNDS			
		Current Year	Prior Year
1	Unpaid Losses (Underwriting Exhibit - Part 2A)	79,900.00	61,954.00
2	Unpaid loss adjustment expenses (Underwriting Exhibit - Part 2A)	0.00	0.00
3	Commissions due and payable to agents	141,997.00	44,549.00
4	Other expenses (excluding taxes, licenses and fees)	4,011.00	109,951.00
5	Taxes, licenses and fees (excluding federal income taxes)		
6	Current federal income taxes (including \$0 on realized capital gains (losses))	9,502.00	3,819.00
7	Net deferred tax liability		
8	Borrowed money and interest thereon		
9	Unearned assessment/premium reserve	745,505.00	821,094.00
10	Advance premium		
11	Ceded reinsurance premiums payable	28,967.00	28,681.00
12	Funds held by company under reinsurance treaties		
13	Amounts withheld or retained by company for account of others	9,470.00	8,660.00
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	1,019,352.00	1,078,708.00
18	Surplus as regards policyholders	4,357,208.00	4,371,915.00
19	Total liabilities and surplus	5,376,560.00	5,450,623.00
	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

2020

PARIS & WASHINGTON TOWNSHIPS HOME INSURANCE COMPANY

STATEMENT OF INCOME

		Current Year	Prior Year
	UNDERWRITING INCOME		
1.1	Gross Assessments/Premiums earned	1,929,563.00	2,107,436.00
1.2	Less: Return Assessments/Premiums earned		
1.3	Direct Assessments/Premiums earned	1,929,563.00	2,107,436.00
1.4	Deduct premiums for reinsurance ceded (Reinsurance Schedule)	347,603.00	344,005.00
1.5	Add premiums received for reinsurance assumed (Reinsurance Schedule)	0.00	0.00
1.6	Net Assessments/Premiums earned	1,581,960.00	1,763,431.00
	DEDUCTIONS		
2	Losses incurred (Underwriting Exhibit - Part 2)	544,672.00	398,845.00
3	Loss expenses incurred (Expense Exhibit)	21,723.00	28,785.00
4	Other underwriting expenses incurred (Expense Exhibit)	1,154,778.00	1,228,014.00
5	Aggregate write-ins for underwriting deductions	0.00	0.00
6	Total underwriting deductions	1,721,173.00	1,655,644.00
7	Net underwriting gain (loss)	-139,213.00	107,787.00
	INVESTMENT INCOME		
8	Net investment income earned	107,352.00	126,629.00
9	Net realized capital gains (losses) less capital gains tax	6,822.00	3,758.00
10	Net investment gain (loss)	114,174.00	130,387.00
	OTHER INCOME		
11	Net gain (loss) from agents' or premium balances charged off		0.00
12	Finance and service charges not included in premiums		0.00
13	Aggregate write-ins for miscellaneous income	25,587.00	26,689.00
14	Total other income	25,587.00	26,689.00
15	Net income, after capital gains tax and before federal income taxes	548.00	264,863.00
16	Federal income taxes incurred	22,605.00	13,830.00
17	Net income	-22,057.00	251,033.00
	SURPLUS ACCOUNT		
18	Surplus as regards policyholders, December 31 prior year	4,371,915.00	4,083,138.00
19	Net income	-22,057.00	251,033.00
20	Change in net unrealized capital gains or (losses) less capital gains tax	3,808.00	33,409.00
21	Change in net deferred income tax		
22	Change in nonadmitted assets (Exhibit of Nonadmitted Assets)	3,542.00	4,335.00
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	-14,707.00	288,777.00
26	Surplus as regards policyholders, December 31 current year	4,357,208.00	4,371,915.00
	DETAILS OF WRITE-INS		
0501			
0502			
0503			
0599	Total Aggregate write-ins for underwriting deductions	0.00	0.00
1301	Miscellaneous Income	25,587.00	26,689.00
1302			
1303			
1304			
1399	Total Aggregate write-ins for miscellaneous income	25,587.00	26,689.00
2401			
2402			
2499	Total Aggregate write-ins for gains and losses in surplus	0.00	0.00

