



## QUARTERLY STATEMENT

AS OF MARCH 31, 2002

OF THE CONDITION AND AFFAIRS OF THE

### Ohio Farmers Insurance Company

NAIC Group Code 0228 NAIC Company Code 24104 Employer's ID Number 34-0438190  
 (Current Period) (Prior Period)

Organized under the Laws of Ohio, State of Domicile or Port of Entry OhioCountry of Domicile USIncorporated February 8, 1848 Commenced Business July 8, 1848Statutory Home Office One Park Circle, Westfield Center, Ohio 44251-5001  
 (Street and Number. City or Town. State and Zip Code)Main Administrative Office One Park Circle, Westfield Center, Ohio 44251-5001 330-887-0101  
 (Area Code) (Telephone Number)  
 (Street and Number. City or Town. State and Zip Code)Mail Address P. O. Box 5001, Westfield Center, Ohio 44251-5001  
 (Street and Number. City or Town. State and Zip Code)Primary Location of Books and Records One Park Circle, Westfield Center, Ohio 44251-5001  
 (Street and Number. City or Town. State and Zip Code)  
330-887-0101  
 (Area Code) (Telephone Number)Internet Website Address www.westfieldgrp.com  
 Statement Contact Bambi Ann Beshire 330-887-0101  
 (Area Code) (Telephone Number) (Extension)  
330-887-0840  
 (Fax Number)  
 (Name)  
 (E-Mail Address)Policyowner Relations Contact One Park Circle, Westfield Center, Ohio 44251  
330-887-0980  
 (Street and Number. City or Town. State and Zip Code)  
 (Area Code) (Telephone Number) (Extension)

### OFFICERS

Chairman & CEO .....	John J Adornetto	Robert Cary Blair
COO .....	Robert Steven Madden	Robert Joseph Joyce
President .....	Debra Lynn Cummings	Roger William McManus
Sr Ex Spec Mkts .....	Edward Albert Schaefer, Jr	Robert Krisowaty
Chief Solu Officer .....	Richard Leo Kinnaird, Jr	John Martin Haney
Sr Ex Human Res .....	Bambi Ann Beshire	Alyn Kent Daugherty
Sr Ex F & S Oper .....	David Milton Critchfield	Douglas Philip Carpenter
Controller .....	Thomas Lee Kranstuber	Richard Dayton Orr
Sr Ex Bus Dev .....	Robert Daniel Sondles, III	James Robert Clay
Sr Ex Spec Mkts .....	Actuary .....	Thomas Victor Grimm
Sr Ex Govt Rel .....	John Alan Root	Mary Lou Solsman
	Stephen Edward Lehecka	Michael Brooks Rorapaugh

### VICE PRESIDENTS

### DIRECTORS OR TRUSTEES

Robert Cary Blair  
 David Brantner Jones  
 Martin James Murphy

Gary Dean Hallman  
 Robert Joseph Joyce  
 John Alan Root

Susan Jane Insley  
 Richard Harper LeSourd, Jr  
 Thomas Eldon Workman

State of Ohio  
 County of Medina

SS

The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of 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, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true 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, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively.

Robert Krisowaty  
 CFO & Treasurer

Bambi Ann Beshire  
 Controller

#Jeffrey Scott Gillentine  
 Financial Reporting Executive

Subscribed and sworn to before me this  
 1st day of May, 2002

**ASSETS**

	Current Statement Date			4 December 31, Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2 )	
1. Bonds .....	95,468,271	0	95,468,271	79,624,297
2. Stocks:				
2.1 Preferred stocks .....	4,057,050	0	4,057,050	3,523,250
2.2 Common stocks .....	611,492,710	0	611,492,710	586,562,378
3. Mortgage loans on real estate:				
3.1 First liens .....	231,664	0	231,664	233,225
3.2 Other than first liens .....	0	0	0	0
4. Real estate:				
4.1 Properties occupied by the company (less \$ encumbrances) .....	52,544,217	0	52,544,217	52,697,321
4.2 Properties held for the production of income (less \$ encumbrances) .....	0	0	0	0
4.3 Properties held for sale (less \$ 0 encumbrances) .....	3,045,853	0	3,045,853	3,111,438
5. Cash (\$ 8,901,412 ) and short-term investments (\$ 13,616,705 ) .....	22,518,117	0	22,518,117	27,539,120
6. Other invested assets .....	1,058,670	0	1,058,670	1,135,211
7. Receivable for securities .....	1,694,997	0	1,694,997	1,077,110
8. Aggregate write-ins for invested assets .....	0	0	0	0
9. Subtotals, cash and invested assets (Lines 1 to 8) .....	792,111,549	0	792,111,549	755,503,350
10. Agents' balances or uncollected premiums :				
10.1 Premiums and agents' balances in course of collection .....	5,811,686	978,258	4,833,428	4,082,741
10.2 Premiums, agents' balances and installments booked but deferred and not yet due (including \$ 174,872 earned but unbilled premiums) .....	23,280,705	0	23,280,705	22,643,501
10.3 Accrued retrospective premiums .....	0	0	0	0
11. Funds held by or deposited with reinsured companies .....	402,912	0	402,912	407,395
12. Bills receivable, taken for premiums .....	0	0	0	0
13. Amounts billed and receivable under high deductible policies .....	0	0	0	0
14. Reinsurance recoverables on loss and loss adjustment expense payments .....	4,117,451	(1,276)	4,118,727	6,842,993
15. Federal and foreign income tax recoverable and interest thereon (including \$ 0 net deferred tax asset) .....	0	0	0	10,858,133
16. Guaranty funds receivable or on deposit .....	998	0	998	998
17. Electronic data processing equipment and software .....	7,432,225	4,729,065	2,703,160	2,387,236
18. Interest, dividends and real estate income due and accrued .....	1,349,136	0	1,349,136	848,584
19. Net adjustments in assets and liabilities due to foreign exchange rates .....	0	0	0	0
20. Receivable from parent, subsidiaries and affiliates .....	16,672,108	0	16,672,108	1,596,471
21. Amounts due from/to protected cells .....	0	0	0	0
22. Equities and deposits in pools and associations .....	57,494	57,494	0	0
23. Amounts receivable relating to uninsured accident and health plans .....	0	0	0	0
24. Other assets nonadmitted .....	62,778,860	62,778,860	0	0
25. Aggregate write-ins for other than invested assets .....	197,577	197,577	0	0
26. Total assets excluding protected cell assets (Lines 9 through 25) .....	914,212,701	68,739,978	845,472,723	805,171,402
27. Protected cell assets .....	0	0	0	0
28. TOTALS (Lines 26 and 27) .....	914,212,701	68,739,978	845,472,723	805,171,402
DETAILS OF WRITE-INS				
0801. ....	0	0	0	0
0802. ....	0	0	0	0
0803. ....	0	0	0	0
0898. Summary of remaining write-ins for Line 8 from overflow page .....	0	0	0	0
0899. Totals (Lines 0801 through 0803 plus 0898) (Line 8 above) .....	0	0	0	0
2501. Advance on Contract .....	168,946	168,946	0	0
2502. Travel Advances .....	28,631	28,631	0	0
2503. ....	0	0	0	0
2598. Summary of remaining write-ins for Line 25 from overflow page .....	0	0	0	0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above) .....	197,577	197,577	0	0

**LIABILITIES, SURPLUS AND OTHER FUNDS**

	1 Current Statement Date	2 December 31, Prior Year
1. Losses (current accident year \$ 15,206,283 )	53,525,987	54,079,141
2. Reinsurance payable on paid losses and loss adjustment expenses	9,578,068	7,237,858
3. Loss adjustment expenses	14,134,584	13,977,366
4. Commissions payable, contingent commissions and other similar charges	4,262,195	5,533,631
5. Other expenses (excluding taxes, licenses and fees)	3,823,645	4,108,232
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	2,285,869	2,434,476
7. Federal and foreign income taxes, including \$ 2,808,201 on realized capital gains (losses) (including \$ 12,348,257 net deferred tax liability)	11,878,499	0
8. Borrowed money \$ 21,211,941 and interest thereon \$ 109,162	21,321,103	21,422,217
9. Unearned premiums (after deducting unearned premiums for ceded reinsurance of \$ 499,920,761 and including warranty reserves of \$ 0 )	43,450,960	41,953,689
10. Advance premium	2,846,906	0
11. Dividends declared and unpaid:		
11.1 Stockholders	0	0
11.2 Policyholders	0	0
12. Ceded reinsurance premiums payable (net of ceding commissions)	148,550	393,015
13. Funds held by company under reinsurance treaties	0	0
14. Amounts withheld or retained by company for account of others	5,249,555	7,320,640
15. Remittances and items not allocated	(301,290)	(15,747)
16. Provision for reinsurance	5,584	5,584
17. Net adjustments in assets and liabilities due to foreign exchange rates	0	0
18. Drafts outstanding	33,517,197	32,521,396
19. Payable to parent, subsidiaries and affiliates	0	0
20. Payable for securities	3,235,670	0
21. Liability for amounts held under uninsured accident and health plans	0	0
22. Capital notes \$ 0 and interest thereon \$ 0	0	0
23. Aggregate write-ins for liabilities	11,048,417	2,200,857
24. Total liabilities excluding protected cell liabilities (Lines 1 through 23)	220,011,499	193,172,355
25. Protected cell liabilities	0	0
26. Total liabilities (Lines 24 and 25)	220,011,499	193,172,355
27. Aggregate write-ins for special surplus funds	148,372,130	140,458,918
28. Common capital stock	0	0
29. Preferred capital stock	0	0
30. Aggregate write-ins for other than special surplus funds	0	0
31. Surplus notes	0	0
32. Gross paid in and contributed surplus	0	0
33. Unassigned funds (surplus)	477,089,094	471,540,129
34. Less treasury stock, at cost:		
34.1 0 shares common (value included in Line 28 \$ 0 )	0	0
34.2 0 shares preferred (value included in Line 29 \$ 0 )	0	0
35. Surplus as regards policyholders (Lines 27 to 33, less 34)	625,461,224	611,999,047
36. TOTALS	845,472,723	805,171,402
DETAILS OF WRITE-INS		
2301. Reserve for Employees Profit Sharing	8,940,262	0
2302. Reserve for Outstanding Checks and Drafts Charged Off	1,962,323	1,983,981
2303. Liability for Redemption of Common Stock	145,832	216,876
2398. Summary of remaining write-ins for Line 23 from overflow page	0	0
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)	11,048,417	2,200,857
2701. General Voluntary Reserve	148,372,130	140,458,918
2702.	0	0
2703.	0	0
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)	148,372,130	140,458,918
3001.	0	0
3002.	0	0
3003.	0	0
3098. Summary of remaining write-ins for Line 30 from overflow page	0	0
3099. Totals (Lines 3001 through 3003 plus 3098) (Line 30 above)	0	0

