

December 31, 2023 - Annual Statement

Iowa Company Number: 0007

Eden Mutual Insurance Association

Josh McGowan
301 N K AVE
VINTON IA 52349

For Office Use Only

NAIC NUMBER _____ 15394

AUDITED BY _____

DATE _____

APPROVED _____

ANNUAL STATEMENT
OF THE

EDEN MUTUAL INSURANCE ASSOCIATION

For the Year Ended December 31, 2023

EDEN MUTUAL INSURANCE ASSOCIATION

Assets

Line	1 As of 12/31/2023	2 Nonadmitted	3 Net Admitted Assets	4 As of 12/31/2022
1 Bonds (Schedule D)	5,457,619	-	5,457,619	5,144,873
2 Stocks (Schedule D)				
2.1 Preferred Stocks	940,310	47,458	892,852	792,302
2.2 Common Stocks	6,256,560	17,236	6,239,325	5,676,031
3 Real Estate (Schedule A)	90,038	3,000	87,038	89,851
4 Cash				
4.1 Cash	1,085,039		1,085,039	749,550
4.2 Cash equivalents	859,610	41,319	818,292	143,508
4.3 Short-term investments	-			-
5 Receivables for securities	-		-	-
6 Aggregate write-ins for invested assets	-		-	-
7 Subtotal, cash and invested assets	<u>14,689,177</u>	<u>109,012</u>	<u>14,580,165</u>	<u>12,596,114</u>
8 Investment income due and accrued	65,623		65,623	59,965
9 Premium and Considerations				
9.1 Uncollected premium and agents' balances in course of collection	55,932	19,699	36,233	35,632
9.2 Deferred premiums	-		-	-
10 Reinsurance (Schedule F)				
10.1 Amounts recoverable from reinsurers	36,968		36,968	31,446
10.3 Other amounts receivable under reinsurance contracts	-		-	-
11 Current federal income tax recoverable	118,000	118,000	-	-
12 Electronic data processing equipment and software	-		-	-
13 Furniture and equipment assets	3,154	3,154	-	-
14 Receivables from subsidiaries	-		-	-
15 Aggregate write-ins for other than invested assets	16,897	16,897	-	1,000,000
16 Total	<u>14,985,751</u>	<u>266,761</u>	<u>14,718,989</u>	<u>13,723,156</u>

DETAILS OF WRITE-INS

0601 <i>insert write-in</i>			-	-
0602 <i>insert write-in</i>			-	-
0603 <i>insert write-in</i>			-	-
0604 <i>insert write-in</i>			-	-
0605 <i>insert write-in</i>			-	-
0606 <i>insert write-in</i>			-	-
0607 <i>insert write-in</i>			-	-
0608 <i>insert write-in</i>			-	-
0699 Totals (Line 6 above)	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

DETAILS OF WRITE-INS

1501 Prepaid Reinsurance	-		-	1,000,000
1502 Automobiles	16,897	16,897	-	-
1503 <i>insert write-in</i>			-	-
1504 <i>insert write-in</i>			-	-
1505 <i>insert write-in</i>			-	-
1506 <i>insert write-in</i>			-	-
1507 <i>insert write-in</i>			-	-
1508 <i>insert write-in</i>			-	-
1599 Totals (Line 15 above)	<u>16,897</u>	<u>16,897</u>	<u>-</u>	<u>1,000,000</u>

LIABILITIES, SURPLUS AND OTHER FUNDS

Line	1	2
	As of 12/31/2023	As of 12/31/2022
1 Losses	585,112	1,067,988
2 Loss Adjustment Expenses	2,206	2,206
3 Commissions payable, contingent commissions	47,368	6,173
4 Other Expenses	-	2,717
5 Taxes licenses and fees due and accrued	16,872	9,457
6 Current federal income taxes	-	-
7 Borrowed Money	-	-
8 Unearned Premiums	2,586,673	2,105,649
9 Advance Premiums	10,243	91,772
10 Ceded reinsurance premiums payable	303,522	78,928
11 Funds held by company under reins treaties	-	-
12 Amounts withheld or retained by company for account of other	27,245	23,138
13 Aggregate write ins for liabilities	697,661	-
14 Total Liabilities (Lines 1 through 13)	4,276,904	3,388,028
15 Aggregate write in for special surplus funds	-	-
16 Aggregate write ins for other than special surplus funds	-	-
17 Unassigned funds (surplus)	10,442,086	10,335,128
18 Surplus as regards policyholders	10,442,086	10,335,128
19 Totals (Page 2, Line 16, Col. 3)	14,718,989	13,723,156

DETAILS OF WRITE-INS

1301 Investment Payable	697,661	
1302 <i>insert write-in</i>		
1303 <i>insert write-in</i>		
1304 <i>insert write-in</i>		
1305 <i>insert write-in</i>		
1399 Totals (Line 13 above)	697,661	-

DETAILS OF WRITE-INS

1501 <i>insert write-in</i>		
1502 <i>insert write-in</i>		
1503 <i>insert write-in</i>		
1504 <i>insert write-in</i>		
1505 <i>insert write-in</i>		
1599 Totals (Line 15 above)	-	-

DETAILS OF WRITE-INS

1601 <i>insert write-in</i>		
1602 <i>insert write-in</i>		
1603 <i>insert write-in</i>		
1604 <i>insert write-in</i>		
1605 <i>insert write-in</i>		
1699 Totals (Line 16 above)	-	-

STATEMENT OF INCOME

Line	1 As of 12/31/2023	2 As of 12/31/2022
<u>Underwriting Income</u>		
1 Premiums earned (Part 1, Line 7, Column 4)	4,365,718	4,106,505
<u>Deductions:</u>		
2 Losses incurred (Part 2, Line 21, Column 7)	3,501,310	1,843,798
3 Loss adjustment expenses incurred (Part 3, Line 24, Column 1)	224,776	350,257
<u>4 Underwriting expenses</u>		
4.1 Commissions	842,649	726,245
4.2 Salaries	222,671	115,906
4.3 Tax, licenses and fees	64,767	52,976
4.4 Other underwriting expenses incurred	312,111	276,576
5 Aggregate write-ins for underwriting deductions	-	-
6 Total underwriting deductions	5,168,284	3,365,759
7 Net underwriting gain (loss) (Line 1-Line 6)	<u>(802,566)</u>	<u>740,746</u>
<u>Net Investment Income:</u>		
8 Net Investment Income Earned - Exhibit of Net Investment income	357,708	287,282
9 Net Realized Capital Gains (Losses) less capital gains tax - Exhibit of Capital Gains (Losses)	46,791	27,166
10 Net investment gain (loss) (Lines 8+9)	<u>404,499</u>	<u>314,448</u>
<u>Other Income</u>		
11 Finance and service charges not included in premiums	-	-
12 Aggregate write-ins for miscellaneous income	2,381	(11,003)
13 Total other income (Lines 11+Line 12)	<u>2,381</u>	<u>(11,003)</u>
Net Income after capital gains tax and before all other federal income taxes		
14 (Lines 7+10+13)	<u>(395,686)</u>	<u>1,044,192</u>
15 Federal income taxes incurred	119,000	17,000.00
16 Net income (Line 14-Line 15)	<u>(514,686)</u>	<u>1,027,192</u>
<u>Capital and Surplus Account</u>		
17 Surplus as regards policyholders, December 31 prior year (Page 4, Line 18, Column 2)	10,335,128	9,838,795
18 Net income (from Line 16)	(514,686)	1,027,192
19 Change in net unrealized capital gains (losses) less capital gains (Exhibit of Capital Gains Col 4, Ln 7)	576,262	(569,414)
20 Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col 3)	86,700	38,555
21 Aggregate write-ins for gains and losses in surplus	-	-
22 Change in surplus as regards policyholders for the year (Lines 18 through 21)	<u>148,276</u>	<u>496,333</u>
23 Surplus as regards policyholders, December 31 current year (Line 17+ Line 22) (Page 3, Line 18)	<u>10,483,404</u>	<u>10,335,128</u>
DETAILS OF:		
0501 <i>insert write-in</i>		
0502 <i>insert write-in</i>		
0503 <i>insert write-in</i>		
0504 <i>insert write-in</i>		
0505 <i>insert write-in</i>		
0599 Totals (Lines 0501 through 0505) (Line 5 above)	<u>-</u>	<u>-</u>
1201 Miscellaneous Income	2,381	(11,003)
1202 <i>insert write-in</i>		
1203 <i>insert write-in</i>		
1204 <i>insert write-in</i>		
1205 <i>insert write-in</i>		
1299 Totals (Lines 1201 through 1205) (Line 12 above)	<u>2,381</u>	<u>(11,003)</u>
2101 <i>insert write-in</i>		
2102 <i>insert write-in</i>		
2103 <i>insert write-in</i>		
2104 <i>insert write-in</i>		
2105 <i>insert write-in</i>		
2199 Totals (Lines 2101 through 2105) (Line 21 above)	<u>-</u>	<u>-</u>

STATEMENT OF CASH FLOW

Line	1 As of 12/31/2023	2 As of 12/31/2022
<u>Cash from Operations</u>		
1 Premiums collected net of reinsurance	4,981,364	4,358,987
2 Net investment income:	376,833	312,266
3 Miscellaneous income	2,381	(11,003)
4 Total (Lines 1 through 3)	5,360,578	4,660,250
5 Benefit and loss related payments	3,989,707	1,318,533
6 Commissions, expenses paid and aggregate write-ins for deductions	1,621,082	1,592,608
7 Federal taxes paid (recovered) net of \$ tax on capital gains (losses)	-	-
8 Total (Lines 5 through 7)	5,610,790	2,911,141
9 Net cash from operations (Line 4 minus Line 8)	(250,212)	1,749,109
<u>Cash from Investments</u>		
10 Proceeds from investments sold, matured or repaid		
10.1 Bonds (link locations)	2,112,557	1,009,794
10.2 Stocks	344,870	91,600
10.3 Real Estate	-	-
10.4 Miscellaneous proceeds	697,661	-
10.5 Total investment proceeds (Lines 10.1 to 10.4)	3,155,088	1,101,394
11 Cost of investments acquired (long-term only):		
11.1 Bonds (link locations)	2,448,918	1,096,625
11.2 Stocks	384,018	416,821
11.3 Real Estate	-	-
11.4 Miscellaneous applications	-	-
11.5 Total investments acquired (Lines 11.1 to 11.4)	2,832,936	1,513,446
12 Net cash from investments (Line 11.5 minus Line 10.5)	322,152	(412,052)
<u>Cash from Financing and Miscellaneous Sources</u>		
13 Cash provided (applied):		
13.1 Borrowed funds	-	-
13.2 Other cash provided (applied)	1,020,969	(377,697)
14 Net cash from financing and miscellaneous sources (Lines 13.1 to 13.2)	1,020,969	(377,697)
<u>Reconciliation of Cash, Cash Equivalents and Short-Term Investments</u>		
15 Net change in cash, cash equivalents and short-term investments (Lines 9+12+14)	1,092,909	959,360
16 Cash, cash equivalents and short-term investments		
17.1 Beginning of year	893,058	(66,302)
17.2 End of year (Line 15 plus Line 17.1)	1,985,968	893,058

**Underwriting and Investment Exhibit
Part 1 - Premiums Earned**

Line	Direct Premium	1 Net Premiums Written per Written in 2023 Column 6, Part 1B	2 Unearned Premiums Dec. 31 Prior Year - per Col. 3, Last Year's Part 1	3 Unearned Premiums Dec. 31 Current Year per Col. 5 Part 1A	4 Premiums Earned During year Cols. 1+2+3 (1)+(2)-(3)
1	Wind	2,344,047	1,052,825	1,293,337	2,103,535
2	Fire	2,502,695	1,052,825	1,293,337	2,262,183
3	Inland marine	-	-	-	-
4	Equipment breakdown	-	-	-	-
5	Service lines	-	-	-	-
6	Other lines	-	-	-	-
7	Total	4,846,743	2,105,649	2,586,673	4,365,718

Underwriting and Investment Exhibit
Part 1A - Recapitulation of All Premiums

Line	Direct Premium	1 Amount Unearned (a)	2 Earned but Unbilled Premium	3 Total Reserve for Unearned Premiums Columns 1+2
1	Wind	1,293,337		1,293,337
2	Fire	1,293,337		1,293,337
3	Inland marine	-		-
4	Equipment breakdown	-		-
5	Service lines	-		-
6	Other lines	-		-
7	Total	2,586,673	-	2,586,673

(a) State here the basis of computation used in each case.

