

ANNUAL STATEMENT

For the Year Ended

December 31, 2023

OF THE CONDITION AND AFFAIRS OF THE

WYANDOT 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 10306

Home Office 150 Highland Parkway Upper Sandusky 43351 OH
Street and Number City Zip Code

Mail Address P. O. Box 239 Upper Sandusky 43351-0239 OH
Street and Number City Zip Code

Main Administrative Office (419) 294-2862
Telephone Number

Organized June 18, 1878 Commenced Business June 18, 1878

Annual Statement Contact Person Wendie Stillberger Telephone Number (419) 294-2862

Contact Person Email Address wendie.stillberger@wyandotmutual.com

OFFICERS

President Wendie Stillberger Vice President Brad Kagel

Secretary Alishia Beagle Treasurer Alishia Beagle

DIRECTORS

(ALL DIRECTORS MUST BE SHOWN)

<u>Rick McCullough</u>	<u>Bruce Kuenzli</u>	<u>Dennis Lenhart</u>	
<u>Vicki Orians</u>	<u>Patrick Potts</u>	<u>David Karcher</u>	

State of Ohio

County of

Wyandot

Wendie Stillberger President and Alishia Beagle Secretary of the

WYANDOT 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 1st

day of March 2024

Tara L Thiel

Notary Public



TARA L THIEL
Notary Public
State of Ohio
My Comm. Expires
January 22, 2028

Wendie Stillberger Wendie Stillberger
President
Alishia Beagle Alishia Beagle
Secretary

Signature of Person Preparing Statement

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

2023

ASSETS

		Assets Current Year	Nonadmitted Assets Current Year	Net Admitted Assets Current Year	Net Admitted Assets Prior Year
1	Bonds (Schedule D - Part 1)	15,260,629.00	0.00	15,260,629.00	15,759,029.00
2	Preferred stocks, common stocks and mutual funds (Schedule D - Part 2)	6,283,923.00	0.00	6,283,923.00	5,552,055.00
3	Real estate (less liens, encumbrances) (Schedule A)	803,212.00	0.00	803,212.00	828,167.00
4	Cash (Schedule E)	1,740,911.00	0.00	1,740,911.00	2,147,439.00
5	Short-term investments		0.00	0.00	0.00
6	Aggregate write-ins for invested assets		0.00	0.00	0.00
7	Subtotals, cash and invested assets	24,088,675.00	0.00	24,088,675.00	24,286,690.00
8	Investment income due and accrued	110,952.00	0.00	110,952.00	109,712.00
9.1	Assessments or premiums in the course of collection (including agents balances)	813,618.00	0.00	813,618.00	742,939.00
9.2	Deferred premiums, agents' balances and installments booked but deferred and not yet due	1,589,073.00	0.00	1,589,073.00	1,359,876.00
9.3	Earned but unbilled premiums (post assessment)		0.00	0.00	0.00
10.1	Amounts recoverable from reinsurers	48,911.00	0.00	48,911.00	84,482.00
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	355,831.00
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	150,802.00	150,802.00	0.00	0.00
14	Receivables from parent, subsidiaries and affiliates	28,600.00	0.00	28,600.00	17,258.00
15	Aggregate write-ins for other than invested assets	3,223.00	0.00	3,223.00	15,220.00
16	Total Assets	26,833,854.00	150,802.00	26,683,052.00	26,972,008.00
	Details of Write-Ins for Assets:				
1501	Overpayments	3,223.00		3,223.00	15,220.00
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	3,223.00	0.00	3,223.00	15,220.00

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

2023

LIABILITIES, SURPLUS AND OTHER FUNDS

		Current Year	Prior Year
1	Unpaid Losses (Underwriting Exhibit - Part 2A)	353,403.00	508,930.00
2	Unpaid loss adjustment expenses (Underwriting Exhibit - Part 2A)	0.00	
3	Commissions due and payable to agents	535,206.00	535,955.00
4	Other expenses (excluding taxes, licenses and fees)	29,803.00	52,399.00
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	5,870,932.00	4,739,485.00
10	Advance premium		
11	Ceded reinsurance premiums payable	233,787.00	92,233.00
12	Funds held by company under reinsurance treaties		
13	Amounts withheld or retained by company for account of others	81,307.00	165,332.00
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	7,104,438.00	6,094,334.00
18	Surplus as regards policyholders	19,578,614.00	20,877,674.00
19	Total liabilities and surplus	26,683,052.00	26,972,008.00
	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
WYANDOT MUTUAL INSURANCE COMPANY
STATEMENT OF INCOME**

