



# ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2002  
OF THE CONDITION AND AFFAIRS OF THE

## Ohio Farmers Insurance Company

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

Organized under the Laws of Ohio, State of Domicile or Port of Entry Ohio

Country of Domicile US

Incorporated February 8, 1848 Commenced Business July 8, 1848

Statutory Home Office One Park Circle, Westfield Center, Ohio 44251-5001  
(Street and Number, City or Town, State and Zip Code)

Main Administrative Office One Park Circle, Westfield Center, Ohio 44251-5001 330-887-0101  
(Street and Number, City or Town, State and Zip Code) (Area Code) (Telephone Number)

Mail Address P. O. Box 5001, Westfield Center, Ohio 44251-5001  
(Street and Number, City or Town, State and Zip Code)

Primary Location of Books and Records One Park Circle, Westfield Center, Ohio 44251-5001  
(Street and Number, City or Town, State and Zip Code)  
330-887-0101  
(Area Code) (Telephone Number)

Internet Website Address www.westfieldgrp.com

Statement Contact Bambi Ann Beshire 330-887-0101  
(Name) (Area Code) (Telephone Number) (Extension)  
330-887-0840  
(E-Mail Address) (Fax Number)

Policyowner Relations Contact One Park Circle, Westfield Center, Ohio 44251 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 C L	#John J Adornetto
CFO & Treasurer	Robert Krisowaty	Chief Solu Officer	Robert Steven Madden
Chief Inv Officer	John Martin Haney	Chief HR Officer	Debra Lynn Cummings
Sr Ex P & C Mktg	#Alyn Kent Daugherty	Sr Ex Claims	Edward Albert Schaefer, Jr
Sr Ex P L Prod	Douglas Phillip Carpenter	Sr Ex F & S Oper	Richard Leo Kinnaird, Jr
Sr Ex Spec Rsk Und	#Richard Dayton Orr	Controller	Bambi Ann Beshire
Sr Ex Bus Dev	James Robert Clay	Sr Ex Agency Rel	#David Milton Critchfield
Sr Ex Bus Dev	Thomas Victor Grimm	Sr Ex Reins	#Thomas Lee Kranstuber
Sr Ex P L Und	Mary Lou Solsman	Sr Ex Govt Rel	Robert Daniel Sondles, III
Corp Sec & Counsel	Michael Brooks Rorapaugh	Chief Actuary	Stephen Edward Lehecka
Sr Ex Bus Dev	#Steven Alan Fisher		

### VICE PRESIDENTS

### DIRECTORS OR TRUSTEES

Robert Cary Blair  
 Gary Dean Hallman  
 Susan Jane Insley  
 David Brantner Jones  
 Robert Joseph Joyce  
 Richard Harper LeSourd, Jr  
 Martin James Murphy  
 John Alan Root  
 Thomas Eldon Workman

State of Ohio }  
 County of Medina } SS

The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively.

_____ Roger William McManus President	_____ Robert Krisowaty CFO & Treasurer	_____ Bambi Ann Beshire Controller
a. Is this an original filing?		Yes (X) No ( )
b. If no: 1. State the amendment number		0
		2. Date filed
		3. Number of pages attached
		0

Subscribed and sworn to before me this  
 15th day of February, 2003

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE Ohio Farmers Insurance Company

**SCHEDULE A - PART 1**

Showing all Real Estate OWNED December 31 of Current Year

1 Description of Property	Location		4 Date Acquired	5 Date of Last Appraisal	6 Actual Cost	7 Amount of Encumbrances	8 Book/Adjusted Carrying Value Less Encumbrances	9 Fair Value Less Encumbrances	10 Increase (Decrease) by Adjustment	11 Increase (Decrease) by Foreign Exchange Adjustment	12 Amounts Received During Year	13 Expended for Additions, Permanent Improvements and Changes in Encumbrances During Year	14 Gross Income Earned Less Interest Incurred on Encumbrances	15 Taxes, Repairs and Expenses Incurred
	2 City	3 State												
Properties occupied by the reporting entity - Administrative														
4	INN LOT & BUILDING	WESTFIELD CENTER	01/01/1930	12/31/1998	8,182,414	0	4,193,034	4,193,034	(216,202)	0	0	(357)	1,292,523	1,076,466
5	GOLF CRS & BUILDINGS	WESTFIELD CENTER	01/01/1937	12/31/1998	22,006,932	0	15,650,136	15,650,136	(557,722)	0	0	133,482	4,814,464	4,268,481
32	HOME OFFICE BUILDING	WESTFIELD CENTER	01/01/1955	12/31/1998	40,985,253	0	24,198,034	24,198,034	(1,174,902)	0	0	117,141	7,985,327	6,807,779
36	WESTFIELD BANK	WESTFIELD CENTER	09/30/2000	12/31/2000	1,542,371	0	1,523,170	1,523,170	(19,201)	0	0	1,062,642	28,182	8,982
40	LAND	WESTFIELD CENTER	06/01/1997	12/31/1998	289,470	0	288,415	288,415	0	0	0	381	0	0
138	201 BUILDING	LANCASTER	01/01/2001	12/31/2000	6,514,252	0	5,881,976	5,881,976	(307,820)	0	0	0	897,952	556,823
0299999 - Properties occupied by the reporting entity - Administrative					79,520,692	0	51,734,764	51,734,764	(2,275,846)	0	0	1,313,289	15,018,450	12,718,530
0399999 - Total Properties occupied by the reporting entity					79,520,692	0	51,734,764	51,734,764	(2,275,846)	0	0	1,313,289	15,018,450	12,718,530
Properties held for sale														
6 & 10	DWELLING & LAND	WESTFIELD CENTER	01/01/1918	12/31/2000	22,056	0	4,270	4,270	0	0	0	0	10,209	30,861
27	DWELLING	WESTFIELD CENTER	01/01/1910	12/31/2000	7,545	0	1,500	1,500	0	0	0	0	0	1,829
30	DOUBLE DWELLING	WESTFIELD CENTER	01/01/1949	12/31/2000	36,428	0	1,500	1,500	0	0	0	0	18,408	18,728
34	LAND	WESTFIELD CENTER	01/01/1951	12/31/2000	2,000	0	2,000	2,000	0	0	0	0	0	4,708
39	LAND	WESTFIELD CENTER	01/01/1953	12/31/2000	2,000	0	2,000	2,000	0	0	0	0	0	3,209
62	LAND	WESTFIELD CENTER	01/01/1974	12/31/2000	15,023	0	15,023	15,023	0	0	0	0	0	507
64	DWELLING & LAND	WESTFIELD CENTER	01/01/1976	12/31/2000	657	0	657	657	0	0	0	0	0	512
206	DWELLING & LAND	WESTFIELD CENTER	07/14/1993	12/31/2000	148,374	0	135,410	135,410	(1,117)	0	0	0	265	29,242
254	DWELLING & LAND	WESTFIELD CENTER	07/21/1995	12/31/2000	145,527	0	130,555	130,555	(2,149)	0	0	0	1,793	42,082
259	DWELLING & LAND	WESTFIELD CENTER	11/07/1995	12/31/2000	162,900	0	144,758	144,758	(2,725)	0	0	22,385	10,223	45,506
322	DWELLING & LAND	WESTFIELD CENTER	06/18/1997	12/31/2000	173,375	0	159,505	159,505	0	0	0	0	8,276	41,736
345	DWELLING & LAND	WESTFIELD CENTER	11/02/1998	11/02/1998	111,265	0	102,363	102,363	0	0	0	0	5,294	20,989
391	LAND	WESTFIELD CENTER	12/16/1999	12/16/1999	241,033	0	221,748	221,748	0	0	0	0	0	0
420	DWELLING & LAND	WESTFIELD CENTER	09/28/2000	09/28/2000	159,142	0	146,411	146,411	0	0	0	0	5,410	59,554
457	DWELLING & LAND	GRAFTON	03/21/2002	03/21/2002	496,315	0	456,692	456,692	(39,623)	0	0	0	0	8,135
463	DWELLING & LAND	WADSWORTH	04/26/2002	04/26/2002	242,705	0	223,378	223,378	(19,326)	0	0	0	1,089	1,361
468	DWELLING & LAND	BOWLING GREEN	07/19/2002	07/19/2002	206,220	0	189,878	189,878	(16,342)	0	0	0	0	1,261
470	DUPLEX	FREELAND	07/26/2002	07/26/2002	221,226	0	203,612	203,612	(17,614)	0	0	0	0	2,070
471	DWELLING & LAND	MAINEVILLE	08/05/2002	08/05/2002	195,654	0	180,087	180,087	(15,567)	0	0	0	0	1,252
474	DWELLING & LAND	WESTCHESTER	10/30/2002	10/30/2002	178,076	0	163,931	163,931	(14,145)	0	0	0	0	913
475	TOWNHOUSE	APPLE VALLEY	10/16/2002	10/16/2002	153,200	0	141,016	141,016	(12,184)	0	0	0	0	568
0599999 - Properties held for sale					2,920,719	0	2,626,294	2,626,294	(140,792)	0	0	22,385	60,966	315,025
9999999 - TOTALS					82,441,411	0	54,361,058	54,361,058	(2,416,638)	0	0	1,335,674	15,079,415	13,033,555

E01

P/C

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE Ohio Farmers Insurance Company

**SCHEDULE A - PART 2**

Showing all Real Estate ACQUIRED During the Year

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								
452 DWELLING & LAND	COLUMBUS	OH	03/01/2002	M & K RORAPAUGH	326,652	0	300,687	0
454 DWELLING & LAND	PLAINFIELD	IL	02/04/2002	H & C WEISS	172,019	0	158,358	0
455 DWELLING & LAND	HAMILTON	OH	01/18/2002	J & A STEPHENS, III	206,512	0	190,075	0
456 DWELLING & LAND	TOLEDO	OH	02/20/2002	T & F WILSON	118,698	0	109,318	0
457 DWELLING & LAND	GRAFTON	WI	03/21/2002	G & E CHRISTY	496,315	0	456,692	0
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	167,145	0	153,863	0
463 DWELLING & LAND	WADSWORTH	OH	04/26/2002	C & K HENTHORN	242,705	0	223,378	0
464 DWELLING & LAND	CHESTERFIELD COUNTY	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
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	162,256	0	149,658	0
470 DUPLEX	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
474 DWELLING & LAND	WEST CHESTER	OH	10/30/2002	C & N WELSH	178,076	0	163,931	0
475 TOWNHOUSE	APPLE VALLEY	MN	10/16/2002	K JERNIGAN	153,200	0	141,016	0
0199999 - Acquired by purchase					3,835,830	0	3,531,114	0
9999999 - TOTALS					3,835,830	0	3,531,114	0

EO2

P/C

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE Ohio Farmers Insurance Company

