

ANNUAL STATEMENT

For the Year Ended

December 31, 2013

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

NAIC Company Code

10331

Home Office

23080 Cadiz Road

Freeport

43973

OH

Street and Number

City

Zip Code

Mail Address

23080 Cadiz Road

Freeport

43973

OH

Street and Number

City

Zip Code

Main Administrative Office

(740) 658-3672

Telephone Number

Organized

June 21, 1895

Commenced Business

October 1895

Annual Statement Contact Person

Kevin Luster

Telephone Number

(740) 658-3672

Contact Person Email Address

eomft@yahoo.com

OFFICERS

President

Marlene S. Bond

Vice President

Secretary

Kevin Luster

Treasurer

Kevin Luster

DIRECTORS

(ALL DIRECTORS MUST BE SHOWN)

William M. Bennett

Jeffrey T. Tucker

John Reid

Marlene S. Bond

Kevin Luster

State of Ohio

County of

Guernsey

Marlene S. Bond

President and

Kevin Luster

Secretary of the

THE EASTERN OHIO MUTUAL FIRE & TORNADO INSURANCE COMPANY

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.

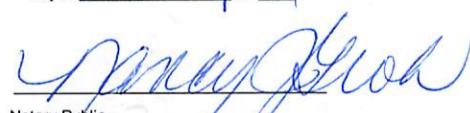
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MAR 04 2014

OFFICE OF RISK
ASSESSMENT

Subscribed and sworn to before me, this 27th

day of February 20 14


NANCY J. GROH
NOTARY PUBLIC • STATE OF OHIO
Recorded in Guernsey County
My commission expires Jan. 2, 2016

Notary Public

Marlene S. Bond

President

Kevin Luster

Secretary

Signature of Person Preparing Statement

THE EASTERN OHIO MUTUAL FIRE & TORNADO INSURANCE COMPANY

ASSETS

		Assets Current Year	Nonadmitted Assets Current Year	Net Admitted Assets Current Year	Net Admitted Assets Prior Year
1	Bonds (Schedule D - Part 1)	415,811.00	0.00	415,811.00	314,541.00
2	Preferred stocks, common stocks and mutual funds (Schedule D - Part 2)	336,416.00	0.00	336,416.00	290,441.00
3	Real estate (less liens, encumbrances) (Schedule A)	11,070.00	0.00	11,070.00	11,499.00
4	Cash (Schedule E)	313,025.00	0.00	313,025.00	388,965.00
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	1,076,322.00	0.00	1,076,322.00	1,005,446.00
8	Investment income due and accrued	2,570.00	0.00	2,570.00	2,421.00
9.1	Assessments or premiums in the course of collection (including agents balances)	12,326.00	0.00	12,326.00	31,358.00
9.2	Deferred premiums, agents' balances and installments booked but deferred and not yet due	127,568.00	0.00	127,568.00	
9.3	Earned but unbilled premiums (post assessment)	47,404.00	0.00	47,404.00	32,495.00
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	7,023.00	7,023.00	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	1,273,213.00	7,023.00	1,266,190.00	1,071,720.00
	Details of Write-Ins for Assets:				
1501				0.00	
1502				0.00	
1503				0.00	
1598	Summary or remaining write-ins from overflow page	0.00	0.00	0.00	0.00
1599	Total aggregate write-ins	0.00	0.00	0.00	0.00

ANNUAL STATEMENT FOR THE YEAR

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THE EASTERN OHIO MUTUAL FIRE & TORNADO INSURANCE COMPANY

LIABILITIES, SURPLUS AND OTHER FUNDS

		Current Year	Prior Year
1	Unpaid Losses (Underwriting Exhibit - Part 2A)	34,950.00	
2	Unpaid loss adjustment expenses (Underwriting Exhibit - Part 2A)	0.00	
3	Commissions due and payable to agents	35,677.00	18,617.00
4	Other expenses (excluding taxes, licenses and fees)	2,695.00	5,338.00
5	Taxes, licenses and fees (excluding federal income taxes)	1,843.00	2,197.00
6	Current federal income taxes (including \$0 on realized capital gains (losses))	3,289.00	8,756.00
7	Net deferred tax liability		
8	Borrowed money and interest thereon		
9	Unearned assessment/premium reserve	411,639.00	309,977.00
10	Advance premium		
11	Ceded reinsurance premiums payable	21,684.00	18,679.00
12	Funds held by company under reinsurance treaties		
13	Amounts withheld or retained by company for account of others	25,842.00	27,984.00
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	537,619.00	391,548.00
18	Surplus as regards policyholders	728,571.00	680,172.00
19	Total liabilities and surplus	1,266,190.00	1,071,720.00
	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

