ANNUAL STATEMENT

For the Year Ended December 31 , 2023

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 (Street and Number) Freeport (City) 43973 (Zip Code) OH

Mail Address 23080 Cadiz Road (Street and Number) Freeport (City) 43973 (Zip Code) OH

Main Administrative Office (740) 658-3672 (Telephone Number)

Organized June 21, 1895 **Commenced Business** October 1895

Annual Statement Contact Person Timothy Suppes **Telephone Number** (330) 345-8100

Contact Person Email Address tim_suppes@wayneinsgroup.com

OFFICERS

President	Timothy Suppes	**Vice President**	
Secretary	Kevin Luster	**Treasurer**	Kevin Luster

DIRECTORS

(ALL DIRECTORS MUST BE SHOWN)

Timothy Suppes	Andrew Shod	James Suppes	Edward Gresser
Kevin Luster			

State of Ohio
County of
Guernsey

Timothy Suppes 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 28
day of February 2024

Notary Public

DANIELLE LEHMAN
Notary Public
State of Ohio
My Comm. Expires
February 14, 2029

President

Kevin J. Luster

Secretary

Signature of Person Preparing Statement

Revised 2009

ASSETS

		Assets Current Year	Nonadmitted Assets Current Year	Net Admitted Assets Current Year	Net Admitted Assets Prior Year
1	Bonds (Schedule D - Part 1)	0.00	0.00	0.00	218,579.00
2	Preferred stocks, common stocks and mutual funds (Schedule D - Part 2)	14,731.32	0.00	14,731.32	314,557.00
3	Real estate (less liens, encumbrances) (Schedule A)	16,827.98	0.00	16,827.98	17,708.00
4	Cash (Schedule E)	435,090.22	0.00	435,090.22	225,701.00
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	466,649.52	0.00	466,649.52	776,545.00
8	Investment income due and accrued		0.00	0.00	1,931.00
9.1	Assessments or premiums in the course of collection (including agents balances)		0.00	0.00	13,676.00
9.2	Deferred premiums, agents' balances and installments booked but deferred and not yet due		0.00	0.00	62,669.00
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	2,539.00
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	4,558.25	4,558.25	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	471,207.77	4,558.25	466,649.52	857,360.00
	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 2023

THE EASTERN OHIO MUTUAL FIRE & TORNADO INSURANCE COMPANY

LIABILITIES, SURPLUS AND OTHER FUNDS

		Current Year	Prior Year
1	Unpaid Losses (Underwriting Exhibit - Part 2A)	7,000.00	0.00
2	Unpaid loss adjustment expenses (Underwriting Exhibit - Part 2A)	0.00	0.00
3	Commissions due and payable to agents	-1,004.54	7,660.00
4	Other expenses (excluding taxes, licenses and fees)	5,344.82	26,542.00
5	Taxes, licenses and fees (excluding federal income taxes)		
6	Current federal income taxes (including $0 on realized capital gains (losses))	10,399.00	
7	Net deferred tax liability		
8	Borrowed money and interest thereon		
9	Unearned assessment/premium reserve	97,212.20	351,352.00
10	Advance premium		26,539.00
11	Ceded reinsurance premiums payable	21,666.00	18,648.00
12	Funds held by company under reinsurance treaties		
13	Amounts withheld or retained by company for account of others	-5,637.16	8,553.00
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	134,980.32	439,294.00
18	Surplus as regards policyholders	331,669.20	418,066.00
19	Total liabilities and surplus	466,649.52	857,360.00
	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 2023

