

ANNUAL STATEMENT

For the Year Ended December 31 , 2023

OF THE CONDITION AND AFFAIRS OF THE

WOODVILLE MUTUAL INSURANCE ASSOCIATION

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	10399		
Home Office	200 East Main Street Street and Number	Woodville 43469 City Zip Code	OH
Mail Address	P. O. Box 157 Street and Number	Woodville 43469-0157 City Zip Code	OH
Main Administrative Office	(419) 849-2521 Telephone Number		
Organized	October 6, 1885	Commenced Business	October 6, 1885
Annual Statement Contact Person	Andrew Younker	Telephone Number	418-849-2521
Contact Person Email Address	andy@woodvillemutual.com		

OFFICERS

President	Andrew Younker	Vice President	
Secretary	Galen Koepke	Treasurer	Andrew Younker

DIRECTORS

(ALL DIRECTORS MUST BE SHOWN)

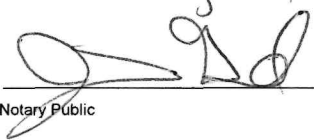
Jeff Goetz	Jonathon S. Younker	Lewis Renollet	Andrew Younker
John Bergman	Galen Koepke	Nickolas Coe	Jeff M. Smith

State of Ohio
County of Sandusky

Andrew Younker	President and	Galen Koepke	Secretary of the
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WOODVILLE MUTUAL INSURANCE ASSOCIATION, 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 26th day of February 2024


Notary Public



Jessica Good
Notary Public, State of Ohio
My Commission Expires:
April 6, 2026

	Andrew Younker
	Galen Koepke

Signature of Person Preparing Statement

ANNUAL STATEMENT FOR THE YEAR
WOODVILLE MUTUAL INSURANCE ASSOCIATION

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)	3,573,354.00	0.00	3,573,354.00	3,537,021.00
2	Preferred stocks, common stocks and mutual funds (Schedule D - Part 2)	2,619,500.00	0.00	2,619,500.00	2,932,284.00
3	Real estate (less liens, encumbrances) (Schedule A)	183,675.00	0.00	183,675.00	209,552.00
4	Cash (Schedule E)	1,358,868.00	0.00	1,358,868.00	905,140.00
5	Short-term investments		0.00	0.00	
6	Aggregate write-ins for invested assets		0.00	0.00	
7	Subtotals, cash and invested assets	7,735,397.00	0.00	7,735,397.00	7,583,997.00
8	Investment income due and accrued	30,943.00	0.00	30,943.00	29,973.00
9.1	Assessments or premiums in the course of collection (including agents balances)	42,334.00	0.00	42,334.00	27,458.00
9.2	Deferred premiums, agents' balances and installments booked but deferred and not yet due		0.00	0.00	
9.3	Earned but unbilled premiums (post assessment)		0.00	0.00	0.00
10.1	Amounts recoverable from reinsurers	260,333.00	0.00	260,333.00	12,664.00
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	159,538.00
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	17,492.00	17,492.00	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	8,086,499.00	17,492.00	8,069,007.00	7,813,630.00
	Details of Write-Ins for Assets:				
1501				0.00	
1502				0.00	
1503				0.00	
1598	Summary or remaining write-ins from overflow page	0.00	0.00	0.00	0.00
1599	Total aggregate write-ins	0.00	0.00	0.00	0.00

ANNUAL STATEMENT FOR THE YEAR
WOODVILLE MUTUAL INSURANCE ASSOCIATION

2023

LIABILITIES, SURPLUS AND OTHER FUNDS

		Current Year	Prior Year
1	Unpaid Losses (Underwriting Exhibit - Part 2A)	775,294.00	543,456.00
2	Unpaid loss adjustment expenses (Underwriting Exhibit - Part 2A)	0.00	
3	Commissions due and payable to agents	37,553.00	11,559.00
4	Other expenses (excluding taxes, licenses and fees)		32,415.00
5	Taxes, licenses and fees (excluding federal income taxes)	2,009.00	5,338.00
6	Current federal income taxes (including \$0 on realized capital gains (losses))	15,815.00	
7	Net deferred tax liability		69,533.00
8	Borrowed money and interest thereon		
9	Unearned assessment/premium reserve	2,074,290.00	1,441,351.00
10	Advance premium		
11	Ceded reinsurance premiums payable	20,344.00	
12	Funds held by company under reinsurance treaties		
13	Amounts withheld or retained by company for account of others	26,627.00	19,907.00
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	2,951,932.00	2,123,559.00
18	Surplus as regards policyholders	5,117,075.00	5,690,071.00
19	Total liabilities and surplus	8,069,007.00	7,813,630.00
	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
WOODVILLE MUTUAL INSURANCE ASSOCIATION
STATEMENT OF INCOME

2023

		Current Year	Prior Year
	UNDERWRITING INCOME		
1.1	Gross Assessments/Premiums earned	4,526,283.00	3,852,157.00
1.2	Less: Return Assessments/Premiums earned		
1.3	Direct Assessments/Premiums earned	4,526,283.00	3,852,157.00
1.4	Deduct premiums for reinsurance ceded (Reinsurance Schedule)	1,106,370.00	799,335.00
1.5	Add premiums received for reinsurance assumed (Reinsurance Schedule)	0.00	
1.6	Net Assessments/Premiums earned	3,419,913.00	3,052,822.00
	DEDUCTIONS		
2	Losses incurred (Underwriting Exhibit - Part 2)	1,348,158.00	2,072,137.00
3	Loss expenses incurred (Expense Exhibit)	303,705.00	211,111.00
4	Other underwriting expenses incurred (Expense Exhibit)	2,015,054.00	1,658,491.00
5	Aggregate write-ins for underwriting deductions	0.00	0.00
6	Total underwriting deductions	3,666,917.00	3,941,739.00
7	Net underwriting gain (loss)	-247,004.00	-888,917.00
	INVESTMENT INCOME		
8	Net investment income earned	192,754.00	172,649.00
9	Net realized capital gains (losses) less capital gains tax	37,231.00	13,033.00
10	Net investment gain (loss)	229,985.00	185,682.00
	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	72,039.00	69,644.00
14	Total other income	72,039.00	69,644.00
15	Net income, after capital gains tax and before federal income taxes	55,020.00	-633,591.00
16	Federal income taxes incurred	15,835.00	-4,311.00
17	Net income	39,185.00	-629,280.00
	SURPLUS ACCOUNT		
18	Surplus as regards policyholders, December 31 prior year	4,833,280.00	5,690,071.00
19	Net income	39,185.00	-629,280.00
20	Change in net unrealized capital gains or (losses) less capital gains tax	239,543.00	-304,227.00
21	Change in net deferred income tax		69,533.00
22	Change in nonadmitted assets (Exhibit of Nonadmitted Assets)	5,067.00	7,183.00
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	283,795.00	-856,791.00
26	Surplus as regards policyholders, December 31 current year	5,117,075.00	4,833,280.00
	DETAILS OF WRITE-INS		
0501			
0502			
0503			
0599	Total Aggregate write-ins for underwriting deductions	0.00	0.00
1301	Commissions	69,932.00	68,627.00
1302	Miscellaneous	2,107.00	1,017.00
1303			
1304			
1399	Total Aggregate write-ins for miscellaneous income	72,039.00	69,644.00
2401			
2402			
2499	Total Aggregate write-ins for gains and losses in surplus	0.00	0.00