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THE EASTERN OHIO MUTUAL FIRE & TORNADO INSURANCE COMPANY

STATEMENT OF INCOME

		Current Year	Prior Year
UNDERWRITING INCOME			
1.1	Gross Assessments/Premiums earned	840,038.00	860,806.00
1.2	Less: Return Assessments/Premiums earned		
1.3	Direct Assessments/Premiums earned	840,038.00	860,806.00
1.4	Deduct premiums for reinsurance ceded (Reinsurance Schedule)	259,050.00	233,835.00
1.5	Add premiums received for reinsurance assumed (Reinsurance Schedule)	0.00	
1.6	Net Assessments/Premiums earned	580,988.00	626,971.00
DEDUCTIONS			
2	Losses incurred (Underwriting Exhibit - Part 2)	218,976.00	346,010.00
3	Loss expenses incurred (Expense Exhibit)	18,316.00	54,973.00
4	Other underwriting expenses incurred (Expense Exhibit)	352,689.00	331,252.00
5	Aggregate write-ins for underwriting deductions	0.00	0.00
6	Total underwriting deductions	589,981.00	732,235.00
7	Net underwriting gain (loss)	-8,993.00	-105,264.00
INVESTMENT INCOME			
8	Net investment income earned	20,651.00	27,335.00
9	Net realized capital gains (losses) less capital gains tax	12,376.00	45,193.00
10	Net investment gain (loss)	33,027.00	72,528.00
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	19,427.00	26,856.00
14	Total other income	19,427.00	26,856.00
15	Net income, after capital gains tax and before federal income taxes	43,461.00	-5,880.00
16	Federal income taxes incurred	2,533.00	6,502.00
17	Net income	40,928.00	-12,382.00
SURPLUS ACCOUNT			
18	Surplus as regards policyholders, December 31 prior year	680,172.00	700,769.00
19	Net income	40,928.00	-12,382.00
20	Change in net unrealized capital gains or (losses) less capital gains tax	7,354.00	-1,367.00
21	Change in net deferred income tax		
22	Change in nonadmitted assets (Exhibit of Nonadmitted Assets)	117.00	-6,848.00
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	48,399.00	-20,597.00
26	Surplus as regards policyholders, December 31 current year	728,571.00	680,172.00
DETAILS OF WRITE-INS			
0501			
0502			
0503			
0599	Total Aggregate write-ins for underwriting deductions	0.00	0.00
1301	Commissions	19,011.00	26,137.00
1302	Miscellaneous	416.00	719.00
1303			
1304			
1399	Total Aggregate write-ins for miscellaneous income	19,427.00	26,856.00
2401			
2402			
2499	Total Aggregate write-ins for gains and losses in surplus	0.00	0.00

ANNUAL STATEMENT FOR THE YEAR

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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	560,069.00	567,051.00
2	Net investment income	22,683.00	77,098.00
3	Miscellaneous income	19,427.00	26,856.00
4	Total	602,179.00	671,005.00
5	Benefit and loss related payments	202,342.00	403,483.00
6	Commissions, expenses paid and aggregate write-ins for deductions	338,081.00	340,581.00
7	Federal and foreign income taxes paid (recovered)	8,000.00	
8	Total	548,423.00	744,064.00
9	Net cash from operations	53,756.00	-73,059.00
Cash from Investments			
10	Proceeds from investments sold, matured or repaid:		
10.1	Bonds	15,609.00	297,703.00
10.2	Stocks	43,885.00	289,003.00
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	59,494.00	586,706.00
11	Cost of investments acquired (long-term only):		
11.1	Bonds	125,479.00	115,733.00
11.2	Stocks	63,711.00	202,545.00
11.3	Real estate		
11.4	Miscellaneous applications		
11.5	Total investments acquired	189,190.00	318,278.00
11.6	Net cash from investments	-129,696.00	268,428.00
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
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT- TERM INVESTMENTS			
14	Net change in cash, cash equivalents and short-term investments	-75,940.00	195,369.00
15.1	Beginning of year (cash, cash equivalents and short-term investments)	388,965.00	193,596.00
15.2	End of year (cash, cash equivalents and short-term investments)	313,025.00	388,965.00

**ANNUAL STATEMENT FOR THE YEAR
THE EASTERN OHIO MUTUAL FIRE & TORNADO INSURANCE COMPANY**

2013

EXPENSE EXHIBIT

		Current Year
	Claim Adjusting:	
1.1	Direct	0.00
1.2	Reinsurance assumed	0.00
1.3	Reinsurance ceded excluding contingent (commission and brokerage)	0.00
1.4	Net claim adjusting	0.00
	Commission and Brokerage:	
2.1	Direct commission and brokerage	134,717.00
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	134,717.00
3	Allowances to managers and agents	0.00
4	Advertising	1,601.00
5	Boards, bureaus and associations	4,885.00
6	Surveys and underwriting reports	2,851.00
7	Audit of assureds' records	0.00
	Salary and related items:	
8.1	Salaries	86,355.00
8.2	Payroll taxes	10,182.00
9	Employee relations and welfare	15,958.00
10	Insurance	11,531.00
11	Directors' fees	12,375.00
12	Travel and travel items	6,427.00
13	Rent and rent items	3,000.00
14	Equipment	0.00
15	Cost or depreciation of EDP equipment and software	117.00
16	Printing and stationery	26,652.00
17	Postage, telephone, exchange and express	7,211.00
18	Legal and auditing	16,663.00
19	Loss adjustment expenses	18,316.00
18	Investment expenses	0.00
19	Totals	224,124.00
	Taxes, licenses and fees:	
20.1	State and local insurance taxes	263.00
20.2	Insurance department licenses and fees	2,605.00
20.3	All other (excluding federal income and real estate)	0.00
20.4	Total taxes, licenses and fees	2,868.00
21	Real estate expenses	1,567.00
22	Real estate taxes	487.00
23	Aggregate write-ins for miscellaneous expenses	7,242.00
24	Total expenses incurred (a)	371,005.00
25	Less unpaid expenses - current year	22,126.00
26	Add unpaid expenses - prior year	26,152.00
27	Total expenses paid	375,031.00
	Details of Write-Ins:	
2301	Miscellaneous	7,242.00
2302		0.00
2303		0.00
2304		0.00
2305		0.00
2399	Total Write-ins	7,242.00