THE EASTERN OHIO MUTUAL FIRE & TORNADO INSURANCE COMPANY

STATEMENT OF INCOME

		Current Year	Prior Year
	UNDERWRITING INCOME		
1.1	Gross Assessments/Premiums earned	775,647.05	680,472.00
1.2	Less: Return Assessments/Premiums earned	116,971.00	12,921.00
1.3	Direct Assessments/Premiums earned	658,676.05	667,551.00
1.4	Deduct premiums for reinsurance ceded (Reinsurance Schedule)	259,429.36	221,603.00
1.5	Add premiums received for reinsurance assumed (Reinsurance Schedule)	0.00	
1.6	Net Assessments/Premiums earned	399,246.69	445,948.00
	DEDUCTIONS		
2	Losses incurred (Underwriting Exhibit - Part 2)	246,054.57	275,734.00
3	Loss expenses incurred (Expense Exhibit)	23,133.05	15,225.00
4	Other underwriting expenses incurred (Expense Exhibit)	281,823.61	314,888.00
5	Aggregate write-ins for underwriting deductions	0.00	0.00
6	Total underwriting deductions	551,011.23	605,847.00
7	Net underwriting gain (loss)	-151,764.54	-159,899.00
	INVESTMENT INCOME		
8	Net investment income earned	20,954.99	19,208.00
9	Net realized capital gains (losses) less capital gains tax	78,398.93	4,214.00
10	Net investment gain (loss)	99,353.92	23,422.00
	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	34,376.65	15,519.00
14	Total other income	34,376.65	15,519.00
15	Net income, after capital gains tax and before federal income taxes	-18,033.97	-120,958.00
16	Federal income taxes incurred	13,428.00	4,521.00
17	Net income	-31,461.97	-125,479.00
	SURPLUS ACCOUNT		
18	Surplus as regards policyholders, December 31 prior year	418,066.00	639,082.00
19	Net income	-31,461.97	-125,479.00
20	Change in net unrealized capital gains or (losses) less capital gains tax	-55,450.58	-96,052.00
21	Change in net deferred income tax		
22	Change in nonadmitted assets (Exhibit of Nonadmitted Assets)	515.75	515.00
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	-86,396.80	-221,016.00
26	Surplus as regards policyholders, December 31 current year	331,669.20	418,066.00
	DETAILS OF WRITE-INS		
0501			
0502			
0503			
0599	Total Aggregate write-ins for underwriting deductions	0.00	0.00
1301	Commissions	6,573.23	11,884.00
1302	Miscellaneous	27,803.42	3,635.00
1303			
1304			
1399	Total Aggregate write-ins for miscellaneous income	34,376.65	15,519.00
2401			
2402			
2499	Total Aggregate write-ins for gains and losses in surplus	0.00	0.00

CASH FLOW STATEMENT

		Current Year	Prior Year
	Cash from Operations		
1	Premiums/Assessments collected net of reinsurance	197,930.89	463,001.00
2	Net investment income	29,076.09	40,443.00
3	Miscellaneous income	34,376.65	14,967.00
4	Total	261,383.63	518,411.00
5	Benefit and loss related payments	239,054.57	298,459.00
6	Commissions, expenses paid and aggregate write-ins for deductions	349,008.54	327,753.00
7	Federal and foreign income taxes paid (recovered)	490.00	7,060.00
8	Total	588,553.11	633,272.00
9	Net cash from operations	-327,169.48	-114,861.00
	Cash from Investments		
10	Proceeds from investments sold, matured or repaid:		
10.1	Bonds	202,090.21	59,083.00
10.2	Stocks	335,410.78	332,215.00
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	537,500.99	391,298.00
11	Cost of investments acquired (long-term only):		
11.1	Bonds		9,900.00
11.2	Stocks	1,458.04	155,110.00
11.3	Real estate		
11.4	Miscellaneous applications		
11.5	Total investments acquired	1,458.04	165,010.00
11.6	Net cash from investments	536,042.95	226,288.00
	Cash from Financing and Miscellaneous Sources		
12.1	Borrowed funds (cash provided/applied)		
12.2	Other cash provided (applied)	515.75	
13	Net cash from financing and miscellaneous sources	515.75	0.00
	RECONCILLIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
14	Net change in cash, cash equivalents and short-term investments	209,389.22	111,427.00
15.1	Beginning of year (cash, cash equivalents and short-term investments)	225,701.00	114,274.00
15.2	End of year (cash, cash equivalents and short-term investments)	435,090.22	225,701.00