**SCHEDULE A - PART 3**

Showing all Real Estate SOLD during the Year, 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	0	0	11,500	133,058	105,762	0	(27,296)	(27,296)	0	1,175
429 DWELLING & LAND	NORWALK	IA	04/19/2002	S HAM	175,042	9,399	0	(9,399)	156,423	143,278	0	(13,145)	(13,145)	0	3,723
430 DWELLING & LAND	CRANBERRY TOWNSHIP	PA	02/19/2002	D PANNETON	153,160	(2,401)	0	1,801	139,226	116,030	0	(23,196)	(23,196)	0	(294)
436 DWELLING & LAND	MEDINA	OH	02/26/2002	L & A MANSIER	219,706	0	0	0	198,844	198,530	0	(314)	(314)	0	2,447
438 DWELLING & LAND	BURLESON	TX	06/28/2002	L & S FRAKES	114,605	0	0	0	103,765	93,220	0	(10,545)	(10,545)	0	3,123
439 DWELLING & LAND	SAVANNAH	GA	06/04/2002	V MITCHELL	189,553	0	0	0	171,571	171,715	0	144	144	0	4,567
441 DWELLING & LAND	CUMMING	GA	08/22/2002	R & K ROSS	199,752	0	0	0	183,852	176,909	0	(6,943)	(6,943)	0	1,283
442 DWELLING & LAND	HILLIARD	OH	03/21/2002	G & L STEVENS	179,439	0	0	0	165,203	153,849	0	(11,354)	(11,354)	0	1,714
446 DWELLING & LAND	MEDINA	OH	02/14/2002	Y GOYAL	269,965	0	0	0	248,501	245,387	0	(3,114)	(3,114)	0	1,275
447 DWELLING & LAND	MANSFIELD	OH	02/22/2002	J & J HOWELL	105,612	0	0	0	97,268	95,779	0	(1,489)	(1,489)	0	(266)
449 DWELLING & LAND	CINCINNATI	OH	02/28/2002	D & A ENDRES	133,129	0	0	500	122,563	120,152	0	(2,411)	(2,411)	0	1,446
450 DWELLING & LAND	CINCINNATI	OH	02/26/2002	C & K HENNARD	209,191	0	0	500	192,540	194,267	0	1,728	1,728	0	791
451 DWELLING & LAND	DALLAS	GA	05/30/2002	B & R KIRKWOOD	172,968	0	0	0	159,216	158,488	0	(728)	(728)	0	1,543
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	821
454 DWELLING & LAND	PLAINFIELD	IL	03/20/2002	R & M HURLEY	172,019	(13,661)	0	0	158,358	155,157	0	(3,201)	(3,201)	0	1,955
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	2,469
456 DWELLING & LAND	TOLEDO	OH	04/30/2002	W ROBERSON & H VAN DOREN	118,698	(9,380)	0	0	109,318	110,416	0	1,098	1,098	0	548
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	2,400
461 DWELLING & LAND	LEWIS CENTER	OH	10/07/2002	B & T FOUST	354,315	(28,249)	0	0	326,065	312,821	0	(13,244)	(13,244)	0	3,184
462 DWELLING & LAND	FARGO	ND	06/27/2002	M & S SCHANZENBACH	167,145	(13,282)	0	0	153,863	155,787	0	1,924	1,924	0	611
464 DWELLING & LAND	CHESTERFIELD COUNTY	VA	10/18/2002	A BERRY	205,094	(16,330)	0	0	188,764	188,725	0	(39)	(39)	0	3,229
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	185
467 DWELLING & LAND	MANSFIELD	OH	09/27/2002	M HOLLAND	126,164	(9,949)	0	0	116,215	112,493	0	(3,722)	(3,722)	0	1,479
469 DWELLING & LAND	FAIRLAWN	OH	11/15/2002	D KERT & R MONTORI	162,256	(12,599)	0	0	149,658	145,321	0	(4,337)	(4,337)	0	473
0199999 - Property sold					4,408,183	(162,917)	0	4,902	4,044,550	3,926,052	0	(118,498)	(118,498)	0	39,880
9999999 - TOTALS					4,408,183	(162,917)	0	4,902	4,044,550	3,926,052	0	(118,498)	(118,498)	0	39,880

E03

P/C

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE Ohio Farmers Insurance Company

**SCHEDULE B - PART 1**

Showing all Mortgage Loans OWNED December 31 of Current Year

1 Loan Number	Location		4 Loan Type	5 Date Acquired	6 Rate of Interest	7 Book Value/Recorded Investment Excluding Accrued Interest	8 Increase (Decrease) by Adjustment	9 Increase (Decrease) by Foreign Exchange Adjustment	10 Value of Land and Buildings	11 Date of Last Appraisal or Valuation
	2 City	3 State								
Mortgages in good standing - Mortgages in good standing not shown on lines 0199999 through 0599999										
62	Westfield Center	OH		12/24/1997	7.000	107,007	0	0	121,000	12/24/1997
64	Phoenix	AZ		06/19/2000	6.400	120,410	0	0	245,000	06/06/2000
0699999 - Mortgages in good standing - Mortgages in good standing not shown on lines 0199999 through 0599999										
						227,416	0	0	366,000	
0799999 - TOTAL Mortgages in good standing										
						227,416	0	0	366,000	
9999999 - TOTALS										
						227,416	0	0	366,000	

General Interrogatory:

- Mortgages in good standing \$ 227,416 unpaid taxes \$ 0 interest due and unpaid.
- Restructured mortgages \$ 0 unpaid taxes \$ 0 interest due and unpaid.
- Mortgages with overdue interest over 90 days not in process of foreclosure \$ 0 unpaid taxes \$ 0 interest due and unpaid.
- Mortgages in process of foreclosure \$ 0 unpaid taxes \$ 0 interest due and unpaid.

**Page E05**

Schedule B, Pt. 2, Mortgage Loans Sold

**NONE**

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE Ohio Farmers Insurance Company

**SCHEDULE BA - PART 1**

Showing Other Long-Term Invested Assets OWNED December 31 of Current Year

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							
Joint Venture, Partnership or Limited Liability Company Interests that have the Underlying Characteristics of Fixed Income Instruments									
1 WCG INVESTMENT LP		IL	Direct	12/31/2001	996,180	0	3,308	(1,046,362)	0
0799999 - Subtotal - Joint Venture, Partnership or Limited Liability Company Interests that have the Underlying Characteristics of Fixed Income Instruments					996,180	0	3,308	(1,046,362)	0
9999999 - TOTALS					996,180	0	3,308	(1,046,362)	0

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE Ohio Farmers Insurance Company

**SCHEDULE BA - PART 2**

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

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

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE Ohio Farmers Insurance Company

**SCHEDULE D - PART 1**

Showing all Long-Term BONDS Owned December 31 of Current Year

1 CUSIP Identification	2 Description	3 *	Interest		6 Maturity Date	7 Option Date	8 Option Call Price	9 Book/ Adjusted Carrying Value	10 Par Value	11 Rate Used to Obtain Fair Value	12 Fair Value	13 Actual Cost	Interest		16 Increase (Decrease) by Adjustment	17 Increase (Decrease) by Foreign Exchange Adjustment	18 Amount of Interest Due and Accrued December 31 Current Year, on Bonds in Default as to Principal or Interest	19 NAIC Designation	20 Date Acquired	21 Effective Rate of Interest
			4 Rate of	5 How Paid									14 Amount Due and Accrued December 31 of Current Year on Bonds not in Default	15 Gross Amount Received During Year						
U.S. Governments - Issuer Obligations																				
US Governments																				
Issuer Obligations (IO)																				
United States																				
156884-GV-4	CERT ACCR TREAS SEC SER K PS		0.000	MATR	11/15/2003		0.000	4,755,038	5,300,000	98.850	5,239,050	502,668	0	0	555,900	0	0	1	05/14/1985	12.833
156884-PT-9	CERT ACCR TREAS SEC SER N PS		0.000	MATR	05/15/2004		0.000	2,447,919	2,900,000	97.797	2,836,113	249,105	0	0	284,400	0	0	1	07/19/1984	12.739
3133M5-J9-2	FEDERAL HOME LN BKS CONS BD		5.630	MS	09/02/2003		0.000	1,838,004	1,800,000	102.875	1,851,750	1,866,042	33,499	50,670	(28,038)	0	0	1	06/28/2002	2.426
313586-QR-3	FEDERAL NATL MTG ASSN STRIPS	LS	0.000	MATR	07/05/2014		0.000	11,918,711	26,000,000	56.023	14,565,980	10,173,800	0	0	780,852	0	0	1	08/29/2000	6.892
31359M-KT-9	FEDERAL NATL MTG ASSN NT		4.000	FA	08/15/2003		0.000	2,022,087	2,000,000	101.688	2,033,760	2,039,940	30,222	40,000	(17,853)	0	0	1	06/27/2002	2.200
912810-CG-1	UNITED STATES TREAS BDS		9.125	MN	05/15/2009		100.000	2,496,590	2,500,000	110.188	2,754,700	2,496,563	29,618	228,125	23	0	0	1	05/04/1989	9.137
912810-DG-0	UNITED STATES TREAS BDS		11.875	MN	11/15/2003		0.000	462,759	450,000	109.125	491,063	593,375	6,938	53,438	(13,757)	0	0	1	09/30/1986	8.390
912810-DH-8	UNITED STATES TREAS BDS		12.375	MN	05/15/2004		0.000	149,753	150,000	114.906	172,359	148,781	2,410	18,563	122	0	0	1	08/21/1984	12.480
912810-DQ-8	UNITED STATES TREAS BDS		12.000	MN	05/15/2005		0.000	1,502,987	1,500,000	123.781	1,856,715	1,512,656	23,370	180,000	(1,207)	0	0	1	03/26/1985	11.885
912810-DU-9	UNITED STATES TREAS BDS		9.375	FA	02/15/2006		0.000	458,396	450,000	122.000	549,000	478,734	15,935	42,188	(2,275)	0	0	1	02/22/1988	8.673
912810-DW-5	UNITED STATES TREAS BDS		7.250	MN	05/15/2016		0.000	49,753	50,000	128.063	64,032	49,688	471	3,625	10	0	0	1	04/22/1994	7.307
912833-DC-1	U S TREAS STRIPS INT PMT IS		0.000	MATR	08/15/2012		0.000	3,528,013	6,000,000	66.783	4,006,980	3,404,505	0	0	123,508	0	0	1	05/15/2002	5.595
	Subtotal United States							31,630,040	49,100,000		36,421,502	23,515,857	142,463	616,609	1,681,685	0	0			
0199999	U.S. Governments - Issuer Obligations							31,630,040	49,100,000		36,421,502	23,515,857	142,463	616,609	1,681,685	0	0			
U.S. Governments - Single Class Mortgage-Backed/Asset-Backed Securities																				
Single Class Mortgage (SC)																				
United States																				
36202D-RW-3	GNMA GTD PASS THRU POOL 3201		6.500	MTLY	02/20/2032		0.000	4,085,077	4,075,785	0.000	4,085,077	4,084,701	22,077	198,694	376	0	0	1	03/08/2002	6.383
36204B-RB-1	GNMA GTD PASS THRU POOL 365082		8.000	MTLY	07/15/2024		0.000	468,783	471,698	0.000	468,783	468,750	3,145	37,736	19	0	0	1	07/12/1994	8.247
36206F-MF-6	GNMA GTD PASS THRU POOL 409958		7.000	MTLY	10/15/2025		0.000	1,351,413	1,396,401	0.000	1,351,413	1,351,891	8,146	97,748	(684)	0	0	1	05/20/1996	8.748
36218S-J3-5	GNMA GTD PASS THRU POOL 230782		9.500	MTLY	08/15/2017		0.000	276,045	279,761	0.000	276,045	275,914	2,215	26,577	154	0	0	1	08/17/1987	10.169
	Subtotal United States							6,181,318	6,223,645		6,181,318	6,181,256	35,583	360,755	(135)	0	0			
0299999	U.S. Governments - Single Class Mortgage-Backed/Asset-Backed Securities							6,181,318	6,223,645		6,181,318	6,181,256	35,583	360,755	(135)	0	0			
0399999	Subtotal - U.S. Governments							37,811,358	55,323,645		42,602,820	29,697,113	178,046	977,364	1,681,550	0	0			
States, Territories and Possessions (Direct and Guaranteed) - Issuer Obligations																				
State, Territories and Possessions																				
Issuer Obligations (IO)																				
Canada																				
748148-PB-3	QUEBEC PROV CDA DEB		7.500	JJ	07/15/2023		0.000	2,059,404	2,000,000	122.056	2,441,120	2,063,400	69,167	150,000	(1,238)	0	0	1	07/01/1999	7.220
	Subtotal Canada							2,059,404	2,000,000		2,441,120	2,063,400	69,167	150,000	(1,238)	0	0			
1199999	- States, Territories and Possessions (Direct and Guaranteed) - Issuer Obligations							2,059,404	2,000,000		2,441,120	2,063,400	69,167	150,000	(1,238)	0	0			
1799999	Subtotal - States, Territories and Possessions (Direct and Guaranteed)							2,059,404	2,000,000		2,441,120	2,063,400	69,167	150,000	(1,238)	0	0			
Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions - Issuer Obligations																				
Special Revenue & Assessment																				
Issuer Obligations (IO)																				
United States																				
New Jersey																				
645909-BS-0	NEW JERSEY ECONOMIC DEV AUTH		7.800	MS	03/15/2007		0.000	51,401	50,000	0.000	51,401	51,621	1,148	1,950	(220)	0	0	1	03/26/2002	7.015

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E08

P/C

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE Ohio Farmers Insurance Company

