ANNUAL STATEMENT

For the Year Ended December 31 , 2023

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, Carrollton 44615 OH
(Street and Number, City, Zip Code)

Mail Address 355 Leatherberry Road, Carrollton 44615 OH
(Street and Number, City, Zip Code)

Main Administrative Office 330-627-0230
(Telephone Number)

Organized 02-07-1878 **Commenced Business** 02-07-1878

Annual Statement Contact Person Joyce Postlewaite **Telephone Number** 330-627-0230

Contact Person Email Address insurance@westandknox.com

OFFICERS

President Sherman Oyer **Vice President** Charles Kooser

Secretary Joyce Postlewaite **Treasurer** Joyce Postlewaite

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 Joyce Postlewaite 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 28 day of February 2024

Notary Public

DANIELLE LEHMAN
Notary Public
State of Ohio
My Comm. Expires
February 14, 2029

President

Secretary

Signature of Person Preparing Statement

Revised 2009

ASSETS

		Assets Current Year	Nonadmitted Assets Current Year	Net Admitted Assets Current Year	Net Admitted Assets Prior Year
1	Bonds (Schedule D - Part 1)	0.00	0.00	0.00	0.00
2	Preferred stocks, common stocks and mutual funds (Schedule D - Part 2)	68,140.60	0.00	68,140.60	69,889.41
3	Real estate (less liens, encumbrances) (Schedule A)	79,311.08	0.00	79,311.08	82,482.80
4	Cash (Schedule E)	957,646.10	0.00	957,646.10	932,651.38
5	Short-term investments	0.00	0.00	0.00	
6	Aggregate write-ins for invested assets	148,415.91	78,314.55	70,101.36	142,673.04
7	Subtotals, cash and invested assets	1,253,513.69	78,314.55	1,175,199.14	1,227,696.63
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)	12,635.61	0.00	12,635.61	14,802.54
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	124.79	124.79	0.00	624.67
14	Receivables from parent, subsidiaries and affiliates	0.00	0.00	0.00	3,104.00
15	Aggregate write-ins for other than invested assets	0.00	0.00	0.00	0.00
16	Total Assets	1,266,274.09	78,439.34	1,187,834.75	1,246,227.84
	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

LIABILITIES, SURPLUS AND OTHER FUNDS

		Current Year	Prior Year
1	Unpaid Losses (Underwriting Exhibit - Part 2A)	5,000.00	5,000.00
2	Unpaid loss adjustment expenses (Underwriting Exhibit - Part 2A)	0.00	0.00
3	Commissions due and payable to agents	1,210.51	1,029.34
4	Other expenses (excluding taxes, licenses and fees)	186.00	307.53
5	Taxes, licenses and fees (excluding federal income taxes)	403.66	1,073.90
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	125,790.08	120,084.73
10	Advance premium	0.00	
11	Ceded reinsurance premiums payable	956.00	-86.96
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		
16	Aggregate write-ins for liabilities	0.00	0.00
17	Total liabilities	133,546.25	127,408.54
18	Surplus as regards policyholders	1,054,288.50	1,118,819.30
19	Total liabilities and surplus	1,187,834.75	1,246,227.84
	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

