

ANNUAL STATEMENT

For the Year Ended

December 31 , 2020

OF THE CONDITION AND AFFAIRS OF THE

Mennonite Mutual Aid Society

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	10279			
Home Office	1000 South Main Street	Orrville	44667	OH
	Street and Number	City	Zip Code	
Mail Address	PO Box 300	Orrville	44667	OH
	Street and Number	City	Zip Code	
Main Administrative Office	(330) 682-2986 Telephone Number			
Organized	April 10, 1907		Commenced Business	June 5, 1905
Annual Statement Contact Person	Scott Ezzo		Telephone Number	(330) 684-4118
Contact Person Email Address	sezzo@mennonitemutual.com			

OFFICERS

President	Christopher J Blough	Vice President	
Secretary	George Bixler, Jr	Treasurer	George Bixler, Jr

DIRECTORS

(ALL DIRECTORS MUST BE SHOWN)

Robert Eugene Aschliman	George Bixler, Jr	Paul Bontrager	Tyson L Stuckey
Morris Stutzman	Patrick Helmuth	Donald Dravenstott	

State of Ohio

County of

Wayne

Christopher J Blough

President and

George Bixler, Jr

Secretary of the

Mennonite Mutual Aid Society

, 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
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)	85,135.38	64,332.84	20,802.54	21,625.55
3	Real estate (less liens, encumbrances) (Schedule A)	145,000.00	96,591.50	48,408.50	48,327.26
4	Cash (Schedule E)	463,132.03	0.00	463,132.03	449,106.64
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	693,267.41	160,924.34	532,343.07	519,059.45
8	Investment income due and accrued		0.00	0.00	
9.1	Assessments or premiums in the course of collection (including agents balances)	150.41	0.00	150.41	12,540.41
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		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	693,417.82	160,924.34	532,493.48	531,599.86
	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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LIABILITIES, SURPLUS AND OTHER FUNDS

		Current Year	Prior Year
1	Unpaid Losses (Underwriting Exhibit - Part 2A)	0.00	20,028.32
2	Unpaid loss adjustment expenses (Underwriting Exhibit - Part 2A)	0.00	0.00
3	Commissions due and payable to agents		
4	Other expenses (excluding taxes, licenses and fees)	91.44	2,233.59
5	Taxes, licenses and fees (excluding federal income taxes)		
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	9,220.20	22,837.60
10	Advance premium		
11	Ceded reinsurance premiums payable	17,688.89	5,928.28
12	Funds held by company under reinsurance treaties		
13	Amounts withheld or retained by company for account of others	926.60	926.60
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	27,927.13	51,954.39
18	Surplus as regards policyholders	504,566.35	479,645.47
19	Total liabilities and surplus	532,493.48	531,599.86
	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
Mennonite Mutual Aid Society
STATEMENT OF INCOME

2020

		Current Year	Prior Year
	UNDERWRITING INCOME		
1.1	Gross Assessments/Premiums earned	198,847.00	238,536.00
1.2	Less: Return Assessments/Premiums earned		
1.3	Direct Assessments/Premiums earned	198,847.00	238,536.00
1.4	Deduct premiums for reinsurance ceded (Reinsurance Schedule)	159,077.60	190,828.00
1.5	Add premiums received for reinsurance assumed (Reinsurance Schedule)	0.00	0.00
1.6	Net Assessments/Premiums earned	39,769.40	47,708.00
	DEDUCTIONS		
2	Losses incurred (Underwriting Exhibit - Part 2)	2,244.98	62,339.20
3	Loss expenses incurred (Expense Exhibit)	0.00	0.00
4	Other underwriting expenses incurred (Expense Exhibit)	53,010.87	50,462.88
5	Aggregate write-ins for underwriting deductions	0.00	0.00
6	Total underwriting deductions	55,255.85	112,802.08
7	Net underwriting gain (loss)	-15,486.45	-65,094.08
	INVESTMENT INCOME		
8	Net investment income earned	2,704.98	2,382.94
9	Net realized capital gains (losses) less capital gains tax		
10	Net investment gain (loss)	2,704.98	2,382.94
	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	9,000.00	9,000.00
14	Total other income	9,000.00	9,000.00
15	Net income, after capital gains tax and before federal income taxes	-3,781.47	-53,711.14
16	Federal income taxes incurred		
17	Net income	-3,781.47	-53,711.14
	SURPLUS ACCOUNT		
18	Surplus as regards policyholders, December 31 prior year	479,645.47	540,093.23
19	Net income	-3,781.47	-53,711.14
20	Change in net unrealized capital gains or (losses) less capital gains tax	375.01	395.79
21	Change in net deferred income tax		
22	Change in nonadmitted assets (Exhibit of Nonadmitted Assets)	28,327.34	-7,132.41
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	24,920.88	-60,447.76
26	Surplus as regards policyholders, December 31 current year	504,566.35	479,645.47
	DETAILS OF WRITE-INS		
0501			
0502			
0503			
0599	Total Aggregate write-ins for underwriting deductions	0.00	0.00
1301	Rental Income	9,000.00	9,000.00
1302	Misc		
1303			
1304			
1399	Total Aggregate write-ins for miscellaneous income	9,000.00	9,000.00
2401			
2402			
2499	Total Aggregate write-ins for gains and losses in surplus	0.00	0.00

