

ANNUAL STATEMENT

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OFFICE OF RISK
ASSESSMENT

For the Year Ended

December 31 , 2016

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

Subscribed and sworn to before me, this 21st

day of FEB. 20 17



Notary Public

My Commission Expires

Nov. 12th 2019

	Marlene S. Bond
	Kevin Luster
	Secretary

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

2016

ASSETS

		Assets Current Year	Nonadmitted Assets Current Year	Net Admitted Assets Current Year	Net Admitted Assets Prior Year
1	Bonds (Schedule D - Part 1)	378,063.00	0.00	378,063.00	343,604.00
2	Preferred stocks, common stocks and mutual funds (Schedule D - Part 2)	346,824.00	0.00	346,824.00	342,617.00
3	Real estate (less liens, encumbrances) (Schedule A)	9,784.00	0.00	9,784.00	10,213.00
4	Cash (Schedule E)	200,933.00	0.00	200,933.00	188,690.00
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	935,604.00	0.00	935,604.00	885,124.00
8	Investment income due and accrued	3,558.00	0.00	3,558.00	3,487.00
9.1	Assessments or premiums in the course of collection (including agents balances)	14,230.00	0.00	14,230.00	6,403.00
9.2	Deferred premiums, agents' balances and installments booked but deferred and not yet due	106,220.00	0.00	106,220.00	103,499.00
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	
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	11,907.00	11,907.00	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	1,071,519.00	11,907.00	1,059,612.00	998,513.00
	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
THE EASTERN OHIO MUTUAL FIRE & TORNADO INSURANCE COMPANY

2016

LIABILITIES, SURPLUS AND OTHER FUNDS

		Current Year	Prior Year
1	Unpaid Losses (Underwriting Exhibit - Part 2A)	10,000.00	26,000.00
2	Unpaid loss adjustment expenses (Underwriting Exhibit - Part 2A)	0.00	
3	Commissions due and payable to agents	23,559.00	24,206.00
4	Other expenses (excluding taxes, licenses and fees)	13,228.00	13,522.00
5	Taxes, licenses and fees (excluding federal income taxes)		
6	Current federal income taxes (including \$0 on realized capital gains (losses))	2,870.00	466.00
7	Net deferred tax liability		
8	Borrowed money and interest thereon		
9	Unearned assessment/premium reserve	399,201.00	381,485.00
10	Advance premium		
11	Ceded reinsurance premiums payable	22,503.00	23,554.00
12	Funds held by company under reinsurance treaties		
13	Amounts withheld or retained by company for account of others	8,896.00	10,054.00
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	480,257.00	479,287.00
18	Surplus as regards policyholders	579,355.00	519,226.00
19	Total liabilities and surplus	1,059,612.00	998,513.00
	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
THE EASTERN OHIO MUTUAL FIRE & TORNADO INSURANCE COMPANY
STATEMENT OF INCOME

2016

		Current Year	Prior Year
	UNDERWRITING INCOME		
1.1	Gross Assessments/Premiums earned	697,187.00	768,838.00
1.2	Less: Return Assessments/Premiums earned		
1.3	Direct Assessments/Premiums earned	697,187.00	768,838.00
1.4	Deduct premiums for reinsurance ceded (Reinsurance Schedule)	249,482.00	278,733.00
1.5	Add premiums received for reinsurance assumed (Reinsurance Schedule)	0.00	
1.6	Net Assessments/Premiums earned	447,705.00	490,105.00
	DEDUCTIONS		
2	Losses incurred (Underwriting Exhibit - Part 2)	72,160.00	123,397.00
3	Loss expenses incurred (Expense Exhibit)	20,550.00	18,333.00
4	Other underwriting expenses incurred (Expense Exhibit)	365,020.00	345,579.00
5	Aggregate write-ins for underwriting deductions	0.00	0.00
6	Total underwriting deductions	457,730.00	487,309.00
7	Net underwriting gain (loss)	-10,025.00	2,796.00
	INVESTMENT INCOME		
8	Net investment income earned	20,417.00	19,487.00
9	Net realized capital gains (losses) less capital gains tax	16,558.00	6,100.00
10	Net investment gain (loss)	36,975.00	25,587.00
	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	15,131.00	23,902.00
14	Total other income	15,131.00	23,902.00
15	Net income, after capital gains tax and before federal income taxes	42,081.00	52,285.00
16	Federal income taxes incurred	3,903.00	697.00
17	Net income	38,178.00	51,588.00
	SURPLUS ACCOUNT		
18	Surplus as regards policyholders, December 31 prior year	519,226.00	482,403.00
19	Net income	38,178.00	51,588.00
20	Change in net unrealized capital gains or (losses) less capital gains tax	6,924.00	-20,750.00
21	Change in net deferred income tax		
22	Change in nonadmitted assets (Exhibit of Nonadmitted Assets)	15,027.00	5,985.00
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	60,129.00	36,823.00
26	Surplus as regards policyholders, December 31 current year	579,355.00	519,226.00
	DETAILS OF WRITE-INS		
0501			
0502			
0503			
0599	Total Aggregate write-ins for underwriting deductions	0.00	0.00
1301	Commissions	15,131.00	23,902.00
1302			
1303			
1304			
1399	Total Aggregate write-ins for miscellaneous income	15,131.00	23,902.00
2401			
2402			
2499	Total Aggregate write-ins for gains and losses in surplus	0.00	0.00

