

# ANNUAL STATEMENT

RECEIVED

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OFFICE OF RISK  
ASSESSMENT

THE EASTERN OHIO MUTUAL FIRE & TORNADO INSURANCE COMPANY

For the Year Ended

December 31, 2014

OF THE CONDITION AND AFFAIRS OF THE

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

[easternohiomutual@yahoo.com](mailto:easternohiomutual@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.

Subscribed and sworn to before me, this 26th

day of February 2015

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

President  
  
Secretary

Marlene S. Bond

Kevin Luster

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)	421,201.00	0.00	421,201.00	415,811.00
2	Preferred stocks, common stocks and mutual funds (Schedule D - Part 2)	357,587.00	0.00	357,587.00	336,416.00
3	Real estate (less liens, encumbrances) (Schedule A)	10,641.00	0.00	10,641.00	11,070.00
4	Cash (Schedule E)	124,718.00	0.00	124,718.00	313,025.00
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	914,147.00	0.00	914,147.00	1,076,322.00
8	Investment income due and accrued	2,470.00	0.00	2,470.00	2,570.00
9.1	Assessments or premiums in the course of collection (including agents balances)	1,275.00	0.00	1,275.00	12,326.00
9.2	Deferred premiums, agents' balances and installments booked but deferred and not yet due	132,857.00	0.00	132,857.00	127,568.00
9.3	Earned but unbilled premiums (post assessment)		0.00	0.00	47,404.00
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	2,413.00	0.00	2,413.00	
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	13,451.00	13,451.00	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	1,066,613.00	13,451.00	1,053,162.00	1,266,190.00
	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

2014

THE EASTERN OHIO MUTUAL FIRE & TORNADO INSURANCE COMPANY

## LIABILITIES, SURPLUS AND OTHER FUNDS

		Current Year	Prior Year
1	Unpaid Losses (Underwriting Exhibit - Part 2A)	14,220.00	34,950.00
2	Unpaid loss adjustment expenses (Underwriting Exhibit - Part 2A)	0.00	
3	Commissions due and payable to agents	33,446.00	35,677.00
4	Other expenses (excluding taxes, licenses and fees)	1,985.00	2,696.00
5	Taxes, licenses and fees (excluding federal income taxes)		1,843.00
6	Current federal income taxes (including \$0 on realized capital gains (losses))		3,289.00
7	Net deferred tax liability		
8	Borrowed money and interest thereon		
9	Unearned assessment/premium reserve	433,036.00	411,639.00
10	Advance premium		
11	Ceded reinsurance premiums payable	26,588.00	21,684.00
12	Funds held by company under reinsurance treaties		
13	Amounts withheld or retained by company for account of others	27,318.00	25,842.00
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	536,593.00	537,620.00
18	Surplus as regards policyholders	516,569.00	728,570.00
19	Total liabilities and surplus	1,053,162.00	1,266,190.00
	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**

**2014**

**THE EASTERN OHIO MUTUAL FIRE & TORNADO INSURANCE COMPANY**

**STATEMENT OF INCOME**

		Current Year	Prior Year
<b>UNDERWRITING INCOME</b>			
1.1	Gross Assessments/Premiums earned	827,916.00	840,038.00
1.2	Less: Return Assessments/Premiums earned		
1.3	Direct Assessments/Premiums earned	827,916.00	840,038.00
1.4	Deduct premiums for reinsurance ceded (Reinsurance Schedule)	315,065.00	259,050.00
1.5	Add premiums received for reinsurance assumed (Reinsurance Schedule)	0.00	
1.6	Net Assessments/Premiums earned	512,851.00	580,988.00
<b>DEDUCTIONS</b>			
2	Losses incurred (Underwriting Exhibit - Part 2)	402,172.00	218,976.00
3	Loss expenses incurred (Expense Exhibit)	21,208.00	18,316.00
4	Other underwriting expenses incurred (Expense Exhibit)	368,805.00	352,689.00
5	Aggregate write-ins for underwriting deductions	0.00	0.00
6	Total underwriting deductions	792,185.00	589,981.00
7	Net underwriting gain (loss)	-279,334.00	-8,993.00
<b>INVESTMENT INCOME</b>			
8	Net investment income earned	34,936.00	20,651.00
9	Net realized capital gains (losses) less capital gains tax	-5,747.00	12,376.00
10	Net investment gain (loss)	29,189.00	33,027.00
<b>OTHER INCOME</b>			
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	29,345.00	19,427.00
14	Total other income	29,345.00	19,427.00
15	Net income, after capital gains tax and before federal income taxes	-220,800.00	43,461.00
16	Federal income taxes incurred	-3,702.00	2,533.00
17	Net income	-217,098.00	40,928.00
<b>SURPLUS ACCOUNT</b>			
18	Surplus as regards policyholders, December 31 prior year	728,570.00	680,171.00
19	Net income	-217,098.00	40,928.00
20	Change in net unrealized capital gains or (losses) less capital gains tax	11,525.00	7,354.00
21	Change in net deferred income tax		
22	Change in nonadmitted assets (Exhibit of Nonadmitted Assets)	-6,428.00	117.00
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	-212,001.00	48,399.00
26	Surplus as regards policyholders, December 31 current year	516,569.00	728,570.00
<b>DETAILS OF WRITE-INS</b>			
0501			
0502			
0503			
0599	Total Aggregate write-ins for underwriting deductions	0.00	0.00
1301	Commissions	27,481.00	19,011.00
1302	Miscellaneous	1,864.00	416.00
1303			
1304			
1399	Total Aggregate write-ins for miscellaneous income	29,345.00	19,427.00
2401			
2402			
2499	Total Aggregate write-ins for gains and losses in surplus	0.00	0.00