**SCHEDULE D - PART 1**

Showing all Long-Term BONDS Owned December 31 of Current Year

1 CUSIP Identification	2 Description	3 *	Interest		6 Maturity Date	7 Option Date	8 Option Call Price	9 Book/ Adjusted Carrying Value	10 Par Value	11 Rate Used to Obtain Fair Value	12 Fair Value	13 Actual Cost	Interest		16 Increase (Decrease) by Adjustment	17 Increase (Decrease) by Foreign Exchange Adjustment	18 Amount of Interest Due and Accrued December 31 Current Year, on Bonds in Default as to Principal or Interest	19 NAIC Designation	20 Date Acquired	21 Effective Rate of Interest
			4 Rate of	5 How Paid									14 Amount Due and Accrued December 31 of Current Year on Bonds not in Default	15 Gross Amount Received During Year						
Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions - Issuer Obligations (continued)																				
	Subtotal United States							51,401	50,000		51,401	51,621	1,148	1,950	(220)	0	0			
2599999	- Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions - Issuer Obligations							51,401	50,000		51,401	51,621	1,148	1,950	(220)	0	0			
Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions - Single Class Mortgage-Backed/Asset-Backed Securities																				
Single Class Mortgage (SC)																				
United States																				
31378M-Q9-4	FNMA PASS THRU POOL 402880	6.500	MTLY	01/01/2028			0.000	1,560,025	1,573,291	0.000	1,560,025	1,560,263	8,522	102,264	(247)	0	0	1	01/23/1998	6.894
	Subtotal United States							1,560,025	1,573,291		1,560,025	1,560,263	8,522	102,264	(247)	0	0			
2699999	- Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions - Single Class Mortgage-Backed/Asset-Backed Securities							1,560,025	1,573,291		1,560,025	1,560,263	8,522	102,264	(247)	0	0			
Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions - Defined Multi-Class Residential Mortgage-Backed Securities																				
Defined Multi-Class Residential (DR)																				
United States																				
312905-DQ-2	FHLMC CMO SER 1050 CL 1050-HZ	7.000	MTLY	03/15/2021	03/01/2021		100.000	2,296,644	2,204,080	0.000	2,296,644	2,308,774	12,857	64,286	(12,130)	0	0	1	07/09/2002	5.014
	Subtotal United States							2,296,644	2,204,080		2,296,644	2,308,774	12,857	64,286	(12,130)	0	0			
2799999	- Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions - Defined Multi-Class Residential Mortgage-Backed Securities							2,296,644	2,204,080		2,296,644	2,308,774	12,857	64,286	(12,130)	0	0			
Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions - Other Multi-Class Residential Mortgage-Backed Securities																				
Other Multi-Class Residential (OR)																				
United States																				
31339D-SR-0	FHLMC REMIC SER 2412-AK	6.500	MTLY	02/15/2032	02/15/2004		100.000	5,097,164	5,096,083	0.000	5,097,164	5,112,008	27,604	220,830	(14,844)	0	0	1	04/16/2002	6.077
	Subtotal United States							5,097,164	5,096,083		5,097,164	5,112,008	27,604	220,830	(14,844)	0	0			
2899999	- Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions - Other Multi-Class Residential Mortgage-Backed Securities							5,097,164	5,096,083		5,097,164	5,112,008	27,604	220,830	(14,844)	0	0			
3199999	- Subtotal - Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions							9,005,234	8,923,454		9,005,234	9,032,666	50,131	389,330	(27,441)	0	0			
Public Utilities (Unaffiliated) - Issuer Obligations																				
Public Utilities (unaffiliated)																				
Issuer Obligations (IO)																				
United States																				
209111-DJ-9	CONSOLIDATED EDISON CO NY INC SR SECD	7.500	MS	09/01/2010				3,200,684	3,000,000	119.320	3,579,600	3,215,670	75,000	112,500	(14,986)	0	0	1	03/28/2002	6.381
264399-DP-8	DUKE ENERGY CORP	7.375	MS	03/01/2010				3,238,887	3,000,000	110.606	3,318,180	3,253,080	73,750	110,625	(14,193)	0	0	1	06/12/2002	5.990
362320-AW-3	GTE CORP DEB	7.900	FA	02/01/2027				2,000,000	2,000,000	108.087	2,161,740	2,000,000	65,833	158,000	0	0	0	1PE	12/15/2001	7.900
	Subtotal United States							8,439,571	8,000,000		9,059,520	8,468,750	214,583	381,125	(29,179)	0	0			
3299999	- Public Utilities (Unaffiliated) - Issuer Obligations							8,439,571	8,000,000		9,059,520	8,468,750	214,583	381,125	(29,179)	0	0			
3899999	- Subtotal - Public Utilities (Unaffiliated)							8,439,571	8,000,000		9,059,520	8,468,750	214,583	381,125	(29,179)	0	0			

E08.1

P/C

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE Ohio Farmers Insurance Company

**SCHEDULE D - PART 1**

Showing all Long-Term BONDS Owned December 31 of Current Year

1 CUSIP Identification	2 Description	3 *	Interest		6 Maturity Date	7 Option Date	8 Option Call Price	9 Book/ Adjusted Carrying Value	10 Par Value	11 Rate Used to Obtain Fair Value	12 Fair Value	13 Actual Cost	Interest		16 Increase (Decrease) by Adjustment	17 Increase (Decrease) by Foreign Exchange Adjustment	18 Amount of Interest Due and Accrued December 31 Current Year, on Bonds in Default as to Principal or Interest	19 NAIC Design- ation	20 Date Acquired	21 Effective Rate of Interest
			4 Rate of	5 How Paid									14 Amount Due and Accrued December 31 of Current Year on Bonds not in Default	15 Gross Amount Received During Year						
Industrial and Miscellaneous (Unaffiliated) - Issuer Obligations																				
Industrial & Miscellaneous Issuer Obligations (IO) United States																				
01666#-AA-7	ALL STAFFING INC		6.000	JD	12/30/2003		0.000	0	500,000	0.000	0	500,000	83	30,000	(500,000)	0	0	6	12/31/2001	6.000
054303-AM-4	AVON PRODS INC NTS		7.150	MN	11/15/2009		0.000	2,627,021	2,500,000	116.806	2,920,150	2,638,050	22,840	178,750	(11,029)	0	0	1PE	03/26/2002	6.228
05576H-AA-3	BT INSTL CAP TR CAP SECS SER B 144A		7.750	JD	12/01/2026		0.000	5,983,193	6,000,000	109.401	6,564,060	5,982,540	38,750	465,000	653	0	0	1PE	03/12/2002	7.775
059438-AC-5	BANC ONE CORP SUB NT		9.875	MS	03/01/2009		0.000	2,472,836	2,500,000	129.181	3,229,525	2,449,850	82,292	246,875	2,972	0	0	1PE	03/02/1989	10.110
173034-GV-5	CITICORP SUB NTS		7.250	AO	10/15/2011		0.000	1,745,435	1,650,000	115.318	1,902,747	1,751,624	25,254	119,625	(6,188)	0	0	1PE	03/26/2002	6.378
318522-AD-1	FIRST AMERN FINL CORP CALIF SR CONV DEB		4.500	AO	04/15/2008	04/15/2007	100.000	502,128	500,000	0.000	502,128	502,500	4,750	22,500	(372)	0	0	2	03/07/2002	4.389
50075N-AH-7	KRAFT FOODS INC NT		6.250	JD	06/01/2012		0.000	5,394,479	5,000,000	111.827	5,591,350	5,406,250	26,042	165,799	(11,771)	0	0	1	08/13/2002	5.180
590188-67-8	MERRILL LYNCH & CO INC RUSSELL 2000		0.000	MATR	09/30/2004		0.000	4,987,493	500,000	9.790	489,500	4,950,000	0	0	7,144	0	0	1	09/23/1997	0.143
907770-BD-2	UNION OIL CO CALIF NT		7.000	MN	05/01/2028		0.000	50,289	50,000	107.548	53,774	50,294	583	3,500	(5)	0	0	2PE	03/26/2002	6.950
	Subtotal United States							23,762,874	19,200,000		21,253,234	24,231,108	200,594	1,232,049	(518,596)	0	0			
3999999	Industrial and Miscellaneous (Unaffiliated) - Issuer Obligations							23,762,874	19,200,000		21,253,234	24,231,108	200,594	1,232,049	(518,596)	0	0			
Industrial and Miscellaneous (Unaffiliated) - Other Multi-Class Residential Mortgage-Backed Securities																				
Other Multi-Class Residential (OR) United States																				
20846Q-ES-3	CONSECO FIN SECURITIZATIONS 2000-5 MFG		8.400	MTLY	02/01/2032	02/01/2013	100.000	1,571,668	1,500,000	0.000	1,571,668	1,575,000	10,500	73,500	(3,332)	0	0	1PE	05/10/2002	7.793
805564-FG-1	SAXON ASSET SECS TR MTG LN ASSET BKD CT		8.305	MTLY	02/25/2030	11/25/2013	100.000	3,000,000	3,000,000	0.000	3,000,000	3,000,000	20,763	249,024	0	0	0	1PE	02/18/2000	8.316
	Subtotal United States							4,571,668	4,500,000		4,571,668	4,575,000	31,263	322,524	(3,332)	0	0			
4299999	Industrial and Miscellaneous (Unaffiliated) - Other Multi-Class Residential Mortgage-Backed Securities							4,571,668	4,500,000		4,571,668	4,575,000	31,263	322,524	(3,332)	0	0			
Industrial and Miscellaneous (Unaffiliated) - Defined Multi-Class Commercial Mortgage-Backed Securities																				
Defined Multi-Class Commercial (DC) United States																				
07383F-BE-7	BEAR STEARNS COML MTG SECS INC CTF		7.080	MTLY	06/15/2009	06/01/2009	100.000	3,012,740	3,000,000	0.000	3,012,740	3,021,328	17,700	212,400	(2,685)	0	0	1	07/07/1999	7.040
361849-GX-4	GMAC COML MTG 1999-C3 CL A-1B		7.273	MTLY	07/15/2032	08/01/2009	100.000	5,000,039	5,000,000	0.000	5,000,039	5,000,031	30,304	363,650	(5)	0	0	1	08/26/1999	7.384
	Subtotal United States							8,012,779	8,000,000		8,012,779	8,021,359	48,004	576,050	(2,690)	0	0			
4399999	Industrial and Miscellaneous (Unaffiliated) - Defined Multi-Class Commercial Mortgage-Backed Securities							8,012,779	8,000,000		8,012,779	8,021,359	48,004	576,050	(2,690)	0	0			
Industrial and Miscellaneous (Unaffiliated) - Other Multi-Class Commercial Mortgage-Backed/Asset-Backed Securities																				
Other Multi-Class Commercial (OC) United States																				
045424-DS-4	ASSET SECURITIZATION CORP COML MTG		7.490	MTLY	04/14/2029	07/11/2007	100.000	1,034,075	1,000,000	0.000	1,034,075	1,046,487	4,161	74,900	(7,104)	0	0	1	03/15/2001	6.617
55262T-EU-3	MBNA MASTER CR CARD TR II 1999-J ASSET		7.000	MTLY	09/15/2009		0.000	2,079,843	2,000,000	0.000	2,079,843	2,096,096	6,222	140,000	(9,292)	0	0	1	03/15/2001	6.352
61910D-CM-2	MORTGAGE CAPITAL FUNDING INC SER 97-MC1		7.288	MTLY	03/20/2007	03/01/2007	100.000	2,030,474	2,000,000	0.000	2,030,474	2,075,000	12,147	145,760	(9,555)	0	0	1	08/19/1997	6.759
	Subtotal United States							5,144,392	5,000,000		5,144,392	5,217,583	22,530	360,660	(25,951)	0	0			
4499999	Industrial and Miscellaneous (Unaffiliated) - Other Multi-Class Commercial Mortgage-Backed/Asset-Backed Securities							5,144,392	5,000,000		5,144,392	5,217,583	22,530	360,660	(25,951)	0	0			
4599999	Subtotal - Industrial and Miscellaneous (Unaffiliated)							41,491,713	36,700,000		38,982,073	42,045,050	302,391	2,491,283	(550,569)	0	0			
Parent, Subsidiaries and Affiliates - Issuer Obligations																				
Parents, Subsidiaries & Affiliates Issuer Obligations (IO) United States																				

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E08.2

P/C

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE Ohio Farmers Insurance Company

