

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

*Annual Statement Made to the Insurance Commissioner of the State of Ohio
For the Year Ended December 31, 2021*

ANNUAL STATEMENT

For the Year Ended December 31 , 2021

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)

Jeffrey T. Tucker	Michael Groh		
Marlene S. Bond	Kevin Luster	Lisa Johns	

State of Ohio

County of

Guernsey

Marlene S. Bond President and Kevin Luster Secretary of the

THE EASTERN OHIO MUTUAL FIRE & TORNADO INSURANCE COMPANY

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

Subscribed and sworn to before me, this

day of 20

Notary Public

Marlene S. Bond

President

Kevin Luster

Secretary

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

2021

ASSETS

		Assets Current Year	Nonadmitted Assets Current Year	Net Admitted Assets Current Year	Net Admitted Assets Prior Year
1	Bonds (Schedule D - Part 1)	268,896.00	0.00	268,896.00	313,892.00
2	Preferred stocks, common stocks and mutual funds (Schedule D - Part 2)	603,668.00	0.00	603,668.00	568,782.00
3	Real estate (less liens, encumbrances) (Schedule A)	18,587.00	0.00	18,587.00	19,467.00
4	Cash (Schedule E)	114,274.00	0.00	114,274.00	175,028.00
5	Short-term investments		0.00	0.00	
6	Aggregate write-ins for invested assets		0.00	0.00	
7	Subtotals, cash and invested assets	1,005,425.00	0.00	1,005,425.00	1,077,169.00
8	Investment income due and accrued	1,864.00	0.00	1,864.00	2,189.00
9.1	Assessments or premiums in the course of collection (including agents balances)	10,696.00	0.00	10,696.00	17,954.00
9.2	Deferred premiums, agents' balances and installments booked but deferred and not yet due	79,223.00	0.00	79,223.00	82,090.00
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	5,589.00	5,589.00	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	1,102,797.00	5,589.00	1,097,208.00	1,179,402.00
	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

2021

LIABILITIES, SURPLUS AND OTHER FUNDS

		Current Year	Prior Year
1	Unpaid Losses (Underwriting Exhibit - Part 2A)	7,500.00	68,350.00
2	Unpaid loss adjustment expenses (Underwriting Exhibit - Part 2A)	0.00	0.00
3	Commissions due and payable to agents	11,342.00	11,472.00
4	Other expenses (excluding taxes, licenses and fees)	31,099.00	43,000.00
5	Taxes, licenses and fees (excluding federal income taxes)	1,172.00	1,132.00
6	Current federal income taxes (including \$0 on realized capital gains (losses))	4,848.00	2,415.00
7	Net deferred tax liability		
8	Borrowed money and interest thereon		
9	Unearned assessment/premium reserve	347,774.00	336,307.00
10	Advance premium	27,181.00	23,999.00
11	Ceded reinsurance premiums payable	18,105.00	18,169.00
12	Funds held by company under reinsurance treaties		
13	Amounts withheld or retained by company for account of others	9,105.00	9,306.00
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	458,126.00	514,150.00
18	Surplus as regards policyholders	639,082.00	665,252.00
19	Total liabilities and surplus	1,097,208.00	1,179,402.00
	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

2021

		Current Year	Prior Year
	UNDERWRITING INCOME		
1.1	Gross Assessments/Premiums earned	662,928.00	690,829.00
1.2	Less: Return Assessments/Premiums earned	13,076.00	14,418.00
1.3	Direct Assessments/Premiums earned	649,852.00	676,411.00
1.4	Deduct premiums for reinsurance ceded (Reinsurance Schedule)	210,719.00	209,561.00
1.5	Add premiums received for reinsurance assumed (Reinsurance Schedule)	0.00	
1.6	Net Assessments/Premiums earned	439,133.00	466,850.00
	DEDUCTIONS		
2	Losses incurred (Underwriting Exhibit - Part 2)	218,994.00	258,565.00
3	Loss expenses incurred (Expense Exhibit)	15,154.00	17,387.00
4	Other underwriting expenses incurred (Expense Exhibit)	327,906.00	327,062.00
5	Aggregate write-ins for underwriting deductions	0.00	0.00
6	Total underwriting deductions	562,054.00	603,014.00
7	Net underwriting gain (loss)	-122,921.00	-136,164.00
	INVESTMENT INCOME		
8	Net investment income earned	23,108.00	26,021.00
9	Net realized capital gains (losses) less capital gains tax	40,187.00	386.00
10	Net investment gain (loss)	63,295.00	26,407.00
	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	13,886.00	13,272.00
14	Total other income	13,886.00	13,272.00
15	Net income, after capital gains tax and before federal income taxes	-45,740.00	-96,485.00
16	Federal income taxes incurred	7,607.00	6,136.00
17	Net income	-53,347.00	-102,621.00
	SURPLUS ACCOUNT		
18	Surplus as regards policyholders, December 31 prior year	665,252.00	757,118.00
19	Net income	-53,347.00	-102,621.00
20	Change in net unrealized capital gains or (losses) less capital gains tax	26,662.00	12,616.00
21	Change in net deferred income tax		
22	Change in nonadmitted assets (Exhibit of Nonadmitted Assets)	515.00	-1,861.00
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	-26,170.00	-91,866.00
26	Surplus as regards policyholders, December 31 current year	639,082.00	665,252.00
	DETAILS OF WRITE-INS		
0501			
0502			
0503			
0599	Total Aggregate write-ins for underwriting deductions	0.00	0.00
1301	Commissions	11,459.00	11,367.00
1302	Miscellaneous	2,427.00	1,905.00
1303			
1304			
1399	Total Aggregate write-ins for miscellaneous income	13,886.00	13,272.00
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