ANNUAL STATEMENT FOR THE YEAR
WOODVILLE MUTUAL INSURANCE ASSOCIATION

2023

CASH FLOW STATEMENT

		Current Year	Prior Year
Cash from Operations			
1	Premiums/Assessments collected net of reinsurance	3,857,466.00	3,197,003.00
2	Net investment income	230,075.00	184,622.00
3	Miscellaneous income	70,332.00	73,591.00
4	Total	4,157,873.00	3,455,216.00
5	Benefit and loss related payments	2,182,079.00	1,736,044.00
6	Commissions, expenses paid and aggregate write-ins for deductions	1,991,648.00	1,625,186.00
7	Federal and foreign income taxes paid (recovered)	-4,980.00	-158,849.00
8	Total	4,168,747.00	3,202,381.00
9	Net cash from operations	-10,874.00	252,835.00
Cash from Investments			
10	Proceeds from investments sold, matured or repaid:		
10.1	Bonds	494,431.00	468,196.00
10.2	Stocks	1,556,031.00	
10.3	Real estate		
10.4	Net gains (losses) on cash, cash equivalents and short- term investments		
10.5	Miscellaneous proceeds		
10.6	Total investment proceeds	2,050,462.00	468,196.00
11	Cost of investments acquired (long-term only):		
11.1	Bonds	428,495.00	102,269.00
11.2	Stocks	1,217,621.00	558,506.00
11.3	Real estate		
11.4	Miscellaneous applications		
11.5	Total investments acquired	1,646,116.00	660,775.00
11.6	Net cash from investments	404,346.00	-192,579.00
Cash from Financing and Miscellaneous Sources			
12.1	Borrowed funds (cash provided/applied)		
12.2	Other cash provided (applied)		
13	Net cash from financing and miscellaneous sources	0.00	0.00
RECONCILLIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS			
14	Net change in cash, cash equivalents and short-term investments	393,472.00	60,256.00
15.1	Beginning of year (cash, cash equivalents and short-term investments)	965,396.00	905,140.00
15.2	End of year (cash, cash equivalents and short-term investments)	1,358,868.00	965,396.00

**ANNUAL STATEMENT FOR THE YEAR
WOODVILLE MUTUAL INSURANCE ASSOCIATION**

2023

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	815,574.00
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	815,574.00
3	Allowances to managers and agents	0.00
4	Advertising	22,041.00
5	Boards, bureaus and associations	58,262.00
6	Surveys and underwriting reports	0.00
7	Audit of assureds' records	0.00
	Salary and related items:	
8.1	Salaries	390,586.00
8.2	Payroll taxes	44,741.00
9	Employee relations and welfare	167,903.00
10	Insurance	55,317.00
11	Directors' fees	96,800.00
12	Travel and travel items	57,814.00
13	Rent and rent items	12,000.00
14	Equipment	0.00
15	Cost or depreciation of EDP equipment and software	5,067.00
16	Printing and stationery	108,729.00
17	Postage, telephone, exchange and express	10,686.00
18	Legal and auditing	81,764.00
19	Loss adjustment expenses	303,705.00
18	Investment expenses	0.00
19	Totals	1,415,415.00
	Taxes, licenses and fees:	
20.1	State and local insurance taxes	250.00
20.2	Insurance department licenses and fees	6,830.00
20.3	All other (excluding federal income and real estate)	713.00
20.4	Total taxes, licenses and fees	7,793.00
21	Real estate expenses	12,939.00
22	Real estate taxes	6,146.00
23	Aggregate write-ins for miscellaneous expenses	60,892.00
24	Total expenses incurred (a)	2,318,759.00
25	Less unpaid expenses - current year	66,189.00
26	Add unpaid expenses - prior year	62,496.00
27	Total expenses paid	2,315,066.00
	Details of Write-Ins:	
2301	Property inspections	60,892.00
2302		
2303		
2304		
2305		
2399	Total Write-ins	60,892.00

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

ANNUAL STATEMENT FOR THE YEAR 2023
WOODVILLE MUTUAL INSURANCE ASSOCIATION

INSURANCE IN FORCE

		Amount (dollars)	Number
1	In force December 31 of previous year (to equal prior year's statement)	1,522,717,793	3,685
2	Written during the year	234,939,582	485
3	Total	1,757,657,375	4,170
4	Deduct those expired and cancelled	271,995	541
5	In force December 31 of current year	1,757,385,380	3,629
6	Deduct amount reinsured	0	XXX
7	Net amount in force	1,757,385,380	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	2,385,713.00		1,037,555.00		1,348,158.00
					-
					-
					-
					-
					-
					-
OVERFLOW AMOUNTS					-
Totals	\$ 2,385,713.00	\$ -	\$ 1,037,555.00	\$ -	\$ 1,348,158.00

* 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	1,137,445.00		362,151.00		775,294.00
					-
					-
					-
					-
					-
					-
OVERFLOW AMOUNTS					-
Totals	\$ 1,137,445.00	\$ -	\$ 362,151.00	\$ -	\$ 775,294.00

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

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

ANNUAL STATEMENT FOR THE YEAR
WOODVILLE MUTUAL INSURANCE ASSOCIATION

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	17,492.00	22,559.00	5,067.00
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	17,492.00	22,559.00	5,067.00
	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)
BUILDINGS & IMPROVEMENTS	VARIOUS		487,235.00		303,560.00		183,675.00	18,000.00	12,000.00
							-		
							-		
							-		
							-		
OVERFLOW AMOUNTS							-		
Totals	XXX	XXX	\$ 487,235.00	\$ -	\$ 303,560.00	\$ -	\$ 183,675.00	\$ 18,000.00	\$ 12,000.00

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

FURNITURE, FIXTURES and AUTOMOBILES

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

1	2	3	4	5	6	7	8
Description	Date Acquired	Name of Vendor	Actual Cost	Current Year Acquisitions or Permanent Improvements	Accumulated Depreciation	Amount of Encumbrances	Book Value End of Current Year (Col. 4+5-6-7)
EQUIPMENT	VARIOUS		173,201.00		155,709.00		17,492.00
							-
							-
							-
							-
							-
							-
							-
							-
							-
							-
OVERFLOW AMOUNTS							-
Totals	XXX	XXX	\$ 173,201.00	\$ -	\$ 155,709.00	\$ -	\$ 17,492.00