## STATEMENT OF INCOME

	1 Current Year to Date	2 Prior Year to Date	3 Prior Year Ended December 31
UNDERWRITING INCOME			
1. Premiums earned:			
1.1 Direct (written \$ 19,647,263 )	29,449,345	29,617,623	126,812,449
1.2 Assumed (written \$ 280,501,058 )	252,044,304	228,692,999	973,915,424
1.3 Ceded (written \$ 276,214,051 )	259,056,650	237,705,713	1,012,948,092
1.4 Net (written \$ 23,934,270 )	22,436,999	20,604,909	87,779,781
DEDUCTIONS:			
2. Losses incurred (current accident year \$ 11,155,677 ):			
2.1 Direct	16,969,162	17,595,150	81,911,261
2.2 Assumed	144,682,521	161,849,200	642,186,397
2.3 Ceded	148,725,815	165,081,659	666,179,426
2.4 Net	12,925,868	14,362,691	57,918,232
3. Loss expenses incurred	2,443,692	2,102,699	9,525,758
4. Other underwriting expenses incurred	7,222,513	(23,274,986)	(1,374,248)
5. Aggregate write-ins for underwriting deductions	0	0	0
6. Total underwriting deductions (Lines 2 through 5)	22,592,073	(6,809,596)	66,069,742
7. Net income of protected cells	0	0	0
8. Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	(155,074)	27,414,505	21,710,039
INVESTMENT INCOME			
9. Net investment income earned	1,852,578	5,060,718	13,965,354
10. Net realized capital gains (losses)	960,154	2,679,892	35,261,855
11. Net investment gain (loss) (Lines 9 plus 10)	2,812,732	7,740,610	49,227,209
OTHER INCOME			
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered \$ amount charged off \$ 163,286 )	91,977	(71,309)	(91,313)
13. Finance and service charges not included in premiums	108,109	184,292	732,655
14. Aggregate write-ins for miscellaneous income	(8,004,799)	648,713	2,022,671
15. Total other income (Lines 12 through 14)	(7,967,999)	741,692	2,460,852
16. Net income before dividends to policyholders and before federal and foreign income taxes (Lines 8 plus 11 plus 15)	(5,310,341)	35,896,807	73,398,100
17. Dividends to policyholders	0	1,070	1,552
18. Net income, after dividends to policyholders but before federal and foreign income taxes (Line 16 minus Line 17)	(5,310,341)	35,895,737	73,396,548
19. Federal and foreign income taxes incurred	1,388,924	2,429,447	14,062,049
20. Net income (Line 18 minus Line 19) (to Line 22)	(6,699,265)	33,466,290	59,334,499
CAPITAL AND SURPLUS ACCOUNT			
21. Surplus as regards policyholders, December 31 prior year	611,999,047	676,202,985	676,202,985
GAINS AND (LOSSES) IN SURPLUS			
22. Net income (from Line 20)	(6,699,265)	33,466,290	59,334,499
23. Net unrealized capital gains or losses	28,527,007	(92,074,264)	(108,249,573)
24. Change in net unrealized foreign exchange capital gain (loss)	0	0	0
25. Change in net deferred income tax	(7,968,469)	5,820,227	1,111,422
26. Change in nonadmitted assets	(397,096)	(2,065,714)	(4,016,870)
27. Change in provision for reinsurance	0	73,765	93,838
28. Change in surplus notes	0	0	0
29. Surplus (contributed to) withdrawn from protected cells	0	0	0
30. Cumulative effect of changes in accounting principles	0	(12,255,167)	(12,477,254)
31. Capital changes:			
31.1 Paid in	0	0	0
31.2 Transferred from surplus (Stock Dividend)	0	0	0
31.3 Transferred to surplus	0	0	0
32. Surplus adjustments:			
32.1 Paid in	0	0	0
32.2 Transferred to capital (Stock Dividend)	0	0	0
32.3 Transferred from capital	0	0	0
33. Net remittances from or (to) Home Office	0	0	0
34. Dividends to stockholders	0	0	0
35. Change in treasury stock	0	0	0
36. Aggregate write-ins for gains and losses in surplus	0	0	0
37. Change in surplus as regards policyholders (Lines 22 through 36)	13,462,177	(67,034,863)	(64,203,938)
38. Surplus as regards policyholders, as of statement date (Lines 21 plus 37)	625,461,224	609,168,122	611,999,047
DETAILS OF WRITE-INS			
0501.	0	0	0
0502.	0	0	0
0503.	0	0	0
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0	0
0599. TOTALS (Lines 0501 through 0503 plus 0598) (Line 5 above)	0	0	0
1401. Net Other Interest Income (Expense) and Unidentified Cash	501,257	82,325	308,696
1402. Periodic Pension Income	435,252	435,252	1,741,012
1403. Service Company Expense	1,460	327	1,786
1498. Summary of remaining write-ins for Line 14 from overflow page	(8,942,768)	130,809	(28,823)
1499. TOTALS (Lines 1401 through 1403 plus 1498) (Line 14 above)	(8,004,799)	648,713	2,022,671
3601.	0	0	0
3602.	0	0	0
3603.	0	0	0
3698. Summary of remaining write-ins for Line 36 from overflow page	0	0	0
3699. TOTALS (Lines 3601 through 3603 plus 3698) (Line 36 above)	0	0	0

## CASH FLOW

	1 Current Year To Date	2 Prior Year Ended December 31
Cash from Operations		
1. Premiums collected net of reinsurance	22,385,417	59,840,949
2. Loss and loss adjustment expenses paid (net of salvage and subrogation)	9,705,218	225,262,158
3. Underwriting expenses paid	8,798,298	21,856,522
4. Other underwriting income (expenses)	0	0
5. Cash from underwriting (Line 1 minus Line 2 minus Line 3 plus Line 4)	3,881,901	(187,277,731)
6. Net investment income	1,187,545	15,376,237
7. Other income (expenses):		
7.1 Agents' balances charged off	(71,309)	(294,474)
7.2 Net funds held under reinsurance treaties	4,483	9,169
7.3 Net amount withheld or retained for account of others	775,821	(13,524)
7.4 Aggregate write-ins for miscellaneous items	(8,182,235)	3,812,637
7.5 Total other income (Lines 7.1 to 7.4)	(7,473,240)	3,513,808
8. Dividends to policyholders on direct business, less \$ dividends on reinsurance assumed or ceded (net)	0	1,552
9. Federal and foreign income taxes (paid) recovered	13,368,858	(15,022,323)
10. Net cash from operations (Line 5 plus Line 6 plus Line 7.5 minus Line 8 plus Line 9)	10,965,064	(183,411,561)
Cash from Investments		
11. Proceeds from investments sold, matured or repaid:		
11.1 Bonds	4,206,724	247,657,314
11.2 Stocks	6,729,330	156,098,073
11.3 Mortgage loans	1,561	5,148
11.4 Real estate	1,287,204	2,460,876
11.5 Other invested assets	79,750	3,526,507
11.6 Net gains or (losses) on cash and short-term investments	0	0
11.7 Miscellaneous proceeds	2,217,042	1,077,110
11.8 Total investment proceeds (Lines 11.1 to 11.7)	14,521,611	410,825,028
12. Cost of investments acquired (long-term only):		
12.1 Bonds	19,523,992	24,106,361
12.2 Stocks	2,459,824	118,026,063
12.3 Mortgage loans	0	0
12.4 Real estate	1,770,715	5,275,222
12.5 Other invested assets	0	1,081,720
12.6 Miscellaneous applications	20,000	(40,614)
12.7 Total investments acquired (Lines 12.1 to 12.6)	23,774,531	148,448,752
13. Net cash from investments (Line 11.8 minus Line 12.7)	(9,252,920)	262,376,276
Cash from Financing and Miscellaneous Sources		
14. Cash provided:		
14.1 Surplus notes, capital and surplus paid in	0	0
14.2 Capital notes \$ less amounts repaid \$	0	0
14.3 Net transfers from affiliates	0	0
14.4 Borrowed funds received	0	2,529,174
14.5 Other cash provided	8,438,006	0
14.6 Total (Lines 14.1 to 14.5)	8,438,006	2,529,174
15. Cash applied:		
15.1 Dividends to stockholders paid	0	0
15.2 Net transfers to affiliates	15,075,637	26,748,606
15.3 Borrowed funds repaid	95,516	43,322,441
15.4 Other applications	0	4,863,053
15.5 Total (Lines 15.1 to 15.4)	15,171,153	74,934,100
16. Net cash from financing and miscellaneous sources (Line 14.6 minus Line 15.5)	(6,733,147)	(72,404,926)
RECONCILATION OF CASH AND SHORT-TERM INVESTMENTS		
17. Net change in cash and short-term investments (Line 10, plus Line 13, plus Line 16)	(5,021,003)	6,559,789
18. Cash and short-term investments:		
18.1 Beginning of year	27,539,120	20,979,331
18.2 End of period (Line 17 plus Line 18.1)	22,518,117	27,539,120
DETAILS OF WRITE-INS		
7.401 Net Other Interest Income (Expense) and Unidentified Cash	501,255	1,447,667
7.402 Periodic Pension Income	435,252	1,741,008
7.403 Finance and Service Charges	108,109	732,655
7.498 Summary of remaining write-ins for Line 7.4 from overflow page	(9,226,851)	(108,693)
7.499 Totals (Lines 7.401 through 7.403 plus 7.498) (Line 7.4 above)	(8,182,235)	3,812,637

