

# ANNUAL STATEMENT

For the Year Ended

December 31, 2024

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  
West and Knox Mutual Insurance Company

Joyce Postlewaite Secretary of the

above described officers of said reporting entity, and that on the reporting period stated above all the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, with the schedules and explanations herein contained, annexed or referred to, is a full and correct statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, according to the best of their information, knowledge and belief, respectively.

Subscribed and sworn to before me, this

day of March 20 25

Notary Public



*Johnn J. Postlewaite*  
President  
Secretary

**ANNUAL STATEMENT FOR THE YEAR  
West and Knox Mutual Insurance Company**

2024

<b>ASSETS</b>					
		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)	69,647.50	0.00	69,647.50	68,140.60
3	Real estate (less liens, encumbrances) (Schedule A)	76,149.36	0.00	76,149.36	79,311.08
4	Cash (Schedule E)	1,037,863.56	0.00	1,037,863.56	957,646.10
5	Short-term investments	0.00	0.00	0.00	
6	Aggregate write-ins for invested assets	154,723.62	83,453.53	71,270.09	70,101.36
7	Subtotals, cash and invested assets	1,338,384.04	83,453.53	1,254,930.51	1,175,199.14
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)	5,201.64	0.00	5,201.64	12,635.61
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	0.00	0.00	0.00	
14	Receivables from parent, subsidiaries and affiliates	6,734.20	0.00	6,734.20	
15	Aggregate write-ins for other than invested assets	0.00	0.00	0.00	0.00
16	Total Assets	1,350,319.88	83,453.53	1,266,866.35	1,187,834.75
	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  
West and Knox Mutual Insurance Company

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LIABILITIES, SURPLUS AND OTHER FUNDS

		Current Year	Prior Year
1	Unpaid Losses (Underwriting Exhibit - Part 2A)	5,000.00	5,000.00
2	Unpaid loss adjustment expenses (Underwriting Exhibit - Part 2A)	0.00	0.00
3	Commissions due and payable to agents	1,207.48	1,210.51
4	Other expenses (excluding taxes, licenses and fees)	513.80	186.00
5	Taxes, licenses and fees (excluding federal income taxes)	394.34	403.66
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	92,577.22	98,736.24
10	Advance premium	0.00	
11	Ceded reinsurance premiums payable	787.47	956.00
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	100,480.31	106,492.41
18	Surplus as regards policyholders	1,166,386.04	1,081,342.34
19	Total liabilities and surplus	1,266,866.35	1,187,834.75
	Details of Write-Ins for Liabilities:		
1601			
1602			
1603			
1698	Summary or remaining write-ins from overflow page	0.00	0.00
1699	Total aggregate write-ins	0.00	0.00

**ANNUAL STATEMENT FOR THE YEAR**  
**West and Knox Mutual Insurance Company**  
**STATEMENT OF INCOME**

2024

		Current Year	Prior Year
<b>UNDERWRITING INCOME</b>			
1.1	Gross Assessments/Premiums earned	224,969.61	281,023.23
1.2	Less: Return Assessments/Premiums earned	5,449.14	3,038.74
1.3	Direct Assessments/Premiums earned	219,520.47	277,984.49
1.4	Deduct premiums for reinsurance ceded (Reinsurance Schedule)	81,218.38	71,768.39
1.5	Add premiums received for reinsurance assumed (Reinsurance Schedule)	0.00	
1.6	Net Assessments/Premiums earned	138,302.09	206,216.10
<b>DEDUCTIONS</b>			
2	Losses incurred (Underwriting Exhibit - Part 2)	10,824.01	95,773.03
3	Loss expenses incurred (Expense Exhibit)	4,669.36	8,829.32
4	Other underwriting expenses incurred (Expense Exhibit)	99,156.38	92,219.65
5	Aggregate write-ins for underwriting deductions	0.00	0.00
6	Total underwriting deductions	114,649.75	196,822.00
7	Net underwriting gain (loss)	23,652.34	9,394.10
<b>INVESTMENT INCOME</b>			
8	Net investment income earned	38,347.87	15,877.83
9	Net realized capital gains (losses) less capital gains tax	0.00	
10	Net investment gain (loss)	38,347.87	15,877.83
<b>OTHER INCOME</b>			
11	Net gain (loss) from agents' or premium balances charged off	0.00	
12	Finance and service charges not included in premiums	2,969.00	2,956.00
13	Aggregate write-ins for miscellaneous income	23,581.78	14,483.26
14	Total other income	26,550.78	17,439.26
15	Net income, after capital gains tax and before federal income taxes	88,550.99	42,711.19
16	Federal income taxes incurred	0.00	
17	Net income	88,550.99	42,711.19
<b>SURPLUS ACCOUNT</b>			
18	Surplus as regards policyholders, December 31 prior year	1,081,342.34	1,040,947.51
19	Net income	88,550.99	42,711.19
20	Change in net unrealized capital gains or (losses) less capital gains tax	1,506.90	-1,748.81
21	Change in net deferred income tax	0.00	
22	Change in nonadmitted assets (Exhibit of Nonadmitted Assets)	-5,014.19	-567.55
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	85,043.70	40,394.83
26	Surplus as regards policyholders, December 31 current year	1,166,386.04	1,081,342.34
<b>DETAILS OF WRITE-INS</b>			
0501			
0502			
0503			
0599	Total Aggregate write-ins for underwriting deductions	0.00	0.00
1301	Admin Fee, Commission Liability Ins	13,915.83	11,313.16
1302	Other Income, SECE Income	2,931.75	3,170.10
1303	Agency Management Fee	6,734.20	
1304			
1399	Total Aggregate write-ins for miscellaneous income	23,581.78	14,483.26
2401			
2402			
2499	Total Aggregate write-ins for gains and losses in surplus	0.00	0.00

