

ANNUAL STATEMENT

For the Year Ended December 31 , 2021

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	Barbara Walton	Telephone Number	330-627-0230
Contact Person Email Address	insurance@westandknox.com		

OFFICERS

President	Sherman Oyer	Vice President	Charles Kooser
Secretary	Barbara Walton	Treasurer	Barbara Walton

DIRECTORS

(ALL DIRECTORS MUST BE SHOWN)

Sherman Oyer	Charles Kooser	Donna Detchon	John Capron III
Kim W. Lentz	Richard Wilson	Christopher Tissot	

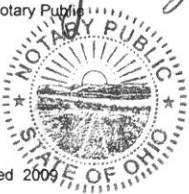
State of Ohio
County of
Carroll

Sherman Oyer	President and	Barbara Walton	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 16th
day of February 2022

Emily Anne Jeromin

Notary Public



EMILY ANNE JEROMIN
Notary Public, State of Ohio
My Comm. Expires Aug. 11, 2025

Revised 2009

Sherman Oyer	President
Barbara Walton	Secretary
Barbara Walton	Signature of Person Preparing Statement

ANNUAL STATEMENT FOR THE YEAR
West and Knox Mutual Insurance Company

2021

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)	68,890.71	0.00	68,890.71	52,278.67
3	Real estate (less liens, encumbrances) (Schedule A)	85,654.52	0.00	85,654.52	88,821.57
4	Cash (Schedule E)	859,151.56	0.00	859,151.56	836,704.89
5	Short-term investments	0.00	0.00	0.00	
6	Aggregate write-ins for invested assets	138,095.94	74,284.69	63,811.25	64,482.25
7	Subtotals, cash and invested assets	1,151,792.73	74,284.69	1,077,508.04	1,042,287.38
8	Investment income due and accrued	0.00	0.00	0.00	
9.1	Assessments or premiums in the course of collection (including agents balances)	12,923.92	0.00	12,923.92	21,233.51
9.2	Deferred premiums, agents' balances and installments booked but deferred and not yet due	0.00	0.00	0.00	
9.3	Earned but unbilled premiums (post assessment)	0.00	0.00	0.00	
10.1	Amounts recoverable from reinsurers	0.00	0.00	0.00	
10.2	Funds held by or deposited with reinsured companies	0.00	0.00	0.00	
11.1	Current federal income tax recoverable and interest thereon	0.00	0.00	0.00	
11.2	Net deferred tax asset	0.00	0.00	0.00	
12	Electronic data processing equipment and software	0.00	0.00	0.00	
13	Furniture and equipment	1,221.83	1,221.83	0.00	0.00
14	Receivables from parent, subsidiaries and affiliates	0.00	0.00	0.00	
15	Aggregate write-ins for other than invested assets	0.00	0.00	0.00	0.00
16	Total Assets	1,165,938.48	75,506.52	1,090,431.96	1,063,520.89
	Details of Write-Ins for Assets:				
1501	Customer List	0.00	0.00	0.00	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
West and Knox Mutual Insurance Company

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LIABILITIES, SURPLUS AND OTHER FUNDS

		Current Year	Prior Year
1	Unpaid Losses (Underwriting Exhibit - Part 2A)	5,000.00	7,200.00
2	Unpaid loss adjustment expenses (Underwriting Exhibit - Part 2A)	0.00	0.00
3	Commissions due and payable to agents	1,098.77	940.66
4	Other expenses (excluding taxes, licenses and fees)	122.67	1,752.26
5	Taxes, licenses and fees (excluding federal income taxes)	1,261.44	789.19
6	Current federal income taxes (including \$0 on realized capital gains (losses))	0.00	
7	Net deferred tax liability	0.00	
8	Borrowed money and interest thereon	0.00	
9	Unearned assessment/premium reserve	113,274.97	100,565.69
10	Advance premium	0.00	
11	Ceded reinsurance premiums payable	486.37	516.78
12	Funds held by company under reinsurance treaties	0.00	
13	Amounts withheld or retained by company for account of others	0.00	
14	Provision for unauthorized reinsurance	0.00	
15	Payable to parent, subsidiaries and affiliates	0.00	
16	Aggregate write-ins for liabilities	0.00	0.00
17	Total liabilities	121,244.22	111,764.58
18	Surplus as regards policyholders	969,187.74	951,756.31
19	Total liabilities and surplus	1,090,431.96	1,063,520.89
	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
West and Knox Mutual Insurance Company
STATEMENT OF INCOME

