ANNUAL STATEMENT

For the Year Ended December 31 , 2011

OF THE CONDITION AND AFFAIRS OF THE

THE EASTERN OHIO MUTUAL FIRE & TORNADO INSURANCE COMPANY

ORGANIZED UNDER THE LAWS OF THE STATE OF OHIO

Made to the

INSURANCE COMMISSIONER OF THE STATE OF OHIO

Pursuant to the Laws thereof

KRK/GHH
10331
& MPP

NAIC Company Code	10331			
Home Office	23080 Cadiz Road **Street and Number**	Freeport **City**	43973 **Zip Code**	OH
Mail Address	23080 Cadiz Road **Street and Number**	Freeport **City**	43973 **Zip Code**	OH
Main Administrative Office	(740) 658-3672 **Telephone Number**			
Organized	June 21, 1895	**Commenced Business**	October 1895	
Annual Statement Contact Person	Marydell Galloway	**Telephone Number**	(740) 658-3672	
Contact Person Email Address				

OFFICERS

President	Marlene S. Bond	**Vice President**	
Secretary	Marydell Galloway	**Treasurer**	Marydell Galloway

DIRECTORS

(ALL DIRECTORS MUST BE SHOWN)

William M. Bennett	Jeffrey T. Tucker	Robert C. Gray	Marydell Galloway
Marlene S. Bond			

State of Ohio
County of
Guernsey

Marlene S. Bond President and Marydell Galloway Secretary of the THE EASTERN OHIO MUTUAL FIRE & TORNADO INSURANCE COMPANY, being duly sworn each for himself/herself deposes and says, that they are the above described officers of said reporting entity, and that on the reporting period stated above all the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, with the schedules and explanations herein contained, annexed or referred to, is a full and correct statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, according to the best of their information, knowledge and belief, respectively.

Subscribed and sworn to before me, this 27th day of February 20 12

ASSETS

		Assets Current Year	Nonadmitted Assets Current Year	Net Admitted Assets Current Year	Net Admitted Assets Prior Year
1	Bonds (Schedule D - Part 1)	498,535.00	0.00	498,535.00	465,034.00
2	Preferred stocks, common stocks and mutual funds (Schedule D - Part 2)	378,266.00	0.00	378,266.00	281,950.00
3	Real estate (less liens, encumbrances) (Schedule A)	11,927.00	0.00	11,927.00	12,356.00
4	Cash (Schedule E)	193,596.00	0.00	193,596.00	200,411.00
5	Short-term investments		0.00	0.00	
6	Aggregate write-ins for invested assets		0.00	0.00	
7	Subtotals, cash and invested assets	1,082,324.00	0.00	1,082,324.00	959,751.00
8	Investment income due and accrued	4,967.00	0.00	4,967.00	4,902.00
9.1	Assessments or premiums in the course of collection (including agents balances)	37,511.00	0.00	37,511.00	33,293.00
9.2	Deferred premiums, agents' balances and installments booked but deferred and not yet due		0.00	0.00	
9.3	Earned but unbilled premiums (post assessment)	46,131.00	0.00	46,131.00	37,247.00
10.1	Amounts recoverable from reinsurers		0.00	0.00	
10.2	Funds held by or deposited with reinsured companies		0.00	0.00	
11.1	Current federal income tax recoverable and interest thereon		0.00	0.00	
11.2	Net deferred tax asset		0.00	0.00	
12	Electronic data processing equipment and software		0.00	0.00	
13	Furniture and equipment	292.00	292.00	0.00	
14	Receivables from parent, subsidiaries and affiliates		0.00	0.00	
15	Aggregate write-ins for other than invested assets	0.00	0.00	0.00	0.00
16	Total Assets	1,171,225.00	292.00	1,170,933.00	1,035,193.00
	Details of Write-Ins for Assets:				
1501				0.00	
1502				0.00	
1503				0.00	
1598	Summary or remaining write-ins from overflow page	0.00	0.00	0.00	0.00
1599	Total aggregate write-ins	0.00	0.00	0.00	0.00

LIABILITIES, SURPLUS AND OTHER FUNDS

		Current Year	Prior Year
1	Unpaid Losses (Underwriting Exhibit - Part 2A)	2,500.00	
2	Unpaid loss adjustment expenses (Underwriting Exhibit - Part 2A)	0.00	
3	Commissions due and payable to agents	21,134.00	12,451.00
4	Other expenses (excluding taxes, licenses and fees)	3,667.00	5,337.00
5	Taxes, licenses and fees (excluding federal income taxes)	4,260.00	1,200.00
6	Current federal income taxes (including $0 on realized capital gains (losses))	2,254.00	3,773.00
7	Net deferred tax liability		
8	Borrowed money and interest thereon		
9	Unearned assessment/premium reserve	407,511.00	352,325.00
10	Advance premium		
11	Ceded reinsurance premiums payable	16,465.00	17,184.00
12	Funds held by company under reinsurance treaties		
13	Amounts withheld or retained by company for account of others	12,373.00	19,222.00
14	Provision for unauthorized reinsurance		
15	Payable to parent, subsidiaries and affiliates		
16	Aggregate write-ins for liabilities	0.00	0.00
17	Total liabilities	470,164.00	411,492.00
18	Surplus as regards policyholders	700,769.00	623,701.00
19	Total liabilities and surplus	1,170,933.00	1,035,193.00
	Details of Write-Ins for Liabilities:		
1601			
1602			
1603			
1698	Summary or remaining write-ins from overflow page	0.00	0.00
1699	Total aggregate write-ins	0.00	0.00

ANNUAL STATEMENT FOR THE YEAR 2011

THE EASTERN OHIO MUTUAL FIRE & TORNADO INSURANCE COMPANY

STATEMENT OF INCOME

		Current Year	Prior Year
	UNDERWRITING INCOME		
1.1	Gross Assessments/Premiums earned	837,577.00	718,943.00
1.2	Less: Return Assessments/Premiums earned		
1.3	Direct Assessments/Premiums earned	837,577.00	718,943.00
1.4	Deduct premiums for reinsurance ceded (Reinsurance Schedule)	197,240.00	208,841.00
1.5	Add premiums received for reinsurance assumed (Reinsurance Schedule)	0.00	
1.6	Net Assessments/Premiums earned	640,337.00	510,102.00
	DEDUCTIONS		
2	Losses incurred (Underwriting Exhibit - Part 2)	245,889.00	479,998.00
3	Loss expenses incurred (Expense Exhibit)	36,780.00	41,626.00
4	Other underwriting expenses incurred (Expense Exhibit)	298,277.00	314,511.00
5	Aggregate write-ins for underwriting deductions	0.00	0.00
6	Total underwriting deductions	580,946.00	836,135.00
7	Net underwriting gain (loss)	59,391.00	-326,033.00
	INVESTMENT INCOME		
8	Net investment income earned	35,005.00	37,370.00
9	Net realized capital gains (losses) less capital gains tax	6,951.00	22,530.00
10	Net investment gain (loss)	41,956.00	59,900.00
	OTHER INCOME		
11	Net gain (loss) from agents' or premium balances charged off		
12	Finance and service charges not included in premiums		
13	Aggregate write-ins for miscellaneous income	7,152.00	21,420.00
14	Total other income	7,152.00	21,420.00
15	Net income, after capital gains tax and before federal income taxes	108,499.00	-244,713.00
16	Federal income taxes incurred	1,481.00	4,050.00
17	Net income	107,018.00	-248,763.00
	SURPLUS ACCOUNT		
18	Surplus as regards policyholders, December 31 prior year	623,701.00	861,400.00
19	Net income	107,018.00	-248,763.00
20	Change in net unrealized capital gains or (losses) less capital gains tax	-30,874.00	9,333.00
21	Change in net deferred income tax		
22	Change in nonadmitted assets (Exhibit of Nonadmitted Assets)	924.00	1,731.00
23	Change in provision for reinsurance		
24	Aggregate write-ins for gains and losses in surplus	0.00	0.00
25	Change in surplus as regards policyholders for the year	77,068.00	-237,699.00
26	Surplus as regards policyholders, December 31 current year	700,769.00	623,701.00
	DETAILS OF WRITE-INS		
0501			
0502			
0503			
0599	Total Aggregate write-ins for underwriting deductions	0.00	0.00
1301	Commissions	4,058.00	20,259.00
1302	Miscellaneous	3,094.00	1,161.00
1303			
1304			
1399	Total Aggregate write-ins for miscellaneous income	7,152.00	21,420.00
2401			