## ANNUAL STATEMENT FOR THE YEAR

2014

THE EASTERN OHIO MUTUAL FIRE & TORNADO INSURANCE COMPANY

## CASH FLOW STATEMENT

		Current Year	Prior Year
<b>Cash from Operations</b>			
1	Premiums/Assessments collected net of reinsurance	593,794.00	560,069.00
2	Net investment income	31,319.00	22,683.00
3	Miscellaneous income	29,345.00	19,427.00
4	Total	654,458.00	602,179.00
5	Benefit and loss related payments	444,110.00	202,342.00
6	Commissions, expenses paid and aggregate write-ins for deductions	379,589.00	338,081.00
7	Federal and foreign income taxes paid (recovered)	-4,441.00	8,000.00
8	Total	819,258.00	548,423.00
9	Net cash from operations	-164,800.00	53,756.00
<b>Cash from Investments</b>			
10	Proceeds from investments sold, matured or repaid:		
10.1	Bonds	101,519.00	15,609.00
10.2	Stocks	79,969.00	43,885.00
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	181,488.00	59,494.00
11	Cost of investments acquired (long-term only):		
11.1	Bonds	108,939.00	125,479.00
11.2	Stocks	96,056.00	63,711.00
11.3	Real estate		
11.4	Miscellaneous applications		
11.5	Total investments acquired	204,995.00	189,190.00
11.6	Net cash from investments	-23,507.00	-129,696.00
<b>Cash from Financing and Miscellaneous Sources</b>			
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
<b>RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT- TERM INVESTMENTS</b>			
14	Net change in cash, cash equivalents and short-term investments	-188,307.00	-75,940.00
15.1	Beginning of year (cash, cash equivalents and short-term investments)	313,025.00	388,965.00
15.2	End of year (cash, cash equivalents and short-term investments)	124,718.00	313,025.00

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

2014

**EXPENSE EXHIBIT**

		Current Year
	<b>Claim Adjusting:</b>	
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
	<b>Commission and Brokerage:</b>	
2.1	Direct commission and brokerage	118,868.00
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	118,868.00
3	Allowances to managers and agents	0.00
4	Advertising	1,880.00
5	Boards, bureaus and associations	6,661.00
6	Surveys and underwriting reports	28.00
7	Audit of assureds' records	0.00
	<b>Salary and related items:</b>	
8.1	Salaries	101,669.00
8.2	Payroll taxes	12,058.00
9	Employee relations and welfare	30,785.00
10	Insurance	11,820.00
11	Directors' fees	16,230.00
12	Travel and travel items	7,879.00
13	Rent and rent items	3,000.00
14	Equipment	0.00
15	Cost or depreciation of EDP equipment and software	2,871.00
16	Printing and stationery	17,752.00
17	Postage, telephone, exchange and express	7,542.00
18	Legal and auditing	18,965.00
19	Loss adjustment expenses	21,208.00
18	Investment expenses	0.00
19	<b>Totals</b>	260,348.00
	<b>Taxes, licenses and fees:</b>	
20.1	State and local insurance taxes	
20.2	Insurance department licenses and fees	1,309.00
20.3	All other (excluding federal income and real estate)	
20.4	Total taxes, licenses and fees	1,309.00
21	Real estate expenses	1,542.00
22	Real estate taxes	473.00
23	Aggregate write-ins for miscellaneous expenses	7,473.00
24	<b>Total expenses incurred (a)</b>	390,013.00
25	Less unpaid expenses - current year	35,431.00
26	Add unpaid expenses - prior year	40,215.00
27	<b>Total expenses paid</b>	394,797.00
	<b>Details of Write-Ins:</b>	
2301	Miscellaneous	7,473.00
2302		
2303		
2304		
2305		
2399	<b>Total Write-ins</b>	7,473.00

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

**ANNUAL STATEMENT FOR THE YEAR                   2014**  
**THE EASTERN OHIO MUTUAL FIRE & TORNADO INSURANCE COMPANY**

**INSURANCE IN FORCE**

		<b>Amount (dollars)</b>	<b>Number</b>
1	In force December 31 of previous year (to equal prior year's statement)	158,375,251	1,819
2	Written during the year	18,241,905	152
3	Total	176,617,156	1,971
4	Deduct those expired and cancelled	20,228,420	237
5	In force December 31 of current year	156,388,736	1,734
6	Deduct amount reinsured	0	XXX
7	Net amount in force	156,388,736	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	418,852.00		16,500.00	180.00	402,172.00
					-
					-
					-
					-
OVERFLOW AMOUNTS					
<b>Totals</b>	<b>\$ 418,852.00</b>	<b>\$ -</b>	<b>\$ 16,500.00</b>	<b>\$ 180.00</b>	<b>\$ 402,172.00</b>