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	41,437.22
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	41,437.22
3	Allowances to managers and agents	0.00
4	Advertising	170.00
5	Boards, bureaus and associations	5,548.00
6	Surveys and underwriting reports	3,904.46
7	Audit of assureds' records	0.00
8.1	**Salary and related items:** Salaries	105,391.06
8.2	Payroll taxes	10,756.24
9	Employee relations and welfare	51,312.61
10	Insurance	10,998.70
11	Directors' fees	14,810.00
12	Travel and travel items	2,299.55
13	Rent and rent items	2,400.00
14	Equipment	0.00
15	Cost or depreciation of EDP equipment and software	1,394.97
16	Printing and stationery	13,299.15
17	Postage, telephone, exchange and express	6,956.41
18	Legal and auditing	(1,307.33)
19	Loss adjustment expenses	23,133.05
18	Investment expenses	0.00
19	Totals	251,066.87
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	1,620.83
22	Real estate taxes	571.14
23	Aggregate write-ins for miscellaneous expenses	9,660.60
24	**Total expenses incurred (a)**	304,956.66
25	Less unpaid expenses - current year	(1,296.88)
26	Add unpaid expenses - prior year	42,755.00
27	Total expenses paid	349,008.54
	Details of Write-Ins:	
2301	Bank Fees	6,712.40
2302	Utilities	1,929.14
2303	Miscellaneous	1,019.06
2304		
2305		
2399	Total Write-ins	9,660.60

(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)	219,324,098	963
2	Written during the year	11,027,940	25
3	Total	230,352,038	988
4	Deduct those expired and cancelled	230,352,038	988
5	In force December 31 of current year	0	0
6	Deduct amount reinsured	0	XXX
7	Net amount in force	0	XXX

UNDERWRITING EXHIBIT - PART 2
LOSSES INCURRED

1 Lines of Business	2 Direct Losses Incurred	3 Losses Incurred on Reinsurance Assumed	4 Deduct: Reinsurance Recovered on Incurred Losses	5 Deduct: Salvage and Subrogation Converted To Cash	6 * Net Losses Incurred Columns 2 and 3 minus Columns 4 and 5
Property	466,643.20		220,588.63		246,054.57
					-
					-
					-
					-
					-
					-
OVERFLOW AMOUNTS					-
Totals	$ 466,643.20	$ -	$ 220,588.63	$ -	$ 246,054.57

* 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	7,000.00				7,000.00
					-
					-
					-
					-
					-
					-
OVERFLOW AMOUNTS					-
Totals	$ 7,000.00	$ -	$ -	$ -	$ 7,000.00

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

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

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	4,558.25	5,074.00	515.75
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	4,558.25	5,074.00	515.75
	Details of Write-Ins for Assets:			
1501		0.00	0.00	0.00
1502		0.00	0.00	0.00
1503		0.00	0.00	0.00
1598	Summary or remaining write-ins from overflow page	0.00	0.00	0.00
1599	Total aggregate write-ins	0.00	0.00	0.00

SCHEDULE A

Showing All Real Estate **OWNED** December 31 of Current Year

1 Description of Property	2 Date Acquired	3 Name of Vendor	4 Actual Cost	5 Current Year Acquisitions or Permanent Improvements	6 Accumulated Depreciation	7 Amount of Encumbrances	8 Book Value End of Current Year (Col. 4+5-6-7) *	9 Gross Income Current Year (Real Estate)	10 Gross Expenses Current Year (Real Estate)
BUILDING & IMPROVEMENTS	VARIOUS		34,370.00		17,542.02		16,827.98	2,400.00	2,400.00
							-		
							-		
							-		
							-		
OVERFLOW AMOUNTS							-		
Totals	XXX	XXX	$ 34,370.00	$ -	$ 17,542.02	$ -	$ 16,827.98	$ 2,400.00	$ 2,400.00

*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)
		EQUIPMENT	39,607.95		35,049.70		4,558.25
							-
							-
							-
							-
							-
							-
							-
							-
							-
							-
							-
							-
OVERFLOW AMOUNTS							-
Totals	XXX	XXX	$ 39,607.95	$ -	$ 35,049.70	$ -	$ 4,558.25