40% Method

**UNDERWRITING AND INVESTMENT EXHIBIT
PART 1B - Premiums Written**

Line	Direct Premium	1 Direct Business	2 Reinsurance Assumed	3 Reinsurance Ceded	4 Net Premiums Written Columns 1+2-3
1	Wind	3,127,505		783,458	2,344,047
2	Fire	3,339,178		836,483	2,502,695
3	Inland marine	-		-	-
4	Equipment breakdown	-		-	-
5	Service lines	-		-	-
6	Other lines	-		-	-
7	Total	6,466,683	-	1,619,941	4,846,743

**UNDERWRITING AND INVESTMENT
PART 2 - Losses Paid and Incurred**

Line	Direct Losses	Losses Paid Less Salvage				5 Net Losses Unpaid Current Year (Part 2A, Col. 8)	6 Losses Unpaid Prior Year	7 Losses Incurred Current Year (Cols. 4+5-6)	8 Percentage of Losses Incurred (Col. 7, Part 2) to Premiums Earned (Col. 4, Part 1)
		1 Direct Business	2 Reinsurance Assumed	3 Reinsurance Recovered	4 Net Payments Cols. 1+2-3				
1	Wind	9,235,379		6,546,938	2,688,441	294,363	279,361	2,703,444	129%
2	Fire	1,301,687		5,943	1,295,744	290,749	788,627	797,866	35%
3	Inland marine	-		-	-	-	-	-	
4	Equipment breakdown	-		-	-	-	-	-	
5	Service lines	-		-	-	-	-	-	
6	Other lines	-		-	-	-	-	-	
7	Total	10,537,066		6,552,881	3,984,185	585,112	1,067,988	3,501,310	80%

EDEN MUTUAL INSURANCE ASSOCIATION

UNDERWRITING AND INVESTMENT
PART 2A - Unpaid Losses and Loss Adjustment Expenses

Line	Direct Losses	Reported Losses			Incurred But Not Reported			8 Net Losses Unpaid (Cols. 4+5+6-7)	9 Net Unpaid Loss Adjustment Expenses
		1 Direct Business	2 Reinsurance Assumed	3 Deduct Reinsurance Recovered	4 Net Losses Excl. Incurred But Not Reported Cols. 1+2-3	5 Direct	6 Reinsurance Assumed		
1	Wind	2,358,354		2,063,990	294,363			294,363	1,103
2	Fire	299,998		9,249	290,749			290,749	1,103
3	Inland marine	-		-	-			-	-
4	Equipment breakdown	-		-	-			-	-
5	Service lines	-		-	-			-	-
6	Other lines	-		-	-			-	-
7	Totals	2,658,352	-	2,073,239	585,112	-	-	585,112	2,206

UNDERWRITING AND INVESTMENT EXHIBIT
Part 3 - Expenses

Line	Type of Expense	1 Loss Adjustment Expenses	2 Other UW Expenses	3 Investment Expenses	4 Total
1	Claim Adjustment Services:				
1.1	Direct	468,862			468,862
1.2	Reinsurance assumed				
1.3	Reinsurance ceded	382,684			382,684
1.4	Net claim adjustment services	86,177			86,177
2	Commission and Brokerage:				
2.1	Direct excluding contingent		802,553		802,553
2.2	Reinsurance assumed excluding contingent				
2.3	Reinsurance ceded excluding contingent				
2.4	Contingent		40,097		40,097
2.5	Policy and membership fees				
2.6	Net commission and brokerage		842,649		842,649
3	Allowances to managers and agents				
4	Advertising		11,997		11,997
5	Boards, bureaus and associations		21,963		21,963
6	Surveys and underwriting reports		-		-
7	Salary and related items:				
7.1	Salaries	74,224	222,671	25,817	322,712
7.2	Payroll taxes	10,575	31,725	3,678	45,978
8	Employee relations and welfare	9,673	29,020	3,365	42,058
9	Insurance	-	25,411	-	25,411
10	Directors' fees	5,852	17,555	2,035	25,442
11	Travel and travel items	-	4,299	-	4,299
12	Rent and rent items	-	-	-	-
13	Equipment	20,244	60,731	7,041	88,016
14	Cost or depreciation of EDP equipment and software	-	-	-	-
15	Printing and stationery	2,501	7,503	870	10,874
16	Postage, telephone and exchange	9,214	27,641	3,205	40,059
17	Legal and auditing	-	55,316	-	55,316
18	Totals	132,282	515,831	46,011	694,124
19	Taxes, licenses and fees:				
19.1	State and local insurance taxes deducting guaranty association credits \$0	-	64,667	-	64,667
19.2	Insurance department licenses and fees	-	100	-	100
19.3	All other (excluding federal income and real estate)	-	-	-	-
19.4	Total taxes, licenses and fees	-	64,767	-	64,767
20	Real estate expenses	-	-	11,412	11,412
21	Real estate taxes	-	-	4,922	4,922
23	Aggregate write-ins for miscellaneous expenses	6,317	18,951	2,197	27,465
24	Total expenses incurred	224,776	1,442,198	64,542	1,731,516
25	Less unpaid expenses - current year	2,206	57,318	2,388	61,912
26	Add unpaid expenses - prior year	2,205.88	15,614	651	18,471
27	Total expenses paid	224,776	1,400,495	62,804	1,688,075
	Details of Write-Ins				
2301	Miscellaneous	6,317	18,951	2,197	27,465
2302	<i>insert write-in</i>				
2303	<i>insert write-in</i>				
2399	Totals (Lines 2401 through 2403 plus 2498) (Line 24 above)	6,317	18,951	2,197	27,465

EXHIBIT OF NET INVESTMENT INCOME

Line	Asset	1 Collected During Year	2 Earned During Year
1	U.S. Government Bonds	19,961	20,415
1.1	Bonds exempt from U.S. tax	102,801	102,420
1.2	Other bonds (unaffiliated)	74,407	71,128
2.1	Preferred stocks (unaffiliated)	54,842	55,053
2.11	Preferred stocks of affiliates		
2.2	Common stocks (unaffiliated)	147,681	146,675
2.21	Common stocks of affiliates		
3	Real estate	2,400	2,400
4	Cash, cash equivalents and short-term investments	17,721	27,381
5	Other invested assets		
6	Aggregate write-ins for investment income	-	-
7	Total gross investment income	419,813	425,472
8	Investment expenses		64,542
9	Investment taxes, licenses and fees, excluding federal income taxes		
10	Interest expense		410
11	Depreciation on real estate and other invested assets		2,812
12	Aggregate write-ins for deductions for investment income		-
13	Total deductions (Lines 8 through 12)		67,764
14	Net investment income (Line 7 - 13)		357,708

DETAILS OF WRITE-INS

0601	<i>insert write-in</i>		
0602	<i>insert write-in</i>		
0603	<i>insert write-in</i>		
0699	Totals (Lines 0601 through 0603) (Line 6 above)	-	-
1201	<i>insert write-in</i>		
1202	<i>insert write-in</i>		
1203	<i>insert write-in</i>		
1299	Totals (Lines 1201 through 1203) (Line 12 above)		-

EXHIBIT OF CAPITAL GAINS (LOSSES)

	(1) Realized Gain (Loss) On Sales or Maturity	(2) Other Realized Adjustments	(3) Total Realized Capital Gain (Loss) (Columns 1+2)	(4) Change in Unrealized Capital Gain (Loss)
1	U.S. Government bonds			
1.1	Bonds exempt from U.S. tax	2,347	2,347	
1.2	Other bonds (unaffiliated)			(3,991)
2.1	Preferred stocks (unaffiliated)	(4,541)	(4,541)	30,565
2.11	Preferred stocks of affiliates			
2.2	Common stocks (unaffiliated)	48,985	48,985	549,688
2.21	Common stocks of affiliates			
3	Real estate			
4	Cash, cash equivalents and short-term investments			
5	Other invested assets			
6	Aggregate write-ins for capital gains (losses)	-	-	-
7	Total capital gains (losses)	46,791	46,791	576,262

DETAILS OF WRITE-INS

0601	<i>insert write-in</i>			
0602	<i>insert write-in</i>			
0603	<i>insert write-in</i>			
0699	Totals (Lines 0601 through 0603) (Line 6 above)	-	-	-

EXHIBIT OF NON-ADMITTED ASSETS

Line	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col 1)
1 Bonds (Schedule D)	-		-
2 Stocks (Schedule D)	-		-
2.1 Preferred Stocks	47,458	47,458	-
2.2 Common Stocks	17,236	17,236	-
3 Real Estate (Schedule A)	3,000	3,000	-
4 Cash			
4.1 Cash	-		-
4.2 Cash equivalents	41,319		(41,319)
5 Receivables for securities	-		-
6 Aggregate write-ins for invested assets	-	-	-
7 Subtotal, cash and invested assets	109,012	67,693	(41,319)
8 Investment income due and accrued	-		-
9 Premium and Considerations			
9.1 Uncollected premium and agents' balances in course of collection	19,699	11,856	(7,843)
9.2 Deferred premiums	-		-
10 Reinsurance (Schedule F)			
10.1 Amounts recoverable from reinsurers	-		-
10.3 Other amounts receivable under reinsurance contracts	-		-
11 Current federal income tax recoverable	118,000	237,000	119,000
12 Electronic data processing equipment and software	-		-
13 Furniture and equipment assets	3,154	4,970	1,815
14 Receivables from subsidiaries	-		-
15 Aggregate write-ins for other than invested assets	16,897	31,943	15,046
16 Total	266,761	353,461	86,700

DETAILS OF WRITE-INS

0601	<i>insert write-in</i>	-		-
0602	<i>insert write-in</i>	-		-
0603	<i>insert write-in</i>	-		-
0604	<i>insert write-in</i>	-		-
0605	<i>insert write-in</i>	-		-
0606	<i>insert write-in</i>	-		-
0607	<i>insert write-in</i>	-		-
0608	<i>insert write-in</i>	-		-
0699	Totals (Lines 0601 through 0608) (Line 6 above)	-	-	-
1501	Automobiles	16,897	31,943	15,046
1502	<i>insert write-in</i>	-		-
1503	<i>insert write-in</i>	-		-
1504	<i>insert write-in</i>	-		-
1505	<i>insert write-in</i>	-		-
1506	<i>insert write-in</i>	-		-
1507	<i>insert write-in</i>	-		-
1508	<i>insert write-in</i>	-		-
1599	Totals (Lines 1501 through 1508) (Line 15 above)	16,897	31,943	15,046

Schedule F - Part 3
Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)

1	2	3	4	5	6	7-12 Reinsurance Recoverable On						13	14	15-16 Reinsurance Payable		17
ID Number	NAIC Company Code	Name of Reinsurer	Domiciliary Jurisdiction	Special Code	Reinsurance Premiums Ceded	Paid Losses	Paid LAE	Known Case Loss Reserves	Known Case LAE Reserves	Unearned Premiums	Contingent Commissions	Total Reinsurance Recoverable	Amount in Dispute Included in Column 13	Ceded Balances Payable	Other Amounts Due to Reinsurers	Net Amount Recoverable from Reinsurers
42-0245990	14117	GRINNELL MUT REINS CO	IA		1,620	35	2	2,073				2,110		304		1,807
Totals					1,620	35	2	2,073	-	-	-	2,110	-	304	-	1,807

Schedule F - Part 3 (Continued)
Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)

1	2	3	21	22	23	24	25	26
ID Number	NAIC Company Code	Name of Reinsurer	Current	Overdue 1 to 29 days	Overdue 30 to 90 days	Overdue 91 to 120 days	Overdue Over 120 days	Total Overdue
42-0245990	14117	GRINNELL MUT REINS CO	37					-
Totals			37	-	-	-	-	-