2023

		Current Year	Prior Year
	UNDERWRITING INCOME		
1.1	Gross Assessments/Premiums earned	9,737,384.00	8,819,390.00
1.2	Less: Return Assessments/Premiums earned		
1.3	Direct Assessments/Premiums earned	9,737,384.00	8,819,390.00
1.4	Deduct premiums for reinsurance ceded (Reinsurance Schedule)	1,373,585.00	969,391.00
1.5	Add premiums received for reinsurance assumed (Reinsurance Schedule)	0.00	
1.6	Net Assessments/Premiums earned	8,363,799.00	7,849,999.00
	DEDUCTIONS		
2	Losses incurred (Underwriting Exhibit - Part 2)	7,384,609.00	5,761,362.00
3	Loss expenses incurred (Expense Exhibit)	91,072.00	14,110.00
4	Other underwriting expenses incurred (Expense Exhibit)	3,703,337.00	3,292,009.00
5	Aggregate write-ins for underwriting deductions	0.00	0.00
6	Total underwriting deductions	11,179,018.00	9,067,481.00
7	Net underwriting gain (loss)	-2,815,219.00	-1,217,482.00
	INVESTMENT INCOME		
8	Net investment income earned	943,249.00	939,467.00
9	Net realized capital gains (losses) less capital gains tax		
10	Net investment gain (loss)	943,249.00	939,467.00
	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	188,752.00	142,608.00
14	Total other income	188,752.00	142,608.00
15	Net income, after capital gains tax and before federal income taxes	-1,683,218.00	-135,407.00
16	Federal income taxes incurred		3,892.00
17	Net income	-1,683,218.00	-139,299.00
	SURPLUS ACCOUNT		
18	Surplus as regards policyholders, December 31 prior year	20,877,674.00	22,165,986.00
19	Net income	-1,683,218.00	-139,299.00
20	Change in net unrealized capital gains or (losses) less capital gains tax	488,148.00	-1,383,967.00
21	Change in net deferred income tax		195,645.00
22	Change in nonadmitted assets (Exhibit of Nonadmitted Assets)	-103,990.00	39,309.00
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	-1,299,060.00	-1,288,312.00
26	Surplus as regards policyholders, December 31 current year	19,578,614.00	20,877,674.00
	DETAILS OF WRITE-INS		
0501			
0502			
0503			
0599	Total Aggregate write-ins for underwriting deductions	0.00	0.00
1301	Commissions & miscellaneous income	188,752.00	142,608.00
1302			
1303			
1304			
1399	Total Aggregate write-ins for miscellaneous income	188,752.00	142,608.00
2401			
2402			
2499	Total Aggregate write-ins for gains and losses in surplus	0.00	0.00

**ANNUAL STATEMENT FOR THE YEAR
WYANDOT MUTUAL INSURANCE COMPANY
CASH FLOW STATEMENT**

2023

		Current Year	Prior Year
Cash from Operations			
1	Premiums/Assessments collected net of reinsurance	9,294,210.00	8,041,768.00
2	Net investment income	942,009.00	1,147,446.00
3	Miscellaneous income	147,441.00	142,608.00
4	Total	10,383,660.00	9,331,822.00
5	Benefit and loss related payments	7,595,637.00	5,924,502.00
6	Commissions, expenses paid and aggregate write-ins for deductions	3,658,546.00	3,425,150.00
7	Federal and foreign income taxes paid (recovered)	-355,831.00	284,861.00
8	Total	10,898,352.00	9,634,513.00
9	Net cash from operations	-514,692.00	-302,691.00
Cash from Investments			
10	Proceeds from investments sold, matured or repaid:		
10.1	Bonds	930,000.00	1,515,098.00
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	930,000.00	1,515,098.00
11	Cost of investments acquired (long-term only):		
11.1	Bonds	431,600.00	628,754.00
11.2	Stocks	243,720.00	314,638.00
11.3	Real estate		
11.4	Miscellaneous applications		
11.5	Total investments acquired	675,320.00	943,392.00
11.6	Net cash from investments	254,680.00	571,706.00
Cash from Financing and Miscellaneous Sources			
12.1	Borrowed funds (cash provided/applied)	-146,516.00	
12.2	Other cash provided (applied)		
13	Net cash from financing and miscellaneous sources	-146,516.00	0.00
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS			
14	Net change in cash, cash equivalents and short-term investments	-406,528.00	269,015.00
15.1	Beginning of year (cash, cash equivalents and short-term investments)	2,147,439.00	1,878,424.00
15.2	End of year (cash, cash equivalents and short-term investments)	1,740,911.00	2,147,439.00