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
								9	10	11					
Cusip #	Description Give complete and accurate description of all bonds owned.	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 Dec. 31, Current year, on bonds in default as to principal or interest	Maturity Date	NAIC Designation
	OVERFLOW AMOUNTS FROM PAGE 19	XXX	XXX	-	-	-	-	XXX	-	-			-	XXX	XXX
XXX	**Totals**	XXX	XXX	$ -	$ -	$ -	$ -	XXX	$ -	$ -	$ -	$ -	$ -	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
										11	12		
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	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		10,265.40	342.18	10,265.40	300.00				
	EASTERN OHIO MUTUAL INSURANCE AGENCY	SAME				4,465.92		4,465.92					
	OVERFLOW AMOUNTS FROM PAGE 19	XXX	XXX	XXX	XXX	-	XXX	-	-	-	-	-	-
XXX	**Totals**	XXX	XXX	XXX	XXX	$ 14,731.32	XXX	$ 14,731.32	$ 300.00	$ -	$ -	$ -	$ -

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
22002t504	CORP OFFICE PPTY TR REIT: OFC	4/6/2023	CHARLES SCHWAB	63.00	1,458.04		

XXX	**Totals**	XXX	XXX	XXX	$ 1,458.04	$ -	$ -

*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 Give complete and accurate description of each bond and stock. If bonds are serial issues give amounts maturing each year. Companies may at their option summarize all bonds of the same issue called, matured or redeemed during the year and omit dates under column (3).	Date Sold	Name of Purchaser (If matured or called under redemption option, so state and give price at which called.)	No. of Shares of Stock	Consideration (Excluding Accrued Interest on Bonds)	Par Value of Bonds	Cost to Company (Excluding Accrued Interest on Bonds)	Book Value at Date of Sale	Increase, By Adjustment in Book Value During Year	Decrease, By Adjustment in Book Value During Year	Profit on Sale	Loss on Sale	Interest on Bonds Received During Year (including accrued interest on bonds sold)	Dividends on Stocks Received During Year (Including accrued dividends on stocks sold)
9128282A7	US TREASURY NOTE 1.500%	9/15/2023	CHARLES SCHWAB		18,278.35	20,000	19,453.92	19,653.44				1,375.09	325.27	
912828D56	US TREASURY NOTE 2.375%	9/15/2023	CHARLES SCHWAB		9,725.42	10,000	9,900.46	9,929.97				204.55	257.51	
912828XZ8	US TREASUTY NOTE 2.750%	9/15/2023	CHARLES SCHWAB		13,452.71	14,000	14,639.40	14,257.23				804.52	465.56	
31393LYD9	FEDERAL HOME LOAN 5.250%	9/19/2023	CHARLES SCHWAB		2,758.13	3,000	12,985.80	2,821.54				63.41	139.16	
36179TAJ4	GNMA PL MA4509M 3.000%	9/21/2023	CHARLES SCHWAB		3,703.92	25,000	22,066.79	4,896.22				1,192.30	117.55	
36202EAY5	GNMA PL 003623M 5.000%	9/21/2023	CHARLES SCHWAB		374.60	25,000	1,234.09	402.49				27.89	17.13	
36202EFA2	GNMA PL 003761M 6.000%	9/21/2023	CHARLES SCHWAB		948.31	35,000	2,451.05	1,004.20				55.89	50.60	
