



QUARTERLY STATEMENT

AS OF SEPTEMBER 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)

330-887-0840

(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
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

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
31 day of October, 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	110,483,180	0	110,483,180	79,624,297
2. Stocks:				
2.1 Preferred stocks	4,198,700	0	4,198,700	3,523,250
2.2 Common stocks	563,766,353	0	563,766,353	586,562,378
3. Mortgage loans on real estate:				
3.1 First liens	228,761	0	228,761	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)	52,311,584	0	52,311,584	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)	3,136,732	0	3,136,732	3,111,438
5. Cash (\$ 36,363,655) and short-term investments (\$ 2,622,769)	38,986,424	0	38,986,424	27,539,120
6. Other invested assets	1,049,670	0	1,049,670	1,135,211
7. Receivable for securities	0	0	0	1,077,110
8. Aggregate write-ins for invested assets	0	0	0	0
9. Subtotals, cash and invested assets (Lines 1 to 8)	774,161,404	0	774,161,404	755,503,350
10. Agents' balances or uncollected premiums :				
10.1 Premiums and agents' balances in course of collection	5,998,968	1,083,012	4,915,956	4,082,741
10.2 Premiums, agents' balances and installments booked but deferred and not yet due (including \$ 174,872 earned but unbilled premiums)	26,647,423	0	26,647,423	22,643,501
10.3 Accrued retrospective premiums	0	0	0	0
11. Funds held by or deposited with reinsured companies	407,530	0	407,530	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	1,779,374	(1,276)	1,780,650	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	7,314,925	4,324,914	2,990,011	2,387,236
18. Interest, dividends and real estate income due and accrued	1,436,010	0	1,436,010	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	0	0	0	1,596,471
21. Amounts due from/to protected cells	0	0	0	0
22. Equities and deposits in pools and associations	60,772	60,772	0	0
23. Amounts receivable relating to uninsured accident and health plans	0	0	0	0
24. Other assets nonadmitted	60,873,733	60,873,733	0	0
25. Aggregate write-ins for other than invested assets	114,690	114,690	0	0
26. Total assets excluding protected cell assets (Lines 9 through 25)	878,795,827	66,455,845	812,339,982	805,171,402
27. Protected cell assets	0	0	0	0
28. TOTALS (Lines 26 and 27)	878,795,827	66,455,845	812,339,982	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	83,591	83,591	0	0
2502. Travel Advances	31,099	31,099	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)	114,690	114,690	0	0