2021

CASH FLOW STATEMENT

		Current Year	Prior Year
Cash from Operations			
1	Premiums/Assessments collected net of reinsurance	463,843.00	457,157.00
2	Net investment income	63,620.00	27,183.00
3	Miscellaneous income	13,682.00	13,272.00
4	Total	541,145.00	497,612.00
5	Benefit and loss related payments	294,998.00	254,102.00
6	Commissions, expenses paid and aggregate write-ins for deductions	338,502.00	324,878.00
7	Federal and foreign income taxes paid (recovered)	5,174.00	7,579.00
8	Total	638,674.00	586,559.00
9	Net cash from operations	-97,529.00	-88,947.00
Cash from Investments			
10	Proceeds from investments sold, matured or repaid:		
10.1	Bonds	44,996.00	94,878.00
10.2	Stocks	217,052.00	178,000.00
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	262,048.00	272,878.00
11	Cost of investments acquired (long-term only):		
11.1	Bonds		
11.2	Stocks	225,273.00	235,490.00
11.3	Real estate		
11.4	Miscellaneous applications		
11.5	Total investments acquired	225,273.00	235,490.00
11.6	Net cash from investments	36,775.00	37,388.00
Cash from Financing and Miscellaneous Sources			
12.1	Borrowed funds (cash provided/applied)		
12.2	Other cash provided (applied)		-2,576.00
13	Net cash from financing and miscellaneous sources	0.00	-2,576.00
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS			
14	Net change in cash, cash equivalents and short-term investments	-60,754.00	-54,135.00
15.1	Beginning of year (cash, cash equivalents and short-term investments)	175,028.00	229,163.00
15.2	End of year (cash, cash equivalents and short-term investments)	114,274.00	175,028.00

ANNUAL STATEMENT FOR THE YEAR 2021
THE EASTERN OHIO MUTUAL FIRE & TORNADO INSURANCE COMPANY

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	59,649.00
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	59,649.00
3	Allowances to managers and agents	0.00
4	Advertising	0.00
5	Boards, bureaus and associations	5,697.00
6	Surveys and underwriting reports	617.00
7	Audit of assureds' records	0.00
8.1	Salary and related items: Salaries	113,755.00
8.2	Payroll taxes	10,109.00
9	Employee relations and welfare	49,389.00
10	Insurance	14,214.00
11	Directors' fees	10,440.00
12	Travel and travel items	4,440.00
13	Rent and rent items	3,000.00
14	Equipment	0.00
15	Cost or depreciation of EDP equipment and software	515.00
16	Printing and stationery	16,022.00
17	Postage, telephone, exchange and express	5,637.00
18	Legal and auditing	20,325.00
19	Loss adjustment expenses	15,154.00
18	Investment expenses	0.00
19	Totals	269,314.00
20.1	Taxes, licenses and fees: State and local insurance taxes	350.00
20.2	Insurance department licenses and fees	250.00
20.3	All other (excluding federal income and real estate)	0.00
20.4	Total taxes, licenses and fees	600.00
21	Real estate expenses	7,235.00
22	Real estate taxes	487.00
23	Aggregate write-ins for miscellaneous expenses	5,775.00
24	Total expenses incurred (a)	343,060.00
25	Less unpaid expenses - current year	52,718.00
26	Add unpaid expenses - prior year	64,910.00
27	Total expenses paid	355,252.00
Details of Write-Ins:		
2301	Miscellaneous	5,775.00
2302		
2303		
2304		
2305		
2399	Total Write-ins	5,775.00