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

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THE EASTERN OHIO MUTUAL FIRE & TORNADO INSURANCE COMPANY

INSURANCE IN FORCE

		Amount (dollars)	Number
1	In force December 31 of previous year (to equal prior year's statement)	158,375,251	1,957
2	Written during the year	0	246
3	Total	158,375,251	2,203
4	Deduct those expired and cancelled	0	384
5	In force December 31 of current year	158,375,251	1,819
6	Deduct amount reinsured	0	XXX
7	Net amount in force	158,375,251	XXX

**ANNUAL STATEMENT FOR THE YEAR
THE EASTERN OHIO MUTUAL FIRE & TORNADO INSURANCE COMPANY**

2013

**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	281,760.00		41,819.00	20,965.00	218,976.00
					-
					-
					-
					-
OVERFLOW AMOUNTS					-
Totals	\$ 281,760.00	\$ -	\$ 41,819.00	\$ 20,965.00	\$ 218,976.00

* 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	34,950.00				34,950.00
					-
					-
					-
					-
OVERFLOW AMOUNTS					-
Totals	\$ 34,950.00	\$ -	\$ -	\$ -	\$ 34,950.00

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

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

THE EASTERN OHIO MUTUAL FIRE & TORNADO INSURANCE COMPANY

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	7,023.00	7,140.00	117.00
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	7,023.00	7,140.00	117.00
	Details of Write-Ins for Assets:			
1501		0.00	0.00	0.00
1502		0.00	0.00	0.00
1503		0.00	0.00	0.00
1598	Summary or remaining write-ins from overflow page	0.00	0.00	0.00
1599	Total aggregate write-ins	0.00	0.00	0.00

SCHEDULE A

Showing All Real Estate OWNED December 31 of Current Year

1 Description of Property	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)
Office Building	Various		23,000.00		11,930.00		11,070.00	3,000.00	3,000.00
							-		
							-		
							-		
OVERFLOW AMOUNTS							-		
Totals	XXX	XXX	\$ 23,000.00	\$ -	\$ 11,930.00	\$ -	\$ 11,070.00	\$ 3,000.00	\$ 3,000.00

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

FURNITURE, FIXTURES and AUTOMOBILES

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

1 Description	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)
Computers & Equipment	Various		22,532.00		15,509.00		7,023.00
							-
							-
							-
							-
							-
							-
							-
							-
OVERFLOW AMOUNTS							-
Totals	XXX	XXX	\$ 22,532.00	\$ -	\$ 15,509.00	\$ -	\$ 7,023.00

SCHEDULE D - PART 1

Showing all BONDS Owned on December 31 of Current Year

* Annual Statement Value

SCHEDULE D - PART 2

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

SCHEDULE D - PART 3

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

Bonds, preferred stocks, common stocks and mutual funds to be grouped separately.

