



QUARTERLY STATEMENT

AS OF JUNE 30, 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)
(E-Mail Address) (Fax Number)

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 Robert Cary Blair
 COO Robert Joseph Joyce
 President Roger William McManus

Sr Ex Spec Mkts John J Adornetto
 Chief Solu Officer Robert Steven Madden
 Chief HR Officer 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
 Chief Actuary Stephen Edward Lehecka

CFO & 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 Rorapugh

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
 CFO & Treasurer

Bambi Ann Beshire
 Controller

Jeffrey Scott Gillentine
 Financial Reporting Executive

Subscribed and sworn to before me this
 1st day of August, 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	102,438,179	0	102,438,179	79,624,297
2. Stocks:				
2.1 Preferred stocks	4,192,100	0	4,192,100	3,523,250
2.2 Common stocks	586,092,518	0	586,092,518	586,562,378
3. Mortgage loans on real estate:				
3.1 First liens	230,368	0	230,368	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)	52,756,642	0	52,756,642	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)	3,236,445	0	3,236,445	3,111,438
5. Cash (\$ 16,443,861) and short-term investments (\$ 2,204,843)	18,648,704	0	18,648,704	27,539,120
6. Other invested assets	1,049,670	0	1,049,670	1,135,211
7. Receivable for securities	109,523	0	109,523	1,077,110
8. Aggregate write-ins for invested assets	0	0	0	0
9. Subtotals, cash and invested assets (Lines 1 to 8)	768,754,149	0	768,754,149	755,503,350
10. Agents' balances or uncollected premiums :				
10.1 Premiums and agents' balances in course of collection	6,065,067	1,038,417	5,026,650	4,082,741
10.2 Premiums, agents' balances and installments booked but deferred and not yet due (including \$ 174,872 earned but unbilled premiums)	25,625,519	0	25,625,519	22,643,501
10.3 Accrued retrospective premiums	0	0	0	0
11. Funds held by or deposited with reinsured companies	403,047	0	403,047	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	2,644,083	(1,276)	2,645,359	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	7,478,633	4,663,391	2,815,242	2,387,236
18. Interest, dividends and real estate income due and accrued	1,046,223	0	1,046,223	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	13,165,174	0	13,165,174	1,596,471
21. Amounts due from/to protected cells	0	0	0	0
22. Equities and deposits in pools and associations	58,900	58,900	0	0
23. Amounts receivable relating to uninsured accident and health plans	0	0	0	0
24. Other assets nonadmitted	60,270,582	60,270,582	0	0
25. Aggregate write-ins for other than invested assets	123,056	123,056	0	0
26. Total assets excluding protected cell assets (Lines 9 through 25)	885,635,431	66,153,070	819,482,361	805,171,402
27. Protected cell assets	0	0	0	0
28. TOTALS (Lines 26 and 27)	885,635,431	66,153,070	819,482,361	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	90,671	90,671	0	0
2502. Travel Advances	32,385	32,385	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)	123,056	123,056	0	0