**NOTES TO FINANCIAL STATEMENTS**

2. (b) The Company prepares its statutory financial statements in conformity with accounting practices prescribed or permitted by the State of Ohio. Effective January 1, 2001, the State of Ohio required that insurance companies domiciled in the State of Ohio prepare their statutory basis financial statements in accordance with the NAIC Accounting Practices and Procedures manual - Version effective March 1, 2002 subject to any deviations prescribed or permitted by the State of Ohio insurance commissioner.

9. For the quarter ended March 31, 2002, the Company recorded a liability related to deferred federal income taxes in accordance with Codification Statement of Statutory Accounting Principle ("SSAP") No. 10. The effect on surplus of this liability is presented as:

Deferred Tax Liability Balance @ 01/01/2002	\$ (4,369,407)
Increase in Deferred Tax Liability 1 <sup>st</sup> Qtr 2002	<u>(7,978,850)</u>
Deferred Tax Liability Balance @ 03/31/2002	\$ (12,348,257)

17. (c) The Company has no wash sales for the quarter ended March 31, 2002.

## GENERAL INTERROGATORIES

(Responses to these interrogatories should be based on changes that have occurred since prior year end unless otherwise noted)

### PART 1 - COMMON INTERROGATORIES

#### GENERAL

1.1 Did the reporting entity implement any significant accounting policy changes which would require disclosure in the Notes to the Financial Statements? Yes ( ) No (X)

1.2 If yes, explain:

.....

2.1 Did the reporting entity experience any material transactions requiring the filing of Disclosure of Material Transactions with the State of Domicile, as required by the Model Act? Yes ( ) No (X)

2.2 If yes, has the report been filed with the domiciliary state? Yes ( ) No ( )

3.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes ( ) No (X)

3.2 If yes, date of change:  
If not previously filed, furnish herewith a certified copy of the instrument as amended. .....

4. Have there been any substantial changes in the organizational chart since the prior quarter end? Yes ( ) No (X)

If yes, attach an organizational chart.

5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes ( ) No (X)

5.2 If yes, provide name of entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

1 Name of Entity	2 NAIC Company Code	3 State of Domicile
.....	.....	.....
.....	.....	.....
.....	.....	.....

6. If the reporting entity is subject to a management agreement, including third-party administrator(s), managing general agent(s), attorney-in-fact, or similar agreement, have there been any significant changes regarding the terms of the agreement or principals involved? Yes ( ) No ( ) N/A (X)

If yes, attach an explanation.

7.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/1997

7.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/1997

7.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 07/13/1999

7.4 By what department or departments?

Ohio

.....

8.1 Has this reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? (You need not report an action, either formal or informal, if a confidentiality clause is part of the agreement.) Yes ( ) No (X)

8.2 If yes, give full information

.....

**GENERAL INTERROGATORIES (continued)**

(Responses to these interrogatories should be based on changes that have occurred since prior year end unless otherwise noted.)

**INVESTMENT**

9.1 Has there been any change in the reporting entity's own preferred or common stock? Yes ( ) No (X)

9.2 If yes, explain

.....  
 .....

10.1 Were any of the stocks, bonds, or other assets of the reporting entity loaned, placed under option agreement, or otherwise made available for use by another person? (Exclude securities under securities lending agreements.) Yes ( ) No (X)

10.2 If yes, give full and complete information relating thereto:

.....  
 .....

11. Amount of real estate and mortgages held in other invested assets in Schedule BA: \$ ..... 0

12. Amount of real estate and mortgages held in short-term investments: \$ ..... 0

13.1 Does the reporting entity have any investments in parent, subsidiaries and affiliates? Yes (X) No ( )

13.2 If yes, please complete the following:

	1 Prior Year-End Statement Value	2 Current Quarter Statement Value
13.21 Bonds .....	\$ ..... 942,000	\$ ..... 1,025,000
13.22 Preferred Stock .....	\$ ..... 0	\$ ..... 0
13.23 Common Stock .....	\$ ..... 548,032,088	\$ ..... 575,514,362
13.24 Short-Term Investments .....	\$ ..... 0	\$ ..... 0
13.25 Mortgages, Loans or Real Estate .....	\$ ..... 0	\$ ..... 0
13.26 All Other .....	\$ ..... 0	\$ ..... 0
13.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 13.21 to 13.26) .....	\$ ..... 548,974,088	\$ ..... 576,539,362
13.28 Total Investment in Parent included in Lines 13.21 to 13.26 above .....	\$ ..... 0	\$ ..... 0
13.29 Receivable from Parent not included in Lines 13.21 to 13.26 above .....	\$ ..... 0	\$ ..... 0

14.1 Does the reporting entity have any hedging transactions reported on schedule DB? Yes ( ) No (X)

14.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes ( ) No ( )

If no, attach a description with this statement.

15. Excluding items in Schedule E, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Part 1-General, Section IV.H-Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook?

Yes (X) No ( )

15.1 For all agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

1 Name of Custodian(s)	2 Custodian Address
JPMorgan Chase .....	4 New York Plaza .....
.....	New York, NY .....
.....	10004 .....

15.2 For all agreements that do not comply with the requirements of the NAIC Financial Condition Examiners Handbook, provide the name, location and a complete explanation:

1 Name(s)	2 Location(s)	3 Complete Explanation(s)
.....	.....	.....
.....	.....	.....
.....	.....	.....

15.3 Have there been any changes, including name changes, in the custodian(s) identified in 15.1 during the current year? Yes ( ) No (X)

15.4 If yes, give full and complete information relating thereto:

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason
.....	.....	.....	.....
.....	.....	.....	.....
.....	.....	.....	.....

15.5 Identify all investment advisors, brokers/dealers or individuals acting on behalf of brokers/dealers that have access to the investment accounts, handle securities and have authority to make investments on behalf of the reporting entity:

1 Central Registration Depository	2 Name(s)	3 Address
.....	.....	.....
.....	.....	.....
.....	.....	.....

## **GENERAL INTERROGATORIES**

(continued)

### **PART 2 PROPERTY AND CASUALTY INTERROGATORIES**

1. If the reporting entity is a member of a pooling arrangement, did the agreement or the reporting entity's participation change?  
If yes, attach an explanation. Yes ( ) No (X) N/A ( )
2. Has the reporting entity reinsured any risk with any other reporting entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on the risk, or portion thereof, reinsured?  
If yes, attach an explanation. Yes ( ) No (X)
- 3.1 Have any of the reporting entity's primary reinsurance contracts been cancelled?  
Yes ( ) No (X)
- 3.2 If yes, give full and complete information thereto  
.....  
.....
- 4.1 Are any of the liabilities for unpaid losses and loss adjustment expenses other than certain workers' compensation liabilities tabular reserves (see annual statement instructions pertaining to disclosure of discounting for definition of "tabular reserves") discounted at a rate of interest greater than zero?  
Yes ( ) No (X)
- 4.2 If yes, complete the Discount Schedule.

**SCHEDULE A - VERIFICATION**

	1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book/adjusted carrying value, beginning of period	55,808,761	0	0	55,774,459
2. Increase (decrease) by adjustment	(659,730)	0	0	(2,721,810)
3. Cost of acquired	1,316,971	0	0	3,706,604
4. Cost of additions to and permanent improvements	453,744	0	0	1,568,618
5. Total profit (loss) on sales	(42,470)	0	0	(58,234)
6. Increase (decrease) by foreign exchange adjustment	0	0	0	0
7. Amount received on sales	1,287,204	0	0	2,460,876
8. Book/adjusted carrying value at end of current period	55,590,072	0	0	55,808,761
9. Total valuation allowance	0	0	0	0
10. Subtotal (Line 8 plus Line 9)	55,590,072	0	0	55,808,761
11. Total nonadmitted amounts	0	0	0	0
12. Statement value, current period (Page 2, real estate lines, current period)	55,590,072	0	0	55,808,761

**SCHEDULE B - VERIFICATION**

	1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book/recorded investment excluding accrued interest on mortgages owned, beginning of period	233,225	0	0	238,373
2. Amount loaned during period:				
2.1 Actual cost at time of acquisitions	0	0	0	0
2.2 Additional investment made after acquisitions	0	0	0	0
3. Accrual of discount and mortgage interest points and commitment fees	0	0	0	0
4. Increase (decrease) by adjustment	0	0	0	0
5. Total profit (loss) on sale	0	0	0	0
6. Amounts paid on account or in full during the period	1,561	0	0	5,148
7. Amortization of premium	0	0	0	0
8. Increase (decrease) by foreign exchange adjustment	0	0	0	0
9. Book value/recorded investment excluding accrued interest on mortgages owned at end of current period	231,664	0	0	233,225
10. Total valuation allowance	0	0	0	0
11. Subtotal (Line 9 plus Line 10)	231,664	0	0	233,225
12. Total nonadmitted amounts	0	0	0	0
13. Statement value of mortgages owned at end of current period	231,664	0	0	233,225