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

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

1 Lines of Business	2 Direct Unpaid Losses	3 Unpaid Losses on Reinsurance Assumed	4 Deduct: Reinsurance Recoverable on Unpaid Losses	5 ** Unpaid Loss Adjustment Expenses	6 *** Net Unpaid Losses Columns 2 and 3 minus Column 4
Property	14,220.00				14,220.00
					-
					-
					-
					-
OVERFLOW AMOUNTS					
<b>Totals</b>	<b>\$ 14,220.00</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 14,220.00</b>

\*\* 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	13,451.00	7,023.00	-6,428.00
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	13,451.00	7,023.00	-6,428.00
	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		12,359.00		10,641.00	3,000.00	3,000.00
							-		
							-		
							-		
OVERFLOW AMOUNTS									
Totals	XXX	XXX	\$ 23,000.00	\$ -	\$ 12,359.00	\$ -	\$ 10,641.00	\$ 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 & Equipments	Various		22,532.00	9,299.00	18,380.00		13,451.00
							-
							-
							-
							-
							-
							-
							-
							-
							-
							-
OVERFLOW AMOUNTS							-
Totals	XXX	XXX	\$ 22,532.00	\$ 9,299.00	\$ 18,380.00	\$ -	\$ 13,451.00

**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 &amp; 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
	<b>BONDS - GOVERNMENT</b>						
912828RC6	US TREASURY NOTE 2.125%	8/19/2014	CHARLES SCHWAB		25,135.58	25,000.00	7.22
	<b>BONDS - POLITICAL SUBDIVISIONS OF STATES, TERRITORIES AND POSSESSIONS</b>						
054105LK5	AVON LAKE SD	7/29/2014	CHARLES SCHWAB		15,410.20	15,000.00	
360046Q66	FULTON CO GEORGIA LIBRARY	3/18/2014	CHARLES SCHWAB		25,601.25	25,000.00	231.94
49130TTN6	KY HSG CORP HSG	12/1/2014	CHARLES SCHWAB		25,803.25	25,000.00	
	<b>BONDS - INDUSTRIAL AND MISCELLANEOUS</b>						
05948XPZ8	BOA MTG SECURITIES REMIC 5.00%	1/17/2014	CHARLES SCHWAB		16,989.38	17,000.00	51.94
	<b>STOCKS - BANKS, TRUSTS AND INSURANCE COMPANIES</b>						
744320102	PRUDENTIAL FINANCIAL INC	1/6/2014	CHARLES SCHWAB	40.00	3,644.82		
	<b>STOCKS - INDUSTRIAL AND MISCELLANEOUS</b>						
035710409	ANNALY CAPITAL MGMT REIT	6/3/2014	CHARLES SCHWAB	238.00	2,791.27		
25490A309	DIRECTV	4/28/2014	CHARLES SCHWAB	39.00	2,990.70		
369550108	GENERAL DYNAMICS	11/10/2014	CHARLES SCHWAB	20.00	2,827.80		
40414L109	H C P INC REIT	1/29/2014	CHARLES SCHWAB	55.00	2,149.95		
406216101	HALLIBURTON CO HLDG CO	12/1/2014	CHARLES SCHWAB	101.00	4,163.98		
464288588	ISHARES TRUST MBS ETF - MBB	6/25/2014	CHARLES SCHWAB	50.00	5,420.50		
464288588	ISHARES TRUST MBS ETF - MBB	9/3/2014	CHARLES SCHWAB	121.00	13,105.39		
478366107	JOHNSON CONTROLS	8/5/2014	CHARLES SCHWAB	104.00	4,938.15		
73936T524	POWERSHS EXCH TRAD FD TR	11/4/2014	CHARLES SCHWAB	70.00	2,024.32		
74347R826	PROSHARES SHORT RUSSELL 2000	4/7/2014	CHARLES SCHWAB	145.00	2,477.94		
74347R503	PROSHARES SHORT S&P 500	4/7/2014	CHARLES SCHWAB	200.00	4,992.80		
800013104	SANDERSON FARMS INC	12/1/2014	CHARLES SCHWAB	34.00	2,925.26		
808524730	SCHWAB FNDML EMERG MKTS LG CO	10/9/2014	CHARLES SCHWAB	210.00	5,488.04		
	<b>STOCKS - MUTUAL FUNDS</b>						
34984T642	ABSOLUTE CREDIT OPPORTUNITY FD INST	VARIOUS	CHARLES SCHWAB	266.19	3,020.00		
00203H461	AQR MGD FUTURES STRAT HV FD CL I	VARIOUS	CHARLES SCHWAB	379.38	3,920.00		
233203421	DFA EMERGING MARKETS CORE EQUITY PORTFOLIO	VARIOUS	CHARLES SCHWAB	165.20	3,020.00		
233203611	DFA EMERGING MARKETS SMALL CAP PORT INSTL	VARIOUS	CHARLES SCHWAB	129.99	2,820.00		
413838202	OAKMARK INTL FD CLASS I	VARIOUS	CHARLES SCHWAB	188.68	5,000.00		