SCHEDULE D - PART 1
Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	3	4	5	6	7	Fair Value		10	11	Change in Book / Adjusted Carrying Value			Interest			Date				
							8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	Type Code	Foreign	Bond CHAR	NAIC Designation and Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book Adjusted Carrying Value	Unrealized Valuation Inc / Dec	Current Year's Amortization / Accretion	Current Year's Other Than Temporary Impair Recognized	Total Foreign Exchange Change In B./A.C.V	Rate of Interest	Effective Rate of	When Paid	Admitted Amount Due & Accrued	Amount Rec. During Year	Acquired Date	Contractual Maturity Date
U.S. Governments																					
(see Table K to the right)																					
3136BJ_QJ 7	FEDERAL NATL MTG ASSN CMO 2%			2	1.A	199,497	56.8900	113,780	199,997	199,523	-	13	-	-	2.000	2.010	AO	333	4,000	10/08/21	10/25/51
38383X_2P 8	GNMA REMIC Trust				1.A	166,413	99.7500	166,838	167,249	166,425	-	12	-	-	4.500	4.530	AO	627	4,383	05/02/23	04/20/53
36179U_UP 5	Gov't Natl Mtg Assn 6% 6/20/49				1.A	14,976	105.6200	14,462	13,692	14,890	-	(22)	-	-	6.000	5.370	JD	25	825	08/12/19	06/20/49
38383U_WN 6	Government National Mortgage CMO				1.A	211,637	98.2900	210,110	213,775	211,677	-	38	-	-	4.000	4.060	FA	713	8,593	12/20/22	08/20/52
Totals						592,523	xxx	505,190	594,713	592,515		41			xxx	xxx	xxx	1,698	17,801	xxx	xxx
<input type="button" value="Insert New Row"/>																					
<input type="button" value="Delete Last Row"/>																					
All Other Governments																					
NONE																					
Totals							xxx								xxx	xxx	xxx			xxx	xxx
<input type="button" value="Insert New Row"/>																					
<input type="button" value="Delete Last Row"/>																					
U.S. States, Territories and Possessions, Guaranteed																					
NONE																					
Totals							xxx								xxx	xxx	xxx			xxx	xxx
<input type="button" value="Insert New Row"/>																					
<input type="button" value="Delete Last Row"/>																					
U.S. Political Subdivisions of States, Territories, Guaranteed																					
13049U_CE 7	CA Mun Fin Auth Snowline USD 3.75% 5/1/3			2	1.A	52,000	99.8000	49,901	50,000	50,410	-	(298)	-	-	3.750	3.120	MN	313	1,875	4/4/18	5/1/36
263183_FP 5	DU Page Cnty ILL Sch Dist			2	1.A	98,984	102.5100	102,509	100,000	99,059	-	60	-	-	4.000	4.100	JD	11	2,000	10/20/22	12/30/35
235219_NF 5	Dallas TX Ref & Impt 3.25% 2/15/37			2	1.A	50,000	96.2600	48,130	50,000	50,000	-	-	-	3.250	3.250	FA	614	1,625	1/30/18	2/15/37	
250139_EV 0	Des Moines IA Stormwater 2018C 3.25% 6/1			2	1.A	49,675	99.1300	49,566	50,000	49,761	-	17	-	3.250	3.300	JD	135	1,625	8/16/18	6/1/35	
278444_GQ 1	Eau Claire WI CPB 3.5% 4/1/37			2	1.C	49,663	98.7600	49,380	50,000	49,735	-	15	-	3.500	3.550	AO	438	1,750	9/25/18	4/1/37	
280615_DT 9	Edina Minn Hsg & Redev Auth			2	1.C	39,999	100.0300	40,011	40,000	39,999	-	(0)	-	3.500	3.500	FA	583	1,400	7/2/14	2/1/33	
34683L_ET 9	Fort Bend Cnty Tex Mun Util Dist			2	1.E	49,228	95.9100	47,955	50,000	49,480	-	45	-	3.000	3.130	MS	500	1,500	12/19/17	9/1/33	
462466_FZ 1	IA Fin Auth Unitypoint Hlth			2	1.E	52,033	97.6300	48,813	50,000	50,650	-	(234)	-	4.000	3.480	FA	756	2,000	6/28/17	8/15/46	
452143_FB 1	IL Sports Facs 5% 6/15/29			2	1.A	113,466	100.6000	100,598	100,000	101,353	-	(2,929)	-	5.000	2.000	JD	222	5,000	9/19/19	6/15/29	
454898_UM 7	IN Mun Pwr Agy Pwr Supply			2	1.E	82,177	96.9100	82,374	85,000	83,048	-	146	-	3.000	3.250	JJ	1,275	2,550	6/19/17	1/1/35	
45032T_AZ 6	ISU Facs Corp IA Biosciences Bldg			2	1.C	48,568	90.9700	45,486	50,000	48,844	-	48	-	3.130	3.300	JJ	781	1,563	10/17/17	7/1/41	
452152_YD 7	Illinois St GO BDS May 20			2	1.E	50,438	100.0300	50,017	50,000	50,015	-	(50)	-	4.250	4.150	MN	354	2,125	6/10/14	5/1/34	
452152_H6 1	Illinois St GO Bds			2	1.A	109,313	100.2400	110,261	110,000	109,330	-	18	-	4.000	4.050	JD	367	4,400	5/2/23	6/1/41	
45505T_F9 7	Indiana St HSG & Cmnty			2	1.A	163,629	101.3300	162,131	160,000	163,423	-	(206)	-	4.350	4.050	JJ	4,447	-	5/2/23	7/1/43	
462466_EW 9	Iowa Fin Auth Health Facs Rev - BDS			2	1.E	50,901	100.0200	50,010	50,000	50,011	-	(103)	-	4.130	3.910	FA	779	2,063	5/4/14	2/15/35	
462460_2N 5	Iowa Higher Ed Ln Auth Rev Bds			2	1.A	50,605	100.3400	50,168	50,000	50,065	-	(69)	-	3.500	3.350	JD	146	1,750	6/4/15	12/1/34	
511002_FJ 1	Lake Superior St Univ MI Rev 4% 1/15/34			2	1.A	52,577	102.7500	51,375	50,000	51,218	-	(277)	-	4.000	3.350	JJ	922	2,000	9/25/18	1/15/34	
59447T_MQ 3	MI Fin Auth Ref Henry Ford Hlth 4% 11/15			2	1.F	50,750	96.2700	48,136	50,000	50,274	-	(89)	-	4.000	3.800	MN	256	2,000	3/1/18	11/15/46	
59261A_GZ 4	Metropolitan Transn Auth NY Rev			2	1.G	105,710	104.5200	104,522	100,000	102,683	-	(866)	-	5.000	4.000	MN	639	5,000	4/23/20	11/15/28	
59447T_MM 2	Michigan Fin Auth Rev Ref			2	1.F	49,688	100.8200	50,409	50,000	49,770	-	13	-	4.000	4.050	MN	256	2,000	12/23/16	11/15/36	
60412P_EX 4	Minnesota St Mun Pwr Agy Elec			2	1.E	58,426	101.2100	50,607	50,000	50,718	-	(936)	-	5.000	3.040	AO	625	2,500	12/17/14	10/1/34	
60637A_CX 8	Missouri St Health & Edl Facs Rev - Merc			2	1.E	50,813	99.3200	49,658	50,000	50,000	-	-	-	3.750	3.690	MN	240	1,875	12/5/12	11/15/39	
64971Q_8V 8	NY NYC Trans Sub-Ftr 5% 11/01/42			2	1.B	114,744	100.0400	100,040	100,000	100,000	-	(3,055)	-	5.000	1.300	MN	833	5,000	9/19/19	11/1/42	
63968A_H9 9	Nebraska Pub Pwr Dist Rev Bds			2	1.E	58,446	103.4500	51,723	50,000	52,050	-	(982)	-	5.000	2.880	JJ	1,250	2,500	12/13/16	1/1/33	

646136_V6_5	New Jersey St Trans Tr Fd Auth				2	1.F	56,456	100.4100	50,204	50,000	50,345	-	(742)	-	-	5.000	3.450	JD	111	2,500	12/10/14	6/15/38
649451_DH_1	New York Convention CTR Dev 5%				2	1.F	106,397	102.2700	102,266	100,000	102,326	-	(1,181)	-	-	5.000	3.700	MN	639	5,000	5/19/20	11/15/35
665245_ZN_9	Northern ILL Univ				2	2.A	126,360	97.5100	131,643	135,000	126,557	-	197	-	-	4.000	4.480	AO	1,350	5,400	3/21/23	10/1/43
679256_CJ_4	Okoboji IA CSD 4% 6/1/38				2	1.D	52,403	100.3500	50,175	50,000	50,805	-	(316)	-	-	4.000	3.300	JD	167	2,000	6/15/18	6/1/38
70914P_VA_7	PA St 2nd Ser 5% 10/15/30					1.D	57,188	100.4100	50,203	50,000	50,000	-	(1,426)	-	-	5.000	3.430	AO	528	2,500	9/19/19	10/15/30
70870J_GJ_1	Pennsylvania Economic Dev 4% 5/15/43				2	1.A	148,364	99.9800	149,966	150,000	148,397	-	33	-	-	4.000	4.080	MN	767	3,433	4/25/23	5/15/43
73358W_3T_9	Port Auth NY & NJ Consolidated				2	1.D	48,148	103.3300	51,665	50,000	48,289	-	121	-	-	4.000	4.400	MN	333	2,000	10/20/22	11/1/34
73358W_MN_1	Port Auth NY & NJ Consolidated 3.5%					1.D	102,546	91.0000	91,001	100,000	100,000	-	(450)	-	-	3.500	3.310	JJ	1,614	3,500	5/19/20	7/15/38
735389_H6_8	Port Seattle WA Rev				2	1.E	104,755	107.7400	107,743	100,000	103,966	-	(664)	-	-	5.000	4.150	AO	1,250	5,000	10/20/22	4/1/36
83755V_G7_3	SD St Health Avera Hlth 4% 7/1/37				2	1.E	52,502	101.4700	50,733	50,000	51,023	-	(271)	-	-	4.000	3.380	JJ	1,000	2,000	1/30/18	7/1/37
97712D_QR_0	WI St Ascension Hlth 4% 11/15/39				2	1.C	52,109	100.3700	50,184	50,000	50,772	-	(252)	-	-	4.000	3.430	MN	256	2,000	4/4/18	11/15/39
935324_4F_7	Warren MI 3% 5/1/32				2	1.A	99,938	99.6800	99,680	100,000	99,963	-	4	-	-	3.000	3.010	MN	500	3,000	6/13/17	5/1/32
952549_BQ_5	West Des Moines Iowa Cmnty Sch					1.A	50,000	100.0200	50,010	50,000	50,000	-	-	-	-	3.130	3.130	JJ	781	1,563	5/29/14	7/1/28
95662N_GZ_5	West Virginia St HSG				2	1.A	133,949	103.3200	134,317	130,000	133,648	-	(302)	-	-	4.630	4.200	MN	1,002	5,278	3/21/23	11/1/42
97710B_7W_6	Wisconsin St Health & Edl Facs Rev 2013					1.E	49,998	100.0200	50,009	50,000	50,000	-	2	-	-	4.000	4.000	FA	756	2,000	4/2/13	8/15/38
97712D_MB_9	Wisconsin St Health & Edl Facs Ser 2015A				2	1.E	49,878	100.6200	50,311	50,000	49,943	-	7	-	-	3.500	3.520	FA	661	1,750	5/7/15	8/15/30

Totals 2,942,819 xxx 2,863,883 2,860,000 2,867,929 (14,972) xxx xxx xxx 28,454 105,023 xxx xxx

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U.S. Special Revenue, Non-guaranteed

NONE

Totals xxx xxx xxx xxx xxx

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Industrial and Miscellaneous