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31, Prior Year
1. Losses (current accident year \$ 62,488,036)	55,140,961	54,079,141
2. Reinsurance payable on paid losses and loss adjustment expenses	13,564,556	7,237,858
3. Loss adjustment expenses	14,755,855	13,977,366
4. Commissions payable, contingent commissions and other similar charges	6,381,588	5,533,631
5. Other expenses (excluding taxes, licenses and fees)	4,417,306	4,108,232
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	2,120,675	2,434,476
7. Federal and foreign income taxes, including \$ 2,859,086 on realized capital gains (losses) (including \$ 18,695,812 net deferred tax liability)	16,659,021	0
8. Borrowed money \$ 15,113,622 and interest thereon \$ 71,304	15,184,926	21,422,217
9. Unearned premiums (after deducting unearned premiums for ceded reinsurance of \$ 542,710,095 and including warranty reserves of \$ 0)	47,179,494	41,953,689
10. Advance premium	3,579,821	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)	129,335	393,015
13. Funds held by company under reinsurance treaties	0	0
14. Amounts withheld or retained by company for account of others	5,811,556	7,320,640
15. Remittances and items not allocated	25,212	(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	34,837,585	32,521,396
19. Payable to parent, subsidiaries and affiliates	42,529,638	0
20. Payable for securities	4,098,901	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	2,299,668	2,200,857
24. Total liabilities excluding protected cell liabilities (Lines 1 through 23)	268,721,682	193,172,355
25. Protected cell liabilities	0	0
26. Total liabilities (Lines 24 and 25)	268,721,682	193,172,355
27. Aggregate write-ins for special surplus funds	35,978,075	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)	507,640,225	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)	543,618,300	611,999,047
36. TOTALS	812,339,982	805,171,402
DETAILS OF WRITE-INS		
2301. Reserve for Outstanding Checks and Drafts Charged Off	1,874,361	1,983,981
2302. Reserve for Employees Profit Sharing	297,124	0
2303. Liability for redemption of Common Stock	128,183	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)	2,299,668	2,200,857
2701. General Voluntary Reserve	35,978,075	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)	35,978,075	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 \$ 59,629,317)	79,736,438	93,699,916	126,812,449
1.2 Assumed (written \$ 883,819,651)	798,539,989	716,938,686	973,915,424
1.3 Ceded (written \$ 868,210,803)	808,264,068	745,985,482	1,012,948,092
1.4 Net (written \$ 75,238,165)	70,012,359	64,653,120	87,779,781
DEDUCTIONS:			
2. Losses incurred (current accident year \$ 40,824,691):			
2.1 Direct	50,216,333	57,800,877	81,911,261
2.2 Assumed	477,080,992	480,966,764	642,186,397
2.3 Ceded	485,100,191	495,730,469	666,179,426
2.4 Net	42,197,134	43,037,172	57,918,232
3. Loss expenses incurred	7,709,825	6,568,560	9,525,758
4. Other underwriting expenses incurred	23,380,827	(9,014,937)	(1,374,248)
5. Aggregate write-ins for underwriting deductions	0	0	0
6. Total underwriting deductions (Lines 2 through 5)	73,287,786	40,590,795	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)	(3,275,427)	24,062,325	21,710,039
INVESTMENT INCOME			
9. Net investment income earned	5,698,407	10,498,162	13,965,354
10. Net realized capital gains (losses)	899,439	7,514,075	35,261,855
11. Net investment gain (loss) (Lines 9 plus 10)	6,597,846	18,012,237	49,227,209
OTHER INCOME			
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered \$ 294,374 amount charged off \$ 525,730)	(231,356)	(283,776)	(294,474)
13. Finance and service charges not included in premiums	310,774	556,692	732,655
14. Aggregate write-ins for miscellaneous income	43,398	1,701,784	2,022,671
15. Total other income (Lines 12 through 14)	122,816	1,974,700	2,460,852
16. Net income before dividends to policyholders and before federal and foreign income taxes (Lines 8 plus 11 plus 15)	3,445,235	44,049,262	73,398,100
17. Dividends to policyholders	0	1,671	1,552
18. Net income, after dividends to policyholders but before federal and foreign income taxes (Line 16 minus Line 17)	3,445,235	44,047,591	73,396,548
19. Federal and foreign income taxes incurred	2,723,569	16,203,683	14,062,049
20. Net income (Line 18 minus Line 19) (to Line 22)	721,666	27,843,908	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)	721,666	27,843,908	59,334,499
23. Net unrealized capital gains or losses	(53,577,890)	(114,361,204)	(108,249,573)
24. Change in net unrealized foreign exchange capital gain (loss)	0	0	0
25. Change in net deferred income tax	(17,411,559)	13,143,972	1,111,422
26. Change in nonadmitted assets	1,887,036	(3,634,985)	(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)	(68,380,747)	(89,189,711)	(64,203,938)
38. Surplus as regards policyholders, as of statement date (Lines 21 plus 37)	543,618,300	587,013,274	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	574,793	1,305,755	308,696
1402. Net Gain or (Loss) on Sale of Admitted Assets	146,505	0	0
1403. Net Gain or (Loss) on Sale of Nonadmitted Assets	11,915	0	124,096
1498. Summary of remaining write-ins for Line 14 from overflow page	(689,815)	396,029	1,589,879
1499. TOTALS (Lines 1401 through 1403 plus 1498) (Line 14 above)	43,398	1,701,784	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	70,116,096	59,840,949
2. Loss and loss adjustment expenses paid (net of salvage and subrogation)	34,361,419	225,262,158
3. Underwriting expenses paid	22,568,294	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)	13,186,383	(187,277,731)
6. Net investment income	5,332,395	15,376,237
7. Other income (expenses):		
7.1 Agents' balances charged off	(231,356)	(294,474)
7.2 Net funds held under reinsurance treaties	(135)	9,169
7.3 Net amount withheld or retained for account of others	2,070,737	(13,524)
7.4 Aggregate write-ins for miscellaneous items	395,130	3,812,637
7.5 Total other income (Lines 7.1 to 7.4)	2,234,376	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	10,467,181	(15,022,323)
10. Net cash from operations (Line 5 plus Line 6 plus Line 7.5 minus Line 8 plus Line 9)	31,220,335	(183,411,561)
Cash from Investments		
11. Proceeds from investments sold, matured or repaid:		
11.1 Bonds	17,456,969	247,657,314
11.2 Stocks	7,072,796	156,098,073
11.3 Mortgage loans	4,464	5,148
11.4 Real estate	3,189,504	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	4,423,546	1,077,110
11.8 Total investment proceeds (Lines 11.1 to 11.7)	32,289,029	410,825,028
12. Cost of investments acquired (long-term only):		
12.1 Bonds	47,690,117	24,106,361
12.2 Stocks	39,502,576	118,026,063
12.3 Mortgage loans	0	0
12.4 Real estate	4,879,216	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)	92,091,909	148,448,752
13. Net cash from investments (Line 11.8 minus Line 12.7)	(59,802,880)	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	44,127,892	0
14.4 Borrowed funds received	0	2,529,174
14.5 Other cash provided	2,095,792	0
14.6 Total (Lines 14.1 to 14.5)	46,223,684	2,529,174
15. Cash applied:		
15.1 Dividends to stockholders paid	0	0
15.2 Net transfers to affiliates	0	26,748,606
15.3 Borrowed funds repaid	6,193,835	43,322,441
15.4 Other applications	0	4,863,053
15.5 Total (Lines 15.1 to 15.4)	6,193,835	74,934,100
16. Net cash from financing and miscellaneous sources (Line 14.6 minus Line 15.5)	40,029,849	(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)	11,447,304	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)	38,986,424	27,539,120
DETAILS OF WRITE-INS		
7.401 Net Other Interest Income (Expense) and Unidentified Cash	574,793	1,447,667
7.402 Finance and Service Charges	310,774	732,655
7.403 Net Gain (Loss) on Sale of Admitted Assets	146,505	(722)
7.498 Summary of remaining write-ins for Line 7.4 from overflow page	(636,942)	1,633,037
7.499 Totals (Lines 7.401 through 7.403 plus 7.498) (Line 7.4 above)	395,130	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. A. The components of net deferred tax asset/liability at September 30 are as follows:

	9/30/02	12/31/01
1 Total of all deferred tax assets (admitted and nonadmitted)	8,442,044	23,007,212
2 Total of all deferred tax liabilities	27,137,856	27,376,619
3 Total deferred tax assets nonadmitted in accordance with SSAP No. 10, Income Taxes	0	0
4 Increase (decrease) in deferred tax assets nonadmitted	0	0