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

2016

CASH FLOW STATEMENT

		Current Year	Prior Year
Cash from Operations			
1	Premiums/Assessments collected net of reinsurance	452,664.00	442,486.00
2	Net investment income	39,515.00	27,335.00
3	Miscellaneous income	15,131.00	23,902.00
4	Total	507,310.00	493,723.00
5	Benefit and loss related payments	108,710.00	131,998.00
6	Commissions, expenses paid and aggregate write-ins for deductions	350,505.00	349,519.00
7	Federal and foreign income taxes paid (recovered)	1,499.00	-2,182.00
8	Total	460,714.00	479,335.00
9	Net cash from operations	46,596.00	14,388.00
Cash from Investments			
10	Proceeds from investments sold, matured or repaid:		
10.1	Bonds	6,830.00	210,213.00
10.2	Stocks	86,939.00	138,180.00
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	93,769.00	348,393.00
11	Cost of investments acquired (long-term only):		
11.1	Bonds	43,900.00	135,381.00
11.2	Stocks	84,222.00	143,960.00
11.3	Real estate		
11.4	Miscellaneous applications		
11.5	Total investments acquired	128,122.00	279,341.00
11.6	Net cash from investments	-34,353.00	69,052.00
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	12,243.00	83,440.00
15.1	Beginning of year (cash, cash equivalents and short-term investments)	188,690.00	105,250.00
15.2	End of year (cash, cash equivalents and short-term investments)	200,933.00	188,690.00

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

2016

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	83,426.00
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	83,426.00
3	Allowances to managers and agents	0.00
4	Advertising	1,004.00
5	Boards, bureaus and associations	5,595.00
6	Surveys and underwriting reports	525.00
7	Audit of assureds' records	0.00
8.1	Salary and related items: Salaries	103,998.00
8.2	Payroll taxes	11,007.00
9	Employee relations and welfare	38,326.00
10	Insurance	13,276.00
11	Directors' fees	12,760.00
12	Travel and travel items	5,820.00
13	Rent and rent items	3,000.00
14	Equipment	0.00
15	Cost or depreciation of EDP equipment and software	3,492.00
16	Printing and stationery	17,991.00
17	Postage, telephone, exchange and express	5,922.00
18	Legal and auditing	50,603.00
19	Loss adjustment expenses	20,550.00
18	Investment expenses	0.00
19	Totals	293,869.00
20.1	Taxes, licenses and fees: State and local insurance taxes	250.00
20.2	Insurance department licenses and fees	395.00
20.3	All other (excluding federal income and real estate)	
20.4	Total taxes, licenses and fees	645.00
21	Real estate expenses	2,100.00
22	Real estate taxes	463.00
23	Aggregate write-ins for miscellaneous expenses	5,067.00
24	Total expenses incurred (a)	385,570.00
25	Less unpaid expenses - current year	39,657.00
26	Add unpaid expenses - prior year	38,194.00
27	Total expenses paid	384,107.00
Details of Write-Ins:		
2301	Miscellaneous	5,067.00
2302		
2303		
2304		
2305		
2399	Total Write-ins	5,067.00

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

ANNUAL STATEMENT FOR THE YEAR 2016
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)	137,316,579	1,363
2	Written during the year	27,155,818	84
3	Total	164,472,397	1,447
4	Deduct those expired and cancelled	23,334,734	198
5	In force December 31 of current year	141,137,663	1,249
6	Deduct amount reinsured	0	XXX
7	Net amount in force	141,137,663	XXX

UNDERWRITING EXHIBIT - PART 2
LOSSES INCURRED

1	2	3	4	5	6
Lines of Business	Direct Losses Incurred	Losses Incurred on Reinsurance Assumed	Deduct: Reinsurance Recovered on Incurred Losses	Deduct: Salvage and Subrogation Converted To Cash	Net Losses Incurred Columns 2 and 3 minus Columns 4 and 5
Property	72,160.00				72,160.00
					-
					-
					-
					-
					-
					-
OVERFLOW AMOUNTS					-
Totals	\$ 72,160.00	\$ -	\$ -	\$ -	\$ 72,160.00

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

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

1	2	3	4	5	6
Lines of Business	Direct Unpaid Losses	Unpaid Losses on Reinsurance Assumed	Deduct: Reinsurance Recoverable on Unpaid Losses	** Unpaid Loss Adjustment Expenses	*** Net Unpaid Losses Columns 2 and 3 minus Column 4
Property	10,000.00				10,000.00
					-
					-
					-
					-
					-
					-
OVERFLOW AMOUNTS					-
Totals	\$ 10,000.00	\$ -	\$ -	\$ -	\$ 10,000.00

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

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

ANNUAL STATEMENT FOR THE YEAR

2016

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	11,894.00
5	Short-term investments			0.00
6	Aggregate write-ins for invested assets			0.00
7	Subtotals, cash and invested assets	0.00	16,735.00	16,735.00
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	11,907.00	10,199.00	-1,708.00
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	11,907.00	26,934.00	15,027.00
	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	2	3	4	5	6	7	8	9	10
Description of Property	Date Acquired	Name of Vendor	Actual Cost	Current Year Acquisitions or Permanent Improvements	Accumulated Depreciation	Amount of Encumbrances	Book Value End of Current Year (Col. 4+5-6-7) *	Gross Income Current Year (Real Estate)	Gross Expenses Current Year (Real Estate)
Office Building	Various		23,000.00		13,216.00		9,784.00	3,000.00	3,000.00
							-		
							-		
							-		
							-		
OVERFLOW AMOUNTS							-		
Totals	XXX	XXX	\$ 23,000.00	\$ -	\$ 13,216.00	\$ -	\$ 9,784.00	\$ 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	2	3	4	5	6	7	8
Description	Date Acquired	Name of Vendor	Actual Cost	Current Year Acquisitions or Permanent Improvements	Accumulated Depreciation	Amount of Encumbrances	Book Value End of Current Year (Col. 4+5-6-7)
Computers & Equipments	Various		31,831.00	5,200.00	25,124.00		11,907.00
							-
							-
							-
							-
							-
							-
							-
							-
							-
							-
							-
OVERFLOW AMOUNTS							-
Totals	XXX	XXX	\$ 31,831.00	\$ 5,200.00	\$ 25,124.00	\$ -	\$ 11,907.00