05580A_4V_3	BMW BK NORTH AMER UTAH 5.05%					1.A	240,041	100.0000	239,995	240,000	240,036	-	(5)	-	-	5.050	4.630	JJ	564	-	12/29/23	1/16/24
060505_FL_3	Bank of America Corp 5.875% 12/31/99				2	2.B	99,500	95.7400	95,736	100,000	99,512	-	0	-	-	5.880	5.900	JD	1,730	-	3/26/20	12/31/99
060505_FL_3	Bank of America Corp 5.875% 12/31/99				2	2.B	159,938	95.7400	138,817	145,000	153,834	-	(1,546)	-	-	5.880	5.900	JD	2,508	14,394	3/26/20	12/31/99
132555_CY_7	CAMBRIDGE TRUST CO 5.4%					1.A	240,067	100.0100	240,031	240,000	240,059	-	(8)	-	-	5.400	4.740	JJ	2,841	-	12/29/23	1/16/24
17801D_HD_1	CITY NATL BK FLA MIAMI 5.4%					1.A	180,050	100.0100	180,023	180,000	180,044	-	(6)	-	-	5.400	4.740	JJ	2,130	-	12/29/23	1/16/24
525ESC_AN_9	Esc Dps Lehman Brth Hld					1.A	-	0.0500	10	20,000	-	-	-	-	-	-	-	FA	-	3	1/25/05	2/17/15
316773_CM_0	Fifth Third 5.1% 12/29/99					3.A	50,750	95.5300	47,765	50,000	47,765	(2,235)	(81)	-	-	5.100	4.770	JD	12	2,370	4/20/18	12/29/99
48126H_AC_4	JPMorgan Chase & Co				2	2.C	183,781	99.4500	174,039	175,000	175,000	-	(1,654)	-	-	6.100	4.920	JJ	2,669	10,675	6/29/18	1/1/24
48126H_AA_8	JPMorgan Chase & Co Ser R					2.C	49,250	100.8800	50,438	50,000	49,539	-	7	-	-	6.000	6.070	FA	298	4,142	9/19/13	8/31/49
59156R_BT_4	Metlife Inc 5.875% 12/31/99				2	2.B	101,500	98.0100	98,014	100,000	100,866	-	(146)	-	-	5.880	5.670	JD	1,730	5,875	2/12/19	12/31/99
743315_AU_7	Progressive Corp 5.375% 12/31/99					2.A	122,100	99.1300	118,950	120,000	120,000	-	(426)	-	-	5.380	5.010	JD	443	10,468	6/29/18	12/31/99
89832Q_AC_3	TRUIST FINANCIAL CORP 5.125%				2	2.B	100,170	84.2700	89,326	106,000	100,189	-	5	-	-	5.130	5.430	JD	241	5,433	6/18/20	12/31/99
90355G_AE_6	UBS BK USA SALT LAKE 4.55%					1.A	239,995	99.9700	239,935	240,000	239,996	-	1	-	-	4.550	4.560	JJ	628	-	12/29/23	1/11/24
902973_AZ_9	US Bancorp 5.3% 12/31/99				2	2.B	203,180	89.7000	177,612	198,000	200,862	-	(634)	-	-	5.300	4.740	JD	2,215	10,494	6/18/20	12/31/99
949746_RG_8	Wells Fargo & Co					3.A	51,375	98.9500	49,473	50,000	49,473	(1,755)	(20)	-	-	5.900	5.720	JD	131	2,950	2/29/16	12/31/49

Totals 2,021,697 xxx 1,940,165 2,014,000 1,997,175 (3,991) (4,512) xxx xxx xxx 18,141 66,802 xxx xxx

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Delete Last Row

Securities Valuation Office (SVO) Identified Bonds

NONE

Totals xxx xxx xxx xxx xxx

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Delete Last Row

TOTAL 5,557,039 xxx 5,309,237 5,468,713 5,457,619 (3,991) (19,443) - - xxx xxx xxx 48,294 ##### xxx xxx

SCHEDULE D - PART 2 - SECTION 1
Showing All PREFERRED STOCKS Owned December 31 of Current Year

1 CUSIP Identification	2 Description	3 Codes Code	4 Foreign	5 Number Of Shares	6 Par Value Per Share	7 Rate Per Share	8 Book/ Adjusted Carrying Value	9 Fair Value		11 Actual Cost	12 Dividends		14 Change in Book / Adjusted Carrying Value					19 Total Foreign Exchange Change in B./A.C.V.	20 NAIC Desig- nation and Admin Symbol	21 Date Acquired
								10 Fair Value	11 Actual Cost		12 Declared but Unpaid	13 Amount Received During Year	14 Nonadmitted Declared But Unpaid	15 Unrealized Valuation Increase/ (Decreased)	16 Current Year's (Amortization) Accretion	17 Current Year's OTTI Recognized	18 Total Change In B./A.C.V. (15+16-17)			
Industrial and Miscellaneous																				
064058 AH 3	Bank New York Mellon Corp			150,000.000	-	0.980	146,180	0.970	146,180	148,125	1,978	7,050	-	2,160	-	-	2,160	-	2.A	09/27/22
48128B AN 1	JPMORGAN CHASE & CO 3.65%			71,000.000	-	0.920	64,974	0.920	64,974	72,722	216	2,592	-	4,180	-	-	4,180	-	2.C	10/07/21
693475 BF 1	PNC Finl Sbcs Group Inc 6.2%			200,000.000	-	0.970	194,448	0.970	194,448	194,986	551	9,300	-	(538)	-	-	(538)	-	2.B	04/25/23
808513 AR 6	Charles Schwab Corp			100,000.000	-	0.840	84,084	0.840	84,084	100,000	417	5,000	-	1,077	-	-	1,077	-	2.C	04/23/20
808513 BK 0	CHARLES SCHWAB CORPORATION 4%			150,000.000	-	0.880	132,222	0.880	132,222	159,000	500	6,000	-	2,097	-	-	2,097	-	2.C	10/07/21
857477 BA 0	State Street Corp 5.625%			82,000.000	-	0.990	81,283	0.990	81,283	82,000	298	4,613	-	5,164	-	-	5,164	-	2.A	04/23/20
89832Q AD 1	Truist Financial Corp			150,000.000	-	0.920	137,901	0.920	137,901	139,875	2,400	7,200	-	2,864	-	-	2,864	-	2.B	09/27/22
91731K AA 8	USB CAP IX 3.5%			125,000.000	-	0.790	51,761	0.790	99,219	125,000	696	7,546	-	781	-	-	781	-	2.B	10/07/21
Totals							892,852	xxx	940,310	1,021,708	7,056	49,300	-	17,785	-	-	17,785	-	xxx	xxx
Insert New Row																				
Delete Last Row																				
Subsidiaries																				
NONE																				
Totals							-	xxx	-	-	-	-	-	-	-	-	-	-	xxx	xxx
Insert New Row																				
Delete Last Row																				
TOTALS							892,852	xxx	940,310	1,021,708	7,056	49,300	-	17,785	-	-	17,785	-	xxx	xxx

SCHEDULE D - PART 2 - SECTION 2
Showing All COMMON STOCKS Owned December 31 of Current Year

1	2	Codes		5	6	Fair Value		9	Dividends			Change in Book/Adjusting Values			17	18	
		3	4			7	8		10	11	12	13	14	15			16
CUSIP	Description	Code	Foreign	Number of Shares	Book/Adjusted Carrying Value	Fair Value Rate per Share Used To Obtain Fair Value	Fair Value	Actual Cost	Declared but Unpaid	Amount Received During Year	Nonadmitted Declared But Unpaid	Unrealized Valuation Increase/ (Decreased)	Current Year's OTTI Recognized	Total Change In B./A.C.V. (13-14)	Total Foreign Exchange Change in B./A.C.V.	Date Acquired	NAIC Designation
Industrial and Miscellaneous Publicly Traded																	
002824_10_0	Abbott Laboratories			450.000	49,532	110.070	49,532	9,458	-	918	-	126	-	126	-	06/17/03	.
00724F_10_1	Adobe Sys Inc.			167.000	99,632	596.600	99,632	62,366	-	-	-	43,154	-	43,154	-	01/13/23	.
02209S_10_3	Altria Group Inc			1,780.000	71,805	40.340	71,805	46,434	1,744	6,863	-	(9,559)	-	(9,559)	-	02/03/10	.
025537_10_1	American Elec Pwr Inc			916.000	74,398	81.220	74,398	78,441	-	3,087	-	(12,577)	-	(12,577)	-	03/27/20	.
031162_10_0	Amgen Inc			225.000	64,805	288.020	64,805	38,884	-	1,917	-	5,711	-	5,711	-	03/27/20	.
037833_10_0	Apple Inc			1,684.000	324,221	192.530	324,221	81,783	-	1,600	-	105,418	-	105,418	-	03/27/20	.
060505_10_4	Bank of America Corp			452.000	15,219	33.670	15,219	11,649	-	316	-	249	-	249	-	09/21/98	.
063671_10_1	Bank of Montreal		A	1,628.000	161,074	98.940	161,074	117,225	-	6,939	-	13,578	-	13,578	-	03/27/20	.
075887_10_9	Becton Dickinson & Co			266.000	64,859	243.830	64,859	64,574	-	979	-	(2,785)	-	(2,785)	-	03/27/20	.
084670_70_2	Berkshire Hathaway Inc Cl B			491.000	175,120	356.660	175,120	99,796	-	-	-	23,450	-	23,450	-	03/27/20	.
09247X_10_1	Blackrock Inc			50.000	40,590	811.800	40,590	35,417	-	1,000	-	5,159	-	5,159	-	12/29/20	.
110122_10_8	Bristol Meyer Squibb Co			1,000.000	51,310	51.310	51,310	20,713	-	2,280	-	(20,640)	-	(20,640)	-	02/03/10	.
126650_10_0	CVS/Caremark Corp			725.000	57,246	78.960	57,246	44,772	-	1,755	-	(10,317)	-	(10,317)	-	04/23/20	.
13646K_10_8	Canadian Pacific Kansas City			1,153.000	91,156	79.060	91,156	17,693	219	325	-	73,463	-	73,463	-	04/19/23	.
147528_10_3	Casey's General Stores Inc			320.000	87,917	274.740	87,917	1,874	-	518	-	16,125	-	16,125	-	10/28/93	.
149123_10_1	Caterpillar Inc			1,020.000	301,583	295.670	301,583	99,769	-	5,100	-	57,232	-	57,232	-	12/29/20	.
166764_10_0	Chevron			344.000	51,311	149.160	51,311	37,696	-	2,078	-	(10,434)	-	(10,434)	-	03/27/20	.
17275R_10_2	Cisco Sys Inc			1,456.000	73,557	50.520	73,557	72,548	-	405	-	4,193	-	4,193	-	03/27/20	.
191216_10_0	Coca Cola Co			2,850.000	167,951	58.930	167,951	136,433	-	5,244	-	(13,338)	-	(13,338)	-	03/27/20	.
22052L_10_4	Corteva Inc.			333.000	15,957	47.920	15,957	3,691	-	206	-	(3,616)	-	(3,616)	-	06/04/19	.
22822V_10_1	Crown Castle Intl Corp New			564.000	64,967	115.190	64,967	72,262	-	3,531	-	(11,534)	-	(11,534)	-	03/27/20	.
244199_10_5	Deere & Co			600.000	239,922	399.870	239,922	51,471	882	3,030	-	(17,334)	-	(17,334)	-	04/24/13	.
253868_10_3	Digital Realty Trust Inc			610.000	82,094	134.580	82,094	72,254	744	2,977	-	20,929	-	20,929	-	03/27/20	.
254687_10_6	Walt Disney Co.			211.000	19,051	90.290	19,051	30,039	-	-	-	720	-	720	-	01/31/22	.
260557_10_3	Dow Inc			333.000	18,262	54.840	18,262	13,953	-	932	-	1,482	-	1,482	-	04/08/19	.
291011_10_4	Emerson Electric Elec Co			1,144.000	111,346	97.330	111,346	72,514	-	2,385	-	1,453	-	1,453	-	03/27/20	.
293792_10_7	Enterprise Products Partners, LP			904.000	23,820	26.350	23,820	8,645	-	1,790	-	2,016	-	2,016	-	10/04/04	.
30231G_10_2	Exxon Mobile Corp			1,015.000	101,480	99.980	101,480	69,502	-	3,735	-	(10,475)	-	(10,475)	-	03/27/20	.
31428X_10_6	Fedex Corp			300.000	75,891	252.970	75,891	49,914	378	1,446	-	23,931	-	23,931	-	11/04/14	.
370334_10_4	General Mills			600.000	39,084	65.140	39,084	14,053	-	1,356	-	(11,226)	-	(11,226)	-	12/17/03	.
404280_40_6	HSBC Holdings PLC Holdings			1,783.000	72,283	40.540	72,283	72,447	-	4,698	-	16,725	-	16,725	-	03/27/20	.
43300A_20_3	Hilton Worldwide Hldings Inc			200.000	36,418	182.090	36,418	30,936	-	90	-	5,482	-	5,482	-	07/28/23	.
437076_10_2	Home Depot Inc			470.000	162,879	346.550	162,879	107,446	-	3,929	-	14,424	-	14,424	-	07/01/21	.
459506_10_1	International Flavors			125.000	10,121	80.970	10,121	15,926	-	405	-	(2,984)	-	(2,984)	-	02/05/21	.
478160_10_4	Johnson & Johnson			1,022.000	160,188	156.740	160,188	109,876	-	4,803	-	(20,348)	-	(20,348)	-	03/27/20	.
532457_10_8	Eli Lilly & Co			680.000	396,386	582.920	396,386	49,352	-	3,074	-	147,614	-	147,614	-	12/10/14	.
539830_10_9	Lockheed Martin Corp			112.000	50,763	453.240	50,763	38,212	-	1,361	-	(3,724)	-	(3,724)	-	03/27/20	.
57636Q_10_4	Mastercard Inc			168.000	71,654	426.510	71,654	54,267	-	383	-	13,235	-	13,235	-	03/27/20	.
580135_10_1	McDonalds Corp			875.000	259,446	296.510	259,446	54,805	-	5,451	-	28,858	-	28,858	-	03/30/21	.
58933Y_10_5	Merck & Co Inc			900.000	98,118	109.020	98,118	47,344	693	2,628	-	(1,737)	-	(1,737)	-	03/08/18	.
594918_10_4	Microsoft Corp			681.000	256,083	376.040	256,083	87,173	-	1,900	-	92,766	-	92,766	-	03/27/20	.
595017_10_4	Microchip Technology Inc			1,220.000	110,020	90.180	110,020	25,007	-	1,940	-	24,315	-	24,315	-	11/04/14	.
65339F_10_1	Nextera Energy Inc			1,464.000	88,923	60.740	88,923	72,208	-	2,738	-	(33,467)	-	(33,467)	-	03/27/20	.
654106_10_3	Nike Inc. Cl B			118.000	12,811	108.570	12,811	14,813	44	120	-	(996)	-	(996)	-	05/02/22	.
682680_10_3	ONEOK INC			667.000	46,837	70.220	46,837	12,831	-	637	-	34,006	-	34,006	-	09/27/23	.
70450Y_10_3	Paypal Hldgs Inc			618.000	37,951	61.410	37,951	58,939	-	-	-	(6,918)	-	(6,918)	-	07/28/23	.