1 CUSIP #	2 Description Give complete and accurate description of each bond and stock. If bonds are serial issues give amounts maturing each year.	3 * Date Acquired	4 Name of Vendor	5 No. of Shares of Stock	6 Cost to Company (Excluding Accrued Interest on Bonds)	7 Par Value of Bonds	8 Paid for Accrued Interest and Dividends
BONDS - POLITICAL SUBDIVISIONS OF STATE, TERRITORIES AND POSSESSIONS							
861340FE2	STOCKTON CAL VAR 2033 4.30%	1/16/2013	CHARLES SCHWAB		21,245.20	20,000.00	265.17
BONDS - INDUSTRIAL AND MISCELLANEOUS							
05949AQ78	BANC OF AMERICA REMIC 6.50%	6/27/2013	CHARLES SCHWAB		18,000.00	18,000.00	2.63
12669FZK2	CWMBS INC 5.50%	1/11/2013	CHARLES SCHWAB		25,335.93	25,000.00	57.29
61745MZY2	MORGAN STANLEY REMIC 5.50%	3/12/2013	CHARLES SCHWAB		25,500.00	25,000.00	53.47
67059TAC9	NUSTAR LOGISTICS 4.750%	1/16/2013	CHARLES SCHWAB		24,398.01	25,000.00	564.06
76111J5U4	RESIDENTIAL FUND 4.750%	9/9/2013	CHARLES SCHWAB		11,000.00	11,000.00	15.97
STOCKS - BANKS, TRUSTS AND INSURANCE COMPANIES							
G3223R108	EVEREST RE GROUP LTD	3/26/2013	CHARLES SCHWAB	25.00	3,265.40		
46625H100	JPMORGAN CHASE & CO	6/25/2013	CHARLES SCHWAB	70.00	3,647.09		
89417E109	TRAVELERS COMPANIES INC	1/16/2013	CHARLES SCHWAB	40.00	3,039.36		
STOCKS - INDUSTRIAL AND MISCELLANEOUS							
053611109	AVERY DENNISON CORP	10/16/2013	CHARLES SCHWAB	70.00	3,042.50		
058498106	BALL CORPORATION	2/13/2013	CHARLES SCHWAB	50.00	2,188.16		
G3157S106	ENSCO PLC CLASS A	10/16/2013	CHARLES SCHWAB	73.00	4,016.64		
364760108	GAP INC	1/16/2013	CHARLES SCHWAB	65.00	2,141.80		
44106M102	HOSPITALITY PPTYS TRUST	7/8/2013	CHARLES SCHWAB	80.00	2,136.60		
46429B689	ISHARES MSCI ETF EAFE	7/8/2013	CHARLES SCHWAB	65.00	3,761.60		
478160104	JOHNSON & JOHNSON	8/20/2013	CHARLES SCHWAB	33.00	2,984.27		
60871R209	MOLSON COORS BREWING CLB	10/16/2013	CHARLES SCHWAB	39.00	2,035.20		
651639106	NEWMONT MINING CORP	7/20/2013	CHARLES SCHWAB	135.00	3,670.53		
827048109	SILGAN HOLDINGS INC	3/28/2013	CHARLES SCHWAB	55.00	2,635.75		
84610H108	SOVRAN SELF STORAGE INC REIT	9/16/2013	CHARLES SCHWAB	30.00	2,147.97		
922908553	VANGUARD REIT	7/8/2013	CHARLES SCHWAB	30.00	2,082.90		
STOCKS - MUTUAL FUNDS							
461418337	361 MANAGED FUTURES	12/31/2013	CHARLES SCHWAB	357.47	3,920.00		
08375R106	ARBITRAGE FUND CLASS R	3/28/2013	CHARLES SCHWAB	192.15	2,400.00		
861728400	STONE RIDGE HIGH YIELD REINSURANCE	2/1/2013	CHARLES SCHWAB	1041.88	10,453.61		
861728103	STONE RIDGE REINSURANCE RISK PREM	2/1/2013	CHARLES SCHWAB	411.88	4,141.57		

XXX	Totals							

*The items with reference to each issue of bonds or stocks acquired at public offerings may be totaled in one line and the word "Various" inserted in Columns 2 and 3.

SCHEDULE D - PART 4

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

Bonds, preferred stocks, common stocks and mutual funds to be grouped separately.