**SCHEDULE BA - VERIFICATION**

Other Invested Assets Included in Schedule BA

Description	1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book/adjusted carrying value of long-term invested assets owned, beginning of period	1,135,210	0	0	3,787,372
2. Cost of acquisitions during period:				
2.1 Actual cost at time of acquisitions	0	0	0	0
2.2 Additional investment made after acquisitions	0	0	0	1,081,719
3. Accrual of discount	0	0	0	0
4. Increase (decrease) by adjustment	9,000	0	0	(694,731)
5. Total profit (loss) on sale	(5,790)	0	0	487,357
6. Amounts paid on account or in full during the period	79,750	0	0	3,526,507
7. Amortization of premium	0	0	0	0
8. Increase (decrease) by foreign exchange adjustment	0	0	0	0
9. Book/adjusted carrying value of long-term invested assets at end of current period	1,058,670	0	0	1,135,210
10. Total valuation allowance	0	0	0	0
11. Subtotal (Line 9 plus Line 10)	1,058,670	0	0	1,135,210
12. Total nonadmitted amounts	0	0	0	0
13. Statement value of long term invested assets at end of current period	1,058,670	0	0	1,135,210

**SCHEDULE D - PART 1B**

Showing the Acquisitions, Dispositions and Non-Trading Activity

During the Current Quarter for all Bonds and Preferred Stock by Rating Class

	1 Statement Value Beginning of Current Quarter	2 Acquisitions During Current Quarter	3 Dispositions During Current Quarter	4 Non-Trading Activity During Current Quarter	5 Statement Value End of First Quarter	6 Statement Value End of Second Quarter	7 Statement Value End of Third Quarter	8 Statement Value December 31 Prior Year
<b>BONDS</b>								
1. Class 1 .....	93,690,867	45,794,327	34,099,650	600,053	105,995,597	0	0	93,690,867
2. Class 2 .....	5,721,340	552,794	3,173,840	(915)	3,099,379	0	0	5,721,340
3. Class 3 .....	0	250,000	250,000	0	0	0	0	0
4. Class 4 .....	0	0	0	0	0	0	0	0
5. Class 5 .....	0	0	0	0	0	0	0	0
6. Class 6 .....	0	0	0	0	0	0	0	0
7. Total Bonds .....	99,412,207	46,597,121	37,523,490	599,138	109,084,976	0	0	99,412,207
<b>PREFERRED STOCK</b>								
8. Class 1 .....	1,817,000	0	0	(54,500)	1,762,500	0	0	1,817,000
9. Class 2 .....	1,706,250	535,600	0	52,700	2,294,550	0	0	1,706,250
10. Class 3 .....	0	0	0	0	0	0	0	0
11. Class 4 .....	0	0	0	0	0	0	0	0
12. Class 5 .....	0	0	0	0	0	0	0	0
13. Class 6 .....	0	0	0	0	0	0	0	0
14. Total Preferred Stock .....	3,523,250	535,600	0	(1,800)	4,057,050	0	0	3,523,250
15. Total Bonds and Preferred Stock .....	102,935,457	47,132,721	37,523,490	597,338	113,142,026	0	0	102,935,457

**SCHEDULE DA - PART 1**

Short-Term Investments Owned End of Current Quarter

	1 Book/Adjusted Carrying Value	2 Par Value	3 Actual Cost	4 Amount of Interest Received Current Quarter	5 Paid for Accrued Interest
80999999 Totals .....	13,616,705	X X X	13,616,705	22,352	0

**SCHEDULE DA - PART 2 - VERIFICATION**

Short-Term Investments Owned

	1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book / adjusted carrying value, beginning of period .....	19,787,910	0	0	12,949,610
2. Cost of short-term investments acquired .....	27,073,129	0	0	69,381,912
3. Increase (decrease) by adjustment .....	662	0	0	202
4. Increase (decrease) by foreign exchange adjustment .....	0	0	0	0
5. Total profit (loss) on disposal of short-term investments .....	0	0	0	0
6. Consideration received on disposal of short-term investments .....	33,244,997	0	0	62,543,814
7. Book / adjusted carrying value, current period .....	13,616,704	0	0	19,787,910
8. Total valuation allowance .....	0	0	0	0
9. Subtotal (Line 7 plus Line 8) .....	13,616,704	0	0	19,787,910
10. Total nonadmitted amounts .....	0	0	0	0
11. Statement value (Line 9 minus Line 10) .....	13,616,704	0	0	19,787,910
12. Income collected during period .....	198,302	0	0	459,826
13. Income earned during period .....	112,078	0	0	488,040

**Page 13**

Sch. DB, Pt. F, Sn. 1, Summary Replicated (Syn.) Assets Open  
**NONE**

**Page 14**

Sch. DB, Pt. F, Sn. 2, Reconciliation Replicated (Syn.) Assets  
**NONE**

**SCHEDULE F - CEDED REINSURANCE**

Showing all new reinsurers - Current Year to Date

1 NAIC Company Code	2 Federal ID Number	3 Name of Reinsurer	4 Location	5 Is Insurer Authorized? (Yes or No)
Affiliates	0 -			No .....
0199999	Affiliates .....			
U. S. Insurers				
25364	13-1675535	Swiss Re American Corp .....	New York .....	Yes .....
0299999	U. S. Insurers .....			
Pools and Associations	0 -			No .....
0399999	Pools and Associations .....			
All Other Insurers				
00000	AA-3194128	Allied World Assurance Company (AWAC) .....	Bermuda .....	No .....
00000	AA-3194139	AXIS Specialty Re, Inc. .....	Bermuda .....	No .....
00000	AA-3190060	Hannover Re (Bermuda) .....	Bermuda .....	No .....
0499999	All Other Insurers .....			

**SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN**

Current Year to Date - Allocated by States and Territories

States, etc.	1 Is Insurer Licensed? (Yes or No)	Direct Premiums Written		Direct Losses Paid (Deducting Salvage)		Direct Losses Unpaid	
		2 Current Year To Date	3 Prior Year To Date	4 Current Year To Date	5 Prior Year To Date	6 Current Year To Date	7 Prior Year To Date
1. Alabama	AL Yes	53,516	15,290	0	0	84,655	9,243
2. Alaska	AK No	0	0	0	0	0	0
3. Arizona	AZ Yes	2,733	(2,734)	0	6,593	21,709	24,270
4. Arkansas	AR Yes	4,477	305	0	0	1,079	28
5. California	CA No	0	0	(113)	2,762	115,265	204,360
6. Colorado	CO Yes	13,245	27,474	0	0	3,512	2,918
7. Connecticut	CT No	0	0	0	0	0	0
8. Delaware	DE Yes	6,822	1,914	0	0	2,220	31
9. District of Columbia	DC Yes	3,108	3,471	0	0	1,631	3,594
10. Florida	FL Yes	381,113	570,715	376,799	319,612	1,923,367	1,985,682
11. Georgia	GA Yes	180,383	550,462	137,139	383,468	1,080,013	1,931,664
12. Hawaii	HI No	0	0	0	0	0	0
13. Idaho	ID No	(140)	(200)	0	0	52	59
14. Illinois	IL Yes	3,136,798	9,375,980	5,647,192	4,643,967	38,156,156	27,408,146
15. Indiana	IN Yes	1,578,027	4,630,314	2,238,659	2,861,006	12,182,252	10,222,777
16. Iowa	IA Yes	381,029	626,308	290,228	536,431	1,896,189	1,997,249
17. Kansas	KS Yes	0	0	0	0	0	0
18. Kentucky	KY Yes	1,327,351	1,750,432	1,144,352	998,716	3,613,014	4,317,617
19. Louisiana	LA Yes	9,430	3,084	0	0	537	849
20. Maine	ME No	0	0	0	0	0	0
21. Maryland	MD Yes	6,831	5,862	0	0	2,670	8,857
22. Massachusetts	MA Yes	0	0	0	0	62	(68)
23. Michigan	MI Yes	497,138	1,092,869	345,097	384,696	7,844,865	7,589,278
24. Minnesota	MN Yes	203,851	349,295	175,845	114,411	3,033,386	2,750,931
25. Mississippi	MS Yes	1,655	891	0	0	2,235	1,702
26. Missouri	MO Yes	(3,823)	17,311	4,125	0	53,939	10,228
27. Montana	MT Yes	330	0	0	0	(7)	(25)
28. Nebraska	NE Yes	2,768	2,057	0	0	1,175	1,029
29. Nevada	NV Yes	10,220	1,050	0	0	1,155	4,432
30. New Hampshire	NH No	0	0	0	0	0	0
31. New Jersey	NJ Yes	100	125	0	0	613	545
32. New Mexico	NM Yes	0	141	0	0	47	150
33. New York	NY Yes	4,238	22,824	0	0	5,727	1,968
34. North Carolina	NC Yes	72,771	67,613	10,273	649	70,094	21,804
35. North Dakota	ND Yes	57,361	37,440	6,487	7,011	66,580	70,228
36. Ohio	OH Yes	7,568,237	8,290,690	2,524,025	3,985,677	14,617,762	14,407,784
37. Oklahoma	OK Yes	(1,925)	0	0	0	6,263	1,196
38. Oregon	OR No	0	0	0	0	0	0
39. Pennsylvania	PA Yes	528,767	716,705	500,644	428,858	2,429,932	2,244,917
40. Rhode Island	RI Yes	0	0	0	0	1	(1)
41. South Carolina	SC Yes	30,378	912	0	0	1,935	3,891
42. South Dakota	SD Yes	100,996	541,159	199,813	117,880	1,274,757	1,125,905
43. Tennessee	TN Yes	576,137	1,258,424	581,650	507,695	2,550,498	2,150,094
44. Texas	TX Yes	76,513	406	4,553	0	82,173	1,097
45. Utah	UT Yes	410	0	0	0	236	2
46. Vermont	VT Yes	0	0	0	0	0	0
47. Virginia	VA Yes	64,891	56,779	(237)	6,537	23,986	91,865
48. Washington	WA Yes	440	280	0	0	366	742
49. West Virginia	WV Yes	2,056,341	2,163,296	1,174,417	1,878,280	2,755,951	2,873,781
50. Wisconsin	WI Yes	713,836	1,110,586	575,823	816,324	2,560,640	2,597,633
51. Wyoming	WY Yes	910	150	0	0	1,481	2,966
52. American Samoa	AS No	0	0	0	0	0	0
53. Guam	GU No	0	0	0	0	0	0
54. Puerto Rico	PR No	0	0	0	0	0	0
55. U.S. Virgin Islands	VI No	0	0	0	0	0	0
56. Canada	CN No	0	0	0	0	0	0
57. Aggregate Other Alien	OT X X X	(a) 43	19,647,263	33,289,680	15,936,771	18,000,573	96,470,173
58. Totals							84,071,418