B. As of September 30, the company had no unrecognized deferred income tax liabilities.

C. Current income taxes incurred consist of the following major components:

	9/30/02	12/31/01
1 Current year income tax expense	2,721,385	15,848,882
2 Tax credits	(83,328)	(647,885)
3 Other adjustment:	(4,758,175)	(16,116,215)
4 Prior year (over)/under accrual of tax	0	(14,312,322)
5 Current income taxes incurred	(2,120,119)	(15,227,540)

The main components of the September 30, 2002 deferred tax amounts are as follows:

	DTAs	Statutory	Tax	Difference	Tax Effect
6 Unpaid Losses & LAE		78,994,792	71,173,850	7,820,942	2,737,330
7 Unearned Premiums		45,949,503	37,145,106	8,804,397	3,081,539
8 Other Expenses		3,745,706	(924,719)	4,670,425	1,634,649
9 Insolvency Reserve		0	(142,511)	142,511	49,879
10 Investments - Preferred Stock		(4,192,100)	(4,203,408)	11,308	3,958
11 Other Investments - Partnerships		(1,049,670)	(1,514,126)	464,456	162,560
12 Accrued Dividends		(1,046,223)	(1,122,241)	76,018	26,606
13 Capital Asset		(109,523)	(222,456)	112,933	39,527
14 Total DTAs		122,292,485	100,189,495	22,102,990	7,736,047
15 DTAs nonadmitted		0	0	0	0

	DTLs	Statutory	Tax	Difference	Tax Effect
16 Investments - Common Stock		(586,092,518)	(583,583,091)	2,509,427	878,299
17 Investments - Bonds		(102,438,179)	(62,040,325)	40,397,854	14,139,249
18 Properties		(52,756,642)	(39,489,474)	13,267,168	4,643,509
19 Aggregate write-ins		0	21,290,773	21,290,773	7,451,771
20 Salvage & Subrogation		0	71,508	71,508	25,028
21 Total DTLs		(741,287,339)	(663,750,609)	77,536,730	27,137,856

The changes in main components of DTAs and DTLs are as follows:

	DTAs resulting from book/tax differences in:	9/30/02	12/31/01	Change
22 Unpaid Losses & LAE		2,737,330	9,303,824	(6,566,494)
23 Unearned Premiums		3,081,539	8,694,335	(5,612,796)
24 Other Expenses		1,634,649	3,827,635	(2,192,986)
25 Insolvency Reserve		49,879	261,988	(212,109)
26 Investments - Preferred Stock		3,958	94,731	(90,773)
27 Other Investments - Partnerships		162,560	0	162,560
28 Accrued Dividends		26,606	43,279	(16,673)
29 Capital Asset		39,527	13,907	25,620
30 Total DTAs		7,736,047	22,239,699	(14,503,653)
31 DTAs nonadmitted		0	0	0

NOTES TO FINANCIAL STATEMENTS

DTLs resulting from book/tax differences in:		9/30/02	12/31/01	Change
32	Investments - Common Stock	878,299	16,958,321	(16,080,022)
33	Investments - Bonds	14,139,249	4,525,405	9,613,844
34	Properties	4,643,509	5,167,054	(523,545)
35	Other Invested Assets	7,451,771	436,249	7,015,522
36	Salvage & Subrogation	25,028	148,205	(123,177)
37	Franchise Tax	0	141,384	(141,384)
38	Total DTLs	27,137,856	27,376,618	(238,763)

D. Among the more significant book to tax adjustments were the following:

		Amount	Tax Effect at 35%
1	Income before taxes	3,239,145	1,133,701
2	Book over tax reserves	726,966	254,438
3	Unearned premiums	1,250,140	437,549
4	Salvage and subrogation	138,324	48,413
5	Depreciation	921,687	322,590
6	Accrued market discount	(674,569)	(236,099)
7	Capital Improvements	78,542	27,490
8	Dividends received deduction, net of proration	(298,510)	(104,479)
9	Travel and entertainment	55,553	19,444
10	Capital gains (losses)	2,859,086	1,000,680
11	Balances charged off	(73,677)	(25,787)
12	Other	(447,303)	(156,556)
13	Taxable income	7,775,385	2,721,385

E. 1 At September 30, 2002, the Company had operating loss and tax credit carryforwards as follows:

Origination	Expiration	Amount
2001	2021	\$0
2000	2020	0
1999	n/a	83,328

2 The following are income taxes incurred in the current and prior years which will be available for recoupment in the event of future net losses:

Year Incurred	Amount
2001	\$2,394,000
2000	0
1999	0

F. Consolidated Federal Income Tax Return

- 1 The Company's Federal Income Tax return is consolidated with its subsidiaries. Ohio Farmers Insurance Company is the parent company of the consolidated return.
- 2 Each Company in the consolidation has agreed to share any tax or recovery of tax based on their individual taxable income or loss. Each Company's current taxable income or loss will be adjusted by any prior taxable income or loss which can be carried forward to the current year.

17.

C. The Company has no wash sales for the quarter ended September 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?

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:

	¹ Prior Year-End Statement Value	² Current Quarter Statement Value
13.21 Bonds	\$ 942,000	\$ 1,725,000
13.22 Preferred Stock	\$ 0	\$ 0
13.23 Common Stock	\$ 548,032,088	\$ 505,067,125
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	\$ 506,792,125
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
JP Morgan 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 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:

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

GENERAL INTERROGATORIES
(continued)

PART 2
PROPERTY AND CASUALTY INTERROGATORIES

1.

If the reporting entity is a member of a pooling arrangement, did the agreement or the reporting entity's participation change?
If yes, attach an explanation.

Yes () No (X) N/A ()
2.

Has the reporting entity reinsured any risk with any other reporting entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on the risk, or portion thereof, reinsured?
If yes, attach an explanation.

Yes () No (X)
- 3.1

Have any of the reporting entity's primary reinsurance contracts been cancelled?