**SCHEDULE D - PART 1**

Showing all Long-Term BONDS Owned December 31 of Current Year

1 CUSIP Identification	2 Description	3 *	Interest		6 Maturity Date	7 Option Date	8 Option Call Price	9 Book/ Adjusted Carrying Value	10 Par Value	11 Rate Used to Obtain Fair Value	12 Fair Value	13 Actual Cost	Interest		16 Increase (Decrease) by Adjustment	17 Increase (Decrease) by Foreign Exchange Adjustment	18 Amount of Interest Due and Accrued December 31 Current Year, on Bonds in Default as to Principal or Interest	19 NAIC Designation	20 Date Acquired	21 Effective Rate of Interest
			4 Rate of	5 How Paid									14 Amount Due and Accrued December 31 of Current Year on Bonds not in Default	15 Gross Amount Received During Year						
Parent, Subsidiaries and Affiliates - Issuer Obligations (continued)																				
96011@-AA-1	WESTFIELD CREDIT CORP REVOLVING LINE OF		5.199	MTLY	06/30/2006		0.000	1,500,000	1,500,000	0.000	1,500,000	1,500,000	5,907	4,309	0	0	0	1	12/05/2002	5.299
	Subtotal United States							1,500,000	1,500,000		1,500,000	1,500,000	5,907	4,309	0	0	0			
	Canada																			
C7277#-AA-2	PIREL, INC REVOLVING LINE OF CREDIT NT		5.500	MTLY	11/01/2003		0.000	350,000	350,000	0.000	350,000	350,000	1,658	19,994	0	0	0	1	03/07/2002	6.209
	Subtotal Canada							350,000	350,000		350,000	350,000	1,658	19,994	0	0	0			
4799999	Parent, Subsidiaries and Affiliates - Issuer Obligations							1,850,000	1,850,000		1,850,000	1,850,000	7,565	24,303	0	0	0			
5399999	Subtotal - Parent, Subsidiaries and Affiliates							1,850,000	1,850,000		1,850,000	1,850,000	7,565	24,303	0	0	0			
5499999	Total Bonds - Subtotal - Issuer Obligations							67,793,290	80,200,000		71,076,777	60,180,736	635,520	2,406,036	1,132,452	0	0			
5599999	Total Bonds - Subtotal - Single Class Mortgage-Backed/Asset-Backed Securities							7,741,343	7,796,936		7,741,343	7,741,519	44,105	463,019	(382)	0	0			
5699999	Total Bonds - Subtotal - Defined Multi-Class Residential Mortgage-Backed Securities							2,296,644	2,204,080		2,296,644	2,308,774	12,857	64,286	(12,130)	0	0			
5799999	Total Bonds - Subtotal - Other Multi-Class Residential Mortgage-Backed Securities							9,668,832	9,596,083		9,668,832	9,687,008	58,867	543,354	(18,176)	0	0			
5899999	Total Bonds - Subtotal - Defined Multi-Class Commercial Mortgage-Backed Securities							8,012,779	8,000,000		8,012,779	8,021,359	48,004	576,050	(2,690)	0	0			
5999999	Total Bonds - Subtotal - Other Multi-Class Commercial Mortgage-Backed/Asset-Backed Securities							5,144,392	5,000,000		5,144,392	5,217,583	22,530	360,660	(25,951)	0	0			
6099999	TOTALS							100,657,280	112,797,099		103,940,767	93,156,979	821,883	4,413,405	1,073,123	0	0			

E08.3

P/C

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE Ohio Farmers Insurance Company

**SCHEDULE D - PART 2 - SECTION 1**

Showing all PREFERRED STOCKS Owned December 31 of Current Year

1 CUSIP Identification	2 Description	3 Number of Shares	4 Par Value Per Share	5 Rate Per Share	6 Book/Adjusted Carrying Value	7 Rate Per Share Used to Obtain Fair Value	8 Fair Value	9 Actual Cost	Dividends		12 Increase (Decrease) by Adjustment	13 Increase (Decrease) by Foreign Exchange Adjustment	14 NAIC Designation	15 Date Acquired
									10 Declared but Unpaid	11 Amount Received During Year				
Preferred Stocks - Banks, Trust and Insurance Companies (Unaffiliated)														
Banks, Trust & Insurance Companies														
United States														
40428H-70-6	HSBC USA INC NEW DEPOSITARY SH 1/4 PFD S	70,000.000	25.00	24.000	1,680,000	24.000	1,680,000	1,712,200	19,688	78,750	105,000	0	P1L	01/06/2000
46625H-87-8	JP MORGAN CHASE & CO SER N ARP	10,000.000	25.00	23.000	230,000	23.000	230,000	198,500	0	11,738	(12,000)	0	P1L	03/15/2001
949746-20-0	WELLS FARGO & CO NEW PFD SER B CUM	35,000.000	50.00	51.350	1,797,250	51.350	1,797,250	1,658,708	0	96,250	91,000	0	P2L	11/12/1998
	Subtotal United States				3,707,250		3,707,250	3,569,408	19,688	186,738	184,000	0		
6299999	Subtotal - Preferred Stocks - Banks, Trust and Insurance Companies (Unaffiliated)				3,707,250		3,707,250	3,569,408	19,688	186,738	184,000	0		
Preferred Stocks - Industrial and Miscellaneous (Unaffiliated)														
Industrial & Miscellaneous														
United States														
00859@-10-0	AMS SERVICES INC SER A PFD	105.000	0.01	0.208	22	0.208	22	105,000	0	14,648	(104,978)	0	P1U	06/13/2002
345395-20-6	FORD CAP TRST II 6.5% 1/15/32 SERIES	10,000.000	50.00	40.850	408,500	40.850	408,500	535,600	8,125	23,021	(127,100)	0	RP3L	02/26/2002
	Subtotal United States				408,522		408,522	640,600	8,125	37,669	(232,078)	0		
6399999	Subtotal - Preferred Stocks - Industrial and Miscellaneous (Unaffiliated)				408,522		408,522	640,600	8,125	37,669	(232,078)	0		
6599999	TOTAL - Preferred Stocks				4,115,772		4,115,772	4,210,008	27,813	224,407	(48,078)	0		

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE Ohio Farmers Insurance Company

**SCHEDULE D - PART 2 - SECTION 2**

Showing all COMMON STOCKS Owned December 31 of Current Year

1 CUSIP Identification	2 Description	3 Number of Shares	4 Book/Adjusted Carrying Value	5 Rate Per Share Used to Obtain Fair Value	6 Fair Value	7 Actual Cost	Dividends		10 Increase (Decrease) by Adjustment	11 Increase (Decrease) by Foreign Exchange Adjustment	12 NAIC Designation (a)	13 Date Acquired
							8 Declared but Unpaid	9 Amount Received During Year				
Common Stocks - Public Utilities (Unaffiliated)												
Public Utilities (unaffiliated)												
United States												
748356-10-2	QUESTAR CORP	16,800,000	467,376	27.820	467,376	486,426	0	9,156	(19,050)	0	L	05/23/2002
78387G-10-3	SBC COMMUNICATIONS INC	44,400,000	1,203,684	27.110	1,203,684	1,729,380	0	47,342	(535,464)	0	L	12/14/2001
872375-10-0	TECO ENERGY INC	54,300,000	840,021	15.470	840,021	1,309,470	0	38,553	(469,449)	0	L	06/28/2002
92343V-10-4	VERIZON COMMUNICATIONS	49,000,000	1,898,750	38.750	1,898,750	1,612,742	0	18,865	286,008	0	L	07/19/2002
	Subtotal United States		4,409,831		4,409,831	5,138,018	0	113,916	(737,955)	0		
6699999	Subtotal - Common Stocks - Public Utilities (Unaffiliated)		4,409,831		4,409,831	5,138,018	0	113,916	(737,955)	0		
Common Stocks - Banks, Trust and Insurance Companies (Unaffiliated)												
Banks, Trust & Insurance Companies												
United States												
060505-10-4	BANK OF AMERICA CORP	18,000,000	1,252,260	69.570	1,252,260	940,500	0	43,920	119,160	0	L	03/15/2001
200340-10-7	COMERICA INC	0.000	0	0.000	0	0	14,760	0	0	0	L	03/13/2001
55262L-10-0	MBNA CORP	0.000	0	0.000	0	0	3,150	0	0	0	L	12/22/1999
	Subtotal United States		1,252,260		1,252,260	940,500	17,910	43,920	119,160	0		
6799999	Subtotal - Common Stocks - Banks, Trust and Insurance Companies (Unaffiliated)		1,252,260		1,252,260	940,500	17,910	43,920	119,160	0		
Common Stocks - Industrial and Miscellaneous (Unaffiliated)												
Industrial & Miscellaneous												
United States												
002824-10-0	ABBOTT LABS	43,000,000	1,720,000	40.000	1,720,000	1,407,764	0	10,105	312,236	0	L	07/19/2002
00859@-10-0	AMS SERVICES INC	11,000,000	2,288	0.208	2,288	238,818	0	0	(10,895)	0	A	07/15/2002
110122-10-8	BRISTOL-MYERS SQUIBB CO	66,000,000	1,527,900	23.150	1,527,900	1,508,998	18,480	18,480	18,902	0	L	07/15/2002
24522P-10-3	DEL MONTE FOODS CO	424,000	3,265	7.700	3,265	3,839	0	0	(575)	0	L	12/23/2002
264411-50-5	DUKE REALTY CORP COM	27,800,000	707,510	25.450	707,510	620,288	0	50,318	31,136	0	L	05/28/1998
294741-10-3	EQUITY OFFICE PROPERTIES TRUST COM	65,000,000	1,623,700	24.980	1,623,700	1,435,200	0	112,500	(331,500)	0	L	12/02/1999
29476L-10-7	EQUITY RESIDENTIAL SH BEN INT	107,260,000	2,636,451	24.580	2,636,451	2,846,680	46,390	185,560	(442,984)	0	L	03/15/2001
369604-10-3	GENERAL ELEC CO	53,000,000	1,290,550	24.350	1,290,550	1,431,191	10,070	9,540	(140,641)	0	L	07/19/2002
423074-10-3	HEINZ H J CO	950,000	31,227	32.870	31,227	35,441	385	1,539	(4,017)	0	L	03/15/2001
437076-10-2	HOME DEPOT INC	11,000,000	264,220	24.020	264,220	475,200	0	2,310	(296,890)	0	L	03/15/2001
452308-10-9	ILLINOIS TOOL WKS INC	26,101,000	1,692,911	64.860	1,692,911	1,620,872	6,003	23,230	(74,649)	0	L	03/15/2001
458140-10-0	INTEL CORP	30,000,000	467,100	15.570	467,100	855,000	0	2,400	(476,400)	0	L	03/15/2001
465993-31-9	INSWEB	18,806,000	30,654	1.630	30,654	68,188	0	0	14,105	0	L	12/20/1999
478160-10-4	JOHNSON & JOHNSON	80,000,000	4,296,800	53.710	4,296,800	878,900	0	63,600	(431,200)	0	L	06/03/1993
532457-10-8	LILLY ELI & CO	29,000,000	1,841,500	63.500	1,841,500	1,389,219	0	17,980	452,281	0	L	07/19/2002
535678-10-6	LINEAR TECHNOLOGY CORP	130,500,000	3,356,460	25.720	3,356,460	2,887,127	0	6,525	469,333	0	L	09/26/2002
595635-10-3	MIDCAP SPDR TR UNIT SER 1	40,000,000	3,146,000	78.650	3,146,000	3,309,000	7,656	0	(163,000)	0	L	11/29/2002
717081-10-3	PFIZER INC	47,500,000	1,452,075	30.570	1,452,075	1,401,691	0	12,350	50,384	0	L	07/15/2002
740706-10-6	PRENTISS PPTYS TR SH BEN INT	6,200,000	175,336	28.280	175,336	146,719	3,472	13,578	5,146	0	L	06/02/1999
74144T-10-8	PRICE T ROWE GROUP INC	56,000,000	1,527,680	27.280	1,527,680	1,918,252	9,520	35,840	(417,200)	0	L	12/28/2000
78462F-10-3	SPDR TR UNIT SER 1 STANDARD & POORS	30,000,000	2,646,900	88.230	2,646,900	2,622,933	13,075	11,343	23,967	0	L	08/06/2002
824348-10-6	SHERWIN WILLIAMS CO	63,500,000	1,793,875	28.250	1,793,875	1,456,080	0	38,100	47,625	0	L	06/19/2000
	Subtotal United States		32,234,402		32,234,401	28,557,400	115,051	615,298	(1,364,836)	0		
Other Country												
138006-30-9	CANON INC ADR REPSTG 5 SHS	60,500,000	2,229,425	36.850	2,229,425	1,924,224	8,820	6,356	305,201	0	L	02/05/2002
37733W-10-5	GLAXOSMITHKLINE PLC SPS ADR	0.000	0	0.000	0	0	13,430	0	0	0	L	07/19/2002
500467-30-3	KONINKLIJKE AHOLD NV SPS ADR	85,000,000	1,082,050	12.730	1,082,050	1,387,326	0	18,267	(305,276)	0	L	07/22/2002
654902-20-4	NOKIA CORP SPS ADR	104,000,000	1,612,000	15.500	1,612,000	1,324,045	0	0	287,955	0	L	07/19/2002
G80951-13-3	SHERWOOD INTERNATIONAL PLC	14,657,000	16,123	1.100	16,123	50,219	0	125	(9,784)	0	U	12/20/1999
(continues)												

(a) For all common stocks bearing the NAIC designation "U" provide: the number of such issues 1, the total \$ value (included in Column 6) of all such issues \$ 16,123.