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31, Prior Year
1. Losses (current accident year \$ 38,838,438)	53,342,761	54,079,141
2. Reinsurance payable on paid losses and loss adjustment expenses	11,337,998	7,237,858
3. Loss adjustment expenses	14,314,033	13,977,366
4. Commissions payable, contingent commissions and other similar charges	5,482,271	5,533,631
5. Other expenses (excluding taxes, licenses and fees)	3,745,706	4,108,232
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	2,037,484	2,434,476
7. Federal and foreign income taxes, including \$ 2,944,842 on realized capital gains (losses) (including \$ 19,676,486 net deferred tax liability)	15,677,709	0
8. Borrowed money \$ 15,650,522 and interest thereon \$ 71,304	15,721,826	21,422,217
9. Unearned premiums (after deducting unearned premiums for ceded reinsurance of \$ 528,606,013 and including warranty reserves of \$ 0)	45,949,503	41,953,689
10. Advance premium	3,066,909	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)	193,722	393,015
13. Funds held by company under reinsurance treaties	0	0
14. Amounts withheld or retained by company for account of others	6,542,556	7,320,640
15. Remittances and items not allocated	8,870	(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	36,129,366	32,521,396
19. Payable to parent, subsidiaries and affiliates	0	0
20. Payable for securities	7,411,892	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	2,744,642	2,200,857
24. Total liabilities excluding protected cell liabilities (Lines 1 through 23)	223,712,832	193,172,355
25. Protected cell liabilities	0	0
26. Total liabilities (Lines 24 and 25)	223,712,832	193,172,355
27. Aggregate write-ins for special surplus funds	108,427,150	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)	487,342,379	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)	595,769,529	611,999,047
36. TOTALS	819,482,361	805,171,402
DETAILS OF WRITE-INS		
2301. Reserve for Outstanding Checks and Drafts Charged Off	1,989,773	1,983,981
2302. Employees' Profit Sharing	622,237	0
2303. Liability for Redemption of Common Stock	132,632	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)	2,744,642	2,200,857
2701. General Voluntary Reserve	108,427,150	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)	108,427,150	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 \$ 39,203,547)	56,065,929	61,027,593	126,812,449
1.2 Assumed (written \$ 583,639,072)	516,938,223	468,373,657	973,915,424
1.3 Ceded (written \$ 573,168,929)	527,326,276	487,172,839	1,012,948,092
1.4 Net (written \$ 49,673,690)	45,677,876	42,228,411	87,779,781
DEDUCTIONS:			
2. Losses incurred (current accident year \$ 25,985,243):			
2.1 Direct	35,465,185	38,686,374	81,911,261
2.2 Assumed	302,113,710	324,339,504	642,186,397
2.3 Ceded	310,583,502	334,083,268	666,179,426
2.4 Net	26,995,393	28,942,610	57,918,232
3. Loss expenses incurred	4,868,995	4,268,947	9,525,758
4. Other underwriting expenses incurred	15,237,241	(16,002,838)	(1,374,248)
5. Aggregate write-ins for underwriting deductions	0	0	0
6. Total underwriting deductions (Lines 2 through 5)	47,101,629	17,208,719	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)	(1,423,753)	25,019,692	21,710,039
INVESTMENT INCOME			
9. Net investment income earned	3,671,676	7,712,257	13,965,354
10. Net realized capital gains (losses)	53,444	7,399,011	35,261,855
11. Net investment gain (loss) (Lines 9 plus 10)	3,725,120	15,111,268	49,227,209
OTHER INCOME			
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered \$ 179,101 amount charged off \$ 348,092)	(168,990)	(215,592)	(294,474)
13. Finance and service charges not included in premiums	204,349	372,123	732,655
14. Aggregate write-ins for miscellaneous income	(217,594)	1,142,679	2,022,671
15. Total other income (Lines 12 through 14)	(182,235)	1,299,210	2,460,852
16. Net income before dividends to policyholders and before federal and foreign income taxes (Lines 8 plus 11 plus 15)	2,119,132	41,430,170	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)	2,119,132	41,429,100	73,396,548
19. Federal and foreign income taxes incurred	2,178,969	15,706,197	14,062,049
20. Net income (Line 18 minus Line 19) (to Line 22)	(59,837)	25,722,903	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)	(59,837)	25,722,903	59,334,499
23. Net unrealized capital gains or losses	(2,252,767)	(74,549,209)	(108,249,573)
24. Change in net unrealized foreign exchange capital gain (loss)	0	0	0
25. Change in net deferred income tax	(16,131,057)	12,877,269	1,111,422
26. Change in nonadmitted assets	2,214,143	(2,425,332)	(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)	(16,229,518)	(50,555,771)	(64,203,938)
38. Surplus as regards policyholders, as of statement date (Lines 21 plus 37)	595,769,529	625,647,214	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	544,642	135,184	308,696
1402. Net Gain or (Loss) on Sale of Nonadmitted Assets	8,199	91,007	124,096
1403. Net Gain or (Loss) on Sale of Admitted Assets	3,789	0	0
1498. Summary of remaining write-ins for Line 14 from overflow page	(774,224)	916,488	1,589,879
1499. TOTALS (Lines 1401 through 1403 plus 1498) (Line 14 above)	(217,594)	1,142,679	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	45,596,145	59,840,949
2. Loss and loss adjustment expenses paid (net of salvage and subrogation)	20,358,356	225,262,158
3. Underwriting expenses paid	16,126,613	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)	9,111,176	(187,277,731)
6. Net investment income	3,505,557	15,376,237
7. Other income (expenses):		
7.1 Agents' balances charged off	(168,990)	(294,474)
7.2 Net funds held under reinsurance treaties	4,348	9,169
7.3 Net amount withheld or retained for account of others	2,288,825	(13,524)
7.4 Aggregate write-ins for miscellaneous items	11,372	3,812,637
7.5 Total other income (Lines 7.1 to 7.4)	2,135,555	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	9,049,794	(15,022,323)
10. Net cash from operations (Line 5 plus Line 6 plus Line 7.5 minus Line 8 plus Line 9)	23,802,082	(183,411,561)
Cash from Investments		
11. Proceeds from investments sold, matured or repaid:		
11.1 Bonds	16,225,736	247,657,314
11.2 Stocks	7,072,796	156,098,073
11.3 Mortgage loans	2,857	5,148
11.4 Real estate	2,253,363	2,460,876
11.5 Other invested assets	141,750	3,526,507
11.6 Net gains or (losses) on cash and short-term investments	0	0
11.7 Miscellaneous proceeds	7,823,770	1,077,110
11.8 Total investment proceeds (Lines 11.1 to 11.7)	33,520,272	410,825,028
12. Cost of investments acquired (long-term only):		
12.1 Bonds	38,804,098	24,106,361
12.2 Stocks	9,178,871	118,026,063
12.3 Mortgage loans	0	0
12.4 Real estate	3,778,662	5,275,222
12.5 Other invested assets	20,000	1,081,720
12.6 Miscellaneous applications	0	(40,614)
12.7 Total investments acquired (Lines 12.1 to 12.6)	51,781,631	148,448,752
13. Net cash from investments (Line 11.8 minus Line 12.7)	(18,261,359)	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	2,794,499	0
14.6 Total (Lines 14.1 to 14.5)	2,794,499	2,529,174
15. Cash applied:		
15.1 Dividends to stockholders paid	0	0
15.2 Net transfers to affiliates	11,568,703	26,748,606
15.3 Borrowed funds repaid	5,656,935	43,322,441
15.4 Other applications	0	4,863,053
15.5 Total (Lines 15.1 to 15.4)	17,225,638	74,934,100
16. Net cash from financing and miscellaneous sources (Line 14.6 minus Line 15.5)	(14,431,139)	(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)	(8,890,416)	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)	18,648,704	27,539,120
DETAILS OF WRITE-INS		
7.401 Net Other Interest Income (Expense) and Unidentified Cash	544,640	1,447,667
7.402 Finance and Service Charges	204,350	732,655
7.403 Remittance and Items not Allocated	24,618	(52,834)
7.498 Summary of remaining write-ins for Line 7.4 from overflow page	(762,236)	1,685,149
7.499 Totals (Lines 7.401 through 7.403 plus 7.498) (Line 7.4 above)	11,372	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 June 30, 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 st Qtr 2002	<u>(7,978,850)</u>
Deferred Tax Liability Balance @ 03/31/2002	\$ (12,348,257)
Increase in Deferred Tax Liability 2nd Qtr 2002	<u>(7,328,229)</u>
Deferred Tax Liability Balance @ 06/30/2002	\$ (19,676,486)