Yes () No (X)
- 3.2

If yes, give full and complete information thereto
.....
.....
.....
- 4.1

Are any of the liabilities for unpaid losses and loss adjustment expenses other than certain workers' compensation liabilities tabular reserves (see annual statement instructions pertaining to disclosure of discounting for definition of "tabular reserves") discounted at a rate of interest greater than zero?

Yes () No (X)
- 4.2

If yes, complete the Discount Schedule.

SCHEDULE A - VERIFICATION

	1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book/adjusted carrying value, beginning of period	55,808,761	55,590,070	55,993,087	55,774,459
2. Increase (decrease) by adjustment	(659,730)	(616,502)	(691,834)	(2,721,810)
3. Cost of acquired	1,316,971	1,272,788	909,070	3,706,604
4. Cost of additions to and permanent improvements	453,744	735,159	191,484	1,568,618
5. Total profit (loss) on sales	(42,470)	(22,269)	(17,351)	(58,234)
6. Increase (decrease) by foreign exchange adjustment	0	0	0	0
7. Amount received on sales	1,287,204	966,159	936,140	2,460,876
8. Book/adjusted carrying value at end of current period	55,590,072	55,993,087	55,448,316	55,808,761
9. Total valuation allowance	0	0	0	0
10. Subtotal (Line 8 plus Line 9)	55,590,072	55,993,087	55,448,316	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	55,448,316	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	230,368	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	1,607	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	228,761	233,225
10. Total valuation allowance	0	0	0	0
11. Subtotal (Line 9 plus Line 10)	231,664	230,368	228,761	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	228,761	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	1,049,670	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	1,049,670	1,135,210
10. Total valuation allowance	0	0	0	0
11. Subtotal (Line 9 plus Line 10)	1,058,670	1,049,670	1,049,670	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	1,049,670	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	103,590,377	10,815,072	2,742,360	390,305	105,985,597	103,590,377	112,053,394	93,690,867
2. Class 2	1,052,645	0	0	(90)	3,099,379	1,052,645	1,052,555	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	104,643,022	10,815,072	2,742,360	390,215	109,084,976	104,643,022	113,105,949	99,412,207
PREFERRED STOCK								
8. Class 1	1,959,000	0	0	87,500	1,762,500	1,959,000	2,046,500	1,817,000
9. Class 2	2,233,100	0	0	(80,900)	2,294,550	2,233,100	2,152,200	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	4,192,100	0	0	6,600	4,057,050	4,192,100	4,198,700	3,523,250
15. Total Bonds and Preferred Stock	108,835,122	10,815,072	2,742,360	396,815	113,142,026	108,835,122	117,304,649	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	2,622,769	X X X	2,622,769	40,266	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	2,204,843	12,949,610
2. Cost of short-term investments acquired	27,073,129	8,404,748	1,929,053	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	1,511,127	62,543,814
7. Book / adjusted carrying value, current period	13,616,704	2,204,843	2,622,769	19,787,910
8. Total valuation allowance	0	0	0	0
9. Subtotal (Line 7 plus Line 8)	13,616,704	2,204,843	2,622,769	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	2,622,769	19,787,910
12. Income collected during period	198,302	77,889	45,375	459,927
13. Income earned during period	112,078	67,219	45,369	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)
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

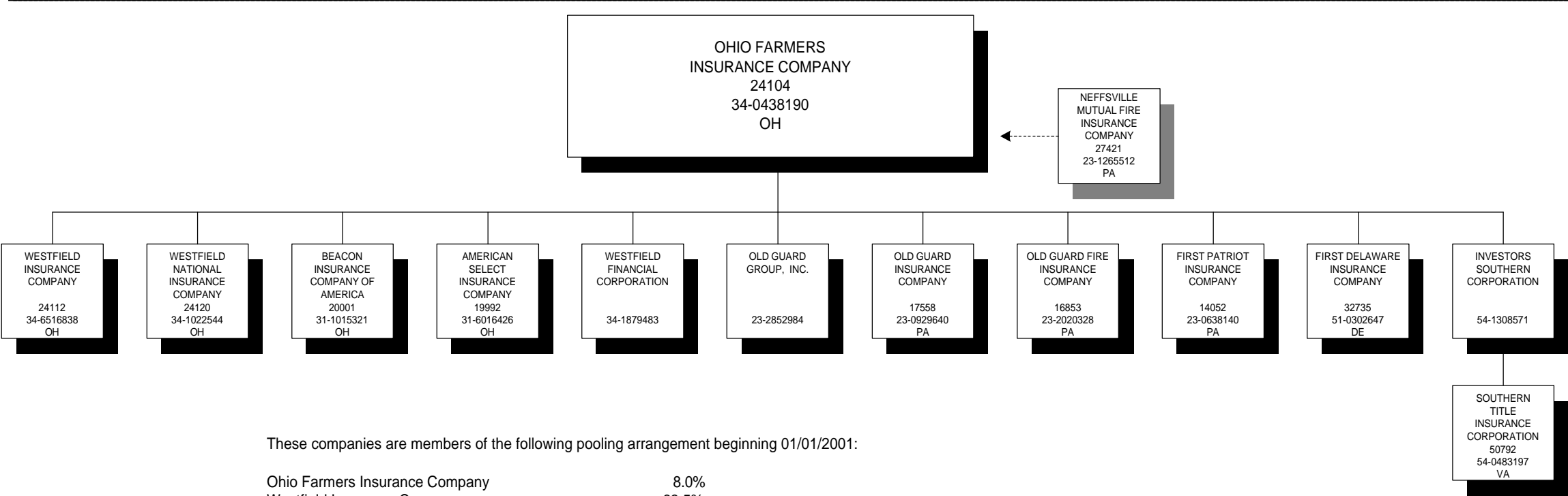
Current Year to Date - Allocated by States and Territories