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
BONDS - GOVERNMENT							
912810FM5	US TREASURY NOTE	12/20/2023	CHARLES SCHWAB		28,712.24	25,000.00	
912828ZN3	US TREASURY NOTE	1/17/2023	CHARLES SCHWAB		30,682.92	34,000.00	
91282CDJ7	US TREASURY NOTE	2/7/2023	CHARLES SCHWAB		101,772.15	120,000.00	
91282CFV8	US TREASURY NOTE	2/7/2023	CHARLES SCHWAB		99,389.37	96,000.00	
912810PU6	US TREASURY NOTE	9/11/2023	CHARLES SCHWAB		151,613.10	141,000.00	
912810RC4	US TREASURY NOTE	12/14/2023	CHARLES SCHWAB		59,775.50	66,000.00	
BONDS - POLITICAL SUBDIVISIONS OF STATES, TERRITORIES AND POSSESSIONS							
64972CM67	NYC NY HDC MFH	2/14/2023	CHARLES SCHWAB		36,157.08	50,000.00	
BONDS - INDUSTRIAL AND MISCELLANEOUS							
BONDS - SPECIAL REVENUE AND SPECIAL ASSESSMENT OBLIGATIONS							
36179XKN5	GNMA PL MA8401M	1/17/2023	CHARLES SCHWAB		22,519.90	23,000.00	-
36179XNH5	GNMA PL MA8492M	1/23/2023	CHARLES SCHWAB		23,564.41	25,000.00	-
STOCKS - INDUSTRIAL AND MISCELLANEOUS							
01973R101	ALLISON TRANSMISSION	12/15/2023	CHARLES SCHWAB	232.00	13,221.49		
02079K107	ALPHABET INC	12/15/2023	CHARLES SCHWAB	82.00	10,975.69		
11135F101	BROADCOM INC (AVGO)	6/2/2023	CHARLES SCHWAB	24.00	19,536.96		
132061201	CAMBRIA SHAREHOLDER	12/15/2023	CHARLES SCHWAB	4721.00	142,074.25		
416515104	HARTFORD FINL	6/2/2023	CHARLES SCHWAB	145.00	10,005.28		
40412C101	HCA HEALTH CARE (HCA)	12/15/2023	CHARLES SCHWAB	26.00	6,967.73		
40412C101	HCA HEALTH CARE (HCA)	6/2/2023	CHARLES SCHWAB	75.00	19,755.89		
464288588	ISHARES TRUST BARCLAYS (MBB)	6/2/2023	CHARLES SCHWAB	642.00	60,351.21		
47103U852	JANUS HENDERSON MORTG JMBS	10/17/2023	CHARLES SCHWAB	3392.00	145,550.38		
46625H100	JPMORGAN CHASE & CO	6/2/2023	CHARLES SCHWAB	145.00	19,536.60		
681919106	OMNICOM GROUP INC	6/2/2023	CHARLES SCHWAB	82.00	7,280.90		
703343103	PATRICK INDS INC	12/15/2023	CHARLES SCHWAB	149.00	13,264.41		

808524755	Schwab FND INL Large Com ETF: FNDF	6/2/2023	Charles Schwab	765.00	23,620.68		
808524805	Schwab International Equity ETF (SCHF)	6/2/2023	Charles Schwab	976.00	33,603.58		
808524854	Schwab IntrmDl Term US Trs ETF (SCHR)	6/2/2022	Charles Schwab	1202.00	60,123.92		
	STOCKS - MUTUAL FUNDS						
92220Q103	VARIANT ALTERNATIVE INCO NICHX	6/1/2023	Charles Schwab	686.34	20,015.00		
413838723	OAKMARK INTL FD INST	12/14/2023	Charles Schwab	726.38	19,315.00		
	DIAMOND HILL SHORT DUR SEC: DHEIX	6/1/2023	Charles Schwab	3171.25	30,000.00		
46141T133	EMBASSY AMBASSADOR FD IN-EMPIX	2/6/2023	Charles Schwab	9381.66	96,177.00		
46141T133	EMBASSY AMBASSADOR FD IN-EMPIX	2/6/2023	Charles Schwab	10214.51	100,015.00		
XXX	Totals	XXX	XXX	XXX	\$ 1,405,577.64	\$ 580,000.00	\$ -

*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	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Cusip #	Description	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)	Par Value of Bonds	Cost to Company (Excluding Accrued Interest on Bonds)	Book Value at Date of Sale	Increase, By Adjustment in Book Value During Year	Decrease, By Adjustment in Book Value During Year	Profit on Sale	Loss on Sale	Interest on Bonds Received During Year (including accrued interest on bonds sold)	Dividends on Stocks Received During Year (including accrued dividends on stocks sold)
BONDS - GOVERNMENT														
912828N30	US TREASURY NOTE 2.125%	1/3/2023	CHARLES SCHWAB		50,000.00	50,000.00	50,000.00	50,000.00					170.00	
912828P38	US TREASURY NOTE 1.750%	1/31/2023	CHARLES SCHWAB		100,000.00	100,000.00	99,913.01	100,000.00	86.99				1,650.00	
9128284U1	US TREASURY NOTE 2.625%	6/30/2023	CHARLES SCHWAB		75,000.00	75,000.00	74,844.16	75,000.00	155.84				3,960.00	
912828V56	US TREASURY NOTE 2.500%	8/15/2023	CHARLES SCHWAB		101,000.00	101,000.00	99,543.88	101,000.00	1,456.12				3,525.00	
383735TN7	GNMA MBS-CMO 5.500%	8/16/2023	CHARLES SCHWAB		22,933.86	40,000.00	35,545.84	22,933.86		12,611.98			1,320.39	
BONDS - POLITICAL SUBDIVISIONS OF STATES, TERRITORIES AND POSSESSIONS														
094149LY5	BLOOMFIELD CHART T MI GO	5/1/2023	CHARLES SCHWAB		25,000.00	25,000.00	26,405.16	25,000.00		1,405.16			671.25	
57563RRE1	MA ED FING ELN	1/3/2023	CHARLES SCHWAB		5,000.00	5,000.00	5,000.00	5,000.00					1,892.63	
71783DAF2	PHILADELPHIA PA AUTH IND	4/15/2023	CHARLES SCHWAB		10,000.00	10,000.00	10,000.00	10,000.00					2,295.50	
837545US2	SDAKOTA CONV DIST	8/1/2023	CHARLES SCHWAB		25,000.00	25,000.00	24,997.52	25,000.00	2.48				683.26	
BONDS - INDUSTRIAL AND MISCELLANEOUS														
41163GAF8	RELX INC	12/14/2023	CHARLES SCHWAB		81,533.28	75,000.00	88,911.04	81,533.28		7,377.76			7,395.00	
STOCKS - INDUSTRIAL AND MISCELLANEOUS														
00208R102	A T & T INC	6/2/2023	CHARLES SCHWAB	66.00	1,041.79		2,147.64				-	1,105.85		36.64
00507V109	ACTIVISION BLIZZARD	7/17/2023	CHARLES SCHWAB	100.00	9,045.93		5,967.00				3,078.93	-		-
01973R101	ALLISON TRANSMISSION	6/22/2023	CHARLES SCHWAB	140.00	7,445.09		6,389.82				1,055.27	-		64.40
020002101	ALLSTATE CORP	6/2/2023	CHARLES SCHWAB	32.00	3,482.21		3,093.90				388.31	-		55.68
03076C106	AMERIPRISE FINL	10/17/2023	CHARLES SCHWAB	30.00	9,750.52		3,980.70				5,769.82	-		388.80
025072604	AVANTIS EMERGING MARKETS (AVEM)	6/2/2023	CHARLES SCHWAB	1276.00	66,070.56		68,542.94				-	2,472.38		-
46431W507	BLACKROCK SHORT MAT (NEAR)	3/20/2023	CHARLES SCHWAB	1991.00	98,615.34		99,941.55				-	1,326.21		-
150870103	CELANESE CORP	6/2/2023	CHARLES SCHWAB	74.00	7,738.07		7,081.52				656.55	-		103.60
808524847	CHAS SCHWAB US REIT (SCHH)	6/22/2023	CHARLES SCHWAB	203.00	3,935.10		3,986.92				-	51.82		-
20602D101	CONCENTRIX	4/13/2023	CHARLES SCHWAB	122.00	13,728.86		6,294.98				7,433.88	-		33.55
20848V105	CONSENSUS CLOUD SOLUTION	6/2/2023	CHARLES SCHWAB	7.00	255.99		173.84				82.15	-		-
21037T109	CONSTELLATION ENERGY COR (CEG)	6/22/2023	CHARLES SCHWAB	89.00	8,233.31						8,233.31	-		50.20
126650100	CVS HEALTH CORP	6/22/2023	CHARLES SCHWAB	216.00	14,759.13		16,043.88				-	1,284.75		261.36
29332G102	EHABIT INC	6/2/2023	CHARLES SCHWAB	46.00	489.83		7,129.44				-	6,639.61		-
29261A100	ENCOMPASS HEALTH COR	6/2/2023	CHARLES SCHWAB	93.00	5,754.32		-				5,754.32	-		27.90