17. (c) The Company has no wash sales for the quarter ended June 30, 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	\$ 546,595,004
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	\$ 547,620,004
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? Yes () No (X) N/A ()
If yes, attach an explanation.
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? Yes () No (X)
If yes, attach an explanation.
- 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	55,590,070	0	55,774,459
2. Increase (decrease) by adjustment	(659,730)	(616,502)	0	(2,721,810)
3. Cost of acquired	1,316,971	1,272,788	0	3,706,604
4. Cost of additions to and permanent improvements	453,744	735,159	0	1,568,618
5. Total profit (loss) on sales	(42,470)	(22,269)	0	(58,234)
6. Increase (decrease) by foreign exchange adjustment	0	0	0	0
7. Amount received on sales	1,287,204	966,159	0	2,460,876
8. Book/adjusted carrying value at end of current period	55,590,072	55,993,087	0	55,808,761
9. Total valuation allowance	0	0	0	0
10. Subtotal (Line 8 plus Line 9)	55,590,072	55,993,087	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	55,993,087	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	231,664	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	1,296	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	230,368	0	233,225
10. Total valuation allowance	0	0	0	0
11. Subtotal (Line 9 plus Line 10)	231,664	230,368	0	233,225
12. Total nonadmitted amounts	0	0	0	0
13. Statement value of mortgages owned at end of current period	231,664	230,368	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	1,058,670	0	3,787,372
2. Cost of acquisitions during period:				
2.1 Actual cost at time of acquisitions	0	20,000	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	(9,000)	0	(694,731)
5. Total profit (loss) on sale	(5,790)	42,000	0	487,357
6. Amounts paid on account or in full during the period	79,750	62,000	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	1,049,670	0	1,135,210
10. Total valuation allowance	0	0	0	0
11. Subtotal (Line 9 plus Line 10)	1,058,670	1,049,670	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	1,049,670	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	105,985,597	27,684,854	30,598,872	518,799	105,985,597	103,590,377	0	93,690,867
2. Class 2	3,099,379	0	2,046,349	(385)	3,099,379	1,052,645	0	5,721,340
3. Class 3	0	0	0	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	109,084,976	27,684,854	32,645,221	518,414	109,084,976	104,643,022	0	99,412,207
PREFERRED STOCK								
8. Class 1	1,762,500	105,000	0	91,500	1,762,500	1,959,000	0	1,817,000
9. Class 2	2,294,550	0	0	(61,450)	2,294,550	2,233,100	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	4,057,050	105,000	0	30,050	4,057,050	4,192,100	0	3,523,250
15. Total Bonds and Preferred Stock	113,142,026	27,789,854	32,645,221	548,464	113,142,026	108,835,122	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	2,204,843	X X X	2,204,843	32,361	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	13,616,705	0	12,949,610
2. Cost of short-term investments acquired	27,073,129	8,404,748	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	19,816,610	0	62,543,814
7. Book / adjusted carrying value, current period	13,616,704	2,204,843	0	19,787,910
8. Total valuation allowance	0	0	0	0
9. Subtotal (Line 7 plus Line 8)	13,616,704	2,204,843	0	19,787,910
10. Total nonadmitted amounts	0	0	0	0
11. Statement value (Line 9 minus Line 10)	13,616,704	2,204,843	0	19,787,910
12. Income collected during period	198,302	77,889	0	459,826
13. Income earned during period	112,078	67,219	0	488,040

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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)
U. S. Insurers				
25364	13-1675535	Swiss Re American Corp	New York	Yes
0299999	U. S. Insurers			
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