E10

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ANNUAL STATEMENT FOR THE YEAR 2002 OF THE Ohio Farmers Insurance Company

**SCHEDULE D - PART 2 - SECTION 2**

Showing all COMMON STOCKS Owned December 31 of Current Year

1 CUSIP Identification	2 Description	3 Number of Shares	4 Book/Adjusted Carrying Value	5 Rate Per Share Used to Obtain Fair Value	6 Fair Value	7 Actual Cost	Dividends		10 Increase (Decrease) by Adjustment	11 Increase (Decrease) by Foreign Exchange Adjustment	12 NAIC Designation (a)	13 Date Acquired
							8 Declared but Unpaid	9 Amount Received During Year				
Common Stocks - Industrial and Miscellaneous (Unaffiliated) (continued)												
	Subtotal Other Country		4,939,598		4,939,598	4,685,814	22,250	24,748	278,096	0		
6899999	- Subtotal - Common Stocks - Industrial and Miscellaneous (Unaffiliated)		37,174,000		37,173,998	33,243,214	137,301	640,046	(1,086,740)	0		
Common Stocks - Parent, Subsidiaries, and Affiliates												
Parents, Subsidiaries & Affiliates												
United States												
02957#	-10-5 AMERICAN SELECT INSURANCE COMPANY	2,491,000	28,008,536	11,243.893	28,008,536	20,105,153	0	0	(4,613,755)	0	L	06/30/1995
073620-2*	-6 BEACON INSURANCE COMPANY OF AMERICA	3,191,000	30,363,633	9,515.397	30,363,633	89,700,000	0	0	(4,191,785)	0	L	02/12/1993
32013@	-10-6 FIRST DELAWARE INSURANCE CO	1,526,000	3,325,309	2,179.102	3,325,309	3,853,752	0	0	(220,103)	0	L	12/31/2000
33604@	-10-9 FIRST PATRIOT INSURANCE CO	100,000,000	2,438,227	24.382	2,438,227	4,567,678	0	0	(1,619,615)	0	L	12/31/2000
46179#	-10-4 INVESTORS SOUTHERN	499,000	6,173,164	12,371.070	6,173,164	5,541,064	0	0	260,987	0	L	03/28/2002
67978#	-10-3 OLD GUARD INSURANCE COMPANY	100,000,000	25,210,728	252.107	25,210,728	33,291,373	0	0	(4,865,174)	0	L	12/31/2000
67978*	-10-7 OLD GUARD FIRE INSURANCE CO	100,000,000	11,944,487	119.445	11,944,487	13,371,543	0	0	(1,136,931)	0	L	12/31/2000
679783	-10-0 OLD GUARD GROUP INC	3,711,089,000	5,000	0.001	5,000	10,901,945	0	0	0	0	L	09/29/2000
70018#	-10-9 PARK CIRCLE CORPORATION	491,000	257,787	525.024	257,787	400,000	0	0	(43,312)	0	L	10/23/1992
90215@	-10-0 2929 SERVICE CORP	10,000,000	460,863	46.086	460,863	199,077	0	0	225,619	0	L	12/31/2000
96009@	-10-7 WESTFIELD INSURANCE COMPANY	46,991,000	309,255,075	6,581.155	309,255,075	15,890,989	0	0	(3,797,878)	0	L	03/31/1981
96010#	-10-2 WESTFIELD SECURITIES COMPANY	250,000	0	0.000	0	115,063	0	0	0	0	L	12/30/1971
96010*	-10-6 WESTFIELD NATIONAL INSURANCE COMPANY	9,991,000	89,980,048	9,006.110	89,980,048	4,682,431	0	0	(1,231,798)	0	L	12/30/1971
96011#	-10-1 WESTFIELD MANAGEMENT COMPANY	130,000	(1,592,977)	(12,253.668)	(1,592,977)	15,295	0	0	(1,195,681)	0	L	12/31/1998
96011*	-10-5 WESTFIELD FINL CORP	68,000	26,086,351	383,622.806	26,086,351	53,009,470	0	0	19,844,758	0	L	07/29/2002
96011@	-10-3 WESTFIELD CREDIT CORP	100,000	239,445	2,394.450	239,445	250,000	0	0	4,811	0	L	09/21/2001
96106#	-11-5 OLD GUARD INSURANCE MGMT CO	42,446,000	5,000	0.118	5,000	82,264	0	0	0	0	L	12/31/2000
	Subtotal United States		532,160,676		532,160,676	255,977,097	0	0	(2,579,857)	0		
6999999	- Subtotal - Common Stocks - Parent, Subsidiaries, and Affiliates		532,160,676		532,160,676	255,977,097	0	0	(2,579,857)	0		
7099999	- TOTAL - Common Stocks		574,996,767		574,996,766	295,298,829	155,211	797,882	(4,285,392)	0		
7199999	- TOTAL - Preferred and Common Stocks		579,112,539		579,112,538	299,508,837	183,024	1,022,289	(4,333,470)	0		

E10.1

P/C

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE Ohio Farmers Insurance Company

**SCHEDULE D - PART 3**

Showing all Long-Term Bonds and Stocks ACQUIRED During Current Year

1 CUSIP Identification	2 Description	3 Date Acquired	4 Name of Vendor	5 Number of Shares of Stock	6 Actual Cost	7 Par Value	8 Paid for Accrued Interest and Dividends
Bonds - U. S. Governments							
BONDS							
US Governments							
United States							
3133M5-J9-2	FEDERAL HOME LN BKS . . . 5.630% 09/02/03	06/28/2002	Merrill Lynch		1,866,042	1,800,000.00	33,499
31359M-KT-9	FEDERAL NATL MTG ASSN . . 4.000% 08/15/03	06/27/2002	Constitution Capital		2,039,940	2,000,000.00	29,556
36202D-RW-3	GNMA GTD PASS THRU . . . 6.500% 02/20/32	03/08/2002	Bear Stearns & Co		4,084,701	4,075,785.00	14,718
912833-DC-1	U S TREAS STRIPS INT . . . 0.000% 08/15/12	05/15/2002	Deutsche Bk Securities Inc.		3,404,505	6,000,000.00	0
	Subtotal United States				11,395,188	13,875,785.00	77,772
0399999	- Subtotal - Bonds - U. S. Governments				11,395,188	13,875,785.00	77,772
Bonds - Special Revenue and Special Assessment and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions							
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.		2,308,774	2,204,080.00	4,714
31339D-SR-0	FHLMC REMIC SER . . . . . 6.500% 02/15/32	04/16/2002	Raymond James		5,112,008	5,096,083.00	16,562
645909-BS-0	NEW JERSEY ECONOMIC . . . 7.800% 03/15/07	03/26/2002	Neffsville Mutual Fire Ins. Co.		51,621	50,000.00	130
	Total New Jersey				7,472,403	7,350,163.00	21,407
	Subtotal United States				7,472,403	7,350,163.00	21,407
3199999	- Subtotal - Bonds - Special Revenue and Special Assessment and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions				7,472,403	7,350,163.00	21,407
Bonds - Public Utilities (Unaffiliated)							
Public Utilities (unaffiliated)							
United States							
209111-DJ-9	CONSOLIDATED EDISON CO . . 7.500% 09/01/10	03/28/2002	Deutsche Bk Securities Inc.		3,215,670	3,000,000.00	20,000
264399-DP-8	DUKE ENERGY CORP . . . . 7.375% 03/01/10	06/12/2002	Constitution Capital		3,253,080	3,000,000.00	65,146
	Subtotal United States				6,468,750	6,000,000.00	85,146
3899999	- Subtotal - Bonds - Public Utilities (Unaffiliated)				6,468,750	6,000,000.00	85,146
Bonds - Industrial and Miscellaneous (Unaffiliated)							
Industrial & Miscellaneous							
United States							
054303-AM-4	AVON PRODS INC NTS . . . . 7.150% 11/15/09	03/26/2002	Deutsche Bk Securities Inc.		2,638,050	2,500,000.00	66,038
05576H-AA-3	BT INSTL CAP TR CAP . . . . 7.750% 12/01/26	03/12/2002	Deutsche Bk Securities Inc.		5,982,540	6,000,000.00	134,333
173034-GV-5	CITICORP SUB NTS . . . . . 7.250% 10/15/11	03/26/2002	Deutsche Bk Securities Inc.		1,751,624	1,650,000.00	54,164
20846Q-ES-3	CONSECO FIN . . . . . 8.400% 02/01/32	05/10/2002	Deutsche Bk Securities Inc.		1,575,000	1,500,000.00	4,900
318522-AD-1	FIRST AMERN FINL CORP . . 4.500% 04/15/08	03/07/2002	Baird Patrick		502,500	500,000.00	9,188
50075N-AH-7	KRAFT FOODS INC NT . . . . 6.250% 06/01/12	08/13/2002	Constitution Capital		5,406,250	5,000,000.00	74,653
907770-BD-2	UNION OIL CO CALIF NT . . . 7.000% 05/01/28	03/26/2002	Neffsville Mutual Fire Ins. Co.		50,294	50,000.00	1,419
	Subtotal United States				17,906,258	17,200,000.00	344,695
4599999	- Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)				17,906,258	17,200,000.00	344,695
Bonds - Parent, Subsidiaries, and Affiliates							
Parents, Subsidiaries & Affiliates							
United States							
96011@-AA-1	WESTFIELD CREDIT CORP . . 5.199% 06/30/06	12/05/2002	Direct		1,450,000	1,450,000.00	0
	Subtotal United States				1,450,000	1,450,000.00	0
Canada							
C7277#-AA-2	PIREL, INC REVOLVING . . . . 5.500% 11/01/03	03/07/2002	Direct		58,000	58,000.00	0
	Subtotal Canada				58,000	58,000.00	0
5399999	- Subtotal - Bonds - Parent, Subsidiaries, and Affiliates				1,508,000	1,508,000.00	0
6099997	- Subtotal - Bonds - Part 3				44,750,599	45,933,948.00	529,020
6099998	- Summary Item from Part 5 for Bonds				2,581,818	2,559,886.00	11,143

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE Ohio Farmers Insurance Company

**SCHEDULE D - PART 3**

Showing all Long-Term Bonds and Stocks ACQUIRED During Current Year

1 CUSIP Identification	2 Description	3 Date Acquired	4 Name of Vendor	5 Number of Shares of Stock	6 Actual Cost	7 Par Value	8 Paid for Accrued Interest and Dividends
6099999	- Subtotal - Bonds				47,332,417	48,493,834.00	540,163
Preferred Stocks - Industrial and Miscellaneous (Unaffiliated)							
	PREFERRED STOCK Industrial & Miscellaneous United States						
000000-00-0	AMS SERVICES INC SER A PFD	06/13/2002	No Broker	105.000	105,000	0.00	0
345395-20-6	FORD CAP TRST II 6.5% 1/15/32 SERIES	02/26/2002	Morgan Stanley Dean Witter	10,000.000	535,600	0.00	0
	Subtotal United States			10,105.000	640,600		
6399999	- Subtotal - Preferred Stocks - Industrial and Miscellaneous (Unaffiliated)				640,600		0
6599997	- Subtotal - Preferred Stocks - Part 3				640,600		0
6599999	- Subtotal - Preferred Stocks				640,600		0
Common Stocks - Public Utilities (Unaffiliated)							
	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
872375-10-0	TECO ENERGY INC	06/28/2002	Various	54,300.000	1,309,470		0
92343V-10-4	VERIZON COMMUNICATIONS	07/19/2002	Deutsche Bk Securities Inc.	49,000.000	1,612,742		0
	Subtotal United States			120,100.000	3,408,638		
6699999	- Subtotal - Common Stocks - Public Utilities (Unaffiliated)				3,408,638		0
Common Stocks - Industrial and Miscellaneous (Unaffiliated)							
	Industrial & Miscellaneous United States						
002824-10-0	ABBOTT LABS	07/19/2002	Midwest Research	43,000.000	1,407,764		0
00859@-10-0	AMS SERVICES INC	07/15/2002	Stock Split	10,989.000	0		0
110122-10-8	BRISTOL-MYERS SQUIBB CO	07/15/2002	Salomon Smith Barney	66,000.000	1,508,998		0
24522P-10-3	DEL MONTE FOODS CO	12/23/2002	Spin Off	424.000	3,839		0
369604-10-3	GENERAL ELEC CO	07/19/2002	Deutsche Bk Securities Inc.	53,000.000	1,431,191		0
532457-10-8	LILLY ELI & CO	07/19/2002	Salomon Smith Barney	29,000.000	1,389,219		0
535678-10-6	LINEAR TECHNOLOGY CORP	09/26/2002	Various	130,500.000	2,887,127		0
595635-10-3	MIDCAP SPDR TR UNIT SER 1	11/29/2002	UBS PAINWEBBER INC	40,000.000	3,309,000		0
717081-10-3	PFIZER INC	07/15/2002	Various	47,500.000	1,401,691		0
78462F-10-3	SPDR TR UNIT SER 1 STANDARD & POORS	08/06/2002	Salomon Smith Barney	30,000.000	2,622,933		0
	Subtotal United States			450,413.000	15,961,762		
	Other Country						
138006-30-9	CANON INC ADR REPSTG 5 SHS	02/05/2002	Salomon Smith Barney	60,500.000	1,924,224		0
500467-30-3	KONINKLIJKE AHOLD NV SPS ADR	07/22/2002	Jeffries & Co Inc	85,000.000	1,387,326		0
654902-20-4	NOKIA CORP SPS ADR	07/19/2002	Jeffries & Co Inc	104,000.000	1,324,045		0
	Subtotal Other Country			249,500.000	4,635,595		
6899999	- Subtotal - Common Stocks - Industrial and Miscellaneous (Unaffiliated)				20,597,356		0
Common Stocks - Parent, Subsidiaries, and Affiliates							
	Parents, Subsidiaries & Affiliates United States						
46179#-10-4	INVESTORS SOUTHERN	03/28/2002	Capital Contribution	0.000	353,974		0
96011*-10-5	WESTFIELD FINL CORP	07/29/2002	Capital Contribution	0.000	4,653,102		0
	Subtotal United States				5,007,076		
6999999	- Subtotal - Common Stocks - Parent, Subsidiaries, and Affiliates				5,007,076		0
7099997	- Subtotal - Common Stocks - Part 3				29,013,070		0