West and Knox Mutual Insurance Company

STATEMENT OF INCOME

		Current Year	Prior Year
	UNDERWRITING INCOME		
1.1	Gross Assessments/Premiums earned	253,969.39	254,636.73
1.2	Less: Return Assessments/Premiums earned	3,038.74	6,400.00
1.3	Direct Assessments/Premiums earned	250,930.65	248,236.73
1.4	Deduct premiums for reinsurance ceded (Reinsurance Schedule)	71,768.39	70,850.90
1.5	Add premiums received for reinsurance assumed (Reinsurance Schedule)	0.00	
1.6	Net Assessments/Premiums earned	179,162.26	177,385.83
	DEDUCTIONS		
2	Losses incurred (Underwriting Exhibit - Part 2)	95,773.03	26,657.94
3	Loss expenses incurred (Expense Exhibit)	8,829.32	1,209.76
4	Other underwriting expenses incurred (Expense Exhibit)	92,219.65	110,497.86
5	Aggregate write-ins for underwriting deductions	0.00	0.00
6	Total underwriting deductions	196,822.00	138,365.56
7	Net underwriting gain (loss)	-17,659.74	39,020.27
	INVESTMENT INCOME		
8	Net investment income earned	15,877.83	10,516.55
9	Net realized capital gains (losses) less capital gains tax		0.00
10	Net investment gain (loss)	15,877.83	10,516.55
	OTHER INCOME		
11	Net gain (loss) from agents' or premium balances charged off	0.00	
12	Finance and service charges not included in premiums	2,956.00	2,895.16
13	Aggregate write-ins for miscellaneous income	14,483.26	20,694.36
14	Total other income	17,439.26	23,589.52
15	Net income, after capital gains tax and before federal income taxes	15,657.35	73,126.34
16	Federal income taxes incurred	0.00	
17	Net income	15,657.35	73,126.34
	SURPLUS ACCOUNT		
18	Surplus as regards policyholders, December 31 prior year	1,040,947.51	969,187.74
19	Net income	15,657.35	73,126.34
20	Change in net unrealized capital gains or (losses) less capital gains tax	-1,748.81	998.70
21	Change in net deferred income tax	0.00	
22	Change in nonadmitted assets (Exhibit of Nonadmitted Assets)	-567.55	-2,365.27
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	13,340.99	71,759.77
26	Surplus as regards policyholders, December 31 current year	1,054,288.50	1,040,947.51
	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	11,313.16	13,799.66
1302	Other Income, SECE Income	3,170.10	3,440.70
1303	Agency Management Fee		3,454.00
1304			
1399	Total Aggregate write-ins for miscellaneous income	14,483.26	20,694.36
2401			
2402			
2499	Total Aggregate write-ins for gains and losses in surplus	0.00	0.00

West and Knox Mutual Insurance Company

CASH FLOW STATEMENT

		Current Year	Prior Year
	Cash from Operations		
1	Premiums/Assessments collected net of reinsurance	188,077.50	181,773.64
2	Net investment income	13,306.68	5,939.45
3	Miscellaneous income	17,439.26	23,559.52
4	Total	218,823.44	211,272.61
5	Benefit and loss related payments	95,773.03	26,657.94
6	Commissions, expenses paid and aggregate write-ins for deductions	101,659.57	108,010.85
7	Federal and foreign income taxes paid (recovered)		
8	Total	197,432.60	134,668.79
9	Net cash from operations	21,390.84	76,603.82
	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	-499.88	
11.5	Total investments acquired	-499.88	0.00
11.6	Net cash from investments	499.88	0.00
	Cash from Financing and Miscellaneous Sources		
12.1	Borrowed funds (cash provided/applied)		
12.2	Other cash provided (applied)	3,104.00	-3,104.00
13	Net cash from financing and miscellaneous sources	3,104.00	-3,104.00
	RECONCILLIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
14	Net change in cash, cash equivalents and short-term investments	24,994.72	73,499.82
15.1	Beginning of year (cash, cash equivalents and short-term investments)	932,651.38	859,151.56
15.2	End of year (cash, cash equivalents and short-term investments)	957,646.10	932,651.38

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	17,033.90
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	17,033.90
3	Allowances to managers and agents	1,829.03
4	Advertising	
5	Boards, bureaus and associations	2,688.00
6	Surveys and underwriting reports	0.00
7	Audit of assureds' records	0.00
	Salary and related items:	
8.1	Salaries	13,942.50
8.2	Payroll taxes	1,356.30
9	Employee relations and welfare	0.00
10	Insurance	6,550.15
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	3,671.60
16	Printing and stationery	838.94
17	Postage, telephone, exchange and express	1,132.59
18	Legal and auditing	7,280.00
19	Loss adjustment expenses	8,829.32
18	Investment expenses	0.00
19	Totals	73,918.43
	Taxes, licenses and fees:	
20.1	State and local insurance taxes	250.00
20.2	Insurance department licenses and fees	930.00
20.3	All other (excluding federal income and real estate)	0.00
20.4	Total taxes, licenses and fees	1,180.00
21	Real estate expenses	
22	Real estate taxes	957.42
23	Aggregate write-ins for miscellaneous expenses	7,959.22
24	**Total expenses incurred (a)**	101,048.97
25	Less unpaid expenses - current year	1,800.17
26	Add unpaid expenses - prior year	2,410.77
27	Total expenses paid	101,659.57
	Details of Write-Ins:	
2301	Credit Card Processing Fees/Checks	728.65
2302	Computer Maintenance	3,416.01
2303	Miscelleneous, Contributions	473.06
2304	Utilities	2,799.77
2305	Repairs and Maintenance	541.73
2399	Total Write-ins	7,959.22

