



ANNUAL STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2011

OF THE CONDITION AND AFFAIRS OF THE

Ohio Farmers Insurance Company

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

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

Country of Domicile US

Incorporated/Organized 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
(Street and Number, City or Town, State and Zip Code) 330-887-0101
(Area Code) (Telephone Number)

Mail Address P. O. Box 5001, Westfield Center, Ohio 44251-5001
(Street and Number or P. O. Box, 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
Statutory Statement Contact Bambi Ann Beshire 330-887-0101
(Area Code) (Telephone Number) (Extension)
FinancialReporting@westfieldgrp.com 330-887-0840
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(E-Mail Address)

OFFICERS

Edward James Largent# (Westfield Insurance Leader & President)
Joseph Christian Kohmann# (Group Finance Leader & Treasurer)
Frank Anthony Carrino (Group Legal Leader & Secretary)

OTHER OFFICERS

Robert Joseph Joyce# (Executive Chair)
James Robert Clay# (Westfield Group Leader & CEO)
Bambi Ann Beshire (Group Finance & Accounting Leader)
Richard Leo Kinnaird, Jr (National Surety Leader)
Stephen Edward Lehecka (Group Actuarial Leader)
Heidi Storch Mack (National UW & Product Leader)
Martha Haskins Oakes (National Middle Market Leader)
Christopher Michael Paterakis (Group HR Leader)
David Campbell Peterson (National PL & SBA Leader)
Michael Joseph Prandi (National Claims Leader)
Stuart Wayne Rosenberg# (Group Administration Leader)
Patricia Mae Schiesswohl (Group Marketing Leader)
Peter Robert Schwanke (Group Risk Management Leader)
Stephen John Tien# (Group IT Leader)
George Krieg Wiswesser (Group Investment Leader)

DIRECTORS OR TRUSTEES

Michael John Bernaski
James Charles Boland
James Robert Clay#
Fariborz Ghadar
Gary Dean Hallman
Susan Jane Insley
Robert Joseph Joyce
Deborah Denine Pryce
John Lewis Watson
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. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

Edward James Largent#
Westfield Insurance Leader & President

Joseph Christian Kohmann#
Group Finance Leader & Treasurer

Frank Anthony Carrino
Group Legal Leader & Secretary

Subscribed and sworn to before me this
15th day of February, 2012

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

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Column 1 minus Column 2)	4 Net Admitted Assets
1. Bonds (Schedule D)	310,411,552	0	310,411,552	230,834,278
2. Stocks (Schedule D):				
2.1 Preferred stocks	0	0	0	0
2.2 Common stocks	1,296,660,548	0	1,296,660,548	1,229,768,271
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	0	0	0	0
3.2 Other than first liens	0	0	0	0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ 0 encumbrances)	58,160,919	0	58,160,919	58,052,933
4.2 Properties held for the production of income (less \$ 0 encumbrances)	1,288,351	0	1,288,351	1,320,999
4.3 Properties held for sale (less \$ 0 encumbrances)	1,210,132	0	1,210,132	163,680
5. Cash (\$ 23,184,632 , Schedule E - Part 1) , cash equivalents (\$ 0 , Schedule E - Part 2) and short-term investments (\$ 5,050,267 ,Schedule DA)	28,234,899	0	28,234,899	14,208,370
6. Contract loans (including \$ 0 premium notes)	0	0	0	0
7. Derivatives (Schedule DB)	0	0	0	0
8. Other invested assets (Schedule BA)	65,151,777	0	65,151,777	54,373,362
9. Receivables for securities	20,597	0	20,597	0
10. Securities lending reinvested collateral assets (Schedule DL)	0	0	0	0
11. Aggregate write-ins for invested assets	(2,694,662)	0	(2,694,662)	(1,059,729)
12. Subtotals, cash and invested assets (Line 1 through Line 11)	1,758,444,113	0	1,758,444,113	1,587,662,164
13. Title plants less \$ 0 charged off (for Title insurers only)	0	0	0	0
14. Investment income due and accrued	4,246,970	0	4,246,970	3,224,054
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	16,330,103	1,661,201	14,668,902	6,519,845
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ 0 earned but unbilled premiums)	88,200,509	0	88,200,509	39,672,700
15.3 Accrued retrospective premiums	0	0	0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	7,251,032	0	7,251,032	1,548,380
16.2 Funds held by or deposited with reinsured companies	770,737	406,395	364,342	316,732
16.3 Other amounts receivable under reinsurance contracts	0	0	0	0
17. Amounts receivable relating to uninsured plans	0	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon	13,868,249	0	13,868,249	0
18.2 Net deferred tax asset	22,765,286	4,515,309	18,249,977	19,451,465
19. Guaranty funds receivable or on deposit	431,934	0	431,934	0
20. Electronic data processing equipment and software	1,348,749	194,334	1,154,415	1,176,590
21. Furniture and equipment, including health care delivery assets (\$ 0)	7,014,388	7,014,388	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates	0	0	0	0
23. Receivables from parent, subsidiaries and affiliates	8,668,434	0	8,668,434	1,280,284
24. Health care (\$ 0) and other amounts receivable	1,163,927	1,163,927	0	0
25. Aggregate write-ins for other than invested assets	80,029,451	79,998,806	30,645	252,305
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Line 12 to Line 25)	2,010,533,882	94,954,360	1,915,579,522	1,661,104,519
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0	0
28. Total (Line 26 and Line 27)	2,010,533,882	94,954,360	1,915,579,522	1,661,104,519
DETAILS OF WRITE-INS				
1101. Amortization on intercompany transactions	305,401	0	305,401	0
1102. Deferred gain on intercompany transactions	(3,000,063)	0	(3,000,063)	(1,059,729)
1103	0	0	0	0
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0
1199. Totals (Line 1101 through Line 1103 plus Line 1198) (Line 11 above)	(2,694,662)	0	(2,694,662)	(1,059,729)
2501. Prepaid pension cost	53,397,696	53,397,696	0	0
2502. AML supplemental retirement asset	8,962,056	8,962,056	0	0
2503. Post retirement benefit asset	6,039,117	6,039,117	0	0
2598. Summary of remaining write-ins for Line 25 from overflow page	11,630,582	11,599,937	30,645	252,305
2599. Totals (Line 2501 through Line 2503 plus Line 2598) (Line 25 above)	80,029,451	79,998,806	30,645	252,305