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 STATES, TERRITORIES AND POSSESSIONS							
172253EL6	CINCINNATI OH CTY S 4.00%	3/14/2016	CHARLES SCHWAB		24,900.00		255.56
957377CY0	WESTCHESTER CN N 3.332%	12/13/2016	CHARLES SCHWAB		18,999.80		27.77
STOCKS - PUBLIC UTILITIES							
29364G103	ENTERGY CORP	9/1/2016	CHARLES SCHWAB	52.00	4,059.55		
30161N101	EXELON CORPORATION	9/1/2016	CHARLES SCHWAB	97.00	3,305.88		
STOCKS - BANKS, TRUSTS AND INSURANCE COMPANIES							
410867105	HANOVER INSURANCE	1/6/2016	CHARLES SCHWAB	49.00	3,946.59		
STOCKS - INDUSTRIAL AND MISCELLANEOUS							
031162100	ADIANT PLC	10/31/2016	CHARLES SCHWAB	8.00	372.68		
11120U105	BRIXMORE PROPERTY GROUP REIT	3/17/2016	CHARLES SCHWAB	75.00	1,867.11		
808524847	CHARLES SCHWAB US REIT	9/27/2016	CHARLES SCHWAB	89.00	3,873.28		
31428X106	FEDEX CORPORATION	11/29/2016	CHARLES SCHWAB	9.00	1,729.39		
40414L109	H C P INC REIT	9/1/2016	CHARLES SCHWAB	55.00	2,137.31		
458140100	INTEL CORP	1/6/2016	CHARLES SCHWAB	118.00	3,938.35		
464288588	ISHARES TRUST MBS ETF - MBB	2/1/2016	CHARLES SCHWAB	130.00	14,182.59		
832696405	J M SMUCKER CO	8/4/2016	CHARLES SCHWAB	27.00	4,196.56		
548661107	LOWES COMPANIES	6/2/2016	CHARLES SCHWAB	49.00	3,961.66		
717081103	PFIZER INCORPORATED	2/1/2016	CHARLES SCHWAB	70.00	2,118.68		
747545101	QUALITY CARE PROPERTIES INC	10/31/2016	CHARLES SCHWAB	11.00	339.35		
922908553	VANGUARD REIT	3/8/2016	CHARLES SCHWAB	50.00	3,986.76		
922908553	VANGUARD REIT	9/1/2016	CHARLES SCHWAB	40.00	3,552.88		
922908611	VANGUARD SMALL-CAP VALUE ETF	9/27/2016	CHARLES SCHWAB	24.00	2,634.67		
STOCKS - MUTUALS							
411511306	HARBOR INTERNATIONAL FUND INSTL CL	1/6/2016	CHARLES SCHWAB	52.40	3,017.00		
89833W394	PERFORMANCE TRUST STRAT BD FD	9/1/2016	CHARLES SCHWAB	652.46	15,017.00		
861728103	STONE RIDGE HIGH YIELD REINSUR PREM-SHRIX	VARIOUS	CHARLES SCHWAB	4.24	42.36		
861728103	STONE RIDGE REINSURANCE RISK PREM-SREIX	VARIOUS	CHARLES SCHWAB	113.65	1,129.87		
861729101	STONE RIDGE REINSURANCE RISK PREM-SRRIX	VARIOUS	CHARLES SCHWAB	67.58	684.63		

XXX	Totals		XXX	XXX	XXX	\$	123,993.95	\$	-	\$	283.33
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*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	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Cusip #	Description	Date Sold	Name of Purchaser (If redeemed 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)
BONDS - SPECIAL REVENUE AND SPECIAL ASSESSMENT OBLIGATIONS														
3128F4XB9	FILMC D65203	VARIOUS	CHARLES SCHWAB		43.42			50.24			-	6.82		
36202EAY5	GNMA II 003623	VARIOUS	CHARLES SCHWAB		553.15			553.58			-	0.43		
36202EFA2	GNMA II 003761	VARIOUS	CHARLES SCHWAB		542.69			549.00			-	6.31		
36202EKX6	GNMA II 003910	VARIOUS	CHARLES SCHWAB		456.14			458.91			-	2.77		
36202EPM5	GNMA II 004028	VARIOUS	CHARLES SCHWAB		442.21			443.64			-	1.43		
36202FWD4	GNMA II 005144	VARIOUS	CHARLES SCHWAB		2,668.89			2,741.20			-	72.31		
36223HQ42	GNMA PL 308375	VARIOUS	CHARLES SCHWAB		39.64			32.85			6.79	-		
BONDS - INDUSTRIAL AND MISCELLANEOUS														
70422XAC4	PATUXENT RIVER NAS ENERGY 7.00%	8/15/2016	CHARLES SCHWAB		1,000.00	1,000.00	1,001.00	1,000.28			-	0.28	45.64	
70422XAC4	PATUXENT RIVER NAS ENERGY 7.00%	11/15/2016	CHARLES SCHWAB		1,000.00	1,000.00	1,001.00	1,000.28			-	0.28	34.84	
STOCKS - PUBLIC UTILITIES														
902881105	U G I CORPORATION	9/1/2016	CHARLES SCHWAB	105.00	4,768.92		1,729.89	1,729.89			3,038.03	-		72.72
902881105	U G I CORPORATION	9/1/2016	CHARLES SCHWAB	42.00	1,907.57		916.93	916.93			990.64	-		29.07
STOCKS - BANKS, TRUSTS AND INSURANCE COMPANIES														
G323R108	EVEREST RE GROUP LTD	1/6/2016	CHARLES SCHWAB	25.00	4,483.45		3,265.40	3,265.40			1,218.05	-		
744320102	PRUDENTIAL FINANCIAL INC	11/28/2016	CHARLES SCHWAB	22.00	2,188.46		2,004.65	2,004.65			184.81	-		61.60
STOCKS - INDUSTRIAL AND MISCELLANEOUS														
031162100	ADIENT PLC	10/31/2016	CHARLES SCHWAB		28.93						26.93	-		
032654105	ANALOG DEVICES INC	1/6/2016	CHARLES SCHWAB	45.00	2,360.04		2,441.65	2,441.65			-	81.61		
369550108	GENERAL DYNAMICS CO	7/14/2016	CHARLES SCHWAB	20.00	2,846.99		2,827.80	2,827.80			19.19	-		44.20
404141109	H C P INC REIT	3/17/2016	CHARLES SCHWAB	55.00	1,797.21		2,149.95	2,149.95			-	352.74		31.63
418056107	HASBRO COMPANY	6/2/2016	CHARLES SCHWAB	25.00	2,157.03		1,372.18	1,372.18			784.85	-		24.25
431284108	HIGHWOOD PROPERTIES INC	7/21/2016	CHARLES SCHWAB	100.00	5,388.03		3,340.87	3,340.87			2,047.16	-		85.00
460146103	INTERNATIONAL PAPER	11/29/2016	CHARLES SCHWAB	39.00	1,902.71		1,843.85	1,843.85			259.86	-		69.51
464268588	ISHARES TRUST MBS ETF	3/10/2016	CHARLES SCHWAB	41.00	4,462.19		4,502.47	4,502.47			-	40.28		15.74
464268588	ISHARES TRUST MBS ETF	3/10/2016	CHARLES SCHWAB	114.00	12,407.06		12,437.04	12,437.04			-	29.98		21.95
478366107	JOHNSON CONTROL S	9/6/2016	CHARLES SCHWAB	18.00	630.04		1,008.81	1,008.81			-	378.77		20.88
494368103	KIMBERLY CLARK CORP	8/4/2016	CHARLES SCHWAB	33.00	4,283.81		2,614.14	2,614.14			1,669.67	-		89.76
501044101	KROGER COMPANY	6/2/2016	CHARLES SCHWAB	116.00	4,213.82		1,309.47	1,309.47			2,904.35	-		24.36
56585A102	MARATHON PETE CORP	12/29/2016	CHARLES SCHWAB	55.00	2,531.03		2,719.64	2,719.64			-	188.61		74.80
651639106	NEWMONT MINING CORP	6/2/2016	CHARLES SCHWAB	60.00	1,932.68		2,687.36	2,687.36			-	754.68		1.50