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

2023

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	1,687,105.00
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	1,687,105.00
3	Allowances to managers and agents	0.00
4	Advertising	52,820.00
5	Boards, bureaus and associations	120,882.00
6	Surveys and underwriting reports	34,160.00
7	Audit of assureds' records	0.00
8.1	Salary and related items: Salaries	814,543.00
8.2	Payroll taxes	67,462.00
9	Employee relations and welfare	99,956.00
10	Insurance	65,034.00
11	Directors' fees	79,258.00
12	Travel and travel items	66,910.00
13	Rent and rent items	0.00
14	Equipment	233,053.00
15	Cost or depreciation of EDP equipment and software	42,526.00
16	Printing and stationery	17,838.00
17	Postage, telephone, exchange and express	49,319.00
18	Legal and auditing	56,365.00
19	Loss adjustment expenses	91,072.00
18	Investment expenses	0.00
19	Totals	1,891,198.00
20.1	Taxes, licenses and fees: State and local insurance taxes	250.00
20.2	Insurance department licenses and fees	19,458.00
20.3	All other (excluding federal income and real estate)	0.00
20.4	Total taxes, licenses and fees	19,708.00
21	Real estate expenses	132,914.00
22	Real estate taxes	4,834.00
23	Aggregate write-ins for miscellaneous expenses	58,650.00
24	Total expenses incurred (a)	3,794,409.00
25	Less unpaid expenses - current year	565,009.00
26	Add unpaid expenses - prior year	588,354.00
27	Total expenses paid	3,817,754.00
Details of Write-Ins:		
2301	Bank Charges	58,650.00
2302		
2303		
2304		
2305		
2399	Total Write-ins	58,650.00

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

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

2023

INSURANCE IN FORCE

		Amount (dollars)	Number
1	In force December 31 of previous year (to equal prior year's statement)	2,740,113,008	9,884
2	Written during the year	943,698,845	2,538
3	Total	3,683,811,853	12,422
4	Deduct those expired and cancelled	317,140,780	1,178
5	In force December 31 of current year	3,366,671,073	11,244
6	Deduct amount reinsured	0	XXX
7	Net amount in force	3,366,671,073	XXX

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

2023

**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	10,458,130.00		3,067,021.00	6,500.00	7,384,609.00
					-
					-
					-
					-
					-
					-
					-
					-
					-
OVERFLOW AMOUNTS					-
Totals	\$ 10,458,130.00	\$ -	\$ 3,067,021.00	\$ 6,500.00	\$ 7,384,609.00

* 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	458,826.00		105,423.00		353,403.00
					-
					-
					-
					-
					-
					-
					-
					-
					-
OVERFLOW AMOUNTS					-
Totals	\$ 458,826.00	\$ -	\$ 105,423.00	\$ -	\$ 353,403.00

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

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

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

2023

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	150,802.00	46,812.00	-103,990.00
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	150,802.00	46,812.00	-103,990.00
	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		1,000,663.00		197,451.00		803,212.00	88,200.00	78,000.00
							-		
							-		
							-		
OVERFLOW AMOUNTS							-		
Totals	XXX	XXX	\$ 1,000,663.00	\$ -	\$ 197,451.00	\$ -	\$ 803,212.00	\$ 88,200.00	\$ 78,000.00

*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)
EQUIPMENT	VARIOUS		974,462.00		823,660.00		150,802.00
							-
							-
							-
							-
							-
							-
							-
							-
							-
							-
OVERFLOW AMOUNTS							-
Totals	XXX	XXX	\$ 974,462.00	\$ -	\$ 823,660.00	\$ -	\$ 150,802.00

REINSURANCE SCHEDULE

[illegible]

**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) Wendie Stilberger	Pres / Sec / Treas	155,000.00						\$ 155,000.00
2) David Karcher	Chair / Director				24,450.00			\$ 24,450.00
3) Jake Keene	IT Manager	87,901.00						\$ 87,901.00
4) Brad Kagel	VP Claims	90,729.00						\$ 90,729.00
5) Alisha Beagle	Secretary	98,383.00						\$ 98,383.00
6) James Graymire	Marketing Manager	88,646.00						\$ 88,646.00
Directors:								
Dennis Lenhart	Director				14,850.00			\$ 14,850.00
Rick McCullough	Director				14,850.00			\$ 14,850.00
	Director							\$ -
Bruce Kuenzli	Director				14,850.00			\$ 14,850.00
Vicki Orians	Director				14,850.00			\$ 14,850.00
Patrick Potts	Director				14,850.00			\$ 14,850.00
Agency allocation & retired directors					(13,690.00)			\$ (13,690.00)
								\$ -
								\$ -
								\$ -
								\$ -
								\$ -
								\$ -
Totals	XXXX	\$ 520,659.00	\$ -	\$ -	\$ 85,010.00	\$ -	\$ -	\$ 605,669.00

