



QUARTERLY STATEMENT

AS OF MARCH 31, 2002

OF THE CONDITION AND AFFAIRS OF THE

Ohio Farmers Insurance Company

NAIC Group Code 0228 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 Ohio

Country of Domicile US

Incorporated February 8, 1848 Commenced Business July 8, 1848

Statutory 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

(Street and Number, City or Town, State and Zip Code) (Area Code) (Telephone Number)

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

(Name) (Area Code) (Telephone Number) (Extension)

330-887-0840

(E-Mail Address) (Fax Number)

Policyowner Relations Contact One Park Circle, Westfield Center, Ohio 44251

(Street and Number, City or Town, State and Zip Code)

330-887-0980

(Area Code) (Telephone Number) (Extension)

OFFICERS

Chairman & CEO ..... Robert Cary Blair  
COO ..... Robert Joseph Joyce  
President ..... Roger William McManus

Sr Ex Spec Mkts ..... John J Adornetto  
Chief Solu Officer ..... Robert Steven Madden  
Sr Ex Human Res ..... Debra Lynn Cummings  
Sr Ex Claims ..... Edward Albert Schaefer, Jr  
Sr Ex F & S Oper ..... Richard Leo Kinnaird, Jr  
Controller ..... Bambi Ann Beshire  
Sr Ex Bus Dev ..... David Milton Critchfield  
Sr Ex Spec Mkts ..... Thomas Lee Kranstuber  
Sr Ex Govt Rel ..... Robert Daniel Sondles, III  
Actuary .....

CFD & Treasurer ..... Robert Krisowaty  
Chief Inv Officer ..... John Martin Haney  
Sr Ex Bus Dev ..... Alyn Kent Daugherty  
Sr Ex P L Prod ..... Douglas Phillip Carpenter  
Sr Ex C L Prod ..... Richard Dayton Orr  
Sr Ex Bus Dev ..... James Robert Clay  
Sr Ex Bus Dev ..... Thomas Victor Grimm  
Sr Ex P L Und ..... Mary Lou Soisman  
Corp Sec & Counsel ..... Michael Brooks Rorapough  
Stephen Edward Lehecka

VICE PRESIDENTS

DIRECTORS OR TRUSTEES

Robert Cary Blair  
David Branthner 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 SS  
County of Medina

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  
CFD & 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 \$ ..... 0 encumbrances) .....	52,544,217	0	52,544,217	52,697,321
4.2 Properties held for the production of income (less \$ ..... 0 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 \$ ..... 91,977 amount charged off \$ ..... 163,286 ) .....	(71,309)	(91,313)	(294,474)
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 \$ 0 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 \$ 0 less amounts repaid \$ 0	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)
RECONCILIATION 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?  
  
If yes, attach an organizational chart.

Yes ( ) No (X)
- 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.

<div>1</div> <div>Name of Entity</div>	<div>2</div> <div>NAIC Company Code</div>	<div>3</div> <div>State of Domicile</div>

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?  
  
If yes, attach an explanation.

Yes ( ) No ( ) N/A (X)
- 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:

	<sup>1</sup> Prior Year-End Statement Value	<sup>2</sup> 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:

<sup>1</sup> Name of Custodian(s)	<sup>2</sup> 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:

<sup>1</sup> Name(s)	<sup>2</sup> Location(s)	<sup>3</sup> 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:

<sup>1</sup> Old Custodian	<sup>2</sup> New Custodian	<sup>3</sup> Date of Change	<sup>4</sup> Reason
.....	.....	.....	.....
.....	.....	.....	.....
.....	.....	.....	.....