ANNUAL STATEMENT FOR THE YEAR
PARIS & WASHINGTON TOWNSHIPS HOME INSURANCE COMPANY
CASH FLOW STATEMENT

2020

		Current Year	Prior Year
Cash from Operations			
1	Premiums/Assessments collected net of reinsurance	1,506,657.00	1,670,072.00
2	Net investment income	111,980.00	132,930.00
3	Miscellaneous income	26,397.00	26,078.00
4	Total	1,645,034.00	1,829,080.00
5	Benefit and loss related payments	548,449.00	389,676.00
6	Commissions, expenses paid and aggregate write-ins for deductions	1,150,927.00	1,157,076.00
7	Federal and foreign income taxes paid (recovered)	16,922.00	21,626.00
8	Total	1,716,298.00	1,568,378.00
9	Net cash from operations	-71,264.00	260,702.00
Cash from Investments			
10	Proceeds from investments sold, matured or repaid:		
10.1	Bonds	694,341.00	446,619.00
10.2	Stocks	30,182.00	14,934.00
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	724,523.00	461,553.00
11	Cost of investments acquired (long-term only):		
11.1	Bonds		567,881.00
11.2	Stocks		
11.3	Real estate		
11.4	Miscellaneous applications		
11.5	Total investments acquired	0.00	567,881.00
11.6	Net cash from investments	724,523.00	-106,328.00
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	653,259.00	154,374.00
15.1	Beginning of year (cash, cash equivalents and short-term investments)	1,860,226.00	1,705,852.00
15.2	End of year (cash, cash equivalents and short-term investments)	2,513,485.00	1,860,226.00

**ANNUAL STATEMENT FOR THE YEAR
PARIS & WASHINGTON TOWNSHIPS HOME INSURANCE COMPANY**

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EXPENSE EXHIBIT

		Current Year
1.1	Claim Adjusting: 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
2.1	Commission and Brokerage: Direct commission and brokerage	306,352.00
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	306,352.00
3	Allowances to managers and agents	0.00
4	Advertising	203,300.00
5	Boards, bureaus and associations	7,159.00
6	Surveys and underwriting reports	
7	Audit of assureds' records	0.00
8.1	Salary and related items: Salaries	213,400.00
8.2	Payroll taxes	27,267.00
9	Employee relations and welfare	184,760.00
10	Insurance	11,371.00
11	Directors' fees	41,300.00
12	Travel and travel items	15,355.00
13	Rent and rent items	12,000.00
14	Equipment	0.00
15	Cost or depreciation of EDP equipment and software	3,534.00
16	Printing and stationery	57,172.00
17	Postage, telephone, exchange and express	28,953.00
18	Legal and auditing	22,608.00
19	Loss adjustment expenses	21,723.00
18	Investment expenses	0.00
19	Totals	849,902.00
20.1	Taxes, licenses and fees: State and local insurance taxes	250.00
20.2	Insurance department licenses and fees	3,060.00
20.3	All other (excluding federal income and real estate)	0.00
20.4	Total taxes, licenses and fees	3,310.00
21	Real estate expenses	12,580.00
22	Real estate taxes	2,196.00
23	Aggregate write-ins for miscellaneous expenses	2,161.00
24	Total expenses incurred (a)	1,176,501.00
25	Less unpaid expenses - current year	146,908.00
26	Add unpaid expenses - prior year	154,500.00
27	Total expenses paid	1,184,093.00
	Details of Write-Ins:	
2301	Management fees	0.00
2302	Miscellaneous	2,161.00
2303		
2304		
2305		
2399	Total Write-ins	2,161.00