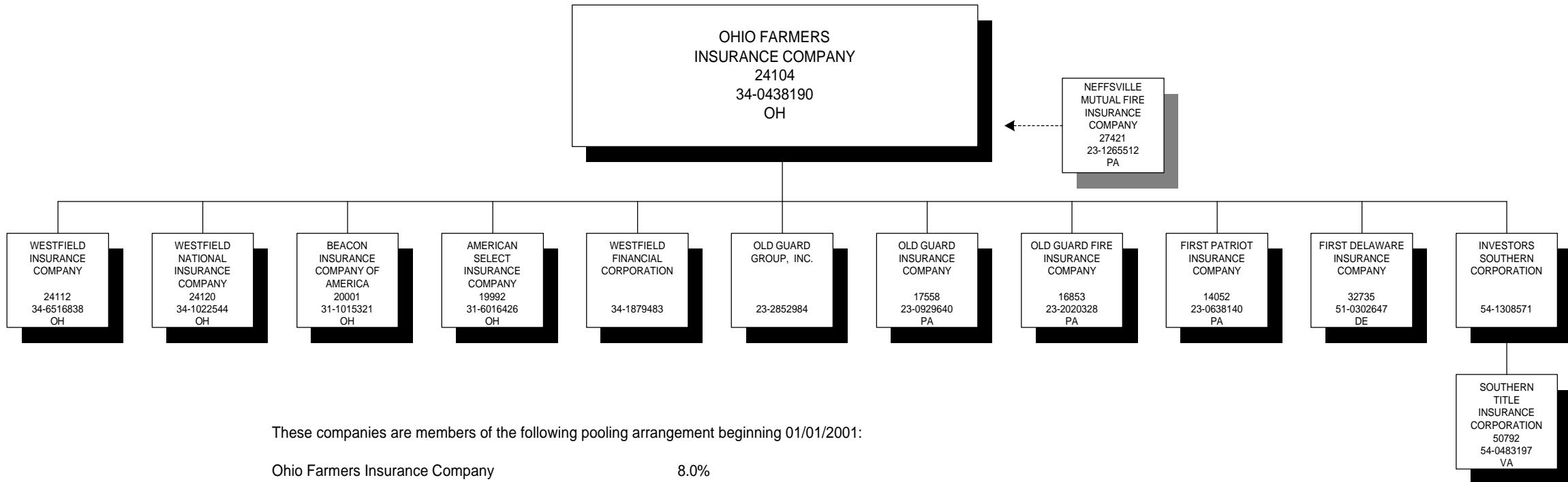
(a) Insert the number of yes responses except for Canada and Other Alien.

## DETAILS OF WRITE-INS

5701.	X X X	0	0	0	0	0	0
5702.	X X X	0	0	0	0	0	0
5703.	X X X	0	0	0	0	0	0
5798. Summary of remaining write-ins for Line 57 from overflow page	X X X	0	0	0	0	0	0
5799. TOTALS (Lines 5701 through 5703 plus Line 5798)(Line 57 above)	X X X	0	0	0	0	0	0

## SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

### PART 1 - ORGANIZATIONAL CHART



These companies are members of the following pooling arrangement beginning 01/01/2001:

Ohio Farmers Insurance Company	8.0%
Westfield Insurance Company	63.5%
Westfield National Insurance Company	13.0%
Old Guard Insurance Company	7.0%
American Select Insurance Company	5.0%
Beacon Insurance Company of America	1.0%
First Patriot Insurance Company	1.0%
Old Guard Fire Insurance Company	1.0%
First Delaware Insurance Company	0.5%

Total 100.0%

REINSURANCE

**PART 1 - LOSS EXPERIENCE**

Lines of Business	Current Year to Date			4 Prior Year to Date Direct Loss Percentage
	1 Direct Premiums Earned	2 Direct Losses Incurred	3 Direct Loss Percentage	
1. Fire .....	348,533	257,234	73.8	37.1
2. Allied lines .....	190,319	129,292	67.9	68.6
3. Farmowners multiple peril .....	4,996,881	3,633,300	72.7	98.3
4. Homeowners multiple peril .....	2,181,623	1,108,467	50.8	54.5
5. Commercial multiple peril .....	861,455	236,964	27.5	36.3
6. Mortgage guaranty .....	0	0	0.0	0.0
8. Ocean marine .....	0	0	0.0	0.0
9. Inland marine .....	414,866	173,565	41.8	36.6
10. Financial guaranty .....	0	0	0.0	0.0
11.1 Medical malpractice-occurrence .....	0	0	0.0	0.0
11.2 Medical malpractice-claims made .....	0	0	0.0	0.0
12. Earthquake .....	58,888	20	0.0	0.0
13. Group accident and health .....	0	0	0.0	0.0
14. Credit accident and health .....	0	0	0.0	0.0
15. Other accident and health .....	0	0	0.0	0.0
16. Workers' compensation .....	9,403,185	7,396,993	78.7	76.0
17.1 Other liability-occurrence .....	1,048,545	332,732	31.7	68.2
17.2 Other liability-claims made .....	85,480	11,500	13.5	(15.7)
18.1 Products liability-occurrence .....	39,757	6,682	16.8	(342.4)
18.2 Products liability-claims made .....	0	0	0.0	0.0
19.1, 19.2 Private passenger auto liability .....	1,300,325	1,770,920	136.2	78.3
19.3, 19.4 Commercial auto liability .....	944,004	472,039	50.0	1.9
21. Auto physical damage .....	1,164,722	828,113	71.1	72.3
22. Aircraft (all perils) .....	0	0	0.0	0.0
23. Fidelity .....	273,059	55,520	20.7	(5.3)
24. Surety .....	6,127,805	548,466	9.0	8.8
26. Burglary and theft .....	7,579	1,354	17.9	0.0
27. Boiler and machinery .....	2,319	5,001	215.7	172.1
28. Credit .....	0	0	0.0	0.0
29. International .....	0	0	0.0	0.0
30. Reinsurance-Nonproportional Assumed Property .....	X X X	X X X	X X X	X X X
31. Reinsurance-Nonproportional Assumed Liability .....	X X X	X X X	X X X	X X X
32. Reinsurance-Nonproportional Assumed Financial Lines .....	X X X	X X X	X X X	X X X
33. Aggregate write-ins for other lines of business .....	0	0	0.0	0.0
34. TOTALS .....	29,449,345	16,969,162	55.6	59.4
DETAILS OF WRITE-INS				
3301. ....	0	0	0.0	0.0
3302. ....	0	0	0.0	0.0
3303. ....	0	0	0.0	0.0
3398. Summary of remaining write-ins for Line 33 from overflow page .....	0	0	0.0	0.0
3399. Totals (Lines 3301 through 3303 plus Line 3398) (Line 33) .....	0	0	0.0	0.0