651639106	NEWMONT MINING CORP	6/2/2016	CHARLES SCHWAB	20.00	644.23	543.78	543.78	100.45	-	100.45	0.50
756109104	REALTY INCOME CORP REIT	1/6/2016	CHARLES SCHWAB	40.00	2,083.05	1,539.57	1,539.57	543.48	-	543.48	7.84
756109104	REALTY INCOME CORP REIT	2/18/2016	CHARLES SCHWAB	66.00	3,989.48	2,540.28	2,540.28	1,449.20	-	1,449.20	25.71
808524870	SCHWAB U.S. TIPS ETF	1/19/2016	CHARLES SCHWAB	214.00	11,423.67	11,953.68	11,953.68	-	530.01	530.01	31.31
808524870	SCHWAB U.S. TIPS ETF	1/19/2016	CHARLES SCHWAB	86.00	4,590.82	4,882.50	4,882.50	-	91.68	91.68	12.58
828806802	SIMON PPTY GROUP INC	7/14/2016	CHARLES SCHWAB	10.00	2,218.16	597.12	597.12	1,621.04	-	1,621.04	31.75
828806802	SIMON PPTY GROUP INC	10/24/2016	CHARLES SCHWAB	14.00	2,744.52	835.96	835.96	1,908.56	-	1,908.56	68.15
STOCKS - MUTUAL FUNDS											
233203348	DFA INTL REAL ESTATES SECURITIES PORTFOLIO	10/24/2016	CHARLES SCHWAB	568.17	3,000.00	3,231.01	3,231.01	-	231.01	231.01	
861728103	STONE RIDGE REINSURANCE RISK PREMIUM	9/1/2016	CHARLES SCHWAB	398.00	4,072.58	4,000.00	4,000.00	72.58	-	72.58	59.79
861728103	STONE RIDGE REINSURANCE RISK PREMIUM	9/1/2016	CHARLES SCHWAB	0.64	6.53	6.35	6.35	0.18	-	0.18	0.10
861728103	STONE RIDGE REINSURANCE RISK PREMIUM	9/1/2016	CHARLES SCHWAB	2.93	29.97	30.02	30.02	-	0.05	0.05	0.44
861728103	STONE RIDGE REINSURANCE RISK PREMIUM	9/1/2016	CHARLES SCHWAB	10.31	105.54	105.20	105.20	0.34	-	0.34	1.55
861728103	STONE RIDGE REINSURANCE RISK PREMIUM	9/1/2016	CHARLES SCHWAB	3.09	31.59	31.92	31.92	-	0.33	0.33	0.46
861728103	STONE RIDGE REINSURANCE RISK PREMIUM	9/1/2016	CHARLES SCHWAB	3.30	33.75	34.10	34.10	-	0.35	0.35	0.50
861728103	STONE RIDGE REINSURANCE RISK PREMIUM	9/1/2016	CHARLES SCHWAB	3.57	36.48	37.83	37.83	-	1.35	1.35	0.54
861728103	STONE RIDGE REINSURANCE RISK PREMIUM	9/1/2016	CHARLES SCHWAB	28.55	292.17	286.66	286.66	5.51	-	5.51	4.29
861728103	STONE RIDGE REINSURANCE RISK PREMIUM	9/1/2016	CHARLES SCHWAB	2.07	21.15	20.73	20.73	0.42	-	0.42	0.31
861728103	STONE RIDGE REINSURANCE RISK PREMIUM	9/1/2016	CHARLES SCHWAB	524.82	5,370.24	5,275.25	5,275.25	94.99	-	94.99	78.82
56165Y404	TORTOISE MLP & PIPELINE INST	7/14/2016	CHARLES SCHWAB	232.26	3,000.00	2,927.13	2,927.13	72.87	-	72.87	34.84
XXX	Totals	XXX	XXX	XXX	\$ 110,729.04	\$ 89,853.19	\$ 94,481.17	\$ 19,019.95	\$ 2,772.08	\$ 81.48	\$ 1,026.25

REINSURANCE SCHEDULE

Reinsurance Ceded and Reinsurance Assumed

1	2	3	4	5	6	7	8
Reinsurer or Reinsured	Ceded or Assumed	Location of Company	Total Amount Reinsured	Total Premiums Ceded *	Total Premiums Assumed **	Largest Risk Ceded or Assumed	Remarks
Grinnell Mutual Reinsurance Company	Ceded	4215 Hwy 146 P. O. Box 790 Grinnell, IA 50112-0790	100% excess of retention of \$50,000 Catastrophe- 100% excess of \$125,000	249,482.00		2,046,000	
OVERFLOW AMOUNTS							
Totals	XXX	XXX	\$ -	\$ 249,482.00	\$ -	XXX	XXX

*Total to agree with Page 4, Line 1.4, Current Year.
**Total to agree with Page 4, Line 1.5, Current Year.