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Mennonite Mutual Aid Society
CASH FLOW STATEMENT

2020

		Current Year	Prior Year
Cash from Operations			
1	Premiums/Assessments collected net of reinsurance	50,302.61	-9,653.55
2	Net investment income	11,704.98	11,382.94
3	Miscellaneous income	0.00	0.00
4	Total	62,007.59	1,729.39
5	Benefit and loss related payments	22,273.30	42,310.88
6	Commissions, expenses paid and aggregate write-ins for deductions	55,153.02	50,814.87
7	Federal and foreign income taxes paid (recovered)		
8	Total	77,426.32	93,125.75
9	Net cash from operations	-15,418.73	-91,396.36
Cash from Investments			
10	Proceeds from investments sold, matured or repaid:		
10.1	Bonds		
10.2	Stocks		
10.3	Real estate	-81.24	9,676.27
10.4	Net gains (losses) on cash, cash equivalents and short- term investments		
10.5	Miscellaneous proceeds	823.01	2,979.19
10.6	Total investment proceeds	741.77	12,655.46
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	741.77	12,655.46
Cash from Financing and Miscellaneous Sources			
12.1	Borrowed funds (cash provided/applied)		
12.2	Other cash provided (applied)	28,702.35	-6,736.62
13	Net cash from financing and miscellaneous sources	28,702.35	-6,736.62
RECONCILLIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS			
14	Net change in cash, cash equivalents and short-term investments	14,025.39	-85,477.52
15.1	Beginning of year (cash, cash equivalents and short-term investments)	449,106.64	534,584.16
15.2	End of year (cash, cash equivalents and short-term investments)	463,132.03	449,106.64

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EXPENSE EXHIBIT

		Current Year
	Claim Adjusting:	
1.1	Direct	182.38
1.2	Reinsurance assumed	0.00
1.3	Reinsurance ceded excluding contingent (commission and brokerage)	145.90
1.4	Net claim adjusting	36.48
	Commission and Brokerage:	
2.1	Direct commission and brokerage	17,708.64
2.2	Reinsurance assumed excluding contingent	0.00
2.3	Reinsurance ceded excluding contingent (commission and brokerage)	37,118.40
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	(19,409.76)
3	Allowances to managers and agents	0.00
4	Advertising	0.00
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	0.00
8.2	Payroll taxes	0.00
9	Employee relations and welfare	0.00
10	Insurance	0.00
11	Directors' fees	25,650.00
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	14,918.84
16	Printing and stationery	0.00
17	Postage, telephone, exchange and express	0.00
18	Legal and auditing	4,300.00
19	Loss adjustment expenses	0.00
18	Investment expenses	0.00
19	Totals	44,868.84
	Taxes, licenses and fees:	
20.1	State and local insurance taxes	250.00
20.2	Insurance department licenses and fees	2,721.00
20.3	All other (excluding federal income and real estate)	0.00
20.4	Total taxes, licenses and fees	2,971.00
21	Real estate expenses	0.00
22	Real estate taxes	951.78
23	Aggregate write-ins for miscellaneous expenses	23,592.53
24	Total expenses incurred (a)	53,010.87
25	Less unpaid expenses - current year	0.00
26	Add unpaid expenses - prior year	0.00
27	Total expenses paid	53,010.87
	Details of Write-Ins:	
2301	Impairment loss on building	23,525.28
2302	Bank Service Charge	67.25
2303		
2304		
2305		
2399	Total Write-ins	23,592.53