713448_10_8	Pepsico Inc		989.000	167,972	169.840	167,972	67,806	1,251	4,777	-	(10,701)	-	(10,701)	-	03/30/21	.
717081_10_3	PFizer Inc		1,210.000	34,836	28.790	34,836	42,317	-	1,984	-	(27,165)	-	(27,165)	-	04/23/20	.
718172_10_9	Phillip Morris Intl Inc		100.000	9,408	94.080	9,408	4,898	130	511	-	(713)	-	(713)	-	04/23/07	.
742718_10_9	Procter & Gamble		655.000	95,984	146.540	95,984	9,995	-	2,447	-	(3,288)	-	(3,288)	-	10/04/05	.
79466L_30_2	Salesforce.com Inc		294.000	77,363	263.140	77,363	54,472	-	-	-	38,382	-	38,382	-	03/27/20	.
855244_10_9	STARBUCKS CORP		363.000	34,852	96.010	34,852	39,803	-	784	-	(1,158)	-	(1,158)	-	03/30/21	.
882508_10_4	Texas Instrs Inc		668.000	113,867	170.460	113,867	72,569	-	3,353	-	3,500	-	3,500	-	03/27/20	.
902973_30_4	US Bancorp		2,165.000	93,701	43.280	93,701	90,980	-	4,157	-	(714)	-	(714)	-	03/27/20	.
911312_10_6	United Parcel Service		611.000	96,068	157.230	96,068	69,078	-	3,358	-	(9,896)	-	(9,896)	-	08/29/23	.
91324P_10_2	Unitedhealth Group Inc		200.000	105,294	526.470	105,294	47,638	-	1,458	-	(742)	-	(742)	-	03/27/20	.
92343V_10_4	Verizon Communications		1,150.000	43,355	37.700	43,355	53,204	-	3,016	-	(1,955)	-	(1,955)	-	10/17/17	.
92556V_10_6	Viatis Inc Com		1.000	11	10.830	11	16	-	0	-	(0)	-	(0)	-	11/18/20	.
92826C_83_9	Visa In CL A		281.000	55,923	260.350	73,158	63,130	-	525	-	13,014	-	13,014	-	01/13/23	.
931142_10_3	Walmart Stores Inc		500.000	78,825	157.650	78,825	7,742	285	1,135	-	7,930	-	7,930	-	01/07/93	.
95040Q_10_4	Welltower Inc		975.000	87,916	90.170	87,916	72,239	-	2,379	-	24,005	-	24,005	-	03/27/20	.

Totals 5,781,413 xxx 5,798,648 3,083,289 6,370 126,754 - 602,303 - 602,303 - xxx xxx

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Industrial and Other Miscellaneous

62989* 10_5	NAMIC		30.000	10,265	342.180	10,265	1,500	-	-	-	(1,166)	-	(1,166)	-	01/01/90	.
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Totals 10,265 xxx 10,265 1,500 - - - (1,166) - (1,166) - xxx xxx

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Subsidiaries

	NONE															
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Totals - xxx - - - - - - - - - xxx xxx

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Mutual Funds

128125_10_1	Calamos Strategic Return		21.000	312	14.870	312	263	-	26	-	30	-	30	-	05/20/19	.
33739H_10_1	FIRST TR EXCHANGE-TRADED FD		1,900.000	42,636	22.440	42,636	44,652	-	1,733	-	(3,895)	-	(3,895)	-	07/01/21	.
33739Q_20_0	First Trust Low Duration Mortgage Opp		2,300.000	111,136	48.320	111,136	119,094	-	4,094	-	2,093	-	2,093	-	09/11/20	.
46090A_88_7	Invesco Actively Managed Exchange		890.000	44,393	49.880	44,393	45,007	-	2,200	-	374	-	374	-	09/11/20	.
464287_72_1	iShares Trust Dow Jones US Technology		1,400.000	171,850	122.750	171,850	20,212	-	683	-	67,564	-	67,564	-	04/29/08	.
756158_10_1	Reaves Utility Income Trust		1,114.000	29,788	26.740	29,788	23,182	-	2,540	-	(1,704)	-	(1,704)	-	03/15/04	.
78462F_10_3	SPDR S&P 500 ETF Trust		100.000	47,531	475.310	47,531	13,741	-	651	-	9,288	-	9,288	-	04/17/08	.

Totals 447,647 xxx 447,647 266,151 - 11,927 - 73,750 - 73,750 - xxx xxx

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TOTAL 6,239,325 xxx 6,256,560 3,350,940 6,370 138,680 - 674,886 - 674,886 - xxx xxx

SCHEDULE D - PART 3
Showing All Long-Term Bonds and Stocks ACQUIRED December 31 of Current Year

1	2	3	4	5	6	7	8	9
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends
Bonds								
05580A 4V 3	BMW BK NORTH AMER UTAH 5.05%		12/29/2023	Comerica	-	240,041	240,000	631
132555 CY 7	CAMBRIDGE TRUST CO 5.4%		12/29/2023	Comerica	-	240,067	240,000	2,912
17801D HD 1	CITY NATL BK FLA MIAMI 5.4%		12/29/2023	Comerica	-	180,050	180,000	2,184
38383X 2P 8	GNMA REMIC Trust		5/2/2023	Comerica	-	169,150	170,000	85
452152 H6 1	Illinois St GO Bds		5/2/2023	Comerica	-	109,313	110,000	1,870
45505T F9 7	Indiana St HSG & Cmnty		5/2/2023	Comerica	-	163,629	160,000	-
665245 ZN 9	Northern ILL Univ		3/21/2023	RBC Capital Markets	-	126,360	135,000	2,580
70870J GJ 1	Pennsylvania Economic Dev 4% 5/15/43		4/25/2023	RBC Capital Markets	-	148,364	150,000	133
90355G AE 6	UBS BK USA SALT LAKE 4.55%		12/29/2023	Comerica	-	239,995	240,000	688
95662N GZ 5	West Virginia St HSG		3/21/2023	RBC Capital Markets	-	133,949	130,000	1,637
	Bonds Subtotal					1,750,918	1,755,000	12,719
	Insert New Row							
	Delete Last Row							
Preferred Stocks								
693475 BF 1	PNC Finl Sbc Group Inc 6.2%		4/25/2023	RBC Capital Markets	200,000.000	194,986	-	1,447
	Preferred Stocks Subtotal					194,986	-	1,447
	Insert New Row							
	Delete Last Row							
Common Stocks								
00724F 10 1	Adobe Sys Inc.		1/13/2023	RBC Capital Markets	82.000	27,873	-	-
13646K 10 8	Canadian Pacific Kansas City		4/19/2023	Capital Change	1,153.000	17,693	-	-
43300A 20 3	Hilton Worldwide Hldings Inc		7/28/2023	Comerica	200.000	30,936	-	-
682680 10 3	ONEOK INC		9/27/2023	Merger	667.000	12,831	-	-
70450Y 10 3	Paypal Hldgs Inc		7/28/2023	Comerica	300.000	22,221	-	-
911312 10 6	United Parcel Service		8/29/2023	Comerica	110.000	18,869	-	-
92826C 83 9	Visa In CL A		1/13/2023	RBC Capital Markets	126.000	27,942	-	-
	Common Stocks Subtotal					158,365	-	-
	Insert New Row							
	Delete Last Row							
Totals - Bonds, Preferred and Common Stocks						<u>2,104,269</u>	<u>1,755,000</u>	<u>14,166</u>

SCHEDULE D - PART 4
Showing All Long-Term Bonds and Stocks SOLD, REDEEMED, or Otherwise DISPOSED of Current Year