2021

		Current Year	Prior Year
	UNDERWRITING INCOME		
1.1	Gross Assessments/Premiums earned	255,266.60	272,700.30
1.2	Less: Return Assessments/Premiums earned	5,819.19	5,802.57
1.3	Direct Assessments/Premiums earned	249,447.41	266,897.73
1.4	Deduct premiums for reinsurance ceded (Reinsurance Schedule)	82,899.96	85,800.00
1.5	Add premiums received for reinsurance assumed (Reinsurance Schedule)	0.00	
1.6	Net Assessments/Premiums earned	166,547.45	181,097.73
	DEDUCTIONS		
2	Losses incurred (Underwriting Exhibit - Part 2)	77,545.51	96,134.28
3	Loss expenses incurred (Expense Exhibit)	4,409.58	6,909.88
4	Other underwriting expenses incurred (Expense Exhibit)	110,621.85	130,982.02
5	Aggregate write-ins for underwriting deductions	0.00	0.00
6	Total underwriting deductions	192,576.94	234,026.18
7	Net underwriting gain (loss)	-26,029.49	-52,928.45
	INVESTMENT INCOME		
8	Net investment income earned	8,958.80	13,907.07
9	Net realized capital gains (losses) less capital gains tax		0.00
10	Net investment gain (loss)	8,958.80	13,907.07
	OTHER INCOME		
11	Net gain (loss) from agents' or premium balances charged off	0.00	
12	Finance and service charges not included in premiums	2,881.56	3,413.00
13	Aggregate write-ins for miscellaneous income	18,805.97	13,182.74
14	Total other income	21,687.53	16,595.74
15	Net income, after capital gains tax and before federal income taxes	4,616.84	-22,425.64
16	Federal income taxes incurred	0.00	
17	Net income	4,616.84	-22,425.64
	SURPLUS ACCOUNT		
18	Surplus as regards policyholders, December 31 prior year	951,756.31	976,682.05
19	Net income	4,616.84	-22,425.64
20	Change in net unrealized capital gains or (losses) less capital gains tax	16,612.04	-72.00
21	Change in net deferred income tax	0.00	
22	Change in nonadmitted assets (Exhibit of Nonadmitted Assets)	-3,797.45	-2,428.10
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	17,431.43	-24,925.74
26	Surplus as regards policyholders, December 31 current year	969,187.74	951,756.31
	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	15,262.09	9,690.14
1302	Other Income, SECE Income	3,543.88	3,492.60
1303	Agency Dividends, Management Fee	0.00	0.00
1304			
1399	Total Aggregate write-ins for miscellaneous income	18,805.97	13,182.74
2401			
2402			
2499	Total Aggregate write-ins for gains and losses in surplus	0.00	0.00