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

ANNUAL STATEMENT FOR THE YEAR2020

PARIS & WASHINGTON TOWNSHIPS HOME INSURANCE COMPANY

INSURANCE IN FORCE

		Amount (dollars)	Number
1	In force December 31 of previous year (to equal prior year's statement)	384,521,334	2,882
2	Written during the year	12,558,700	115
3	Total	397,080,034	2,997
4	Deduct those expired and cancelled	60,627,024	284
5	In force December 31 of current year	336,453,010	2,713
6	Deduct amount reinsured	0	XXX
7	Net amount in force	336,453,010	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	544,672.00				544,672.00
					-
					-
					-
					-
					-
					-
OVERFLOW AMOUNTS					-
Totals	\$ 544,672.00	\$ -	\$ -	\$ -	\$ 544,672.00

* 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	79,900.00				79,900.00
					-
					-
					-
					-
					-
					-
OVERFLOW AMOUNTS					-
Totals	\$ 79,900.00	\$ -	\$ -	\$ -	\$ 79,900.00

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

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

ANNUAL STATEMENT FOR THE YEAR
PARIS & WASHINGTON TOWNSHIPS HOME INSURANCE COMPANY

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EXHIBIT OF NONADMITTED ASSETS

		Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets
1	Bonds			0.00
2	Preferred and common stocks and mutual funds			0.00
3	Real estate (less liens, encumbrances)			0.00
4	Cash			0.00
5	Short-term investments			0.00
6	Aggregate write-ins for invested assets			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	3,981.00	7,523.00	3,542.00
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	3,981.00	7,523.00	3,542.00
	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)
Land, Buildings & Improvements	Various		333,415.00		145,308.00		188,107.00	12,000.00	12,000.00
							-		
							-		
							-		
							-		
OVERFLOW AMOUNTS							-		
Totals	XXX	XXX	\$ 333,415.00	\$ -	\$ 145,308.00	\$ -	\$ 188,107.00	\$ 12,000.00	\$ 12,000.00

*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)
Furniture, Computers & Equipment	Various		39,807.00		35,826.00		3,981.00
							-
							-
							-
							-
							-
							-
							-
							-
							-
							-
							-
							-
OVERFLOW AMOUNTS							-
Totals	XXX	XXX	\$ 39,807.00	\$ -	\$ 35,826.00	\$ -	\$ 3,981.00

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.

XXX	Totals	XXX	XXX	XXX	\$ 725,945.95	\$685,000.00	\$ 728,903.96	\$ 718,180.00	\$ 2,868.35	\$ 1,924.32	\$ 7,240.97	\$ 419.05	\$ 1,365.70	\$ -

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		347,603.00			
OVERFLOW AMOUNTS							
Totals	XXX	XXX	\$ -	\$ 347,603.00	\$ -	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:								
Hunter Palmer	President				6,400.00			\$ 6,400.00
Rodney Campbell	Vice President				5,800.00			\$ 5,800.00
Kelly Palmer	Secretary / Treasurer				5,400.00			\$ 5,400.00
4)								\$ -
5)								\$ -
								\$ -
Directors:								
Mike Bardo	Director				5,400.00			\$ 5,400.00
William Alexander	Director				5,400.00			\$ 5,400.00
Louie Zavarelli	Director				4,950.00			\$ 4,950.00
Thomas Cope	Director				4,950.00			\$ 4,950.00
Wayne Wallace	Director/retired				3,000.00			\$ 3,000.00
								\$ -
								\$ -
								\$ -
								\$ -
								\$ -
								\$ -
								\$ -
Totals	XXXX	\$ -	\$ -	\$ -	\$ 41,300.00	\$ -	\$ -	\$ 41,300.00

GENERAL INTERROGATORIES

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

1. Company's retention:

Fire

\$100,000

Wind

\$100,000

Other

\$100,000

1a. Retention before reinsurance applies for:

Catastrophe Reinsurance

\$200,000

Aggregate excess of loss

\$1,375,000

2. What is the largest risk assumed and retained:

3. What kind of perils are being covered?

FIRE LIGHTNING, WND & EC

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:

ALL COUNTIES

6. Name of Principal Officer and amount of bond.

PARIS & WASHINGTON \$100000

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.