**PART 2 - DIRECT PREMIUMS WRITTEN**

	1 Current Quarter	2 Current Year to Date	3 Prior Year Year to Date
1. Fire .....	280,091	280,091	328,354
2. Allied lines .....	111,713	111,713	143,043
3. Farmowners multiple peril .....	4,993,475	4,993,475	5,284,924
4. Homeowners multiple peril .....	1,838,311	1,838,311	1,872,238
5. Commercial multiple peril .....	152,763	152,763	1,017,126
6. Mortgage guaranty .....	0	0	0
8. Ocean marine .....	0	0	0
9. Inland marine .....	229,922	229,922	451,964
10. Financial guaranty .....	0	0	0
11.1 Medical malpractice-occurrence .....	0	0	0
11.2 Medical malpractice-claims made .....	0	0	0
12. Earthquake .....	53,807	53,807	61,678
13. Group accident and health .....	0	0	0
14. Credit accident and health .....	0	0	0
15. Other accident and health .....	0	0	0
16. Workers' compensation .....	2,248,435	2,248,435	13,605,396
17.1 Other liability-occurrence .....	830,719	830,719	1,172,234
17.2 Other liability-claims made .....	105,959	105,959	78,407
18.1 Products liability-occurrence .....	30,733	30,733	37,658
18.2 Products liability-claims made .....	0	0	0
19.1, 19.2 Private passenger auto liability .....	1,236,537	1,236,537	1,394,348
19.3, 19.4 Commercial auto liability .....	349,962	349,962	1,210,801
21. Auto physical damage .....	903,211	903,211	1,261,813
22. Aircraft (all perils) .....	0	0	0
23. Fidelity .....	261,301	261,301	338,455
24. Surety .....	6,016,562	6,016,562	5,024,202
26. Burglary and theft .....	3,931	3,931	7,248
27. Boiler and machinery .....	(169)	(169)	(208)
28. Credit .....	0	0	0
29. International .....	0	0	0
30. Reinsurance-Nonproportional Assumed Property .....	X X X	X X X	X X X
31. Reinsurance-Nonproportional Assumed Liability .....	X X X	X X X	X X X
32. Reinsurance-Nonproportional Assumed Financial Lines .....	X X X	X X X	X X X
33. Aggregate write-ins for other lines of business .....	0	0	0
34. TOTALS .....	19,647,263	19,647,263	33,289,681
DETAILS OF WRITE-INS			
3301. ....	0	0	0
3302. ....	0	0	0
3303. ....	0	0	0
3398. Summary of remaining write-ins for Line 33 from overflow page .....	0	0	0
3399. Totals (Lines 3301 through 3303 plus Line 3398) (Line 33) .....	0	0	0

## PART 3 (000 Omitted)

## LOSS AND LOSS ADJUSTMENT EXPENSE RESERVES SCHEDULE

Years in Which Losses Occurred	1	2	3	4	5	6	7	8	9	10	11	12	13
	Prior Year-End Known Case Loss and LAE Reserves	Prior Year-End IBNR Loss and LAE Reserves	Total Prior Year-End Loss and LAE Reserves(a) (Col. 1 plus 2)	2002 Loss and LAE Payments on Claims Reported as of Prior Year-End	2002 Loss and LAE Payments on Claims Unreported as of Prior Year-End	Total 2002 Loss and LAE Payments (Col. 4 plus 5)	Q.S. Date Known Case Loss and LAE Reserves on Claims	Q.S. Date Known Case Loss and LAE Reserves on Claims Reported or reopened Subsequent to Prior Year End	Q.S. Date IBNR Loss and LAE Reserves	Total Q.S. Loss and LAE Reserves(b) (Col. 7 plus 8 plus 9)	Prior Year-End Known Case Loss and LAE Reserves Developed (Savings)/Deficiency (Col. 4 plus 7 minus Col. 1)	Prior Year-End IBNR Loss and LAE Reserves Developed (Savings)/Deficiency (Col. 5 plus 8 plus 9 minus Col. 2)	Prior Year-End Total Loss and LAE Reserve Developed (Savings)/Deficiency (Col. 11 plus 12)
1. 1999 + Prior	15,817	8,086	23,903	2,173	188	2,361	13,449	554	7,570	21,573	(195)	226	31
2. 2000	10,667	3,527	14,194	1,659	189	1,848	8,717	465	4,018	13,200	(291)	1,145	854
3. Subtotals 2000 + prior	26,484	11,613	38,097	3,832	377	4,209	22,166	1,019	11,588	34,773	(486)	1,371	885
4. 2001	19,387	10,572	29,959	5,121	1,757	6,878	14,227	2,107	7,276	23,610	(39)	568	529
5. Subtotals 2001 + prior	45,871	22,185	68,056	8,953	2,134	11,087	36,393	3,126	18,864	58,383	(525)	1,939	1,414
6. 2002	X X X	X X X	X X X	X X X	4,678	4,678	X X X	5,358	3,921	9,279	X X X	X X X	X X X
7. Totals	45,871	22,185	68,056	8,953	6,812	15,765	36,393	8,484	22,785	67,662	(525)	1,939	1,414
8. Prior Year-End's Surplus As Regards Policy-holders											Col. 11, Line 7 As % of Col. 1 Line 7	Col. 12, Line 7 As % of Col. 2 Line 7	Col. 13, Line 7 As % of Col. 3 Line 7
											1. .... (1.1)%.	2. .... 8.7 %.	3. .... 2.1 %.
											Col. 13 , Line 7 Line 8		
											4. .... 0.2 %.		

(a) Should Equal Prior Year-End Annual Statement; Page 3, Column 1, Lines 1 plus 3  
 (b) Should Equal Quarterly Statement Page 3, Column 1, Lines 1 and 3  
 (c) Should Also Equal Columns 6 plus 10 less Column 3 for Lines A through E only

## SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your statement filing. However, in the event that your company does not transact the type of business for which the special report must be filed, Your response of NO to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

	RESPONSES
1. Will the SVO Compliance Certification be filed with this statement?	Yes
EXPLANATION:	.....
BARCODE:	
Document Identifier 470:	
2. Will the Trusted Surplus Statement be filed with the state of domicile and the NAIC with this statement?	No
EXPLANATION:	.....
BARCODE:	
2. Document Identifier 490:	 2 4 1 0 4 2 0 0 2 4 9 0 0 0 0 0 0 1
3. Will Supplement A to Schedule T (Medical Malpractice Supplement) be filed with this statement?	No
EXPLANATION:	.....
BARCODE:	
3. Document Identifier 450:	 2 4 1 0 4 2 0 0 2 4 5 0 0 0 0 0 0 1

**OVERFLOW PAGE FOR WRITE-INS**

OVERFLOW WRITE-INS FOR Page 4, Statement of Income

	1 Current Year to Date	2 Prior Year to Date	3 Prior Year Ended December 31
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AGGREGATED AT Line 14, Miscellaneous Income			
Net Loss on Sale of Nonadmitted Assets	(165)	85,515	124,096
Net Loss on Sale of Admitted Assets	(237)	0	0
Contractual Expenses on Sold Properties	(2,104)	0	(7,103)
Employees Profit Sharing	(8,940,262)	0	(191,110)
Consulting Revenue	0	45,294	45,294
1498 Line 14, Miscellaneous Income	(8,942,768)	130,809	(28,823)

OVERFLOW WRITE-INS FOR Page 5, Cash Flow

	1 Current Year To Date	2 Prior Year Ended December 31
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AGGREGATED AT Line 7.4, Miscellaneous Items		
Service Company Expense	1,460	1,786
Net Gain (Loss) on Sale of Nonadmitted Assets	(165)	124,818
Net Loss on Sale of Admitted Assets	(237)	(722)
Contractual Expenses on Sold Properties	(2,104)	(7,103)
Remittance and Items not Allocated	(285,542)	(52,834)
Employees Profit Sharing	(8,940,262)	(191,110)
Consulting Fee Income	0	45,294
Guaranty Funds Receivable	0	(28,822)
07.498 Line 7.4, Miscellaneous Items	(9,226,851)	(108,693)

## STATEMENT AS OF MARCH 31, 2002 OF THE Ohio Farmers Insurance Company

**SCHEDULE A - PART 2**

Showing all Real Estate ACQUIRED During the Current Quarter

1 Description of Property	Location		4 Date Acquired	5 Name of Vendor	6 Actual Cost	7 Amount of Encumbrances	8 Book / Adjusted Carrying Value Less Encumbrances	9 Expended for Additions and Permanent Improvements
	2 City	3 State						
Acquired by purchase								
4 ... Inn Lot & Building	Westfield Center	OH	01/01/1930		0	0	0	31
5 ... Golf Crs & Buildings	Westfield Center	OH	01/01/1937		0	0	0	13,210
32 ... Home Office Building	Westfield Center	OH	01/01/1955		0	0	0	75,623
36 ... Westfield Bank	Westfield Center	OH	09/30/2000		0	0	0	353,381
417 Dwelling & Land	Georgetown	IN	09/27/2000	United Dynamics, Inc	0	0	0	11,500
452 Dwelling & Land	Columbus	OH	03/01/2002	M & K Rorapaugh	323,428	0	297,463	0
454 Dwelling & Land	Plainfield	IL	02/04/2002	H & C Weiss	172,019	0	158,358	0
455 Dwelling & Land	Liberty Township	OH	01/18/2002	J & A Stephens III	206,512	0	190,075	0
456 Dwelling & Land	Toledo	OH	02/20/2002	T & F Wilson	118,698	0	109,318	0
457 Dwelling & Land	Grafton	WI	03/21/2002	G & E Christy	496,315	0	456,692	0
					0	0	0	0
0199999 Acquired by purchase					1,316,971	0	1,211,906	453,744
9999999 TOTALS					1,316,971	0	1,211,906	453,744

E01

**SCHEDULE A - PART 3**

Showing all Real Estate SOLD during the Quarter, including Payments during the Final Year on "Sales under Contract"