ANNUAL STATEMENT FOR THE YEAR 2011

THE EASTERN OHIO MUTUAL FIRE & TORNADO INSURANCE COMPANY

CASH FLOW STATEMENT

		Current Year	Prior Year
	Cash from Operations		
1	Premiums/Assessments collected net of reinsurance	674,853.00	555,612.00
2	Net investment income	33,971.00	38,246.00
3	Miscellaneous income	7,152.00	21,419.00
4	Total	715,976.00	615,277.00
5	Benefit and loss related payments	280,179.00	542,124.00
6	Commissions, expenses paid and aggregate write-ins for deductions	286,852.00	313,398.00
7	Federal and foreign income taxes paid (recovered)	3,000.00	1,500.00
8	Total	570,031.00	857,022.00
9	Net cash from operations	145,945.00	-241,745.00
	Cash from Investments		
10	Proceeds from investments sold, matured or repaid:		
10.1	Bonds	74,582.00	192,821.00
10.2	Stocks	68,918.00	199,100.00
10.3	Real estate		
10.4	Net gains (losses) on cash, cash equivalents and short- term investments		
10.5	Miscellaneous proceeds		
10.6	Total investment proceeds	143,500.00	391,921.00
11	Cost of investments acquired (long-term only):		
11.1	Bonds	106,994.00	47,759.00
11.2	Stocks	189,266.00	109,942.00
11.3	Real estate		3,000.00
11.4	Miscellaneous applications		
11.5	Total investments acquired	296,260.00	160,701.00
11.6	Net cash from investments	-152,760.00	231,220.00
	Cash from Financing and Miscellaneous Sources		
12.1	Borrowed funds (cash provided/applied)		
12.2	Other cash provided (applied)		
13	Net cash from financing and miscellaneous sources	0.00	0.00
	RECONCILLIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
14	Net change in cash, cash equivalents and short-term investments	-6,815.00	-10,525.00
15.1	Beginning of year (cash, cash equivalents and short-term investments)	200,411.00	210,936.00
15.2	End of year (cash, cash equivalents and short-term investments)	193,596.00	200,411.00

EXPENSE EXHIBIT

		Current Year
1.1	**Claim Adjusting:** Direct	0.00
1.2	Reinsurance assumed	0.00
1.3	Reinsurance ceded excluding contingent (commission and brokerage)	0.00
1.4	Net claim adjusting	0.00
2.1	**Commission and Brokerage:** Direct commission and brokerage	111,431.00
2.2	Reinsurance assumed excluding contingent	0.00
2.3	Reinsurance ceded excluding contingent (commission and brokerage)	0.00
2.4	Contingent - direct (commission and brokerage)	0.00
2.5	Contingent - reinsurance assumed (commission and brokerage)	0.00
2.6	Contingent - reinsurance ceded (commission and brokerage)	0.00
2.7	Policy and membership fees (commission and brokerage)	0.00
2.8	Net commission and brokerage	111,431.00
3	Allowances to managers and agents	0.00
4	Advertising	191.00
5	Boards, bureaus and associations	7,868.00
6	Surveys and underwriting reports	0.00
7	Audit of assureds' records	0.00
8.1	**Salary and related items:** Salaries	70,961.00
8.2	Payroll taxes	6,899.00
9	Employee relations and welfare	8,640.00
10	Insurance	10,836.00
11	Directors' fees	10,125.00
12	Travel and travel items	8,392.00
13	Rent and rent items	3,000.00
14	Equipment	0.00
15	Cost or depreciation of EDP equipment and software	924.00
16	Printing and stationery	21,334.00
17	Postage, telephone, exchange and express	8,953.00
18	Legal and auditing	20,781.00
19	Loss adjustment expenses	36,780.00
18	Investment expenses	0.00
19	Totals	215,684.00
20.1	**Taxes, licenses and fees:** State and local insurance taxes	250.00
20.2	Insurance department licenses and fees	1,950.00
20.3	All other (excluding federal income and real estate)	0.00
20.4	Total taxes, licenses and fees	2,200.00
21	Real estate expenses	2,608.00
22	Real estate taxes	463.00
23	Aggregate write-ins for miscellaneous expenses	2,671.00
24	**Total expenses incurred (a)**	335,057.00
25	Less unpaid expenses - current year	20,725.00
26	Add unpaid expenses - prior year	18,383.00
27	Total expenses paid	332,715.00
	Details of Write-Ins:	
2301	Miscellaneous	2,671.00
2302		

INSURANCE IN FORCE

		Amount (dollars)	Number
1	In force December 31 of previous year (to equal prior year's statement)	171,885,896	2,228
2	Written during the year	23,261,931	269
3	Total	195,147,827	2,497
4	Deduct those expired and cancelled	23,711,548	308
5	In force December 31 of current year	171,436,279	2,189
6	Deduct amount reinsured	0	XXX
7	Net amount in force	171,436,279	XXX

UNDERWRITING EXHIBIT - PART 2
LOSSES INCURRED

1 Lines of Business	2 Direct Losses Incurred	3 Losses Incurred on Reinsurance Assumed	4 Deduct: Reinsurance Recovered on Incurred Losses	5 Deduct: Salvage and Subrogation Converted To Cash	6 * Net Losses Incurred Columns 2 and 3 minus Columns 4 and 5
Property	396,046.00		149,907.00	250.00	245,889.00
					-
					-
					-
					-
					-
					-
OVERFLOW AMOUNTS					-
Totals	$ 396,046.00	$ -	$ 149,907.00	$ 250.00	$ 245,889.00

* Total should equal Line 2, Page 4, Current Year.