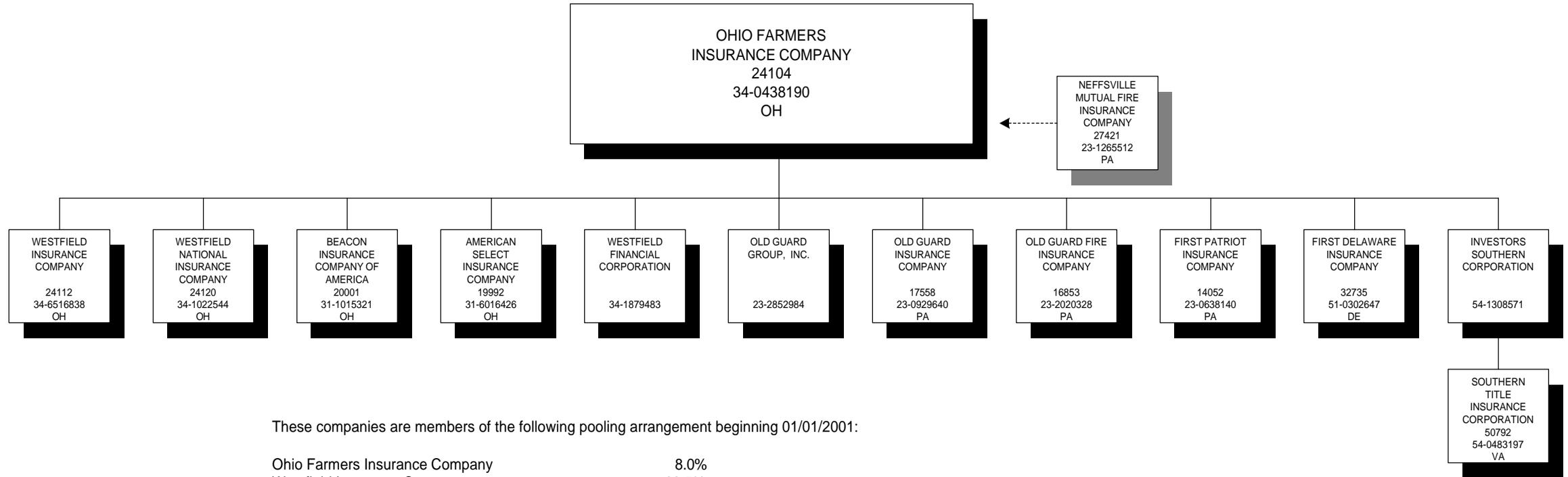
Current Year to Date - Allocated by States and Territories