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	61,377	85,516	30,000	0	8,801	9,047
2. Alaska	AK	No	0	0	0	0	0	0
3. Arizona	AZ	Yes	24,101	79,600	0	5,956	21,950	16,665
4. Arkansas	AR	Yes	7,292	12,786	0	0	1,090	28
5. California	CA	No	0	0	(338)	24,257	92,705	138,635
6. Colorado	CO	Yes	18,600	55,182	0	0	3,539	2,870
7. Connecticut	CT	No	0	0	0	0	0	0
8. Delaware	DE	Yes	12,937	9,691	0	0	2,214	28
9. District of Columbia	DC	Yes	7,047	14,209	6,015	0	1,648	1,265
10. Florida	FL	Yes	1,463,144	1,962,326	1,394,438	899,516	1,414,245	2,104,179
11. Georgia	GA	Yes	393,244	1,480,160	404,992	1,210,754	1,132,602	1,211,971
12. Hawaii	HI	No	0	0	0	0	0	0
13. Idaho	ID	No	(140)	100	0	0	52	60
14. Illinois	IL	Yes	7,018,036	25,169,097	14,735,259	13,596,183	38,466,932	31,396,578
15. Indiana	IN	Yes	5,575,323	13,641,444	6,608,371	8,269,777	11,000,608	9,789,745
16. Iowa	IA	Yes	885,267	1,906,751	1,419,831	2,224,347	1,039,482	1,882,449
17. Kansas	KS	Yes	0	0	0	0	0	0
18. Kentucky	KY	Yes	3,840,545	4,956,508	5,418,004	2,737,926	4,265,396	4,337,451
19. Louisiana	LA	Yes	9,022	8,989	0	0	642	798
20. Maine	ME	No	0	0	0	0	0	0
21. Maryland	MD	Yes	18,678	34,546	1,175	7,482	2,704	1,395
22. Massachusetts	MA	Yes	2,793	0	0	0	63	(132)
23. Michigan	MI	Yes	1,982,031	3,468,018	1,280,366	1,434,726	8,032,483	7,879,671
24. Minnesota	MN	Yes	899,890	1,207,955	400,673	424,537	3,208,203	2,672,641
25. Mississippi	MS	Yes	2,841	11,112	0	0	2,289	1,461
26. Missouri	MO	Yes	(2,236)	43,665	5,158	67,316	54,345	152,144
27. Montana	MT	Yes	330	300	0	0	(7)	(25)
28. Nebraska	NE	Yes	48,815	8,463	0	0	1,204	944
29. Nevada	NV	Yes	19,207	4,778	0	0	1,269	4,515
30. New Hampshire	NH	No	0	0	0	0	0	0
31. New Jersey	NJ	Yes	250	425	0	0	616	554
32. New Mexico	NM	Yes	14,939	591	0	0	47	154
33. New York	NY	Yes	299,708	174,222	0	0	5,748	1,960
34. North Carolina	NC	Yes	187,328	197,515	26,957	23,394	78,025	70,541
35. North Dakota	ND	Yes	352,227	502,844	73,535	277,223	72,912	80,242
36. Ohio	OH	Yes	24,185,740	27,728,027	8,491,978	10,368,452	15,606,252	15,137,045
37. Oklahoma	OK	Yes	15,381	129,444	0	0	6,351	1,266
38. Oregon	OR	No	0	0	0	0	0	0
39. Pennsylvania	PA	Yes	1,353,361	2,327,297	1,357,205	1,570,504	1,769,372	2,446,805
40. Rhode Island	RI	Yes	5,756	50	0	0	1	(1)
41. South Carolina	SC	Yes	44,715	4,742	0	0	2,124	3,102
42. South Dakota	SD	Yes	471,679	1,563,173	404,762	529,310	1,116,749	1,371,282
43. Tennessee	TN	Yes	1,867,717	3,601,208	1,716,295	1,500,563	2,666,666	2,566,729
44. Texas	TX	Yes	379,225	201,281	4,553	238,302	82,379	147,725
45. Utah	UT	Yes	2,258	1,934	0	0	238	(3)
46. Vermont	VT	Yes	0	0	0	0	0	0
47. Virginia	VA	Yes	107,088	151,741	(237)	16,825	24,457	107,460
48. Washington	WA	Yes	5,278	795	0	0	368	717
49. West Virginia	WV	Yes	7,134,563	7,110,460	4,884,550	4,071,161	2,773,795	2,624,382
50. Wisconsin	WI	Yes	912,750	3,191,425	2,187,164	3,806,320	1,841,344	2,805,507
51. Wyoming	WY	Yes	1,210	500	0	0	1,503	3,041
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	59,629,317	101,048,870	50,850,706	53,304,831	94,803,406	88,972,891
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	1,013,525	457,422	45.1	45.1
2. Allied lines	561,354	437,106	77.9	56.3
3. Farmowners multiple peril	14,967,740	13,818,060	92.3	95.1
4. Homeowners multiple peril	6,698,210	4,827,322	72.1	54.9
5. Commercial multiple peril	1,897,224	695,344	36.7	68.7
6. Mortgage guaranty	0	0	0.0	0.0
8. Ocean marine	0	0	0.0	0.0
9. Inland marine	1,102,766	357,481	32.4	35.3
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	172,524	344	0.2	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	20,110,674	19,285,726	95.9	80.9
17.1 Other liability-occurrence	2,977,999	2,149,007	72.2	105.2
17.2 Other liability-claims made	248,751	116,235	46.7	(18.4)
18.1 Products liability-occurrence	112,337	17,382	15.5	(54.3)
18.2 Products liability-claims made	0	0	0.0	0.0
19.1, 19.2 Private passenger auto liability	3,880,460	3,791,228	97.7	51.8
19.3, 19.4 Commercial auto liability	2,156,145	894,132	41.5	10.7
21. Auto physical damage	3,253,705	2,196,653	67.5	65.6
22. Aircraft (all perils)	0	0	0.0	0.0
23. Fidelity	793,357	72,991	9.2	(9.0)
24. Surety	19,764,430	1,099,836	5.6	8.2
26. Burglary and theft	19,907	0	0.0	6.2
27. Boiler and machinery	5,330	61	1.1	46.9
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	79,736,438	50,216,330	63.0	61.7
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	333,759	910,254	1,046,179
2. Allied lines	335,574	557,656	622,583
3. Farmowners multiple peril	4,702,452	14,621,419	15,326,952
4. Homeowners multiple peril	2,676,361	7,014,007	6,620,088
5. Commercial multiple peril	95,008	344,527	3,184,774
6. Mortgage guaranty	0	0	0
8. Ocean marine	0	0	0
9. Inland marine	271,445	775,035	1,390,799
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	52,391	165,473	183,661
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	90,307	2,655,287	36,887,987
17.1 Other liability-occurrence	839,061	2,492,246	3,430,415
17.2 Other liability-claims made	77,259	259,247	227,799
18.1 Products liability-occurrence	30,132	90,734	133,617
18.2 Products liability-claims made	0	0	0
19.1, 19.2 Private passenger auto liability	1,321,617	3,854,166	4,052,757
19.3, 19.4 Commercial auto liability	246,744	831,113	3,518,272
21. Auto physical damage	933,034	2,723,778	3,793,008
22. Aircraft (all perils)	0	0	0
23. Fidelity	225,427	702,076	862,139
24. Surety	8,190,482	21,620,115	19,740,994
26. Burglary and theft	4,237	11,874	21,056
27. Boiler and machinery	479	310	5,790
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	20,425,769	59,629,317	101,048,870
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	5,998	528	6,526	9,846	913	6,854	17,613	27	209	236
2. 2000	10,667	3,527	14,194	4,242	403	4,645	6,111	1,051	2,554	9,716	(314)	481	167
3. Subtotals 2000 + prior	26,484	11,613	38,097	10,240	931	11,171	15,957	1,964	9,408	27,329	(287)	690	403
4. 2001	19,387	10,571	29,958	8,740	3,045	11,785	10,381	2,977	4,306	17,664	(266)	(243)	(509)
5. Subtotals 2001 + prior	45,871	22,184	68,055	18,980	3,976	22,956	26,338	4,941	13,714	44,993	(553)	447	(106)
6. 2002	X X X	X X X	X X X	X X X	25,109	25,109	X X X	14,932	9,973	24,905	X X X	X X X	X X X
7. Totals	45,871	22,184	68,055	18,980	29,085	48,065	26,338	19,873	23,687	69,898	(553)	447	(106)
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. (1.2)%	2. 2.0 %	3. (0.2)%
													Col. 13 , Line 7 Line 8
													4. 0.0 %.