**SCHEDULE D - PART 3**

Showing all Long-Term Bonds and Stocks ACQUIRED During Current Year

1 CUSIP Identification	2 Description	3 Date Acquired	4 Name of Vendor	5 Number of Shares of Stock	6 Actual Cost	7 Par Value	8 Paid for Accrued Interest and Dividends
7099998 - Summary Item from Part 5 for Common Stocks					13,161,747		0
7099999 - Subtotal - Common Stocks					42,174,817		0
7199999 - Subtotal - Preferred and Common Stocks					42,815,417		0
7299999 - TOTALS					90,147,834		540,163

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE Ohio Farmers Insurance Company

**SCHEDULE D - PART 4**

Showing all Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
CUSIP Identifi- cation	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
Bonds - U. S. Governments															
BONDS															
US Governments															
United States															
36204B-RB-1	GNMA GTD PASS THRU . . . 8.000% 07/15/24 . . . . .	12/01/2002	Paydown . . . . .		510,666	510,666.00	507,475	507,490	3,176	0	0	0	0	13,610	
36206F-MF-6	GNMA GTD PASS THRU . . . 7.000% 10/15/25 . . . . .	12/01/2002	Paydown . . . . .		761,867	761,867.00	737,583	737,695	24,172	0	0	0	0	35,101	
36218S-J3-5	GNMA GTD PASS THRU . . . 9.500% 08/15/17 . . . . .	12/01/2002	Paydown . . . . .		143,595	143,595.00	141,621	141,609	1,987	0	0	0	0	6,913	
912810-DA-3	UNITED STATES TREAS . . 11.625% 11/15/02 . . . . .	11/15/2002	Maturity . . . . .		6,200,000	6,200,000.00	6,759,938	6,256,045	(56,045)	0	0	0	0	720,750	
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	9,658,472	341,528	0	0	0	0	0	
	Subtotal United States . . . . .				17,616,128	17,616,128.00	16,731,154	17,301,311	314,818	0	0	0	0	776,374	
0399999	Subtotal - Bonds - U. S. Governments . . . . .				17,616,128	17,616,128.00	16,731,154	17,301,311	314,818	0	0	0	0	776,374	
Bonds - Special Revenue and Special Assessment 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 . . . . .	12/01/2002	Paydown . . . . .		1,474,438	1,474,438.00	1,462,227	1,462,235	12,202	0	0	0	0	52,174	
	Total . . . . .				1,474,438	1,474,438.00	1,462,227	1,462,235	12,202	0	0	0	0	52,174	
	Subtotal United States . . . . .				0	0.00	0	0	0	0	0	0	0	0	
3199999	Subtotal - Bonds - Special Revenue and Special Assessment and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions . . . . .				1,474,438	1,474,438.00	1,462,227	1,462,235	12,202	0	0	0	0	52,174	
Bonds - Industrial and Miscellaneous (Unaffiliated)															
Industrial & Miscellaneous															
United States															
013104-AC-8	ALBERTSONS INC DEB . . . 7.750% 06/15/26 . . . . .	03/12/2002	Lehman Brothers . . . . .		3,114,570	3,000,000.00	3,180,720	3,174,739	(899)	0	0	(59,270)	(59,270)	58,125	
590188-69-4	MERRILL LYNCH & CO IN 0.000% 08/30/02 . . . . .	08/30/2002	Redemption . . . . .	100.0000	200,000	20,000.00	240,625	205,854	(5,854)	0	0	0	0	0	
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	2,046,601	(252)	0	0	(809,599)	(809,599)	85,670	
	Subtotal United States . . . . .				4,551,320	4,970,000.00	5,469,225	5,427,194	(7,005)	0	0	(868,869)	(868,869)	143,795	
4599999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) . . . . .				4,551,320	4,970,000.00	5,469,225	5,427,194	(7,005)	0	0	(868,869)	(868,869)	143,795	
Bonds - Parent, Subsidiaries, and Affiliates															
Parents, Subsidiaries & Affiliates															
United States															
96011@-AA-1	WESTFIELD CREDIT CORP 5.199% 06/30/06 . . . . .	11/27/2002	Redeemed Shr . . . . .		550,000	550,000.00	550,000	550,000	0	0	0	0	0	30,831	
96011@-AA-1	WESTFIELD CREDIT CORP 5.199% 06/30/06 . . . . .	08/06/2002	Redemption . . . . .	100.0000	50,000	50,000.00	50,000	50,000	0	0	0	0	0	2,042	
	Subtotal United States . . . . .				600,000	600,000.00	600,000	600,000	0	0	0	0	0	32,873	
5399999	Subtotal - Bonds - Parent, Subsidiaries, and Affiliates . . . . .				600,000	600,000.00	600,000	600,000	0	0	0	0	0	32,873	
6099997	Subtotal - Bonds - Part 4 . . . . .				24,241,886	24,660,566.00	24,262,606	24,790,740	320,015	0	0	(868,869)	(868,869)	1,005,216	
6099998	Summary Item from Part 5 for Bonds . . . . .				2,547,386	2,559,886.00	2,581,818	2,559,886	(21,932)	0	0	(12,500)	(12,500)	63,253	
6099999	Subtotal - Bonds . . . . .				26,789,272	27,220,452.00	26,844,424	27,350,626	298,083	0	0	(881,369)	(881,369)	1,068,469	
Common Stocks - Public Utilities (Unaffiliated)															
COMMON STOCK															
Public Utilities (unaffiliated)															
United States															
025537-10-1	AMERICAN ELECTRIC PWR INC . . . . .	10/18/2002	Merrill Lynch . . . . .		17,000,000	302,717	399,675	740,010	(340,335)	0	0	(96,958)	(96,958)		30,600
	Subtotal United States . . . . .				17,000,000	302,717	399,675	740,010	(340,335)	0	0	(96,958)	(96,958)		30,600
6699999	Subtotal - Common Stocks - Public Utilities (Unaffiliated) . . . . .					302,717	399,675	740,010	(340,335)	0	0	(96,958)	(96,958)		30,600

E12

P/C

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE Ohio Farmers Insurance Company

**SCHEDULE D - PART 4**

Showing all Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
CUSIP Identifi- cation	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
Common Stocks - Banks, Trust and Insurance Companies (Unaffiliated)															
Banks, Trust & Insurance Companies															
United States															
200340-10-7	COMERICA INC	12/16/2002	Westfield Ins Co	30,750.000	1,339,470		1,708,147	1,761,975	(53,828)	0	0	(368,677)	(368,677)		65,290
46625H-10-0	JP MORGAN CHASE & CO	02/25/2002	Paine Webber	8,736.000	249,339		395,391	317,554	77,838	0	0	(146,052)	(146,052)		2,970
55262L-10-0	MBNA CORP	12/16/2002	American Select Ins Co	30,000.000	904,500		774,900	1,056,000	(281,100)	0	0	129,600	129,600		10,800
	Subtotal United States			69,486.000	2,493,309		2,878,438	3,135,529	(257,090)	0	0	(385,129)	(385,129)		79,060
6799999	Subtotal - Common Stocks - Banks, Trust and Insurance Companies (Unaffiliated)				2,493,309		2,878,438	3,135,529	(257,090)	0	0	(385,129)	(385,129)		79,060
Common Stocks - Industrial and Miscellaneous (Unaffiliated)															
Industrial & Miscellaneous															
United States															
03748R-10-1	APARTMENT INVT & MGMT CO CL A	03/21/2002	Deutsche Bk Securities Inc	40,000.000	1,923,571		1,297,500	1,829,200	(531,700)	0	0	626,071	626,071		32,800
03748R-10-1	APARTMENT INVT & MGMT CO CL A	12/16/2002	Westfield Ins Co	33,000.000	1,230,570		1,258,125	1,509,090	(250,965)	0	0	(27,555)	(27,555)		108,240
039583-10-9	ARCHSTONE-SMITH TRUST REIT COM	12/16/2002	Westfield National Ins Co	31,800.000	753,660		638,862	836,340	(197,478)	0	0	114,798	114,798		54,060
053015-10-3	AUTOMATIC DATA PROC	01/01/2002	Westfield National Ins Co	0.000	0		0	0	0	0	0	0	0		4,255
205887-10-2	CONAGRA FOODS INC	12/16/2002	Westfield Ins Co	77,100.000	1,917,477		1,440,724	1,832,667	(391,943)	0	0	476,753	476,753		73,438
264411-50-5	DUKE REALTY CORP COM	03/21/2002	Deutsche Bk Securities Inc	2,200.000	57,349		49,088	53,526	(4,439)	0	0	8,261	8,261		990
294741-10-3	EQUITY OFFICE PROPERTIES TRUST COM	03/21/2002	Green Street Broker	35,000.000	1,044,804		772,800	1,052,800	(280,000)	0	0	272,004	272,004		17,500
29476L-10-7	EQUITY RESIDENTIAL SH BEN INT	03/21/2002	Deutsche Bk Securities Inc	45,000.000	1,297,780		1,132,031	1,291,950	(159,919)	0	0	165,749	165,749		38,925
32054K-10-3	FIRST INDUSTRIAL REALTY TR INC COM	03/27/2002	Green Street Broker	20,000.000	678,390		610,000	622,000	(12,000)	0	0	68,390	68,390		27,200
32054K-10-3	FIRST INDUSTRIAL REALTY TR INC COM	12/16/2002	Westfield Ins Co	18,000.000	522,000		549,000	559,800	(10,800)	0	0	(27,000)	(27,000)		48,960
390752-10-3	GREAT LAKES REIT INC COM	04/10/2002	Green Street Broker	38,400.000	649,741		679,200	614,400	64,800	0	0	(29,459)	(29,459)		15,360
423074-10-3	HEINZ H J CO	12/23/2002	Spin Off	0.000	3,842		3,842	3,820	21	0	0	0	0		0
452308-10-9	ILLINOIS TOOL WKS INC	12/16/2002	Westfield National Ins Co	26,263.000	1,739,136		1,061,060	1,778,530	(717,471)	0	0	678,076	678,076		23,374
574599-10-6	MASCO CORP	12/16/2002	Westfield Ins Co	42,572.000	892,309		814,068	1,043,014	(228,946)	0	0	78,241	78,241		23,202
740706-10-6	PRENTISS PPTYS TR SH BEN INT	03/27/2002	Green Street Broker	15,300.000	448,069		362,064	419,985	(57,921)	0	0	86,006	86,006		16,371
803111-10-3	SARA LEE CORP	01/02/2002	American Select Ins Co	0.000	0		0	0	0	0	0	0	0		7,500
82567D-10-4	SHURGARD STORAGE CTRS INC CL A	03/21/2002	Green Street Broker	21,000.000	723,752		605,063	672,000	(66,938)	0	0	118,690	118,690		10,920
	Subtotal United States			445,635.000	13,882,450		11,273,427	14,119,122	(2,845,699)	0	0	2,609,025	2,609,025		503,095
6899999	Subtotal - Common Stocks - Industrial and Miscellaneous (Unaffiliated)				13,882,450		11,273,427	14,119,122	(2,845,699)	0	0	2,609,025	2,609,025		503,095
Common Stocks - Parent, Subsidiaries, and Affiliates															
96011*-10-5	WESTFIELD FINL CORP	10/01/2002	Return of Capital	0.000	18,298,632		18,298,632	18,298,632	0	0	0	0	0		0
6999999	Subtotal - Common Stocks - Parent, Subsidiaries, and Affiliates				18,298,632		18,298,632	18,298,632	0	0	0	0	0		0
7099997	Subtotal - Common Stocks - Part 4				34,977,108		32,850,172	36,293,293	(3,443,124)	0	0	2,126,938	2,126,938		612,755
7099998	Summary Item from Part 5 for Common Stocks				13,117,309		13,161,747	13,161,747	0	0	0	(44,439)	(44,439)		121,851
7099999	Subtotal - Common Stocks				48,094,417		46,011,919	49,455,040	(3,443,124)	0	0	2,082,499	2,082,499		734,606
7199999	Subtotal - Preferred and Common Stocks				48,094,417		46,011,919	49,455,040	(3,443,124)	0	0	2,082,499	2,082,499		734,606
7299999	TOTALS				74,883,689		72,856,343	76,805,666	(3,145,041)	0	0	1,201,130	1,201,130	1,068,469	734,606