861728400	STONE RIDGE HIGH YIELD REINSURANCE-SHRIX	VARIOUS	CHARLES SCHWAB	952.05	9,609.60			
861728798	STONE RIDGE INTL DEV MKTS VARIANCE	VARIOUS	CHARLES SCHWAB	440.00	4,420.00			
861728103	STONE RIDGE REINSURANCE RISK PREM-SREIX	VARIOUS	CHARLES SCHWAB	38.50	390.51			
861729101	STONE RIDGE REINSURANCE RISK PREM-SRRIX	VARIOUS	CHARLES SCHWAB	373.54	3,914.55			
<b>XXX</b>	<b>Totals</b>	<b>XXX</b>	<b>XXX</b>	<b>XXX</b>	<b>\$ 204,995.24</b>	<b>\$ 107,000.00</b>	<b>\$ 291.10</b>	

\*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 &amp; 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	2 Description	3	4	5	6	7	8	9	10	11	12	13	14	15
Cusip #	Give complete and accurate description of each bond and stock. If bonds are serial issues give amounts maturing each year. Companies may at their option summarize all bonds of the same issue called, matured or redeemed during the year and omit dates under column (3).	Date Sold	Name of Purchaser (If matured or called under redemption option, so state and give price at which called.)	No. of Shares of Stock	Consideration (Excluding Accrued Interest on Bonds)	Par Value of Bonds	Cost to Company (Excluding Accrued Interest on Bonds)	Book Value at Date of Sale	Increase, By Adjustment in Book Value During Year	Decrease, By Adjustment in Book Value During Year	Profit on Sale	Loss on Sale	Interest on Bonds Received During Year (including accrued interest on bonds sold)	Dividends on Stocks Received During Year (Including accrued dividends on stocks sold)
	<b>BONDS - POLITICAL SUBDIVISIONS OF STATES, TERRITORIES AND POSSESSIONS</b>													
87347H29	BETHLEHEM PA 5.650%	11/25/2014	CHARLES SCHWAB		20,000.00	20,000.00	20,640.80	20,550.41			-	550.41	1,205.33	
88805AP3	TOBACCO SETTLEMENT 6.50%	5/22/2014	CHARLES SCHWAB	9,775.00	10,000.00	8,586.70	9,144.04				630.96	-	319.58	
	<b>BONDS - SPECIAL REVENUE AND SPECIAL ASSESSMENT OBLIGATIONS</b>													
128F4X89	FHLMC D65203	VARIOUS	CHARLES SCHWAB	37.48			44.94				-	7.46		
16202EAY5	GNMA II 003623	VARIOUS	CHARLES SCHWAB	990.75			991.64				-	0.89		
16202EFA2	GNMA II 003761	VARIOUS	CHARLES SCHWAB	1,385.51			1,403.90				-	18.39		
16202EKX6	GNMA II 003910	VARIOUS	CHARLES SCHWAB	849.53			855.29				-	5.76		
162502EPM5	GNMA II 004028	VARIOUS	CHARLES SCHWAB	1,023.09			1,026.90				-	3.81		
16202FWD4	GNMA II 005144	VARIOUS	CHARLES SCHWAB	2,962.56			3,051.16				-	88.60		
16223HQ42	GNMA PL 308375	VARIOUS	CHARLES SCHWAB	298.40			221.40				77.00	-		
	<b>BONDS - INDUSTRIAL AND MISCELLANEOUS</b>													
15949AQ78	BOA MTG SECURITIES REMIC 5.250%	8/20/2014	CHARLES SCHWAB	13,814.05	18,000.00	14,305.03	14,305.03				-	490.98	490.88	
15948XPZ8	BOA MTG SECURITIES REMIC 5.00%	VARIOUS	CHARLES SCHWAB	407.81			407.56				0.25	-		
04221AM5	HILTON LITTLE ROCK LLC	8/28/2014	CHARLES SCHWAB	10,882.00	25,000.00	25,025.00	18,561.55				-	7,679.55	3,937.15	
6111J5U4	RESIDENTIAL FUND 4.75%	7/30/2014	CHARLES SCHWAB	10,956.00	11,000.00	11,000.00	11,000.00				-	44.00	348.15	
02349AA8	SANTA MARIA LANDFILL 8.750%	2/24/2014	CHARLES SCHWAB	20,000.00	20,000.00	19,900.00	19,954.85				45.15	-	918.75	
	<b>STOCKS - PUBLIC UTILITIES</b>													
25896100	CMS ENERGY CORP	12/1/2014	CHARLES SCHWAB	3,327.03			1,968.30	1,968.30			1,358.73	-		108.00
	<b>STOCKS - BANKS, TRUSTS, AND INSURANCE COMPANIES</b>													
60070K103	ACE LIMITED	1/6/2014	CHARLES SCHWAB	3,017.76			2,405.92	2,405.92			611.84	-		
	<b>STOCKS - INDUSTRIAL AND MISCELLANEOUS</b>													
31162100	AMGEN INCORPORATED	9/3/2014	CHARLES SCHWAB	2,061.27			1,304.31	1,304.31			756.96	-		27.45
53611109	AVERY DENNISON	12/1/2014	CHARLES SCHWAB	3,407.99			3,042.50	3,042.50			365.49	-		93.80
75887109	BECTON DICKINSON & CO	12/1/2014	CHARLES SCHWAB	2,099.07			740.29	740.29			1,358.78	-		24.53
9247C101	BLACKROCK INC	6/3/2014	CHARLES SCHWAB	3,080.04			2,067.04	2,067.04			1,013.00	-		19.30
2673P105	CA INC	4/28/2014	CHARLES SCHWAB	2,933.23			2,447.75	2,447.75			485.48	-		25.00
7275R102	CISCO SYSTEMS INC	3/5/2014	CHARLES SCHWAB	3,934.67			3,521.22	3,521.22			413.45	-		30.60
315753106	ENSCO PLC CLASS A	12/1/2014	CHARLES SCHWAB	2,402.78			4,016.64	4,016.64			1,613.86			164.25
64760108	GAP INC	6/3/2014	CHARLES SCHWAB	2,637.66			2,141.80	2,141.80			495.86	-		27.30
69550108	GENERAL DYNAMICS	4/7/2014	CHARLES SCHWAB	3,225.86			2,083.75	2,083.75			1,142.11	-		16.80
70334104	GENERAL MILLS	12/1/2014	CHARLES SCHWAB	2,092.95			1,633.23	1,633.23			459.72	-		64.40