[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
Hannover Ruckversicherung A	7.50%	30 South 17th st		1,106,370.00			
Regional Treaty Services:		17th Floor					
The Toa Reinsurance Co of A	1.17%	Philadelphia, PA					
Swiss Reinsurance Amer Co	18.50%	19103					
American Agri Ins Co	18.50%						
Paratner Reinsurance	3.00%						
Employers Mutual Causalty Co	20.00%						
Farmers Mut Hail Ins Co of I	8.75%						
Aspen RE America Inc	2.50%						
Renaissance Reins US Inc	20.08%						
OVERFLOW AMOUNTS							
Totals	XXX	XXX	\$ -	\$ 1,106,370.00	\$ -	XXX	XXX

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

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

COMPENSATION SCHEDULE

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

1	2	3	4	5	6	7	8	9
Name of Payee	Title	Salaries	Commissions	Claim Adjustment Expenses	Directors Fees & Expenses	Travel & Travel Items	All Other	Total
Officers/Employees:								
1) Jonathon S. Younker	Director							\$ -
2) Andrew Younker	President/Treasurer	130,000.00			13,200.00			\$ 143,200.00
3) Galen Koepke	Secretary/Director	5,864.00			13,200.00			\$ 19,064.00
SHANE SYNDER	CCO	92,500.00						\$ 92,500.00
Charles Warr	CIO	91,500.00						\$ 91,500.00
								\$ -
Directors:								
Jeff Goetz	Director				13,200.00			\$ 13,200.00
Lewis Renollet	Director				13,200.00			\$ 13,200.00
John Bergman	Director				13,200.00			\$ 13,200.00
Galen Koepke	Director				13,200.00			\$ 13,200.00
Jeff M. Smith	Director				13,200.00			\$ 13,200.00
Nickoles Coe	Director				13,200.00			\$ 13,200.00
								\$ -
								\$ -
								\$ -
								\$ -
								\$ -
								\$ -
Totals	XXXX	\$ 319,864.00	\$ -	\$ -	\$ 105,600.00	\$ -	\$ -	\$ 425,464.00

GENERAL INTERROGATORIES

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

1. Company's retention:

Fire

\$150,000

Wind

\$150,000

Other

\$150,000

1a. Retention before reinsurance applies for:

Catastrophe Reinsurance

\$300,000

Aggregate excess of loss

74% GNEPS

2. What is the largest risk assumed and retained:

3. What kind of perils are being covered?

AS PRESCRIBED BY ORC 3939

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 IN OHIO

6. Name of Principal Officer and amount of bond.

ANDREW YOUNKER \$500,000

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.

3629

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.

12/31/2018

12. How many assessments were made during the year?

VARIOUS

Date of last assessment

12/31/2023

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

0

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.

ANNUAL STATEMENT FOR THE YEAR
WOODVILLE MUTUAL INSURANCE ASSOCIATION

2023

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	2	3	4	5
DEPOSITORY		Amount of	Amount of Interest	Book Balance
Give Full Name and Location	Interest Rate	Interest Received During Year	Accrued Dec. 31 of Current Year	Dec. 31 of Current Year *
OPEN DEPOSITORIES:				
FREMONT FEDERAL CREDIT UNION				
315 CROGHAN STREET				
P. O. BOX 1208				
FREMONT, OH 43420				
CHECKING				109,411.00
MONEY MARKET				150,675.00
SAVINGS				5,007.00
FOSTER & MOTLEY, INC.				
CHARLES SCHWAB	VARIOUS			656,939.55
6725 MIAMI AVE., STE. 200				
CAPITAL ONE NA	2.650%	1,086.50	92.28	41,856.30
MORGAN STANLEY BA	2.700%	1,431.00	98.01	54,460.80
DISCOVER BANK	3.000%	2,100.00	851.51	74,421.20
OLD FORT BANKING COMPANY				
33 E MARKET ST				
TIFFIN, OH 44883				
CHECKING				250,373.00
MONEY MARKET				15,725.00
ROUNDED				-0.85
OVERFLOW AMOUNTS FROM Pg 20	xxxx	0.00	0.00	0.00
Total	xxxx	\$ 4,617.50	\$ 1,041.80	\$ 1,358,868.00

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

**ANNUAL STATEMENT FOR THE YEAR
WOODVILLE MUTUAL INSURANCE ASSOCIATION**

2023

ORGANIZATIONAL CHART

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

Woodville Mutual Insurance Association (Parent Company)
Woodville Mutual Insurance Agency, Inc. (Wholly Owned Subsidiary)
Warner Adjustment Company, Inc. (Wholly Owned Sbusidiary)

ANNUAL STATEMENT FOR THE YEAR
WOODVILLE MUTUAL INSURANCE ASSOCIATION
Overflow Page for Write-ins

