

ANNUAL STATEMENT

For the Year Ended

December 31, 2015

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

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 25th

day of February 2016

Nancy J. Groh

Notary Public
NANCY J. GROH
NOTARY PUBLIC • STATE OF OHIO
Recorded in Guernsey County
My commission expires Jan. 2, 2021

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)	343,604.00	0.00	343,604.00	421,201.00
2	Preferred stocks, common stocks and mutual funds (Schedule D - Part 2)	347,458.00	4,841.00	342,617.00	357,587.00
3	Real estate (less liens, encumbrances) (Schedule A)	10,213.00	0.00	10,213.00	10,641.00
4	Cash (Schedule E)	200,584.00	11,894.00	188,690.00	105,250.00
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	901,859.00	16,735.00	885,124.00	894,679.00
8	Investment income due and accrued	3,487.00	0.00	3,487.00	2,470.00
9.1	Assessments or premiums in the course of collection (including agents balances)	6,403.00	0.00	6,403.00	1,275.00
9.2	Deferred premiums, agents' balances and installments booked but deferred and not yet due	103,499.00	0.00	103,499.00	132,857.00
9.3	Earned but unbilled premiums (post assessment)		0.00	0.00	
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	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	10,199.00	10,199.00	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	1,025,447.00	26,934.00	998,513.00	1,033,694.00
	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

2015

THE EASTERN OHIO MUTUAL FIRE & TORNADO INSURANCE COMPANY

LIABILITIES, SURPLUS AND OTHER FUNDS

		Current Year	Prior Year
1	Unpaid Losses (Underwriting Exhibit - Part 2A)	26,000.00	16,268.00
2	Unpaid loss adjustment expenses (Underwriting Exhibit - Part 2A)	0.00	
3	Commissions due and payable to agents	24,206.00	33,446.00
4	Other expenses (excluding taxes, licenses and fees)	13,522.00	14,635.00
5	Taxes, licenses and fees (excluding federal income taxes)		
6	Current federal income taxes (including \$0 on realized capital gains (losses))	466.00	
7	Net deferred tax liability		
8	Borrowed money and interest thereon		
9	Unearned assessment/premium reserve	381,485.00	433,036.00
10	Advance premium		
11	Ceded reinsurance premiums payable	23,554.00	26,588.00
12	Funds held by company under reinsurance treaties		
13	Amounts withheld or retained by company for account of others	10,054.00	27,318.00
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	479,287.00	551,291.00
18	Surplus as regards policyholders	519,226.00	482,403.00
19	Total liabilities and surplus	998,513.00	1,033,694.00
	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	768,838.00	827,916.00
1.2	Less: Return Assessments/Premiums earned		
1.3	Direct Assessments/Premiums earned	768,838.00	827,916.00
1.4	Deduct premiums for reinsurance ceded (Reinsurance Schedule)	278,733.00	315,065.00
1.5	Add premiums received for reinsurance assumed (Reinsurance Schedule)	0.00	
1.6	Net Assessments/Premiums earned	490,105.00	512,851.00
DEDUCTIONS			
2	Losses incurred (Underwriting Exhibit - Part 2)	123,397.00	404,220.00
3	Loss expenses incurred (Expense Exhibit)	18,333.00	21,208.00
4	Other underwriting expenses incurred (Expense Exhibit)	345,579.00	381,455.00
5	Aggregate write-ins for underwriting deductions	0.00	0.00
6	Total underwriting deductions	487,309.00	806,883.00
7	Net underwriting gain (loss)	2,796.00	-294,032.00
INVESTMENT INCOME			
8	Net investment income earned	19,487.00	34,936.00
9	Net realized capital gains (losses) less capital gains tax	6,100.00	-5,747.00
10	Net investment gain (loss)	25,587.00	29,189.00
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	23,902.00	29,345.00
14	Total other income	23,902.00	29,345.00
15	Net income, after capital gains tax and before federal income taxes	52,285.00	-235,498.00
16	Federal income taxes incurred	697.00	-3,702.00
17	Net income	51,588.00	-231,796.00
SURPLUS ACCOUNT			
18	Surplus as regards policyholders, December 31 prior year	482,403.00	728,570.00
19	Net income	51,588.00	-231,796.00
20	Change in net unrealized capital gains or (losses) less capital gains tax	-20,750.00	11,525.00
21	Change in net deferred income tax		
22	Change in nonadmitted assets (Exhibit of Nonadmitted Assets)	5,985.00	-25,896.00
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	36,823.00	-246,167.00
26	Surplus as regards policyholders, December 31 current year	519,226.00	482,403.00
DETAILS OF WRITE-INS			
0501			
0502			
0503			
0599	Total Aggregate write-ins for underwriting deductions	0.00	0.00
1301	Commissions	23,902.00	27,481.00
1302	Miscellaneous		1,864.00
1303			
1304			
1399	Total Aggregate write-ins for miscellaneous income	23,902.00	29,345.00
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	442,486.00	593,794.00
2	Net investment income	27,335.00	31,319.00
3	Miscellaneous income	23,902.00	29,345.00
4	Total	493,723.00	654,458.00
5	Benefit and loss related payments	131,998.00	444,110.00
6	Commissions, expenses paid and aggregate write-ins for deductions	349,519.00	379,589.00
7	Federal and foreign income taxes paid (recovered)	-2,182.00	-4,441.00
8	Total	479,335.00	819,258.00
9	Net cash from operations	14,388.00	-164,800.00
Cash from Investments			
10	Proceeds from investments sold, matured or repaid:		
10.1	Bonds	210,213.00	101,519.00
10.2	Stocks	138,180.00	79,969.00
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	348,393.00	181,488.00
11	Cost of investments acquired (long-term only):		
11.1	Bonds	135,381.00	108,939.00
11.2	Stocks	143,960.00	96,056.00
11.3	Real estate		
11.4	Miscellaneous applications		
11.5	Total investments acquired	279,341.00	204,995.00
11.6	Net cash from investments	69,052.00	-23,507.00
Cash from Financing and Miscellaneous Sources			
12.1	Borrowed funds (cash provided/applied)		
12.2	Other cash provided (applied)		-19,468.00
13	Net cash from financing and miscellaneous sources	0.00	-19,468.00
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT- TERM INVESTMENTS			
14	Net change in cash, cash equivalents and short-term investments	83,440.00	-207,775.00
15.1	Beginning of year (cash, cash equivalents and short-term investments)	105,250.00	313,025.00
15.2	End of year (cash, cash equivalents and short-term investments)	188,690.00	105,250.00