1 CUSIP Identification	2 Description	3 Foreign	4 Disposal Date	5 Name of Purchaser	6 Number of Shares of Stock	7 Consideration	8 Par Value	9 Actual Cost	10 Prior Year Book/ Adjusted Carrying Value	Change in Book / Adjusted Carrying Value				15 Total Foreign Exchange Change in B./A.C.V.	16 Book/ Adjusted Carrying Value at Disposal	17 Foreign Exchange Gain (Loss) on Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Bond Interest / Stock Dividends Received During Year	21 NAIC Stated Contracted Maturity Date
										11 Unrealized Valuation Increase/ (Decreased)	12 Current Year's (Amortization) Accretion	13 Current Year's OTTI Recognized	14 Total Change In B./A.C.V. (11+12-13)							
Bonds																				
207758 PP 2	CT St Spl Tax Trns Infrstrcr 5% 1/1/27		1/3/2023	Redeemed	-	100,000	100,000	112,462	100,000	-	-	-	-	-	100,000	-	-	-	2,500	01/01/27
235036 2R 0	Dallas Fort Worth TX		11/1/2023	Called	-	100,000	100,000	98,383	98,384	-	61	-	61	-	98,445	-	1,555	1,555	4,125	11/01/39
254845 JR 2	DC Wtr & Swr 5% 10/1/48		10/2/2023	Comerica	-	85,000	85,000	97,285	87,338	-	(2,338)	-	(2,338)	-	85,000	-	-	-	4,250	10/01/48
3136BJ QJ 7	FEDERAL NATL MTG ASSN CMO 2%		12/26/2023	Principal Distribution	-	1	1	1	1	-	-	-	-	-	1	-	-	-	-	10/25/51
355137 BC 3	Franklin Twp Ind Multi-Sch Rev A		1/17/2023	Redeemed	-	40,000	40,000	40,681	40,036	-	(3)	-	(3)	-	40,033	-	(33)	(33)	650	07/15/28
36179U UP 5	Gov't Natl Mtg Assn 6% 6/20/49		12/20/2023	Principal Distribution	-	1,720	1,720	1,881	1,873	-	(1)	-	(1)	-	1,871	-	(152)	(152)	48	06/20/49
369604 BQ 5	General Elec Co Pfd Shrs 5% 12/31/99		9/15/2023	Comerica	-	300,000	300,000	300,625	300,000	-	-	-	-	-	300,000	-	-	-	12,099	12/31/99
38383U WN 6	Government National Mortgage CMO		12/20/2023	Principal Distribution	-	36,225	36,225	35,863	35,863	-	4	-	4	-	35,868	-	358	358	925	08/20/52
38383X 2P 8	GNMA REMIC Trust		12/21/2023	Principal Distribution	-	2,751	2,751	2,737	-	-	-	-	-	-	2,737	-	14	14	47	04/20/53
452152 JX 0	Illinois St GO 2012A		8/8/2023	Called	-	50,000	50,000	54,150	50,000	-	-	-	-	-	50,000	-	-	-	2,481	01/01/37
46246P MD 0	Iowa Fin Auth 4% 7/1/26-23		7/3/2023	Called	-	50,000	50,000	49,850	49,958	-	6	-	6	-	49,964	-	36	36	2,000	07/01/26
525ESC AN 9	Esc Dps Lehman Brth Hld		4/7/2023	Litigation	-	5	-	-	-	-	-	-	-	-	-	-	5	5	-	02/17/15
602248 KV 7	Milwaukee Cnty WI Arprt Rev 5.25%		12/1/2023	Comerica	-	15,000	15,000	14,616	14,658	-	13	-	13	-	14,672	-	328	328	788	12/01/38
602248 KW 5	Milwaukee Cnty WI Arprt Rev 5.25		12/1/2023	Comerica	-	35,000	35,000	34,576	34,624	-	15	-	15	-	34,639	-	361	361	1,838	12/01/38
640575 HP 4	Neosho Cnty Kans UNI Sch Dist GO 2013		9/1/2023	Comerica	-	50,000	50,000	53,526	50,309	-	(309)	-	(309)	-	50,000	-	-	-	2,000	09/01/33
912796 X9 5	United States Treas Bills 0%		1/5/2023	Comerica	-	249,504	250,000	249,504	249,559	-	15	-	15	-	249,574	-	(70)	(70)	496	05/01/23
912796 ZJ 1	United States Treas Bills 0%		1/10/2023	Comerica	-	249,351	250,000	249,351	249,385	-	20	-	20	-	249,405	-	(55)	(55)	649	10/01/23
915260 CC 5	University Wis Hosps & Clinics Rev 2013A		4/3/2023	Called	-	50,000	50,000	50,525	50,013	-	(13)	-	(13)	-	50,000	-	-	-	906	04/01/33
Bonds Subtotal						1,414,557	1,415,697	1,446,016	1,412,002	-	(2,529)	-	(2,529)	-	1,412,210	-	2,347	2,347	35,802	xxx
Insert New Row																				
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Preferred Stocks																				
00206R 30 0	AT&T Inc		12/29/2023	Comerica	3,000.000	70,189	-	75,000	65,040	9,960	-	-	9,960	-	75,000	-	(4,811)	(4,811)	4,013	
808513 60 0	Charles Schwab Corporation 6% Pfd Ser		12/29/2023	Comerica	2,000.000	50,270	-	50,000	47,180	2,820	-	-	2,820	-	50,000	-	270	270	2,976	
Preferred Stock Subtotal						120,459	-	125,000	112,220	12,780	-	-	12,780	-	125,000	-	(4,541)	(4,541)	6,989	xxx
Insert New Row																				
Delete Last Row																				
Common Stocks																				
13645T 10 0	CANADIAN PACIFIC RAILWAY LIMITED		4/19/2023	Capital Change	1,153.000	17,693	-	17,693	86,002	(68,309)	-	-	(68,309)	-	17,693	-	-	-	326	
17275R 10 2	Cisco Sys Inc		12/29/2023	Comerica	1,500.000	75,338	-	57,418	71,460	(14,042)	-	-	(14,042)	-	57,418	-	17,920	17,920	4,177	
26614N 10 2	Dupont De Nemours Inc.		12/29/2023	Comerica	158.000	11,871	-	14,454	10,844	3,610	-	-	3,610	-	14,454	-	(2,583)	(2,583)	228	
559080 10 6	Magellan Midstream Ptrns		9/27/2023	Merger	1,000.000	37,831	-	12,831	50,210	(37,379)	-	-	(37,379)	-	12,831	-	25,000	25,000	3,390	
68622V 10 6	Organon		12/29/2023	Comerica	90.000	1,238	-	2,310	2,514	(203)	-	-	(203)	-	2,310	-	(1,072)	(1,072)	101	
70450Y 10 3	Paypal Hldgs Inc		8/29/2023	Redeemed	150.000	9,394	-	17,868	10,683	7,185	-	-	7,185	-	17,868	-	(8,474)	(8,474)	-	
911312 10 6	United Parcel Service		7/28/2023	Comerica	220.000	41,093	-	22,184	38,245	(16,061)	-	-	(16,061)	-	22,184	-	18,909	18,909	780	
Common Stock Subtotal						194,459	-	144,759	269,957	(125,198)	-	-	(125,198)	-	144,759	-	49,700	49,700	9,001	xxx
Insert New Row																				
Delete Last Row																				
Totals - Bonds, Preferred and Common Stocks						1,729,475	1,415,697	1,715,775	1,794,179	(112,418)	(2,529)	-	(114,947)	-	1,681,969	-	47,506	47,506	51,791	xxx

SCHEDULE D - PART 5
Showing All Long-Term Bonds and Stocks ACQUIRED During Year and Fully DISPOSED OF During Current Year

1 CUSIP Identification	2 Description	3 Foreign	4 Date Acquired	5 Name of Vendor	6 Disposal Date	7 Name of Purchaser	8 Par Value (Bonds) or Number of Shares (Stocks)	9 Actual Cost	10 Consideration	11 Book/ Adjusted Carrying Value at Disposal	Change in Book / Adjusted Carrying Value				16 Total Foreign Exchange Change in B./A.C.V.	17 Foreign Realized Gain (Loss) on Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Interest / Stock Dividends Received During Year	21 Paid for Accrued Interest and Dividends	
											12 Unrealized Valuation Increase/ (Decreased)	13 Current Year's (Amortization)/ Accretion	14 Current Year's OTTI Recognized	15 Total Change in B./A.C.V. (12+13-14)							
Bonds																					
31604R JC 0	Fidelity BK Wichita KS CD 4.2%		1/10/23	RBC Capital Markets	4/18/23	Matured	218,000	218,000	218,000	218,000	-	-	-	-	-	-	-	-	2,258	-	
433323 HD 7	Hingham INSTN SVGS Mass CD 4.25%		1/10/23	RBC Capital Markets	3/30/23	Matured	240,000	240,000	240,000	240,000	-	-	-	-	-	-	-	-	1,649	-	
947547 TA 3	Webbank Salt Lake City Utah CD 4.2%		1/10/23	RBC Capital Markets	4/17/23	Matured	240,000	240,000	240,000	240,000	-	-	-	-	-	-	-	-	2,485	-	
Bonds Subtotal							xxx	698,000	698,000	698,000	-	-	-	-	-	-	-	-	6,392	-	
Insert New Row																					
Delete Last Row																					
Preferred Stocks																					
NONE																					
Preferred Stock Subtotal							xxx	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Insert New Row																					
Delete Last Row																					
Common Stocks																					
43300A 20 3	Hilton Worldwide Hldings Inc		7/27/2023	Comerica	8/29/2023	Redeemed	200	30,667	29,952	30,667	-	-	-	-	-	-	(715)	(715)	-	-	
Common Stock Subtotal							xxx	30,667	29,952	30,667	-	-	-	-	-	-	-	(715)	(715)	-	-
Insert New Row																					
Delete Last Row																					
Totals - Bonds, Preferred and Common Stocks							xxx	728,667	727,952	728,667	-	-	-	-	-	-	-	(715)	(715)	6,392	-

SCHEDULE E - PART 1 - CASH

Line	1 Depository	2 Code	3 Rate of Interest	4 Amount of Interest Received During Year	5 Amount of Interest Accrued December 31 of Current Year	6 Balance
	U.S. Bank			-	-	(107,427)
	Farmers Savings Bank & Trust Sweep #7318		0.150%	2,161	-	1,363,218
	Farmers Savings Bank & Trust Sweep #6575		0.150%	328		219,454
	Farmers Savings Bank & Trust Business Checking #1055			-	-	(415,217)
	Farmers Savings Bank & Trust Business Checking #9492			-	-	25,000
	University of IA Comm Credit Union			-	-	11
	Total Cash			2,489	-	1,085,039

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SCHEDULE E - PART 2 - CASH EQUIVALENTS
Show Investments Owned December 31 of Current Year

1 Line	2 Description	3 Code	4 Date Acquired	5 Rate of Interest	6 Maturity Date	7 Book/Adjusted Carrying Value	8 Amount of Interest Due & Accrued	9 Amount Received During Year	10 Balance
38141W-27-3	Goldman Sachs Fin Square Govt Fund FS		12/31/2021	0.000%	12/31/2050	859,610	3,903	15,272	878,785
	Total Cash Equivalents					859,610	3,903	15,272	878,785

SCHEDULE DA - PART 1
Showing all **SHORT-TERM INVESTMENTS** Owned December 31 of Current Year

	1	2	3	4	5	6	7	Change in Book / Adjusted Carrying Value				12	13	Interest					20	
								8	9	10	11	12	13	14	15	16	17	18	19	20
Description	Code	Foreign	Date Acquired	Name of Vendor	Maturity Date	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decreased)	Current Year's (Amortization) Accretion	Current Year's OTTI Recognized	Total Change In B./A.C.V. (8+9+10)	Par Value	Actual Cost	Amount Due and Accrued Dec 31 of Current Year on Bond Not in Defauly	Non-Admitted Date and Accrued	Rate of	Effective Rate of	When Paid	Amount Received During Year	Paid for Accrued Interest	
NONE										-										
Total Cash Equivalents							-	-	-	-	-	-	-	-	xxx	xxx	xxx	-	-	

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Book / Adjusted Carrying Value by NAIC Designation Category Footnote:

1A	-	1B	-	1C	-	1D	-	1E	-	1F	-	1G	-
2A		2B		2C									
3A		3B		3C									
4A		4B		4C									
5A		5B		5C									
6													

SCHEDULE A - Part 1
Showing All Real Estate OWNED December 31 of Current Year

Line	1 Description of Property	2 Code	3 Location		5 Date Acquired	6 Date of Last Appraisal	7 Actual Cost	8 Amount of Encumbrances	9 Book/Adjusted Carrying Value Less Encumbrances	10 Fair Value Less Encumbrances	Change in Book/Adjusted Carrying Value Less Encumbrances					16 Gross Income Earned Less Interest Incurred on Encumbrances	17 Taxes Repairs and Expenses Incurred.
			3 City	4 State							11 Current Year's Depreciation	12 Current Year's OTTI Recognized	13 Current Year's Change in Encumbrances	14 Total Change in B/ACV 13-11-12	15 Total Foreign Exchange Change in B./A.C.V		
	Office Building		Vinton	IA	3/1/1985	3/1/1985	120,381		26,287		1,287			(1,287)		2,400	16,334
	Land		Vinton	IA	3/1/1985	3/1/1985	12,000		12,000		-			-		-	-
	Building		Vinton	IA	11/19/2018	11/19/2018	59,508		51,751		1,526			(1,526)		-	-
	Totals						191,888	-	90,038	-	2,812	-	-	(2,812)	-	2,400	16,334