COMPENSATION SCHEDULE

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

1	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	23,787.62	3,491.45		2,160.00			\$ 29,439.07
2) Kevin Luster	Secretary / Treasurer	31,140.00			2,340.00			\$ 33,480.00
3)								\$ -
4)								\$ -
5)								\$ -
Directors:								
William M. Bennett	Director				1,980.00			\$ 1,980.00
John Reid	Director				2,340.00			\$ 2,340.00
Jeffrey T. Tucker	Director				2,340.00			\$ 2,340.00
Marydell Galloway	Director-Retired	28,571.29	17,798.65		1,000.00			\$ 47,369.94
								\$ -
								\$ -
								\$ -
								\$ -
								\$ -
								\$ -
								\$ -
Totals	XXXX	\$ 83,498.91	\$ 21,290.10	\$ -	\$ 12,160.00	\$ -	\$ -	\$ 116,949.01

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\$125,000

Aggregate excess of loss\$365,000

2. What is the largest risk assumed and retained:

\$2,046,000

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?

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.

1249

10. Was an annual report of the Company made available to each policyholder?

Yes

If so, did such report agree with the annual statement filed with the Ohio Department of Insurance?

Yes

11. State as of what date the latest examination of the Company was made by the Ohio Department of Insurance.

12/31/2016

12. How many assessments were made during the year?

1363

Date of last assessment

12/31/2016

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

\$38 / \$60 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.

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

2016

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	2	3	4	5
DEPOSITORY		Amount of	Amount of Interest	Book Balance
Give Full Name and Location	Interest Rate	Interest Received During Year	Accrued Dec. 31 of Current Year	Dec. 31 of Current Year *
OPEN DEPOSITORIES:				
US Bank				
819 Wheeling Avenue				
Cambridge, OH 43725	CHKG			78,416.00
PNC Bank				
8800 Tinicum Boulevard				
Philadelphia, PA 19153	CHKG			79,761.00
Charles Schwab				
Cash Reserve Account				
Foster & Motley Inc.				
6725 Miami Ave. Ste 200				
Cincinnati, OH 45248-3158	MMKT-VAR			42,656.00
Cash on Hand				100.00
OVERFLOW AMOUNTS				
	xxxx	0.00	0.00	0.00
Total	xxxx	\$ -	\$ -	\$ 200,933.00