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

2015

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	95,421.00
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	95,421.00
3	Allowances to managers and agents	0.00
4	Advertising	761.00
5	Boards, bureaus and associations	5,518.00
6	Surveys and underwriting reports	541.00
7	Audit of assureds' records	0.00
8.1	Salary and related items: Salaries	101,830.00
8.2	Payroll taxes	12,201.00
9	Employee relations and welfare	30,531.00
10	Insurance	12,113.00
11	Directors' fees	11,418.00
12	Travel and travel items	5,423.00
13	Rent and rent items	3,000.00
14	Equipment	0.00
15	Cost or depreciation of EDP equipment and software	3,252.00
16	Printing and stationery	14,624.00
17	Postage, telephone, exchange and express	6,398.00
18	Legal and auditing	32,801.00
19	Loss adjustment expenses	18,333.00
18	Investment expenses	0.00
19	Totals	258,744.00
20.1	Taxes, licenses and fees: State and local insurance taxes	250.00
20.2	Insurance department licenses and fees	1,058.00
20.3	All other (excluding federal income and real estate)	0.00
20.4	Total taxes, licenses and fees	1,308.00
21	Real estate expenses	5,237.00
22	Real estate taxes	454.00
23	Aggregate write-ins for miscellaneous expenses	2,748.00
24	Total expenses incurred (a)	363,912.00
25	Less unpaid expenses - current year	38,194.00
26	Add unpaid expenses - prior year	48,081.00
27	Total expenses paid	373,799.00
	Details of Write-Ins:	
2301	Miscellaneous	2,748.00
2302		0.00
2303		0.00
2304		0.00
2305		0.00
2399	Total Write-ins	2,748.00

(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)	156,388,736	1,734
2	Written during the year	108	
3	Total	156,388,736	1,842
4	Deduct those expired and cancelled	19,072,157	479
5	In force December 31 of current year	137,316,579	1,363
6	Deduct amount reinsured	0	XXX
7	Net amount in force	137,316,579	XXX

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

2015

**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	126,897.00		3,500.00		123,397.00
					-
					-
					-
					-
OVERFLOW AMOUNTS					-
Totals	\$ 126,897.00	\$ -	\$ 3,500.00	\$ -	\$ 123,397.00

* 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	26,000.00				26,000.00
					-
					-
					-
					-
OVERFLOW AMOUNTS					-
Totals	\$ 26,000.00	\$ -	\$ -	\$ -	\$ 26,000.00

** 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	4,841.00		-4,841.00
3	Real estate (less liens, encumbrances)			0.00
4	Cash	11,894.00	19,468.00	7,574.00
5	Short-term investments			0.00
6	Aggregate write-ins for invested assets			0.00
7	Subtotals, cash and invested assets	16,735.00	19,468.00	2,733.00
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	10,199.00	13,451.00	3,252.00
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	26,934.00	32,919.00	5,985.00
	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

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.

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. 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?			
	N/A					
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.	1363					
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.	12/31/2013					
12. How many assessments were made during the year?	Various		Date of last assessment		12/31/2015	
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	\$36 / \$50 Rentals					
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.						

2015 ANNUAL STATEMENT OF THE EASTERN OHIO MUTUAL FIRE & TORNADO INSURANCE COMPANY

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		12,787.00		10,213.00	3,000.00	3,000.00
							-		
							-		
							-		
OVERFLOW AMOUNTS									
Totals	XXX	XXX	\$ 23,000.00	\$ -	\$ 12,787.00	\$ -	\$ 10,213.00	\$ 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		31,831.00		21,634.00		10,197.00
							-
							-
							-
							-
							-
							-
							-
							-
							-
OVERFLOW AMOUNTS							-
Totals	XXX	XXX	\$ 31,831.00	\$ -	\$ 21,634.00	\$ -	\$ 10,197.00