370334104	GENERAL MILLS INC	3/5/2014	CHARLES SCHWAB		2,018.20		1,633.24	1,633.24				384.96	-			15.20
40650V100	HALYARD HEALTH INC	11/3/2014	CHARLES SCHWAB		22.90		17.16	17.16				5.74	-			
40650V100	HALYARD HEALTH INC	11/21/2014	CHARLES SCHWAB		221.38		164.72	164.72				56.66	-			
418056107	HASBRO INC	8/5/2014	CHARLES SCHWAB		3,480.72		2,486.25	2,486.25				994.47	-			88.20
44106M102	HOSPITALITY PPTYS TRUST	3/4/2014	CHARLES SCHWAB		2,149.68		2,136.60	2,136.60				13.08	-			38.40
494368103	KIMBERLY-CLARK CORP	6/25/2014	CHARLES SCHWAB		1,877.76		1,405.01	1,405.01				472.75	-			28.05
617477104	M S EMERGING MKTS DEBY	11/4/2014	CHARLES SCHWAB		5,887.07		4,825.20	4,825.20				1,061.87	-			572.05
647477104	M S EMERGING MKTS DEBY	11/4/2014	CHARLES SCHWAB		10,243.50		12,713.11	12,713.11				-	2,469.61			995.38
74347R826	PROSHARES SHORT RUSSELL 2000	10/9/2014	CHARLES SCHWAB		2,538.00		2,477.94	2,477.94				60.06	-			
74347R503	PROSHARES SHORT S & P 500	10/9/2014	CHARLES SCHWAB		4,657.74		4,992.80	4,992.80				-	335.06			
756109104	REALTY INCOME CORP REIT	12/12/2014	CHARLES SCHWAB		2,094.24		1,732.01	1,732.01				362.23	-			98.62
902681105	UGI CORP	9/8/2014	CHARLES SCHWAB		18.19		10.92	10.92				7.27	-			
828806109	WASHINGTON PRIME GROUP	6/3/2014	CHARLES SCHWAB		228.37		91.21	91.21				137.16	-			
828806109	WASHINGTON PRIME GROUP	6/3/2014	CHARLES SCHWAB		133.22		95.63	95.63				37.59	-			
828806109	WASHINGTON PRIME GROUP INC	5/28/2014	CHARLES SCHWAB		9.94		6.83	6.83				3.11	-			
97717W315	WISDOMTREE EMERGING MKTS EQUITY INC	10/9/2014	CHARLES SCHWAB		2,840.41		3,119.95	3,119.95				-	279.54			112.95
97717W315	WISDOMTREE EMERGING MKTS EQUITY INC	10/9/2014	CHARLES SCHWAB		1,893.60		2,245.35	2,245.35				-	351.75			75.29
STOCKS - MUTUAL FUNDS																
00203H842	AQR MGD FUTURES STRAT FD CL N	1/30/2014	CHARLES SCHWAB		3,405.19		3,208.85	3,208.85				196.34	-			
448108308	HUSSMAN STRATEGIC INTL EQUITY FD	2/13/2014	CHARLES SCHWAB		8,400.00		9,233.13	9,233.13				-	833.13			
XXX	<b>Totals</b>	XXX	XXX	XXX	\$ 179,722.60	\$104,000.00	\$ 179,426.19	\$ 181,487.33	\$ -	\$ -	\$ 13,008.07	\$ 14,772.80	\$ 7,219.84	\$ 2,625.57		

## REINSURANCE SCHEDULE

Reinsurance Ceded and Reinsurance Assumed

\*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
<b>Officers/Employees:</b>								
1) Marlene S. Bond	President	9,993.29			4,125.00			\$ 14,118.29
2) Kevin Luster	Secretary / Treasurer	48,453.45			2,155.00			\$ 50,608.45
3)								\$ -
4)								\$ -
5)								\$ -
<b>Directors:</b>								
William M. Bennett	Director				2,155.00			\$ 2,155.00
John Reid	Director				2,935.00			\$ 2,935.00
Jeffrey T. Tucker	Director				3,115.00			\$ 3,115.00
Marydell Galloway	Director				963.91			\$ 963.91
								\$ -
								\$ -
								\$ -
								\$ -
								\$ -
								\$ -
								\$ -
								\$ -
								\$ -
<b>Totals</b>	XXXX	\$ 58,446.74	\$ -	\$ -	\$ 15,448.91	\$ -	\$ -	\$ 73,895.65