ANNUAL STATEMENT FOR THE YEAR
West and Knox Mutual Insurance Company

2021

CASH FLOW STATEMENT

		Current Year	Prior Year
Cash from Operations			
1	Premiums/Assessments collected net of reinsurance	187,535.91	180,425.49
2	Net investment income	4,936.55	13,032.72
3	Miscellaneous income	21,687.53	16,595.74
4	Total	214,159.99	210,053.95
5	Benefit and loss related payments	79,745.51	95,434.28
6	Commissions, expenses paid and aggregate write-ins for deductions	112,217.78	137,486.27
7	Federal and foreign income taxes paid (recovered)		
8	Total	191,963.29	232,920.55
9	Net cash from operations	22,196.70	-22,866.60
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		5,753.80
11.4	Miscellaneous applications	-249.97	
11.5	Total investments acquired	-249.97	5,753.80
11.6	Net cash from investments	249.97	-5,753.80
Cash from Financing and Miscellaneous Sources			
12.1	Borrowed funds (cash provided/applied)		
12.2	Other cash provided (applied)		2,054.74
13	Net cash from financing and miscellaneous sources	0.00	2,054.74
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS			
14	Net change in cash, cash equivalents and short-term investments	22,446.67	-26,565.66
15.1	Beginning of year (cash, cash equivalents and short-term investments)	836,704.89	863,270.55
15.2	End of year (cash, cash equivalents and short-term investments)	859,151.56	836,704.89

ANNUAL STATEMENT FOR THE YEAR
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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	18,359.61
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	18,359.61
3	Allowances to managers and agents	811.21
4	Advertising	450.00
5	Boards, bureaus and associations	2,412.00
6	Surveys and underwriting reports	0.00
7	Audit of assureds' records	0.00
	Salary and related items:	
8.1	Salaries	34,139.62
8.2	Payroll taxes	2,959.64
9	Employee relations and welfare	0.00
10	Insurance	6,384.25
11	Directors' fees	25,800.00
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	4,062.84
16	Printing and stationery	480.22
17	Postage, telephone, exchange and express	1,187.02
18	Legal and auditing	3,374.00
19	Loss adjustment expenses	4,409.58
18	Investment expenses	0.00
19	Totals	86,470.38
	Taxes, licenses and fees:	
20.1	State and local insurance taxes	0.00
20.2	Insurance department licenses and fees	1,265.00
20.3	All other (excluding federal income and real estate)	0.00
20.4	Total taxes, licenses and fees	1,265.00
21	Real estate expenses	
22	Real estate taxes	920.56
23	Aggregate write-ins for miscellaneous expenses	8,015.88
24	Total expenses incurred (a)	115,031.43
25	Less unpaid expenses - current year	2,482.88
26	Add unpaid expenses - prior year	3,482.11
27	Total expenses paid	116,030.66
	Details of Write-Ins:	
2301	Credit Card Processing Fees/Checks	1,379.84
2302	Annual Meeting	228.71
2303	Miscellaneous, Contributions	338.75
2304	Utilities	2,689.03
2305	Repairs and Maintenance	3,379.55
2399	Total Write-ins	8,015.88

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

INSURANCE IN FORCE

		Amount (dollars)	Number
1	In force December 31 of previous year (to equal prior year's statement)	49,118,178	271
2	Written during the year	2,689,200	18
3	Total	51,807,378	289
4	Deduct those expired and cancelled	7,266,366	33
5	In force December 31 of current year	44,541,012	256
6	Deduct amount reinsured	0	XXX
7	Net amount in force	44,541,012	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	-				-
Wind	77,545.51				77,545.51
Fire	-				-
Hail	-				-
					-
					-
					-
OVERFLOW AMOUNTS					-
Totals	\$ 77,545.51	\$ -	\$ -	\$ -	\$ 77,545.51

* 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
					-
					-
					-
					-
					-
OVERFLOW AMOUNTS					-
Totals	\$ 5,000.00	\$ -	\$ -	\$ -	\$ 5,000.00

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

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

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West and Knox Mutual 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	74,284.69	69,591.45	-4,693.24
7	Subtotals, cash and invested assets	74,284.69	69,591.45	-4,693.24
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	1,221.83	1,867.66	645.83
14	Receivables from parent, subsidiaries and affiliates			0.00
15	Aggregate write-ins for other than invested assets	0.00	249.96	249.96
16	Total Assets	75,506.52	71,709.07	-3,797.45
	Details of Write-Ins for Assets:			
1501	Customer List -Net of Amoritization	0.00	249.96	249.96
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	249.96	249.96