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

ANNUAL STATEMENT FOR THE YEAR 2021
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)	187,970,855	1,040
2	Written during the year	26,447,376	77
3	Total	214,418,231	1,117
4	Deduct those expired and cancelled	13,738,385	122
5	In force December 31 of current year	200,679,846	995
6	Deduct amount reinsured	0	XXX
7	Net amount in force	200,679,846	XXX

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

2021

**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	406,195.00		187,201.00		218,994.00
					-
					-
					-
					-
					-
					-
					-
					-
OVERFLOW AMOUNTS					-
Totals	\$ 406,195.00	\$ -	\$ 187,201.00	\$ -	\$ 218,994.00

* 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	76,000.00		68,500.00		7,500.00
					-
					-
					-
					-
					-
					-
					-
					-
OVERFLOW AMOUNTS					-
Totals	\$ 76,000.00	\$ -	\$ 68,500.00	\$ -	\$ 7,500.00

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

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

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

2021

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	5,589.00	6,104.00	515.00
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	5,589.00	6,104.00	515.00
	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

2021 ANNUAL STATEMENT OF THE EASTERN OHIO MUTUAL FIRE & TORNADO INSURANCE COMPANY

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)
BUILDING & IMPROVEMENTS	VARIOUS	XXX	34,370.00		15,783.00		18,587.00	3,000.00	3,000.00
OVERFLOW AMOUNTS									
Totals	XXX	XXX	\$ 34,370.00	\$ -	\$ 15,783.00	\$ -	\$ 18,587.00	\$ 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)
EQUIPMENT			39,608.00		34,019.00		5,589.00
							-
							-
							-
							-
							-
							-
							-
							-
							-
							-
							-
							-
OVERFLOW AMOUNTS							
Totals	XXX	XXX	\$ 39,608.00	\$ -	\$ 34,019.00	\$ -	\$ 5,589.00