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

461418337	361 MANAGED FUTURES	XXXX	XXXX	CHARLES SCHWAB	430.76	4,937.00
413838202	OAKMARK INTL FD CLASS I	XXXX	XXXX	CHARLES SCHWAB	219.95	5,600.00
693391559	PIMCO EMERGING MARKETS BD INST	XXXX	XXXX	CHARLES SCHWAB	505.05	5,020.00
861728400	STONE RIDGE HIGH YIELD REINSURANCE-SHRIX	XXXX	XXXX	CHARLES SCHWAB	12.02	120.84
861728103	STONE RIDGE REINSURANCE RISK PREM-SREIX	XXXX	XXXX	CHARLES SCHWAB	1824.40	18,333.71
861729101	STONE RIDGE REINSURANCE RISK PREM-SRRIX	XXXX	XXXX	CHARLES SCHWAB	722.52	7,380.31
56166Y404	TORTOISE MLP & PIPELINE INST	XXXX	XXXX	CHARLES SCHWAB	312.18	3,017.00
Totals		XXXX	XXXX	XXXX	\$ 284,181.86	\$ 125,000.00
						\$ 1,633.87

*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 - POLITICAL SUBDIVISIONS OF STATES, TERRITORIES AND POSSESSIONS														
452252FJ3	ILLINOIS ST TOLL HWY 5.293%	4/23/2015	CHARLES SCHWAB		26,727.50	25,000.00	27,494.50	27,594.50				-	867.00	430.06
58607EBA1	MEMPHIS CENTER CITY 5.80%	3/20/2015	CHARLES SCHWAB		24,975.00	25,000.00	25,175.75	25,016.03				-	41.03	459.17
861340FE2	STOCKTON CALIF VAR 2033	10/1/2015	CHARLES SCHWAB		5,000.00	5,000.00	5,311.30	5,281.10				-	281.10	215.00
BONDS - SPECIAL REVENUE AND SPECIAL ASSESSMENT OBLIGATIONS														
3128F4X89	FHLMC D65203	VARIOUS	CHARLES SCHWAB		40.33			47.51				-	7.18	
36202EAY5	GNMA II 003623	VARIOUS	CHARLES SCHWAB		568.01			568.48				-	0.47	
36202EFA2	GNMA II 003761	VARIOUS	CHARLES SCHWAB		492.62			498.72				-	6.10	
36202EKX6	GNMA II 003910	VARIOUS	CHARLES SCHWAB		562.02			565.62				-	3.60	
36202EPM5	GNMA II 004028	VARIOUS	CHARLES SCHWAB		559.84			561.79				-	1.95	
36202FWD4	GNMA II 005144	VARIOUS	CHARLES SCHWAB		2,904.07			2,986.92				-	82.85	
36223HQ42	GNMA PL 308375	VARIOUS	CHARLES SCHWAB		36.79			29.20				7.59	-	
BONDS - INDUSTRIAL AND MISCELLANEOUS														
064207UV3	BANK OF OKLAHOMA FLT 2017 5.75%	5/15/2017	CHARLES SCHWAB		24,502.50	25,000.00	25,025.00	25,008.78				-	506.28	69.45
05948XPZ8	BOA MTG SECURITIES REMIC 5.00%	3/20/2015	CHARLES SCHWAB		17,058.44	16,592.00	16,989.38	16,582.46				475.98	-	269.16
12669FZK2	CWMBS INC 5.50%	3/20/2015	CHARLES SCHWAB		25,156.25	25,000.00	25,335.93	25,301.64				-	145.39	435.41
61745MZY2	MORGAN STANLEY REMIC 5.50%	3/20/2015	CHARLES SCHWAB		25,212.50	25,000.00	25,500.00	25,451.74				-	239.24	435.41
67059TAC9	NUSTAR LOGISTICS 4.75%	2/26/2015	CHARLES SCHWAB		23,913.50	25,000.00	24,398.01	24,541.23				-	627.73	699.31
70422XAC4	PATUXENT RIVER NAS ENERGY 7.00%	3/15/2015	CHARLES SCHWAB		1,000.00	1,000.00	1,001.00	1,000.37				-	0.37	17.50
70422XAC4	PATUXENT RIVER NAS ENERGY 7.00%	5/15/2015	CHARLES SCHWAB		1,000.00	1,000.00	1,001.00	1,000.37				-	0.37	29.15
70422XAC4	PATUXENT RIVER NAS ENERGY 7.00%	8/15/2015	CHARLES SCHWAB		1,000.00	1,000.00	1,001.00	1,000.37				-	0.37	46.64
70422XAC4	PATUXENT RIVER NAS ENERGY 7.00%	11/15/2015	CHARLES SCHWAB		1,000.00	1,000.00	1,001.00	1,000.37				-	0.37	64.13
70422XAC4	PATUXENT RIVER NAS ENERGY 7.00%	12/15/2015	CHARLES SCHWAB		1,000.00	1,000.00	1,001.00	1,000.37				-	0.37	69.96
760985TC5	RESIDENTIAL FUNDING 5.75%	3/20/2015	CHARLES SCHWAB		25,000.00	25,000.00	25,234.38	25,175.68				-	175.68	455.20
STOCKS - INDUSTRIAL AND MISCELLANEOUS														
00206R102	A T & T INC	8/6/2015	CHARLES SCHWAB	50.00	1,700.53		1,555.50	1,555.50				145.03	-	70.50
058498106	BALL CORPORATION	9/24/2015	CHARLES SCHWAB	50.00	3,136.69		2,188.16	2,188.16				948.53	-	19.50
25490A309	DIRECTV	1/2/2015	CHARLES SCHWAB	39.00	3,313.66		2,990.70	2,990.70				322.96	-	
406216101	HALLIBURTON CO HLDG	4/23/2015	CHARLES SCHWAB	45.00	2,156.66		1,855.24	1,855.24				301.42	-	8.10
406216101	HALLIBURTON CO HLDG CO	6/10/2015	CHARLES SCHWAB	56.00	2,574.08		2,308.74	2,308.74				265.34	-	20.16
431284108	HIGHWOODS PPTY REIT	10/21/2015	CHARLES SCHWAB	50.00	2,123.71		1,670.43	1,670.43				453.28	-	63.75
464288588	ISHARES TRUST MBS ETF	11/17/2015	CHARLES SCHWAB	51.00	5,547.60		5,634.48	5,634.48				86.88	-	75.48