(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)	43,007,872	244
2	Written during the year	734,000	3
3	Total	43,741,872	247
4	Deduct those expired and cancelled	2,594,452	20
5	In force December 31 of current year	41,147,420	227
6	Deduct amount reinsured	0	XXX
7	Net amount in force	41,147,420	XXX

UNDERWRITING EXHIBIT - PART 2
LOSSES INCURRED

1 Lines of Business	2 Direct Losses Incurred	3 Losses Incurred on Reinsurance Assumed	4 Deduct: Reinsurance Recovered on Incurred Losses	5 Deduct: Salvage and Subrogation Converted To Cash	6 * Net Losses Incurred Columns 2 and 3 minus Columns 4 and 5
Property	-				-
Wind	45,773.03				45,773.03
Fire	60,000.00		10,000.00		50,000.00
Hail	-				-
					-
					-
					-
OVERFLOW AMOUNTS					-
Totals	$ 105,773.03	$ -	$ 10,000.00	$ -	$ 95,773.03

* Total should equal Line 2, Page 4, Current Year.

UNDERWRITING EXHIBIT - PART 2A
UNPAID LOSSES and LOSS ADJUSTMENT EXPENSES

1 Lines of Business	2 Direct Unpaid Losses	3 Unpaid Losses on Reinsurance Assumed	4 Deduct: Reinsurance Recoverable on Unpaid Losses	5 ** Unpaid Loss Adjustment Expenses	6 *** Net Unpaid Losses Columns 2 and 3 minus Column 4
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.

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	78,314.55	77,247.12	-1,067.43
7	Subtotals, cash and invested assets	78,314.55	77,247.12	-1,067.43
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	124.79	624.67	499.88
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	78,439.34	77,871.79	-567.55
	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 Description of Property	2 Date Acquired	3 Name of Vendor	4 Actual Cost	5 Current Year Acquisitions or Permanent Improvements	6 Accumulated Depreciation	7 Amount of Encumbrances	8 Book Value End of Current Year (Col. 4+5-6-7) *	9 Gross Income Current Year (Real Estate)	10 Gross Expenses Current Year (Real Estate)
Building -355 Leatherberry Rd	10/27/2006		58,144.19		25,655.55		32,488.64		
Carrollton, OH 44615							-		
Land -355 Leatherberry Rd	10/27/2006		6,460.47				6,460.47		
Carrollton, OH 44615							-		
Building Improvements	2006-2020		65,546.20		25,184.23		40,361.97		
OVERFLOW AMOUNTS							-		
Totals	XXX	XXX	$ 130,150.86	$ -	$ 50,839.78	$ -	$ 79,311.08	$ -	$ -

*Total to agree with Page 2, Line 3, Current Year.

FURNITURE, FIXTURES and AUTOMOBILES

Showing All Furniture, Fixtures and Automobiles **OWNED** December 31 of Current Year

1 Description	2 Date Acquired	3 Name of Vendor	4 Actual Cost	5 Current Year Acquisitions or Permanent Improvements	6 Accumulated Depreciation	7 Amount of Encumbrances	8 Book Value End of Current Year (Col. 4+5-6-7)
Konica Minolta C224e Color Copier	10/30/2013		7,566.44		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		729.99		-
Hardware HP Zion 16 Gig 2-1 Terabit Ha	3/20/2019	ServerSim	2,499.00		2,374.21		124.79
							-
							-
							-
							-
							-
							-
							-
							-
							-
OVERFLOW AMOUNTS							-
Totals	XXX	XXX	$ 13,107.32	$ -	$ 12,982.53	$ -	$ 124.79