36202EKX6	GNMA PL 003910M 6.000%	9/21/2023	CHARLES SCHWAB		315.67	30,000	913.79	358.59				42.92	18.00	
36202EPM5	GNMA PL 004028M 6.000%	9/21/2023	CHARLES SCHWAB		300.79	30,000	886.52	335.78				34.99	17.11	
36202FWD4	GNMA PL 005144M 3.500%	9/21/2023	CHARLES SCHWAB		1,467.37	25,000	5,448.25	1,748.04				280.67	50.06	
38374GA85	GNMA MBS-CMO 5.500%	9/19/2023	CHARLES SCHWAB		9,089.69	10,000	11,250.00	10,866.95				1,777.26	439.97	
79585TAN3	THE SALVATION A 4.101%	9/18/2023	CHARLES SCHWAB		21,997.50	25,000	25,218.58	25,150.33				3,152.83	1,073.67	
172253EL6	CINCINNATI OH CTY 4.000%	9/18/2023	CHARLES SCHWAB		22,589.50	25,000	24,900.00	24,940.52				2,351.02	758.33	
360046Q66	FULTON CNTY GA 4.175%	9/18/2023	CHARLES SCHWAB		24,609.00	25,000	25,601.25	25,087.28				478.28	1,267.01	
49130TTN6	KY HSG CORP HSG 3.378%	9/18/2023	CHARLES SCHWAB		24,111.25	25,000	25,803.25	25,157.59				1,046.34	1,025.13	
584853LQ6	MEDINA OH CTY SD 2.960%	9/18/2023	CHARLES SCHWAB		48,368.00	50,000	51,218.00	50,238.86				1,870.86	1,179.89	
00203H446	AQR LONG-SHORT EQUITY	1/30/2023	CHARLES SCHWAB	297.1350	3,895.15		3,428.84	3,428.84			466.31			
36256V775	GMO RESOURCES	9/18/2023	CHARLES SCHWAB	140.7460	3,389.65		4,015.00	4,015.00				625.35		29.94
577125107	MATTHEWS ASIA DIVIDEND INVESTOR	9/18/2023	CHARLES SCHWAB	531.9610	7,117.64		8,085.01	8,085.01				967.37		25.03
72369L107	PIONEER ILS INTERVAL	3/7/2023	CHARLES SCHWAB	732.4500	6,027.71		6,318.22	6,318.22				290.51		214.62
72369L107	PIONEER ILS INTERVAL FD	12/11/2023	CHARLES SCHWAB	196.702	1,643.20		1,696.77	1,696.77				53.57		82.80
01973R101	ALLISON TRANSMISSION	12/8/2023	CHARLES SCHWAB	90.0000	4,948.60		4,007.70	4,007.70			940.90	-		
02079K107	ALPHABET INC	12/21/2023	CHARLES SCHWAB	60.000	8,478.77		3,135.48	3,135.48			5,343.29	-		98.49
03027X100	AMERN TOWER CORP	9/18/2023	CHARLES SCHWAB	21.0000	3,820.68		3,010.27	3,010.27			810.41	-		132.5
03076C106	AMERIPRISE FINL	12/21/2023	CHARLES SCHWAB	25.000	9,367.86		2,938.38	2,938.38			6,429.48	-		86.45
037833100	APPLE INC	12/21/2023	CHARLES SCHWAB	91.000	17,694.80		2,692.60	2,692.60			15,002.20	-		223.68
04208T102	ARMADA HOFFLER PPTYS	8/21/2023	CHARLES SCHWAB	389.0000	4,459.86		5,554.92	5,554.92			-	1,095.06		57.6
053807103	AVNET INC: AVT	12/21/2023	CHARLES SCHWAB	48.000	2,376.49		1,958.16	1,958.16			418.33	-		110.08
054561105	EQUITABLE HLDGS INC	12/8/2023	CHARLES SCHWAB	128.0000	4,126.68		3,320.49	3,320.49			806.19	-		97.47
110122108	BRISTOL-MYERS SQUIBB	9/18/2023	CHARLES SCHWAB	57.0000	3,393.14		3,401.70	3,401.70			-	8.56		49.02
126650100	CVS HEALTH CORP	9/18/2023	CHARLES SCHWAB	27.0000	1,889.45		2,228.05	2,228.05			-	338.60		86.68
133131102	CAMDEN PROPERTY TR REIT	12/8/2023	CHARLES SCHWAB	22.0000	2,058.66		1,862.51	1,862.51			196.15	-		165.48