464288588	ISHARES TRUST MBS ETF	11/17/2015	CHARLES SCHWAB	49.00	5,330.05		5,381.01	5,381.01			-	50.96		19.05
464288588	ISHARES TRUST MBS ETF - MBB	5/13/2015	CHARLES SCHWAB	54.00	5,888.76		5,965.91	5,965.91			-	77.15		15.24
478160104	JOHNSON & JOHNSON	11/5/2015	CHARLES SCHWAB	33.00	3,362.07		2,984.27	2,984.27			377.80	-		72.60
494368103	KIMBERLY-CLARK CORP	4/23/2015	CHARLES SCHWAB	20.00	2,219.36		1,584.32	1,584.32			635.04	-		34.40
501044101	KROGER COMPANY	3/2/2015	CHARLES SCHWAB	30.00	2,115.59		677.32	677.32			1,438.27	-		
501044101	KROGER COMPANY	4/23/2015	CHARLES SCHWAB	30.00	2,111.66		677.32	677.32			1,434.34	-		7.44
60871R209	MOLSON COORS BREWING CLB	1/2/2015	CHARLES SCHWAB	39.00	2,869.11		2,035.20	2,035.20			833.91	-		
651639106	NEWMONT MINING CORP	6/1/2015	CHARLES SCHWAB	60.00	1,613.37		2,992.15	2,992.15			-	1,378.78		1.49
651639106	NEWMONT MINING CORP	6/1/2015	CHARLES SCHWAB	15.00	403.34		671.84	671.84			-	268.50		0.38
73936T524	POWERSHARES EMRG MKTS - PCY	7/28/2015	CHARLES SCHWAB	70.00	1,928.90		2,024.32	2,024.32			-	95.42		59.23
73936T524	POWERSHARES EMRG MKTS - PCY	7/28/2015	CHARLES SCHWAB	5.00	137.78		139.25	139.25			-	1.47		4.23
73936T524	POWERSHARES EMRG MKTS - PCY	9/24/2015	CHARLES SCHWAB	120.00	3,303.54		3,341.88	3,341.88			-	38.34		132.74
756109104	REALTY INCOME CORP REIT	1/23/2015	CHARLES SCHWAB	50.00	2,658.99		1,924.46	1,924.46			734.53	-		9.17
800013104	SANDERSON FARMS INC	11/16/2015	CHARLES SCHWAB	34.00	2,328.85		2,925.26	2,925.26			-	596.41		46.92
827048109	SILCAN HOLDINGS INC	11/5/2015	CHARLES SCHWAB	55.00	2,798.75		2,635.75	2,635.75			163.00	-		26.40
828806802	SIMON PPTY GROUP INC	4/23/2015	CHARLES SCHWAB	15.00	2,823.85		1,609.79	1,609.79			1,214.06	-		21.00
883556102	THERMO FISHER SCIENTIFIC	3/2/2015	CHARLES SCHWAB	20.00	2,607.17		1,272.74	1,272.74			1,334.43	-		3.25
883556102	THERMO FISHER SCIENTIFIC	8/6/2015	CHARLES SCHWAB	45.00	6,169.76		2,863.65	2,863.65			3,306.11	-		20.00
902681105	U G I CORPORATION	11/5/2015	CHARLES SCHWAB	55.00	2,018.58		1,200.75	1,200.75			817.83	-		48.96
913017109	UNITED TECHNOLOGIES CORP	4/23/2015	CHARLES SCHWAB	20.00	2,335.98		1,319.40	1,319.40			1,016.58	-		12.80
931142103	WAL-MART STORES INC	6/18/2015	CHARLES SCHWAB	50.00	3,640.01		2,706.95	2,706.95			933.06	-		90.50
949746101	WELLS FARGO & CO	6/1/2015	CHARLES SCHWAB	50.00	2,792.63		1,635.33	1,635.33			1,157.30			18.75
STOCKS - MUTUAL FUNDS														
461418337	361 MANAGED FUTURES	10/21/2015	CHARLES SCHWAB	214.08	2,400.00		2,347.62	2,347.62			52.38			
34984T642	ABSOLUTE CREDIT OPPORTUNITY FD INST	1/2/2015	CHARLES SCHWAB	266.19	2,607.32		3,020.00	3,020.00			-	412.68		
34984T600	ABSOLUTE STRATEGIES INST	1/2/2015	CHARLES SCHWAB	270.03	2,977.30		3,020.00	3,020.00			-	42.70		
08375R106	ARBITRAGE FUND CLASS R	1/2/2015	CHARLES SCHWAB	192.15	2,446.12		2,400.00	2,400.00			46.12	-		
448108100	HUSSMAN STRATEGIC GROWTH	4/9/2015	CHARLES SCHWAB	587.83	5,205.83		7,020.00	7,020.00			-	1,814.17		
448108308	HUSSMAN STRATEGIC INTL EQUITY	2/25/2015	CHARLES SCHWAB	229.90	1,973.27		2,266.87	2,266.87			-	293.60		
577125107	MATTHEWS ASIA DIVIDEND FUND	4/23/2015	CHARLES SCHWAB	113.19	2,000.00		1,429.54	1,429.54			570.46	-		2.10
72201F516	PIMCO EMERGING LOCAL BOND FUND	1/6/2015	CHARLES SCHWAB	1347.12	11,074.28		15,000.00	15,000.00			-	3,925.72		7.35
72201F516	PIMCO EMERGING LOCAL BOND FUND	1/6/2015	CHARLES SCHWAB	802.78	6,599.37		8,120.00	8,120.00			-	1,520.63		4.38
904199403	SCOUT INTERNATIONAL FUND	2/6/2015	CHARLES SCHWAB	202.29	6,677.59		6,600.00	6,600.00			77.59			
861728400	STONE RIDGE HIGH YIELD REINSURANCE	5/1/1958	CHARLES SCHWAB	954.94	9,616.24		9,635.92	9,635.92			-	19.68		57.53
861728400	STONE RIDGE HIGH YIELD REINSURANCE	5/5/2015	CHARLES SCHWAB	1051.03	10,583.86		10,548.13	10,548.13			35.73	-		63.31
XXX	Totals	XXX	XXX	XXX	\$ 353,881.58	\$ 201,592.00	\$ 343,649.45	\$ 348,393.45	\$ -	\$ -	\$ 19,098.67	\$ 13,610.54	\$ 3,695.55	\$ 1,036.71