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SCHEDULE A - Part 2
Showing All Real Estate ACQUIRED and Additions Made During the Year

Line	Description of Property	Location		Date Acquired	Name of Vendor	Actual Cost at Time of Acquisition	Amount of Encumbrances	Book/Adjusted Carrying Value Less Encumbrances	Additional Investment Made After Acquisition
		City	State						
	NONE								
	Totals					-	-	-	-

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EDEN MUTUAL INSURANCE ASSOCIATION	Year 2023
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EDEN MUTUAL INSURANCE ASSOCIATION

SCHEDULE A - Part 3
Showing All Real Estate DISPOSED During the Year, including Payments During the Final Year on "Sales Under Contract"

Line	1 Description of Property	2 Location		4 Disposal Date	5 Name of Purchaser	6 Actual Cost	7 Expended for Additions, Permanent Improvements and Changes in Encumbrances	8 Book/Adjusted Carrying Value Less Encumbrances PY	Change in Book/Adjusted Carrying Value Less Encumbrances				14 Book/Adjusted Carrying Value Less Encumbrance on Disposal	15 Amounts Received During Year	17 Realized Gain (Loss) on Disposal	18 Total Gain (Loss) on Disposal	19 Gross Income Earned Less Interest Incurred on Encumbrances	20 Taxes, Repairs and Expenses Incurred
		2 City	3 State						9 Current Current Year's Depreciation	10 Current Year's OTTI Recognized	11 Current Year's Change in Encumbrances	12 Total Change in B/ACV (11-9-10)						
	NONE																	
Totals																		

SUMMARY INVESTMENT SCHEDULE

Line	Gross Investment Holdings	
	1 Amount	2 Percentage
1 Long-Term Bonds (Schedule D, Part 1)		
1.01 U.S. Governments	592,515	4%
1.02 All Other Governments	-	0%
1.03 US states, territories and possessions, guaranteed	-	0%
1.04 US political subdivisions of states, territories, guaranteed	2,867,929	20%
1.05 US special revenue, non-guaranteed	-	0%
1.06 Industrial and miscellaneous	1,997,175	14%
1.09 SVO identified bonds	-	0%
1.10 Total long-term bonds	5,457,619	37%
2 Preferred stocks (Schedule D, Part 2, Section 1)		
2.01 Industrial and miscellaneous	940,310	6%
2.02 Subsidiaries	-	0%
2.03 Total preferred stock	892,852	6%
3 Common stocks (Schedule D, Part 2, Section 2)		
3.01 Industrial and miscellaneous publicly traded	5,781,413	40%
3.02 Industrial and miscellaneous other	10,265	0%
3.03 Subsidiaries	-	0%
3.04 Mutual funds	447,647	3%
3.05 Closed-end funds	-	0%
3.06 Total common stocks	6,239,325	43%
4 Real Estate (Schedule A)		
4.01 Properties occupied by company (Schedule A, Part 1)	87,038	1%
5 Cash, Cash equivalents and Short-term Investments		
5.01 Cash (Schedule E, Part 1)	1,085,039	7%
5.02 Cash equivalents (Schedule E, Part 2)	859,610	6%
5.03 Short-term investments (Schedule DA)	-	0%
5.04 Total cash, cash equivalents and short-term investments	1,944,650	13%
6 Receivables for securities	-	0%
7 Total invested assets	14,621,484	100%

2023 FIVE-YEAR HISTORICAL DATA

Line	Line	2023	2022	2021	2020	2019
	Gross Premiums Written					
1	Wind	3,127,505	2,529,540	2,288,273	1,432,222	778,308
2	Fire	3,339,178	2,734,583	2,449,229	2,498,260	2,977,078
3	Inland Marine	-	-	461	29,068	63,692
4	Equipment breakdown	-	-	-	-	-
5	Service lines	-	-	-	-	-
6	Other lines	-	-	-	-	-
8	Total (gross premiums written)	6,466,683	5,264,123	4,737,963	3,959,550	3,819,078
8.1	Number of policies per year	4,278	4,221	4,052	3,896	3,669
	Net Premiums Written					
9	Wind	2,344,047	2,074,409	2,024,695	1,145,800	637,973
10	Fire	2,502,695	2,242,560	1,891,638	1,998,649	2,440,287
11	Inland Marine	-	-	381	23,255	52,208
12	Equipment breakdown	-	-	-	-	-
13	Service lines	-	-	-	-	-
14	Other lines	-	-	-	-	-
15	Total (net premiums written)	4,846,743	4,316,969	3,916,714	3,167,704	3,130,468
	Statement of Income					
9	Net underwriting gain (loss)	(802,566)	740,746	(778,297)	(691,609)	898,865
10	Net investment gain (loss)	404,499	314,448	288,644	403,697	266,628
11	Total other income	2,381	(11,003)	198,295	122,655	73,709
13	Federal income taxes incurred	119,000	17,000	-	16,000	219,626
14	Net income	(514,686)	1,027,192	(291,358)	(181,257)	1,019,576
	Balance Sheet Lines					
15	Total admitted assets excluding protected cell business	14,718,989	13,723,156	12,858,620	11,834,486	10,985,330
16	Uncollected premium and agents' balances in course of collection	36,233	35,632	68,365	33,699	41,702
17	Deferred premiums	-	-	-	-	-
18	Total liabilities	4,276,904	3,388,028	3,019,825	2,485,337	1,817,565
19	Losses	585,112	1,067,988	849,635	313,459	129,822
20	Loss adjustment expenses	2,206	2,206	-	-	-
21	Unearned premiums	2,586,673	2,105,649	1,895,185	1,583,820	1,527,631
22	Surplus as regards policyholders	10,442,086	10,335,128	9,838,795	9,349,149	9,167,765
	Cash Flow					
23	Net cash from operations (Line 9)	(250,212)	1,749,109	294,943	(220,524)	1,062,894
	Iowa Code 518A.37					
	Required Surplus	2,146,681	1,771,252	1,564,562	1,129,128	1,260,421
	Actual Surplus	10,442,086	10,335,128	9,838,795	9,349,149	9,167,765
	Percentage Distribution of Cash, Cash, Equivalents and Investment Assets					
24	Bonds	37.4	40.8	43.1	39.0	46.8
25	Stocks	48.9	51.4	56.7	48.0	47.0
26	Real estate	0.6	0.7	0.8	0.9	1.0
27	Cash, cash equivalents and short-term investments	13.1	7.1	(0.6)	12.1	5.2
28	Receivables for securities	-	-	-	-	-
29	Aggregate write-ins for invested assets	-	-	-	-	-
30	Cash, cash equivalents and invested assets	100.0	100.0	100.0	100.0	100.0
	Capital and Surplus Accounts					
31	Net unrealized capital gains or losses	576,262	(569,414)	1,039,735	342,030	762,141
32	Change in surplus as regards policyholders for the year	148,276	496,333	489,647	181,383	1,665,606
	Gross Losses Paid					
33	Wind	9,235,379	2,479,439	9,836,606	35,129,456	108,160
34	Fire	1,301,687	944,569	1,674,972	371,684	530,973
35	Inland Marine	-	-	9,588	4,125	14,402
36	Equipment breakdown	-	-	-	-	-
37	Service lines	-	-	-	-	-
38	Other lines	-	-	-	-	-
39	Total (gross losses paid)	10,537,066	3,424,007	11,521,166	35,505,264	653,534
	Net Losses Paid					
40	Wind	2,688,441	680,876	415,509	1,938,565	108,160
41	Fire	1,295,744	944,569	1,674,972	371,684	530,973
42	Inland Marine	-	-	9,588	4,125	14,402
43	Equipment breakdown	-	-	-	-	-
44	Service lines	-	-	-	-	-
45	Other lines	-	-	-	-	-
46	Total	3,984,185	1,625,445	2,100,069	2,314,373	653,534
	Operating Percentages					
47	Premiums earned	100.0	100.0	100.0	100.0	100.0
48	Losses incurred	80.2	44.9	73.1	80.3	23.5
49	Loss expenses incurred	5.1	8.5	8.1	8.1	8.0
50	Other underwriting expenses incurred	33.0	28.5	40.4	33.9	38.4
51	Net underwriting gain or (loss)	(18.4)	18.0	(21.6)	(22.2)	30.1
	Other Percentages					
52	Net premiums written to policyholders' surplus	46.4	41.8	39.8	33.9	34.1

**ANNUAL STATEMENT FOR THE YEAR 2023
NOTES TO FINANCIAL STATEMENTS**

1 Summary of Significant Accounting Policies and Going Concern

- a. Are the accompanying financial statements of the Association been prepared in conformity with accounting practices prescribed or have permitted by the NAIC as modified by Iowa Administrative Code Section 0371B for insurance companies domiciled in the State of Iowa? Yes No
- b. Is the preparation of the Association financial statements in conformity with statutory accounting principles which requires management to make estimates and assumptions that affect the reported amount of assets and liabilities? Yes No
- c. Has the Association disclosed contingent assets and liabilities at the date of the financial statements and reported amounts of revenue and expenses during the period? (Actual results could differ from those estimates). Yes No
- d. Are premiums earned over the terms of the related insurance policies and reinsurance contracts? Yes No
- e. Are unearned premium reserves established to cover the unexpired portion of premiums written? Yes No
- f. Are expenses incurred in connection with acquiring new insurance business, including such acquisition costs as sales commissions, are charged to operations as incurred. Yes No
- g. Are expenses incurred reduced for ceding allowances received or receivable? Yes No
- h. Are Associations asset values stated as follows:
- h.1 Short-term investments at amortized cost; Yes No
- h.2 Amortized cost for investment grade Yes No
- h.3 Lower of amortized cost or fair value for below investment grade; Yes No
- h.4 Stocks at fair value. Yes No
- i. What amortization method did the Association use to prepare this financial statement. Pro Rata Method
- j. Based on its evaluation of relevant conditions and events, does management have any going concerns or substantial doubt about the Association's ability to grow. Yes No

2 Accounting Changes and Corrections of Errors

- a. Did the Association have any material changes in accounting principles or corrections of errors? Yes No
If yes, please explain.

3 Business Combinations and Goodwill

- a. Has there been any business combinations accounted for under the statutory purchase method? Yes No
- b. Did the Association have any statutory mergers or impairment losses? Yes No
If yes, please explain.

4 Discontinued Operations

- a. Does the Association have any discontinued operations? Yes No

5 Investments

- a. Is the Association a creditor for any restructured debt? Yes No
- b. Does the Association have:
- b.1 Loan Backed Securities; Yes No
- b.2 Real Estate; Yes No
If yes, please provide address for those property.

- b.3 Investments in Low-Income Housing Tax Credits (LIHTC); Yes No
- b.4 Restricted Assets; Yes No
- b.5 Working Capital Finance Investments; Yes No
- b.6 Offsetting and Netting of Assets and Liabilities; Yes No
- b.7 5GI securities; Yes No
- b.8 Short sales; Yes No
- b.9 Prepayment Penalty and Acceleration Fees. Yes No

If yes, please explain.

6 Joint Ventures, Partnerships and Limited Liability Companies

- a. Does the Association have investments in Joint Ventures, Partnerships or Limited Liability Companies that exceed 10% of admitted assets. Yes No
- b. Does the Association recognize any impairment write down for investments in Joint Ventures, Partnerships and Liability Companies during the statement period. Yes No

7 Investment Income

- a. Did the Association disclose any investment income due and accrued in the financial statement period? Yes No
If yes, please provide total amount excluded. \$ -

9 Income Taxes

- a. What was the Federal Income tax incurred for 2023 and 2022? 2023 \$ 119,000
2022 \$ 17,000
- b. At year end, did the Association have any operating loss carryforward? Yes No
- c. Please provide any federal income taxes incurred in the current year and prior year that will be available for recoupment in the event of future net losses: 2023 \$ 119,752
2022 \$ 16,600
- d. Did the Association have any deposits admitted under Section 6603 of the Internal Revenue Service Code? Yes No
- e. Is the Association's Federal Income Tax return consolidated with any other equity? Yes No
- f. Did the Association have any federal or foreign tax loss contingencies? Yes No
If yes, please provide amount? \$ -
- g. Did the Association have any alternative minimum tax (AMT) credits. Yes No

10 Information Concerning Parent, Subsidiaries and Affiliates and other related parties.

- a. Does the Association own any agencies or other business entities? Yes No
If yes, please provide list.