## **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			
2. What is the largest risk assumed and retained:			\$3,000,000				
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.		Kevin Luster - 250,000					
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.							
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.		1734					
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?			
11. State as of what date the latest examination of the Company was made by the Ohio Department of Insurance.		12/31/2013					
12. How many assessments were made during the year?		Various	Date of last assessment		12/31/2014		
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		\$24.00					
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	None	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**

2014

**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 *
<b>OPEN DEPOSITORIES:</b>				
US Bank 819 Wheeling Avenue Cambridge, OH 43725				27,621.00
PNC Bank 8800 Tinicum Boulevard Philadelphia, PA 19153	CHKG			26,851.00
	CHKG			18,644.00
Charles Schwab Cash Reserve Account Foster & Motley Inc. 6725 Miami Ave. Ste 200 Cincinnati, OH 45248-3158	MMKT-VAR			51,502.00
Cash on Hand				100.00
OVERFLOW AMOUNTS	xxxx	0.00	0.00	0.00
<b>Total</b>	xxxx	\$ -	\$ -	\$ 124,718.00

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

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

**2014**

**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.

**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	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

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 Dividends Amount Due and Accrued Dec. 31	14 Increase, by Adjustment, in Book Value During Year	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		8,291.00	276.37	8,291.00	300.00					
302681105	STOCKS - PUBLIC UTILITIES													
302681105	U G I CORPORATION	CHARLES SCHWAB	10/7/2009	105.00		3,987.90	37.98	3,987.90	1,729.89	83.05				
302681105	U G I CORPORATION	CHARLES SCHWAB	12/26/2012	97.00		3,684.06	37.98	3,684.06	2,117.68	77.00				
33223R108	STOCKS - BANKS, TRUSTS AND INSURANCE COMPANIES													
46625H100	EVEREST RE GROUP LTD	CHARLES SCHWAB	3/26/2013	25.00		4,257.50	170.30	4,257.50	3,265.40	80.00				
744320102	JPMORGAN CHASE & CO	CHARLES SCHWAB	6/25/2013	70.00		4,380.60	62.58	4,380.60	3,647.09	109.20				
391160509	PRUDENTIAL FINANCIAL INC	CHARLES SCHWAB	1/6/2014	40.00		3,618.40	90.46	3,618.40	3,644.82	86.80				
39417E109	TORONTO DOMINION BANK	CHARLES SCHWAB	10/7/2009	120.00		5,733.60	47.78	5,733.60	3,721.20	199.38				
349746101	TRAVELERS COMPANIES INC	CHARLES SCHWAB	1/16/2013	40.00		4,234.00	105.85	4,234.00	3,039.36	86.00				
349746101	WELLS FARGO & CO	CHARLES SCHWAB	6/18/2012	50.00		2,741.00	54.82	2,741.00	1,635.33	67.50				
38579Y101	STOCKS - INDUSTRIAL AND MISCELLANEOUS													
00206R102	3M COMPANY	CHARLES SCHWAB	4/20/2010	50.00		8,216.00	164.32	8,216.00	4,292.00	171.00				
031162100	A T & T INC.	CHARLES SCHWAB	6/17/2011	50.00		1,679.50	33.59	1,679.50	1,555.50	92.00				
035710409	AMGEN INCORPORATED	CHARLES SCHWAB	12/26/2012	25.00		3,982.25	159.29	3,982.25	2,173.84	61.00				
058498106	ANALY CAPITAL MGMT REIT	CHARLES SCHWAB	6/3/2014	238.00		2,572.78	10.81	2,572.78	2,791.27	142.80				
075887109	BALL CORPORATION	CHARLES SCHWAB	2/13/2013	50.00		3,408.50	68.17	3,408.50	2,188.16	26.00				
166764100	BECTON DICKINSON & CO	CHARLES SCHWAB	7/9/2004	25.00		3,479.00	139.16	3,479.00	1,233.82	55.87				
25490A309	CHEVRON CORPORATION	CHARLES SCHWAB	6/30/2010	50.00		5,609.00	112.18	5,609.00	3,449.71	210.50				
277276101	DIRECTV	CHARLES SCHWAB	4/28/2014	39.00		3,381.30	86.70	3,381.30	2,990.70	-				
30231C102	EASTGROUP PROPERTIES INC	CHARLES SCHWAB	12/26/2012	90.00		5,698.80	63.32	5,698.80	4,849.06	199.80				
369550108	EXXON MOBILE CORPORATION	CHARLES SCHWAB	2/16/2006	40.00		3,698.00	92.45	3,698.00	2,411.00	108.00				
40414L109	GENERAL DYNAMICS	CHARLES SCHWAB	11/10/2014	20.00		2,752.40	137.62	2,752.40	2,827.80	-				
406216101	H C P INC REIT	CHARLES SCHWAB	1/29/2014	55.00		2,421.65	44.03	2,421.65	2,149.95	119.92				
41284108	HALLIBURTON CO HLDG CO	CHARLES SCHWAB	12/1/2014	101.00		3,972.33	39.33	3,972.33	4,163.98	18.18				
46429B689	HIGHWOOD PROPERTIES INC	CHARLES SCHWAB	12/26/2012	150.00		6,642.00	44.28	6,642.00	5,011.30	255.00				
464288588	ISHARES MSCI ETF EAFE	CHARLES SCHWAB	7/8/2013	65.00		4,010.50	61.70	4,010.50	3,761.60	142.99				
464288588	ISHARES TRUST MBS ETF	CHARLES SCHWAB	6/25/2014	50.00		5,466.00	109.32	5,466.00	5,420.50	57.15				
478160104	ISHARES TRUST MBS ETF	CHARLES SCHWAB	9/3/2014	121.00		13,227.72	109.32	13,227.72	13,105.39	93.02				
478366107	JOHNSON & JOHNSON	CHARLES SCHWAB	8/20/2013	33.00		3,450.81	104.57	3,450.81	2,984.27	91.08				
494368103	JOHNSON CONTROLS	CHARLES SCHWAB	8/5/2014	104.00		5,027.36	48.34	5,027.36	4,938.15	22.88				
501044101	KIMBERLY-CLARK CORP	CHARLES SCHWAB	6/18/2012	53.00		6,123.62	115.54	6,123.62	4,198.46	190.77				
580135101	KROGER COMPANY	CHARLES SCHWAB	5/18/2010	118.00		7,576.78	64.21	7,576.78	2,664.11	80.24				
581550103	MCDONALDS CORP	CHARLES SCHWAB	10/6/2008	20.00		1,874.00	93.70	1,874.00	1,149.15	65.60				
594018104	MCKESSON CORPORATION	CHARLES SCHWAB	10/11/2011	20.00		4,151.60	207.58	4,151.60	1,466.28	19.20				
59871R209	MICROSOFT CORP	CHARLES SCHWAB	10/28/2003	100.00		4,645.00	46.45	4,645.00	2,718.00	115.00				
551639106	MOLSON COORS BREWING CLB	CHARLES SCHWAB	10/16/2013	39.00		2,906.28	74.52	2,906.28	2,035.20	57.72				
551639106	NEWMONT MINING CORP	CHARLES SCHWAB	6/18/2012	60.00		1,134.00	18.90	1,134.00	2,992.15	13.50				
551639106	NEWMONT MINING CORP	CHARLES SCHWAB	12/26/2012	75.00		1,417.50	18.90	1,417.50	3,359.20	16.89				
551639106	NEWMONT MINING CORP	CHARLES SCHWAB	7/20/2013	135.00		2,551.50	18.90	2,551.50	3,670.53	30.36				