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 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)
BONDS - GOVERNMENT														
912828YK0	US TREASURY NT 1.375%	5/28/2021	CHARLES SCHWAB		5,095.71	5,000.00	4,956.59	4,956.59			139.12		68.75	
912828RC6	US TREASURY NT 2.125%	5/28/2021	CHARLES SCHWAB		5,052.60	5,000.00	5,027.12	5,027.12			25.48		106.25	
912828RC6	US TREASURY NT 2.125%	8/16/2021	CHARLES SCHWAB		20,000.00	20,000.00	19,984.89	19,984.89			15.11		425.00	
912828ZK0	US TREASURY NT 2.25%	5/28/2021	CHARLES SCHWAB		5,376.57	5,000.00	5,212.53	5,149.50			227.07		112.50	
BONDS - SPECIAL REVENUE AND SPECIAL ASSESSMENT OBLIGATIONS														
31393LYD9	FEDERAL HOME LOAN MBS-CMO	12/31/2021	CHARLES SCHWAB		2,000.00		2,311.90	2,311.90				311.90		
36202EAY5	GNMA II 003523	12/31/2021	CHARLES SCHWAB		246.15		246.27	246.27				0.12		
36202EFA2	GNMA II 003761	12/31/2021	CHARLES SCHWAB		362.46		365.25	365.25				2.79		
36202EKX6	GNMA II 003910	12/31/2021	CHARLES SCHWAB		141.38		142.00	142.00				0.62		
36202EPW5	GNMA II 004028	12/31/2021	CHARLES SCHWAB		141.43		141.43	141.43						
36202FWD4	GNMA II 005144	12/31/2021	CHARLES SCHWAB		1,167.40		1,190.74	1,190.74				23.34		
36179TAJ4	GNMA MA4509	12/31/2021	CHARLES SCHWAB		4,898.88		4,898.88	4,898.88						
STOCKS - BANKS, TRUSTS AND INSURANCE COMPANIES														
55501RI06	MANULIFE FINL	5/4/2021	CHARLES SCHWAB	141.00	3,077.22		2,970.17	2,970.17			107.05			18.00
70932B101	PENNYMAC FINL SVCS INC. PFSI	5/14/2021	CHARLES SCHWAB	90.00	5,152.47		3,061.50	3,061.50			2,090.97			18.00
91324P102	UNITEDHEALTH GRP INC. UNH	5/14/2021	CHARLES SCHWAB	9.00	3,662.64		1,438.62	1,438.62			2,224.02			2.08
STOCKS - INDUSTRIAL AND MISCELLANEOUS														
020795107	ALPHABET INC	2/22/2021	CHARLES SCHWAB	1.00	2,130.52		1,045.16	1,045.16			1,085.36			
133131102	BLACKROCK SHRT MATRITY MUNI BND ETF: MEAR	5/14/2021	CHARLES SCHWAB	199.00	9,965.79		9,997.20	9,997.20				11.41		13.92
150870103	CAMDEN PROPERTY TR REIT	2/22/2021	CHARLES SCHWAB	47.00	4,896.09		3,979.01	3,979.01			917.08			39.01
166764100	CHEVRON CORP. CVX	7/27/2021	CHARLES SCHWAB	20.00	3,302.16		1,857.23	1,857.23			1,444.93			27.20
25470F302	DISCOVERY INC	3/22/2021	CHARLES SCHWAB	50.00	4,938.53		3,449.71	3,449.71			1,488.82			131.50
302313102	EXXON MOBIL CORP. XOM	5/4/2021	CHARLES SCHWAB	40.00	2,300.09		2,342.10	2,342.10			3,855.71			
518416102	HARTFORD MLTFCR DVLDP MKRKS ETF: RODM	5/14/2021	CHARLES SCHWAB	386.00	11,807.72		11,107.30	11,107.30			700.42			124.05
518416102	HARTFORD MLTFCR DVLDP MKRKS ETF: RODM	6/1/2021	CHARLES SCHWAB	258.00	8,121.80		5,727.35	5,727.35			2,394.45			90.15
518416102	HARTFORD MLTFCR DVLDP MKRKS ETF: RODM	6/1/2021	CHARLES SCHWAB	220.00	6,925.56		5,154.58	5,154.58			1,770.98			
458140100	INTEL CORP	2/22/2021	CHARLES SCHWAB	32.00	1,979.96		1,068.03	1,068.03			911.93			11.02
46187W107	INVITATION HOMES INCORPO: INVH	5/14/2021	CHARLES SCHWAB	199.00	6,905.86		5,083.14	5,083.14			1,822.72			67.66
464288588	SHARES MBS ETF: MB	6/1/2021	CHARLES SCHWAB	110.00	11,923.05		11,892.85	11,892.85			30.20			
46429B689	SHARES MSCI ETF: EFAF	2/22/2021	CHARLES SCHWAB	407.00	30,099.02		25,895.93	25,895.93			4,203.09			
49456B101	KINDER MORGAN INC. KMI	5/14/2021	CHARLES SCHWAB	111.00	2,026.95		1,726.61	1,726.61			300.25			58.22
529043101	LEXINGTON REALT TR REIT: LXP	11/5/2021	CHARLES SCHWAB	203.00	3,002.55		1,899.49	1,899.49			1,103.06			
548661107	LOWES COS INC: LOW	5/14/2021	CHARLES SCHWAB	19.00	3,709.68		1,536.16	1,536.16			2,173.52			18.00
394918104	MICROSOFT CORP	2/22/2021	CHARLES SCHWAB	9.00	2,193.35		245.52	245.52			1,947.83			5.04
35359X105	ORACLE CORP: ORCL	11/5/2021	CHARLES SCHWAB	27.00	2,566.48		776.46	776.46			1,790.02			
713448108	PEPSICO INC: PEP	7/27/2021	CHARLES SCHWAB	31.00	4,882.79		2,948.19	2,948.19			1,934.60			96.73
720190206	PIEDMONT OFFICE REAL REIT: PDM	5/4/2021	CHARLES SCHWAB	220.00	4,101.00		3,869.25	3,869.25			231.75			92.40
308524870	REAL ESTATE SELECT SCTR SPDR ETF	11/5/2021	CHARLES SCHWAB	53.00	2,562.65		1,898.20	1,898.20			684.45			
	SCHWAB US TIPS ETF: SCHP	9/2/2021	CHARLES SCHWAB	157.00	9,964.76		8,342.62	8,342.62			1,622.14			
	SPDR INTRMOT TRM CRPRATE BND ETF IV: SPB	5/14/2021	CHARLES SCHWAB	411.00	14,945.03		15,169.48	15,169.48			224.45			
	SPDR INTRMOT TRM CRPRATE BND ETF IV: SPB	6/1/2021	CHARLES SCHWAB	54.00	1,973.79		1,993.07	1,993.07			19.28			
8310W108	TRAVEL + LEISURE CO. TNL	5/4/2021	CHARLES SCHWAB	35.00	2,263.59		1,194.25	1,194.25			1,069.34			10.50

REINSURANCE SCHEDULE

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

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.)