(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 SEPTEMBER 30, 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			
Service Company Expense	2,893	196,255	1,786
Contractual Expense on Sold Properties	(4,979)	154,480	(7,103)
Deferred Compensation-WEB	(86,100)	0	0
Reserve for Employees Profit Sharing	(297,125)	0	(191,110)
Periodic Pension Income	(304,504)	0	1,741,012
Consulting Revenue	0	45,294	45,294
1498 Line 14, Miscellaneous Income	(689,815)	396,029	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		
Remittance and Items not Allocated	40,959	(52,834)
Net Gain (Loss) on Sale of Nonadmitted Assets	11,914	124,818
Service Company Expense	2,892	1,786
Contractual Expense on Sold Properties	(4,979)	(7,103)
Deferred Compensation	(86,100)	0
Reserve for Employees Profit Sharing	(297,124)	(191,110)
Periodic Pension Income	(304,504)	1,741,008
Consulting Fee Income	0	45,294
Guaranty Funds Receivable	0	(28,822)
07.498 Line 7.4, Miscellaneous Items	(636,942)	1,633,037

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	65,708
32 ... Home Office Building	Westfield Center	OH	01/01/1955		0	0	0	5,529
36 ... Westfield Bank	Westfield Center	OH	09/30/2000		0	0	0	97,238
259 Dwelling & Land	Westfield Center	OH	11/07/1995		0	0	0	22,385
463 Dwelling & Land	Wadsworth	OH	04/26/2002	C & K Henthorn	0	0	0	625
467 Dwelling & Land	Mansfield	OH	08/12/2002	S & W Dean	126,164	0	116,215	0
468 Dwelling & Land	Bowling Green	KY	07/19/2002	J & B Bauer	206,220	0	189,878	0
469 Dwelling & Land	Fairlawn	OH	09/17/2002	A Walker	159,806	0	147,208	0
470 Dwelling & Land	Freeland	MI	07/26/2002	C Hilton	221,226	0	203,612	0
471 Dwelling & Land	Maineville	OH	08/05/2002	B & S Lehmkuhl	195,654	0	180,087	0
0199999 Acquired by purchase					909,070	0	837,000	191,484
9999999 TOTALS					909,070	0	837,000	191,484