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

2015

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.

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

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

2015

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

1 Cusip #	2 Description	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			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
								9 Rate (%)	10 Amount Due and Accrued Dec. 31 of Current Year on bonds not in default	11 Gross Am't Received During Year					
	Give complete and accurate description of all bonds owned.														
BONDS - GOVERNMENT															
912810ES3	US TREAS BOND	CHARLES SCHWAB	11/9/2012	25,000.00	40,400.25	34,156.41	35,625.00	7.500%	239.58	1,875.00			1,468.59		11/15/2024
912828PC8	US TREAS NOTE	CHARLES SCHWAB	10/24/2012	25,000.00	27,292.08	26,362.60	25,976.58	2.625%	83.85	656.25	386.02				11/15/2020
912828PC8	US TREAS NOTE	CHARLES SCHWAB	10/31/2012	25,000.00	27,400.25	26,429.25	25,976.57	2.625%	83.85	656.25	452.68				11/15/2020
912828RC6	US TREAS NOTE	CHARLES SCHWAB	8/19/2014	25,000.00	25,135.58	25,108.86	25,292.98	2.125%	203.65	531.26			184.12		8/15/2021
BONDS - POLITICAL SUBDIVISIONS OF STATES, TERRITORIES AND POSSESSIONS															
054105LK5	AVON LAKE SD	CHARLES SCHWAB	7/29/2014	15,000.00	15,410.20	15,339.43	15,504.30	3.250%	40.63	487.50			164.87		12/1/2022
360046Q66	FULTON CO GEORGIA LIBRARY	CHARLES SCHWAB	3/18/2014	25,000.00	25,601.25	25,495.75	26,705.50	4.175%	530.57	1,043.76			1,209.75		7/1/2024
432290LN2	HILLSBOROUGH CNT	CHARLES SCHWAB	4/27/2015	25,000.00	28,973.50	28,853.84	27,539.25	6.350%	806.98	793.75	1,314.59				7/1/1939
452252FJ3	ILLINOIS ST TOLL HWY	CHARLES SCHWAB	3/24/2015	25,000.00	27,594.50	27,156.27	26,628.00	5.293%	672.65	661.63	528.27				1/1/2024
49130TTN6	KY HSG CORP HSG	CHARLES SCHWAB	12/1/2014	25,000.00	25,803.25	25,715.91	25,162.00	3.378%	429.29	452.75	553.91				1/1/2025
584853LQ6	MEDINA OH CITY SD	CHARLES SCHWAB	3/24/2015	50,000.00	51,218.00	51,119.92	49,265.50	2.960%	123.33	1,480.00	1,854.42				12/1/2024
861340FE2	STOCKTON CAL VAR 2033	CHARLES SCHWAB	1/16/2013	15,000.00	15,933.90	15,782.89	15,113.25	4.300%	163.04	645.00	669.64				10/1/1933
BONDS - SPECIAL REVENUE AND SPECIAL ASSESSMENT OBLIGATIONS															
3128F4X89	FHLMC D65203	CHARLES SCHWAB	1/2/1997	610.65	766.85	706.61	631.05	6.500%	1.76	41.14	75.56				11/1/2025
36202EAY5	GNMA II 003623	CHARLES SCHWAB	10/14/2004	2,483.03	3,053.58	2,484.96	2,710.93	5.000%	3.79	141.29			225.97		10/20/2034
36202EFA2	GNMA II 003761	CHARLES SCHWAB	11/16/2005	3,815.19	4,361.17	3,859.56	4,310.85	6.000%	6.99	242.54			451.29		9/20/2035
36202EKX6	GNMA II 003910	CHARLES SCHWAB	11/18/2006	1,895.00	2,472.78	1,906.50	2,137.41	6.000%	3.47	131.32			230.91		10/20/2036
36202EPM5	GNMA II 004028	CHARLES SCHWAB	9/20/2007	1,855.32	2,423.56	1,861.34	2,089.96	6.000%	3.40	128.82			228.62		9/20/2037
36202FW44	GNMA II 005144	CHARLES SCHWAB	8/11/2011	10,657.36	13,948.32	10,946.10	11,187.50	3.500%	11.40	430.13			241.40		7/20/2041
36223HQ42	GNMA PL 308375	CHARLES SCHWAB	11/10/1994	377.27	328.60	312.69	389.93	7.000%	1.17	27.83			77.24		11/1/2025
BONDS - INDUSTRIAL AND MISCELLANEOUS															
70422XAC4	PATUXEN RIVER NAS ENERGY	CHARLES SCHWAB	4/23/2004	20,000.00	20,020.00	20,005.57	20,000.00	7.000%	77.78	1,400.00	5.57				12/15/2019
	ROUNDING					(0.46)								0.46	
XXX	Totals to Page 11	XXX	XXX	\$ 321,693.82	\$ 358,137.62	\$ 343,604.00	\$ 342,246.56	XXX	\$ 3,487.18	\$ 11,826.22	\$ 5,840.66	\$ 4,483.22	\$ -	XXX	XXX