- 15

2021

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 2021
THE EASTERN OHIO MUTUAL FIRE & TORNADO INSURANCE COMPANY

ORGANIZATIONAL CHART

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

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

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

2021

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

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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		11	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	Rate (%)	Amount Due and Accrued Dec. 31 of Current Year on bonds not in default	Gross Am't Received During Year	Increase by Adjustment, in Book Value During Year	Decrease by Adjustment, in Book Value During Year	Amount of Interest due and accrued year, on bonds in default as to principal or interest	Maturity Date	NAIC Designation
BONDS - GOVERNMENT															
912828Z0	US TREASURY BOND	CHARLES SCHWAB	9/23/2019	19,000.00	19,807.61	19,572.61	19,929.22	2.250%	163.88	483.76		130.65		8/15/2027	1
912828Y0	US TREASURY NOTE	CHARLES SCHWAB	12/24/2019	25,000.00	24,782.94	19,982.27	20,162.50	1.375%	58.82	309.37	77.23			10/15/2022	1
912828Z7	US TREASURY NOTE	CHARLES SCHWAB	7/16/2019	20,000.00	19,453.92	19,558.91	20,225.00	1.500%	115.00	300.00	94.08			8/15/2026	1
912828Z8	US TREASURY NOTE	CHARLES SCHWAB	7/16/2019	14,000.00	14,639.40	14,351.53	14,796.25	2.750%	1.07	385.00		105.07		6/30/2025	1
BONDS - POLITICAL SUBDIVISIONS OF STATES, TERRITORIES AND POSSESSIONS															
0541051K5	AVON LAKE SD	CHARLES SCHWAB	7/29/2014	15,000.00	15,410.20	15,044.55	15,341.70	3.250%	40.63	487.50		48.70		12/1/2022	1
172253EL6	CINCINNATI OH CITY S	CHARLES SCHWAB	3/14/2016	25,000.00	24,900.00	24,934.56	26,697.00	4.000%	44.44	1,000.00	5.96			12/15/2032	1
360046C66	FULTON CO GEORGIA LIBRARY	CHARLES SCHWAB	3/18/2014	25,000.00	25,601.25	25,144.76	26,669.50	4.175%	530.57	1,043.76		58.11		7/1/2024	1
49130T1N6	KY HSG CORP HSG	CHARLES SCHWAB	12/1/2014	25,000.00	25,803.25	25,236.54	25,925.00	3.375%	429.29	844.50		79.20		11/2/2025	1
584853L06	MEDINA OH CITY SD	CHARLES SCHWAB	3/24/2015	50,000.00	51,218.00	50,363.69	51,459.00	2.960%	123.33	1,480.00		125.14		12/1/2024	1
BONDS - SPECIAL REVENUE AND SPECIAL ASSESSMENT OBLIGATIONS															
313931YD9	FEDERAL HOME LOAN MBS-CMO	CHARLES SCHWAB	2/23/2018	10,000.00	12,965.80	6,827.48	7,708.43	5.250%	16.33	402.55		108.19		3/15/2033	1
36202EAY5	GNMA II 003623	CHARLES SCHWAB	10/14/2004	1,005.03	1,234.09	565.33	614.34	5.000%	0.86	35.75		0.04		10/20/2034	1
36202EFA2	GNMA II 003761	CHARLES SCHWAB	11/16/2005	2,045.87	2,451.05	1,340.30	1,561.92	6.000%	2.44	89.82		1.46		9/20/2035	1
36202EKX6	GNMA II 003910	CHARLES SCHWAB	11/18/2006	791.16	913.79	476.69	564.61	6.000%	0.87	32.88		0.17		10/20/2036	1
36202FMD5	GNMA II 004028	CHARLES SCHWAB	9/20/2007	748.34	886.52	454.78	530.55	6.000%	0.83	31.82		0.41		9/20/2037	1
36202FWD4	GNMA II 005144	CHARLES SCHWAB	8/11/2011	4,538.20	5,448.25	2,208.31	2,318.63	3.500%	2.32	98.44		3.73		7/20/2041	1
30179TAJ4	GNMA WA4509	CHARLES SCHWAB	6/14/2017	6,562.39	22,066.79	6,709.10	6,745.94	3.000%	6.02	263.11		0.17		6/20/2047	1
38374GA85	GNMA MBS-CMO	CHARLES SCHWAB	4/5/2018	10,000.00	11,250.00	10,946.63	11,601.07	5.500%	22.92	549.96		80.26		5/16/2034	1
BONDS - INDUSTRIAL AND MISCELLANEOUS															
79557AN3	THE SALVATION ARMY	CHARLES SCHWAB	1/30/2019	25,003.00	25,218.58	25,167.72	26,899.40	4.101%	304.73	1,025.26		17.41		9/1/2021	1
	ROUNDING					0.04					0.04				
XXX	Totals to Page 11	XXX	XXX	\$ 278,690.99	\$ 304,071.44	\$ 268,996.00	\$ 279,950.08	XXX	\$ 1,864.35	\$ 8,661.48	\$ 177.31	\$ 758.71	\$ -	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	Dividends		13	14
Cusip #	Description	From Whom Acquired	Date Acquired	No. of Shares	Par Value (Preferred Stocks)	Book Value	Rate Per Share 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
STOCKS - PUBLIC UTILITIES													
2989105	NAMICO INSURANCE COMPANY	NAMICO	4/7/1987	30.00		10,433.00	347.77	10,433.00	300.00				
	EASTERN OHIO MUTUAL INSURANCE AGENCY	SAME				11,033.00		11,033.00	-				
00161N101	EXELON CORPORATION	CHARLES SCHWAB	9/1/2016	97.00		5,602.72	57.76	5,602.72	3,305.88	148.40			
STOCKS - BANKS, TRUSTS AND INSURANCE COMPANIES													
20002101	ALLSTATE CORP	CHARLES SCHWAB	5/18/2020	36.00		4,235.40	117.65	4,235.40	3,588.60	106.92			
3076C106	AMERIPRISE FINL	CHARLES SCHWAB	5/13/2020	25.00		7,541.50	301.66	7,541.50	2,938.38	110.75			
72967424	CITIGROUP INC	CHARLES SCHWAB	3/6/2020	70.00		4,227.30	60.39	4,227.30	4,246.62	142.80			
6625H100	JPMORGAN CHASE & CO	CHARLES SCHWAB	6/25/2013	31.00		4,908.85	158.35	4,908.85	1,604.72	114.70			