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	53,919	27,776	30,000	0	8,735	9,284
2. Alaska	AK	No	0	0	0	0	0	0
3. Arizona	AZ	Yes	5,604	43,877	0	5,956	21,962	7,231
4. Arkansas	AR	Yes	4,947	1,811	0	0	1,084	28
5. California	CA	No	0	0	0	0	0	0
6. Colorado	CO	Yes	18,000	47,386	0	0	3,521	2,881
7. Connecticut	CT	No	0	0	0	0	0	0
8. Delaware	DE	Yes	10,714	8,223	0	0	2,220	29
9. District of Columbia	DC	Yes	4,899	11,302	0	2,313	4,063	1,272
10. Florida	FL	Yes	925,947	1,379,162	927,704	532,980	1,671,941	2,199,815
11. Georgia	GA	Yes	272,664	1,129,537	301,934	1,028,980	1,015,748	1,342,630
12. Hawaii	HI	No	0	0	0	0	0	0
13. Idaho	ID	No	0	0	0	0	0	0
14. Illinois	IL	Yes	5,128,130	18,237,181	10,993,173	8,752,438	37,989,393	30,190,966
15. Indiana	IN	Yes	3,531,904	9,199,847	4,580,530	5,989,812	11,428,294	10,032,643
16. Iowa	IA	Yes	682,645	1,276,254	830,005	1,178,000	1,577,935	2,321,779
17. Kansas	KS	Yes	0	50	0	0	0	0
18. Kentucky	KY	Yes	2,567,791	3,386,437	3,724,464	1,852,656	4,422,799	4,128,243
19. Louisiana	LA	Yes	9,022	7,260	0	0	639	817
20. Maine	ME	No	0	0	0	0	0	0
21. Maryland	MD	Yes	9,169	7,577	0	7,482	2,683	1,389
22. Massachusetts	MA	Yes	2,793	0	0	0	62	(132)
23. Michigan	MI	Yes	1,253,403	2,277,153	434,536	799,793	8,027,883	7,685,923
24. Minnesota	MN	Yes	631,026	735,444	304,282	286,181	3,044,560	2,823,395
25. Mississippi	MS	Yes	2,359	5,736	0	0	2,275	1,686
26. Missouri	MO	Yes	(2,931)	25,608	4,152	0	54,830	10,277
27. Montana	MT	Yes	330	200	0	0	(7)	(25)
28. Nebraska	NE	Yes	9,961	7,335	0	0	1,187	1,019
29. Nevada	NV	Yes	14,127	5,129	0	0	1,260	4,453
30. New Hampshire	NH	No	0	0	0	0	0	0
31. New Jersey	NJ	Yes	250	275	0	0	614	552
32. New Mexico	NM	Yes	14,289	391	0	0	47	150
33. New York	NY	Yes	287,919	63,797	0	0	5,733	1,962
34. North Carolina	NC	Yes	147,060	173,282	18,359	11,268	74,682	80,320
35. North Dakota	ND	Yes	208,211	301,669	20,449	167,188	65,853	160,380
36. Ohio	OH	Yes	15,377,147	17,951,733	5,808,347	6,962,161	14,914,710	14,814,193
37. Oklahoma	OK	Yes	540	9,292	0	0	6,301	1,245
38. Oregon	OR	No	0	0	0	0	0	0
39. Pennsylvania	PA	Yes	955,593	1,521,929	987,619	1,016,210	1,877,805	2,510,937
40. Rhode Island	RI	Yes	0	0	0	0	1	(1)
41. South Carolina	SC	Yes	29,917	1,735	0	0	2,003	3,878
42. South Dakota	SD	Yes	398,237	1,020,936	297,708	287,753	1,207,254	1,321,772
43. Tennessee	TN	Yes	1,188,152	2,361,992	1,293,406	925,477	2,702,371	2,578,021
44. Texas	TX	Yes	194,319	127,806	4,553	0	82,309	1,057
45. Utah	UT	Yes	(2,044)	310	0	0	237	2
46. Vermont	VT	Yes	0	0	0	0	0	0
47. Virginia	VA	Yes	79,684	131,832	(237)	11,558	24,188	88,672
48. Washington	WA	Yes	2,920	620	0	0	367	731
49. West Virginia	WV	Yes	4,419,042	4,657,598	3,642,995	3,223,099	2,708,301	2,691,971
50. Wisconsin	WI	Yes	764,929	2,313,597	1,383,834	2,188,869	2,357,819	2,908,634
51. Wyoming	WY	Yes	960	250	0	0	1,490	2,996
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	39,203,548	68,459,329	35,587,813	35,230,174	95,315,152	87,933,075
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 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	686,434	370,794	54.0	49.7
2. Allied lines	374,799	359,398	95.9	65.2
3. Farmowners multiple peril	9,971,797	10,482,675	105.1	101.2
4. Homeowners multiple peril	4,402,078	2,972,340	67.5	56.6
5. Commercial multiple peril	1,498,539	504,172	33.6	82.1
6. Mortgage guaranty	0	0	0.0	0.0
8. Ocean marine	0	0	0.0	0.0
9. Inland marine	779,870	256,941	32.9	33.0
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	116,277	(44)	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	16,255,385	13,452,791	82.8	84.4
17.1 Other liability-occurrence	2,043,618	1,250,859	61.2	86.4
17.2 Other liability-claims made	169,112	41,000	24.2	(20.2)
18.1 Products liability-occurrence	77,569	11,141	14.4	(121.0)
18.2 Products liability-claims made	0	0	0.0	0.0
19.1, 19.2 Private passenger auto liability	2,587,104	3,080,256	119.1	56.5
19.3, 19.4 Commercial auto liability	1,628,787	954,740	58.6	(3.0)
21. Auto physical damage	2,238,503	1,535,898	68.6	68.2
22. Aircraft (all perils)	0	0	0.0	0.0
23. Fidelity	532,063	45,722	8.6	(11.9)
24. Surety	12,685,712	146,436	1.2	4.5
26. Burglary and theft	14,103	5	0.0	9.0
27. Boiler and machinery	4,179	61	1.5	0.0
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	56,065,929	35,465,185	63.3	63.4
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	296,404	576,495	671,947
2. Allied lines	110,369	222,082	288,030
3. Farmowners multiple peril	4,925,492	9,918,967	10,589,290
4. Homeowners multiple peril	2,499,335	4,337,646	4,224,590
5. Commercial multiple peril	96,756	249,519	2,131,076
6. Mortgage guaranty	0	0	0
8. Ocean marine	0	0	0
9. Inland marine	273,668	503,590	931,500
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	59,275	113,082	129,061
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	316,544	2,564,979	26,059,075
17.1 Other liability-occurrence	822,466	1,653,185	2,429,524
17.2 Other liability-claims made	76,029	181,988	146,930
18.1 Products liability-occurrence	29,869	60,602	83,366
18.2 Products liability-claims made	0	0	0
19.1, 19.2 Private passenger auto liability	1,296,012	2,532,549	2,758,303
19.3, 19.4 Commercial auto liability	234,407	584,369	2,534,268
21. Auto physical damage	887,533	1,790,744	2,604,851
22. Aircraft (all perils)	0	0	0
23. Fidelity	215,348	476,649	595,321
24. Surety	7,413,071	13,429,633	12,266,586
26. Burglary and theft	3,706	7,637	13,423
27. Boiler and machinery	0	(169)	2,188
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	19,556,284	39,203,547	68,459,329
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)/ Deficiency(c) (Cols. 11 plus 12)
1. 1999 + Prior	15,817	8,086	23,903	4,098	343	4,441	11,274	790	7,363	19,427	(445)	410	(35)
2. 2000	10,667	3,527	14,194	3,093	311	3,404	7,426	748	2,582	10,756	(148)	114	(34)
3. Subtotals 2000 + prior	26,484	11,613	38,097	7,191	654	7,845	18,700	1,538	9,945	30,183	(593)	524	(69)
4. 2001	19,387	10,572	29,959	7,189	2,438	9,627	11,953	2,720	5,383	20,056	(245)	(31)	(276)
5. Subtotals 2001 + prior	45,871	22,185	68,056	14,380	3,092	17,472	30,653	4,258	15,328	50,239	(838)	493	(345)
6. 2002	X X X	X X X	X X X	X X X	14,792	14,792	X X X	9,756	7,663	17,419	X X X	X X X	X X X
7. Totals	45,871	22,185	68,056	14,380	17,884	32,264	30,653	14,014	22,991	67,658	(838)	493	(345)
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. (1.8)%	2. 2.2 %	3. (0.5)%
													Col. 13, Line 7 Line 8
													4. (0.1)%