133131102	CAMDEN PROPERTY TR REIT	12/8/2023	CHARLES SCHWAB	42.0000	3,930.18		3,163.02	3,163.02			767.16	-		33.60
150870103	CELANESE CORP	9/18/2023	CHARLES SCHWAB	16.0000	2,036.92		1,485.78	1,485.78			551.14	-		387.6
17888H103	CIVITAS RES INC: CIVI	12/21/2023	CHARLES SCHWAB	51.000	3,521.95		2,871.85	2,871.85			650.10	-		36.08
210371100	CONSTELLATION ENERGY COR: CEG	12/21/2023	CHARLES SCHWAB	32.000	3,765.24		969.76	969.76			2,795.48	-		17.96
22002T504	CORP OFFICE PPTY TR	9/18/2023	CHARLES SCHWAB	63.0000	1,567.72		1,458.04	1,458.04			109.68	-		167.58
229663109	CUBESMART TRS INC.	8/21/2023	CHARLES SCHWAB	114.0000	4,696.95		5,505.38	5,505.38			-	808.43		61.95
23331A109	DR HORTON CO	12/21/2023	CHARLES SCHWAB	59.000	8,859.37		2,327.53	2,327.53			6,531.84	-		62.83
25072604	AVANTIS EMERGING MARKETS	9/18/2023	CHARLES SCHWAB	108.0000	5,884.79		6,656.13	6,656.13			-	771.34		57.00
253393102	DICKS SPORTING GOODS	9/18/2023	CHARLES SCHWAB	19.0000	2,132.92		1,964.22	1,964.22			168.70	-		90.00
254709AN8	DISCOVER FINL	9/18/2023	CHARLES SCHWAB	45.0000	4,036.49		4,457.93	4,457.93			-	421.44		**93.60**
30161N101	EXELON CORPORATION	12/8/2023	CHARLES SCHWAB	65.000	2,539.74		1,245.52	1,245.52			1,294.22	-		187.68
30231G102	EXXON MOBILE CORPORATION	12/21/2023	CHARLES SCHWAB	51.000	5,175.94		2,908.79	2,908.79			2,267.15	-		71.81
370334104	GENERAL MILLS INC	9/18/2023	CHARLES SCHWAB	43.0000	2,828.05		2,459.91	2,459.91			368.14	-		31.39
458140100	INTEL CORP	3/13/2023	CHARLES SCHWAB	86.0000	2,265.65		2,870.32	2,870.32			-	604.67		9.6
466313103	JABIL INC: JBL	12/21/2023	CHARLES SCHWAB	30.000	3,809.92		1,662.87	1,662.87			2,147.05	-		85.32
49427F108	KILROY REALTY CORP	4/6/2023	CHARLES SCHWAB	79.0000	2,529.05		4,296.42	4,296.42			-	1,767.37		132.77
49456B101	KINDER MORGAN, INC.	12/8/2023	CHARLES SCHWAB	118.000	2,085.02		1,835.49	1,835.49			249.53	-		445.97
518416102	HARTFORD MLTFCTR DVLPD MRKTS ETF	12/21/2023	CHARLES SCHWAB	285.000	7,840.27		6,326.72	6,326.72			1,513.55	-		306.43
518416102	HARTFORD MLTFCTR DVLPD MRKTS ETF	12/21/2023	CHARLES SCHWAB	383.000	10,536.23		9,324.45	9,324.45			1,211.78	-		
518416102	HARTFORD MLTFCTR DVLPD MRKTS ETF	12/21/2023	CHARLES SCHWAB	459.000	12,626.97		11,011.00	11,011.00			1,615.97	-		51.60
548661107	LOWES COMPANIES	12/8/2023	CHARLES SCHWAB	12.000	2,499.59		970.20	970.20			1,529.39	-		130.83
580135101	MCDONALDS CORP	12/21/2023	CHARLES SCHWAB	21.000	6,098.88		3,965.10	3,965.10			2,133.78	-		44.8
58155Q103	MCKESSON CORPORATION	12/21/2023	CHARLES SCHWAB	20.000	9,016.93		1,466.28	1,466.28			7,550.65	-		47.43