GENERAL INTERROGATORIES

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

1. Company's retention:	Fire	\$150,000	Wind	\$150,000	Other	
1a. Retention before reinsurance applies for:	Catastrophe Reinsurance	\$800,000	Aggregate excess of loss			
2. What is the largest risk assumed and retained:		\$8,861,500				
3. What kind of perils are being covered?	Fire, Lighting, V&MM, Earthquake, Rural, Agriculture, Urban					
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.	Wendie Stillberger - \$1,000,000					
7. Are all of the persons who handle funds of the Company bonded?	Yes	X	No			
State the name and amount of each bond on each, except person named in Item 6 above.						
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.	11244					
10. Was an annual report of the Company made available to each policyholder?	Yes	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.						12/31/2018
12. How many assessments were made during the year?	Many	Date of last assessment				
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	None					
15. State the amount of borrowed money since date of last assessment					0 interest thereon	0
16. Does any person, firm, corporation or association have any claim, contingent or otherwise, against this Company which is NOT included in the liabilities on page 2 of this statement?	Yes		No	X		
If yes, give the amount, terms for payment and reasons why such were not recorded as a liability on page 2 of this statement.						

2023

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

[illegible]

16

ANNUAL STATEMENT FOR THE YEAR
WYANDOT MUTUAL INSURANCE COMPANY

2023

ORGANIZATIONAL CHART

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

Wyandot Mutual Insurance Company (Parent Company)
Farmers Mutual Insurance Agency, Inc. (Subsidiary)