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

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

2016

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	2	3	4	5	6	7	8	Interest			12	13	14	15	16
Cusip #	Description	From Whom Acquired	Date Acquired	Par Value	Actual Cost	Book Value / Amortized Value*	Market Value December 31 of Current Year	9	10	11	Increase by Adjustment, in Book Value During Year	Decrease by Adjustment, in Book Value During Year	Amount of Interest due and accrued Dec. 31. Current year, on bonds in default as to principal or interest	Maturity Date	NAIC Designation
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	32,973.70	34,355.48	7.500%	239.58	1,875.00		1,381.78		11/15/2024	1
912828PC8	US TREAS NOTE	CHARLES SCHWAB	10/24/2012	25,000.00	27,292.08	26,076.61	25,824.23	2.625%	83.85	656.25	252.38			11/15/2020	1
912828PC8	US TREAS NOTE	CHARLES SCHWAB	10/31/2012	25,000.00	27,400.25	26,128.97	25,824.22	2.625%	83.85	656.25	304.75			11/15/2020	1
912828RC6	US TREAS NOTE	CHARLES SCHWAB	8/19/2014	25,000.00	25,135.58	25,089.43	25,214.85	2.125%	203.65	531.26		125.42		8/15/2021	1
BONDS - POLITICAL SUBDIVISIONS OF STATES, TERRITORIES AND POSSESSIONS															
054105LK5	AVON LAKE SD	CHARLES SCHWAB	7/29/2014	15,000.00	15,410.20	15,289.79	15,544.05	3.250%	40.63	487.50		254.26		12/1/2022	1
172253EL6	CINCINNATI OH CTY S	CHARLES SCHWAB	3/14/2016	25,000.00	24,900.00	24,904.76	24,365.50	4.000%	44.44	1,000.00				12/15/2032	1
360046Q66	FULTON CO GEORGIA LIBRARY	CHARLES SCHWAB	3/18/2014	25,000.00	25,601.25	25,436.80	26,348.25	4.175%	530.57	1,043.76		911.45		7/1/2024	1
432290LN2	HILLSBOROUGH CNT	CHARLES SCHWAB	4/27/2015	25,000.00	28,973.50	28,677.97	27,247.25	6.350%	806.98	1,587.50	1,430.72			7/1/2039	1
452252FJ3	ILLINOIS ST TOLL HWY	CHARLES SCHWAB	3/24/2015	25,000.00	27,594.50	26,876.40	26,287.25	5.293%	672.65	1,323.26	589.15			1/1/2024	1
49130TTN6	KY HSG CORP HSG	CHARLES SCHWAB	12/1/2014	25,000.00	25,803.25	25,635.24	24,961.75	3.378%	429.29	844.50	673.49			1/1/2025	1
584853LO6	MEDINA OH CITY SD	CHARLES SCHWAB	3/24/2015	50,000.00	51,218.00	50,992.87	50,593.50	2.960%	123.33	1,480.00	399.37			12/1/2024	1
861340FE2	STOCKTON CAL VAR 2033	CHARLES SCHWAB	1/16/2013	15,000.00	15,933.90	15,737.63	14,997.30	4.300%	163.04	645.00	740.33			10/1/2033	1
95737TCY0	WESTCHESTER CN N	CHARLES SCHWAB	12/13/2016	20,000.00	18,999.80	19,005.49	18,652.80	3.332%	33.32	-				6/1/2025	2
BONDS - SPECIAL REVENUE AND SPECIAL ASSESSMENT OBLIGATIONS															
3128F4X89	FILMC D65203	CHARLES SCHWAB	1/2/1997	587.23	706.61	644.64	582.45	6.500%	1.64	38.40	62.19			11/1/2025	1
36202EAY5	GNMA II 003623	CHARLES SCHWAB	10/14/2004	1,929.88	2,484.96	1,931.26	2,090.96	5.000%	2.95	110.15	159.70			10/20/2034	1
36202EFA2	GNMA II 003761	CHARLES SCHWAB	11/16/2005	3,272.50	3,859.56	3,308.00	3,689.85	6.000%	6.00	211.70	381.85			9/20/2035	1
36202EKX6	GNMA II 003910	CHARLES SCHWAB	11/18/2006	1,438.86	1,906.50	1,447.08	1,617.55	6.000%	2.64	101.44	170.47			10/20/2036	1
36202EPM5	GNMA II 004028	CHARLES SCHWAB	9/20/2007	1,413.11	1,861.34	1,417.37	1,566.02	6.000%	2.59	98.60	148.65			9/20/2037	1
36202FWD4	GNMA II 005144	CHARLES SCHWAB	8/11/2011	7,988.47	10,946.10	8,192.89	8,355.27	3.500%	8.54	335.40	162.38			7/20/2041	1
36223HQ42	GNMA PL 308375	CHARLES SCHWAB	11/10/1994	337.63	312.69	292.49	349.09	7.000%	1.05	25.16	56.60			11/1/2025	1
BONDS - INDUSTRIAL AND MISCELLANEOUS															
70422XAC4	PATUXEN RIVER NAS ENERGY	CHARLES SCHWAB	4/23/2004	18,000.00	18,018.00	18,003.64	18,000.00	7.000%	77.78	1,370.85	3.64			12/15/2019	
	ROUNDING					(0.03)						0.03			
XXX	Totals to Page 11	XXX	XXX	\$ 359,947.68	\$ 394,758.32	\$ 378,063.00	\$ 376,467.62	XXX	\$ 3,558.37	\$ 14,421.98	\$ 4,456.02	\$ 3,752.59	\$ -	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	3	4	5	6	7	8	9	10	13	14
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Cusip #	Description 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	Rate Per Share Used To Obtain Market Value	Market Value/ Fair Value December 31 of Current Year	Actual Cost	Dividends		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		8,616.00	287.20	8,616.00	300.00				