594918104	MICROSOFT CORP	12/21/2023	CHARLES SCHWAB	17.000	6,310.52		463.77	463.77			5,846.75	-		940.71
624359907	SCHWAB INTERNATIONAL EQUITY ETF: SCHF	12/21/2023	CHARLES SCHWAB	858.000	31,248.25		25,508.34	25,508.34			5,739.91	-		44.55
65336K103	NEXSTAR MEDIA GROUP	9/18/2023	CHARLES SCHWAB	11.0000	1,702.40		1,943.89	1,943.89			-	241.49		188.94
681936100	OMEGA HEALTHCARE INVTS	8/21/2023	CHARLES SCHWAB	94.0000	2,872.62		3,111.40	3,111.40			-	238.78		92.72
68389X105	ORACLE CORPORATION	12/21/2023	CHARLES SCHWAB	61.000	6,401.28		1,754.24	1,754.24			4,647.04	-		230.56
693718108	PACCAR INC	12/21/2023	CHARLES SCHWAB	53.000	7,628.93		3,982.79	3,982.79			3,646.14	-		77.49
717081103	PFIZER INC	9/18/2023	CHARLES SCHWAB	63.0000	2,146.35		1,143.99	1,143.99			1,002.36	-		132.3
737630103	POTLATCH CORP REIT	12/8/2023	CHARLES SCHWAB	98.000	4,407.50		3,046.56	3,046.56			1,360.94	-		194.25
73936T763	INVESCO FTSE RAFI EMERGING MARKETS ETF	12/21/2023	CHARLES SCHWAB	210.000	3,914.74		3,343.60	3,343.60			571.14	-		90
744320102	PRUDENTIAL FINANCIAL INC	12/8/2023	CHARLES SCHWAB	18.000	1,814.03		1,640.17	1,640.17			173.86	-		140.08
808524730	SCHWAB FNDMTL EMERG MKTS LG CO **FNDE**	12/21/2023	CHARLES SCHWAB	109.000	2,880.84		2,992.84	2,992.84			-	112.00		141.36
808524730	SCHWAB FNDMTL EMERG MKTS LG CO **FNDE**	12/21/2023	CHARLES SCHWAB	110.000	2,907.27		2,072.02	2,072.02			835.25	-		174.77
808524730	SCHWAB FNDMTL EMERG MKTS LG CO **FNDE**	12/21/2023	CHARLES SCHWAB	136.000	3,594.45		3,385.30	3,385.30			209.15	-		113.75
808524763	SCHWAB FUNDAMENTAL US SMALL CO **FNDA**	12/21/2023	CHARLES SCHWAB	150.000	8,225.03		3,609.57	3,609.57			4,615.46	-		81.65
808524870	SCHWAB US TIPS ETF	9/18/2023	CHARLES SCHWAB	84.0000	4,312.90		4,897.91	4,897.91			-	585.01		85.45
81369Y860	REAL ESTATE SELECT SCTR	9/18/2023	CHARLES SCHWAB	139.0000	5,117.17		4,978.29	4,978.29			138.88	-		93.04
85254J102	STAG INDUSTRIAL INC	8/21/2023	CHARLES SCHWAB	95.0000	3,360.26		3,847.50	3,847.50			-	487.24		3.00
871332102	SYLVAMO CORP	9/18/2023	CHARLES SCHWAB	4.0000	164.66		58.60	58.60			106.06	-		135.54
882508104	TEXAS INSTRUMENTS	12/8/2023	CHARLES SCHWAB	27.000	4,250.60		2,019.33	2,019.33			2,231.27	-		225.00
88579Y101	3M CO	9/18/2023	CHARLES SCHWAB	50.0000	5,140.15		4,292.00	4,292.00			848.15	-		141
892331307	**TOYOTA MOTOR CORP**	12/21/2023	CHARLES SCHWAB	33.000	5,958.43		3,818.87	3,818.87			2,139.56	-		59.04
902494103	TYSON FOODS INC	9/18/2023	CHARLES SCHWAB	41.0000	2,198.82		2,924.39	2,924.39			-	725.57		159.66
92206C706	VANGUARD INTRMDIAT TRM	9/18/2023	CHARLES SCHWAB	159.0000	9,183.77		9,973.31	9,973.31			-	789.54		125.88

