December 31, 2020 - Annual Statement

Iowa Company Number: 0109

Monona County Mutual Insurance Association

Ryan Ruth 906 - 7th Street

Onawa IA 51040

DECEMBER 31, 2020

1.	Ledger Assets, December	31 of previous year,	Total, column 1, p	age 4			\$	4,878,054
		INCO	ME - INCREAS	ES IN LEDGER AS	SET	's		
			PR	EMIUMS				
		(1) Direct Premiums	(2) Reinsurance Premiums Assumed	(3) Specific Reinsurance Premiums Ceded		(4) Net Premiums + 2 - 3 = 4)		
2.	Fire	\$ 751,286	\$	\$	\$	751,286		
3.	Windstorm	488,428				488,428		
4	. Crop hail							
5.	Homeowners assumed	XXXXXXX						
6.	Totals	\$ 1,239,714	\$	s	\$	1,239,714		
7.	Aggregate excess loss rein	surance paid		- 11 - 11 - 11 - 11 - 11 - 11 - 11 - 1		328,988		
8.	Total net assessment, pren	niums and fees (line	6, col. 4 - line 7 =	line 8)			\$_	910,726
9.	Net interest received on bo	nds				101,156		
10	. Increase in adjustment of i	bonds \$	2,909	_, less				
	\$	27,496	decrease in adjus	tment of bonds		(24,587)		
11	. Dividends received							
12	. Interest received on bank	deposits (schedule (C-2, column 7)			38,983		
13	. Interest received on mortg	age Ioans (schedule	D, column 6)					
14	. Other Interest					609		
15	. Profit on sale of investmer	nt						
16	. Rents received*					5,700		
17	. Total income from investm	ents (items 9 throug	h 16)				\$	121,862
18	. Borrowed money				<u> </u>	40,400		
19	. Premiums collected for oth	ner companies (less	refunds)					
20	. Checks charged off							
21	. Increase in ledger liabilities	s						
22	. Underwriting expense reim	bursement					•	
23	. Federal income tax refund				L.	10,601		
24	. Miscellaneous income					2,223		
25	. Commissions Received					16,009		
26	. Fire Salvage				<u></u>			
27	. Total (items 18 through 26)					\$	69,233
28	. Total income (items 8, 17	and 27)					\$	1,101,821
29	. Total assets and income (i	tem 1 plus item 28)			<u></u>		\$	5,979,875

*Includes \$	2,400	For association's	occupancy of its	own buildings

DECEMBER 31, 2020

11. Advertising 17,697 12. Boards, bureaus and associations 7,800 13. Inspection and loss prevention 31,796 14. Salaries of officers	
(1) (2) Direct Reinsurance Recovered (1+2-3 = 4)	
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2. Fire \$ 298,534 \$ \$ \$ \$ 298,534 \$ \$ \$ \$ 298,534 \$ \$ \$ \$ \$ 298,534 \$ \$ \$ \$ \$ \$ 298,534 \$ \$ \$ \$ \$ \$ \$ 298,534 \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	
3. Windstorm	
4. Crop Hail 5. Homeowners Assumed 6. Totals 7. Received from aggregate excess loss reinsurance 8. Total of all net losses (line 6, col.4 - line 7 = line 8) OPERATING EXPENSE 9. Loss Adjustment Expenses 10. Commissions 11. Advertising 11. Advertising 11. Advertising 11. Advertising 11. Advertising 11. Assume to expense of officers 12. Boards, bureaus and associations 13. Inspection and loss prevention 14. Salaries of officers 15. Expenses of officers 16. Salaries of office employees 17. Employee welfare 18. Insurance 19. Directors' compensation 19. Directors' compensation 11. Advertising 11. Advertising 12. Rent and rent items 12. Equipment 13. Printing, stationery and supplies 14. Postage and telephone 15. State insurance taxes 16. Salaries of office and telephone 17. State insurance taxes 18. Total of all net losses (excluding Federal income) 19. Directors' compensation 10. Directors' compensation 11. Advertising 11. Advertising 12. August 15. 5,764 11. 528 13. Real estate expenses 13. 083 14. Insurance Division licenses and fees 13. Oscillations 14. August 15. August 1	
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35. Total operating expense (items 9 through 34)	466,796
NON-OPERATING EXPENSE	
36. Borrowed money repaid	
37. Depreciation on real estate 1,844	
38. Loss on sale of investments	
39. Federal income tax Prior year Current year 12,600 12,600	
40. Premium collections transmitted to other companies	
41. Commissions paid agents for other companies	
42. Decrease in ledger liabilities 10,169	
<u> </u>	
44. Total non-operating expense (items 36 through 43) 45. Total disbursements (items 8, 35 and 44) \$	24 542
46. Balance - ledger assets, December 31st must agree with Line 22, Column 1, Page 4	24,613 841,476