2023

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

Overflow Page for Investments Owned
SCHEDULE D - PART 1

Showing all BONDS Owned on December 31 of Current Year

1 Cusip #	2 Description Give complete and accurate description of all bonds owned.	3 From Whom Acquired	4 Date Acquired	5 Par Value	6 Actual Cost	7 Book Value / Amortized Value*	8 Market Value December 31 of Current Year	Rate (%)	Interest			12 Increase by Adjustment, in Book Value During Year	13 Decrease by Adjustment, in Book Value During Year	14 Amount of Interest due and accrued Dec. 31. Current year, on bonds in default as to principal or interest	15 Maturity Date	NAIC Designation
									9 Amount Due and Accrued Dec. 31 of Current Year on bonds not in default	10 Gross Am't Received During Year	11					
BONDS - GOVERNMENT																
9128282R0	US TREASURY BOND	CHARLES SCHWAB	11/22/2019	72,000.00	74,795.21	73,296.66	74,795.21	2.250%	612.49	1,620.00			361.88		8/15/2027	1
9128282J7	US TREASURY NOTE	CHARLES SCHWAB	1/24/2017	50,000.00	48,601.56	49,801.87	48,601.56	2.000%	37.08	1,000.00	174.84				2/15/2025	1
9128286B1	US TREASURY NOTE	CHARLES SCHWAB	2/19/2020	69,000.00	75,221.67	72,482.62	75,221.67	2.625%	684.80	1,811.24		688.93			2/15/2029	1
912828K74	US TREASURY NOTE	CHARLES SCHWAB	8/14/2017	50,000.00	49,525.00	49,903.27	49,525.00	2.000%	378.08	1,000.00	59.45				8/15/2025	1
912828U24	US TREASURY NOTE	CHARLES SCHWAB	12/27/2017	50,000.00	48,412.21	49,480.59	48,412.21	2.000%	126.03	1,000.00	179.28				11/15/2026	1
912828V23	US TREASURY NOTE	CHARLES SCHWAB	12/27/2017	50,000.00	49,910.00	50,000.00	49,910.00	2.250%	567.12	1,125.00	14.97				12/31/2023	1
912828G38	US TREASURY NOTE	CHARLES SCHWAB	12/4/2018	50,000.00	48,410.80	49,818.11	48,410.80	2.250%	141.78	1,125.00	206.27				11/15/2024	1
9128282A7	US TREASURY NOTE	CHARLES SCHWAB	6/27/2019	75,000.00	73,042.97	74,274.51	73,042.97	1.500%	425.34	1,125.00	274.51				8/15/2026	1
912828XZ8	US TREASURY NOTE	CHARLES SCHWAB	6/27/2019	70,000.00	73,647.00	70,891.28	73,647.00	2.750%	970.41	1,925.00		601.45			6/30/2025	1
9128284V9	US TREASURY NOTE	CHARLES SCHWAB	11/22/2019	69,000.00	75,299.27	72,267.48	75,299.27	2.875%	750.02	1,983.75		726.39			8/15/2028	1
91282CBV2	US TREASURY NOTE	CHARLES SCHWAB	7/18/2022	79,000.00	75,249.87	78,359.29	75,249.87	0.375%	61.68	296.26	2,145.84				4/15/2024	1
912810FM5	US TREASURY NOTE	CHARLES SCHWAB	12/20/2022	21,000.00	24,546.16	23,975.90	24,546.16	6.250%	362.33			502.11			5/15/2030	1
912810FM5	US TREASURY NOTE	CHARLES SCHWAB	12/20/2022	25,000.00	29,395.15	28,712.24	29,395.15	6.250%	-	-		607.64			5/15/2030	1
912810FP8	US TREASURY NOTE	CHARLES SCHWAB	12/20/2022	22,000.00	25,120.25	24,315.68	25,120.25	5.375%	447.08	1,182.50		383.85			2/15/2031	1
912828N3	US TREASURY NOTE	CHARLES SCHWAB	1/17/2023	34,000.00	29,794.88	30,682.92	29,794.88	0.500%	28.41	170.00	888.04				4/30/2027	1
91282CDJ7	US TREASURY NOTE	CHARLES SCHWAB	2/7/2023	120,000.00	99,876.00	101,772.15	99,876.00	1.375%	207.95	1,650.00	1,896.15				11/15/2031	1
91282CFV8	US TREASURY NOTE	CHARLES SCHWAB	2/7/2023	96,000.00	99,738.75	99,389.37	99,738.75	4.125%	499.07	3,960.00		349.38			11/15/2032	1
912810PU6	US TREASURY NOTE	CHARLES SCHWAB	9/11/2023	141,000.00	141,000.00	151,613.10	141,000.00	5.000%	4,481.67	3,525.00		688.94			5/15/2037	1
912810RC4	US TREASURY NOTE	CHARLES SCHWAB	12/14/2023	66,000.00	66,000.00	59,775.50	66,000.00	3.625%	904.66	-	257.36				8/15/2043	1
9128283W8	US TREASURY NOTE	CHARLES SCHWAB	11/26/2021	70,000.00	75,282.20	73,460.87	75,282.20	2.750%	727.84	1,925.00		863.65			2/15/2028	1
BONDS - POLITICAL SUBDIVISIONS OF STATES, TERRITORIES AND POSSESSIONS																
050537UY3	AUBURN NY GO LTX	CHARLES SCHWAB	11/9/2017	25,000.00	26,387.75	25,624.67	24,357.25	4.125%	341.87	1,031.26	-	122.64			3/1/2029	1
105710AU6	BRAWLEY CA P REV	CHARLES SCHWAB	12/3/2018	50,000.00	47,142.50	48,471.28	47,172.00	3.819%	633.01	1,909.50	264.52	-			9/1/2029	1
130179KF0	CALIFORNIA EDUC UNIV EDUC	CHARLES SCHWAB	11/22/2019	50,000.00	53,428.00	52,041.50	46,493.50	3.314%	413.12	1,657.00	-	334.06			4/1/2030	1
167393NR4	CHICAGO HEIGHTS GO UTX	CHARLES SCHWAB	6/12/2020	50,000.00	54,770.00	53,751.16	47,947.00	3.955%	162.53	1,977.50	-	659.46			12/1/2027	6
199098CD4	COLUMBUS ETC OH	CHARLES SCHWAB	11/8/2016	100,000.00	101,868.00	100,498.29	95,937.00	3.250%	1,228.77	3,250.00	-	190.51			8/15/2026	1
20773CAM8	CONNECTICUT AIR	CHARLES SCHWAB	3/2/2021	75,000.00	80,328.50	78,973.08	68,193.00	3.811%	1,433.04	2,858.26	-	475.90			7/1/2032	1
212474JN1	CONV CTR AUTH R	CHARLES SCHWAB	1/9/2020	50,000.00	54,967.00	52,796.65	48,025.50	3.875%	244.18	1,937.50	-	537.39			7/1/2028	1
215021NU6	COOK COUNTY ILL SD 144 GO	CHARLES SCHWAB	11/2/2017	50,000.00	54,638.00	52,812.40	50,298.50	5.250%	215.75	2,625.00	-	291.97			12/1/2033	1
276509DV5	EASTERN IL UNIV COPS EDUC	CHARLES SCHWAB	7/16/2015	25,000.00	26,148.25	25,673.00	24,629.75	6.350%	395.79	1,587.50	-	55.69			4/1/2036	1