**ANNUAL STATEMENT FOR THE YEAR**  
**West and Knox Mutual Insurance Company**

2024

**CASH FLOW STATEMENT**

		Current Year	Prior Year
<b>Cash from Operations</b>			
1	Premiums/Assessments collected net of reinsurance	139,408.51	188,077.50
2	Net investment income	35,201.88	13,306.68
3	Miscellaneous income	26,550.78	17,439.26
4	Total	201,161.17	218,823.44
5	Benefit and loss related payments	10,824.01	95,773.03
6	Commissions, expenses paid and aggregate write-ins for deductions	103,510.29	101,659.57
7	Federal and foreign income taxes paid (recovered)		
8	Total	114,334.30	197,432.60
9	Net cash from operations	86,826.87	21,390.84
<b>Cash from Investments</b>			
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	0.00	-499.88
11.6	Net cash from investments	0.00	499.88
<b>Cash from Financing and Miscellaneous Sources</b>			
12.1	Borrowed funds (cash provided/applied)		
12.2	Other cash provided (applied)	-6,609.41	3,104.00
13	Net cash from financing and miscellaneous sources	-6,609.41	3,104.00
<b>RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT- TERM INVESTMENTS</b>			
14	Net change in cash, cash equivalents and short-term investments	80,217.46	24,994.72
15.1	Beginning of year (cash, cash equivalents and short-term investments)	957,646.10	932,651.38
15.2	End of year (cash, cash equivalents and short-term investments)	1,037,863.56	957,646.10

**ANNUAL STATEMENT FOR THE YEAR**  
**West and Knox Mutual Insurance Company**

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**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	<b>Commission and Brokerage:</b> Direct commission and brokerage	15,112.49
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	15,112.49
3	Allowances to managers and agents	1,654.98
4	Advertising	
5	Boards, bureaus and associations	2,924.18
6	Surveys and underwriting reports	0.00
7	Audit of assureds' records	0.00
8.1	<b>Salary and related items:</b> Salaries	10,695.00
8.2	Payroll taxes	939.53
9	Employee relations and welfare	0.00
10	Insurance	8,819.80
11	Directors' fees	25,800.00
12	Travel and travel items	2,446.54
13	Rent and rent items	0.00
14	Equipment	0.00
15	Cost or depreciation of EDP equipment and software	3,286.51
16	Printing and stationery	2,163.69
17	Postage, telephone, exchange and express	1,255.81
18	Legal and auditing	8,125.00
19	Loss adjustment expenses	4,669.36
18	Investment expenses	0.00
19	Totals	72,780.40
20.1	<b>Taxes, licenses and fees:</b> State and local insurance taxes	250.00
20.2	Insurance department licenses and fees	5,806.75
20.3	All other (excluding federal income and real estate)	0.00
20.4	Total taxes, licenses and fees	6,056.75
21	Real estate expenses	
22	Real estate taxes	923.20
23	Aggregate write-ins for miscellaneous expenses	8,952.90
24	<b>Total expenses incurred (a)</b>	103,825.74
25	Less unpaid expenses - current year	2,115.62
26	Add unpaid expenses - prior year	1,800.17
27	Total expenses paid	103,510.29
	Details of Write-Ins:	
2301	Credit Card Processing Fees/Checks	869.73
2302	Computer Maintenance	2,328.92
2303	Miscellaneous, Contributions	227.49
2304	Utilities	2,823.40
2305	Repairs and Maintenance	2,703.36
2399	Total Write-ins	8,952.90