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

2023

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

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	9	10	11	Increase by Adjustment, Value During Year	Decrease by Adjustment, Value During Year	Interest due and accrued Dec. 31, Current year, on bonds in default as to principal or interest	Maturity Date	NAIC Designation
BONDS - GOVERNMENT															
912828B66	US TREASURY NOTE	EDWARD JONES	2/12/2015	125,000.00	133,178.63	125,110.47	124,806.25	2.750%	1,317.71	3,437.50	-	892.86		2/15/2024	1
912828J27	US TREASURY NOTE	EDWARD JONES	1/21/2016	200,000.00	200,265.60	200,033.00	194,132.00	2.000%	1,533.33	4,000.00	-	29.25		2/15/2025	1
912828B66	US TREASURY NOTE	EDWARD JONES	2/20/2015	220,000.00	233,260.06	220,180.03	219,307.00	2.750%	2,519.17	6,050.00	-	1,437.92		2/15/2024	1
912828J27	US TREASURY NOTE	EDWARD JONES	2/12/2015	220,000.00	218,418.64	213,545.20	213,545.20	2.000%	1,686.67	4,400.00	159.48	-		2/15/2025	1
912828N47	US TREASURY NOTE	EDWARD JONES	12/11/2018	80,000.00	81,325.48	80,612.09	76,781.60	2.875%	293.89	2,300.00	-	140.55		5/15/2028	1
912828J27	US TREASURY NOTE	EDWARD JONES	3/12/2015	100,000.00	101,046.80	100,119.02	97,066.00	2.000%	766.67	2,000.00	-	105.55		2/15/2025	1
912828W8	US TREASURY NOTE	EDWARD JONES	12/11/2018	200,000.00	200,701.38	200,314.93	191,336.00	2.750%	2,108.33	5,500.00	-	76.35		2/15/2028	1
912828F5	US TREASURY NOTE	EDWARD JONES	12/18/2018	167,000.00	161,335.87	164,512.87	157,143.66	2.250%	480.13	3,757.50	635.49	-		11/15/2027	1
912828B61	US TREASURY NOTE	EDWARD JONES	4/9/2019	157,000.00	160,743.92	158,936.90	147,972.50	2.625%	1,579.81	4,121.26	-	380.23		2/15/2029	1
912828K74	US TREASURY NOTE	EDWARD JONES	2/4/2016	75,000.00	75,914.03	75,154.95	72,184.50	2.000%	575.00	1,500.00	-	95.55		8/15/2025	1
912828M71	US TREASURY NOTE	EDWARD JONES	5/18/2019	200,000.00	200,913.32	200,046.55	198,406.00	2.125%	3,245.53	4,250.00	-	186.89		3/31/2024	1
912828K74	US TREASURY NOTE	EDWARD JONES	3/1/2016	90,000.00	92,211.30	90,375.25	86,621.40	2.000%	690.00	1,800.00	-	231.79		8/15/2025	1
912828B66	US TREASURY NOTE	EDWARD JONES	10/2/2014	70,000.00	72,209.34	70,027.89	69,779.50	2.750%	737.92	1,925.00	-	221.97		2/15/2024	1
912828K74	US TREASURY NOTE	EDWARD JONES	6/30/2016	250,000.00	261,455.00	252,000.25	240,615.00	2.000%	1,916.67	5,000.00	-	1,239.57		8/15/2025	1
912828K74	US TREASURY NOTE	EDWARD JONES	8/22/2016	250,000.00	259,804.50	251,744.43	240,615.00	2.000%	1,916.67	5,000.00	-	1,080.09		8/15/2025	1
912828K74	US TREASURY NOTE	EDWARD JONES	9/22/2016	100,000.00	103,390.60	100,610.33	96,246.00	2.000%	766.67	2,000.00	-	377.62		8/15/2025	1
912828K74	US TREASURY NOTE	EDWARD JONES	9/30/2016	60,000.00	62,156.22	60,368.77	57,747.60	2.000%	460.00	1,200.00	-	260.62		8/15/2025	1
912828J24	US TREASURY NOTE	EDWARD JONES	12/30/2016	900,000.00	863,964.00	889,356.94	851,274.00	2.000%	2,300.00	18,000.00	3,669.89	-		11/15/2026	1
912828CEK3	US TREASURY NOTE	EDWARD JONES	5/26/2022	300,000.00	300,442.68	300,077.45	297,258.00	2.500%	1,291.67	7,500.00	-	228.23		4/30/2024	1
BONDS - SPECIAL REVENUE AND SPECIAL ASSESSMENT OBLIGATIONS															
3128FMPL9	FLHMC GOLD POOL #079427	EDWARD JONES	4/14/1997	170.98	364.66	170.86	168.51	7.500%	2.14	14.56	-	0.12		4/1/2027	1
31402RDF3	FNMA POOL #735502	EDWARD JONES	10/9/2009	104,000.00	89,565.11	104,950.01	2,458.09	6.000%	-	155.91	4,034.84	-		4/1/2035	1
BONDS - INDUSTRIAL AND MISCELLANEOUS															
010392FN3	ALABAMA POWER COMPANY	EDWARD JONES	10/19/2017	125,000.00	125,236.78	125,039.73	121,448.75	2.800%	884.72	3,500.00	-	31.73		4/1/2025	1