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															
438 Dwelling & Land	Burleson	TX	06/28/2002	L & S Frakes	114,605	(10,839)	0	0	103,765	94,979	0	(8,786)	(8,786)	0	0
439 Dwelling & Land	Savannah	GA	06/04/2002	V Mitchell	189,553	(17,982)	0	0	171,571	174,623	0	3,052	3,052	0	0
441 Dwelling & Land	Cumming	GA	08/22/2002	R & K Ross	199,752	(15,900)	0	0	183,852	176,909	0	(6,943)	(6,943)	0	0
455 Dwelling & Land	Hamilton	OH	07/08/2002	D & L Lockridge	206,512	(16,437)	0	0	190,075	181,869	0	(8,206)	(8,206)	0	0
462 Dwelling & Land	Fargo	ND	06/27/2002	M & S Schanzenbach	167,145	(12,707)	0	0	154,438	156,362	0	1,924	1,924	0	0
466 Dwelling & Land	Westfield Center	OH	06/25/2002	S & B Hayhurst	162,695	(12,904)	0	0	149,791	151,399	0	1,608	1,608	0	0
0199999 Property sold					1,040,261	(86,769)	0	0	953,492	936,140	0	(17,351)	(17,351)	0	0
9999999 TOTALS					1,040,261	(86,769)	0	0	953,492	936,140	0	(17,351)	(17,351)	0	0

Page E02

Schedule B, Part 1, Mortgage Loans Acquired
NONE

Schedule B, Part 2, Mortgage Loans Sold
NONE

Page E03

Sch. BA, Pt. 1, Other Long-Term Invested Assets Acquired
NONE

Sch. BA, Pt. 2, Other Long-Term Invested Assets Sold
NONE

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 - Special Revenue and Special Assessment Obligations and All Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions								
	BONDS							
	Special Revenue & Assessment							
	United States							
312905-DQ-2	FHLMC CMO SER 1050 CL .. 7.000% 03/15/21	07/09/2002	Deutsche Bk Securities Inc.		2,565,996	2,449,638	5,240	1
	Subtotal United States				2,565,996	2,449,638	5,240	
3199999	Subtotal - Bonds - Special Revenue and Special Assessment Obligations and All Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions				2,565,996	2,449,638	5,240	
Bonds - Industrial and Miscellaneous								
	Industrial & Miscellaneous							
	United States							
50075N-AH-7	KRAFT FOODS INC NT 6.250% 06/01/12	08/13/2002	Constitution Capital		5,406,250	5,000,000	74,653	1
	Subtotal United States				5,406,250	5,000,000	74,653	
4599999	Subtotal - Bonds - Industrial and Miscellaneous				5,406,250	5,000,000	74,653	
Bonds - Parent, Subsidiaries and Affiliates								
	Parents, Subsidiaries & Affiliates							
	United States							
960110-AA-1	WESTFIELD CREDIT CORP .. 5.100% 06/30/06	09/04/2002	Direct		750,000	750,000	0	1
	Subtotal United States				750,000	750,000	0	
5399999	Subtotal - Bonds - Parent, Subsidiaries and Affiliates				750,000	750,000	0	
6099997	Subtotal - Bonds - Part 3				8,722,246	8,199,638	79,893	
6099998	Summary Item - Bonds Acquired and fully Disposed this quarter				163,773	156,346	334	
6099999	Subtotal - Bonds				8,886,019	8,355,984	80,227	
Common Stock - Public Utilities								
	COMMON STOCK							
	Public Utilities (unaffiliated)							
	United States							
92343V-10-4	VERIZON COMMUNICATIONS	07/19/2002	Deutsche Bk Securities Inc.	49,000.000	1,612,742		0	L
	Subtotal United States			49,000.000	1,612,742		0	
6699999	Subtotal - Common Stock - Public Utilities				1,612,742		0	
Common Stock - Banks, Trust and Insurance Companies								
	Banks, Trust & Insurance Companies							
	United States							
55262L-10-0	MBNA CORP	07/16/2002	Stock Split	15,000.000	0		0	L
	Subtotal United States			15,000.000	0		0	
6799999	Subtotal - Common Stock - Banks, Trust and Insurance Companies				0		0	
Common Stock - Industrial and Miscellaneous								
	Industrial & Miscellaneous							
	United States							
002824-10-0	ABBOTT LABS	07/19/2002	Midwest Research	43,000.000	1,407,764		0	L
110122-10-8	BRISTOL-MYERS SQUIBB CO	07/15/2002	Salomon Smith Barney	66,000.000	1,508,998		0	L
369604-10-3	GENERAL ELEC CO	07/19/2002	Deutsche Bk Securities Inc.	53,000.000	1,431,191		0	L
437076-10-2	HOME DEPOT INC	07/19/2002	Midwest Research	50,000.000	1,465,440		0	L
(continues)								
(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 - Industrial and Miscellaneous (continued)								
441815-10-7	HOUSEHOLD INTL INC	09/27/2002	Salomon Smith Barney	75,000.000	2,079,060		0	L
532457-10-8	LILLY ELI & CO	07/19/2002	Various	53,500.000	2,643,707		0	L
535678-10-6	LINEAR TECHNOLOGY CORP	09/26/2002	Various	130,500.000	2,887,127		0	L
717081-10-3	PFIZER INC	07/19/2002	Various	92,500.000	2,537,791		0	L
78462F-10-3	SPDR TR UNIT SER 1 STANDARD & POORS	08/06/2002	Salomon Smith Barney	30,000.000	2,622,933		0	L
	Subtotal United States			593,500.000	18,584,011		0	
	Canada							
559222-40-1	MAGNA INTL INC CL A	07/19/2002	Jeffries & Co Inc	24,000.000	1,423,435		0	L
559222-40-1	MAGNA INTL INC CL A	07/30/2002	So. Title Ins.	136.000	8,193		0	L
	Subtotal Canada			24,136.000	1,431,628		0	
	Other Country							
37733W-10-5	GLAXOSMITHKLINE PLC SPS ADR	07/19/2002	Salomon Smith Barney	38,000.000	1,330,851		0	L
500467-30-3	KONINKLIJKE AHOLD NV SPS ADR	07/22/2002	Jeffries & Co Inc	85,000.000	1,387,326		0	L
654902-20-4	NOKIA CORP SPS ADR	07/19/2002	Jeffries & Co Inc	104,000.000	1,324,045		0	L
	Subtotal Other Country			227,000.000	4,042,222		0	
6899999	Subtotal - Common Stock - Industrial and Miscellaneous				24,057,861		0	
Common Stock - Parent, Subsidiaries and Affiliates								
	Parents, Subsidiaries & Affiliates							
	United States							
96011*-10-5	WESTFIELD FINL CORP	07/29/2002	Capital Contribution	0.000	4,653,102		0	L
	Subtotal United States				4,653,102		0	
6999999	Subtotal - Common Stock - Parent, Subsidiaries and Affiliates				4,653,102		0	
7099997	Subtotal - Common Stock - Part 3				30,323,705		0	
7099999	Subtotal - Common Stock				30,323,705		0	
7199999	Subtotal - Preferred and Common Stock				30,323,705		0	
7299999	TOTALS				39,209,724		80,227	