E12.1

P/C

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE Ohio Farmers Insurance Company

**SCHEDULE D - PART 5**

Showing all Long-Term Bonds and Stocks ACQUIRED During Year and Fully DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
CUSIP Identifi- cation	Description	Date Acquired	Name of Vendor	Disposal Date	Name of Purchaser	Par Value (Bonds) or Number of Shares (Stocks)	Actual Cost	Consideration	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 and Dividends Received During Year	Paid for Accrued Interest and Dividends
Bonds - U. S. Governments																
BONDS																
US Governments																
United States																
36202D-RW-3	GNMA GTD PASS . . . . . 6.500% 02/20/32	03/08/2002	Bear Stearns & Co	12/01/2002	Paydown	911,997.000	913,992	911,997	911,997	(1,995)	0	0	0	0	33,268	3,293
	Subtotal United States					911,997.000	913,992	911,997	911,997	(1,995)	0	0	0	0	33,268	3,293
0399999	Subtotal - Bonds - U. S. Governments					911,997.000	913,992	911,997	911,997	(1,995)	0	0	0	0	33,268	3,293
Bonds - Special Revenue and Special Assessment and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions																
Special Revenue & Assessment																
United States																
312905-DQ-2	FHLMC CMO SER . . . . . 7.000% 03/15/21	07/09/2002	Deutsche Bk Securities Inc.	12/01/2002	Paydown	401,904.000	420,995	401,904	401,904	(19,090)	0	0	0	0	7,191	860
31339D-SR-0	FHLMC REMIC SER . . . . . 6.500% 02/15/32	04/16/2002	Raymond James	12/01/2002	Paydown	270,984.000	271,831	270,984	270,984	(847)	0	0	0	0	7,384	881
	Subtotal United States					672,889.000	692,826	672,889	672,889	(19,937)	0	0	0	0	14,576	1,740
3199999	Subtotal - Bonds - Special Revenue and Special Assessment and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions					672,889.000	692,826	672,889	672,889	(19,937)	0	0	0	0	14,576	1,740
Bonds - Industrial and Miscellaneous (Unaffiliated)																
Industrial & Miscellaneous																
United States																
256669-AC-6	DOLLAR GEN CORP . . . . . 8.625% 06/15/10	03/26/2002	First Delaware Ins. Co.	03/28/2002	Deutsche Bk Securities Inc.	250,000.000	250,000	237,500	250,000	0	0	0	(12,500)	(12,500)	6,469	6,109
	Subtotal United States					250,000.000	250,000	237,500	250,000	0	0	0	(12,500)	(12,500)	6,469	6,109
4599999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)					250,000.000	250,000	237,500	250,000	0	0	0	(12,500)	(12,500)	6,469	6,109
Bonds - Parent, Subsidiaries, and Affiliates																
Parents, Subsidiaries & Affiliates																
United States																
96011@-AA-1	WESTFIELD CREDIT . . . . . 5.199% 06/30/06	09/04/2002	Direct	11/27/2002	Redeemed Shr	725,000.000	725,000	725,000	725,000	0	0	0	0	0	8,940	0
	Subtotal United States					725,000.000	725,000	725,000	725,000	0	0	0	0	0	8,940	0
5399999	Subtotal - Bonds - Parent, Subsidiaries, and Affiliates					725,000.000	725,000	725,000	725,000	0	0	0	0	0	8,940	0
6099998	Subtotal - Bonds					2,559,886.000	2,581,818	2,547,386	2,559,886	(21,932)	0	0	(12,500)	(12,500)	63,253	11,143
Common Stocks - Banks, Trust and Insurance Companies (Unaffiliated)																
COMMON STOCK																
Banks, Trust & Insurance Companies																
United States																
55262L-10-0	MBNA CORP . . . . .	07/16/2002	Stock Split	12/16/2002	American Select Ins Co	15,000.000	0	0	0	0	0	0	0	0	1,050	0
	Subtotal United States					15,000.000	0	0	0	0	0	0	0	0	1,050	0
6799999	Subtotal - Common Stocks - Banks, Trust and Insurance Companies (Unaffiliated)					15,000.000	0	0	0	0	0	0	0	0	1,050	0
Common Stocks - Industrial and Miscellaneous (Unaffiliated)																
Industrial & Miscellaneous																
United States																
002824-10-0	ABBOTT LABS . . . . .	06/28/2002	Various	12/16/2002	Westfield Ins Co	34,000.000	1,338,866	1,392,640	1,338,866	0	0	0	53,774	53,774	15,980	0
110122-10-8	BRISTOL-MYERS SQUIBB CO . . . . .	06/28/2002	Various	12/16/2002	Westfield Ins Co	50,000.000	1,329,000	1,245,000	1,329,000	0	0	0	(84,000)	(84,000)	28,000	0
24522P-10-3	DEL MONTE FOODS CO . . . . .	12/23/2002	Spin Off	12/23/2002	Cash Adjustment	0.270	2	2	2	0	0	0	0	0	0	0
437076-10-2	HOME DEPOT INC . . . . .	07/19/2002	Midwest Research	12/16/2002	Westfield Ins Co	50,000.000	1,465,440	1,335,500	1,465,440	0	0	0	(129,940)	(129,940)	5,500	0
441815-10-7	HOUSEHOLD INTL INC . . . . .	09/27/2002	Salomon Smith Barney	12/16/2002	Westfield Ins Co	75,000.000	2,079,060	2,141,250	2,079,060	0	0	0	62,190	62,190	0	0
532457-10-8	LILLY ELI & CO . . . . .	07/15/2002	First Tennessee Securities	12/16/2002	Westfield Ins Co	24,500.000	1,254,488	1,588,825	1,254,488	0	0	0	334,337	334,337	15,190	0
717081-10-3	PFIZER INC . . . . .	07/19/2002	Salomon Smith Barney	12/16/2002	Westfield Ins Co	55,000.000	1,505,900	1,707,750	1,505,900	0	0	0	201,850	201,850	14,300	0
	Subtotal United States					288,500.270	8,972,756	9,410,967	8,972,756	0	0	0	438,211	438,211	78,970	0
	Canada															

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E13

P/C

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE Ohio Farmers Insurance Company

**SCHEDULE D - PART 5**

Showing all Long-Term Bonds and Stocks ACQUIRED During Year and Fully DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
CUSIP Identification	Description	Date Acquired	Name of Vendor	Disposal Date	Name of Purchaser	Par Value (Bonds) or Number of Shares (Stocks)	Actual Cost	Consideration	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 and Dividends Received During Year	Paid for Accrued Interest and Dividends
Common Stocks - Industrial and Miscellaneous (Unaffiliated) (continued)																
559222-40-1	MAGNA INTL INC CL A	07/19/2002	Jeffries & Co Inc	12/16/2002	Westfield Ins Co	24,000.000	1,423,435	1,334,400	1,423,435	0	0	0	(89,035)	(89,035)	16,320	0
559222-40-1	MAGNA INTL INC CL A	07/30/2002	Westfield Ins Co	12/16/2002	Westfield Ins Co	136.000	8,193	7,562	8,193	0	0	0	(631)	(631)	92	0
	Subtotal Canada					24,136.000	1,431,628	1,341,962	1,431,628				(89,666)	(89,666)	16,412	
	Other Country															
37733W-10-5	GLAXOSMITHKLINE PLC SPS ADR	07/19/2002	Various	12/16/2002	Westfield Ins Co	43,600.000	1,592,147	1,648,080	1,592,147	0	0	0	55,933	55,933	13,578	0
500467-30-3	KONINKLIJKE AHOLD NV SPS ADR	06/28/2002	Various	12/16/2002	Westfield Ins Co	55,100.000	1,165,216	716,300	1,165,216	0	0	0	(448,916)	(448,916)	11,841	0
	Subtotal Other Country					98,700.000	2,757,363	2,364,380	2,757,363				(392,983)	(392,983)	25,419	
6899999	Subtotal - Common Stocks - Industrial and Miscellaneous (Unaffiliated)						13,161,747	13,117,309	13,161,747	0	0	0	(44,439)	(44,439)	120,801	0
7099998	Subtotal - Common Stocks						13,161,747	13,117,309	13,161,747	0	0	0	(44,439)	(44,439)	121,851	0
7199999	Subtotal - Preferred and Common Stocks						13,161,747	13,117,309	13,161,747	0	0	0	(44,439)	(44,439)	121,851	0
7299999	TOTALS						15,743,566	15,664,695	15,721,634	(21,932)	0	0	(56,939)	(56,939)	185,104	11,143

**SCHEDULE D - PART 6 - SECTION 1**

Valuation of Shares of Subsidiary, Controlled or Affiliated Companies

1 CUSIP Identification	2 Description Name of Subsidiary, Controlled or Affiliated Company	3 NAIC Company Code or Alien Insurer Identification Number	4 NAIC Valuation Method (See SVO Purposes and Procedures manual)	5 Do Insurer's Assets Include Intangible Assets Connected with Holding of Such Company's Stock?	6 Total Amount of Such Intangible Assets	7 Book/Adjusted Carrying Value	Stock of Such Company Owned by Insurer on Statement Date	
							8 Number of Shares	9 % of Outstanding
Common Stocks - U. S. Property and Casualty Insurer								
02957#-10-5	American Select Insurance Company	19992	3biiA	Yes	297,110	28,008,536	2,491,000	99.640
073620-2*-6	Beacon Insurance Company	20001	3biiA	Yes	329,704	30,363,633	3,191,000	99.719
32013@-10-6	First Delaware Insurance Company	32735	3biiA	Yes	94,729	3,325,309	1,526,000	100.000
33604@-10-9	First Patriot Insurance Company	14052	3biiA	Yes	112,278	2,438,227	100,000,000	100.000
67978#-10-3	Old Guard Insurance Company	17558	3biiA	Yes	818,335	25,210,728	100,000,000	100.000
67978*-10-7	Old Guard Fire Insurance Company	16853	3biiA	Yes	328,686	11,944,487	100,000,000	100.000
96009@-10-7	Westfield Insurance Company	24112	3biiA	No	0	309,255,075	46,991,000	99.981
96010*-10-6	Westfield National Insurance Company	24120	3biiA	No	0	89,980,048	9,991,000	99.910
1099999	Subtotal - Common Stocks - U. S. Property and Casualty Insurer				1,980,842	500,526,043		
Common Stocks - Other Affiliates								
46179#-10-4	Investors Southern Corporation		3biiB	No	0	6,173,164	499,000	100.000
679783-10-0	Old Guard Group Inc		3biiB	No	0	5,000	3,711,089,000	100.000
70018#-10-9	Park Circle Corporation		3biiB	Yes	0	257,787	491,000	98.200
90215@-10-0	2929 Service Corporation		3biiB	No	0	460,863	10,000,000	100.000
96011@-10-3	Westfield Credit Corporation		3biiB	No	0	239,445	100,000	100.000
96010#-10-2	Westfield Securities Company		3biiB	No	0	0	250,000	100.000
96011#-10-1	Westfield Management Company		3biiB	No	0	(1,592,977)	130,000	85.000
96011*-10-5	Westfield Financial Corporation		3biiB	Yes	12,319,290	26,086,351	68,000	100.000
96106#-11-5	Old Guard Insurance Management Company		3biiB	No	0	5,000	42,446,000	100.000
1599999	Subtotal - Common Stocks - Other Affiliates				12,319,290	31,634,633		
1699999	Subtotal - Common Stocks				14,300,132	532,160,676		
1799999	TOTALS				14,300,132	532,160,676		

- 1. Amount of insurer's capital and surplus from the prior period's statutory statement reduced by any admitted EDP, goodwill and net deferred tax assets included therein: \$ 589,859,246
- 2. Total amount of intangible assets nonadmitted \$ 0