(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:



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			
Service Company Expense	2,026	1,091	1,786
Contractual Expense on Sold Properties	(1,761)	(401)	(7,103)
Periodic Pension Income	(152,252)	870,504	1,741,012
Employees' Profit Sharing	(622,237)	0	(191,110)
Consulting Revenue	0	45,294	45,294
1498 Line 14, Miscellaneous Income	(774,224)	916,488	1,589,879

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		
Net Gain (Loss) on Sale of Nonadmitted Assets	8,199	124,818
Net Gain (Loss) on Sale of Admitted Assets	3,789	(722)
Service Company Expense	2,026	1,786
Contractual Expense on Sold Properties	(1,761)	(7,103)
Periodic Pension Income	(152,252)	1,741,008
Employees' Profit Sharing	(622,237)	(191,110)
Consulting Fee Income	0	45,294
Guaranty Funds Receivable	0	(28,822)
07.498 Line 7.4, Miscellaneous Items	(762,236)	1,685,149

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								
5 . . Golf Crs & Buildings	Westfield Center	OH	01/01/1937		0	0	0	82,802
32 Home Office Building	Westfield Center	OH	01/01/1955		0	0	0	11,870
36 Westfield Bank	Westfield Center	OH	09/30/2000		0	0	0	631,563
429 Dwelling & Land	Norwalk	IA	05/25/2001	M Muckensturm	0	0	0	4,699
449 Dwelling & Land	Cincinnati	OH	12/21/2001	G McClintock	0	0	0	500
450 Dwelling & Land	Cincinnati	OH	12/17/2001	J & G Hoendorf	0	0	0	500
452 Dwelling & Land	Columbus	OH	03/01/2002	M & K Rorapough	0	0	0	3,224
458 Dwelling & Land	Sioux Falls	SD	04/01/2002	T & G Fraser	140,886	0	129,725	0
461 Dwelling & Land	Lewis Center	OH	04/22/2002	G & C Hillman	354,315	0	326,065	0
462 Dwelling & Land	Fargo	ND	05/29/2002	T & M Askin	167,720	0	154,438	0
463 Dwelling & Land	Wadsworth	OH	04/26/2002	C & K Henthorn	242,080	0	222,753	0
464 Dwelling & Land	Chesterfield	VA	05/14/2002	T & J Tonks, III	205,094	0	188,764	0
466 Dwelling & Land	Westfield Center	OH	06/06/2002	M & C McKain	162,695	0	149,791	0
0199999 Acquired by purchase					1,272,788	0	1,171,537	735,159
9999999 TOTALS					1,272,788	0	1,171,537	735,159

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															
417 Dwelling & Land	Georgetown	IN	04/17/2002	A Wilson	143,628	(10,570)	0	0	133,058	105,762	0	(27,296)	(27,296)	0	0
429 Dwelling & Land	Norwalk	IA	04/19/2002	S Ham	175,042	(18,619)	0	0	156,423	152,677	0	(3,747)	(3,747)	0	0
451 Dwelling & Land	Marietta	GA	05/30/2002	B & R Kirkwood	172,968	(13,751)	0	0	159,216	158,488	0	(728)	(728)	0	0
452 Dwelling & Land	Columbus	OH	04/24/2002	P Mattes & S Zeno	326,652	(25,965)	0	0	300,687	308,167	0	7,480	7,480	0	0
456 Dwelling & Land	Toledo	OH	04/30/2002	W Roberson & H Vandoren	118,698	(9,380)	0	0	109,318	110,535	0	1,217	1,217	0	0
458 Dwelling & Land	Sioux Falls	SD	06/14/2002	G & D Wubben	140,886	(11,161)	0	0	129,725	130,530	0	805	805	0	0
0199999 Property sold					1,077,874	(89,447)	0	0	988,427	966,159	0	(22,269)	(22,269)	0	0
9999999 TOTALS					1,077,874	(89,447)	0	0	988,427	966,159	0	(22,269)	(22,269)	0	0

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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							
Any Other Class of Admitted Assets									
1 INVESTMENT TRUST	Baltimore	Maryland	Deutsche Bk Securities Inc.	03/18/2002	20,000	0	20,000	0	0
1499999 Subtotal - Any Other Class of Admitted Assets					20,000	0	20,000	0	0
9999999 TOTALS					20,000	0	20,000	0	0

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										
Any Other Class of Admitted Assets												
1 INVESTMENT TRUST	Baltimore	Maryland	Deutsche Bank Securities Inc.	03/18/2002	0	0	0	20,000	62,000	0	42,000	42,000
1499999 Subtotal - Any Other Class of Admitted Assets					0	0	0	20,000	62,000	0	42,000	42,000
9999999 TOTALS					0	0	0	20,000	62,000	0	42,000	42,000

