

THE EASTERN OHIO MUTUAL FIRE & TORNADO INSURANCE COMPANY

ASSETS

		Assets Current Year	Nonadmitted Assets Current Year	Net Admitted Assets Current Year	Net Admitted Assets Prior Year
1	Bonds (Schedule D - Part 1)	0.00	0.00	0.00	0.00
2	Preferred stocks, common stocks and mutual funds (Schedule D - Part 2)	0.00	0.00	0.00	14,731.32
3	Real estate (less liens, encumbrances) (Schedule A)	0.00	0.00	0.00	16,827.98
4	Cash (Schedule E)	0.00	0.00	0.00	435,090.22
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	0.00	0.00	0.00	466,649.52
8	Investment income due and accrued		0.00	0.00	
9.1	Assessments or premiums in the course of collection (including agents balances)		0.00	0.00	
9.2	Deferred premiums, agents' balances and installments booked but deferred and not yet due		0.00	0.00	
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		0.00	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	0.00	0.00	0.00	466,649.52
	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

2024

THE EASTERN OHIO MUTUAL FIRE & TORNADO INSURANCE COMPANY

LIABILITIES, SURPLUS AND OTHER FUNDS

		Current Year	Prior Year
1	Unpaid Losses (Underwriting Exhibit - Part 2A)	0.00	7,000.00
2	Unpaid loss adjustment expenses (Underwriting Exhibit - Part 2A)	0.00	0.00
3	Commissions due and payable to agents		-1,004.54
4	Other expenses (excluding taxes, licenses and fees)		5,344.82
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
10	Advance premium		
11	Ceded reinsurance premiums payable		21,666.00
12	Funds held by company under reinsurance treaties		
13	Amounts withheld or retained by company for account of others		-5,637.16
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	0.00	134,980.32
18	Surplus as regards policyholders	0.00	331,669.20
19	Total liabilities and surplus	0.00	466,649.52
	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

2024

THE EASTERN OHIO MUTUAL FIRE & TORNADO INSURANCE COMPANY

STATEMENT OF INCOME

		Current Year	Prior Year
UNDERWRITING INCOME			
1.1	Gross Assessments/Premiums earned	448.00	775,647.05
1.2	Less: Return Assessments/Premiums earned	0.00	116,971.00
1.3	Direct Assessments/Premiums earned	448.00	658,676.05
1.4	Deduct premiums for reinsurance ceded (Reinsurance Schedule)	0.00	259,429.36
1.5	Add premiums received for reinsurance assumed (Reinsurance Schedule)	0.00	
1.6	Net Assessments/Premiums earned	448.00	399,246.69
DEDUCTIONS			
2	Losses incurred (Underwriting Exhibit - Part 2)	3,220.17	246,054.57
3	Loss expenses incurred (Expense Exhibit)	1,326.62	23,133.05
4	Other underwriting expenses incurred (Expense Exhibit)	221,238.40	281,823.61
5	Aggregate write-ins for underwriting deductions	0.00	0.00
6	Total underwriting deductions	225,785.19	551,011.23
7	Net underwriting gain (loss)	-225,337.19	-151,764.54
INVESTMENT INCOME			
8	Net investment income earned	13,995.46	20,954.99
9	Net realized capital gains (losses) less capital gains tax	58,682.38	78,398.93
10	Net investment gain (loss)	72,677.84	99,353.92
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	54,567.22	34,376.65
14	Total other income	54,567.22	34,376.65
15	Net income, after capital gains tax and before federal income taxes	-98,092.13	-18,033.97
16	Federal income taxes incurred	56.00	13,428.00
17	Net income	-98,148.13	-31,461.97
SURPLUS ACCOUNT			
18	Surplus as regards policyholders, December 31 prior year	331,669.20	418,066.00
19	Net income	-98,148.13	-31,461.97
20	Change in net unrealized capital gains or (losses) less capital gains tax	1,506.90	-55,450.58
21	Change in net deferred income tax		
22	Change in nonadmitted assets (Exhibit of Nonadmitted Assets)	4,558.25	515.75
23	Change in provision for reinsurance		
24	Aggregate write-ins for gains and losses in surplus	-239,586.22	0.00
25	Change in surplus as regards policyholders for the year	-331,669.20	-86,396.80
26	Surplus as regards policyholders, December 31 current year	0.00	331,669.20
DETAILS OF WRITE-INS			
0501			
0502			
0503			
0599	Total Aggregate write-ins for underwriting deductions	0.00	0.00
1301	Commissions	11,578.17	6,573.23
1302	Miscellaneous	42,989.05	27,803.42
1303			
1304			
1399	Total Aggregate write-ins for miscellaneous income	54,567.22	34,376.65
2401	Surplus to Washington Mutual Insurance in Merger	-239,586.22	
2402			
2499	Total Aggregate write-ins for gains and losses in surplus	-239,586.22	0.00