68389X105	ORACLE CORPORATION	CHARLES SCHWAB	10/11/2011	63.00		2,833.11	44.97	2,833.11	1,956.02	30.24			
68389X105	ORACLE CORPORATION	CHARLES SCHWAB	4/12/2012	100.00		4,497.00	44.97	4,497.00	2,875.80	48.00			
717081103	PFIZER INCORPORATED	CHARLES SCHWAB	3/8/2012	100.00		3,115.00	31.15	3,115.00	2,167.78	104.00			
73936T524	POWERSHS EXCH TRAD FD TR	CHARLES SCHWAB	11/4/2014	70.00		1,971.20	28.16	1,971.20	2,024.32	15.40			
756109104	REALTY INCOME CORP REIT	CHARLES SCHWAB	7/30/2012	156.00		7,442.76	47.71	7,442.76	6,004.31	341.90			
800013104	SANDERSON FARMS INC	CHARLES SCHWAB	12/1/2014	34.00		2,856.85	84.03	2,856.85	2,925.26	-			
808524730	SCHWAB FNDMLT EMERG MKTS LG CO	CHARLES SCHWAB	10/9/2014	210.00		4,918.20	23.42	4,918.20	5,488.04	66.72			
827048109	SILGAN HOLDINGS INC	CHARLES SCHWAB	3/28/2013	55.00		2,948.00	53.60	2,948.00	2,635.75	33.00			
828806802	SIMON PPTY GROUP INC	CHARLES SCHWAB	9/9/2009	24.00		4,370.64	182.11	4,370.64	1,433.08	123.60			
828806802	SIMON PPTY GROUP INC	CHARLES SCHWAB	6/17/2011	15.00		2,731.65	182.11	2,731.65	1,609.79	77.25			
84610H108	SOVRAN SELF STORAGE INC REIT	CHARLES SCHWAB	9/16/2013	30.00		2,616.60	87.22	2,616.60	2,147.97	81.60			
883556102	THERMO FISHER SCIENTIFIC	CHARLES SCHWAB	12/26/2012	65.00		8,143.85	125.29	8,143.85	4,136.39	39.00			
89151E109	TOTAL S A ADR	CHARLES SCHWAB	12/26/2012	40.00		2,048.00	51.20	2,048.00	2,067.71	128.57			
913017109	UNITED TECHNOLOGIES CORP	CHARLES SCHWAB	6/30/2010	40.00		4,600.00	115.00	4,600.00	2,638.80	94.40			
922908553	VANGUARD REIT	CHARLES SCHWAB	7/8/2013	30.00		2,430.00	81.00	2,430.00	2,082.90	87.57			
92343V104	VERIZON COMMUNICATIONS	CHARLES SCHWAB	2/17/2009	50.00		2,339.00	46.78	2,339.00	1,348.83	107.00			
931142103	WAL-MART STORES INC	CHARLES SCHWAB	3/12/2010	50.00		4,294.00	85.88	4,294.00	2,706.95	95.50			
STOCKS - MUTUAL FUNDS													
461418337	361 MANAGED FUTURES	CHARLES SCHWAB	VARIOUS	357.47		3,996.51	11.18	3,996.51	3,920.00	2.61			
34984T642	ABSOLUTE CREDIT OPPORTUNITY FD INST	CHARLES SCHWAB	VARIOUS	266.19		2,624.66	9.86	2,624.66	3,020.00	-			
34984T600	ABSOLUTE STRATEGIES FUND	CHARLES SCHWAB	VARIOUS	270.03		2,994.60	11.09	2,994.60	3,020.00	-			
00203H461	AQR MGD FUTURES STRAT HV FD CLI	CHARLES SCHWAB	VARIOUS	379.38		4,260.40	11.23	4,260.40	3,920.00	356.18			
08375R106	ARBITRAGE FUND CLASS R	CHARLES SCHWAB	VARIOUS	192.15		2,449.96	12.75	2,449.96	2,400.00	-			
233203421	DFA EMERGING MARKETS CORE EQUITY PORTFOLIO	CHARLES SCHWAB	VARIOUS	477.14		9,027.39	18.92	9,027.39	8,571.10	183.65			