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								
3133M5-J9-2	FEDERAL HOME LN BK	5.630% 09/02/03	06/28/2002 Merrill Lynch		1,866,042	1,800,000	33,499	1
31359M-KT-9	FEDERAL NATL MTG ASSN	4.000% 08/15/03	06/27/2002 Constitution Capital		2,039,940	2,000,000	29,556	1
912833-DC-1	U S TREAS STRIPS INT	0.000% 08/15/12	05/23/2002 Various		5,162,205	9,100,000	0	1
	Subtotal United States				9,068,187	12,900,000	63,055	
0399999	Subtotal - Bonds - U.S. Governments				9,068,187	12,900,000	63,055	
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								
31339D-SR-0	FHLMC REMIC SER	6.500% 02/15/32	04/16/2002 Raymond James		5,336,624	5,319,999	17,290	1
	Subtotal United States				5,336,624	5,319,999	17,290	
3199999	Subtotal - Bonds - Special Revenue and Special Assessment Obligations and All Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions				5,336,624	5,319,999	17,290	
Bonds - Public Utilities								
Public Utilities (unaffiliated)								
United States								
264399-DP-8	DUKE ENERGY CORP	7.375% 03/01/10	06/12/2002 Constitution Capital		3,253,080	3,000,000	65,146	1
	Subtotal United States				3,253,080	3,000,000	65,146	
3899999	Subtotal - Bonds - Public Utilities				3,253,080	3,000,000	65,146	
Bonds - Industrial and Miscellaneous								
Industrial & Miscellaneous								
United States								
20846Q-ES-3	CONSECO FIN	8.400% 02/01/32	05/10/2002 Deutsche Bk Securities Inc.		1,575,000	1,500,000	4,900	1PE
	Subtotal United States				1,575,000	1,500,000	4,900	
4599999	Subtotal - Bonds - Industrial and Miscellaneous				1,575,000	1,500,000	4,900	
6099997	Subtotal - Bonds - Part 3					19,232,891	22,719,999	150,391
6099998	Summary Item - Bonds Acquired and fully Disposed this quarter					47,215	47,068	153
6099999	Subtotal - Bonds					19,280,106	22,767,067	150,544
Preferred Stock - Industrial and Miscellaneous								
PREFERRED STOCK								
Industrial & Miscellaneous								
United States								
000000-00-0	AMS SERVICES INC SER A PFD		06/13/2002 Direct	105.000	105,000	0	0	PIU
	Subtotal United States			105.000	105,000	0	0	
6399999	Subtotal - Preferred Stock - Industrial and Miscellaneous				105,000		0	
6599997	Subtotal - Preferred Stock - Part 3					105,000		0
6599999	Subtotal - Preferred Stock					105,000		0

(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)
Common Stock - Public Utilities								
	COMMON STOCK							
	Public Utilities (unaffiliated)							
	United States							
748356-10-2	QUESTAR CORP	05/23/2002	Deutsche Bk Securities Inc.	16,800.000	486,426		0	L
872375-10-0	TECO ENERGY INC	06/28/2002	Various	54,300.000	1,309,470		0	L
	Subtotal United States			71,100.000	1,795,896		0	
6699999	Subtotal - Common Stock - Public Utilities				1,795,896		0	
Common Stock - Industrial and Miscellaneous								
	Industrial & Miscellaneous							
	United States							
002824-10-0	ABBOTT LABS	06/28/2002	Various	34,000.000	1,338,866		0	L
110122-10-8	BRISTOL-MYERS SQUIBB CO	06/28/2002	Various	50,000.000	1,329,000		0	L
717081-10-3	PFIZER INC	06/28/2002	Midwest Research	10,000.000	369,800		0	L
	Subtotal United States			94,000.000	3,037,666		0	
	Other Country							
37733W-10-5	GLAXOSMITHKLINE PLC SPS ADR	05/23/2002	Deutsche Bk Securities Inc.	5,600.000	261,296		0	L
500467-30-3	KONINKLIJKE AHOLD NV SPS ADR	06/28/2002	Various	55,100.000	1,165,216		0	L
	Subtotal Other Country			60,700.000	1,426,512		0	
6899999	Subtotal - Common Stock - Industrial and Miscellaneous				4,464,178		0	
Common Stock - Parent, Subsidiaries and Affiliates								
46179#-10-4	INVESTORS SOUTHERN	03/28/2002	Capital Contribution	0.000	353,974		0	L
6999999	Subtotal - Common Stock - Parent, Subsidiaries and Affiliates				353,974		0	
7099997	Subtotal - Common Stock - Part 3				6,614,048		0	
7099999	Subtotal - Common Stock				6,614,048		0	
7199999	Subtotal - Preferred and Common Stock				6,719,048		0	
7299999	TOTALS				25,999,154		150,544	