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.

10. Was an annual report of the Company made available to each policyholder?

YES

If so, did such report agree

YES

11. State as of what date the latest examination of the Company was made by the Ohio Department of Insurance.

12. How many assessments were made during the year?

12

Date of last assessment

12/31/2020

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

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

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?

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.

2020

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.

OVERFLOW AMOUNTS FROM Pg 20	xxxx		0.00		0.00		0.00
Total	xxxx	\$	-	\$	13,828.00	\$	2,513,485.00

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

ORGANIZATIONAL CHART

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

Paris & Washington Townships Home Insurance Company

ANNUAL STATEMENT FOR THE YEAR
PARIS & WASHINGTON TOWNSHIPS HOME INSURANCE COMPANY

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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	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

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ANNUAL STATEMENT OF THE

PARIS & WASHINGTON TOWNSHIPS HOME INSURANCE COMPANY

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
Cusip #	Description 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	9	10	11	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
								Rate (%)	Amount Due and Accrued Dec. 31 of Current Year on bonds not in default	Gross Am't Received During Year					
BONDS - POLITICAL SUBDIVISIONS OF STATES, TERRITORIES AND POSSESSIONS															
677409AU8	OH MUN ELEC GENERATING	CADARET GRANT	7/26/2001	20,000.00	5,800.00	14,349.18	18,325.80	0.000%			654.60			2/15/2028	1
745145GB2	PUERTO RICO COMWLTH RFDG	CADARET GRANT	12/10/2010	20,000.00	24,788.92	19,973.30	20,027.00	4.500%	457.50	1,125.00	14.88			7/1/2023	1
574480KE8	MARYSVILLE OH	CADARET GRANT	3/12/2002	65,000.00	29,967.60	59,788.71	64,390.30	0.000%			2,554.15			12/1/2022	1
BONDS - INDUSTRIAL AND MISCELLANEOUS															
025816BD0	AMERICAN EXPRESS CO SR NT	CADARET GRANT	8/24/2018	40,000.00	39,207.00	39,641.95	41,753.60	2.650%	85.39	1,060.00	185.65	0.00		12/2/2022	1
0258M0EG0	AMERICAN EXPRESS CR CORP	CADARET GRANT	9/13/2017	40,000.00	41,283.00	40,331.73	41,025.20	2.700%	357.00	1,080.00	-	286.66		3/3/2022	1
037833BS8	APPLE INC FIXED RATE SENIOR NOTE	CADARET GRANT	1/6/2017	40,000.00	40,385.00	40,013.70	40,047.60	2.250%	325.00	900.00	-	93.08		2/23/2021	1
06051GFZ7	BANK AMER CORP FIXED RT SR NT	CADARET GRANT	8/24/2018	40,000.00	39,001.00	39,563.50	40,716.00	2.503%	197.46	1,001.20	240.30	0.00		10/21/2022	1
06406FAB9	BANK NEW YORK MELLON CORP MED TERM	CADARET GRANT	4/13/2018	40,000.00	39,244.20	39,915.84	40,178.00	2.050%	132.11	820.00	248.82	0.00		5/3/2021	1
06406FAA1	BANK NEW YORK MELLON CORP MED TERM	CADARET GRANT	4/13/2018	40,000.00	39,714.20	39,980.09	40,180.40	2.500%	213.89	1,000.00	98.20	0.00		4/15/2021	1