* Annual Statement Value

SCHEDULE D - PART 2

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

1	2 Description	3	4	5	6	7	8 Rate Per Share	9	10	11	12	13	14
Dividends										Current Year			

Cusip #	Give complete and accurate description of all stocks and mutual funds owned.	From Whom Acquired	Date Acquired	No. of Shares	Par Value Per Share (Preferred Stocks)	Book Value	Used To Obtain Market Value	Market Value/ Fair Value December 31 of Current Year	Actual Cost	Received During Year	Dividends Amount Due and Accrued Dec. 31	Increase, by Adjustment, in Book Value During Year	Decrease, by Adjustment in Book Value During Year
62989105	NAMICO INSURANCE COMPANY	NAMICO	4/7/1987	30.00		8,644.00	288.13	8,644.00	300.00				
	STOCKS - PUBLIC UTILITIES												
902681105	U G I CORPORATION	CHARLES SCHWAB	10/7/2009	105.00		3,544.80	33.76	3,544.80	1,729.89	93.46			
902681105	U G I CORPORATION	CHARLES SCHWAB	12/26/2012	42.00		1,417.92	33.76	1,417.92	916.93	37.38			
	STOCKS - BANKS, TRUSTS AND INSURANCE COMPANIES												
G3223R108	EVEREST RE GROUP LTD	CHARLES SCHWAB	3/26/2013	25.00		4,577.25	183.09	4,577.25	3,265.40	100.00			
46625H100	JPMORGAN CHASE & CO	CHARLES SCHWAB	6/25/2013	70.00		4,622.10	66.03	4,622.10	3,647.09	117.60			
744320102	PRUDENTIAL FINANCIAL INC	CHARLES SCHWAB	1/6/2014	40.00		3,256.40	81.41	3,256.40	3,644.82	97.60			
891160509	TORONTO DOMINION BANK	CHARLES SCHWAB	10/7/2009	120.00		4,700.40	39.17	4,700.40	3,721.20	188.85			
89417E109	TRAVELERS COMPANIES INC	CHARLES SCHWAB	1/16/2013	40.00		4,514.40	112.86	4,514.40	3,039.36	95.20			
	STOCKS - INDUSTRIAL AND MISCELLANEOUS												
88579Y101	3M COMPANY	CHARLES SCHWAB	4/20/2010	50.00		7,532.00	150.64	7,532.00	4,292.00	205.00			
031162100	AMGEN INCORPORATED	CHARLES SCHWAB	12/26/2012	25.00		4,058.25	162.33	4,058.25	2,173.84	79.00			
032654105	ANALOG DEVICES INC	CHARLES SCHWAB	9/24/2015	45.00		2,489.40	55.32	2,489.40	2,441.65	18.00			
035710409	ANNALY CAPITAL MGMT REIT	CHARLES SCHWAB	6/3/2014	238.00		2,232.44	9.38	2,232.44	2,791.27	285.60			
037833100	APPLE INC	CHARLES SCHWAB	2/2/2015	34.00		3,578.84	105.26	3,578.84	4,018.81	69.02			
075887109	BECTON DICKINSON & CO	CHARLES SCHWAB	7/9/2004	25.00		3,852.25	154.09	3,852.25	1,233.82	61.50			
11120U105	BRIXMORE PROPERTY GROUP REIT	CHARLES SCHWAB	6/1/2015	85.00		2,194.70	25.82	2,194.70	2,130.99	38.26			
16208T102	CHATHAM LODGING TRUST REIT	CHARLES SCHWAB	11/16/2015	95.00		1,945.60	20.48	1,945.60	2,081.57	9.50			
166764100	CHEVRON CORPORATION	CHARLES SCHWAB	6/30/2010	50.00		4,498.00	89.96	4,498.00	3,449.71	214.00			