312782AH8	FAYETTEVILLE NORTH CAROLINA REV	CHARLES SCHWAB	7/2/2019	50,000.00	54,177.00	51,421.95	48,897.00	3.714%	152.63	1,857.00	-	599.88		6/1/2026	1	
452151LL5	ILLINOIS ST GO	CHARLES SCHWAB	10/1/2018	25,000.00	25,405.75	25,370.96	24,712.00	5.100%	104.79	1,275.00	-	27.85		6/1/2033	1	
491552UY9	KY ST TPK AUTH	CHARLES SCHWAB	3/26/2015	10,000.00	28,889.00	10,245.13	10,011.10	5.244%	262.92	524.40	-	145.24		7/1/2025	1	
542433ND5	LONG BEACH CA USD GO	CHARLES SCHWAB	12/12/2017	30,000.00	58,899.00	31,447.65	30,261.60	5.914%	738.84	2,069.90	-	704.58		8/1/2025	1	
57563RR1	MA ED FING ELN	CHARLES SCHWAB	2/17/2021	50,000.00	89,189.25	52,619.99	48,201.50	3.605%	903.72	1,892.63	-	183.05		7/1/2036	1	
574357AJ8	MARYSVILLE CALI	CHARLES SCHWAB	2/1/2021	60,000.00	64,730.60	63,809.39	53,802.60	3.964%	1,192.46	2,378.40	-	314.85		7/1/2036	1	
612285AN6	MONTEBELLO CALI	CHARLES SCHWAB	3/1/2021	75,000.00	82,007.00	80,879.72	64,665.75	4.056%	250.03	3,042.00	-	395.81		6/1/2039	1	
64972CM67	NYC NY HDC MFH	CHARLES SCHWAB	2/14/2023	50,000.00	36,213.56	36,157.08	35,707.62	3.098%	658.30	1,049.32	437.42	-		10/1/1946	1	
64990GWS7	NEW YORK ST DOR	CHARLES SCHWAB	1/9/2020	50,000.00	50,497.50	50,263.56	46,027.50	2.626%	127.32	1,313.00	-	58.71		7/1/2028	1	
707487IL9	PENN HILLS PA SD GO	CHARLES SCHWAB	2/19/2019	25,000.00	26,398.00	25,888.36	24,537.50	5.041%	369.44	1,260.26	-	103.94		9/15/2032	1	
71781PBM1	PHILADELPHIA PA AUTH IDA HTH	CHARLES SCHWAB	5/9/2016	20,000.00	45,922.50	24,086.21	19,606.40	8.000%	131.51	2,295.50	-	66.34		6/1/2025	1	
71783DAF2	PHILADELPHIA PA AUTH IND	CHARLES SCHWAB	1/26/2017	25,000.00	35,020.00	20,000.92	24,659.50	3.964%	209.06	693.70	-	1.86		4/15/2026	1	
76803EAB4	RIVER CITY REGAL/HERITAGE COAL CO	CHARLES SCHWAB	7/16/2009	20,000.00	19,520.00	19,822.56	21,538.60	8.090%	265.97	1,618.00	23.24	-		11/1/2029	1	
777543XE4	ROSEMONT IL GO	CHARLES SCHWAB	1/7/2019	25,000.00	25,438.50	25,216.97	24,291.25	4.250%	87.33	1,062.50	-	44.30		12/1/2028	1	
81888TAL7	SHAFTER CALIFORNIA	CHARLES SCHWAB	4/19/2021	35,000.00	37,972.85	37,311.96	33,276.25	4.250%	244.52	1,487.50	-	243.36		11/1/2033	1	
83420FAY0	SOLEDAD CAL REV	CHARLES SCHWAB	11/3/2020	75,000.00	77,836.25	77,086.40	67,553.25	3.375%	208.05	2,531.26	-	236.61		12/1/1932	1	
882723706	TEXAS ST GO	CHARLES SCHWAB	9/5/2018	25,000.00	24,758.00	24,857.24	24,266.50	3.201%	199.51	800.26	29.92	-		10/1/2026	1	
903674AY5	UKIAH CALIF PUB	CHARLES SCHWAB	12/7/2020	50,000.00	52,037.00	51,594.79	43,529.50	3.706%	461.98	1,853.00	-	143.83		4/1/1935	1	
918608UN8	VACAVILLE CA US	CHARLES SCHWAB	3/31/2021	25,000.00	24,971.50	24,985.26	22,479.75	1.457%	151.69	364.26	5.00	-		8/1/2027	1	
982347WQ1	W CONTRA CSTA CA USD GO	CHARLES SCHWAB	9/23/2015	15,000.00	29,808.25	14,972.03	15,083.70	6.555%	409.46	1,638.76	-	507.24		8/1/2024	1	
952722AF3	WEST FARGO N D G	CHARLES SCHWAB	3/31/2021	25,000.00	24,793.25	24,888.95	22,712.25	1.450%	59.59	362.50	34.80	-		5/1/2027	1	
96225EAE6	WHAMERA NC LSE REV	CHARLES SCHWAB	8/26/2016	65,000.00	74,198.45	69,595.76	65,102.05	8.250%	881.51	5,362.50	-	609.05		11/1/2031	1	
971044AA0	WILLOUGHBY-EAST	CHARLES SCHWAB	3/11/2011	25,000.00	26,335.50	25,057.45	25,033.25	6.544%	542.35	1,636.00	-	26.56		12/1/2021	1	
98464TAL3	YAMHILL COUNTY OR	CHARLES SCHWAB	12/7/2020	55,000.00	77,727.50	38,879.83	52,479.90	4.500%	617.05	2,925.00	-	167.05		10/1/1930	1	
152239JZ3	CENTERVILLE OH	CHARLES SCHWAB	1/5/2021	40,000.00	40,566.00	40,324.20	35,560.80	1.155%	37.97	462.00	-	80.81		12/1/2027	1	
543553WF4	LORAIN CNTY OH	CHARLES SCHWAB	1/5/2021	70,000.00	71,970.20	71,220.57	61,250.70	1.520%	87.45	1,064.00	-	250.15		12/1/2028	1	
614091CT1	MONTGRY OH SPL	CHARLES SCHWAB	1/6/2021	75,000.00	78,578.75	77,679.59	54,846.00	3.558%	219.33	2,668.50	-	300.22		12/1/1950	1	
BONDS - SPECIAL REVENUE AND SPECIAL ASSESSMENT OBLIGATIONS																
3136A5XR2	FANNIE MAE REMIC	CHARLES SCHWAB	6/3/2015	-	17,494.36	-	117.46	2.250%	0.04	8.28	1,151.74				10/25/2040	1
31392JX20	FEDERAL NATL MORTGAGE	CHARLES SCHWAB	5/21/2019	75,064.00	79,192.52	75,782.97	73,418.73	4.000%	49.36	3,002.52		278.17		1/25/2033	1	
31393UW33	FEDERAL NATL MORTGAGE	CHARLES SCHWAB	6/14/2021	9,800.00	30,240.00	13,471.22	9,803.19	5.500%	8.86	616.94		89.21		2/25/2034	1	
31393LYD9	FHLMC MBS-CMO	CHARLES SCHWAB	5/31/2018	21,000.00	55,445.00	11,590.26	21,088.86	5.250%	48.33	1,260.03		76.99		3/15/2033	1	
31393KGA7	FHLMC MBS-CMO	CHARLES SCHWAB	11/5/2018	13,000.00	25,530.00	13,704.98	13,044.91	5.350%	30.49	855.96		62.85		2/15/2033	1	
31393KGA7	FHLMC MBS-CMO	CHARLES SCHWAB	6/14/2021	16,000.00	26,700.00	17,554.35	16,055.27	5.350%	37.52	699.98		86.67		2/15/2033	1	
31395MUJ4	FREDDIE MAC MBS-CMO	CHARLES SCHWAB	7/31/2014	5,000.00	48,596.81	4,822.39	454.49	5.000%	1.00	65.47		193.52		2/15/2025	1	
31393NZE2	FREDDIE MAC MBS-CMO	CHARLES SCHWAB	1/11/2019	20,000.00	23,485.00	20,899.75	10,045.80	5.250%	23.01	525.00		95.05		4/15/2033	1	
31397EDF9	FREDDIE MAC MBS-CMO	CHARLES SCHWAB	6/8/2017	36,000.00	76,074.17	87,733.43	34,977.30	4.250%	68.07	1,969.63		6,292.55		12/15/2036	1	
3137AQYU6	FREDDIE MAC MBS-CMO	CHARLES SCHWAB	8/20/2020	62,234.37	65,000.00	64,804.97	53,866.42	3.500%	95.48	2,178.24		214.50		6/15/1942	1	
36202FYF7	GNMA II # 005210	CHARLES SCHWAB	11/15/2011	1,000.00	7,198.27	1,239.93	1,081.17	4.500%	9.00	66.25		7.91		10/20/2026	1	
36202EBD0	GNMA II #003636	CHARLES SCHWAB	11/17/2004	1,000.00	2,922.82	765.69	802.59	5.000%	1.54	40.96	0.09			11/20/2034	1	
36202ERS0	GNMA II #004097	CHARLES SCHWAB	3/20/2008	1,000.00	2,908.83	771.49	771.56	5.000%	1.15	41.07		0.76		3/20/2038	1	
36202FDW3	GNMA II #004617	CHARLES SCHWAB	1/15/2010	2,300.00	9,602.71	2,323.60	2,327.83	4.500%	1.13	110.72		1.16		1/20/2040	1	
36202FWD4	GNMA II #005144	CHARLES SCHWAB	8/11/2011	3,300.00	12,811.64	3,425.32	3,189.58	3.500%	3.13	123.18		4.05		7/20/2041	1	
36179ME22	GNMA II MA0153	CHARLES SCHWAB	7/12/2012	20,000.00	72,143.97	20,677.54	18,187.27	3.000%	3.54	619.70		40.86		6/20/2042	1	
38374N4P9	GNMA MBS-CMO	CHARLES SCHWAB	7/25/2018	5,000.00	16,679.69	10,716.57	5,592.55	5.500%	17.72	329.93	250.84			11/20/2036	1	
36179QYR6	GNMA PL MA2520M	CHARLES SCHWAB	1/15/2015	12,000.00	62,501.48	12,646.87	10,792.45	3.000%	10.60	372.25		19.21		1/20/2045	1	
36180KHL8	GNMA PL AD7435	CHARLES SCHWAB	9/9/2022	41,357.11	62,185.60	40,368.81	36,950.51	2.500%	45.32	1,344.71	347.84			4/15/2028	1	