010392FU7	ALABAMA POWER COMPANY	EDWARD JONES	9/15/2020	250,000.00	254,652.45	253,468.45	202,115.00	1.450%	1,077.43	3,625.00	-	520.66		9/15/2030	1
010392FU7	ALABAMA POWER COMPANY	EDWARD JONES	3/04/2023	300,000.00	304,523.88	303,180.47	242,538.00	1.450%	1,292.92	4,350.00	-	476.74		9/15/2030	1
023135B28	AMAZON COM INC	EDWARD JONES	7/21/2021	188,000.00	188,129.72	185,811.61	163,020.06	2.100%	540.23	3,969.00	-	944.43		5/12/2031	1
023135B28	AMAZON COM INC	EDWARD JONES	8/28/2021	200,000.00	207,659.65	205,936.99	172,508.00	2.100%	571.67	4,200.00	-	816.67		5/12/2031	1
023135CH7	AMAZON COM INC	EDWARD JONES	5/27/2022	300,000.00	301,197.93	301,000.71	286,254.00	3.600%	2,370.00	10,800.00	-	123.46		4/13/2032	1
040555CV2	ARIZONA PUBLIC SERVICE CO	EDWARD JONES	8/21/2018	150,000.00	144,170.00	147,585.79	141,871.50	2.950%	1,315.21	4,425.00	643.31	-		9/15/2027	1
059165E51	BALTIMORE GAS & ELECTRIC CO	EDWARD JONES	7/20/2018	166,000.00	153,478.86	157,850.86	156,723.92	2.400%	1,527.20	3,984.00	811.03	-		8/15/2026	1
06051GGG1	BANK OF AMER CORP SR MTN	EDWARD JONES	3/26/2019	200,000.00	198,541.65	199,541.56	190,466.00	3.248%	1,281.16	6,496.00	170.00	-		10/21/2027	1
06051GGG1	BANK OF AMER CORP SR MTN	EDWARD JONES	1/28/2020	200,000.00	213,922.00	206,737.57	190,466.00	3.248%	1,281.16	6,496.00	-	1,806.86		10/21/2027	1
06051GGG1	BANK OF AMER CORP SR MTN	EDWARD JONES	12/11/2018	200,000.00	187,192.36	194,394.21	227,092.50	6.100%	1,281.16	6,496.00	1,445.98	-		10/21/2027	1
084664CJ3	BERKSHIRE HATHAWAY FIN CORP	EDWARD JONES	11/24/2020	300,000.00	318,073.66	312,120.06	261,384.00	1.850%	1,695.83	5,550.00	-	1,997.79		3/12/2030	1
097023BX2	BOEING CO SR NOTE	EDWARD JONES	3/13/2018	205,000.00	204,905.57	204,960.95	192,706.15	3.250%	2,239.34	6,662.50	9.37	-		3/1/2028	1
110122BB3	BRISTOL-MYERS SQUIBB CO	EDWARD JONES	6/30/2017	25,000.00	25,712.01	25,230.64	24,256.25	3.250%	284.38	812.50	-	73.39		2/27/2027	1
191216DE7	Coca Cola CO	EDWARD JONES	8/28/2021	300,000.00	309,199.22	306,920.34	259,266.00	2.000%	1,950.00	6,000.00	-	972.91		3/5/2031	1
191216DE7	Coca Cola CO	EDWARD JONES	1/27/2021	200,000.00	197,793.10	198,430.40	165,124.00	1.375%	817.36	2,750.00	218.03	-		3/1/2028	1
20303NBW0	COMCAST CORP	EDWARD JONES	6/30/2017	25,000.00	23,881.60	24,638.00	23,481.50	2.350%	275.80	587.50	117.78	-		1/15/2027	1
20303NBW0	COMCAST CORP	EDWARD JONES	7/19/2017	75,000.00	71,596.07	73,894.96	70,444.50	2.350%	827.40	1,762.50	358.79	-		1/15/2027	1
20303NBW0	COMCAST CORP	EDWARD JONES	1/19/2018	200,000.00	198,808.85	199,511.21	190,786.00	3.150%	2,415.00	6,300.00	118.20	-		2/15/2028	1
20303NDW0	CONNECTICUT LIGHT & POWER	EDWARD JONES	12/30/2020	161,000.00	167,611.71	165,614.48	136,030.51	1.950%	1,473.82	3,139.50	-	663.45		1/15/2031	1
209111FJ7	CONSOLIDATED EDISON CO NY INC	EDWARD JONES	10/18/2017	125,000.00	129,067.15	126,370.68	120,176.25	3.200%	1,188.89	4,000.00	-	430.71		3/15/2027	1
209111FJ7	CONSOLIDATED EDISON CO NY INC	EDWARD JONES	8/21/2018	150,000.00	144,100.73	147,893.42	141,373.50	2.900%	362.50	4,350.00	714.43	-		12/1/2026	1
22160KAM7	COSTCO WHOLESALE CORP SR NT	EDWARD JONES	11/6/2018	119,000.00	111,717.06	116,312.33	112,156.31	2.900%	287.58	3,451.00	906.15	-		12/1/2026	1
244199BJ3	DEERE & CO	EDWARD JONES	8/29/2017	25,000.00	25,485.66	25,091.75	24,091.75	3.000%	89.59	750.00	-	49.00		5/8/2026	1
254687FV3	DISNEY WALT CO	EDWARD JONES	7/21/2022	155,000.00	148,556.36	148,825.09	144,010.50	3.100%	1,027.74	4,800.00	185.80	-		4/15/2030	1
254687FV3	DISNEY WALT CO	EDWARD JONES	11/18/2020	350,000.00	368,070.67	357,240.68	331,345.00	1.750%	2,939.38	6,125.00	-	3,608.49		1/13/2028	1