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)
Building -355 Leatherberry Rd Carrollton, OH 44615	10/27/2006		58,144.19		22,673.79		35,470.40		
Land -355 Leatherberry Rd Carrollton, OH 44615	10/27/2006		6,460.47				6,460.47		
Building Improvements	2006-2020		65,546.20		21,822.55		43,723.65		
OVERFLOW AMOUNTS							-		
Totals	XXX	XXX	\$ 130,150.86	\$ -	\$ 44,496.34	\$ -	\$ 85,654.52	\$ -	\$ -

*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)
Konica Minolta C224e Color Copier	10/30/2013		7,566.44		7,566.44		-
2 Dell OptiPlex Computers	5/5/2015		2,311.89		2,311.89		-
HP Pavilion X360 Laptop	8/30/2014	Staples	729.99		632.72		97.27
Hardware HP Zion 16 Gig 2-1 Terabit Ha	3/20/2019	ServerSim	2,499.00		1,374.45		1,124.55
							-
							-
							-
							-
							-
							-
							-
							-
							-
OVERFLOW AMOUNTS							-
Totals	XXX	XXX	\$ 13,107.32	\$ -	\$ 11,885.50	\$ -	\$ 1,221.82

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

* Annual Statement Value

Showing all Bonds and Preferred & Common Stocks **ACQUIRED** During the Current Year[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.

Showing all Bonds and Preferred & Common Stocks **SOLD, REDEEMED** OR Otherwise **DISPOSED OF** During the Current Year

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).

Cusip #

Date Sold

Name of Purchaser (If
matured or called under
redemption option, so
state and give price at
which called.)

No. of
Shares of
Stock

	Consideration (Excluding Accrued Interest on Bonds)
Net proceeds from sale of bonds	\$10,000,000
Less: Premium on bonds sold	(800,000)
Proceeds from sale of bonds	\$9,200,000
Plus: Proceeds from sale of land	700,000
Total cash received	\$9,900,000
Less: Cash paid for interest	(600,000)
Cash balance at end of period	\$9,300,000

Par Value of Bonds

Cost to
Company
(Excluding
Accrued
Interest on
Bonds)

Book Value at
Date of SaleBook Value
During Year

Decrease, By
Adjustment in
Book Value
During Year

Profit
on
Sale

Loss
on
Sale

Yes
accrue

Interest on Bonds
Received During
Year (including
unpaid interest on
bonds sold)

Dividends on
Stocks Received
During Year
(Including accrued
dividends on stocks
sold)

XXX

	Totals	
--	--------	--

XXX

XXX

xxx

\$	
----	--

\$ -

\$	-
----	---

\$	-
----	---

\$ -

\$	-
----	---

\$	-	\$
----	---	----

	\$
--	----

[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
Guy Carpenter & Co LLC	Ceded			82,899.96			
OVERFLOW AMOUNTS							
Totals	XXX	XXX	\$ -	\$ 82,899.96	\$ -	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) Barbara Walton	Secretary-Treasurer/Admin.	\$34,139.62						\$ 34,139.62
								\$ -
								\$ -
								\$ -
								\$ -
Directors:								
Sherman Oyer	President				\$7,200			\$ 7,200.00
Charles Kooser	Vice President				\$3,600			\$ 3,600.00
Donna Detchon	Secretary (Jan-June)				\$3,000			\$ 3,000.00
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	\$ 34,139.62	\$ -	\$ -	\$ 25,800.00	\$ -	\$ -	\$ 59,939.62

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:

\$27,963

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:

Carroll, Columbiana, Coshocton, Jefferson, 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.

Barbara Walton, Secretary-Treasurer, Office employees are covered under Fidelity bond through NAMIC Ins Agency (CUMIS) Single loss limit of liability is \$250,000

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.

256

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.

9/1/2020

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.

2021

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.

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