1 Cusip #	2 Description	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)
BONDS - SPECIAL REVENUE AND SPECIAL ASSESSMENT OBLIGATIONS														
3128F4X89	FHLMC D65203	1/2/1997	CHARLES SCHWAB		124.61			152.40			-	27.79		
36202EAY5	GNMA II 003623	10/14/2004	CHARLES SCHWAB		1,571.41			1,572.92			-	1.51		
36223HQ42	GNMA PL 308375	11/10/1994	CHARLES SCHWAB		67.89			48.23			19.66	-		
36202EFA2	GNMA II 003761	11/16/2005	CHARLES SCHWAB		1,617.23			1,640.10			-	22.87		
36202EKX6	GNMA II 003910	11/18/2006	CHARLES SCHWAB		1,765.18			1,777.87			-	12.69		
36202FWD4	GNMA II 005144	8/11/2011	CHARLES SCHWAB		5,009.78			5,166.99			-	157.21		
36202EPM5	GNMA II 004028	9/20/2007	CHARLES SCHWAB		1,758.08			1,765.10			-	7.02		
BONDS - INDUSTRIAL AND MISCELLANEOUS														
05949AQ78	BANC OF AMERICA REMIC 5.25%	6/27/2013	CHARLES SCHWAB		3,694.97			3,694.97			-	-		
STOCKS - BANKS, TRUSTS AND INSURANCE COMPANIES														
171232101	CHUBB CORPORATION	1/16/2013	CHARLES SCHWAB		1,571.29		931.29	931.29			640.00	-		8.20
171232101	CHUBB CORPORATION	1/16/2013	CHARLES SCHWAB		1,571.28		1,439.35	1,439.35			131.93	-		8.20
STOCKS - INDUSTRIAL AND MISCELLANEOUS														
002824100	ABBOTT LABORATORIES	7/25/2013	CHARLES SCHWAB		893.76		628.23	628.23			265.53	-		7.00
00287T109	ABBVIE INC	9/11/1901	CHARLES SCHWAB		1,062.98		681.27	681.27			381.71	-		30.00
029171011	AMERICAN REALTY CAP TRUST	1/28/2013	CHARLES SCHWAB		245.00						245.00	-		41.71
05463D100	AXIALL CORP	2/5/2013	CHARLES SCHWAB		7,075.08		3,058.60	3,058.60			4,016.48	-		
093671105	BLOCK H & R INCORPORATED	3/22/2013	CHARLES SCHWAB		696.78		431.70	431.70			265.08	-		5.00
093671105	BLOCK H & R INCORPORATED	3/22/2013	CHARLES SCHWAB		2,787.10		1,592.70	1,592.70			1,194.40	-		20.00
254687106	DISNEY WALT CO	10/29/2013	CHARLES SCHWAB		6,195.94		4,234.45	4,234.45			1,961.49	-		
369604103	GENERAL ELECTRIC CO	10/16/2013	CHARLES SCHWAB		1,689.47		1,389.51	1,389.51			299.96	-		53.20
501044101	KROGER COMPANY	8/20/2013	CHARLES SCHWAB		1,960.50		1,174.02	1,174.02			786.48	-		15.60
58155Q103	MCKESSON CORPORATION	2/26/2013	CHARLES SCHWAB		2,045.66		1,466.29	1,466.29			579.37	-		4.00
68389X105	ORACLE CORPORATION	6/5/2013	CHARLES SCHWAB		2,956.09		2,701.18	2,701.18			254.91	-		
718172109	PHILIP MORRIS INTL INC	10/16/2013	CHARLES SCHWAB		1,708.03		1,762.60	1,762.60			54.57			69.80
718546104	PHILLIPS 66	10/16/2013	CHARLES SCHWAB		3,929.33		3,355.74	3,355.74			573.59	-		60.93
756109104	REALTY INCOME CORP REIT	1/29/2013	CHARLES SCHWAB		7.87		6.93	6.93			0.94	-		
828806802	SIMON PPTY GROUP INC	10/16/2013	CHARLES SCHWAB		2,338.97		1,712.25	1,712.25			626.72	-		51.75
902973304	U S BANCORP	9/11/1901	CHARLES SCHWAB		3,862.54		3,557.22	3,557.22			305.32	-		42.90
959802109	WESTERN UNION COMPANY	10/16/2013	CHARLES SCHWAB		1,287.05		1,408.00	1,408.00			-	120.95		26.25