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	09/01/2002 Paydown		284,893	284,893.00	285,516	284,893	(626)	0	0	0	0	3,491	1	
36204B-RB-1	GNMA GTD PASS THRU	8.000% 07/15/24	09/01/2002 Paydown		2,822	2,822.00	2,804	2,822	18	0	0	0	0	39	1	
36206F-MF-6	GNMA GTD PASS THRU	7.000% 10/15/25	09/01/2002 Paydown		217,639	217,639.00	210,702	217,639	6,824	0	0	0	0	3,056	1	
36218S-J3-5	GNMA GTD PASS THRU	9.500% 08/15/17	09/01/2002 Paydown		43,262	43,262.00	42,667	43,262	580	0	0	0	0	1,000	1	
	Subtotal United States				548,617	548,617.00	541,690	548,617	6,796					7,586		
0399999	Subtotal - Bonds - U.S. Governments				548,617	548,617.00	541,690	548,617	6,796	0	0	0	0	7,586		
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	09/01/2002 Paydown		96,691	96,691.00	96,993	96,691	(280)	0	0	0	0	1,085	1	
31378M-Q9-4	FNMA PASS THRU POOL	6.500% 01/01/28	09/01/2002 Paydown		179,579	179,579.00	178,092	179,579	1,507	0	0	0	0	2,541	1	
	Subtotal United States				276,270	276,270.00	275,085	276,270	1,227					3,626		
3199999	Subtotal - Bonds - Special Revenue and Special Assessment Obligations and All Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions				276,270	276,270.00	275,085	276,270	1,227	0	0	0	0	3,626		
Bonds - Industrial and Miscellaneous																
Industrial & Miscellaneous																
United States																
590188-69-4	MERRILL LYNCH & CO INC	0.000% 08/30/02	08/30/2002 Redemption	100.0000	200,000	20,000.00	240,625	200,000	(1,419)	0	0	0	0	0	1	
	Subtotal United States				200,000	20,000.00	240,625	200,000	(1,419)							
4599999	Subtotal - Bonds - Industrial and Miscellaneous				200,000	20,000.00	240,625	200,000	(1,419)	0	0	0	0	0		
Bonds - Parent, Subsidiaries and Affiliates																
Parents, Subsidiaries & Affiliates																
United States																
960110-AA-1	WESTFIELD CREDIT CORP	5.100% 06/30/06	08/06/2002 Redemption	100.0000	50,000	50,000.00	50,000	50,000	0	0	0	0	0	532	1	
	Subtotal United States				50,000	50,000.00	50,000	50,000						532		
5399999	Subtotal - Bonds - Parent, Subsidiaries and Affiliates				50,000	50,000.00	50,000	50,000	0	0	0	0	0	532		
6099997	Subtotal - Bonds - Part 4				1,074,887	894,887.00	1,107,400	1,074,887	6,604	0	0	0	0	11,744		
6099998	Summary Item - Bonds Acquired and fully Disposed this quarter				156,346	156,346.00	163,773	156,346	(7,426)	0	0	0	0	1,383		
6099999	Subtotal - Bonds				1,231,233	1,051,233.00	1,271,173	1,231,233	(822)	0	0	0	0	13,127		
7299999	TOTALS				1,231,233		1,271,173	1,231,233	(822)	0	0	0	0	13,127	0	

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

Page E06

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		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	667,278	580,405	995,320	
American Stock Transfer & Trust	New York, NY	0.000	0	0	217,879	216,263	215,914	
Bank One, N.A.	Akron, OH	0.000	0	0	6,324,679	25,684,845	34,285,586	
FirstMerit Corporation	Seville, OH	0.000	0	0	61,729	159,836	202,684	
KeyBank National Association	Cleveland, OH	0.000	0	0	202,547	210,081	250,894	
Wachovia	Atlanta, GA	0.000	0	0	38,595	123,351	123,082	
Westfield Bank	Westfield Center, OH	0.000	0	0	64,092	37,192	132,978	
Wilmington Trust Company	Wilmington, DE	0.000	0	0	36,668	36,851	136,106	
0199999	TOTAL - Open Depositories		0	0	7,613,467	27,048,824	36,342,565	
0399999	TOTAL Cash on Deposit		0	0	7,613,467	27,048,824	36,342,565	
0499999	Cash in Company's Office				24,060	23,040	21,090	
0599999	TOTALS		0	0	7,637,527	27,071,864	36,363,655	