ANNUAL STATEMENT FOR THE YEAR

2024

THE EASTERN OHIO MUTUAL FIRE & TORNADO INSURANCE COMPANY

CASH FLOW STATEMENT

		Current Year	Prior Year
Cash from Operations			
1	Premiums/Assessments collected net of reinsurance	-118,430.20	197,930.89
2	Net investment income	14,728.53	29,076.09
3	Miscellaneous income	54,567.22	34,376.65
4	Total	-49,134.45	261,383.63
5	Benefit and loss related payments	10,220.17	239,054.57
6	Commissions, expenses paid and aggregate write-ins for deductions	226,905.30	349,008.54
7	Federal and foreign income taxes paid (recovered)	17,055.00	490.00
8	Total	254,180.47	588,553.11
9	Net cash from operations	-303,314.92	-327,169.48
Cash from Investments			
10	Proceeds from investments sold, matured or repaid:		
10.1	Bonds		202,090.21
10.2	Stocks	66,000.00	335,410.78
10.3	Real estate	28,171.04	
10.4	Net gains (losses) on cash, cash equivalents and short- term investments		
10.5	Miscellaneous proceeds		
10.6	Total investment proceeds	94,171.04	537,500.99
11	Cost of investments acquired (long-term only):		
11.1	Bonds		
11.2	Stocks		1,458.04
11.3	Real estate	14,927.83	
11.4	Miscellaneous applications		
11.5	Total investments acquired	14,927.83	1,458.04
11.6	Net cash from investments	79,243.21	536,042.95
Cash from Financing and Miscellaneous Sources			
12.1	Borrowed funds (cash provided/applied)		
12.2	Other cash provided (applied)	-211,018.51	515.75
13	Net cash from financing and miscellaneous sources	-211,018.51	515.75
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT- TERM INVESTMENTS			
14	Net change in cash, cash equivalents and short-term investments	-435,090.22	209,389.22
15.1	Beginning of year (cash, cash equivalents and short-term investments)	435,090.22	225,701.00
15.2	End of year (cash, cash equivalents and short-term investments)	0.00	435,090.22

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

2024

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	0.00
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	0.00
3	Allowances to managers and agents	40.38
4	Advertising	0.00
5	Boards, bureaus and associations	700.60
6	Surveys and underwriting reports	0.00
7	Audit of assureds' records	0.00
8.1	Salary and related items: Salaries	84,351.70
8.2	Payroll taxes	7,313.10
9	Employee relations and welfare	39,010.50
10	Insurance	17,085.81
11	Directors' fees	
12	Travel and travel items	647.14
13	Rent and rent items	4,470.36
14	Equipment	0.00
15	Cost or depreciation of EDP equipment and software	4,558.25
16	Printing and stationery	2,940.38
17	Postage, telephone, exchange and express	985.70
18	Legal and auditing	15,402.50
19	Loss adjustment expenses	1,326.62
18	Investment expenses	0.00
19	Totals	178,833.04
20.1	Taxes, licenses and fees: State and local insurance taxes	
20.2	Insurance department licenses and fees	4,350.00
20.3	All other (excluding federal income and real estate)	0.00
20.4	Total taxes, licenses and fees	4,350.00
21	Real estate expenses	1,838.74
22	Real estate taxes	996.63
23	Aggregate write-ins for miscellaneous expenses	36,546.61
24	Total expenses incurred (a)	222,565.02
25	Less unpaid expenses - current year	
26	Add unpaid expenses - prior year	4,340.28
27	Total expenses paid	226,905.30
	Details of Write-Ins:	
2301	Bank Fees	1,677.43
2302	Utilities	1,644.18
2303	Management Services	33,225.00
2304		
2305		
2399	Total Write-ins	36,546.61

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

ANNUAL STATEMENT FOR THE YEAR 2024
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)	4,000	4
2	Written during the year		
3	Total	4,000	4
4	Deduct those expired and cancelled	4,000	4
5	In force December 31 of current year	0	0
6	Deduct amount reinsured	0	XXX
7	Net amount in force	0	XXX

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

2024

**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	3,220.17				3,220.17
					-
					-
					-
					-
					-
OVERFLOW AMOUNTS					
Totals	\$ 3,220.17	\$ -	\$ -	\$ -	\$ 3,220.17

* 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
					-
					-
					-
					-
					-
					-
OVERFLOW AMOUNTS					
Totals	\$ -	\$ -	\$ -	\$ -	\$ -