1 Description of Property	Location		4 Disposal Date	5 Name of Purchaser	6 Actual Cost	7 Increase (Decrease) by Adjustment	8 Increase (Decrease) by Foreign Exchange Adjustment	9 Expended for Additions, Permanent Improvements and Changes in Encumbrances	10 Book/Adjusted Carrying Value Less Encumbrances	11 Amounts Received	12 Foreign Exchange Profit (Loss) on Sale	13 Realized Profit (Loss) on Sale	14 Total Profit (Loss) on Sale	15 Gross Income Earned Less Interest Incurred on Encumbrances	16 Taxes, Repairs and Expenses Incurred
	2 City	3 State													
Property sold															
430 Dwelling & Land	Cranberry Township	PA	02/19/2002	D Panneton	153,160	13,933	0	0	144,027	120,831	0	(23,196)	(23,196)	0	0
436 Dwelling & Land	Medina	OH	02/26/2002	L & A Mansier	219,706	20,863	0	0	202,214	201,781	0	(433)	(433)	0	0
442 Dwelling & Land	Hilliard	OH	03/21/2002	G & L Stevens	179,439	14,236	0	0	165,203	153,849	0	(11,354)	(11,354)	0	0
446 Dwelling & Land	Medina	OH	02/14/2002	Y Goyal	269,965	21,463	0	0	248,501	245,387	0	(3,114)	(3,114)	0	0
447 Dwelling & Land	Mansfield	OH	02/22/2002	J & J Howell	105,612	8,343	0	0	97,268	95,779	0	(1,489)	(1,489)	0	0
449 Dwelling & Land	Cincinnati	OH	02/28/2002	D & A Endres	132,629	10,566	0	0	122,063	120,152	0	(1,911)	(1,911)	0	0
450 Dwelling & Land	Cincinnati	OH	02/25/2002	C & K Hennard	208,691	16,651	0	0	192,040	194,267	0	2,228	2,228	0	0
454 Dwelling & Land	Plainfield	IL	03/20/2002	R & M Hurley	172,019	13,661	0	0	158,358	155,157	0	(3,201)	(3,201)	0	0
0199999 Property sold					1,441,221	119,718	0	0	1,329,674	1,287,204	0	(42,470)	(42,470)	0	0
9999999 TOTALS					1,441,221	119,718	0	0	1,329,674	1,287,204	0	(42,470)	(42,470)	0	0

P/C - Quarterly 2002

**Page E02**

Schedule B, Part 1. Mortgage Loans Acquired  
**NONE**

Schedule B, Part 2. Mortgage Loans Sold  
**NONE**

## STATEMENT AS OF MARCH 31, 2002 OF THE Ohio Farmers Insurance Company

**SCHEDULE BA - PART 1**

Showing Other Long-Term Invested Assets ACQUIRED During the Current Quarter

1 Number of Units and Description	Location		4 Name of Vendor	5 Date Acquired	6 Actual Cost	7 Amount of Encumbrances	8 Book/Adjusted Carrying Value Less Encumbrances	9 Increase (Decrease) by Adjustment	10 Increase (Decrease) by Foreign Exchange Adjustment
	2 City	3 State							

**NONE****SCHEDULE BA - PART 2**

Showing Other Long-Term Invested Assets SOLD, transferred or paid in full during the Current Quarter

1 Number of Units and Description	Location		4 Name of Purchaser or Nature of Disposition	5 Date Acquired	6 Book/Adjusted Carrying Value Less Encumbrances Prior Year	7 Increase (Decrease) by Adjustment	8 Book/Adjusted Carrying Value less Encumbrances at Disposition	9 Consideration Received	10 Foreign Exchange Profit (Loss) on Sale	11 Realized Profit (Loss) on Sale	12 Total Profit (Loss) on Sale	13
	2 City	3 State										
Joint Venture, Partnership or Limited Liability Company Interests That Have the Underlying Characteristics of Fixed Income												
2. High V LP	Pennsylvania		Direct	12/31/2001	85,540	0	0	85,540	79,750	0	(5,790)	(5,790)
0799999 Subtotal - Joint Venture, Partnership or Limited Liability Company Interests That Have the Underlying Characteristics of Fixed Income					85,540	0	0	85,540	79,750	0	(5,790)	(5,790)
9999999 TOTALS					85,540	0	0	85,540	79,750	0	(5,790)	(5,790)

**SCHEDULE D - PART 3**

Show All Long-term Bonds and Stock Acquired by the Company During the Current Quarter

1 CUSIP Identification	2 Description	3 Date Acquired	4 Name of Vendor	5 Number of Shares of Stock	6 Actual Cost	7 Par Value	8 Paid for Accrued Interest and Dividends	9 NAIC Designation (a)
<b>Bonds - U.S. Governments</b>								
BONDS								
US Governments								
United States								
36202D-RW-3	GNMA GTD PASS THRU .....	6.500% 02/20/32 .....	03/08/2002 Bear Stearns & Co .....	4,998,693	4,987,783	18,011	1	
	Subtotal United States .....			4,998,693	4,987,783	18,011		
0399999	Subtotal - Bonds - U.S. Governments .....			4,998,693	4,987,783	18,011		
<b>Bonds - Special Revenue and Special Assessment Obligations and All Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions</b>								
Special Revenue & Assessment								
United States								
645909-BS-0	NEW JERSEY ECONOMIC .....	7.800% 03/15/07 .....	03/26/2002 Neffsville Mutual Fire Ins.Co. .....	51,621	50,000	130	1	
	Subtotal United States .....			51,621	50,000	130		
3199999	Subtotal - Bonds - Special Revenue and Special Assessment Obligations and All Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions .....			51,621	50,000	130		
<b>Bonds - Public Utilities</b>								
Public Utilities (unaffiliated)								
United States								
209111-DJ-9	CONSOLIDATED EDISON CO .....	7.500% 09/01/10 .....	03/28/2002 DB Alex. Brown LLC .....	3,215,670	3,000,000	20,000	1	
	Subtotal United States .....			3,215,670	3,000,000	20,000		
3899999	Subtotal - Bonds - Public Utilities .....			3,215,670	3,000,000	20,000		
<b>Bonds - Industrial and Miscellaneous</b>								
Industrial & Miscellaneous								
United States								
054303-AM-4	AVON PRODS INC NTS .....	7.150% 11/15/09 .....	03/26/2002 DB Alex. Brown LLC .....	2,638,050	2,500,000	66,038	1PE	
05576H-AA-3	BT INSTL CAP TR CAP .....	7.750% 12/01/26 .....	03/12/2002 DB Alex. Brown LLC .....	5,982,540	6,000,000	134,333	1PE	
173034-GV-5	CITICORP SUB NTS .....	7.250% 10/15/11 .....	03/26/2002 DB Alex. Brown LLC .....	1,751,624	1,650,000	54,164	1PE	
318522-AD-1	FIRST AMERN FINL CORP .....	4.500% 04/15/08 .....	03/07/2002 Baird Patrick .....	502,500	500,000	9,188	2	
907770-BD-2	UNION OIL CO CALIF NT .....	7.000% 05/01/28 .....	03/26/2002 Neffsville Mutual Fire Ins.Co. .....	50,294	50,000	1,419	2PE	
	Subtotal United States .....			10,925,008	10,700,000	265,142		
4599999	Subtotal - Bonds - Industrial and Miscellaneous .....			10,925,008	10,700,000	265,142		
<b>Bonds - Parent, Subsidiaries and Affiliates</b>								
Parents, Subsidiaries & Affiliates								
United States								
960110-AA-1	WESTFIELD CREDIT CORP .....	5.850% 06/30/06 .....	03/18/2002 Direct .....	25,000	25,000	0	1	
	Subtotal United States .....			25,000	25,000	0		
Canada								
C7277#-AA-2	PIREL, INC REVOLVING .....	6.000% 11/01/03 .....	03/07/2002 Direct .....	58,000	58,000	0	1	
	Subtotal Canada .....			58,000	58,000	0		
5399999	Subtotal - Bonds - Parent, Subsidiaries and Affiliates .....			83,000	83,000	0		
6099997	Subtotal - Bonds - Part 3 .....			19,273,992	18,820,783	303,283		
6099998	Summary Item - Bonds Acquired and fully Disposed this quarter .....			250,000	250,000	6,109		
6099999	Subtotal - Bonds .....			19,523,992	19,070,783	309,392		

(a) For all common stock bearing the NAIC designation "U" provide: the number of such issues ..... 0 .

**SCHEDULE D - PART 3**

Show All Long-term Bonds and Stock Acquired by the Company During the Current Quarter

1 CUSIP Identification	2 Description	3 Date Acquired	4 Name of Vendor	5 Number of Shares of Stock	6 Actual Cost	7 Par Value	8 Paid for Accrued Interest and Dividends	9 NAIC Designation (a)
Preferred Stock - Industrial and Miscellaneous								
PREFERRED STOCK								
Industrial & Miscellaneous								
United States								
345395-20-6	FORD CAP TRST II 6.5% 1/15/32 SERIES	02/26/2002	Morgan Stanley Dean Witter	10,000.000	535,600	0	0	P2L
	Subtotal United States			10,000.000	535,600	0	0	
6399999	Subtotal - Preferred Stock - Industrial and Miscellaneous				535,600			
6599997	Subtotal - Preferred Stock - Part 3				535,600			
6599999	Subtotal - Preferred Stock				535,600			
Common Stock - Industrial and Miscellaneous								
COMMON STOCK								
Industrial & Miscellaneous								
Other Country								
138006-30-9	CANON INC ADR REPSTG 5 SHS	02/05/2002	Salomon Smith Barney	60,500.000	1,924,224	0	L	
	Subtotal Other Country			60,500.000	1,924,224	0		
6899999	Subtotal - Common Stock - Industrial and Miscellaneous				1,924,224			
7099997	Subtotal - Common Stock - Part 3				1,924,224			
7099999	Subtotal - Common Stock				1,924,224			
7199999	Subtotal - Preferred and Common Stock				2,459,824			
7299999	TOTALS				21,983,816		309,392	

E04.1

## SCHEDULE D - PART 4

Show All Long-term Bonds and Stock Sold, Redeemed or Otherwise Disposed of  
by the Company During the Current Quarter