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

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INSURANCE IN FORCE

		Amount (dollars)	Number
1	In force December 31 of previous year (to equal prior year's statement)	45,593,245	200
2	Written during the year	1,366,730	6
3	Total	46,959,975	206
4	Deduct those expired and cancelled	19,708,845	82
5	In force December 31 of current year	27,251,130	124
6	Deduct amount reinsured	21,800,904	XXX
7	Net amount in force	5,450,226	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
Fire	11,224.90		8,979.92		2,244.98
					-
					-
					-
					-
					-
					-
OVERFLOW AMOUNTS					-
Totals	\$ 11,224.90	\$ -	\$ 8,979.92	\$ -	\$ 2,244.98

* 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
Fire	-		-		-
					-
					-
					-
					-
					-
					-
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	64,332.84	63,134.82	-1,198.02
3	Real estate (less liens, encumbrances)	96,591.50	126,116.86	29,525.36
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	160,924.34	189,251.68	28,327.34
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
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	160,924.34	189,251.68	28,327.34
	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)
208 S Main St, Bluffton, Ohio	10/1/2005	Paul M King & Lois I King Charitable Trust	271,194.09		126,194.09		145,000.00		
							-		
							-		
							-		
							-		
OVERFLOW AMOUNTS							-		
Totals	XXX	XXX	\$ 271,194.09	\$ -	\$ 126,194.09	\$ -	\$ 145,000.00	\$ -	\$ -

*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)
							-
							-
							-
							-
							-
							-
							-
							-
							-
							-
							-
							-
							-
OVERFLOW AMOUNTS							-
Totals	XXX	XXX	\$ -	\$ -	\$ -	\$ -	\$ -

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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
Mennonite Mutual Insurance	Ceded	Orrville, Oh		159,077.60			
OVERFLOW AMOUNTS							
Totals	XXX	XXX	\$ -	\$ 159,077.60	\$ -	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:								
Christopher J Blough	President				-			\$ -
George Bixler, JR	Secretary/Treasurer				4,350.00			\$ 4,350.00
								\$ -
								\$ -
								\$ -
								\$ -
Directors:								
Morris Stutzman	Chairman of Board				4,350.00			\$ 4,350.00
Paul Bontrager	Vice-Chairman of Board				3,750.00			\$ 3,750.00
Robert E Aschliman	Director				3,750.00			\$ 3,750.00
Patrick Helmuth	Director				3,150.00			\$ 3,150.00
Donald Dravenstott	Director				3,150.00			\$ 3,150.00
Tyson Stuckey	Director				3,150.00			\$ 3,150.00
								\$ -
								\$ -
								\$ -
								\$ -
								\$ -
Totals	XXXX	\$ -	\$ -	\$ -	\$ 25,650.00	\$ -	\$ -	\$ 25,650.00

GENERAL INTERROGATORIES

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

1. Company's retention:

Fire20%Wind20%Other20%

1a. Retention before reinsurance applies for:

Catastrophe ReinsuranceAggregate excess of loss

2. What is the largest risk assumed and retained:

Fire

3. What kind of perils are being covered?

Wind,Fire,Lightning, Extended Coverages

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:

Allen, Hancock, Hardin, Putnam

6. Name of Principal Officer and amount of bond.

Christopher J Blough 100,000

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.

Melanie Alger 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.

124

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?

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

31-Dec

12. How many assessments were made during the year?

0

Date of last assessment

9/1/2013

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

14. Rate of policy fee

Various

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?

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.