3617MTAT5	GNMA PL BR8118C	CHARLES SCHWAB	12/20/2022	95,000.00	87,867.46	84,465.31	3.000%	85.88	3,186.18	327.38		11/20/2049	1
36209S5S6	GNMA POOL 480657X	CHARLES SCHWAB	11/9/1999	1,000.00	3,942.67	514.89	6.000%	1.35	36.22		91.06	1/15/2029	1
36179XKN5	GNMA PL MA8401M	CHARLES SCHWAB	1/17/2023	23,000.00	22,519.90	22,715.16	6.500%	41.96	1,320.39		65.60	9/20/2037	1
36179XNH5	GNMA PL MA8492M	CHARLES SCHWAB	1/23/2023	25,000.00	23,564.41	23,304.41	6.000%	41.45	1,335.11		21.85	12/20/2052	1
36179VXZ8	GNMA POOP MA6996M	CHARLES SCHWAB	11/12/2020	35,000.00	34,634.83	30,729.22	3.000%	30.60	1,085.47	266.53		11/20/2050	1
BONDS - INDUSTRIAL AND MISCELLANEOUS													
037389AK9	AON CAP A	CHARLES SCHWAB	9/24/2002	25,000.00	24,492.11	26,654.83	8.205%	1,028.43	2,051.26	167.00		1/1/2027	1
037833SD9	APPLE INC	CHARLES SCHWAB	11/17/2014	25,000.00	25,033.34	24,816.68	3.450%	129.97	-		96.19	5/6/2024	1
55265K3Z0	MORTGAGE ASSETS SECS	CHARLES SCHWAB	6/24/2008	750.00	13,963.29	512.31	5.000%	-	27.32	315.54	315.54	12/25/2033	1
61745MZY2	MORGAN STANLEY	CHARLES SCHWAB	3/12/2013	9,000.00	13,182.61	8,934.72	5.500%	8.14	637.06		17.11	4/25/2034	1
79585TAN3	THE SALVATION ARMY	CHARLES SCHWAB	1/30/2019	50,000.00	50,417.16	45,566.00	4.101%	679.75	2,050.50		33.16	9/1/2031	1
	ROUNDING				(0.44)								
XXX	Totals to Page 11	XXX	XXX	\$ 3,482,805.48	\$ 4,164,504.87	\$ 3,573,354.00	XXX	\$ 29,559.50	\$ 116,704.75	\$ 9,718.57	\$ 21,757.10	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 Description Give complete and accurate description of all stocks and mutual funds owned.	3 From Whom Acquired	4 Date Acquired	5 No. of Shares	6 Par Value Per Share (Preferred Stocks)	7 Book Value	8 Rate Per Share Used To Obtain Market Value	9 Market Value/Fair Value December 31 of Current Year	10 Actual Cost	Dividends		13 Increase, by Adjustment, in Book Value During Year	14 Decrease, by Adjustment in Book Value During Year
										11 Received During Year	12 Dividends Amount Due and Accrued Dec. 31		
62989105	NAMICO INSURANCE COMPANY	NAMICO		30.00		10,265.40	347.77	10,265.40	1,500.00				
	WOODVILLE MUTUAL INSURANCE AGENCY, INC	SAME	6/25/1992	50.00		144,049.00	1,467.78	144,049.00	500.00				
	WARNER ADDJUSMENT COMPANY, INC	SAME	1/1/2022	5.00		15,288.00	3,057.60	15,288.00	-				
STOCKS - PUBLIC UTILITIES													
30161N101	EXELON CORP	CHARLES SCHWAB	3/19/2020	419.00		9,585.30	22.88	9,585.30	8,978.68	384.48			
STOCKS - BANKS, TRUSTS AND INSURANCE COMPANIES													
03076C106	AMERIPRISE FINL	CHARLES SCHWAB	5/18/2020	51.00		19,371.33	379.83	19,371.33	6,767.19	388.80			
172967424	CITIGROUP INC	CHARLES SCHWAB	3/19/2020	489.00		25,154.16	51.44	25,154.16	18,967.82	1,017.12			
416515104	HARTFORD FINL	CHARLES SCHWAB	4/9/2020	100.00		8,038.00	80.38	8,038.00	4,186.50	384.48			
416515104	HARTFORD FINL	CHARLES SCHWAB	6/2/2023	145.00		11,655.10	80.38	11,655.10	10,005.28	231.63			
46625H100	JPMORGAN CHASE & CO	CHARLES SCHWAB	2/6/2014	59.00		10,035.90	170.10	10,035.90	3,331.06	-			
46625H100	JPMORGAN CHASE & CO	CHARLES SCHWAB	6/2/2023	145.00		24,664.50	170.10	24,664.50	19,536.60	536.20			
56501R106	MANULIFE FINANCIAL	CHARLES SCHWAB	1/9/2020	623.00		13,768.30	22.10	13,768.30	13,091.35	-			
89417E109	TRAVELERS COMPANIES INC	CHARLES SCHWAB	3/11/2013	112.00		21,334.88	190.49	21,334.88	9,156.20	440.16			
STOCKS - INDUSTRIAL AND MISCELLANEOUS													
00130H105	AES CORP		6/27/2019	256.00		4,928.00	19.25	4,928.00	4,230.47	519.60			
00130H105	AES CORP		3/19/2020	527.00		10,144.75	19.25	10,144.75	5,604.65	-			
01973R101	ALLISON TRANSMISSION		12/15/2023	232.00		13,490.80	58.15	13,490.80	13,221.49	-			
02079K107	ALPHABET INC		12/17/2018	180.00		25,367.40	140.93	25,367.40	9,420.63	-			