064159HM1	BANK NOVA SCOTIA B C NT	CADARET GRANT	4/13/2018	40,000.00	39,641.80	39,972.85	40,189.20	2.450%	272.22	980.00	122.32	0.00		3/22/2021	1
084670BS6	BERKSHIRE HATHAWAY INC	CADARET GRANT	5/10/2019	40,000.00	40,657.00	40,498.79	44,692.40	3.125%	336.81	1,250.00	-	96.29		3/25/2026	1
10112RAX2	BOSTON PPTYS LTD PARTNERSHIP	CADARET GRANT	5/10/2019	40,000.00	40,927.00	40,698.51	45,522.40	3.650%	616.44	1,460.00	-	139.03		2/1/2026	1
14040HBG9	CAPITAL ONE FINL CORP	CADARET GRANT	5/10/2019	40,000.00	40,001.00	40,000.72	43,646.00	3.200%	526.22	1,280.00	-	0.17		2/5/2025	1
172967KY6	CITIGROUP INC	CADARET GRANT	5/10/2019	40,000.00	39,737.00	39,794.94	44,706.80	3.200%	252.44	1,280.00	35.29	0.00		10/21/2026	1
172967LQ2	CITIGROUP INC FIXED RT SR NT	CADARET GRANT	8/24/2018	40,000.00	39,201.00	39,649.61	41,600.80	2.700%	19,920.00	1,080.00	191.50	0.00		10/27/2022	1
172967LG4	CITIGROUP INC FIXED RT SR NT	CADARET GRANT	4/13/2018	40,000.00	39,369.80	39,793.52	41,195.60	2.750%	204.72	1,100.00	156.68	0.00		4/25/2022	1
172967KG5	CITIGROUP INC FIXED RT SR NT	CADARET GRANT	8/24/2018	40,000.00	39,861.00	39,905.42	45,454.40	3.700%	707.11	1,480.00	18.91	0.00		1/12/2026	1
20030NBS9	COMCAST CORP GTD	CADARET GRANT	5/10/2019	40,000.00	40,473.00	40,358.20	44,658.40	3.150%	423.50	1,260.00	-	69.88		3/1/2026	1
209115AC8	CONSOLIDATED EDISON INC FIXED RATE	CADARET GRANT	1/6/2017	40,000.00	39,587.00	39,964.75	40,188.80	2.000%	102.22	800.00	95.36	0.00		5/15/2021	1
26441CAR6	DUKE ENERGY CORP NEW FIXED RATE	CADARET GRANT	1/6/2017	40,000.00	38,951.00	39,847.50	40,346.40	1.800%	242.00	720.00	227.43	0.00		9/1/2021	1
278062AC8	EATON CORP OHIO GTD SR NT	CADARET GRANT	9/13/2017	40,000.00	41,097.00	40,388.96	41,738.00	2.750%	180.28	1,100.00	-	213.79		11/2/2022	1
278642AL7	EBAY INC	CADARET GRANT	5/10/2019	40,000.00	40,637.00	40,435.49	43,694.80	3.450%	582.67	1,380.00	-	122.62		8/1/2024	1
36164Q6M5	GE CAPITAL INTERNATIONAL FUNDING CO	CADARET GRANT	8/24/2018	40,000.00	39,363.00	39,569.40	44,394.80	3.373%	172.40	1,349.20	87.96	0.00		11/15/2025	1
373334KE0	GEORGIA POWER CO	CADARET GRANT	5/10/2019	40,000.00	40,119.40	40,090.87	44,744.40	3.250%	328.61	1,300.00	-	17.37		4/1/2026	1
38141GWC4	GOLDMAN SACHS GROUP	CADARET GRANT	9/13/2017	40,000.00	41,105.00	40,312.12	40,324.40	3.000%	220.00	1,200.00	-	239.24		4/26/2022	1
38141GVU5	GOLDMAN SACHS GROUP INC FIXED RT	CADARET GRANT	9/13/2017	40,000.00	40,841.00	40,072.46	40,208.00	2.625%	195.42	1,050.00	-	231.93		4/25/2021	1
38141GVU5	GOLDMAN SACHS GROUP INC FIXED RT	CADARET GRANT	4/13/2018	40,000.00	39,625.80	39,960.97	40,208.00	2.625%	195.42	1,050.00	123.85	0.00		4/25/2021	1
38145GAH3	GOLDMAN SACHS GROUP INC FXD RT	CADARET GRANT	5/10/2019	40,000.00	40,115.00	40,089.81	44,905.60	3.500%	175.00	1,400.00	-	15.34		11/16/2026	1
38148LAC0	GOLDMAN SACHS GROUP INC FXD RT	CADARET GRANT	8/24/2018	40,000.00	39,658.60	39,783.52	44,146.40	3.500%	626.11	1,400.00	53.21	0.00		1/23/2025	1