	EASTERN OHIO MUTUAL INSURANCE AGENCY	SAME				998.40		998.40					
	STOCKS - PUBLIC UTILITIES												
29364G103	ENERGY CORP	CHARLES SCHWAB	9/1/2016	52.00		3,820.44	73.47	3,820.44	4,059.55	45.24			
30161N101	EXELON CORPORATION	CHARLES SCHWAB	9/1/2016	97.00		3,442.53	35.49	3,442.53	3,305.80	30.85			
	STOCKS - BANKS, TRUSTS AND INSURANCE COMPANIES												
410667105	HANOVER INSURANCE	CHARLES SCHWAB	1/6/2016	49.00		4,459.49	91.01	4,459.49	3,945.59	92.12			
46625H100	JPMORGAN CHASE & CO	CHARLES SCHWAB	6/25/2013	70.00		6,040.30	86.29	6,040.30	3,647.09	128.80			
744320102	PRUDENTIAL FINANCIAL INC	CHARLES SCHWAB	1/6/2014	18.00		1,873.08	104.06	1,873.08	1,640.17	50.40			
891160509	TORONTO DOMINION BANK	CHARLES SCHWAB	10/7/2009	120.00		5,920.80	49.34	5,920.80	3,721.20	195.75			
89417E109	TRAVELERS COMPANIES INC	CHARLES SCHWAB	1/16/2013	40.00		4,896.80	122.42	4,896.80	3,039.36	104.80			
	STOCKS - INDUSTRIAL AND MISCELLANEOUS												
88575Y101	3M COMPANY	CHARLES SCHWAB	4/20/2010	50.00		8,928.50	178.57	8,928.50	4,292.00	222.00			
031162100	ADIANT PLC	CHARLES SCHWAB	10/31/2016	8.00		488.80	58.60	488.80	372.68	-			
G0084W101	AMGEN INCORPORATED	CHARLES SCHWAB	12/26/2012	25.00		3,655.25	146.21	3,655.25	2,173.84	100.00			
035710409	ANNALY CAPITAL MGMT REIT	CHARLES SCHWAB	6/3/2014	238.00		2,372.86	9.97	2,372.86	2,791.27	285.60			
037683100	APPLE INC	CHARLES SCHWAB	2/2/2015	34.00		3,937.88	115.82	3,937.88	4,018.81	75.62			
075887109	BECTON DICKINSON & CO	CHARLES SCHWAB	7/9/2004	25.00		4,138.75	165.55	4,138.75	1,233.82	67.75			
11120U105	BRIXMORE PROPERTY GROUP REIT	CHARLES SCHWAB	6/1/2015	85.00		2,075.70	24.42	2,075.70	2,130.99	83.32			
11120U105	BRIXMORE PROPERTY GROUP REIT	CHARLES SCHWAB	3/17/2016	75.00		1,831.50	24.42	1,831.50	1,867.11	55.11			
808524847	CHARLES SCHWAB US REIT	CHARLES SCHWAB	9/27/2016	89.00		3,652.56	41.04	3,652.56	3,873.28	44.12			
162081102	CHATHAM LODGING TRUST REIT	CHARLES SCHWAB	11/16/2015	95.00		1,952.25	20.55	1,952.25	2,081.57	130.15			
166764100	CHEVRON CORPORATION	CHARLES SCHWAB	6/30/2010	50.00		5,885.00	117.70	5,885.00	3,449.71	214.50			
17275R102	CISCO SYSTEMS INC	CHARLES SCHWAB	8/10/2015	100.00		3,022.00	30.22	3,022.00	2,870.85	99.00			
256677105	DOLLAR GENERAL CORP	CHARLES SCHWAB	9/24/2015	30.00		2,222.10	74.07	2,222.10	2,176.75	29.10			
27276101	EASTGROUP PROPERTIES INC	CHARLES SCHWAB	12/26/2012	90.00		6,645.60	73.84	6,645.60	4,849.06	219.60			
30231G102	EXXON MOBILE CORPORATION	CHARLES SCHWAB	2/16/2006	40.00		3,610.40	90.26	3,610.40	2,411.00	119.20			
31428X106	FEDEX CORPORATION	CHARLES SCHWAB	11/29/2016	9.00		1,675.80	185.20	1,675.80	1,729.39	-			
370334104	GENERAL MILLS INC	CHARLES SCHWAB	11/16/2015	43.00		2,656.11	61.77	2,656.11	2,459.91	79.98			
40414L109	H C P INC REIT	CHARLES SCHWAB	9/1/2016	55.00		1,634.60	29.72	1,634.60	2,137.31	359.70			
418056107	HASBRO INC	CHARLES SCHWAB	1/2/2015	38.00		2,956.02	77.79	2,956.02	2,085.71	75.62			
458140100	INTEL CORP	CHARLES SCHWAB	1/6/2016	118.00		4,279.86	36.27	4,279.86	3,938.35	122.72			
460146103	INTERNATIONAL PAPER	CHARLES SCHWAB	9/24/2015	58.00		3,077.48	53.06	3,077.48	2,257.61	103.39			
460146103	INTERNATIONAL PAPER	CHARLES SCHWAB	11/5/2015	19.00		1,008.14	53.06	1,008.14	800.85	33.87			
46429B689	ISHARES MSCI ETF EAFE - EFAV	CHARLES SCHWAB	7/8/2013	65.00		3,979.30	61.22	3,979.30	3,761.60	156.90			
46429B689	ISHARES MSCI ETF EAFE - EFAV	CHARLES SCHWAB	2/25/2015	30.00		1,836.60	61.22	1,836.60	2,006.21	72.42			
46428B588	ISHARES TRUST MBS ETF - MBB	CHARLES SCHWAB	6/25/2014	50.00		5,317.00	106.34	5,317.00	5,420.50	125.35			
46428B588	ISHARES TRUST MBS ETF - MBB	CHARLES SCHWAB	9/3/2014	121.00		12,867.14	106.34	12,867.14	13,105.19	303.34			
46428B588	ISHARES TRUST MBS ETF - MBB	CHARLES SCHWAB	2/1/2016	16.00		1,701.44	106.34	1,701.44	1,745.55	37.04			
83269E405	J M SMUCKER CO	CHARLES SCHWAB	8/4/2016	27.00		3,457.62	128.06	3,457.62	4,196.56	40.50			
00162Q817	JAN VELOCITY TAIL RSK HD LAR CAP ETF	CHARLES SCHWAB	4/23/2015	70.00		1,941.17	27.73	1,941.17	2,035.83	33.34			
478366107	JOHNSON CONTROLS	CHARLES SCHWAB	8/5/2014	86.00		3,542.34	41.19	3,542.34	3,929.34	472.44			