254687FW1	DISNEY WALT CO	EDWARD JONES	11/19/2020	350,000.00	373,553.53	363,386.83	324,054.50	2.200%	3,657.50	7,700.00	-	3,392.71	1	1/13/2028
254687FL5	DISNEY WALT CO	EDWARD JONES	7/2/2020	240,000.00	249,233.94	249,194.49	213,038.40	2.000%	1,613.33	4,800.00	-	1,755.61	1	9/1/2029
278865BF6	ECOLAB INC	EDWARD JONES	11/21/2021	362,000.00	346,878.68	350,330.71	296,311.48	1.300%	2,013.12	4,705.00	1,621.50	-	1	1/30/2031
278062AD6	EATON CORP OHIO SENIOR NOTE	EDWARD JONES	7/12/2022	150,000.00	148,956.69	149,103.24	145,335.50	4.000%	983.33	6,000.00	101.32	-	1	11/2/2032
36965TH90	GENERAL ELECTRIC CAPITAL CORP	EDWARD JONES	6/29/2017	27,000.00	27,762.60	27,439.11	23,492.70	3.600%	43.20	972.00	-	49.44	1	12/15/2032
377373AH8	GLAXOSMITHKLINE CAP PLC	EDWARD JONES	200,000.00	204,490.44	202,412.34	192,808.00	191,742.00	3.375%	2,850.00	6,750.00	-	448.11	1	5/30/2027
402479CF4	GULF POWER COMPANY SENIOR NOTES	EDWARD JONES	1/19/2018	200,000.00	201,395.12	200,507.44	191,742.00	3.300%	568.33	6,000.00	-	148.90	1	5/30/2027
458140AX8	INTEL CORP	EDWARD JONES	6/29/2017	25,000.00	25,602.41	25,203.53	24,043.00	3.150%	109.38	787.50	-	60.87	1	5/11/2027
458140BH2	INTEL CORP	EDWARD JONES	1/7/2020	150,000.00	152,250.26	151,337.36	135,150.00	2.450%	782.64	3,675.00	-	228.65	1	11/15/2029
458140BH2	INTEL CORP	EDWARD JONES	9/21/2021	250,000.00	265,658.23	261,205.07	237,740.00	2.450%	782.64	6,125.00	-	1,947.33	1	11/15/2029
24422EUB3	JOHN DEERE CAPITAL CORP	EDWARD JONES	4/25/2018	250,000.00	237,809.13	244,878.52	237,740.00	3.050%	3,707.14	7,625.00	1,257.86	-	1	16/2/2028
24422EVB8	JOHN DEERE CAPITAL CORP	EDWARD JONES	1/28/2020	20,000.00	204,573.70	202,757.80	179,474.00	2.450%	238.19	4,900.00	-	461.00	1	1/8/2030
46625HRV4	JPMORGAN CHASE & CO	EDWARD JONES	12/7/2017	200,000.00	198,774.81	199,616.79	190,598.00	2.950%	1,491.33	5,900.00	138.99	-	1	10/1/2026
48129GT83	JPMORGAN CHASE & CO MEDIUM	EDWARD JONES	6/23/2020	200,000.00	200,000.00	200,300.42	162,290.00	2.150%	95.56	4,300.00	85.31	-	1	6/23/2030
595620AQ8	MIDAMERICAN ENERGY CO 1ST MTG	EDWARD JONES	7/20/2018	168,000.00	161,827.19	164,403.93	158,760.74	3.100%	857.67	5,146.00	475.64	-	1	5/1/2027
57021CAM9	NSTAR ELECTRIC CO	EDWARD JONES	6/30/2017	25,000.00	25,700.63	25,236.99	24,092.00	3.200%	102.22	800.00	-	70.71	1	5/15/2027
57021CAN7	NSTAR ELECTRIC CO	EDWARD JONES	10/31/2019	100,000.00	108,316.71	104,590.13	94,215.00	3.250%	415.28	3,250.00	-	875.08	1	5/15/2029
68383XB06	ORACLE CORP NOTES	EDWARD JONES	11/25/2019	150,000.00	163,104.78	157,843.28	137,993.50	3.250%	622.92	4,875.00	-	1,267.11	1	10/15/2030
693304AT4	PECO ENERGY CO 1ST & REFDG MTG	EDWARD JONES	7/20/2018	168,000.00	163,300.91	165,328.23	161,786.58	3.150%	1,118.43	5,229.00	373.70	-	1	10/15/2030
717081EY5	PFIZER INC NOTE	EDWARD JONES	4/30/2021	193,000.00	190,668.83	190,931.22	164,811.63	1.700%	300.78	3,281.00	324.03	-	1	5/28/2030
718172CE7	PHILIP MORRIS INTL INC	EDWARD JONES	5/19/2018	250,000.00	235,591.62	243,780.17	236,335.00	3.125%	2,604.17	7,812.50	1,472.00	-	1	3/2/2028
718172CJ6	PHILIP MORRIS INTL INC	EDWARD JONES	8/27/2019	150,000.00	161,435.33	156,340.59	140,639.50	3.375%	1,940.63	5,062.50	-	1,154.64	2	8/15/2029