02079K107	ALPHABET INC	12/15/2023	82.00	11,556.26	140.93	11,556.26	10,975.69	-		
G02602103	AMDOCS LIMITED	8/14/2017	355.00	31,200.95	87.89	31,200.95	22,574.08	603.52		
037833100	APPLE INC	8/24/2015	284.00	54,678.52	192.53	54,678.52	7,323.47	1,017.13		
037833100	APPLE INC	8/26/2015	45.00	8,663.85	192.53	8,663.85	1,199.59	157.92		
11135F101	BROADCOM INC (AVGO)	6/2/2023	24.00	26,790.00	1,116.25	26,790.00	19,536.96	346.80		
132061201	CAMBRIA SHAREHOLDER	12/15/2023	4,721.00	148,003.35	31.35	148,003.35	142,074.25	288.79		
125269100	CF INDUSTRIES HLDG		153.00	12,163.50	79.50	12,163.50	12,799.31	244.80		
808524847	CHAS SCHWAB US REIT (SCHH)	10/21/2016	713.00	14,766.23	20.71	14,766.23	14,726.04	1,140.69		
808524847	CHAS SCHWAB US REIT (SCHH)	12/17/2018	484.00	10,023.64	20.71	10,023.64	9,867.55	-		
808524847	CHAS SCHWAB US REIT (SCHH)	6/27/2019	160.00	3,313.60	20.71	3,313.60	3,527.76	-		
808524847	CHAS SCHWAB US REIT (SCHH)	3/19/2020	306.00	6,337.26	20.71	6,337.26	4,541.04	-		
17275R102	CISCO SYSTEMS INC	10/20/2014	350.00	17,682.00	50.52	17,682.00	8,027.10	542.50		
231021106	CUMMINS INC	12/26/2018	102.00	24,436.14	239.57	24,436.14	13,286.09	663.00		
29452E101	EQUITABLE HOLDINGS INC	3/2/2020	419.00	13,952.70	33.30	13,952.70	8,945.65	360.34		
30231G102	EXXON MOBIL CORP	11/29/2021	139.00	13,897.22	99.98	13,897.22	8,809.13	779.36		
30231G102	EXXON MOBIL CORP	6/2/2023	144.00	14,397.12	99.98	14,397.12	14,690.72			
370334104	GENERAL MILLS INC	10/20/2015	141.00	9,184.74	65.14	9,184.74	7,986.72	544.66		
370334104	GENERAL MILLS INC	2/17/2016	100.00	6,514.00	65.14	6,514.00	5,843.51	-		
40412C101	HCA HEALTH CARE (HCA)	6/2/2023	75.00	20,301.00	270.68	20,301.00	19,755.89	135.00		
40412C101	HCA HEALTH CARE (HCA)	12/15/2023	26.00	7,037.68	270.68	7,037.68	6,967.73	-		
42824C109	HEWLETT PACKARD ENTERPRISES	7/18/2022	1,130.00	19,187.40	16.98	19,187.40	14,887.75	542.40		
40434L105	HP INC	7/18/2022	473.00	14,232.57	30.09	14,232.57	14,894.72	496.64		
438516106	HONEYWELL INTERNATIONAL INC	8/24/2015	105.00	22,019.55	209.71	22,019.55	9,549.44	512.91		
438516106	HONEYWELL INTERNATIONAL INC	8/26/2016	18.00	3,774.78	209.71	3,774.78	2,006.71	-		
456788108	INFOSYS LTED	12/26/2018	1,541.00	28,323.58	18.38	28,323.58	14,423.62	661.29		
47103J852	JANUS HENDERSON MORTG JMBS	10/17/2023	3,392.00	155,828.48	45.94	155,828.48	145,550.38	1,933.81		
478160104	JOHNSON & JOHNSON	2/20/2009	100.00	15,674.00	156.74	15,674.00	5,488.95	747.30		
478160104	JOHNSON & JOHNSON	8/26/2016	59.00	9,247.66	156.74	9,247.66	8,906.82	-		
501044101	KROGER CO	12/17/2018	541.00	24,729.11	45.71	24,729.11	15,918.30	595.10		
501889208	LKO CORP	3/8/2097	300.00	14,337.00	47.79	14,337.00	15,051.00	337.50		
548661107	LOWES COMPANIES INC	6/23/2016	140.00	31,157.00	222.55	31,157.00	10,960.19	602.00		
N53745100	LYONDELLBASELL INDS	12/1/2014	129.00	12,265.32	95.08	12,265.32	9,882.84	867.26		
N53745100	LYONDELLBASELL INDS	6/2/2023	92.00	8,747.36	95.08	8,747.36	7,874.68	-		
581550103	MCKESSON CORPORATION	3/3/2011	79.00	36,575.42	462.98	36,575.42	6,265.59	264.32		
581550103	MCKESSON CORPORATION	8/13/2012	18.00	8,333.64	462.98	8,333.64	1,782.01			
59156R108	METLIFE	12/26/2018	290.00	19,177.70	66.13	19,177.70	11,583.37	597.40		
594918104	MICROSOFT CORP	11/17/2011	102.00	38,356.08	376.04	38,356.08	2,646.87	327.42		
65336K103	NEXSTAR MEDIA GROUP	11/29/2021	67.00	10,502.25	156.75	10,502.25	10,788.33	361.80		
681919106	OMNICOM GROUP INC	8/20/2014	176.00	15,225.76	86.51	15,225.76	12,709.04	607.60		
681919106	OMNICOM GROUP INC	6/2/2023	82.00	7,093.82	86.51	7,093.82	7,280.90	-		
693718108	PACCAR INC	3/2/2020	291.00	28,416.15	97.65	28,416.15	13,232.74	845.84		
703343103	PATRICK INDS INC	12/15/2023	149.00	14,952.15	100.35	14,952.15	13,264.41	-		
717081103	PFIZER INCORPORATED	10/24/2008	525.00	15,114.75	28.79	15,114.75	8,229.52	888.88		
717081103	PFIZER INCORPORATED	1/12/2016	17.00	489.43	28.79	489.43	499.18	-		
745867101	PULTEGROUP INC	3/19/2020	259.00	26,733.98	103.22	26,733.98	5,313.90	165.76		
806524755	SCHWAB FND INL LARGE COM ETF: FNDF	3/9/2021	3,319.00	111,949.87	33.73	111,949.87	100,196.89	4,697.82		
808524755	SCHWAB FND INL LARGE COM ETF: FNDF	6/2/2023	765.00	25,803.45	33.73	25,803.45	23,620.68			
808524763	SCHWAB FND US SMALL COM ETF (FND4)	3/20/2020	322.00	17,822.70	55.35	17,822.70	7,736.22	266.47		

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