92343V104	VERIZON COMMUNICATIONS	12/8/2023	CHARLES SCHWAB	48.000	1,837.42		1,984.71	1,984.71			-	147.29		61.29
931142103	WAL-MART STORES	12/21/2023	CHARLES SCHWAB	27.000	4,184.47		2,505.65	2,505.65			1,678.82	-		225.56
5616N720	TORTOISE NORTH AMERICAN PIPELINE-TPYP	12/8/2023	CHARLES SCHWAB	184.000	4,776.61		2,947.50	2,947.50			1,829.11	-		119.28
G0084W101	AMGEN INCORPORATED	12/21/2023	CHARLES SCHWAB	14.000	3,898.20		1,217.35	1,217.35			2,680.85	-		
XXX	**Totals**	XXX	XXX	XXX	$ 537,500.99	$ 377,000.00	$ 496,291.85	$ 459,169.73	$ -	$ -	$ 104,169.27	$ 25,838.01	$ 7,201.95	$ 8,090.54

REINSURANCE SCHEDULE

Reinsurance Ceded and Reinsurance Assumed

1 Reinsurer or Reinsured	2 Ceded or Assumed	3 Location of Company	4 Total Amount Reinsured	5 Total Premiums Ceded *	6 Total Premiums Assumed **	7 Largest Risk Ceded or Assumed	8 Remarks
Grinnell Mutual		4215 Hwy 146	100% excess	259,429.36			
Reinsurance Company	Ceded	P. O. Box 790	of retention				
		Grinnell, IA	of $50,000				
		50112-0790					
			Aggregate				
			280,000				
OVERFLOW AMOUNTS							
Totals	XXX	XXX	$ 280,000	$ 259,429.36	$ -	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 Name of Payee	2 Title	3 Salaries	4 Commissions	5 Claim Adjustment Expenses	6 Directors Fees & Expenses	7 Travel & Travel Items	8 All Other	9 Total
Officers/Employees:								
Lori Denny-Herman	Past President				3,885.00			$ 3,885.00
2) Kevin Luster	Secretary / Treasurer	56,030.00			925.00			$ 56,955.00
Jeffrey T. Tucker					1,615.00			$ 1,615.00
4)								$ -
5)								$ -
								$ -
Directors:								
								$ -
Lori Denny-Herman	Past Director				3,885.00			$ 3,885.00
Debbie Wagner	Past Director				2,240.00			$ 2,240.00
Michael Groh	Past Director				2,980.00			$ 2,980.00
Lisa Johns	Past Director				3,165.00			$ 3,165.00
								$ -
								$ -
								$ -
								$ -
								$ -
								$ -
								$ -
Totals	XXXX	$ 56,030.00	$ -	$ -	$ 18,695.00	$ -	$ -	$ 74,725.00

GENERAL INTERROGATORIES

(Answer all questions and attach additional sheets if necessary.)

1. Company's retention: Fire $50,000 Wind $50,000 Other
1a. Retention before reinsurance applies for: Catastrophe Reinsurance N/A Aggregate excess of loss $280,000
2. What is the largest risk assumed and retained: $1,000
3. What kind of perils are being covered? FIRE & ESTENDED 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? NO
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. 4
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. 12/31/2019
12. How many assessments were made during the year? 967 Date of last assessment 12/31/2023
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 $44/$84 RENTALS
15. State the amount of borrowed money since date of last assessment 0 interest thereon N/A
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.

SCHEDULE E - CASH or CASH EQUIVALENTS

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

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

1 DEPOSITORY Give Full Name and Location	2 Interest Rate	3 Amount of Interest Received During Year	4 Amount of Interest Accrued Dec. 31 of Current Year	5 Book Balance Dec. 31 of Current Year *
OPEN DEPOSITORIES:				
US Bank				
819 Wheeling Avenue				
Cambridge, OH 43725	CHKG			15,559.82
Charles Schwab				
Cash Reserve Account				
Foster & Motley Inc.				
6725 Miami Ave., Ste 200				
Cincinnati, OH 45248-3158	MMKT-Var	8,710.08		419,430.40
Cash on hand				100.00
OVERFLOW AMOUNTS	xxxx	0.00	0.00	0.00
Total	xxxx	$ 8,710.08	$ -	$ 435,090.22

*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.

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