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
	Description							9	10	11					
Cusip #	Give complete and accurate description of all bonds owned.	From Whom Acquired	Date Acquired	Par Value	Actual Cost	Book Value / Amortized Value*	Market Value December 31 of Current Year	Rate (%)	Amount Due and Accrued Dec. 31 of Current Year on bonds not in default	Gross Am't Received During Year	Increase by Adjustment, in Book Value During Year	Decrease by Adjustment, in Book Value During Year	Amount of Interest due and accrued Dec. 31. Current year, on bonds in default as to principal or interest	Maturity Date	NAIC Designation
	OVERFLOW AMOUNTS FROM PAGE 19, 20 and 21	XXX	XXX	-	-	-	-	XXX	-	-			-	XXX	XXX
XXX	**Totals**	XXX	XXX	$ -	$ -	$ -	$ -	XXX	$ -	$ -	$ -	$ -	$ -	XXX	XXX

* Annual Statement Value

SCHEDULE D - PART 2

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

1 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 11 Received During Year	Dividends 12 Dividends Amount Due and Accrued Dec. 31	13 Increase, by Adjustment, in Book Value During Year	14 Decrease, by Adjustment in Book Value During Year
62989*105	NAMICO Class B Common Stock	Unknown	Unknown	30.00		10,265.40	342.18	10,264.50	$1,530.00				1,166.40
	West & Knox Agency			1,500.00		57,875.20	38.58	57,875.20	17,119.90				582.41
	OVERFLOW AMOUNTS FROM PAGE 19, 20 and 21	XXX	XXX	XXX	XXX	-	XXX	-	-	-	-	-	-
XXX	**Totals**	XXX	XXX	XXX	XXX	$ 68,140.60	XXX	$ 68,139.70	$ 18,649.90	$ -	$ -	$ -	$ 1,748.81

SCHEDULE D - PART 3

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

Bonds, preferred stocks, common stocks and mutual funds to be grouped separately.

1 CUSIP #	2 Description Give complete and accurate description of each bond and stock. If bonds are serial issues give amounts maturing each year.	3 * Date Acquired	4 Name of Vendor	5 No. of Shares of Stock	6 Cost to Company (Excluding Accrued Interest on Bonds)	7 Par Value of Bonds	8 Paid for Accrued Interest and Dividends
XXX	**Totals**	XXX	XXX	XXX	$ -	$ -	$ -

*The items with reference to each issue of bonds or stocks acquired at public offerings may be totaled in one line and the word "various" inserted in Columns 2 and 3.

SCHEDULE D - PART 4

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

Bonds, preferred stocks, common stocks and mutual funds to be grouped separately.

1 Cusip #	2 Description Give complete and accurate description of each bond and stock. If bonds are serial issues give amounts maturing each year. Companies may at their option summarize all bonds of the same issue called, matured or redeemed during the year and omit dates under column (3).	3 Date Sold	4 Name of Purchaser (If matured or called under redemption option, so state and give price at which called.)	5 No. of Shares of Stock	6 Consideration (Excluding Accrued Interest on Bonds)	7 Par Value of Bonds	8 Cost to Company (Excluding Accrued Interest on Bonds)	9 Book Value at Date of Sale	10 Increase, By Adjustment in Book Value During Year	11 Decrease, By Adjustment in Book Value During Year	12 Profit on Sale	13 Loss on Sale	14 Interest on Bonds Received During Year (including accrued interest on bonds sold)	15 Dividends on Stocks Received During Year (Including accrued dividends on stocks sold)
XXX	**Totals**	XXX	XXX	XXX	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -

REINSURANCE SCHEDULE
Reinsurance Ceded and Reinsurance Assumed

1 Reinsurer or Reinsured	2 Ceded or Assumed	3 Location of Company	4 Total Amount Reinsured	5 Total Premiums Ceded *	6 Total Premiums Assumed **	7 Largest Risk Ceded or Assumed	8 Remarks
Guy Carpenter & Co LLC	Ceded			71,768.39			
OVERFLOW AMOUNTS							
Totals	XXX	XXX	$ -	$ 71,768.39	$ -	XXX	XXX

*Total to agree with Page 4, Line 1.4, Current Year.
**Total to agree with Page 4, Line 1.5, Current Year.