744320102	PRUDENTIAL FINANCIAL INC	CHARLES SCHWAB	1/6/2014	18.00		1,948.32	108.24	1,948.32	1,640.17	82.80	
91324P102	UNITEDHEALTH GROUP INC	CHARLES SCHWAB	1/17/2017	6.00		3,012.84	502.14	3,012.84	959.08	34.80	
	STOCKS - INDUSTRIAL AND MISCELLANEOUS										
88579Y101	3M COMPANY	CHARLES SCHWAB	4/20/2010	50.00		8,881.50	177.63	8,881.50	4,292.00	296.00	
01973R101	ALLISON TRANSMISSION	CHARLES SCHWAB	8/17/2019	90.00		3,271.50	36.35	3,271.50	4,007.70	68.40	
02079K107	ALPHABET INC	CHARLES SCHWAB	12/28/2018	3.00		8,680.77	2,893.59	8,680.77	3,135.48	-	
03027X100	AMERICAN TOWER CORP REIT	CHARLES SCHWAB	4/9/2018	21.00		6,142.50	292.50	6,142.50	3,010.27	105.63	
G0084W101	AMGEN INCORPORATED	CHARLES SCHWAB	12/26/2012	25.00		5,624.25	224.97	5,624.25	2,173.84	176.00	
037833100	APPLE INC	CHARLES SCHWAB	2/2/2015	91.00		16,158.87	177.57	16,158.87	2,692.60	78.72	
	AVANTIS EMERGING MARKETS EQ ETF- EFAV	CHARLES SCHWAB	2/22/2021	43.00		2,722.76	63.32	2,722.76	2,943.35	70.96	
110122108	BRISTOL-MYERS SQUIBB	CHARLES SCHWAB	3/6/2020	57.00		3,553.95	62.35	3,553.95	3,401.70	111.72	
133131102	CAMDEN PROPERTY TR REIT	CHARLES SCHWAB	4/9/2018	22.00		3,930.96	178.68	3,930.96	1,862.51	212.48	
133131102	CAMDEN PROPERTY TR REIT	CHARLES SCHWAB	3/20/2020	42.00		7,504.56	178.68	7,504.56	3,163.02	-	
150870103	CELANESE CORP	CHARLES SCHWAB	3/6/2020	16.00		2,688.96	168.06	2,688.96	1,485.78	43.52	
126650100	CVS HEALTH CORP	CHARLES SCHWAB	1/17/2017	25.00		2,579.00	103.16	2,579.00	2,070.26	50.00	
25470F302	DISCOVERY COMMUNICATIONS INC	CHARLES SCHWAB	3/1/2017	43.00		4,435.88	103.16	4,435.88	3,392.55	86.00	
23331A109	DR HORTON CO	CHARLES SCHWAB	4/23/2020	59.00		6,398.55	108.45	6,398.55	2,327.53	48.68	
30231G102	EXXON MOBILE CORPORATION	CHARLES SCHWAB	7/27/2021	51.00		3,120.69	61.19	3,120.69	2,908.79	44.37	
30303M102	META PLATFORMS INC(FACEBOOK)	CHARLES SCHWAB	9/2/2021	7.00		2,354.45	336.35	2,354.45	2,658.90	-	
370334104	GENERAL MILLS INC	CHARLES SCHWAB	11/16/2015	43.00		2,897.34	67.38	2,897.34	2,459.91	87.72	
518416102	HARTFORD MTLFCTR DVL PD MKT'S ETF	CHARLES SCHWAB	5/18/2020	688.00		20,113.48	30.11	20,113.48	15,651.17	796.14	
458140100	INTEL CORP	CHARLES SCHWAB	1/6/2016	86.00		4,429.00	51.50	4,429.00	2,870.32	119.56	
460146103	INTERNATIONAL PAPER	CHARLES SCHWAB	5/18/2020	52.00		2,442.96	46.98	2,442.96	1,621.17	104.00	
46434V274	ISHARES EDG MSCI MLTFCR INTL ETF - INTF	CHARLES SCHWAB	12/28/2018	127.00		3,660.14	28.82	3,660.14	3,018.10	86.09	
46428B588	ISHARES GNM BOND ETF- GNMA	CHARLES SCHWAB	6/1/2021	279.00		13,977.29	49.74	13,977.29	13,975.05	2.84	
	ISHARES MBS ETF - MBB	CHARLES SCHWAB	9/23/2019	203.00		17,667.72	107.43	17,667.72	22,056.46	226.38	
739387163	ISHARES JP MORGAN USD-EMB	CHARLES SCHWAB	9/18/2020	162.00		4,596.90	21.89	4,596.90	3,343.60	215.56	
46187W107	INVESCO FTSE RAFI EMERGING MARKETS ETF	CHARLES SCHWAB	3/26/2020	210.00		8,251.88	45.34	8,251.88	4,648.90	191.42	