ASSETS - DECEMBER 31, 2020

		<u> </u>	DECEMBER	31, 2020		
		(1)	(2) Non-ledger including	(3) Assets not admitted	(4) Current Year	(5) Prior Year
		Ledger Assets	excess of market (or amortized) over	including excess of book over market	Net Admitted Assets	Net Admitted Assets
		Lougo Assets	book value	or amortized values	(1+2-3=4)	Admitted Assets
1.	Bonds (schedule A-part 1)	\$ 2,968,221			2,968,221	\$ 2,810,469
2.	Stocks (schedule A-part 2).	1,500	8,014		9,514	9,514
3.	Bank Balances					
	3.1 Subject to check (C-1)	103,273			103,273	66,165
	3.2 On interest (C-2)	2,024,125			2,024,125	1,957,910
4.	Mortgage loans (schedule D)					
	4.1 First liens					
	4.2 Other than first					
5.	Collateral loans (schedule E)					
6.	Real estate (schedule F)	23,695			23,695	25,539
7.	Cash in office	100			100	100
8.	Unpaid Premiums					
	8.1 Due before November 1	(1,278)		(1,278)	xxxxxxx	
	8.2 Due after November 1	9,766			9,766	7,406
9.	Bills receivable				XXXXXX	
10.	Agents' balances					
11.	Reinsurance receivable on paid					
	losses					
12.	Accrued interest	xxxxxxx	32,374		32,374	40,112
13.	Accrued rent due	xxxxxxx				
14.	Equipment and furniture	8,797		8,797	xxxxxxx	xxxxxxx
15.	Supplies	200		200	XXXXXXX	xxxxxxx
16.	Automobiles				xxxxxxx	xxxxxxx
17.	Cash surrender value of life ins.					
18.	Federal income tax recoverable					
19.						
20.						
21.						
22.	Totals	\$ 5,138,399	\$ 40,388	\$ 7,719	\$ 5,171,068	\$ 4,917,215

LIABILITIES - DECEMBER 31, 2020

					·
				Current Year	Prior Year
1.	Unpaid claims (reported)	\$	70,186		
2.	Unpaid claims (incurred but not reported)				
3.	Total unpaid losses		70,186		
4.	Less: reinsurance recoverable on unpaid losses				
5.	Net unpaid claims			\$ 70,186	\$ 49,304
6.	Unpaid adjusting expenses			10,231	3,518
7.	Ceded reinsurance balances payable				
8.	Unpaid salaries and commissions			9,746	10,318
9.	Borrowed money			40,400	
10.	Interest due on borrowed money				
11.	Amounts withheld for the account of others				
12.	Taxes payable: Real Estate			2,274	2,190
	Federal Income			188	
	Premium			789	
	Other			8,125	4,214
13.	Other unpaid expenses			2,485	2,550
14.	Premiums collected for other companies - not remitte	d		30,242	29,161
15.	Premiums received in advance			28,748	46,678
*16.	Unearned premium reserve			519,922	475,864
17.	Service Fees and Employee Benefits Payable			5,200	3,292
18.	Miscellaneous Liabilities				
19.	Total liabilities			\$ 728,536	\$ 627,089
20.	Surplus			\$ 4,442,532	\$ 4,290,126
21.	Total liabilities and surplus			\$ 5,171,068	\$ 4,917,215

(line 21 must agree with line 22, column 4, page 4)