COMPENSATION SCHEDULE

Show all salaries, commissions, claim adjustment expenses, directors fees and expenses, and travel items paid in the current year for the top 5 officers/employees and all directors, travel or car allowances, if paid, are to be included.

1 Name of Payee	2 Title	3 Salaries	4 Commissions	5 Claim Adjustment Expenses	6 Directors Fees & Expenses	7 Travel & Travel Items	8 All Other	9 Total
Officers/Employees:								
Joyce Postlewaite	Secretary-Treasurer/Admin.	$13,942.50						$ 13,942.50
								$ -
								$ -
								$ -
								$ -
								$ -
Directors:								
Sherman Oyer	President				$7,200			$ 7,200.00
Charles Kooser	Vice President				$3,600			$ 3,600.00
Donna Detchon	Board Member				$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		57.77		$3,000			$ 3,057.77
								$ -
								$ -
								$ -
								$ -
								$ -
Totals	XXXX	$ 13,942.50	$ 57.77	$ -	$ 25,800.00	$ -	$ -	$ 39,800.27

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, Lightning
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. 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. 227
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.

SCHEDULE E - CASH or CASH EQUIVALENTS

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

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

1 DEPOSITORY Give Full Name and Location	2 Interest Rate	3 Amount of Interest Received During Year	4 Amount of Interest Accrued Dec. 31 of Current Year	5 Book Balance Dec. 31 of Current Year *
OPEN DEPOSITORIES:				
Petty Cash				100.00
Consumers Bank CD	0.750%	607.38		0.00
CF Bank CD (formerly Citizens MMA)	3.930%	2,163.25		243,543.28
CF Bank CDARS	0.900%	1,938.08		236,064.09
Huntington Bank (Checking)	0.030%	76.02		258,616.90
Wayne Savings	3.950%	5,321.83		219,321.83
OVERFLOW AMOUNTS	xxxx	0.00	0.00	0.00
Total	xxxx	$ 10,106.56	$ -	$ 957,646.10

*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

Overflow Page for Write-ins

Additional Write-ins for Assets:

		Assets Current Year	Nonadmitted Assets Current Year	Net Admitted Assets Current Year	Net Admitted Assets Prior Year
1504				0.00	
1505				0.00	
1506				0.00	
1597	Summary of remaining write-ins for Line 15 page 2	0.00	0.00	0.00	0.00

Additional Write-ins for Liabilities:

		Current Year	Prior Year
1604			
1605			
1606			
1697	Summary of remaining write-ins for Line 16 page 3	0.00	0.00

Additional Write-ins for Statement of Income:

		Current Year	Prior Year
	Summary of remaining write-ins for Statement of Income page 4	0.00	0.00

Additional Write-ins for Nonadmitted Assets:

		Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets
1504				0.00
1505				0.00
1506				0.00
1597	Summary of remaining write-ins for Line 15 page 9	0.00	0.00	0.00

Overflow Page for Investments Owned

SCHEDULE D - PART 1

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

1	2	3	4	5	6	7	8	Interest			12	13	14	15	16
								9	10	11					
Cusip #	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	Rate (%)	Amount Due and Accrued Dec. 31 of Current Year on bonds not in default	Gross Am't Received During Year	Increase by Adjustment, in Book Value During Year	Decrease by Adjustment, in Book Value During Year	Amount of Interest due and accrued Dec. 31. Current year, on bonds in default as to principal or interest	Maturity Date	NAIC Designation
XXX	**Totals to Page 11**	XXX	XXX	$ -	$ -	$ -	$ -	XXX	$ -	$ -	$ -	$ -	$ -	XXX	XXX