UNDERWRITING EXHIBIT - PART 2A
UNPAID LOSSES and LOSS ADJUSTMENT EXPENSES

1 Lines of Business	2 Direct Unpaid Losses	3 Unpaid Losses on Reinsurance Assumed	4 Deduct: Reinsurance Recoverable on Unpaid Losses	5 ** Unpaid Loss Adjustment Expenses	6 *** Net Unpaid Losses Columns 2 and 3 minus Column 4
Property	2,500.00				2,500.00
					-
					-
					-
					-
					-
					-
OVERFLOW AMOUNTS					-
Totals	$ 2,500.00	$ -	$ -	$ -	$ 2,500.00

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

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

EXHIBIT OF NONADMITTED ASSETS

		Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets
1	Bonds			0.00
2	Preferred and common stocks and mutual funds			0.00
3	Real estate (less liens, encumbrances)			0.00
4	Cash			0.00
5	Short-term investments			0.00
6	Aggregate write-ins for invested assets			0.00
7	Subtotals, cash and invested assets	0.00	0.00	0.00
8	Investment income due and accrued			0.00
9.1	Assessments or premiums in the course of collection (including agents balances)			0.00
9.2	Premium receivable for advance pay			0.00
9.3	Earned but unbilled premiums (post assessment)			0.00
10.1	Amounts recoverable from reinsurers			0.00
10.2	Funds held by or deposited with reinsured companies			0.00
11.1	Current federal income tax recoverable and interest thereon			0.00
11.2	Net deferred tax asset			0.00
12	Electronic data processing equipment and software			0.00
13	Furniture and equipment	292.00	1,216.00	924.00
14	Receivables from parent, subsidiaries and affiliates			0.00
15	Aggregate write-ins for other than invested assets	0.00	0.00	0.00
16	Total Assets	292.00	1,216.00	924.00
	Details of Write-Ins for Assets:			
1501		0.00	0.00	0.00
1502		0.00	0.00	0.00
1503		0.00	0.00	0.00
1598	Summary or remaining write-ins from overflow page	0.00	0.00	0.00
1599	Total aggregate write-ins	0.00	0.00	0.00

SCHEDULE A

Showing All Real Estate **OWNED** December 31 of Current Year

2 Date Acquired	3 Name of Vendor	4 Actual Cost	5 Current Year Acquisitions or Permanent Improvements	6 Accumulated Depreciation	7 Amount of Encumbrances	8 Book Value End of Current Year (Col. 4+5-6-7) *	9 Gross Income Current Year (Real Estate)	10 Gross Expenses Current Year (Real Estate)
Various		23,000.00		11,073.00		11,927.00	3,000.00	3,000.00
						-		
						-		
						-		
						-		
						-		
XXX	XXX	$ 23,000.00	$ -	$ 11,073.00	$ -	$ 11,927.00	$ 3,000.00	$ 3,000.00

, Current Year.

FURNITURE, FIXTURES and AUTOMOBILES

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

2 Date Acquired	3 Name of Vendor	4 Actual Cost	5 Current Year Acquisitions or Permanent Improvements	6 Accumulated Depreciation	7 Amount of Encumbrances	8 Book Value End of Current Year (Col. 4+5-6-7)
Various		15,569.00		15,277.00		292.00
						-
						-
						-
						-
						-
						-
						-
						-
						-
						-
						-
						-
XXX	XXX	$ 15,569.00	$ -	$ 15,277.00	$ -	$ 292.00

SCHEDULE D - PART 1

Showing all **BONDS** Owned on December 31 of Current Year

2 cription rate description of all bonds wned.	3 From Whom Acquired	4 Date Acquired	5 Par Value	6 Actual Cost	7 Book Value / Amortized Value*	8 Market Value December 31 of Current Year	Interest 9 Rate (%)	Interest 10 Amount Due and Accrued Dec. 31 of Current Year on bonds not in default	Interest 11 Gross Am't Received During Year	12 Increase by Adjustment, in Book Value During Year	13 Decrease by Adjustment, in Book Value During Year	14 Amount of Interest due and accrued Dec. 31. Current year, on bonds in default as to principal or interest	15 Maturity Date	16 NAIC Designation
					(0.14)						0.14			
:OM PAGE 19	XXX	XXX	513,279.64	503,822.79	498,535.14	516,660.50	XXX	4,967.41	26,428.25		18,125.36	-	XXX	XXX
	XXX	XXX	$ 513,279.64	$ 503,822.79	$ 498,535.00	$ 516,660.50	XXX	$ 4,967.41	$ 26,428.25	$ -	$ 18,125.50	$ -	XXX	XXX

SCHEDULE D - PART 2

Showing all Preferred & Common Stocks and Mutual Funds Owned December 31 of Current Year

2 Description accurate description of all stocks utual funds owned.	3 From Whom Acquired	4 Date Acquired	5 No. of Shares	6 Par Value Per Share (Preferred Stocks)	7 Book Value	8 Rate Per Share Used To Obtain Market Value	9 Market Value/ Fair Value December 31 of Current Year	10 Actual Cost	Dividends 11 Received During Year	Dividends 12 Dividends Amount Due and Accrued Dec. 31	13 Increase, by Adjustment, in Book Value During Year	14 Decrease, by Adjustment in Book Value During Year
COMPANY	NAMICO	4/7/1987	30.00		6,611.00	220.37	6,611.00	300.00				
					(0.24)							
S FROM PAGE 19	XXX	XXX	XXX	XXX	371,655.24	XXX	371,655.24	346,517.51	9,506.01	-	-	-
	XXX	XXX	XXX	XXX	$ 378,266.00	XXX	$ 378,266.24	$ 346,817.51	$ 9,506.01	$ -	$ -	$ -

ANNUAL STATEMENT OF THE THE EASTERN OHIO MUTUAL FIRE & TORNADO INSURANCE COMPANY

SCHEDULE D - PART 3

Showing all Bonds and Preferred & Common Stocks **ACQUIRED** During the Current Year

d stocks, common stocks and mutual funds to be grouped separately.

2 Description Give complete and accurate description of each bond and stock. If bonds are serial issues give amounts maturing each year.	3 * Date Acquired	4 Name of Vendor	5 No. of Shares of Stock	6 Cost to Company (Excluding Accrued Interest on Bonds)	7 Par Value of Bonds	8 Paid for Accrued Interest and Dividends
: AND SPECIAL ASSESSMENT OBLIGATIONS						
	8/11/2011	CHARLES SCHWAB		25,828.13	25,000.00	41.32
	11/14/2011	CHARLES SCHWAB		31,078.13	30,000.00	58.33
MISCELLANEOUS						
MA FLT 2017	1/24/2011	CHARLES SCHWAB		25,025.00	25,000.00	287.50
SEC	1/5/2011	CHARLES SCHWAB		25,062.50	25,000.00	34.38
CORP	6/17/2011	CHARLES SCHWAB	200.00	3,936.60		
ATION	6/17/2011	CHARLES SCHWAB	50.00	1,562.00		
AND INSURANCE COMPANIES						
	9/16/2011	CHARLES SCHWAB	70.00	4,354.97		
SCOTIA	9/2/2011	CHARLES SCHWAB	60.00	3,256.80		
	7/27/2011	CHARLES SCHWAB	150.00	6,070.40		
	4/27/2011	CHARLES SCHWAB	130.00	3,312.84		
MISCELLANEOUS						
	6/17/2011	CHARLES SCHWAB	50.00	1,555.50		
RATORIES	7/27/2011	CHARLES SCHWAB	50.00	2,619.00		
LC CL A	7/27/2011	CHARLES SCHWAB	70.00	4,255.60		
	6/17/2011	CHARLES SCHWAB	50.00	1,248.96		
	10/11/2011	CHARLES SCHWAB	100.00	2,103.70		
S HOLDINGS	10/11/2011	CHARLES SCHWAB	20.00	2,957.00		
DS INC	6/17/2011	CHARLES SCHWAB	200.00	4,962.60		
ROPERTIES INC	6/17/2011	CHARLES SCHWAB	100.00	4,215.60		
: CORPORATION	9/2/2011	CHARLES SCHWAB	30.00	2,171.10		
EET PPTY CP REIT	1/24/2011	CHARLES SCHWAB	250.00	3,717.25		
TIES INC REIT	10/11/2011	CHARLES SCHWAB	150.00	8,315.85		
T BARCLAYS MBS FIXED RATE	12/20/2011	CHARLES SCHWAB	30.00	3,256.18		
T IBOXX $ HIGH YIELD	12/20/2011	CHARLES SCHWAB	240.00	21,209.40		
MKTS DEBT	12/20/2011	CHARLES SCHWAB	990.00	14,466.81		
RPORATION	10/11/2011	CHARLES SCHWAB	70.00	5,132.00		