17275R102	CISCO SYSTEMS INC	CHARLES SCHWAB	8/10/2015	100.00		2,715.50	27.16	2,715.50	2,870.85	21.00			
256677105	DOLLAR GENERAL CORP	CHARLES SCHWAB	9/24/2015	30.00		2,156.10	71.87	2,156.10	2,176.75	-			
277276101	EASTGROUP PROPERTIES INC	CHARLES SCHWAB	12/26/2012	90.00		5,004.90	55.61	5,004.90	4,849.06	210.60			
30231G102	EXXON MOBILE CORPORATION	CHARLES SCHWAB	2/16/2006	40.00		3,118.00	77.95	3,118.00	2,411.00	115.20			
369550108	GENERAL DYNAMICS	CHARLES SCHWAB	11/10/2014	20.00		2,747.20	137.36	2,747.20	2,827.80	53.80			
370334104	GENERAL MILLS INC	CHARLES SCHWAB	11/16/2015	43.00		2,479.38	57.66	2,479.38	2,459.91	-			
40414L109	H C P INC REIT	CHARLES SCHWAB	1/29/2014	55.00		2,103.20	38.24	2,103.20	2,149.95	124.32			
418056107	HASBRO INC	CHARLES SCHWAB	1/2/2015	63.00		4,243.68	67.36	4,243.68	3,457.89	114.03			
431284108	HIGHWOOD PROPERTIES INC	CHARLES SCHWAB	12/26/2012	100.00		4,360.00	43.60	4,360.00	3,340.87	170.00			
460146103	INTERNATIONAL PAPER	CHARLES SCHWAB	9/24/2015	58.00		2,186.60	37.70	2,186.60	2,257.61	25.52			
460146103	INTERNATIONAL PAPER	CHARLES SCHWAB	11/5/2015	58.00		2,186.60	37.70	2,186.60	2,444.70	25.52			
46429B689	ISHARES MSCI ETF EAFE - EFAV	CHARLES SCHWAB	7/8/2013	65.00		4,216.55	64.87	4,216.55	3,761.60	104.91			
46429B689	ISHARES MSCI ETF EAFE - EFAV	CHARLES SCHWAB	2/25/2015	30.00		1,946.10	64.87	1,946.10	2,006.21	48.42			
464288588	ISHARES TRUST MBS ETF - MBB	CHARLES SCHWAB	6/25/2014	50.00		5,385.00	107.70	5,385.00	5,420.50	139.96			
464288588	ISHARES TRUST MBS ETF - MBB	CHARLES SCHWAB	9/3/2014	121.00		13,031.70	107.70	13,031.70	13,105.39	338.70			
464288588	ISHARES TRUST MBS ETF - MBB	CHARLES SCHWAB	10/21/2015	41.00		4,415.70	107.70	4,415.70	4,502.47	46.41			
00162Q817	JAN VELOCITY TAIL RSK HD LAR CAP ETF	CHARLES SCHWAB	4/23/2015	70.00		1,908.19	27.26	1,908.19	2,035.83	12.64			
478366107	JOHNSON CONTROLS	CHARLES SCHWAB	8/5/2014	104.00		4,106.96	39.49	4,106.96	4,938.15	108.16			
494368103	KIMBERLY-CLARK CORP	CHARLES SCHWAB	6/18/2012	33.00		4,200.90	127.30	4,200.90	2,614.14	114.84			
501044101	KROGER COMPANY	CHARLES SCHWAB	5/18/2010	116.00		4,852.28	41.83	4,852.28	1,309.47	49.48			
56585A102	MARATHON PETE CORP	CHARLES SCHWAB	12/15/2015	55.00		2,851.20	51.84	2,851.20	2,719.64				
580135101	MCDONALDS CORP	CHARLES SCHWAB	10/6/2008	20.00		2,362.80	118.14	2,362.80	1,149.15	68.80			
58155Q103	MCKESSON CORPORATION	CHARLES SCHWAB	10/11/2011	20.00		3,944.60	197.23	3,944.60	1,466.28	20.00			
594918104	MICROSOFT CORP	CHARLES SCHWAB	10/28/2003	100.00		5,548.00	55.48	5,548.00	2,718.00	129.00			