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

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

THE EASTERN OHIO MUTUAL FIRE & TORNADO INSURANCE COMPANY

EXHIBIT OF NONADMITTED ASSETS

		Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets
1	Bonds			0.00
2	Preferred and common stocks and mutual funds			0.00
3	Real estate (less liens, encumbrances)			0.00
4	Cash			0.00
5	Short-term investments			0.00
6	Aggregate write-ins for invested assets			0.00
7	Subtotals, cash and invested assets	0.00	0.00	0.00
8	Investment income due and accrued			0.00
9.1	Assessments or premiums in the course of collection (including agents balances)			0.00
9.2	Premium receivable for advance pay			0.00
9.3	Earned but unbilled premiums (post assessment)			0.00
10.1	Amounts recoverable from reinsurers			0.00
10.2	Funds held by or deposited with reinsured companies			0.00
11.1	Current federal income tax recoverable and interest thereon			0.00
11.2	Net deferred tax asset			0.00
12	Electronic data processing equipment and software			0.00
13	Furniture and equipment		4,558.25	4,558.25
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	0.00	4,558.25	4,558.25
	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

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)	10
OVERFLOW AMOUNTS										
Totals	XXX	XXX	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

*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

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)	10
OVERFLOW AMOUNTS								
Totals	XXX	XXX	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

SCHEDULE D - PART 1

Showing all BONDS Owned on December 31 of Current Year

1	2	3	4	5	6	7	8	9	10	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	Decrease by Adjustment, in Book Value During Year	Increase 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.															
OVERFLOW AMOUNTS FROM PAGE 19															
Totals															
XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	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

SCHEDULE D - PART 2

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.

*The items with references 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

SCHEDULE D - PART 4

Showing all Bonds

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
OVERFLOW AMOUNTS							
Totals	XXX	XXX	\$ -	\$ -	\$ -	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:								
Kevin Luster	Secretary / Treasurer	57,243.42						\$ 57,243.42
4)								\$ -
5)								\$ -
Directors:								\$ -
								\$ -
								\$ -
								\$ -
								\$ -
								\$ -
								\$ -
Totals	XXXX	\$ 57,243.42	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 57,243.42

GENERAL INTERROGATORIES

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

1. Company's retention: Fire _____ Wind _____ Other _____

1a. Retention before reinsurance applies for: Catastrophe Reinsurance _____ Aggregate excess of loss _____

2. What is the largest risk assumed and retained: _____

3. What kind of perils are being covered? _____

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: _____

6. Name of Principal Officer and amount of bond. TIMOTHY SUPPES \$250,000

7. Are all of the persons who handle funds of the Company bonded? Yes _____ 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? _____

9. State the number of members holding policies in the Company. 0 _____

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? 0 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? _____

14. Rate of policy fee _____ 0 interest thereon N/A

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. _____

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

2024

SCHEDULE E - CASH or CASH EQUIVALENTS

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

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

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

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

2024

ORGANIZATIONAL CHART

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

THE EASTERN OHIO MUTUAL FIRE & TORNADO INSURANCE COMPANY

Overflow Page for Write-ins

Additional Write-ins for Assets:

		Assets Current Year	Nonadmitted Assets Current Year	Net Admitted Assets Current Year	Net Admitted Assets Prior Year
1504				0.00	
1505	NONE			0.00	
1506				0.00	
1597	Summary of remaining write-ins for Line 15 page 2	0.00	0.00	0.00	0.00

Additional Write-ins for Liabilities:

		Current Year	Prior Year
1604			
1605	NONE		
1606			
1697	Summary of remaining write-ins for Line 16 page 3	0.00	0.00

Additional Write-ins for Statement of Income:

		Current Year	Prior Year
	NONE		
	Summary of remaining write-ins for Statement of Income page 4	0.00	0.00

Additional Write-ins for Nonadmitted Assets:

		Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets
1504				0.00
1505	NONE			0.00
1506				0.00
1597	Summary of remaining write-ins for Line 15 page 9	0.00	0.00	0.00

2024 ANNUAL STATEMENT OF THE

THE EASTERN OHIO MUTUAL FIRE & TORNADO INSURANCE COMP

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	9	10	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	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	
Give complete and accurate description of all bonds owned.															
XXX	Totals to Page 11	XXX	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	11	12	13	14
												Dividends	

Cusip #	Give complete and accurate description of all stocks and mutual funds owned.	From Whom Acquired	Date Acquired	No. of Shares	Par Value Per Share (Preferred Stocks)	Per Share Used To Obtain Market Value	Market Value/ Fair Value December 31 of Current Year	Actual Cost	Received During Year	11	12 Dividends Amount Due and Accrued Dec. 31	Increase, by Adjustment, in Book Value During Year	Decrease, by Adjustment, in Book Value During Year
										11	12	11	12
XXX	Totals to Page 12			XXX	XXX	XXX	XXX	\$ -	XXX	\$ -	\$ -	\$ -	\$ -