1 CUSIP Identifi- cation	2 Description	3 Disposal Date	4 Name of Purchaser	5 Number of Shares of Stock	6 Consideration	7 Par Value	8 Actual Cost	9 Book/Adjusted Carrying Value at Disposal Date	10 Increase (Decrease) by Adjustment	11 Increase (Decrease) by Foreign Exchange Adjustment	12 Foreign Exchange Gain (Loss) on Disposal	13 Realized Gain (Loss) on Disposal	14 Total Gain (Loss) on Disposal	15 Interest on Bonds Received During Year	16 Dividends on Stocks Received During Year	17 NAIC Designa- tion (a)
<b>Bonds - U.S. Governments</b>																
BONDS																
US Governments																
United States																
36204B-RB-1	GNMA GTD PASS THRU	8.000% 07/15/24	03/01/2002 Paydown	243,451	243,451.00	241,930	243,451	1,514	0	0	0	0	0	0	2,915	1
36206F-MF-6	GNMA GTD PASS THRU	7.000% 10/15/25	03/01/2002 Paydown	92,209	92,209.00	89,270	92,209	2,926	0	0	0	0	0	0	672	1
36218S-J3-5	GNMA GTD PASS THRU	9.500% 08/15/17	03/01/2002 Paydown	23,440	23,440.00	23,118	23,440	324	0	0	0	0	0	0	371	1
Subtotal United States				359,101	359,101.00	354,318	359,101	4,764	0	0	0	0	0	0	3,958	
0399999	Subtotal - Bonds - U.S. Governments			359,101	359,101.00	354,318	359,101	4,764	0	0	0	0	0	0	3,958	
<b>Bonds - Special Revenue and Special Assessment Obligations and All Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions</b>																
Special Revenue & Assessment																
United States																
31378M-Q9-4	FNMA PASS THRU POOL	6.500% 01/01/28	03/01/2002 Paydown	495,553	495,553.00	491,449	495,553	4,101	0	0	0	0	0	0	4,218	1
Subtotal United States				495,553	495,553.00	491,449	495,553	4,101	0	0	0	0	0	0	4,218	
3199999	Subtotal - Bonds - Special Revenue and Special Assessment Obligations and All Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions			495,553	495,553.00	491,449	495,553	4,101	0	0	0	0	0	0	4,218	
<b>Bonds - Industrial and Miscellaneous</b>																
Industrial & Miscellaneous																
United States																
013104-AC-8	ALBERTSONS INC DEB	7.750% 06/15/26	03/12/2002 Lehman Brothers	3,114,570	3,000,000.00	3,180,720	3,173,840	(899)	0	0	(59,270)	(59,270)	58,125	2PE		
Subtotal United States				3,114,570	3,000,000.00	3,180,720	3,173,840	(899)	0	0	(59,270)	(59,270)	58,125			
4599999	Subtotal - Bonds - Industrial and Miscellaneous			3,114,570	3,000,000.00	3,180,720	3,173,840	(899)	0	0	(59,270)	(59,270)	58,125			
6099997	Subtotal - Bonds - Part 4			3,969,224	3,854,654.00	4,026,487	4,028,493	7,966	0	0	(59,270)	(59,270)	66,301			
6099998	Summary Item - Bonds Acquired and fully Disposed this quarter			237,500	250,000.00	250,000	250,000	0	0	0	(12,500)	(12,500)	6,469			
6099999	Subtotal - Bonds			4,206,724	4,104,654.00	4,276,487	4,278,493	7,966	0	0	(71,770)	(71,770)	72,770			
<b>Common Stock - Banks, Trust and Insurance Companies</b>																
COMMON STOCK																
Banks, Trust & Insurance Companies																
United States																
46625H-10-0	JP MORGAN CHASE & CO	02/25/2002 Various		8,736,000	249,339	395,391	317,554	77,838	0	0	(146,052)	(146,052)	2,970	L		
Subtotal United States				8,736,000	249,339	395,391	317,554	77,838	0	0	(146,052)	(146,052)	2,970			
6799999	Subtotal - Common Stock - Banks, Trust and Insurance Companies			249,339	395,391	317,554	77,838	0	0	0	(146,052)	(146,052)	2,970			
<b>Common Stock - Industrial and Miscellaneous</b>																
Industrial & Miscellaneous																
United States																
03748R-10-1	APARTMENT INVT & MGMT CO CL A	03/21/2002 Various		40,000,000	1,923,571	1,297,500	1,829,200	(531,700)	0	0	626,071	626,071	32,800	L		
264411-50-5	DUKE REALTY CORP COM	03/21/2002 DB Alex. Brown LLC		2,200,000	57,349	49,088	53,526	(4,439)	0	0	8,261	8,261	990	L		
294741-10-3	EQUITY OFFICE PROPERTIES TRUST COM	03/21/2002 Green Street Broker		35,000,000	1,044,804	772,800	1,052,800	(280,000)	0	0	272,004	272,004	0	L		
29476L-10-7	EQUITY RESIDENTIAL PPTYS TR SH BEN INT	03/21/2002 Various		45,000,000	1,297,780	1,132,031	1,291,950	(159,919)	0	0	165,749	165,749	19,463	L		
32054K-10-3	FIRST INDUSTRIAL REALTY TR INC COM	03/27/2002 Various		20,000,000	678,390	610,000	622,000	(12,000)	0	0	68,390	68,390	13,600	L		
390752-10-3	GREAT LAKES REIT INC COM	03/28/2002 Various		18,100,000	306,275	320,144	289,600	30,544	0	0	(13,868)	(13,868)	0	L		
740706-10-6	PRENTISS PPTYS TR SH BEN INT	03/27/2002 Various		15,300,000	448,069	362,064	419,985	(57,921)	0	0	86,006	86,006	8,186	L		
82567D-10-4	SHURGARD STORAGE CTRS INC CL A	03/21/2002 Green Street Broker		21,000,000	723,752	605,063	672,000	(66,938)	0	0	118,690	118,690	10,920	L		
(continues)																

(a) For all common stock bearing the NAIC designation 'U' provide: the number of such issues ..... 0.

**SCHEDULE D - PART 4**Show All Long-term Bonds and Stock Sold, Redeemed or Otherwise Disposed of  
by the Company During the Current Quarter

1 CUSIP Identifi- cation	2 Description	3 Disposal Date	4 Name of Purchaser	5 Number of Shares of Stock	6 Consideration	7 Par Value	8 Actual Cost	9 Book/Adjusted Carrying Value at Disposal Date	10 Increase (Decrease) by Adjustment	11 Increase (Decrease) by Foreign Exchange Adjustment	12 Foreign Exchange Gain (Loss) on Disposal	13 Realized Gain (Loss) on Disposal	14 Total Gain (Loss) on Disposal	15 Interest on Bonds Received During Year	16 Dividends on Stocks Received During Year	17 NAIC Designa- tion (a)	
	Common Stock - Industrial and Miscellaneous (continued)																
	Subtotal United States			196,600.000	6,479,991		5,148,689	6,231,061	(1,082,372)		1,331,302	1,331,302		85,958			
6899999	Subtotal - Common Stock - Industrial and Miscellaneous				6,479,991		5,148,689	6,231,061	(1,082,372)	0	0	1,331,302	1,331,302		85,958		
7099997	Subtotal - Common Stock - Part 4				6,729,330		5,544,080	6,548,615	(1,004,534)	0	0	1,185,250	1,185,250		88,928		
7099999	Subtotal - Common Stock				6,729,330		5,544,080	6,548,615	(1,004,534)	0	0	1,185,250	1,185,250		88,928		
7199999	Subtotal - Preferred and Common Stock				6,729,330		5,544,080	6,548,615	(1,004,534)	0	0	1,185,250	1,185,250		88,928		
7299999	TOTALS			10,936,054			9,820,567	10,827,108	(996,568)	0	0	1,113,480	1,113,480	72,770	88,928		

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Schedule DB, Part A, Section 1  
**NONE**

Schedule DB, Part B, Section 1  
**NONE**

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Schedule DB, Part C, Section 1  
**NONE**

Schedule DB, Part D, Section 1  
**NONE**

**SCHEDULE E - PART 1 - CASH**

Month End Depository Balances

1 Depository	2 Rate of Interest	3 Amount of Interest Received During Current Quarter	4 Amount of Interest Accrued at Current Statement Date	Book Balance at End of Each Month During Current Quarter			8 * 
				5 First Month	6 Second Month	7 Third Month	
Name	Location and Supplemental Information						
<b>Open Depositories</b>							
A11first Bank .....	Lancaster, PA .....	0.000	0	0	910,344	741,882	1,551,150 ..
American Stock Transfer & Trust .....	New York, NY .....	0.000	0	0	242,005	238,337	230,784 ..
Bank One, N.A. ....	Akron, OH .....	0.000	0	0	7,591,835	3,531,887	6,240,468 ..
FirstMerit Corporation .....	Seville, OH .....	0.000	0	0	398,289	296,069	247,164 ..
KeyBank National Association .....	Cleveland, OH .....	0.000	0	0	240,606	(68,334)	249,218 ..
Wachovia .....	Atlanta, GA .....	0.000	0	0	35,741	123,599	4,433 ..
Westfield Bank .....	Westfield Center, OH .....	0.000	0	0	53,087	50,125	62,759 ..
Wilmington Trust Company .....	Wilmington, DE .....	0.000	0	0	43,092	94,155	286,364 ..
0199999 TOTAL - Open Depositories .....	.....	.....	0	0	9,514,997	5,007,720	8,872,340 ..
0399999 TOTAL Cash on Deposit .....	.....	.....	0	0	9,514,997	5,007,720	8,872,340 ..
0499999 Cash in Company's Office .....	.....	.....	.....	.....	32,919	34,072	29,072 ..
0599999 TOTALS .....	.....	.....	0	0	9,547,916	5,041,792	8,901,412 ..