SCHEDULE D - PART 3

Showing all Bonds and Preferred & Common Stocks **ACQUIRED** During the Current Year

d stocks, common stocks and mutual funds to be grouped separately.

2 Description Give complete and accurate description of each bond and stock. If bonds are serial issues give amounts maturing each year.	3 * Date Acquired	4 Name of Vendor	5 No. of Shares of Stock	6 Cost to Company (Excluding Accrued Interest on Bonds)	7 Par Value of Bonds	8 Paid for Accrued Interest and Dividends
ETROLEUM CORP	6/17/2011	CHARLES SCHWAB	40.00	4,087.80		
ORATION	10/11/2011	CHARLES SCHWAB	150.00	4,657.20		
IES INC	10/11/2011	CHARLES SCHWAB	40.00	3,058.60		
ROUP INC	6/17/2011	CHARLES SCHWAB	30.00	3,424.50		
)UCTS CO	1/24/2011	CHARLES SCHWAB	50.00	1,802.00		
CEUTICAL INDUSTRIES LTD	3/29/2011	CHARLES SCHWAB	60.00	3,012.00		
)MPANY	10/11/2011	CHARLES SCHWAB	100.00	3,368.70		
REAL ESTATE INVEST TRUST	6/17/2011	CHARLES SCHWAB	100.00	3,154.80		
)N COMPANY	7/27/2011	CHARLES SCHWAB	70.00	1,408.00		
JRES STRAT FD CL N	4/27/2011	CHARLES SCHWAB	289.86	3,000.00		
ATIONAL EQUITY FUND	9/2/2011	CHARLES SCHWAB	270.42	3,000.00		
3 MARKETS VALUE PORTFOLIO	12/20/2011	CHARLES SCHWAB	116.60	3,020.00		
L COMPANY PORTFOLIO FD	8/19/2011	CHARLES SCHWAB	330.02	5,000.00		
RUDENT BEAR A	12/20/2011	CHARLES SCHWAB	429.86	1,900.00		
ATEGIC INTERNATIONAL EQUITY FD	8/18/2011	CHARLES SCHWAB	887.64	9,500.00		
IA DIVIDEND FUND	10/11/2011	CHARLES SCHWAB	395.88	5,000.00		
ING LOCAL BOND FUND	4/27/2011	CHARLES SCHWAB	2149.90	23,120.00		
ING MKTS BD FD INSTL CL	VARIOUS	CHARLES SCHWAB	6.55	72.17		
TURES STRATEGY CL I	4/27/2011	CHARLES SCHWAB	275.16	3,000.00		
** You can insert additional rows in yellow above if needed!						
	XXX	XXX	XXX	$ 296,259.69	$ 105,000.00	$ 421.53

ıch issue of bonds or stocks acquired at public offerings may be totaled in one line and the word "various" inserted in Columns 2 and 3.

SCHEDULE D - PART 4

Showing all Bonds and Preferred & Common Stocks **SOLD, REDEEMED** OR Otherwise **DISPOSED OF** During the Current Year

common stocks and mutual funds to be grouped separately.

2 Description ate description of each bond and stock. If bonds ınts maturing each year. Companies may at their s of the same issue called, matured or redeemed ar and omit dates under column (3).	3 Date Sold	4 Name of Purchaser (If matured or called under redemption option, so state and give price at which called.)	5 No. of Shares of Stock	6 Consideration (Excluding Accrued Interest on Bonds)	7 Par Value of Bonds	8 Cost to Company (Excluding Accrued Interest on Bonds)	9 Book Value at Date of Sale	10 Increase, By Adjustment in Book Value During Year	11 Decrease, By Adjustment in Book Value During Year	12 Profit on Sale	13 Loss on Sale	14 Interest on Bonds Received During Year (including accrued interest on bonds sold)	15 Dividends on Stocks Received During Year (Including accrued dividends on stocks sold)
: STATES, TERRITORIES AND POSSESIIONS													
	1/4/2011	CHARLES SCHWAB		25,000.00	25,000.00	26,065.00	25,759.39			-	759.39	236.82	
	1/18/2011	CHARLES SCHWAB		20,200.00	20,200.00	19,820.00	19,901.76			298.24	-	221.94	
	10/14/2011	CHARLES SCHWAB		20,700.00	20,700.00	20,025.00	20,013.47			686.53	-	1,857.15	
:CIAL ASSESSMENT OBLIGATIONS													
	VARIOUS	CHARLES SCHWAB		208.56			265.89			-	57.33		
	VARIOUS	CHARLES SCHWAB		1,786.21			1,788.14			-	1.93		
	VARIOUS	CHARLES SCHWAB		1,889.94			1,919.81			-	29.87		
	VARIOUS	CHARLES SCHWAB		2,409.82			2,428.94			-	19.12		
	VARIOUS	CHARLES SCHWAB		2,030.75			2,039.83			-	9.08		
	VARIOUS	CHARLES SCHWAB		256.11			264.59			-	8.48		
	VARIOUS	CHARLES SCHWAB		53.39			55.31			-	1.92		
	VARIOUS	CHARLES SCHWAB		47.23			30.84			16.39	-		
	6/17/2011	CHARLES SCHWAB	100.00	4,206.02		4,382.90	4,382.90			-	176.88		91.00
RANCE COMPANIES													
	7/27/2011	CHARLES SCHWAB	70.00	3,123.04		1,879.50	1,879.50			1,243.54	-		42.00
)	4/27/2011	CHARLES SCHWAB	100.00	946.98		1,318.40	1,318.40			-	371.42		15.00
)	4/27/2011	CHARLES SCHWAB	100.00	946.99		1,318.40	1,318.40			-	371.41		15.00
)	4/27/2011	CHARLES SCHWAB	100.00	946.98		1,383.90	1,383.90			-	436.92		15.00
)	9/2/2011	CHARLES SCHWAB	70.00	2,402.75		2,920.70	2,920.70			-	517.95		38.50
	9/16/2011	CHARLES SCHWAB	150.00	4,862.96		6,070.40	6,070.40			-	1,207.44		-
ANEOUS													
ND CO	6/17/2011	CHARLES SCHWAB	100.00	2,984.14		1,766.00	1,766.00			1,218.14	-		32.00
	1/24/2011	CHARLES SCHWAB	100.00	3,240.04		2,189.80	2,189.80			1,050.24	-		-
) CO	3/29/2011	CHARLES SCHWAB	100.00	2,672.05		2,607.30	2,607.30			64.75	-		33.00
	10/11/2011	CHARLES SCHWAB	100.00	1,355.07		1,782.80	1,782.80			-	427.73		15.00
NDUSTRIES INC	3/31/2011	CHARLES SCHWAB	0.00	13.14		10.96	10.96			2.18	-		-
NDUSTRIES INC	9/1/2011	CHARLES SCHWAB	8.00	221.64		263.10	263.10			-	41.46		-
	10/11/2011	CHARLES SCHWAB	100.00	3,309.24		4,531.90	4,531.90			-	1,222.66		93.50
	10/11/2011	CHARLES SCHWAB	50.00	1,474.47		1,802.00	1,802.00			-	327.53		43.00
	1/24/2011	CHARLES SCHWAB	75.00	2,435.20		1,853.46	1,853.46			581.74	-		18.75