XXX	Totals
XXX	XXX

REINSURANCE SCHEDULE

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

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

COMPENSATION SCHEDULE

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

1	2	3	4	5	6	7	8	9
Name of Payee	Title	Salaries	Commissions	Claim Adjustment Expenses	Directors Fees & Expenses	Travel & Travel Items	All Other	Total
Officers/Employees:								
1) Marlene S. Bond	President	6,516.00			2,100.00			\$ 8,616.00
2) Kevin Luster	Secretary / Treasurer	45,863.00			2,100.00			\$ 47,963.00
3)								\$ -
4)								\$ -
5)								\$ -
Directors:								
William M. Bennett	Director				1,750.00			\$ 1,750.00
John Reid	Director				1,925.00			\$ 1,925.00
Jeffrey T. Tucker	Director				2,100.00			\$ 2,100.00
Robert C. Gray	Director Emeritus				625.00			\$ 625.00
								\$ -
								\$ -
								\$ -
								\$ -
								\$ -
								\$ -
								\$ -
								\$ -
								\$ -
Totals	XXXX	\$ 52,379.00	\$ -	\$ -	\$ 10,600.00	\$ -	\$ -	\$ 62,979.00

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		\$358,244
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? Ohio Department of Insurance?	N / A		No	If so, were such amendments filed with the		
5. In what counties does the Company operate:	All counties					
6. Name of Principal Officer and amount of bond.	Kevin F. Luster - \$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; Faylene Wright - \$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.	1819					
10. Was an annual report of the Company made available to each policyholder? with the annual statement filed with the Ohio Department of Insurance?	Yes		If so, did such report agree			
11. State as of what date the latest examination of the Company was made by the Ohio Department of Insurance.	12/31/2010					
12. How many assessments were made during the year?	12	Date of last assessment		12/31/2012		
13. Did the assessment provide for all losses, expenses and all other liabilities prior to the date of assessment?						
14. Rate of policy fee	\$23.00					
15. State the amount of borrowed money since date of last assessment	None		interest thereon			
16. Does any person, firm, corporation or association have any claim, contingent or otherwise, against this Company which is NOT included in the liabilities on page 2 of this statement?	Yes		No		X	
If yes, give the amount, terms for payment and reasons why such were not recorded as a liability on page 2 of this statement.						

**ANNUAL STATEMENT FOR THE YEAR
THE EASTERN OHIO MUTUAL FIRE & TORNADO INSURANCE COMPANY**

2013

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			132,474.00
PNC Bank 8800 Tinicum Boulevard Philadelphia, PA 19153	CHKG CHKG			67,793.00 61,792.00
Charles Schwab Cash Reserve Account Foster & Motley Inc. 6725 Miami Ave, Ste 200 Cincinnati, OH 45248-3158	MMKT-VAR	5.85		50,866.00
Cash on Hand				100.00
OVERFLOW AMOUNTS	xxxx	0.00	0.00	0.00
Total	xxxx	\$ 5.85	\$ -	\$ 313,025.00

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

ANNUAL STATEMENT FOR THE YEAR
THE EASTERN OHIO MUTUAL FIRE & TORNADO INSURANCE COMPANY

2013

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**

2013

Additional Write-ins for Assets:

		Assets Current Year	Nonadmitted Assets Current Year	Net Admitted Assets Current Year	Net Admitted Assets Prior Year
1504				0.00	
1505	None			0.00	
1506				0.00	
1597	Summary of remaining write-ins for Line 15 page 2	0.00	0.00	0.00	0.00

Additional Write-ins for Liabilities:

		Current Year	Prior Year
1604			
1605	None		
1606			
1697	Summary of remaining write-ins for Line 16 page 3	0.00	0.00

Additional Write-ins for Statement of Income:

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

Additional Write-ins for Nonadmitted Assets:

		Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets
1504				0.00
1505	None			0.00
1506				0.00
1597	Summary of remaining write-ins for Line 15 page 9	0.00	0.00	0.00

Overflow Page for Investments Owned

SCHEDULE D - PART 1

Showing all BONDS Owned on December 31 of Current Year

* Annual Statement Value

SCHEDULE D - PART 2

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

1 Cusip #	2 Description Give complete and accurate description of all stocks and mutual funds owned.	3 From Whom Acquired	4 Date Acquired	5 No. of Shares	6 Par Value Per Share (Preferred Stocks)	7 Book Value	8 Rate Per Share Used To Obtain Market Value	9 Market Value/ Fair Value December 31 of Current Year	10 Actual Cost	Dividends		13 Increase, by Adjustment, in Book Value During Year	14 Decrease, by Adjustment in Book Value During Year	
										11 Received During Year	12 Dividends Amount Due and Accrued Dec. 31			
62989105	NAMICO INSURANCE COMPANY	NAMICO	4/7/1987	30.00		7,251.30	241.71	7,251.30	300.00					
	STOCKS - PUBLIC UTILITIES													
125896100	C M S ENERGY CORP	CHARLES SCHWAB	6/17/2011	100.00		2,677.00	26.77	2,677.00	1,968.30	102.00				
902681105	U G I CORPORATION	CHARLES SCHWAB	10/7/2009	70.00		2,902.20	41.46	2,902.20	1,729.89	68.26				
902681105	U G I CORPORATION	CHARLES SCHWAB	12/26/2012	65.00		2,694.90	41.46	2,694.90	2,128.60	63.37				
	STOCKS - BANKS, TRUSTS AND INSURANCE COMPANIES													
G0070K103	ACE LIMITED	CHARLES SCHWAB	12/26/2012	30.00		3,105.90	103.53	3,105.90	2,405.92	45.30				
G3223R108	EVEREST RE GROUP LTD	CHARLES SCHWAB	3/26/2013	25.00		3,896.75	155.87	3,896.75	3,265.40	42.75				
46625H100	JPMORGAN CHASE & CO	CHARLES SCHWAB	6/25/2013	70.00		4,093.60	58.48	4,093.60	3,647.09	53.20				
891160509	TORONTO DOMINION BANK	CHARLES SCHWAB	10/7/2009	60.00		5,654.40	94.24	5,654.40	3,721.20	190.38				
89417E109	TRAVELERS COMPANIES INC	CHARLES SCHWAB	1/16/2013	40.00		3,621.60	90.54	3,621.60	3,039.36	78.40				
949746101	WELLS FARGO & CO	CHARLES SCHWAB	6/18/2012	50.00		2,270.00	45.40	2,270.00	1,635.33	57.50				
	STOCKS - INDUSTRIAL AND MISCELLANEOUS													
88579Y101	3M COMPANY	CHARLES SCHWAB	4/20/2010	50.00		7,012.50	140.25	7,012.50	4,292.00	127.00				
00206R102	A T & T INC	CHARLES SCHWAB	6/17/2011	50.00		1,758.00	35.16	1,758.00	1,555.50	90.00				
031162100	AMGEN INCORPORATED	CHARLES SCHWAB	12/26/2012	40.00		4,563.20	114.08	4,563.20	3,478.15	75.20				
053611109	AVERY DENNISON CORP	CHARLES SCHWAB	10/16/2013	70.00		3,513.30	50.19	3,513.30	3,042.50	20.30				
058498106	BALL CORPORATION	CHARLES SCHWAB	2/13/2013	50.00		2,583.00	51.66	2,583.00	2,188.16	26.00				
075887109	BECTON DICKINSON & CO	CHARLES SCHWAB	7/9/2004	40.00		4,419.60	110.49	4,419.60	1,974.11	81.20				
09247X101	BLACKROCK INC	CHARLES SCHWAB	12/26/2012	10.00		3,164.70	316.47	3,164.70	2,067.04	67.20				
12673P105	CA INC	CHARLES SCHWAB	7/30/2012	100.00		3,365.00	33.65	3,365.00	2,447.75	100.00				
166764100	CHEVRON CORPORATION	CHARLES SCHWAB	6/30/2010	50.00		6,245.50	124.91	6,245.50	3,449.71	195.00				
17275R102	CISCO SYSTEMS INC	CHARLES SCHWAB	3/6/2012	180.00		4,037.40	22.43	4,037.40	3,521.22	91.80				
277276101	EASTGROUP PROPERTIES INC	CHARLES SCHWAB	12/26/2012	90.00		5,213.70	57.93	5,213.70	4,849.06	192.60				
G3157S106	ENSCO PLC CLASS A	CHARLES SCHWAB	10/16/2013	73.00		4,174.14	57.18	4,174.14	4,016.64	54.75				
30231G102	EXXON MOBILE CORPORATION	CHARLES SCHWAB	2/16/2006	40.00		4,048.00	101.20	4,048.00	2,411.00	98.40				
364760108	GAP INC	CHARLES SCHWAB	1/16/2013	65.00		2,540.20	39.08	2,540.20	2,141.80	32.50				
369550108	GENERAL DYNAMICS	CHARLES SCHWAB	12/26/2012	30.00		2,866.50	95.55	2,866.50	2,083.75	50.40				
370334104	GENERAL MILLS INC	CHARLES SCHWAB	12/26/2012	80.00		3,992.80	49.91	3,992.80	3,266.47	113.60				
418056107	HASBRO INC	CHARLES SCHWAB	12/29/2012	70.00		3,850.70	55.01	3,850.70	2,486.25	84.00				
431284108	HIGHWOOD PROPERTIES INC	CHARLES SCHWAB	12/26/2012	150.00		5,425.50	36.17	5,425.50	5,011.30	255.00				
44106M102	HOSPITALITY PPTYS TRUST	CHARLES SCHWAB	7/8/2013	80.00		2,162.40	27.03	2,162.40	2,136.60	76.00				
46429B689	ISHARES MSCI ETF EAFE	CHARLES SCHWAB	7/8/2013	65.00		4,004.00	61.60	4,004.00	3,761.60	50.32				
478160104	JOHNSON & JOHNSON	CHARLES SCHWAB	8/20/2013	33.00		3,022.47	91.59	3,022.47	2,984.27	43.56				
494368103	KIMBERLY-CLARK CORP	CHARLES SCHWAB	6/18/2012	70.00		7,312.20	104.46	7,312.20	5,785.35	221.90				
501044101	KROGER COMPANY	CHARLES SCHWAB	5/18/2010	118.00		4,664.54	39.53	4,664.54	2,664.11	80.37				
617477104	M S EMERGING MKTS DEBT	CHARLES SCHWAB	10/6/2008	500.00		6,510.00	13.02	6,510.00	4,825.20	500.00				
617477104	M S EMERGING MKTS DEBT	CHARLES SCHWAB	12/20/2011	870.00		11,327.40	13.02	11,327.40	12,713.11	870.00				
580135101	MCDONALDS CORP	CHARLES SCHWAB	10/6/2008	20.00		1,940.60	97.03	1,940.60	1,149.15	62.40				