233203611	DFA EMERGING MARKETS SMALL CAP PORT INSTL	CHARLES SCHWAB	VARIOUS	129.99		2,585.52	19.89	2,585.52	2,820.00	29.52			
233203348	DFA INTL REAL ESTATE SECURITIES PORTFOLIO	CHARLES SCHWAB	VARIOUS	1,199.30		6,284.31	5.24	6,284.31	6,820.00	397.03			
233203629	DFA INTL SMALL COMPANY PORTFOLIO FD	CHARLES SCHWAB	VARIOUS	330.02		5,603.74	16.98	5,603.74	5,000.00	165.83			
254939382	DIREXION INDEXED CMDY STRAT FD INST CL	CHARLES SCHWAB	VARIOUS	187.03		3,243.10	17.34	3,243.10	4,000.00	-			
314172354	FEDERATED PRUDENT BEAR A	CHARLES SCHWAB	VARIOUS	1,765.25		3,954.16	2.24	3,954.16	8,900.00	-			
448108100	HUSSMAN STRATEGIC GROWTH	CHARLES SCHWAB	VARIOUS	587.83		5,278.73	8.98	5,278.73	7,020.00	40.85			
448108308	HUSSMAN STRATEGIC INTERNATIONAL EQUITY FD	CHARLES SCHWAB	VARIOUS	229.90		2,057.64	8.95	2,057.64	2,266.87	20.81			
577125107	MATTHEWS ASIA DIVIDEND FUND	CHARLES SCHWAB	VARIOUS	395.88		6,041.17	15.26	6,041.17	5,000.00	119.85			
413838202	OAKMARK INTL FD CLASS I	CHARLES SCHWAB	VARIOUS	188.68		4,403.77	23.34	4,403.77	5,000.00	123.42			
72200Q182	PIMCO ALL ASSET ALL AUTHORITY FUND	CHARLES SCHWAB	VARIOUS	468.17		4,274.40	9.13	4,274.40	4,395.94	257.42			
72201F516	PIMCO EMERGING LOCAL BOND FUND	CHARLES SCHWAB	VARIOUS	2,149.90		17,887.14	8.32	17,887.14	23,120.00	990.89			
904199403	SCOUT INTERNATIONAL FUND	CHARLES SCHWAB	VARIOUS	202.29		6,592.63	32.59	6,592.63	6,600.00	105.09			
861728400	STONE RIDGE HIGH YIELD REINSURANCE	CHARLES SCHWAB	VARIOUS	1,993.94		20,059.02	10.06	20,059.02	20,063.21	1,089.60			
861728798	STONE RIDGE INTL DEV MKTS VARIANCE	CHARLES SCHWAB	VARIOUS	440.00		4,254.80	9.67	4,254.80	4,420.00	176.25			
861728103	STONE RIDGE REINSURANCE RISK PREM-SREIX	CHARLES SCHWAB	VARIOUS	450.38		4,517.35	10.03	4,517.35	4,532.08	390.51			
861729101	STONE RIDGE REINSURANCE RISK PREM-SRRIX	CHARLES SCHWAB	VARIOUS	373.54		3,798.94	10.17	3,798.94	3,914.55	314.55			
56166Y404	TORTOISE MLP & PIPELINE INST	CHARLES SCHWAB	VARIOUS	317.38		5,236.84	16.50	5,236.84	4,000.00	72.18			
ROUNDING													
XXX	Totals to Page 12	XXX	XXX	XXX	XXX	\$ 357,587.00	XXX	\$ 357,586.88	\$ 308,625.30	\$ 9,555.39	\$ -	\$ -	\$ -

**ANNUAL STATEMENT FOR THE YEAR  
THE EASTERN OHIO MUTUAL FIRE & TORNADO INSURANCE COMPANY  
OVERFLOW PAGE FOR SCHEDULE E  
SCHEDULE E - CASH or CASH EQUIVALENTS**

2014

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

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