38148LAC0	GOLDMAN SACHS GROUP INC FXD RT	CADARET GRANT	5/10/2019	40,000.00	40,695.00	40,493.46	44,146.40	3.500%	626.11	1,400.00	-	122.64		1/23/2025	1
38143U8H7	GOLDMAN SACHS GROUP INC FXD RT	CADARET GRANT	8/24/2018	40,000.00	39,861.00	39,904.55	45,438.00	3.750%	533.33	1,500.00	18.54	0.00		2/25/2026	1
38143U8H7	GOLDMAN SACHS GROUP INC FXD RT	CADARET GRANT	5/10/2019	40,000.00	40,814.20	40,615.64	45,438.00	3.750%	533.33	1,500.00	-	120.83		2/25/2026	1
38148LAE6	GOLDMAN SACHS GROUP INC FXD RT	CADARET GRANT	5/10/2019	40,000.00	41,085.00	40,786.29	44,910.00	3.750%	162.50	1,500.00	-	181.71		5/22/2025	1
459200JQ5	INTERNATIONAL BUSINESS MACHS	CADARET GRANT	9/13/2017	40,000.00	41,105.00	40,268.46	40,930.40	2.500%	436.11	1,000.00	-	252.32		1/27/2022	1
24422ERM3	JOHN DEERE CAP CORP	CADARET GRANT	9/13/2017	40,000.00	41,409.00	40,371.41	41,190.80	2.750%	326.94	1,100.00	-	312.45		3/15/2022	1
46623EKG3	JPMORGAN CHASE & CO FIXED RATE	CADARET GRANT	4/13/2018	40,000.00	39,175.00	(0.00)	-	2.295%	351.90	918.00	403.17	0.00		8/15/2021	1
46625HJ2	JPMORGAN CHASE & CO FIXED RATE	CADARET GRANT	9/13/2017	40,000.00	41,001.00	40,046.80	40,063.60	2.550%	342.83	1,020.00	-	287.52		3/1/2021	1
46625HJH4	JPMORGAN CHASE & CO FIXED RATE	CADARET GRANT	9/13/2017	40,000.00	41,617.00	40,615.35	42,344.40	3.200%	565.33	1,280.00	-	301.73		1/25/2023	1
46625HJY7	JPMORGAN CHASE & CO FIXED RATE	CADARET GRANT	8/24/2018	40,000.00	40,867.80	40,527.75	44,792.40	3.875%	482.22	1,550.00	-	144.40		9/10/2024	1
501044DH1	KROGER CO SR NT	CADARET GRANT	8/24/2018	40,000.00	39,487.00	39,792.99	41,437.60	2.800%	472.89	1,120.00	130.49	0.00		8/1/2022	1
501044CQ2	KROGER CO SR NT	CADARET GRANT	4/13/2018	40,000.00	40,422.60	40,135.27	41,251.20	3.400%	290.89	1,360.00	-	105.68		4/15/2022	1
548661DH7	LOWES COS INC	CADARET GRANT	5/10/2019	40,000.00	40,941.40	40,695.45	44,645.60	3.375%	401.25	1,350.00	-	149.64		9/15/2025	1
61166WAH4	MONSANTO CO NEW SR RT	CADARET GRANT	9/13/2017	40,000.00	40,001.00	40,000.32	40,682.40	2.200%	413.11	880.00	-	0.21		7/15/2022	1
61166WAT8	MONSANTO CO NEW SR RT	CADARET GRANT	9/13/2017	40,000.00	41,321.00	40,181.97	40,318.40	2.750%	516.39	1,100.00	-	342.70		7/15/2021	1
718172CA5	PHILIP MORRIS INTL INC	CADARET GRANT	8/24/2018	40,000.00	39,068.73	39,616.86	41,274.70	2.375%	358.89	950.00	234.14	0.00		8/17/2022	1