797440B17	SAN DIEGO GAS & ELECTRIC CO	EDWARD JONES	12/11/2018	200,000.00	18,674.70	195,442.37	190,902.00	2.500%	638.89	5,000.00	1,888.81	-	1	5/15/2026
822592B18	SHELL INTERNATIONAL FINANCE	EDWARD JONES	10/18/2017	125,000.00	125,119.02	125,307.21	120,965.00	2.875%	509.11	3,593.76	-	130.47	1	5/10/2026
842400G17	SOUTHERN CA EDISON CO	EDWARD JONES	11/2/2018	250,000.00	251,128.38	250,264.69	244,945.00	3.700%	3,905.56	9,250.00	-	167.01	1	8/1/2025
845011AA3	SOUTHWEST GAS CORP	EDWARD JONES	12/4/2023	225,000.00	224,554.75	224,657.41	231,795.00	5.200%	975.00	-	2.66	-	1	6/1/2033
87612EBE5	TARGET CORP	EDWARD JONES	9/19/2017	110,000.00	106,877.58	109,157.42	105,917.90	2.700%	588.19	2,750.00	365.79	-	1	4/15/2029
882331AG4	TOYOTA MOTOR CREDIT CORP	EDWARD JONES	10/15/2019	150,000.00	163,291.95	157,261.16	144,484.50	3.375%	1,082.81	5,062.50	-	1,411.01	1	7/2/2029
892331GU3	TOYOTA MOTOR CREDIT CORP	EDWARD JONES	6/19/2020	200,000.00	213,008.43	207,884.03	187,984.00	2.760%	2,760.67	5,520.00	-	1,180.91	1	7/2/2029
913017CR8	UNITED TECHNOLOGIES CORP	EDWARD JONES	6/29/2017	25,000.00	25,590.90	25,198.96	23,779.25	3.125%	123.70	781.26	-	59.83	1	5/4/2027
949746RV3	WELLS FARGO & CO	EDWARD JONES	1/7/2020	150,000.00	155,779.58	152,095.42	143,734.50	3.000%	875.00	4,500.00	-	916.58	1	4/22/2026
95001D7F1	WELLS FARGO & CO MED TERM	EDWARD JONES	5/15/2020	200,000.00	200,000.00	200,185.58	174,410.00	2.100%	336.67	4,200.00	-	40.05	1	5/15/2028
95000U2D4	WELLS FARGO & CO MED TERM	EDWARD JONES	3/28/2019	200,000.00	211,768.42	205,980.57	194,614.00	4.150%	3,688.89	8,300.00	-	1,200.30	1	1/24/2029
	ROUNDING					0.34								
XXX	Totals to Page 11	XXX	XXX	\$14,980,170.98	\$15,149,716.26	\$15,260,629.00	\$14,032,047.63	XXX	\$105,747.65	\$370,578.51	\$22,305.78	\$41,616.03	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	11	12	13	14
Cusip #	Description	From Whom Acquired	Date Acquired	No. of Shares	Par Value (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
32006W106	PRE-IER FINANCIAL CORP	SAME	VARIOUS	4,252.00	4,252.00	102,473.20	24.10	102,473.20	15,544.02	5,102.00			
62989105	NAMICO INSURANCE COMPANY	SAME	VARIOUS	340.00	340.00	116,341.20	342.18	116,341.20	18,706.00	-			
	FARMERS MUTUAL INSURANCE AGENCY INC	SAME	VARIOUS	350.00	350.00	466,469.00	1,332.77	466,469.00	19,175.00	200,000.00			
	STOCKS - MUTUAL FUNDS												
097873103	AMERICAN BOND FUND OF AMERICA INC	EDWARD JONES	VARIOUS	25,649.07	25,649.07	294,707.76	11.49	294,707.76	340,630.34	10,120.75			
140193103	AMERICAN CAPITAL INCOME BUILDER FUND A	EDWARD JONES	VARIOUS	861.85	861.85	57,069.26	66.22	57,069.26	52,765.97	1,935.85			
140543109	AMERICAN CAPITAL WORLD GROWTH & INC FD CL A	EDWARD JONES	VARIOUS	4,101.93	4,101.93	246,608.15	60.12	246,608.15	183,061.66	8,213.29			
298706102	AMERICAN EUROPAFIC GROWTH FUND CL A	EDWARD JONES	VARIOUS	3,141.48	3,141.48	171,807.27	54.69	171,807.27	145,368.52	5,930.72			
360802102	AMERICAN FUNDAMENTAL INVESTORS FD CL A	EDWARD JONES	VARIOUS	4,931.76	4,931.76	352,571.59	71.49	352,571.59	260,499.71	19,542.23			
399874106	AMERICAN GROWTH FUND OF AMERICA CL A	EDWARD JONES	VARIOUS	8,988.87	8,988.87	567,796.90	63.16	567,796.90	434,929.92	99,055.49			

[illegible]

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

20