.L STATEMENT OF THE THE EASTERN OHIO MUTUAL FIRE & TORNADO INSURANCE COMPANY

SCHEDULE D - PART 4

Showing all Bonds and Preferred & Common Stocks **SOLD, REDEEMED** OR Otherwise **DISPOSED OF** During the Current Year

common stocks and mutual funds to be grouped separately.

2 Description ate description of each bond and stock. If bonds ints maturing each year. Companies may at their s of the same issue called, matured or redeemed ar and omit dates under column (3).	3 Date Sold	4 Name of Purchaser (If matured or called under redemption option, so state and give price at which called.)	5 No. of Shares of Stock	6 Consideration (Excluding Accrued Interest on Bonds)	7 Par Value of Bonds	8 Cost to Company (Excluding Accrued Interest on Bonds)	9 Book Value at Date of Sale	10 Increase, By Adjustment in Book Value During Year	11 Decrease, By Adjustment in Book Value During Year	12 Profit on Sale	13 Loss on Sale	14 Interest on Bonds Received During Year (including accrued interest on bonds sold)	15 Dividends on Stocks Received During Year (Including accrued dividends on stocks sold)
CORP	4/27/2011	CHARLES SCHWAB	20.00	1,741.57		1,319.40	1,319.40			422.17	-		8.50
	10/11/2011	CHARLES SCHWAB	100.00	3,324.14		2,933.90	2,933.90			390.24	-		72.00
	6/17/2011	CHARLES SCHWAB	55.00	2,969.30		3,165.95	3,165.95			-	196.65		88.49
ALL CAP VALUE PORTFOLIO	8/19/2011	CHARLES SCHWAB	295.51	4,309.16		2,929.05	2,929.05			1,380.11	-		58.81
IOUS FUND	4/27/2011	CHARLES SCHWAB	50.00	2,591.50		1,294.68	1,294.68			1,296.82	-		-
L FUND INST	8/18/2011	CHARLES SCHWAB	196.05	10,692.34		7,144.56	7,144.56			3,547.78	-		-
ETS BD FD INSTL CL	4/27/2011	CHARLES SCHWAB	486.51	5,394.89		5,252.27	5,252.27			142.62	-		94.26
R LEGENDS FD A	4/27/2011	CHARLES SCHWAB	200.00	2,118.00		1,948.00	1,948.00			170.00	-		-
ddditional rows in yellow above if needed!													
	XXX	XXX	XXX	$ 142,863.62	$65,900.00	$ 127,979.33	$ 136,537.30	$ -	$ -	$ 12,511.49	$ 6,185.17	$ 2,315.91	$ 773.81

REINSURANCE SCHEDULE

Reinsurance Ceded and Reinsurance Assumed

1 Reinsurer or Reinsured	2 Ceded or Assumed	3 Location of Company	4 Total Amount Reinsured	5 Total Premiums Ceded *	6 Total Premiums Assumed **	7 Largest Risk Ceded or Assumed	8 Remarks
Grinnell Mutual		4215 Hwy 146	100% excess	197,240.00		325,495	
Reinsurance Company	Ceded	P. O. Box 790	of retention				
		Grinnell, IA	of $50,000				
		50112-0790					
OVERFLOW AMOUNTS							
Totals	XXX	XXX	$ -	$ 197,240.00	$ -	XXX	XXX

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

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

COMPENSATION SCHEDULE

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

1 Name of Payee	2 Title	3 Salaries	4 Commissions	5 Claim Adjustment Expenses	6 Directors Fees & Expenses	7 Travel & Travel Items	8 All Other	9 Total
Officers/Employees:								
1) Marlene S. Bond	President	2,420.00	4,218.53			203.50	150.00	$ 6,992.03
2) Marydell Galloway	Secretary / Treasurer	33,000.00				3,267.50	1,125.00	$ 37,392.50
3)								$ -
4)								$ -
5)								$ -
								$ -
Directors:								
William M. Bennett	Director				2,025.00			$ 2,025.00
Robert C. Gray	Director		8,505.50		2,025.00			$ 10,530.50
Marlene S. Bond	Director				2,025.00			$ 2,025.00
Jeffrey T. Tucker	Director				2,025.00			$ 2,025.00
Marydell Galloway	Director				1,925.00			$ 1,925.00
								$ -
								$ -
								$ -
								$ -
								$ -
								$ -
								$ -
Totals	XXXX	$ 35,420.00	$ 12,724.03	$ -	$ 10,025.00	$ 3,471.00	$ 1,275.00	$ 62,915.03

GENERAL INTERROGATORIES

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

1. Company's retention: Fire $50,000 Wind $50,000 Other $50,000
1a. Retention before reinsurance applies for: Catastrophe Reinsurance None Aggregate excess of loss $344,891
2. What is the largest risk assumed and retained: $325,495
3. What kind of perils are being covered? Fire and Extended Coverages
4. Have the by-laws been amended during the current year? No If so, were such amendments filed with the Ohio Department of Insurance?
5. In what counties does the Company operate: All counties
6. Name of Principal Officer and amount of bond. Marydell Galloway - $100,000
7. Are all of the persons who handle funds of the Company bonded? Yes X No
State the name and amount of each bond on each, except person named in Item 6 above.
Lillian Baker - $100,000; Pam Hayes - $100,000
8. Does the Company have an annual audit conducted by an independent CPA? Yes
9. State the number of members holding policies in the Company. 2,189
10. Was an annual report of the Company made available to each policyholder? Yes If so, did such report agree with the annual statement filed with the Ohio Department of Insurance? Yes
11. State as of what date the latest examination of the Company was made by the Ohio Department of Insurance. 31-Dec-10
12. How many assessments were made during the year? 12 Date of last assessment 31-Dec-10
13. Did the assessment provide for all losses, expenses and all other liabilities prior to the date of assessment? Yes
14. Rate of policy fee $23.00
15. State the amount of borrowed money since date of last assessment None interest thereon None
16. Does any person, firm, corporation or association have any claim, contingent or otherwise, against this Company which is **NOT**