718172BZ1	PHILIP MORRIS INTL INC	CADARET GRANT	9/13/2017	40,000.00	41,115.00	40,282.18	40,988.80	2.625%	393.75	1,050.00	-	251.21		2/18/2022	1
843646AT7	SOUTHERN POWER CO FX RT SR NT	CADARET GRANT	1/6/2017	40,000.00	39,631.00	39,924.59	40,741.20	2.500%	44.44	1,000.00	78.93	0.00		12/15/2021	1
863667AN1	STRYKER CORP	CADARET GRANT	5/10/2019	40,000.00	41,187.80	40,899.24	45,213.60	3.500%	416.11	1,400.00	-	175.54		3/15/2026	1
89236TDP7	TOYOTA MOTOR CREDIT CORP	CADARET GRANT	9/13/2017	40,000.00	41,213.00	40,285.23	40,943.60	2.600%	499.78	1,040.00	-	279.63		1/11/2022	1
911312AM8	UNITED PARCEL SVC INC	CADARET GRANT	1/6/2017	40,000.00	41,805.00	40,017.93	40,032.80	3.125%	586.81	1,250.00	-	442.22		1/15/2021	1
91324PCU4	UNITEDHEALTH GROUP INC FXD RT	CADARET GRANT	4/13/2018	40,000.00	39,415.00	39,959.08	40,149.20	2.125%	252.64	850.00	201.37	0.00		3/15/2021	1
91324PCV2	UNITEDHEALTH GROUP INC FXD RT	CADARET GRANT	5/10/2019	40,000.00	40,491.00	40,372.47	44,826.00	3.100%	368.56	1,240.00	-	72.15		3/15/2026	1
949746SK8	WELLS FARGO & CO	CADARET GRANT	9/13/2017	40,000.00	41,209.40	40,461.25	41,141.60	3.069%	545.60	1,227.60	-	225.83		1/24/2023	1
949746SA0	WELLS FARGO & CO	CADARET GRANT	9/13/2017	40,000.00	40,189.00	40,027.65	40,403.60	2.100%	368.67	840.00	-	48.94		7/26/2021	1
94974BFJ4	WELLS FARGO & CO MED TERM	CADARET GRANT	8/24/2018	40,000.00	40,001.00	40,000.48	42,390.00	3.450%	536.67	1,380.00	-	0.22		2/13/2023	1
94974BFR6	WELLS FARGO & CO NEW MEDIUM TERM	CADARET GRANT	4/13/2018	40,000.00	40,209.80	40,004.53	40,052.00	3.000%	540.00	1,200.00	-	75.54		1/22/2021	1
94974BFC9	WELLS FARGO & CO NEW MEDIUM TERM	CADARET GRANT	4/13/2018	40,000.00	40,508.60	40,153.51	41,470.40	3.500%	443.33	1,400.00	-	130.53		3/8/2022	1
ROUNDING						(0.12)									
XXX	Totals to Page 11	XXX	XXX	\$ 2,265,000.00	\$ 2,236,206.65	\$ 2,221,187.00	\$ 2,340,426.20	XXX	\$ 39,858.33	\$ 64,311.00	\$ 6,175.75	\$ 5,549.04	\$ -	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		
STOCKS - PUBLIC UTILITIES													
69351T106	PPL CORP	CADARET GRANT	12/27/2013	170.00		4,794.00	28.20	4,794.00	4,727.27	281.78			
98398B100	XCEL ENERGY INC	CADARET GRANT	12/27/2013	180.00		12,000.60	66.67	12,000.60	5,024.10	305.10			

[illegible]

2020

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.

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