	INVITATION HOMES INC	CHARLES SCHWAB	5/18/2020	182.00		19,889.12	50.48	19,889.12	19,969.48	73.34	
49456B101	JPMORGAN ULTRA SHORT INCOME ETF- JPST	CHARLES SCHWAB	3/20/2020	118.00		1,871.48	15.86	1,871.48	1,835.49	127.44	
529043101	KINDER MORGAN, INC.	CHARLES SCHWAB	6/2/2016	774.00		12,089.88	15.62	12,089.88	7,242.40	420.12	
548661107	LEXINGTON REALTY TR REIT	CHARLES SCHWAB	5/15/2020	12.00		3,101.76	258.48	3,101.76	970.20	38.40	
581550103	LOWES COMPANIES	CHARLES SCHWAB	6/2/2016	21.00		5,629.47	268.07	5,629.47	3,965.10	110.25	
594918104	MCDONALDS CORP	CHARLES SCHWAB	10/11/2011	37.00		4,971.40	248.57	4,971.40	1,466.28	34.60	
68389X105	MCKESSON CORPORATION	CHARLES SCHWAB	10/28/2003	61.00		12,443.84	336.32	12,443.84	1,009.38	85.10	
693718108	MICROSOFT CORP	CHARLES SCHWAB	4/12/2012	53.00		5,319.81	87.21	5,319.81	1,754.24	105.60	
717081103	ORACLE CORPORATION	CHARLES SCHWAB	3/8/2012	63.00		4,677.78	88.26	4,677.78	3,982.79	108.12	
737630103	PACCAR INC	CHARLES SCHWAB	3/8/2012	98.00		3,720.15	59.05	3,720.15	1,143.99	98.28	
	POTLATCH CORP REIT	CHARLES SCHWAB	12/28/2018	139.00		5,301.56	60.22	5,301.56	3,046.56	555.66	
308524730	REAL ESTATE SELECT SCRT-WIRE	CHARLES SCHWAB	10/9/2014	109.00		7,201.59	51.81	7,201.59	4,976.29	237.41	
308524730	SCHWAB FNDMTL EMERG MKTS LG CO FNDE	CHARLES SCHWAB	12/15/2015	110.00		3,377.91	30.99	3,377.91	2,992.84	143.82	
308524730	SCHWAB FNDMTL EMERG MKTS LG CO FNDE	CHARLES SCHWAB	3/6/2020	136.00		3,408.90	30.99	3,408.90	2,072.02	145.15	
308524763	SCHWAB FUNDAMENTAL US SMALL CO FNDA	CHARLES SCHWAB	3/20/2020	150.00		4,114.64	30.99	4,114.64	3,385.30	179.45	
308524763	SCHWAB FUNDAMENTAL INL LARGE COM ETF- FNDP	CHARLES SCHWAB	2/22/2021	318.00		8,341.50	55.61	8,341.50	3,609.57	103.98	
308524763	SCHWAB FUNDAMENTAL INL LARGE COM ETF- FNDP	CHARLES SCHWAB	9/2/2021	87.00		2,828.37	32.51	2,828.37	2,888.04	-	
308524854	SCHWAB INTERMEDIATE TERM US TRS ETF- SCHR	CHARLES SCHWAB	6/17/2019	401.00		22,512.14	56.14	22,512.14	12,743.78	223.02	
308524854	SCHWAB INTERMEDIATE TERM US TRS ETF- SCHR	CHARLES SCHWAB	9/2/2021	375.00		12,743.78	56.14	12,743.78	13,006.17	-	
308524870	SCHWAB U.S. TIPS ETF	CHARLES SCHWAB	12/15/2015	84.00		14,576.25	38.87	14,576.25	15,014.21	410.31	
	SPDR INTERMDT TRM CRRPATE BND ETF- SPIB	CHARLES SCHWAB	2/2/2021	619.00		5,282.76	36.15	5,282.76	4,887.91	393.16	
882508104	SYLVAMO CORP- SLVM	CHARLES SCHWAB	10/5/2021	4.00		22,376.85	27.69	22,376.85	22,846.48	-	
923313107	TORISE NORTH AMERICAN PIPELINE-TPVP	CHARLES SCHWAB	1/17/2017	27.00		11.56	188.47	11.56	5,088.69	113.67	
	TOYOTA MOTOR CORP	CHARLES SCHWAB	9/18/2020	184.00		5,088.69	22.23	5,088.69	2,019.33	193.05	
	TYSON FOODS INC	CHARLES SCHWAB	1/31/2017	43.00		4,090.32	185.30	4,090.32	2,947.50	195.55	
2206C706	VANGUARD INTERMEDIATE TERM - VGIT	CHARLES SCHWAB	7/27/2021	41.00		7,967.90	87.16	7,967.90	4,976.10	-	
			8/31/2018	159.00		3,573.56	66.47	3,573.56	2,924.39	120.76	
						10,568.73		10,568.73	9,973.31		