53223X107	LIFE STORAGE INC	CHARLES SCHWAB	9/16/2013	30.00		2,557.80	85.26	2,557.80	2,147.97	111.00		
548661107	LOWES COMPANES	CHARLES SCHWAB	6/2/2016	49.00		3,484.88	71.12	3,484.88	3,961.66	34.30		
580135101	MCDONALDS CORP	CHARLES SCHWAB	10/6/2008	20.00		2,434.40	121.72	2,434.40	1,149.15	72.20		
58155Q103	MCKESSON CORPORATION	CHARLES SCHWAB	10/11/2011	20.00		2,809.00	140.45	2,809.00	1,456.28	22.40		
594918104	MICROSOFT CORP	CHARLES SCHWAB	10/28/2003	100.00		6,214.00	62.14	6,214.00	2,718.00	147.00		
651639106	NEWMONT MINING CORP	CHARLES SCHWAB	7/20/2013	115.00		3,918.05	34.07	3,918.05	3,126.75	14.39		
68389X105	ORACLE CORPORATION	CHARLES SCHWAB	10/11/2011	63.00		2,422.35	38.45	2,422.35	1,956.02	37.80		
68389X105	ORACLE CORPORATION	CHARLES SCHWAB	4/12/2012	100.00		3,845.00	38.45	3,845.00	2,875.80	60.00		
713448108	PEPSICO	CHARLES SCHWAB	1/2/2015	31.00		3,243.53	104.63	3,243.53	2,948.19	90.22		
717081103	PFIZER INCORPORATED	CHARLES SCHWAB	3/8/2012	100.00		3,248.00	32.48	3,248.00	2,167.78	120.00		
717081103	PFIZER INCORPORATED	CHARLES SCHWAB	2/1/2016	70.00		2,273.60	32.48	2,273.60	2,118.68	84.00		
73936T524	POWERSHARES EMRG MKTS - PCY	CHARLES SCHWAB	1/6/2015	125.00		3,532.50	28.26	3,532.50	3,481.12	183.48		
747545101	QUALITY CARE PROPERTIES INC	CHARLES SCHWAB	10/31/2016	11.00		170.50	15.50	170.50	339.35	-		
808524730	SCHWAB FNDMTL EMERG MKTS LG CO	CHARLES SCHWAB	10/9/2014	210.00		5,019.00	23.90	5,019.00	5,488.04	84.13		
808524730	SCHWAB FNDMTL EMERG MKTS LG CO	CHARLES SCHWAB	12/15/2015	110.00		2,629.00	23.90	2,629.00	2,072.02	44.07		
808524870	SCHWAB U S TIPS ETF	CHARLES SCHWAB	6/1/2015	14.00		767.76	54.84	767.76	762.27	6.94		
808524870	SCHWAB U S TIPS ETF	CHARLES SCHWAB	12/15/2015	250.00		13,710.00	54.84	13,710.00	13,284.43	123.81		
87612E106	TARGET CORPORATION	CHARLES SCHWAB	6/18/2015	40.00		2,889.20	72.23	2,889.20	3,332.55	92.80		
87612E106	TARGET CORPORATION	CHARLES SCHWAB	11/16/2015	30.00		2,166.90	72.23	2,166.90	2,174.32	69.60		
89151E109	TOTAL S A ADR	CHARLES SCHWAB	12/26/2012	40.00		2,038.80	50.97	2,038.80	2,067.71	108.60		
913017109	UNITED TECHNOLOGIES CORP	CHARLES SCHWAB	6/30/2010	20.00		2,192.40	109.62	2,192.40	1,319.40	52.40		
922908553	VANGUARD REIT	CHARLES SCHWAB	7/8/2013	30.00		2,475.90	82.53	2,475.90	2,082.90	128.25		
922908553	VANGUARD REIT	CHARLES SCHWAB	3/8/2016	50.00		4,126.50	82.53	4,126.50	3,986.76	213.75		
922908553	VANGUARD REIT	CHARLES SCHWAB	9/1/2016	40.00		3,301.20	82.53	3,301.20	3,552.88	67.80		
922908611	VANGUARD SMALL-CAP VALUE ETF	CHARLES SCHWAB	9/27/2016	24.00		2,904.00	121.00	2,904.00	2,634.67	19.10		
92343V104	VERIZON COMMUNICATIONS	CHARLES SCHWAB	2/17/2009	50.00		2,669.00		2,669.00	1,348.83	113.63		
92343V104	VERIZON COMMUNICATIONS	CHARLES SCHWAB	8/6/2015	35.00		1,868.30		1,868.30	1,634.01	79.55		
STOCKS - MUTUAL FUNDS												
461418337	361 MANAGED FUTURES	CHARLES SCHWAB	VARIOUS	574.15		6,344.35	11.05	6,344.35	6,509.36	-		
00203H461	AQR MGD FUTURES STRAT HV FD CL I	CHARLES SCHWAB	VARIOUS	379.38		3,528.21	9.30	3,528.21	3,920.00	0.49		
233203421	DFA EMERGING MARKETS CORE EQUITY PORTFOLIO	CHARLES SCHWAB	VARIOUS	477.14		8,283.06	17.36	8,283.06	8,571.10	164.62		
233203611	DFA EMERGING MARKETS SMALL CAP PORT INSTL	CHARLES SCHWAB	VARIOUS	129.99		2,411.33	18.55	2,411.33	2,820.00	125.52		
233203348	DFA INTL REAL ESTATE SECURITIES PORTFOLIO	CHARLES SCHWAB	VARIOUS	631.12		2,966.27	4.70	2,966.27	3,588.99	255.62		
233203629	DFA INTL SMALL COMPANY PORTFOLIO FD	CHARLES SCHWAB	VARIOUS	330.02		5,699.45	17.27	5,699.45	5,000.00	100.24		
254939382	DIREXION INDEXED CMDY STRAT FD INST CL	CHARLES SCHWAB	VARIOUS	187.03		2,985.00	15.96	2,985.00	4,000.00	-		
314172354	FEDERATED PRUDENT BEAR A	CHARLES SCHWAB	VARIOUS	176.53		3,271.01	18.53	3,271.01	8,900.00	-		
411511306	HARBOR INTERNATIONAL FUND INSTL CL	CHARLES SCHWAB	VARIOUS	52.40		3,060.80	58.41	3,060.80	3,017.00	60.95		
577125107	MATTHEWS ASIA DIVIDEND FUND	CHARLES SCHWAB	VARIOUS	282.70		4,387.46	15.52	4,387.46	3,570.46	84.48		
413838202	OAKMARK INTL FD CLASS I	CHARLES SCHWAB	VARIOUS	408.63		9,275.95	22.70	9,275.95	10,600.00	137.46		
89833W394	PERFORMANCE TRUST STRAT BD FD	CHARLES SCHWAB	VARIOUS	652.46		14,582.44	22.35	14,582.44	15,017.00	271.02		
72200Q182	PIMCO ALL ASSET ALL AUTHORITY FUND	CHARLES SCHWAB	VARIOUS	468.17		3,927.95	8.39	3,927.95	4,395.94	142.36		
693391559	PIMCO EMERGING MARKETS BD INST	CHARLES SCHWAB	VARIOUS	505.05		5,106.07	10.11	5,106.07	5,020.00	284.47		
861728103	STONE RIDGE REINSURANCE RISK PREM-SHRX	CHARLES SCHWAB	VARIOUS	1,398.48		13,942.89	9.97	13,942.89	14,209.96	1,025.43		
861728798	STONE RIDGE INTL DEV MKTS VARIANCE	CHARLES SCHWAB	VARIOUS	440.00		4,373.60	9.94	4,373.60	4,420.00	-		
861729101	STONE RIDGE REINSURANCE RISK PREM-SRRX	CHARLES SCHWAB	VARIOUS	1,163.65		11,799.37	10.14	11,799.37	11,979.49	684.63		
56166Y404	TORTOISE MLP & PIPELINE INST	CHARLES SCHWAB	VARIOUS	397.30		5,570.19	14.02	5,570.19	4,089.87	103.93		
	ROUNDING					(0.58)						

XXX	Totals to Page 12	XXX	XXX	XXX	XXX	\$ 346,824.00	XXX	\$ 346,824.58	\$ 311,689.34	\$ 10,032.26	\$ -	\$ -
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2016

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.

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