651639106	NEWMONT MINING CORP	CHARLES SCHWAB	12/26/2012	60.00		1,079.40	17.99	1,079.40	2,687.36	6.00			
651639106	NEWMONT MINING CORP	CHARLES SCHWAB	7/20/2013	135.00		2,428.65	17.99	2,428.65	3,670.53	13.52			
68389X105	ORACLE CORPORATION	CHARLES SCHWAB	10/11/2011	63.00		2,301.39	36.53	2,301.39	1,956.02	35.91			
68389X105	ORACLE CORPORATION	CHARLES SCHWAB	4/12/2012	100.00		3,653.00	36.53	3,653.00	2,875.80	57.00			
713448108	PEPSICO	CHARLES SCHWAB	1/2/2015	31.00		3,097.52	99.92	3,097.52	2,948.19	63.87			
717081103	PFIZER INCORPORATED	CHARLES SCHWAB	3/8/2012	100.00		3,228.00	32.28	3,228.00	2,167.78	112.00			
73936T524	POWERSHARES EMRG MKTS - PCY	CHARLES SCHWAB	1/6/2015	125.00		3,413.75	27.31	3,413.75	3,481.12	186.32			
756109104	REALTY INCOME CORP REIT	CHARLES SCHWAB	7/30/2012	106.00		5,472.78	51.63	5,472.78	4,079.85	240.76			
808524730	SCHWAB FNDML EMERG MKTS LG CO	CHARLES SCHWAB	10/9/2014	210.00		3,849.30	18.33	3,849.30	5,488.04	116.35			
808524730	SCHWAB FNDML EMERG MKTS LG CO	CHARLES SCHWAB	12/15/2015	110.00		2,016.30	18.33	2,016.30	2,072.02	-			
808524870	SCHWAB U. S. TIPS ETF	CHARLES SCHWAB	2/2/2015	214.00		11,369.82	53.13	11,369.82	11,953.68	-			
808524870	SCHWAB U. S. TIPS ETF	CHARLES SCHWAB	6/1/2015	100.00		5,313.00	53.13	5,313.00	5,444.77	-			
808524870	SCHWAB U. S. TIPS ETF	CHARLES SCHWAB	12/15/2015	250.00		13,282.50	53.13	13,282.50	13,284.43	-			
828806802	SIMON PPTY GROUP INC	CHARLES SCHWAB	9/9/2009	24.00		4,666.56	194.44	4,666.56	1,433.08	145.20			
84610H108	SOVRAN SELF STORAGE INC REIT	CHARLES SCHWAB	9/16/2013	30.00		3,219.30	107.31	3,219.30	2,147.97	96.00			
87612E106	TARGET CORPORATION	CHARLES SCHWAB	6/18/2015	40.00		2,904.40	72.61	2,904.40	3,332.55	44.80			
87612E106	TARGET CORPORATION	CHARLES SCHWAB	11/16/2015	30.00		2,178.30	72.61	2,178.30	2,174.32	-			
89151E109	TOTAL S A ADR	CHARLES SCHWAB	12/26/2012	40.00		1,798.00	44.95	1,798.00	2,067.71	111.57			
913017109	UNITED TECHNOLOGIES CORP	CHARLES SCHWAB	6/30/2010	20.00		1,921.40	96.07	1,921.40	1,319.40	51.20			
922908553	VANGUARD REIT	CHARLES SCHWAB	7/8/2013	30.00		2,391.90	79.73	2,391.90	2,082.90	93.72			
92343V104	VERIZON COMMUNICATIONS	CHARLES SCHWAB	2/17/2009	50.00		2,311.00	46.22	2,311.00	1,348.83	110.75			
92343V104	VERIZON COMMUNICATIONS	CHARLES SCHWAB	8/6/2015	35.00		1,617.70	46.22	1,617.70	1,634.01	19.78			
STOCKS - MUTUAL FUNDS													
461418337	361 MANAGED FUTURES	CHARLES SCHWAB	VARIOUS	574.15		6,396.02	11.14	6,396.02	6,509.38	-			
00203H461	AQR MGD FUTURES STRAT HV FD CL I	CHARLES SCHWAB	VARIOUS	379.38		4,059.33	10.70	4,059.33	3,920.00	226.97			
233203421	DFA EMERGING MARKETS CORE EQUITY PORTFOLIO	CHARLES SCHWAB	VARIOUS	477.14		7,519.65	15.76	7,519.65	8,571.10	171.56			
233203611	DFA EMERGING MARKETS SMALL CAP PORT INSTL	CHARLES SCHWAB	VARIOUS	129.99		2,285.24	17.58	2,285.24	2,820.00	55.79			
233203348	DFA INTL REAL ESTATE SECURITIES PORTFOLIO	CHARLES SCHWAB	VARIOUS	1,199.30		5,948.50	4.96	5,948.50	6,820.00	106.45			
233203629	DFA INTL SMALL COMPANY PORTFOLIO FD	CHARLES SCHWAB	VARIOUS	330.02		5,679.64	17.21	5,679.64	5,000.00	122.82			
254939382	DIREXION INDEXED CMDY STRAT FD INST CL	CHARLES SCHWAB	VARIOUS	187.03		2,777.40	14.85	2,777.40	4,000.00	-			
314172354	FEDERATED PRUDENT BEAR A	CHARLES SCHWAB	VARIOUS	1,765.25		3,777.64	2.14	3,777.64	8,900.00	-			
577125107	MATTHEWS ASIA DIVIDEND FUND	CHARLES SCHWAB	VARIOUS	282.70		4,342.23	15.36	4,342.23	3,570.46	76.41			
413838202	OAKMARK INTL FD CLASS I	CHARLES SCHWAB	VARIOUS	408.63		8,728.38	21.36	8,728.38	10,600.00	202.84			
72200Q182	PIMCO ALL ASSET ALL AUTHORITY FUND	CHARLES SCHWAB	VARIOUS	468.17		3,581.51	7.65	3,581.51	4,395.94	198.43			
693391559	PIMCO EMERGING MARKETS BD INST	CHARLES SCHWAB	VARIOUS	505.05		4,702.02	9.31	4,702.02	5,020.00	282.39			
861728798	STONE RIDGE INTL DEV MKTS VARIANCE	CHARLES SCHWAB	VARIOUS	440.00		4,237.20	9.63	4,237.20	4,420.00	20.98			
861728103	STONE RIDGE REINSURANCE RISK PREM-SREIX	CHARLES SCHWAB	VARIOUS	2,274.78		22,747.80	10.00	22,747.80	22,865.79	1,013.71			
861729101	STONE RIDGE REINSURANCE RISK PREM-SRRIX	CHARLES SCHWAB	VARIOUS	1,096.06		11,092.15	10.12	11,092.15	11,294.86	860.31			
56166Y404	TORTOISE MLP & PIPELINE INST	CHARLES SCHWAB	VARIOUS	629.56		6,339.66	10.07	6,339.66	7,017.00	235.13			
ROUNDING													
XXX	Totals to Page 12	XXX	XXX	XXX	XXX	\$ 347,458.00	XXX	\$ 347,458.23	\$ 319,246.46	\$ 8,829.82	\$ -	\$ -	\$ -

**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.