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Mennonite Mutual Aid Society

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SCHEDULE E - CASH or CASH EQUIVALENTS

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

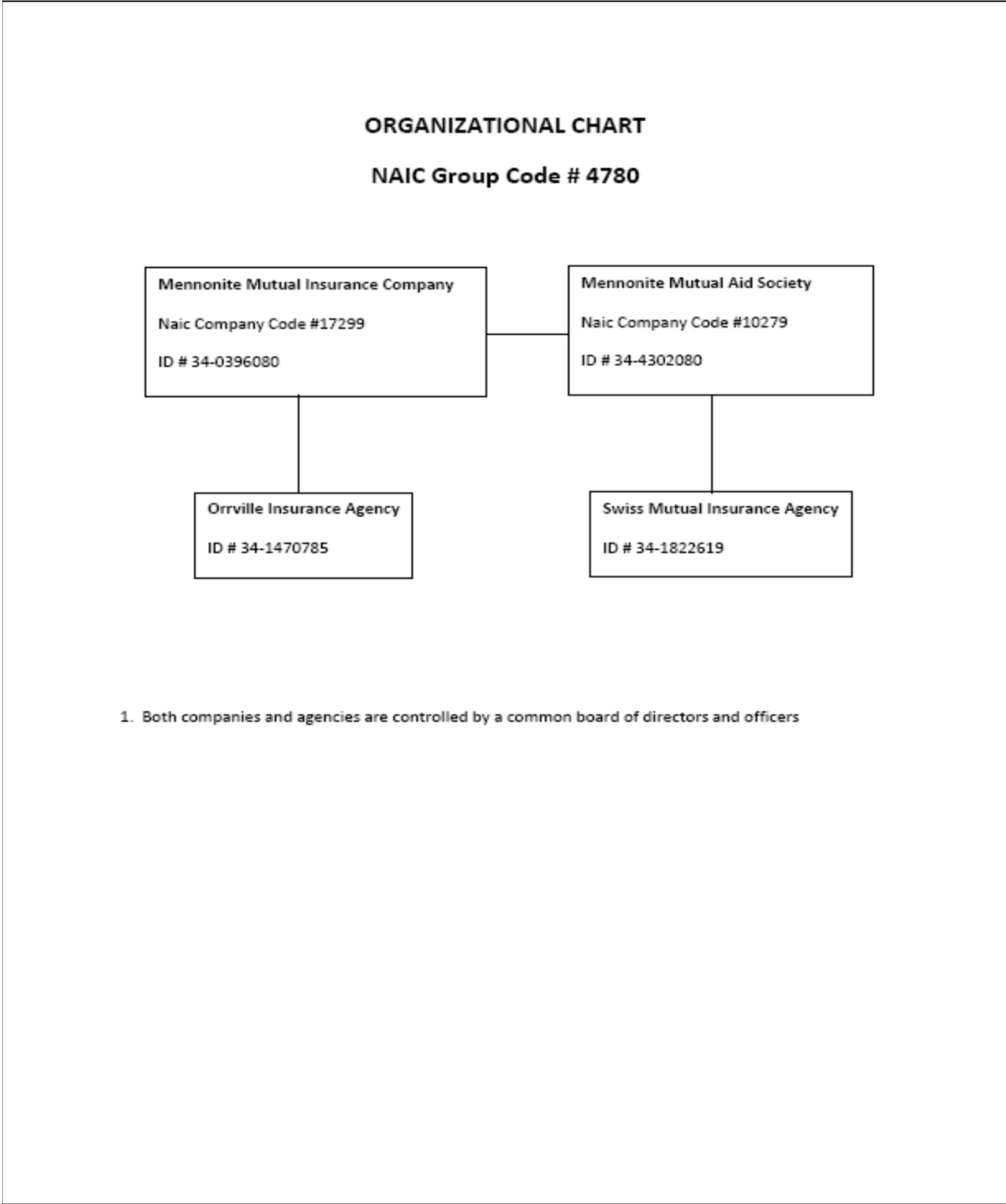
All Columns Must Be Completed for Each Deposit, CD, Checking Account, etc.

[illegible]

*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



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Mennonite Mutual Aid Society

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	None			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

2020

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

20