**SCHEDULE D - PART 6 - SECTION 2**

1 CUSIP Identification	2 Name of Lower-tier Company	3 Name of Company Listed in Section 1 Which Controls Lower-tier Company	4 Total Amount of Intangible Assets Included in Amount Shown in Column 6, Section 1	Stock in Lower-Tier Company Owned Indirectly by Insurer on Statement Date	
				5 Number of Shares	6 % of Outstanding
Common Stocks					
000000-00-0	Pirel	Westfield Financial Corporation	0	0.000	0.000
000000-00-0	Southern Title Insurance Corporation	Investors Southern Corporation	0	210,320,000	100.000
000000-00-0	Ward Financial Group	Westfield Financial Corporation	12,319,290	100,000	100.000
000000-00-0	Westfield Bank	Westfield Financial Corporation	0	10,000,000	100.000
000000-00-0	Westfield Services Corporation	Westfield Financial Corporation	0	107,000	100.000
0299999	Subtotal - Common Stocks		12,319,290		
0399999	TOTALS		12,319,290		

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE Ohio Farmers Insurance Company

**SCHEDULE DA - PART 1**

Showing all SHORT-TERM INVESTMENTS Owned December 31 of Current Year

1 CUSIP Identifi- cation	2 Description	3 Date Acquired	4 Name of Vendor	Interest		7 Maturity Date	8 Book/Adjusted Carrying Value	9 Increase (Decrease) by Adjustment (a)	10 Increase (Decrease) by Foreign Exchange Adjustment	11 Par Value	12 Actual Cost	Interest		15 Paid for Accrued Interest	16 NAIC Desig- nation	17 Effective Rate of Interest
				5 Rate of	6 How Paid							13 Amount Due and Accrued Dec. 31 of Current Year on Bonds Not in Default	14 Gross Amount Received			
U.S. Governments - Issuer Obligations																
BONDS																
US Governments																
Issuer Obligations (IO)																
United States																
313384-CP-2	FEDERAL HOME LN BK CORP DISC NT	12/03/2002	Bear Stearns & Co	1.230	MATR	03/03/2003	4,984,796	0	0	5,000,000	4,984,796	4,773	0	0	1	1.251
313588-CJ-2	FEDERAL NATL MTG ASSN DISC NT	12/03/2002	Merrill Lynch	1.270	MATR	02/26/2003	3,517,421	0	0	3,528,000	3,517,421	3,602	0	0	1	1.292
313588-CP-8	FEDERAL NATL MTG ASSN DISC NT	11/04/2002	Merrill Lynch	1.460	MATR	03/03/2003	4,975,869	0	0	5,000,000	4,975,869	11,732	0	0	1	1.487
	Subtotal United States						13,478,086	0	0	13,528,000	13,478,086	20,107	0	0		
0199999	U. S. Governments - Issuer Obligations						13,478,086	0	0	13,528,000	13,478,086	20,107	0	0		
0399999	Subtotal - U. S. Government Bonds						13,478,086	0	0	13,528,000	13,478,086	20,107	0	0		
5499999	Total Bonds - Subtotal - Issuer Obligations						13,478,086	0	0	13,528,000	13,478,086	20,107	0	0		
6099999	TOTAL - Bonds						13,478,086	0	0	13,528,000	13,478,086	20,107	0	0		
Parent, Subsidiaries and Affiliates - Other Short-Term Invested Assets																
Industrial & Miscellaneous																
Issuer Obligations (IO)																
United States																
96011@-10-3	WESTFIELD BANK FSB CERTIFICATE OF	12/31/2002	Various	3.500	MTLY	04/25/2003	538,220	0	0	538,220	538,220	52	12,781	0	1	3.526
96011@-10-3	WESTFIELD BANK FSB CERTIFICATE OF	12/31/2002	Various	3.000	MTLY	07/27/2003	263,390	0	0	263,390	263,390	22	3,394	0	1	3.019
7499999	Parent, Subsidiaries and Affiliates - Other Short-Term Invested Assets						801,610	0	0	801,610	801,610	74	16,175	0		
7599999	Subtotal - Parent, Subsidiaries and Affiliates						801,610	0	0	801,610	801,610	74	16,175	0		
Exempt Money Market Mutual Funds																
Exempt Money Market Mutual Funds																
299920-43-9	EVERGREEN SELECT MONEY MKT TR TREAS MNY	12/31/2002	Various	1.200		12/31/2003	13,877	0	0	13,877	13,877	0	37	0	1	1.200
7799999	Subtotal - Exempt Money Market Mutual Funds						13,877	0	0	13,877	13,877	0	37	0		
Class One Money Market Mutual Funds																
Class One Money Market Mutual Funds																
928989-46-6	JP MORGAN PRIME MMF AGENCY SHARES	09/30/2002	Direct	1.270		12/31/2003	42,168	0	0	42,168	42,168	0	126	0	1	1.270
68231N-22-2	ONE GROUP INSTITUTIONAL PRIME MONEY MKT	12/31/2002	Various	1.130		12/31/2003	7,160,808	0	0	7,160,808	7,160,808	0	88,153	0	1	1.130
7899999	Subtotal - Class One Money Market Mutual Funds						7,202,976	0	0	7,202,976	7,202,976	0	88,279	0		
8099999	TOTALS						21,496,549	0	0	21,496,549	21,496,549	20,181	104,491	0		

(a) Includes \$ ..... 0 other than accrual of discount and amortization of premium.

**Page E16**

Sch. DB, Pt. A, Sn. 1, Financial Options Owned  
**NONE**

Sch. DB, Pt. A, Sn. 2, Financial Options Acquired  
**NONE**

**Page E17**

Sch. DB, Pt. A, Sn. 3, Financial Options Terminated  
**NONE**

Sch. DB, Pt. B, Sn. 1, Written and In-Force  
**NONE**

**Page E18**

Sch. DB, Pt. B, Sn. 2, Financial Options Written  
**NONE**

Sch. DB, Pt. B, Sn. 3, Financial Options Terminated  
**NONE**

**Page E19**

Sch. DB, Pt. C, Sn. 1, Collar, Swap and Forwards Open  
**NONE**

Sch. DB, Pt. C, Sn. 2, Collar, Swap and Forwards Opened  
**NONE**

**Page E20**

Sch. DB, Pt. C, Sn. 3, Collar, Swap and Forwards Terminated  
**NONE**

Sch. DB, Pt. D, Sn. 1, Futures and Ins Futures Contracts Open  
**NONE**

**Page E21**

Sch. DB, Pt. D, Sn. 2, Futures Contracts Opened Current Year  
**NONE**

Sch. DB, Pt. D, Sn. 3, Futures Contracts Terminated Current Year  
**NONE**

**Page E22**

Sch. DB, Pt. E, Sn. 1, Counterparty Exposure Derivative Instr.  
**NONE**

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE Ohio Farmers Insurance Company

**SCHEDULE DM**

For bonds and preferred stocks owned as of December 31, state the aggregate statement (admitted) value, the aggregate fair value, and the aggregate difference, if any, between them.

	1 Statement (Admitted) Value	2 Fair Value (a)	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
1. Bonds .....	122,153,827	132,532,431	10,378,604
2. Preferred Stocks .....	4,115,772	4,115,772	0
3. Totals .....	126,269,599	136,648,203	10,378,604

(a) Amortized or book values shall not be substituted for fair values. Describe the sources or methods utilized in determining the fair values.

Amherst Securities Group, Asset Allocation & Management Company,

Bear Stearns, Bloomberg Financial Services, Constitution Capital,

Deutsche Bank Securities, Fidelity,

FTN Financial Group, Hub Data, Lehman Brothers

**SCHEDULE E - PART 1 - CASH**

1		2	3	4	5	6
Depository		Rate of Interest	Amount of Interest Received During Year	Amount of Interest Accrued December 31 of Current Year	Balance	*
Name	Location and Supplemental Information					
<b>Open Depositories</b>						
Allfirst Bank	Lancaster, PA	0.000	0	0	394,237	
American Stock Transfer & Trust	New York, NY	0.000	1,563	0	114,863	
Bank One, N.A.	Akron, OH	0.000	0	0	1,177,319	
FirstMerit Bank N.A.	Medina, OH	0.000	0	0	193,240	
KeyBank	Cleveland, OH	0.000	0	0	155,746	
Westfield Bank FSB	Westfield Center, OH	0.000	0	0	35,189	
Wilmington Trust Company	Wilmington, DE	0.000	0	0	33,135	
0199999 - TOTAL - Open Depositories			1,563	0	2,103,729	
0399999 - TOTAL Cash on Deposit			1,563	0	2,103,729	
0499999 - Cash in Company's Office					20,177	
0599999 - TOTAL Cash			1,563	0	2,123,906	

TOTALS OF DEPOSITORY BALANCES ON THE LAST DAY OF EACH MONTH DURING THE CURRENT YEAR

1. January	9,514,997	4. April	24,952,679	7. July	7,613,467	10. October	26,123,740
2. February	5,007,720	5. May	11,920,008	8. August	27,048,824	11. November	29,232,857
3. March	8,872,340	6. June	16,419,175	9. September	36,340,565	12. December	2,103,729

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE Ohio Farmers Insurance Company

**SCHEDULE E - PART 2 - SPECIAL DEPOSITS**

1 Line Number	2 Type	3 Description of Deposit	4 Where Deposited and Purpose of Deposit	5 Par or Book Value	6 Statement Value (a)	7 Fair Value
Arizona						
AZ00001	B	UNITED STATES TREAS BD 9.375% 02/15/06	BNy Western Trust, New York, NY RSD for WC by Rev	125,000	127,332	152,500
AZ00002			STATS Title 23 Chapter 6, Article 4, Sec 23-961C	0	0	0
AZ99999		Arizona		125,000	127,332	152,500
Arkansas						
AR00001	B	UNITED STATES TREAS BD 11.875% 11/15/03	Regions Bank, Little Rock, AR RSD for Surety by Code of 1987	100,000	102,842	109,125
AR00002			Section 23-63-206(c) & RSD for F&C by CODE of 1987, Section 23-63-206(b)	0	0	0
AR99999		Arkansas		100,000	102,842	109,125
California						
CA00001	B	CERT ACCR TREAS SEC SER K PS	State Treasury, Sacramento, CA RSD for WC by INS	1,000,000	897,177	988,500
CA00002		0.000% 11/15/03	CODE, Section 11 715	0	0	0
CA99999		California		1,000,000	897,177	988,500
Delaware						
DE00001	B	UNITED STATES TREAS BD 11.875% 11/15/03	Wachovia Bank, NA, Delaware Trust Capital Management, Wilmington, DE RSD for WC by	100,000	102,842	109,125
DE00002			CODE of 1974, Title 18, Chapter 5, Sec 513(c)	0	0	0
DE99999		Delaware		100,000	102,842	109,125
Georgia						
GA00001	B	UNITED STATES TREAS BD 12.375% 05/15/04	Wachovia Bank, NA, Winston-Salem, NC RSD for WC by CODE of	150,000	149,753	172,359
GA00002			1981, Sec 34-9-129 & by CODE of 1981 SEC 33-3-9	0	0	0
GA99999		Georgia		150,000	149,753	172,359
Louisiana						
LA00001	B	CERT ACCR TREAS SEC SER N PS	Bank One National Safekeeping, Oklahoma City, OK RSD by REV STATS,	1,200,000	1,012,932	1,173,564
LA00002		0.000% 05/15/04	Section 22:1021-1025	0	0	0
LA99999		Louisiana		1,200,000	1,012,932	1,173,564
New Mexico						
NM00001	B	UNITED STATES TREAS BD 9.375% 02/15/06	Wells Fargo, Santa Fe, NM RSD by LAWS 1984, Chapter 127, Section 83	325,000	331,064	396,500
NM99999		New Mexico		325,000	331,064	396,500
North Carolina						
NC00001	B	UNITED STATES TREAS BD 11.875% 11/15/03	Wachovia Bank, NA, Winston-Salem, NC RSD by GEN STATS,	50,000	51,421	54,563
NC00002			Sec 58-5-10	0	0	0
NC00003	B	UNITED STATES TREAS BD 7.250% 05/15/16	Wachovia Bank, NA, Winston Salem, NC RSD by GEN STATS,	50,000	49,753	64,032
NC00004			Sec 58-5-10	0	0	0
NC99999		North Carolina		100,000	101,174	118,595
XX99999		Subtotal - Special Deposits NOT held for the benefit of all Policyholders, Claimants, and Creditors of the Company		3,100,000	2,825,116	3,220,268
Special Deposits held for the benefit of all Policyholders, Claimants, and Creditors of the Company						
ZZ00001	B		Ohio	4,000,000	3,999,577	4,611,415
ZZ99999		Subtotal - Special Deposits held for the benefit of all Policyholders, Claimants, and Creditors of the Company		4,000,000	3,999,577	4,611,415
9999999		TOTALS		7,100,000	6,824,693	7,831,683

(a) Including \$ 0 cash and short-term investments as defined in SSAP No. 2 of the NAIC Accounting Practices and Procedures Manual.