* Annual Statement Value

SCHEDULE D - PART 2

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

1	2	3	4	5	6	7	8	9	10	Dividends		13	14
										11	12		
Cusip #	Description Give complete and accurate description of all stocks and mutual funds owned.	From Whom Acquired	Date Acquired	No. of Shares	Par Value Per Share (Preferred Stocks)	Book Value	Rate Per Share Used To Obtain Market Value	Market Value/ Fair Value December 31 of Current Year	Actual Cost	Received During Year	Dividends Amount Due and Accrued Dec. 31	Increase, by Adjustment, in Book Value During Year	Decrease, by Adjustment in Book Value During Year
XXX	**Totals to Page 12**	XXX	XXX	XXX	XXX	$ -	XXX	$ -	$ -	$ -	$ -	$ -	$ -

Overflow Page for Investments Owned - CONTINUED

SCHEDULE D - PART 1

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

1	2	3	4	5	6	7	8	Interest			12	13	14	15	16
								9	10	11					
Cusip #	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	Rate (%)	Amount Due and Accrued Dec. 31 of Current Year on bonds not in default	Gross Am't Received During Year	Increase by Adjustment, in Book Value During Year	Decrease by Adjustment, in Book Value During Year	Amount of Interest due and accrued Dec. 31, Current year, on bonds in default as to principal or interest	Maturity Date	NAIC Designation
XXX	**Totals to Page 11**	XXX	XXX	$ -	$ -	$ -	$ -	XXX	$ -	$ -	$ -	$ -	$ -	XXX	XXX

* Annual Statement Value

SCHEDULE D - PART 2

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

1	2	3	4	5	6	7	8	9	10	Dividends		13	14
										11	12		
Cusip #	Description Give complete and accurate description of all stocks and mutual funds owned.	From Whom Acquired	Date Acquired	No. of Shares	Par Value Per Share (Preferred Stocks)	Book Value	Rate Per Share Used To Obtain Market Value	Market Value/ Fair Value December 31 of Current Year	Actual Cost	Received During Year	Dividends Amount Due and Accrued Dec. 31	Increase, by Adjustment, in Book Value During Year	Decrease, by Adjustment in Book Value During Year
XXX	**Totals to Page 12**	XXX	XXX	XXX	XXX	$ -	XXX	$ -	$ -	$ -	$ -	$ -	$ -

Overflow Page for Investments Owned - CONTINUED

SCHEDULE D - PART 1

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

1	2	3	4	5	6	7	8	Interest			12	13	14	15	16
								9	10	11					
Cusip #	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	Rate (%)	Amount Due and Accrued Dec. 31 of Current Year on bonds not in default	Gross Am't Received During Year	Increase by Adjustment, in Book Value During Year	Decrease by Adjustment, in Book Value During Year	Amount of Interest due and accrued Dec. 31. Current year, on bonds in default as to principal or interest	Maturity Date	NAIC Designation
XXX	**Totals to Page 11**	XXX	XXX	$ -	$ -	$ -	$ -	XXX	$ -	$ -	$ -	$ -	$ -	XXX	XXX

* Annual Statement Value

SCHEDULE D - PART 2

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

1	2	3	4	5	6	7	8	9	10	Dividends		13	14
										11	12		
Cusip #	Description Give complete and accurate description of all stocks and mutual funds owned.	From Whom Acquired	Date Acquired	No. of Shares	Par Value Per Share (Preferred Stocks)	Book Value	Rate Per Share Used To Obtain Market Value	Market Value/ Fair Value December 31 of Current Year	Actual Cost	Received During Year	Dividends Amount Due and Accrued Dec. 31	Increase, by Adjustment, in Book Value During Year	Decrease, by Adjustment in Book Value During Year
XXX	**Totals to Page 12**	XXX	XXX	XXX	XXX	$ -	XXX	$ -	$ -	$ -	$ -	$ -	$ -

West and Knox Mutual Insurance Company

OVERFLOW PAGE FOR SCHEDULE E

SCHEDULE E - CASH or CASH EQUIVALENTS

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

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

1 DEPOSITORY Give Full Name and Location	2 Interest Rate	3 Amount of Interest Received During Year	4 Amount of Interest Accrued Dec. 31 of Current Year	5 Book Balance Dec. 31 of Current Year
OPEN DEPOSITORIES:				
Totals To Page 16	xxxx	$ -	$ -	$ -