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

ANNUAL STATEMENT FOR THE YEAR 2024  
West and Knox Mutual Insurance Company

INSURANCE IN FORCE

		Amount (dollars)	Number
1	In force December 31 of previous year (to equal prior year's statement)	41,147,420	227
2	Written during the year	1,097,250	6
3	Total	42,244,670	233
4	Deduct those expired and cancelled	5,960,500	24
5	In force December 31 of current year	36,284,170	209
6	Deduct amount reinsured	0	XXX
7	Net amount in force	36,284,170	XXX

**ANNUAL STATEMENT FOR THE YEAR  
West and Knox Mutual Insurance Company**

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**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	6,318.92				6,318.92
Fire	4,505.09				4,505.09
Hail	-				-
					-
					-
OVERFLOW AMOUNTS					
<b>Totals</b>	<b>\$ 10,824.01</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 10,824.01</b>

\* 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					
<b>Totals</b>	<b>\$ 5,000.00</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 5,000.00</b>

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

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

**ANNUAL STATEMENT FOR THE YEAR**  
**West and Knox Mutual Insurance Company**

2024

**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	83,453.53	78,314.55	-5,138.98
7	Subtotals, cash and invested assets	83,453.53	78,314.55	-5,138.98
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	124.79
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	83,453.53	78,439.34	-5,014.19
	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

**2024 ANNUAL STATEMENT OF**

**West and Knox Mutual Insurance Company**

**SCHEDULE A**

Showing All Real Estate OWNED December 31 of Current Year									
1	2	3	4	5	6	7	8	9	10
Description of Property	Date Acquired	Name of Vendor	Actual Cost	Current Year Acquisitions or Permanent Improvements	Accumulated Depreciation	Amount of Encumbrances	Book Value End of Current Year (Col. 4+5-6-7)*	Gross Income Current Year (Real Estate)	Gross Expenses Current Year (Real Estate)
Building -355 Leatherberry Rd Carrollton, OH 44615	10/27/2006		58,144.19		27,146.43		30,997.76		
Land -355 Leatherberry Rd Carrollton, OH 44615	10/27/2006		6,460.47				6,460.47		
Building Improvements	2006-2020		65,546.20		26,855.07		38,691.13		
<b>OVERFLOW AMOUNTS</b>									
<b>Totals</b>	XXX	XXX	\$ 130,150.86	\$ -	\$ 54,001.50	\$ -	\$ 76,149.36	\$ -	\$ -

\*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	Book Value End of Current Year (Col. 4+5-6-7)	
Description	Date Acquired	Name of Vendor	Actual Cost	Current Year Acquisitions or Permanent Improvements	Accumulated Depreciation	Amount of Encumbrances	Book Value End of Current Year (Col. 4+5-6-7)		
Konica Minolta C224e Color Copier	10/30/2013		7,566.44		7,566.44				
2 Dell OptiPlex Computers	5/5/2015		2,311.89		2,311.89				
HP Pavilion X360 Laptop	8/30/2014	Staples	729.99		729.99				
Hardware HP Zion 16 Gig 2:1 Terain Ha	3/20/2019	SeveriSim	2,499.00		2,499.00				
<b>OVERFLOW AMOUNTS</b>									
<b>Totals</b>	XXX	XXX	\$ 13,107.32	\$ -	\$ 13,107.32	\$ -	\$ -		

## SCHEDULE D - PART 1

## SCHEDULE II FD - PART 2

**2024 ANNUAL STATEMENT OF THE**

**West and Knox Mutual Insurance Company**

**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.

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

**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			81,218.38			
<b>OVERFLOW AMOUNTS</b>							
<b>Totals</b>	XXX	XXX	\$ -	\$ 81,218.38	\$ -	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.	\$10,695.00						\$ 10,695.00
								\$ -
								\$ -
								\$ -
								\$ -
								\$ -
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 Tisot	Board Member			\$3,000				\$ 3,000.00
Kim Lentz	Board Member	4,471.67		\$3,000				\$ 7,471.67
								\$ -
								\$ -
								\$ -
								\$ -
								\$ -
<b>Totals</b>	XXXX	\$ 10,695.00	\$ 4,471.67	\$ -	\$ 25,800.00	\$ -	\$ -	\$ 40,966.67

**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 \$27,963 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 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: 209

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.

**ANNUAL STATEMENT FOR THE YEAR  
West and Knox Mutual Insurance Company**

2024

**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.

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

ANNUAL STATEMENT FOR THE YEAR  
West and Knox Mutual Insurance Company

2024

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

**ANNUAL STATEMENT FOR THE YEAR  
West and Knox Mutual Insurance Company  
Overflow Page for Write-ins**

2024

**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

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Showing all BONDS Owned on December 31 of Current Year  
SCHEDULE B - FAK II

## SCHEDULE D - PART 2