



ANNUAL STATEMENT

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

Westfield Insurance Company

NAIC Group Code 0228 0228 NAIC Company Code 24112 Employer's ID Number 34-6516838
(Current Period) (Prior Period)

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

Country of Domicile US

Incorporated July 12, 1929 Commenced Business July 19, 1929

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 Agncy 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 () No (X)
b. If no:		
1. State the amendment number		1
2. Date filed		March 25, 2003
3. Number of pages attached		1

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

SCHEDULE F - PART 8

Restatement of Balance Sheet to Identify Net Credit for Reinsurance

	1	2	3
	As Reported (Net of Ceded)	Restatement Adjustments	Restated (Gross of Ceded)
ASSETS (Page 2, Column 3)			
1. Cash and invested assets (Line 9)	1,112,782,177	0	1,112,782,177
2. Agents' balances or uncollected premiums (Line 10)	250,973,510	1,912,029	252,885,539
3. Funds held by or deposited with reinsured companies (Line 11)	0	0	0
4. Reinsurance recoverable on loss and loss adjustment expense payments (Line 14)	0	0	0
5. Other assets (Lines 12 and 13 and 15 through 25)	41,946,156	0	41,946,156
6. Net amount recoverable from reinsurers	0	924,014,248	924,014,248
7. Totals (Line 28)	1,405,701,843	925,926,277	2,331,628,120
LIABILITIES (Page 3)			
8. Losses and loss adjustment expenses (Lines 1 through 3)	560,318,487	555,876,341	1,116,194,828
9. Taxes, expenses, and other obligations (Lines 4 through 8)	142,715,962	603,272	143,319,234
10. Unearned premiums (Line 9)	374,637,800	369,446,664	744,084,464
11. Advance premiums (Line 10)	0	0	0
12. Dividends declared and unpaid (Line 11.1 and Line 11.2)	0	0	0
13. Ceded reinsurance premiums payable (net of ceded commissions) (Line 12)	1,974,182	0	1,974,182
14. Funds held by company under reinsurance treaties (Line 13)	0	0	0
15. Amounts withheld or retained by company for account of others (Line 14)	0	0	0
16. Provision for reinsurance (Line 16)	325,328	0	325,328
17. Other liabilities (Line 15 and Line 17 through Line 23)	16,475,009	0	16,475,009
18. Total liabilities (Line 26 minus Line 25)	1,096,446,768	925,926,277	2,022,373,045
19. Surplus as regards policyholders (Line 35)	309,255,075	X X X	309,255,075
20. Totals (Line 36)	1,405,701,843	925,926,277	2,331,628,120

NOTE: Is the restatement of this exhibit the result of grossing up balances ceded to affiliates under 100 percent reinsurance or pooling arrangements?

Yes (X) No ()

If yes, give full explanation:

The participation percentage is 8% for Ohio Farmers Ins. Co., 63.5% to Westfield Ins. Co., 13% to Westfield National Ins. Co., 1% to Beacon Ins. Co. of America, 5% to American Select Ins. Co., 7% to Old Guard Ins. Co., 1% to Old Guard Fire Ins. Co., 1% to First Patriot Ins. Co., and .5% to First Delaware Ins. Co.