ANNUAL STATEMENT FOR THE YEAR 2011

THE EASTERN OHIO MUTUAL FIRE & TORNADO INSURANCE COMPANY

SCHEDULE E - CASH or CASH EQUIVALENTS

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

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

1 DEPOSITORY Give Full Name and Location	2 Interest Rate	3 Amount of Interest Received During Year	4 Amount of Interest Accrued Dec. 31 of Current Year	5 Book Balance Dec. 31 of Current Year *
OPEN DEPOSITORIES:				
US Bank				
819 Wheeling Avenue				
Cambridge, OH 43725	CHKG			102,850.00
PNC Bank				
8800 Tinicum Boulevard	CHKG			76,428.00
Philadelphia, PA 19153	CHKG			2,355.00
Charles Schwab				
Cash Reserve Account				
Foster & Motley Inc.				
6725 Miami Ave. Ste 200				
Cincinnati, OH 45248-3158	MMKT-VAR	5.04		11,863.00
Cash On Hand				100.00

ANNUAL STATEMENT FOR THE YEAR 2011

THE EASTERN OHIO MUTUAL FIRE & TORNADO INSURANCE COMPANY

ORGANIZATIONAL CHART

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

Eastern Ohio Mutual Insurance Agency, Inc.
Eastern Ohio Mutual Fire & Tornado Insurance Co., Inc.

ANNUAL STATEMENT FOR THE YEAR

THE EASTERN OHIO MUTUAL FIRE & TORNADO INSURANCE COMPANY

Overflow Page for Write-ins

Additional Write-ins for Assets:

		Assets Current Year	Nonadmitted Assets Current Year	Net Admitted Assets Current Year	Net Admitted Assets Prior Year
1504				0.00	
1505				0.00	
1506	NONE				
1507					
1508					
1509					
1510					
1511				0.00	
1597	Summary of remaining write-ins for Line 15 page 2	0.00	0.00	0.00	0.00

Additional Write-ins for Liabilities:

		Current Year	Prior Year
1604			
1605			
1606	NONE		
1607			
1608			
1609			
1610			
1606			
1697	Summary of remaining write-ins for Line 16 page 3	0.00	0.00

Additional Write-ins for Statement of Income:

		Current Year	Prior Year
	NONE		
	Summary of remaining write-ins for Statement of Income page 4	0.00	0.00

Additional Write-ins for Nonadmitted Assets:

		Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets
1504				0.00
1505				0.00
1506				
1507	NONE			
1508				
1509				
1510				
1511				0.00
1597	Summary of remaining write-ins for Line 15 page 9	0.00	0.00	0.00

TEMENT OF THE THE EASTERN OHIO MUTUAL FIRE & TORNADO INSURANCE COMP

Overflow Page for Investments Owned

SCHEDULE D - PART 1

Showing all **BONDS** Owned on December 31 of Current Year

2 :ription ate description of all bonds ned.	3 From Whom Acquired	4 Date Acquired	5 Par Value	6 Actual Cost	7 Book Value / Amortized Value*	8 Market Value December 31 of Current Year	Interest 9 Rate (%)	10 Amount Due and Accrued Dec. 31 of Current Year on bonds not in default	11 Gross Am't Received During Year	12 Increase by Adjustment, in Book Value During Year	13 Decrease by Adjustment, in Book Value During Year	14 Amount of Interest due and accrued Dec. 31. Current year, on bonds in default as to principal or interest	15 Maturity Date	16 NAIC Designation
					-	-								
	CHARLES SCHWAB	12/23/2009	40,000.00	39,774.30	39,846.29	44,368.76	3.125%	274.31	1,250.00		4,522.47		10/13/2016	1
:TATES, TERRITORIES AND POSSESSIONS														
	CHARLES SCHWAB	8/4/2008	25,000.00	21,363.00	21,703.93	18,292.00	6.000%	125.00	1,500.00	3,411.93			6/1/1942	3
	CHARLES SCHWAB	12/28/2010	25,000.00	22,525.00	22,674.05	26,023.25	5.200%	108.33	1,300.00		3,349.20		12/1/2026	1
	CHARLES SCHWAB	4/4/2008	25,000.00	25,175.75	25,089.76	25,664.25	5.800%	120.83	1,450.00		574.49		12/1/2015	XXX
	CHARLES SCHWAB	3/4/2008	35,000.00	30,125.00	30,854.09	34,502.30	4.650%	547.02	1,627.50		3,648.21		3/1/1932	1
	CHARLES SCHWAB	7/6/2006	5,000.00	5,174.25	5,049.32	4,954.75	8.250%	279.58	206.25	94.57			5/1/2015	XXX
	CHARLES SCHWAB	12/24/2009	50,000.00	43,471.50	44,136.23	47,638.00	5.820%	1,228.67	2,910.00		3,501.77		8/1/2028	2
	CHARLES SCHWAB	12/4/2008	10,000.00	8,586.70	8,929.83	9,190.80	6.500%	54.17	650.00		260.97		6/1/2023	2
	CHARLES SCHWAB	1/1/2009	5,000.00	4,912.50	4,960.43	5,002.60	8.250%	34.38	412.50		42.17		6/1/2015	XXX
AL ASSESEMENT OBLIGATIONS														
	CHARLES SCHWAB	1/2/1997	1,036.41	1,244.97	1,294.97	1,162.32	6.500%	5.61	74.58	132.65			11/1/2025	1
	CHARLES SCHWAB	10/14/2004	7,870.64	9,656.85	7,878.71	8,748.18	5.000%	22.96	437.22		869.47		10/20/2034	1
	CHARLES SCHWAB	11/16/2005	9,335.99	11,225.93	9,476.01	10,588.73	6.000%	17.12	620.97		1,112.72		9/20/2035	1
	CHARLES SCHWAB	11/18/2006	7,118.53	9,528.35	7,172.43	8,062.56	6.000%	13.05	494.88		890.13		10/20/2036	1
	CHARLES SCHWAB	9/20/2007	7,387.37	9,418.12	7,418.74	8,353.23	6.000%	13.54	505.37		934.49		9/20/2037	1
	CHARLES SCHWAB	8/11/2011	24,743.89	25,828.13	25,552.59	25,813.93	3.500%	26.46	290.49		261.34		7/20/2041	1
	CHARLES SCHWAB	11/14/2011	29,946.61	31,078.13	31,018.08	31,251.02	3.500%	32.03	87.50		232.94		11/20/2041	1
	CHARLES SCHWAB	11/10/1994	840.20	887.43	572.03	967.29	7.000%	4.90	60.62		395.26		11/1/2025	1
OUS														
7	CHARLES SCHWAB	1/24/2011	25,000.00	25,025.00	25,021.30	24,014.85	5.750%	307.47	1,437.50	1,006.45			5/15/2017	1
	CHARLES SCHWAB	1/5/2011	25,000.00	25,062.50	25,059.82	24,962.13	5.500%	22.92	1,260.38	97.69			12/25/2033	1
	CHARLES SCHWAB	4/27/2004	25,000.00	25,025.00	25,008.27	18,562.50	8.500%	537.15	2,125.00	6,445.77			4/1/2016	XXX
ERGY	CHARLES SCHWAB	4/23/2004	25,000.00	25,025.00	25,014.74	25,000.00	7.000%	77.78	1,749.96	14.74			12/15/2019	XXX
	CHARLES SCHWAB	7/15/2010	25,000.00	25,234.38	25,207.31	27,639.20	5.750%	23.96	1,437.35		2,431.89		2/25/2023	1
	CHARLES SCHWAB	6/19/2008	25,000.00	24,875.00	24,916.35	28,639.00	8.750%	838.54	2,187.50		3,722.65		2/15/2019	XXX
	CHARLES SCHWAB	3/30/2004	25,000.00	25,025.00	25,005.31	26,026.75	5.490%	114.38	1,069.40		1,021.44		2/1/2014	1
	CHARLES SCHWAB	9/21/2006	30,000.00	28,575.00	29,674.55	31,232.10	5.490%	137.25	1,283.28		1,557.55		2/1/2014	1
rows in yellow above if needed!														
	XXX	XXX	$ 513,279.64	$ 503,822.79	$ 498,535.14	$ 516,660.50	XXX	$ 4,967.41	$ 26,428.25	$ 11,203.80	$ 29,329.16	$ -	XXX	XXX