15.5 Identifiy 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:

<sup>1</sup> Central Registration Depository	<sup>2</sup> Name(s)	<sup>3</sup> 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	2	3	4	5	6	7	8
	Statement Value Beginning of Current Quarter	Acquisitions During Current Quarter	Dispositions During Current Quarter	Non-Trading Activity During Current Quarter	Statement Value End of First Quarter	Statement Value End of Second Quarter	Statement Value End of Third Quarter	Statement Value December 31 Prior Year
BONDS								
1. Class 1 .....	93,690,867	45,794,327	34,099,650	600,053	105,985,597	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
PREFERRED STOCK								
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	2	3	4	5
	Book/Adjusted Carrying Value	Par Value	Actual Cost	Amount of Interest Received Current Quarter	Paid for Accrued Interest
8099999 Totals .....	13,616,705	X X X	13,616,705	22,352	0

SCHEDULE DA - PART 2 - VERIFICATION

Short-Term Investments Owned

	1	2	3	4
	First Quarter Current Year	Second Quarter Current Year	Third Quarter Current Year	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	2	3	4	5
NAIC Company Code	Federal ID Number	Name of Reinsurer	Location	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

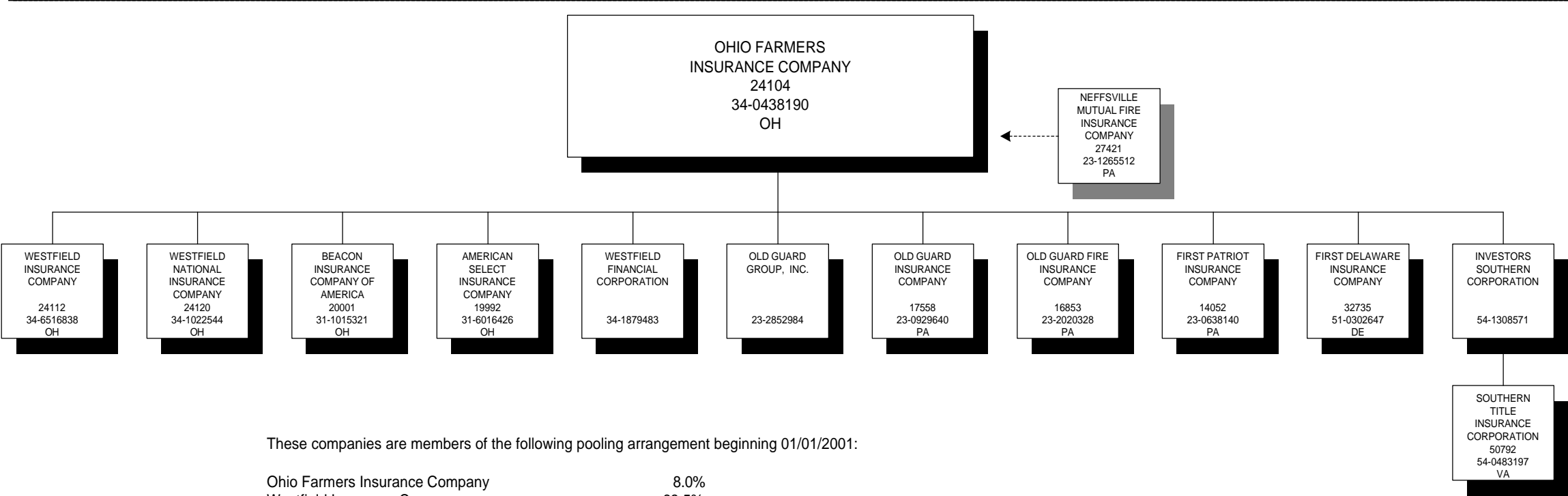
Current Year to Date - Allocated by States and Territories

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	0	0	0	0	0	0
58. Totals		(a) 43	19,647,263	33,289,680	15,936,771	18,000,573	96,470,173	84,071,418
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

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

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 Comany	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	56,520	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

	1	2	3	4	5	6	7	8	9	10	11	12	13
Years in Which Losses Occurred	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) (Cols. 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 (Cols. 4 plus 5)	Q.S. Date Known Case Loss and LAE Reserves on Claims Reported and open as of Prior Year End	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) (Cols. 7 plus 8 plus 9)	Prior Year-End Known Case Loss and LAE Reserves Developed (Savings)/Deficiency (Cols. 4 plus 7 minus Col. 1)	Prior-Year-End IBNR Loss and LAE Reserves Developed (Savings)/Deficiency (Cols. 5 plus 8 plus 9 minus Col. 2)	Prior Year-End Total Loss and LAE Reserve Developed (Savings)(c) Deficiency(c) (Cols. 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	611,999										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:



3. Will Supplement A to Schedule T (Medical Malpractice Supplement) be filed with this statement?

No

EXPLANATION:

.....