58155Q103	MCKESSON CORPORATION	CHARLES SCHWAB	10/11/2011	20.00		3,228.00	161.40	3,228.00	1,466.28	16.80				
594918104	MICROSOFT CORP	CHARLES SCHWAB	10/28/2003	100.00		3,741.00	37.41	3,741.00	2,718.00	97.00				
60871R209	MOLSON COORS BREWING CLB	CHARLES SCHWAB	10/16/2013	39.00		2,189.85	56.15	2,189.85	2,035.20	12.48				
651639106	NEWMONT MINING CORP	CHARLES SCHWAB	6/18/2012	60.00		1,381.80	23.03	1,381.80	2,992.15	73.50				
651639106	NEWMONT MINING CORP	CHARLES SCHWAB	12/26/2012	75.00		1,727.25	23.03	1,727.25	3,359.20	91.88				
651639106	NEWMONT MINING CORP	CHARLES SCHWAB	7/20/2013	135.00		3,109.05	23.03	3,109.05	3,670.53	60.75				
68389X105	ORACLE CORPORATION	CHARLES SCHWAB	10/11/2011	63.00		2,410.38	38.26	2,410.38	1,956.02	15.12				
68389X105	ORACLE CORPORATION	CHARLES SCHWAB	4/12/2012	100.00		3,826.00	38.26	3,826.00	2,875.80	24.00				
717081103	PFIZER INCORPORATED	CHARLES SCHWAB	3/8/2012	100.00		3,063.00	30.63	3,063.00	2,167.78	96.00				
756109104	REALTY INCOME CORP REIT	CHARLES SCHWAB	7/30/2012	201.00		7,503.33	37.33	7,503.33	7,736.32	401.13				
827048109	SILGAN HOLDINGS INC	CHARLES SCHWAB	3/28/2013	55.00		2,641.10	48.02	2,641.10	2,635.75	23.10				
828806802	SIMON PPTY GROUP INC	CHARLES SCHWAB	9/9/2009	24.00		3,651.84	152.16	3,651.84	1,524.29	111.60				
828806802	SIMON PPTY GROUP INC	CHARLES SCHWAB	6/17/2011	15.00		2,282.40	152.16	2,282.40	1,712.25	69.75				
84610H108	SOVRAN SELF STORAGE INC REIT	CHARLES SCHWAB	9/16/2013	30.00		1,955.10	65.17	1,955.10	2,147.97	15.90				
883556102	THERMO FISHER SCIENTIFIC	CHARLES SCHWAB	12/26/2012	65.00		7,237.75	111.35	7,237.75	4,136.39	29.25				
89151E109	TOTAL S A ADR	CHARLES SCHWAB	12/26/2012	40.00		2,450.80	61.27	2,450.80	2,067.71	92.89				
913017109	UNITED TECHNOLOGIES CORP	CHARLES SCHWAB	6/30/2010	40.00		4,552.00	113.80	4,552.00	2,638.80	87.80				
922908553	VANGUARD REIT	CHARLES SCHWAB	7/8/2013	30.00		1,936.80	64.56	1,936.80	2,082.90	48.78				
92343V104	VERIZON COMMUNICATIONS	CHARLES SCHWAB	2/17/2009	50.00		2,457.00	49.14	2,457.00	1,348.83	103.75				
931142103	WAL-MART STORES INC	CHARLES SCHWAB	3/12/2010	50.00		3,934.50	78.69	3,934.50	2,706.95	70.50				
97717W315	WISDOMTREE EMERGING MKTS EQUITY INCOME FUN	CHARLES SCHWAB	7/30/2012	60.00		3,061.80	51.03	3,061.80	3,119.95	125.53				
97717W315	WISDOMTREE EMERGING MKTS EQUITY INCOME FUN	CHARLES SCHWAB	12/26/2012	40.00		2,041.20	51.03	2,041.20	2,245.35	83.69				
STOCKS - MUTUAL FUNDS														
461418337	361 MANAGED FUTURES	CHARLES SCHWAB	12/31/2013	357.47		3,920.00	10.97	3,920.00	3,920.00	-				
34984T600	ABSOLUTE STRATEGIES FUND	CHARLES SCHWAB	11/24/2008	270.03		2,962.20	10.97	2,962.20	3,020.00	-				
00203H842	AQR MGD FUTURES STRAT FD CL N	CHARLES SCHWAB	VARIOUS	332.21		3,491.57	10.51	3,491.57	3,208.85	3.73				
08375R106	ARBITRAGE FUND CLASS R	CHARLES SCHWAB	3/28/2013	192.15		2,421.14	12.60	2,421.14	2,400.00	-				
233203421	DFA EMERGING MARKETS CORE EQUITY PORTFOLIO	CHARLES SCHWAB	6/18/2012	311.94		6,070.29	19.46	6,070.29	5,551.10	123.22				
233203348	DFA INTL REAL ESTATE SECURITIES PORTFOLIO	CHARLES SCHWAB	10/31/2012	1,199.30		6,020.46	5.02	6,020.46	6,820.00	313.02				
233203629	DFA INTL SMALL COMPANY PORTFOLIO FD	CHARLES SCHWAB	8/19/2011	330.02		6,339.68	19.21	6,339.68	5,000.00	175.56				
254939382	DIREXION INDEXED CMDY STRAT FD INST CL	CHARLES SCHWAB	7/30/2012	187.03		3,602.20	19.26	3,602.20	4,000.00	-				
314172354	FEDERATED PRUDENT BEAR A	CHARLES SCHWAB	9/3/2009	1,765.25		4,660.26	2.64	4,660.26	8,900.00	-				
448108100	HUSSMAN STRATEGIC GROWTH	CHARLES SCHWAB	11/24/2008	587.83		5,813.66	9.89	5,813.66	7,020.00	65.07				
448108308	HUSSMAN STRATEGIC INTERNATIONAL EQUITY FD	CHARLES SCHWAB	8/18/2011	1,092.61		10,620.16	9.72	10,620.16	11,500.00	74.84				
577125107	MATTHEWS ASIA DIVIDEND FUND	CHARLES SCHWAB	10/11/2011	395.88		6,175.77	15.60	6,175.77	5,000.00	239.08				
72200Q182	PIMCO ALL ASSET ALL AUTHORITY FUND	CHARLES SCHWAB	VARIOUS	468.17		4,634.89	9.90	4,634.89	4,395.94	275.54				
72201F516	PIMCO EMERGING LOCAL BOND FUND	CHARLES SCHWAB	4/27/2011	2,149.90		20,058.54	9.33	20,058.54	23,120.00	1,017.40				
904199403	SCOUT INTERNATIONAL FUND	CHARLES SCHWAB	10/31/2012	202.29		7,537.33	37.26	7,537.33	6,600.00	89.05				
861728400	STONE RIDGE HIGH YIELD REINSURANCE	CHARLES SCHWAB	2/1/2013	1,041.88		10,648.05	10.22	10,648.05	10,453.61	453.61				
861728103	STONE RIDGE REINSURANCE RISK PREM	CHARLES SCHWAB	2/1/2013	411.88		4,205.31	10.21	4,205.31	4,141.57	141.57				
56166Y404	TORTOISE MLP & PIPELINE INST	CHARLES SCHWAB	7/30/2012	317.38		4,967.06	15.65	4,967.06	4,000.00	66.02				
ROUNDING														
XXX	Totals to Page 12	XXX	XXX	XXX	XXX	\$ 336,416.00	XXX	\$ 336,415.52	\$ 292,538.38	\$ 9,149.57	\$ -	\$ -	\$ -	

**ANNUAL STATEMENT FOR THE YEAR
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.