SCHEDULE D - PART 2

Showing all Preferred & Common **Stocks and Mutual Funds** Owned December 31 of Current Year

2 :ription ate description of all stocks funds owned.	3 From Whom Acquired	4 Date Acquired	5 No. of Shares	6 Par Value Per Share (Preferred Stocks)	7 Book Value	8 Rate Per Share Used To Obtain Market Value	9 Market Value/ Fair Value December 31 of Current Year	10 Actual Cost	Dividends 11 Received During Year	Dividends 12 Dividends Amount Due and Accrued Dec. 31	13 Increase, by Adjustment, in Book Value During Year	14 Decrease, by Adjustment in Book Value During Year
	CHARLES SCHWAB	6/17/2011	200.00		4,416.00	22.08	4,416.00	3,936.60	84.00			
	CHARLES SCHWAB	10/7/2009	85.00		2,499.00	29.40	2,499.00	2,100.58	86.70			
	CHARLES SCHWAB	6/17/2011	50.00		1,470.00	29.40	1,470.00	1,562.00	13.00			
NCE COMPANIES												
	CHARLES SCHWAB	9/16/2011	70.00		4,908.40	70.12	4,908.40	4,354.97	24.50			
	CHARLES SCHWAB	9/2/2011	60.00		2,988.60	49.81	2,988.60	3,256.80	31.28			
	CHARLES SCHWAB	11/24/2008	20.00		1,384.40	69.22	1,384.40	931.29	30.80			
IK	CHARLES SCHWAB	10/7/2009	60.00		4,488.60	74.81	4,488.60	3,721.20	160.10			
	CHARLES SCHWAB	4/27/2011	130.00		3,516.50	27.05	3,516.50	3,312.84	32.50			
EOUS												
	CHARLES SCHWAB	4/20/2010	50.00		4,086.50	81.73	4,086.50	4,292.00	110.00			
	CHARLES SCHWAB	6/17/2011	50.00		1,512.00	30.24	1,512.00	1,555.50	43.00			
	CHARLES SCHWAB	2/2/2010	20.00		1,124.60	56.23	1,124.60	1,098.40	37.60			
	CHARLES SCHWAB	7/27/2011	50.00		2,811.50	56.23	2,811.50	2,619.00	24.00			
	CHARLES SCHWAB	7/27/2011	70.00		3,726.10	53.23	3,726.10	4,255.60	47.25			
EMENT INC	CHARLES SCHWAB	12/31/2008	250.00		3,990.00	15.96	3,990.00	3,904.75	627.50			
EMENT INC	CHARLES SCHWAB	9/3/2009	100.00		1,596.00	15.96	1,596.00	1,712.90	251.00			
	CHARLES SCHWAB	7/9/2004	40.00		2,988.80	74.72	2,988.80	1,974.11	67.20			
	CHARLES SCHWAB	6/17/2011	50.00		1,053.00	21.06	1,053.00	1,248.96	12.00			
	CHARLES SCHWAB	10/11/2011	100.00		2,106.00	21.06	2,106.00	2,103.70	12.00			
S	CHARLES SCHWAB	10/11/2011	20.00		2,899.60	144.98	2,899.60	2,957.00	8.00			
	CHARLES SCHWAB	6/30/2010	70.00		7,448.00	106.40	7,448.00	4,829.60	216.30			
	CHARLES SCHWAB	6/17/2011	200.00		5,280.00	26.40	5,280.00	4,962.60	94.00			
S INC	CHARLES SCHWAB	6/17/2011	100.00		4,348.00	43.48	4,348.00	4,215.60	104.00			
	CHARLES SCHWAB	5/26/2010	60.00		2,611.80	43.53	2,611.80	2,099.10	81.60			
TION	CHARLES SCHWAB	2/16/2006	40.00		3,390.40	84.76	3,390.40	2,411.00	85.28			
TION	CHARLES SCHWAB	9/20/2006	10.00		847.60	84.76	847.60	643.80	21.32			
TION	CHARLES SCHWAB	9/2/2011	30.00		2,542.80	84.76	2,542.80	2,171.10	-			
CP REIT	CHARLES SCHWAB	1/24/2011	250.00		2,487.50	9.95	2,487.50	3,717.25	190.00			
ONS	CHARLES SCHWAB	8/7/2008	36.00		185.40	5.15	185.40	313.82	27.00			
ONS	CHARLES SCHWAB	2/17/2009	12.00		61.80	5.15	61.80	89.17	9.00			
	CHARLES SCHWAB	10/19/2007	130.00		5,253.30	40.41	5,253.30	3,722.22	152.10			
JST	CHARLES SCHWAB	9/9/2009	300.00		5,577.00	18.59	5,577.00	5,891.10	360.00			
	CHARLES SCHWAB	8/20/2010	50.00		2,840.00	56.80	2,840.00	2,585.00	20.00			
PANY	CHARLES SCHWAB	9/20/2006	80.00		2,060.80	25.76	2,060.80	2,937.10	25.60			
INC REIT	CHARLES SCHWAB	5/26/2010	100.00		2,967.00	29.67	2,967.00	2,955.80	170.00			
EIT	CHARLES SCHWAB	10/11/2011	150.00		8,635.50	57.57	8,635.50	8,315.85	93.00			