BARCODE:

3. Document Identifier 450:



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

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
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
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)

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
					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

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

**Page E02**

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

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

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  Increase (Decrease) by Foreign Exchange Adjustment	9  Book/Adjusted Carrying Value less Encumbrances at Disposition	10  Consideration Received	11  Foreign Exchange Profit (Loss) on Sale	12  Realized Profit (Loss) on Sale	13  Total Profit (Loss) on Sale
	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	2	3	4	5	6	7	8	9
CUSIP Identification	Description	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends	NAIC Designation (a)
Bonds - U.S. Governments								
	BONDS							
	US Governments							
	United States							
36202D-RW-3	GNMA GTD PASS THRU	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	
Bonds - Special Revenue and Special Assessment Obligations and All Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions								
	Special Revenue & Assessment							
	United States							
645909-BS-0	NEW JERSEY ECONOMIC	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	
Bonds - Public Utilities								
	Public Utilities (unaffiliated)							
	United States							
209111-DJ-9	CONSOLIDATED EDISON CO	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	
Bonds - Industrial and Miscellaneous								
	Industrial & Miscellaneous							
	United States							
054303-AM-4	AVON PRODS INC NTS	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	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	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	04/15/08	03/07/2002 Baird Patrick		502,500	500,000	9,188	2
907770-BD-2	UNION OIL CO CALIF NT	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	
Bonds - Parent, Subsidiaries and Affiliates								
	Parents, Subsidiaries & Affiliates							
	United States							
960110-AA-1	WESTFIELD CREDIT CORP	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	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	2	3	4	5	6	7	8	9
CUSIP Identification	Description	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends	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		0	
6599997	Subtotal - Preferred Stock - Part 3				535,600		0	
6599999	Subtotal - Preferred Stock				535,600		0	
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		0	
7099997	Subtotal - Common Stock - Part 3				1,924,224		0	
7099999	Subtotal - Common Stock				1,924,224		0	
7199999	Subtotal - Preferred and Common Stock				2,459,824		0	
7299999	TOTALS				21,983,816		309,392	

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	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
CUSIP Identif- ication	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest on Bonds Received During Year	Dividends on Stocks Received During Year	NAIC Designa- tion (a)
Bonds - U.S. Governments																
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	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	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	371	1	
	Subtotal United States				359,101	359,101.00	354,318	359,101	4,764					3,958		
0399999	Subtotal - Bonds - U.S. Governments				359,101	359,101.00	354,318	359,101	4,764	0	0	0	0	3,958		
Bonds - Special Revenue and Special Assessment Obligations and All Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions																
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	4,218	1	
	Subtotal United States				495,553	495,553.00	491,449	495,553	4,101					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	4,218		
Bonds - Industrial and Miscellaneous																
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)			(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		
Common Stock - Banks, Trust and Insurance Companies																
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			(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	(146,052)	(146,052)		2,970	
Common Stock - Industrial and Miscellaneous																
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	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
CUSIP Identif- ication	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest on Bonds Received During Year	Dividends on Stocks Received During Year	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		2	3	4	Book Balance at End of Each Month During Current Quarter			8			
Depository					Rate of Interest	Amount of Interest Received During Current Quarter	Amount of Interest Accrued at Current Statement Date		5	6	7
Name	Location and Supplemental Information								First Month	Second Month	Third Month
Open Depositories											
Allfirst 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				