^{*}Method of calculation: Actual

HISTORICAL INFORMATION

	2020	2019	2018	2017	2016
Gross Premium					
Fire	751,286	698,894	702,433	669,754	660,958
Windstorm	488,428	453,867	456,236	434,621	428,405
Crop Hail			4 450 000	1 101 075	
Total	1,239,714	1,152,761	1,158,669	1,104,375	1,089,363
Net Premiums Written					
Fire	751,286	698,894	702,433	669,754	660,958
Windstorm	488,428	453,867	456,236	434,621	428,405
Crop Hail		-	-	-	
Total	1,239,714	1,152,761	1,158,669	1,104,375	1,089,363
Total Net of Agg	910,726	832,034	835,132	782,178	784,514
Gross Losses Paid				1	
Fire	298,534	586,398	280,002	142,125	304,394
Windstorm	51,533	71,921	81,458	220,162	279,166
Crop Hail			- 1	-	
Total	350,067	658,319	361,460	362,287	583,560
Net Losses Paid			- 1		
Fire	298,534	586,398	280,002	142,125	304.394
Windstorm	51,533	71,921	81,458	220,162	279,166
Crop Hail	- 01,000	71,321	Ŭ1,=38 	220,102	270,100
Total	350.067	658,319	361,460	362,287	583,560
Total Net of Agg	350,067	658,319	361,460	362,287	583,560
Total Net of Agg	350,007	000,519	301,400	302,207	303,300
Loss Percentage (Direct)					
Fire Losses/Fire Prem	39,7%	83.9%	39.9%	21.2%	46.1%
Windstorm Losses/Windstorm Prem	10,6%	15,8%	17.9%	50.7%	65.2%
Crop Hail Losses/Crop Hail Prem	0.0%	0.0%	0.0%	0.0%	0.0%
Total Losses/Total Prem	28.2%	57.1%	31.2%	32.8%	53.6%
Loss Percentage (Net)	-				
Fire Losses/Fire Prem	39.7%	83.9%	39.9%	21.2%	46.1%
Windstorm Losses/Windstorm Prem	10.6%	15.8%	17.9%	50.7%	65.2%
Crop Hail Losses/Crop Hail Prem	0.0%	0.0%	0.0%	0.0%	0.0%
Total Losses/Total Prem	28,2%	57.1%	31.2%	32.8%	53.6%
Tot Net Agg Losses/Tot Net Agg Prem	38.4%	79.1%	43.3%	46.3%	74.4%
Balance Sheet Items Total Admitted Assets	5,171,068	4,917,215	5,077,700	4,947,450	4,902,069
Liabilities	728,536	627,089	613,859	660,816	520,384
Surplus	4,442,532	4,290,126	4,463,841	4,286,634	4,381,685
Bonds	2,968,221	2,810,469	2,730,856	2,648,170	2,560,439
Stocks	9,514	9,514	9,521	8,996	8,616
Real Estate	23,695	25,539	21,535	10,964	13,320
Unpaid Premium (line 8.1)	(1,278)	(1,754)	(570)	-	-
Unpaid Premium (line 8.2)	9,766	7,406	4,490	1,661	8,881
Agents' Balances	-			-	
Unearned Premium	519,922	475,864	474,797	445,531	432,356
Balance Sheet Percentages	 				
Bonds/Admitted Assets	57%	57%	54%	54%	52%
Stocks/Admitted Assets	0%	0%	0%	0%	0%
Real Estate/Admitted Assets	0%	1%	0%	0%	0%
Unpaid Prem (line 8.2)/Admitted Assets	0%	0%	0%	0%	0%
Agents' Balances/Admitted Assets	0%	0%	0%	0%	0%
			- 1	r-	
Income/Disbursement Items Total Income	1,101,821	975,779	973,143	902,600	899,674
Total Disbursements	841,476	1,137,823	837,322	900,392	921,322
Operating Expense	466,796	451,740	432,885	437,960	403,885
Commissions	47,372	39,708	33,466	28,631	25,609
Investment Income	121,862	122,127	120,296	106,011	103,303
Salaries (lines 14-17)	165,563	170,284	152,361	142,423	162,594
				i i	
<u>Other</u>					
Gross Risk in Force	339,414,699	323,089,509	307,951,491	298,857,832	287,761,996
	339,414,699 1,045 51%	323,089,509 1,041 54%	307,951,491 1,032 52%	298,857,832 1,029 56%	287,761,996 1,044 51%