[Redacted]

11 Debt

- a. Does the Association have any debt obligations? Yes No
If yes, please provide list.

[Redacted]

12 Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Post retirement Benefit Plans

- a. Does the Association provide benefits, pension plans, etc. to Officers, Directors and Employees? Yes No
If so, please provide what types.

The Association maintains a defined contribution pension plan that contributes not more than three percent of each employee's compensation each year (for those employees with earnings of at least \$5,000).

[Redacted]

13 Capital and Surplus, Dividend Restrictions and Quasi-Reorganization

- a. Does the Association have any special surplus funds from the prior year? Yes No
b. What amount of unassigned funds (surplus) are represented or reduced by cumulative unrealized gains (losses). Yes No
\$ 576,262

14 Liabilities, Contingencies and Assessments

- a. Does the Association have:
- a.1 Contingent Commitments; Yes No
 - a.2 Assessments that have a material financial effect; Yes No
 - a.3 Gain Contingencies; Yes No
 - a.4 Claims Related Extra Contractual Obligation and Bad Faith Losses Stemming from Lawsuits; Yes No
 - a.5 Joint and Several Liabilities; Yes No
 - a.6 All Other Contingencies or impairment of assets. Yes No

15 Leases

- a. Does the Association have any material lease obligations? Yes No
If yes, please explain.

[Redacted]

16 Sale, Transfer and Servicing of Financial Assets and Extinguishment of Liabilities

- a. Does the Association have transfers or receivables reported as sales? Yes No
b. Does the Association have transfers and servicing of financial assets? Yes No
c. Does the Association have wash sales? Yes No

17 Other Items

- Does the Association have:
- a. Unusual or Infrequent Items; Yes No
 - b. Troubled Debt Restructuring; Yes No
 - c. Other Disclosures or Unusual items; Yes No
 - d. Subprime-Mortgage-Related Risk Exposure; Yes No
 - e. Insurance-Linked Securities (ILS) Contracts. Yes No
 - f. Other lines (Part 1 and Part 2 list business lines included) Yes No

[Redacted]

18 Event Subsequent

- a. Does the Association have any Type I (Recognized Subsequent Events), or Type II (Non-recognized Subsequent Events) for year-end December 31, 2023? Yes No
b. If so, please explain

[Redacted]

19 Reinsurance

- Does the Association have:
- a. Unsecured aggregate recoverable for losses, paid or unpaid, including IBNR, loss adjustment expenses, and unearned premium that exceeds 3% of policyholder surplus; Yes No
 - b. Reinsurance recoverable in dispute; Yes No
 - c. Commission amounts due and payable to reinsurers if parties were to cancel coverage; Yes No
 - d. Uncollectible reinsurance that was written off during the year for losses incurred, loss adjustment expenses incurred or premiums earned; Yes No
 - e. Commutation of ceded reinsurance during the year for losses incurred, loss adjustment expenses incurred or premiums earned; Yes No
 - f. Contracts with Certified Reinsurance whose rating was downgraded or whose status was subject to revocation. Yes No

20 Changes in Incurred Losses and Loss Adjustment Expenses

- a. Does the Association have changes in the provision for incurred loss and loss adjustment expenses attributable to insured events of prior years? Yes No
If yes, please indicate whether additional premiums or return premiums have been accrued as a result of the prior-year effects (if applicable). See illustration.

Reserves as of December 31, 2022 were \$ 1,070,194 As of December 31, 2023, \$ 528,460 has been paid for incurred losses and loss adjustment expenses attributable to insured events of prior years. Reserves remaining for prior years are now \$ 13,849 as a result of re-estimation of unpaid claims and claim adjustment expenses principally on yyy and zzz lines of insurance. Therefore, there has been a \$ (527,885) unfavorable (favorable) prior-year development since December 31, 2021 to December 31, 2023. The increase (decrease) is generally the result of ongoing analysis of recent loss development trends. Original estimates are increased or decreased, as additional information becomes known regarding individual claims. Included in this increase (decrease), the Company experienced \$ 0 of unfavorable (favorable) prior year loss development on retrospectively rated policies. However, the business to which it relates is subject to premium adjustments.

b. Does the Association have significant changes in methodologies and assumptions used in calculating the liability for unpaid losses and losses adjustment expenses.
If yes, please include reasons for the change and the effects on the financial statements for the most recent reporting period presented.

Yes No

**ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EDEN MUTUAL INSURANCE ASSOCIATION
GENERAL INTERROGATORIES
PART 1 - COMMON INTERROGATORIES
GENERAL**

1.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes No N/A

1.2 If yes, date of change: _____

2.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2019

2.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/2019

2.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 4/14/2022

2.4 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? Yes No N/A

2.5 Have all of the recommendations within the latest financial examination report been complied with? Yes No N/A

3.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity) receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:

	3.11 sales of new business?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> N/A
	3.12 renewals?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> N/A

3.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:

	3.21 sales of new business?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> N/A
	3.22 renewals?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> N/A

4.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes No N/A

4.2 If yes, provide the name of the entity.

Name of Entity	NAIC Company Code	State of Domicile

5.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? Yes No N/A

5.2 If yes, give full information _____

6 What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
An annual audit is not required.

7.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? Yes No N/A

- a. Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
- b. Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
- c. Compliance with applicable governmental laws, rules and regulations;
- d. The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
- e. Accountability for adherence to the code.

7.2 If the response to 7.1 is no, please explain:

7.3 Has the code of ethics for senior managers been amended? Yes No N/A

7.4 If the response to 7.3 is yes, provide information related to amendment(s)

7.5 Have any provisions of the code of ethics been waived for any of the specified officers? Yes No N/A

7.6 If the response to 7.5 is yes, provide the nature of any waiver(s).

BOARD OF DIRECTORS

8 Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof? Yes No N/A

9 Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof? Yes No N/A

- 10 Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict or is likely to conflict with the official duties of such person? Yes No N/A
- 11 Does the Association have any directors that are agents and/or own an agency with business written by the Association. Yes No N/A
- 11.1 If the response to 11 is yes, list the directors and the agency name, if applicable. Yes No N/A

Josh McGowan, Van Eschen-Strong, Inc.

FINANCIAL

- 11 Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? Yes No N/A
- 12.1 Total amount loaned during the year: Yes No N/A
- 12.11 To directors and other officers \$ -
- 12.2 Total amount of loans outstanding at the end of year: Yes No N/A
- 12.21 To directors and other officers \$ -
- 13.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? Yes No N/A
- 13.2 If yes, state the amount thereof at December 31 of the current year: Yes No N/A
- 13.21 Rented from others \$ -
- 13.22 Borrowed from others \$ -
- 13.23 Leased from others \$ -
- 13.24 Other \$ -
- 14 Does the reporting entity report any amounts due from parent on Page 2 of this statement? Yes No N/A

INVESTMENTS

- 15.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? Yes No N/A
- 15.2 If yes, state the amount thereof at December 31 of the current year. \$ -
- 16 Excluding items in Schedule E - Part 3 - Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Iowa Administrative Code 191.32. Yes No N/A

For agreements that comply with the requirements of the NAIC *Financial Condition Examiners Handbook*, complete the following:

Name of Custodian(s)	Custodian's Address
Comerica Bank	PO Box 75000, Detroit, MI 48275-3462

- 17 Have there been any changes, including name changes, in the custodian(s) identified in 17.1 during the current year? Yes No N/A
- 17.1 If yes, give full and complete information relating thereto:

Old Custodian	New Custodian	Date of Change	Reason

- 17.2 Investment management - Identify all investment advisors, investment managers, broker/dealers, including individuals that have the authority to make investment decisions on behalf of the reporting entity. For assets that are managed internally by employees of the reporting entity, note as such. [... that have access to the investment accounts"; " ... handle securities]

Name of Firm or Individual	Affiliation
Josh McGowan	I
Peter Alepra, RBC Wealth Management	U

- 17.3 For those firms/individuals listed in the table for Question 18.2, do any firms/individuals unaffiliated with the reporting entity (i.e., designated with a "U") manage more than 10% of the reporting entity's invested assets? Yes No N/A
- 17.4 For firms/individuals unaffiliated with the reporting entity (i.e., designated with a "U") listed in the table for Question 28.05, does the total assets under management aggregate to more than 50% of the reporting entity's invested assets? Yes No N/A

- 18.1 Does the reporting entity have any diversified mutual funds reported in Schedule 0 - Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5 (b) (1)])? Yes No N/A
- 18.2 If yes, complete the following schedule:

CUSIP#	Name of Mutual Fund	Book/Adjusted Carrying Value
18.20 TOTAL		

- 18.3 For each mutual fund listed in the table above, complete the following schedule:

Name of Mutual Fund (from above table)	Name of Significant Holding of the Mutual Fund	Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	Date of Valuation

19 Describe the sources or methods utilized in determining the fair values

Third Party Custodian

[Redacted area]

20.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D?

Yes No N/A

21.1 If the answer to 20.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source?

Yes No N/A

21.3 If the answer to 21.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:

[Redacted area]

OTHER

22.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any?

\$ 21,963

22.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade associations, service organizations, and statistical or rating bureaus during the period covered by this statement.

Name	Amount Paid
NAMIC	7,378
	-
Total	7,378

23.1 Amount of payments for legal expenses, if any?

\$ -

23.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

Name	Amount Paid
	-
	-
	-

24.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers, or departments of government, if any?

Yes No N/A

24.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers, or departments of government during the period covered by this statement.

Name	Amount Paid
	-
	-
	-

25 Please list operating systems (software) and their applications.

QuickBooks, ECCA Mutual Expert

[Redacted area]

26 Does the Association utilize in-house adjusters? If not please provide third party utilized.

Yes; The Association also uses NCP Group LLC and TEAM ONE Adjusting Services

[Redacted area]

**ANNUAL STATEMENT FOR THE YEAR 2023 OF THE EDEN MUTUAL INSURANCE ASSOCIATION
GENERAL INTERROGATORIES
PART 2 - PROPERTY & CASUALTY INTERROGATORIES**

1.1 Has the reporting entity reinsured any risk with any other entity under a quota share reinsurance contract that includes a provision that would limit the reinsurer's losses below the stated quota share percentage (e.g., a deductible, a loss ratio corridor, a loss cap, an aggregate limit or any similar provisions)? Yes No N/A

1.2 If yes, indicate the number of reinsurance contracts containing such provisions

2.1 Has this reporting entity reinsured any risk with any other entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on this risk, or portion thereof, reinsured? Yes No N/A

2.2 If yes, please provide details.

4.1 Has the reporting entity guaranteed policies issued by any other entity and now in force: Yes No N/A

4.2 If yes, give full information

5.1 Largest net aggregate amount insured in anyone risk (excluding workers' compensation): \$

5.2 Does any reinsurance contract considered in the calculation of this amount include an aggregate limit of recovery without also including a reinstatement provision? Yes No N/A

5.3 State the number of reinsurance contracts (excluding individual facultative risk certificates, but including facultative programs, automatic facilities or facultative obligatory contracts) considered in the calculation of the amount.

6.1 Is the reporting entity's premiums ceded in multiple reinsurance contract? Yes No N/A

6.2 If yes, please describe the method of allocating and recording reinsurance among the ceded:

6.3 If the answer to 6.1 is yes, are the methods described in item 6.2 entirely contained in the respective multiple ceded reinsurance contracts? Yes No N/A

6.4 If the answer to 6.3 is no, are all the methods described in 8.2 entirely contained in written agreements? Yes No N/A

6.5 If the answer to 6.4 is no, please explain.

7.1 Has the reporting entity guaranteed any financed premium accounts? Yes No N/A

7.2 If yes, please provide details.