92343V104	VERIZON COMMUNICATIONS	CHARLES SCHWAB	2/17/2009	50.00		2,598.00	51.06	2,598.00	1,348.83	126.14			
92343V104	VERIZON COMMUNICATIONS	CHARLES SCHWAB	8/6/2015	35.00		1,818.60	51.96	1,818.60	1,634.01	88.28			
931142103	WAL-MART STORES	CHARLES SCHWAB	12/28/2018	38.00		5,498.22	144.69	5,498.22	3,526.48	111.10			
STOCKS - MUTUAL FUNDS													
00203H446	AQR LONG SHORT EQUITY FUND	CHARLES SCHWAB	8/28/2019	297.14		3,657.73	12.31	3,657.73	3,428.84	-			
233203348	DFA INTL REAL ESTATE SECURITIES PORTFOLIO	CHARLES SCHWAB	10/31/2012	89.82		4,075.53	4.74	4,075.53	4,599.17	320.15			
	DIAMOND HILL SHORT DUR SECUR- DHEIX	CHARLES SCHWAB	5/28/2021	2,656.22		26,827.85	10.10	26,827.85	27,030.00	304.27			
	GMO RESOURCES I GEACX	CHARLES SCHWAB	9/1/2021	140.75		3,887.40	27.62	3,887.40	4,015.00	135.68			
577125107	MATTHEWS ASIA DIVIDEND FUND	CHARLES SCHWAB	10/11/2011	531.96		10,075.34	18.94	10,075.34	8,085.01	101.85			
89833W394	OAKMARK INTERNATIONAL INSTITUTIONAL- OANIX	CHARLES SCHWAB	2/19/2021	391.14		10,126.39	28.04	10,126.39	10,015.00	153.27			
693391559	PERFORMANCE TRUST STRAT BD FD-PTIAX	CHARLES SCHWAB	4/16/2019	894.59		20,333.99	22.73	20,333.99	20,300.00	662.24			
	PIMCO EMERGING MARKETS BD INST	CHARLES SCHWAB	1/6/2015	1,190.65		12,180.38	10.23	12,180.38	12,037.00	536.98			
	PIONEER ILS INTERVAL FD	CHARLES SCHWAB	9/1/2021	939.15		7,646.92	8.23	7,646.92	8,015.00	155.63			
861728103	STONE RIDGE HIGH YIELD REINSUR PREM-SHRUX	CHARLES SCHWAB	12/2/2016	2,337.64		20,688.11	8.85	20,688.11	22,671.23	982.46			
	ROUNDING												
XXX	Totals to Page 12	XXX	XXX	XXX	XXX	\$ 603,668.00	XXX	\$ 603,667.74	\$ 459,985.66	\$ 12,636.45	\$ -	\$ -	\$ -

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2021

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

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