ES TRUST	CHARLES SCHWAB	11/24/2008	350.00		8,043.00	22.98	8,043.00	3,799.25	630.00			
IST	CHARLES SCHWAB	11/24/2008	110.00		2,072.40	18.84	2,072.40	2,288.90	155.09			
IC	CHARLES SCHWAB	6/30/2010	50.00		2,335.50	46.71	2,335.50	2,110.90	69.00			
YS MBS FIXED RATE	CHARLES SCHWAB	12/20/2011	30.00		3,242.10	108.07	3,242.10	3,256.18	-			
HIGH YIELD	CHARLES SCHWAB	12/20/2011	240.00		21,463.20	89.43	21,463.20	21,209.40	-			
	CHARLES SCHWAB	9/22/2003	65.00		4,262.70	65.58	4,262.70	3,257.15	146.25			
	CHARLES SCHWAB	5/18/2010	170.00		4,117.40	24.22	4,117.40	3,838.13	73.10			
BT	CHARLES SCHWAB	10/6/2008	500.00		7,075.00	14.15	7,075.00	4,825.20	600.00			
BT	CHARLES SCHWAB	12/20/2011	990.00		14,008.50	14.15	14,008.50	14,466.81	-			
	CHARLES SCHWAB	10/6/2008	80.00		8,026.40	100.33	8,026.40	4,596.60	202.40			
ON	CHARLES SCHWAB	10/11/2011	70.00		5,453.70	77.91	5,453.70	5,132.00	-			
	CHARLES SCHWAB	10/28/2003	200.00		5,192.00	25.96	5,192.00	5,436.00	136.00			
ORP	CHARLES SCHWAB	8/20/2010	50.00		2,924.00	58.48	2,924.00	2,565.94	98.50			
M CORP	CHARLES SCHWAB	6/17/2011	40.00		3,748.00	93.70	3,748.00	4,087.80	18.40			
	CHARLES SCHWAB	10/11/2011	150.00		3,847.50	25.65	3,847.50	4,657.20	-			
	CHARLES SCHWAB	10/11/2011	40.00		3,339.60	83.49	3,339.60	3,058.60	22.80			
	CHARLES SCHWAB	4/11/2006	55.00		3,669.05	66.71	3,669.05	3,104.99	113.14			
	CHARLES SCHWAB	9/9/2009	24.00		3,094.56	128.94	3,094.56	1,524.29	84.00			
	CHARLES SCHWAB	6/17/2011	30.00		3,868.20	128.94	3,868.20	3,424.50	57.00			
INDUSTRIES LTD	CHARLES SCHWAB	3/29/2011	60.00		2,421.60	40.36	2,421.60	3,012.00	40.54			
	CHARLES SCHWAB	8/18/2006	80.00		2,328.80	29.11	2,328.80	2,656.60	44.80			
	CHARLES SCHWAB	2/2/2010	50.00		1,455.50	29.11	1,455.50	1,170.50	28.00			
	CHARLES SCHWAB	5/26/2010	50.00		1,455.50	29.11	1,455.50	1,241.50	28.00			
IFIC	CHARLES SCHWAB	2/17/2009	70.00		3,147.90	44.97	3,147.90	2,701.60	-			
	CHARLES SCHWAB	12/21/2000	30.00		1,936.50	64.55	1,936.50	1,327.20	21.60			
CORP	CHARLES SCHWAB	6/30/2010	40.00		2,923.60	73.09	2,923.60	2,638.80	74.60			
ONS	CHARLES SCHWAB	8/7/2008	50.00		2,006.00	40.12	2,006.00	1,582.29	98.13			
ONS	CHARLES SCHWAB	2/17/2009	50.00		2,006.00	40.12	2,006.00	1,348.83	98.12			
	CHARLES SCHWAB	10/11/2011	100.00		3,306.00	33.06	3,306.00	3,368.70	22.50			
	CHARLES SCHWAB	3/12/2010	100.00		5,976.00	59.76	5,976.00	5,413.90	139.75			
ATE INVEST TRUST	CHARLES SCHWAB	5/26/2010	100.00		2,735.00	27.35	2,735.00	2,927.90	173.51			
ATE INVEST TRUST	CHARLES SCHWAB	6/17/2011	100.00		2,735.00	27.35	2,735.00	3,154.80	86.75			
NY	CHARLES SCHWAB	7/27/2011	70.00		1,278.20	18.26	1,278.20	1,408.00	11.20			
FUND	CHARLES SCHWAB	11/24/2008	486.02		5,370.54	11.05	5,370.54	4,412.08	10.57			
AT FD CL N	CHARLES SCHWAB	4/27/2011	289.86		2,768.12	9.55	2,768.12	3,000.00	14.93			
R	CHARLES SCHWAB	2/2/2010	550.75		7,088.11	12.87	7,088.11	7,000.00	161.30			
QUITY FUND	CHARLES SCHWAB	11/24/2008	852.22		8,138.69	9.55	8,138.69	8,383.22	159.09			
S VALUE PORTFOLIO	CHARLES SCHWAB	11/24/2008	533.62		13,852.88	25.96	13,852.88	11,938.40	258.14			
NY PORTFOLIO FD	CHARLES SCHWAB	8/19/2011	330.02		4,567.48	13.84	4,567.48	5,000.00	27.06			
EAR A	CHARLES SCHWAB	9/3/2009	1,270.20		5,550.78	4.37	5,550.78	6,900.00	-			
OUS FUND	CHARLES SCHWAB	1/2/2009	143.10		5,452.03	38.10	5,452.03	3,705.32	139.52			
ROWTH	CHARLES SCHWAB	11/24/2008	334.45		4,157.26	12.43	4,157.26	4,000.00	166.27			
TERNATIONAL EQUITY FD	CHARLES SCHWAB	8/18/2011	887.64		8,627.86	9.72	8,627.86	9,500.00	48.11			
KETS PORTFOLIO	CHARLES SCHWAB	11/24/2008	261.09		4,386.36	16.80	4,386.36	2,782.04	164.28			
ID FUND	CHARLES SCHWAB	10/11/2011	395.88		4,940.62	12.48	4,940.62	5,000.00	12.95			
R LEGENDS FD A	CHARLES SCHWAB	5/26/2010	210.68		2,098.35	9.96	2,098.35	2,052.00	78.69			
ITHORITY FUND	CHARLES SCHWAB	11/24/2008	668.17		6,701.76	10.03	6,701.76	6,500.00	571.97			

. RETURN STRATEGY FD	CHARLES SCHWAB	11/24/2008	214.09		1,400.14	6.54	1,400.14	1,873.68	457.75			
. BOND FUND	CHARLES SCHWAB	4/27/2011	2,149.90		21,606.47	10.05	21,606.47	23,120.00	509.14			
RATEGY CL I	CHARLES SCHWAB	4/27/2011	275.16		2,669.07	9.70	2,669.07	3,000.00	-			
NAL FUND	CHARLES SCHWAB	11/24/2008	238.89		6,681.81	27.97	6,681.81	5,000.00	101.43			
rows in yellow above if needed!												
	XXX	XXX	XXX	XXX	$ 371,655.24	XXX	$ 371,655.24	$ 346,517.51	$ 9,506.01	$ -	$ -	$ -

ANNUAL STATEMENT FOR THE YEAR 2011

THE EASTERN OHIO MUTUAL FIRE & TORNADO INSURANCE COMPANY

OVERFLOW PAGE FOR SCHEDULE E

SCHEDULE E - CASH or CASH EQUIVALENTS

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

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

1 DEPOSITORY Give Full Name and Location	2 Interest Rate	3 Amount of Interest Received During Year	4 Amount of Interest Accrued Dec. 31 of Current Year	5 Book Balance Dec. 31 of Current Year
OPEN DEPOSITORIES:				
NONE				