STATEMENT AS OF JUNE 30, 2002 OF THE Ohio Farmers Insurance Company

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																
36202D-RW-3	GNMA GTD PASS THRU	6.500% 02/20/32	06/01/2002 Paydown		74,180	74,180.00	74,343	74,180	(163)	0	0	0	0	923		1
36204B-RB-1	GNMA GTD PASS THRU	8.000% 07/15/24	06/01/2002 Paydown		189,922	189,922.00	188,735	189,922	1,181	0	0	0	0	1,284		1
36206F-MF-6	GNMA GTD PASS THRU	7.000% 10/15/25	06/01/2002 Paydown		141,675	141,675.00	137,159	141,675	4,490	0	0	0	0	1,417		1
36218S-J3-5	GNMA GTD PASS THRU	9.500% 08/15/17	06/01/2002 Paydown		58,382	58,382.00	57,579	58,382	807	0	0	0	0	489		1
912833-FQ-8	U S TREAS STRIPS INT	0.000% 05/15/02	05/15/2002 Maturity		10,000,000	10,000,000.00	8,584,537	10,000,000	114,776	0	0	0	0	0		1
	Subtotal United States				10,464,160	10,464,160.00	9,042,354	10,464,160	121,090	0	0	0	0	4,113		
0399999	Subtotal - Bonds - U.S. Governments				10,464,160	10,464,160.00	9,042,354	10,464,160	121,090	0	0	0	0	4,113		
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	06/01/2002 Paydown		271,035	271,035.00	268,790	271,035	2,242	0	0	0	0	3,582		1
	Subtotal United States				271,035	271,035.00	268,790	271,035	2,242	0	0	0	0	3,582		
3199999	Subtotal - Bonds - Special Revenue and Special Assessment Obligations and All Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions				271,035	271,035.00	268,790	271,035	2,242	0	0	0	0	3,582		
Bonds - Industrial and Miscellaneous																
Industrial & Miscellaneous																
United States																
98155K-AC-6	WORLDCOM INC GA SR NT	7.750% 04/01/27	04/23/2002 Deutsche Bk Securities Inc.		1,236,750	1,950,000.00	2,047,880	2,046,349	(249)	0	0	(809,599)	(809,599)	85,670		2PE
	Subtotal United States				1,236,750	1,950,000.00	2,047,880	2,046,349	(249)	0	0	(809,599)	(809,599)	85,670		
4599999	Subtotal - Bonds - Industrial and Miscellaneous				1,236,750	1,950,000.00	2,047,880	2,046,349	(249)	0	0	(809,599)	(809,599)	85,670		
6099997	Subtotal - Bonds - Part 4				11,971,944	12,685,194.00	11,359,024	12,781,544	123,083	0	0	(809,599)	(809,599)	93,364		
6099998	Summary Item - Bonds Acquired and fully Disposed this quarter				47,068	47,068.00	47,215	47,068	(147)	0	0	0	0	392		
6099999	Subtotal - Bonds				12,019,012	12,732,262.00	11,406,239	12,828,612	122,936	0	0	(809,599)	(809,599)	93,756		
Common Stock - Industrial and Miscellaneous																
COMMON STOCK																
Industrial & Miscellaneous																
United States																
390752-10-3	GREAT LAKES REIT INC COM		04/10/2002 Green Street Broker	20,300.000	343,466		359,056	343,882	15,174	0	0	(15,591)	(15,591)			8,120 L
	Subtotal United States			20,300.000	343,466		359,056	343,882	15,174	0	0	(15,591)	(15,591)			8,120
6899999	Subtotal - Common Stock - Industrial and Miscellaneous				343,466		359,056	343,882	15,174	0	0	(15,591)	(15,591)			8,120
7099997	Subtotal - Common Stock - Part 4				343,466		359,056	343,882	15,174	0	0	(15,591)	(15,591)			8,120
7099999	Subtotal - Common Stock				343,466		359,056	343,882	15,174	0	0	(15,591)	(15,591)			8,120
7199999	Subtotal - Preferred and Common Stock				343,466		359,056	343,882	15,174	0	0	(15,591)	(15,591)			8,120
7299999	TOTALS				12,362,478		11,765,295	13,172,494	138,110	0	0	(825,190)	(825,190)	93,756		8,120

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

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Schedule DB, Part A, Section 1

NONE

Schedule DB, Part B, Section 1

NONE

Page E07

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	3	4	Book Balance at End of Each Month During Current Quarter			8 *
					5	6	7	
Name	Location and Supplemental Information	Rate of Interest	Amount of Interest Received During Current Quarter	Amount of Interest Accrued at Current Statement Date	First Month	Second Month	Third Month	
Open Depositories								
Allfirst Bank	Lancaster, PA	0.000	0	0	1,626,820	1,184,257	1,422,870	
American Stock Transfer & Trust	New York, NY	0.000	0	0	223,821	217,021	218,006	
Bank One, N.A.	Akron, OH	0.000	0	0	22,417,067	8,842,201	13,437,335	
FirstMerit Corporation	Seville, OH	0.000	0	0	170,765	168,652	269,758	
KeyBank National Association	Cleveland, OH	0.000	0	0	249,822	247,261	228,407	
Wachovia	Atlanta, GA	0.000	0	0	103,184	114,257	46,429	
Westfield Bank	Westfield Center, OH	0.000	0	0	54,066	59,806	38,684	
Wilmington Trust Company	Wilmington, DE	0.000	0	0	107,133	1,086,553	757,687	
0199999	TOTAL - Open Depositories		0	0	24,952,679	11,920,008	16,419,175	
0399999	TOTAL Cash on Deposit		0	0	24,952,679	11,920,008	16,419,175	
0499999	Cash in Company's Office				26,999	25,221	24,686	
0599999	TOTALS		0	0	24,979,678	11,945,229	16,443,861	