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Ohio Farmers Insurance Company

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 35, Column 8)	225,503,691	97,940,267
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)	18,976,328	7,962,411
3. Loss adjustment expenses (Part 2A, Line 35, Column 9)	62,421,121	26,902,534
4. Commissions payable, contingent commissions and other similar charges	16,990,628	7,786,840
5. Other expenses (excluding taxes, licenses and fees)	9,839,074	5,849,447
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	5,536,297	2,946,617
7.1 Current federal and foreign income taxes (including \$ 0 on realized capital gains (losses))	0	922,824
7.2 Net deferred tax liability	0	0
8. Borrowed money \$ 0 and interest thereon \$ 0	0	0
9. Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$ 600,753,662 and including warranty reserves of \$ 0 and accrued accident and health experience rating refunds including \$ 0 for medical loss ratio rebate per the Public Health Service Act)	140,707,188	64,123,775
10. Advance premium	5,828,260	5,411,764
11. Dividends declared and unpaid:		
11.1 Stockholders	0	0
11.2 Policyholders	0	0
12. Ceded reinsurance premiums payable (net of ceding commissions)	1,468,072	(21,943)
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19)	0	0
14. Amounts withheld or retained by company for account of others	6,533,338	7,808,107
15. Remittances and items not allocated	(552,430)	(764,607)
16. Provision for reinsurance (Schedule F, Part 7)	0	0
17. Net adjustments in assets and liabilities due to foreign exchange rates	0	0
18. Drafts outstanding	51,237,486	39,124,094
19. Payable to parent, subsidiaries and affiliates	1,052,523	10,538,379
20. Derivatives	0	0
21. Payable for securities	1,520,351	0
22. Payable for securities lending	0	0
23. Liability for amounts held under uninsured plans	0	0
24. Capital notes \$ 0 and interest thereon \$ 0	0	0
25. Aggregate write-ins for liabilities	6,807,345	1,675,056
26. Total liabilities excluding protected cell liabilities (Line 1 through Line 25)	553,869,272	278,205,565
27. Protected cell liabilities	0	0
28. Total liabilities (Line 26 and Line 27)	553,869,272	278,205,565
29. Aggregate write-ins for special surplus funds	230,008,462	233,045,746
30. Common capital stock	0	0
31. Preferred capital stock	0	0
32. Aggregate write-ins for other than special surplus funds	5,114,643	1,835,878
33. Surplus notes	0	0
34. Gross paid in and contributed surplus	0	0
35. Unassigned funds (surplus)	1,126,587,145	1,148,017,330
36. Less treasury stock, at cost:		
36.1 0 shares common (value included in Line 30 \$ 0)	0	0
36.2 0 shares preferred (value included in Line 31 \$ 0)	0	0
37. Surplus as regards policyholders (Line 29 to Line 35, less Line 36) (Page 4, Line 39)	1,361,710,250	1,382,898,954
38. Totals (Page 2, Line 28, Column 3)	1,915,579,522	1,661,104,519
DETAILS OF WRITE-INS		
2501. Additional minimum liability - pension	5,462,942	0
2502. Reserve for outstanding checks and drafts charged off	1,344,403	1,675,056
2503.	0	0
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0
2599. Totals (Line 2501 through Line 2503 plus Line 2598) (Line 25 above)	6,807,345	1,675,056
2901. General voluntary reserve	230,008,462	233,045,746
2902.	0	0
2903.	0	0
2998. Summary of remaining write-ins for Line 29 from overflow page	0	0
2999. Totals (Line 2901 through Line 2903 plus Line 2998) (Line 29 above)	230,008,462	233,045,746
3201. Increased amount of surplus due to SSAP 10R, paragraph 10.e.	5,114,643	1,835,878
3202.	0	0
3203.	0	0
3298. Summary of remaining write-ins for Line 32 from overflow page	0	0
3299. Totals (Line 3201 through Line 3203 plus Line 3298) (Line 32 above)	5,114,643	1,835,878

STATEMENT OF INCOME

	1 Current Year	2
		Prior Year
1. Premiums earned (Part 1, Line 35, Column 4)	286,417,170	132,739,487
DEDUCTIONS		
2. Losses incurred (Part 2, Line 35, Column 7)	193,207,400	74,886,199
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	33,810,841	13,397,502
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2)	117,417,611	43,994,111
5. Aggregate write-ins for underwriting deductions	0	0
6. Total underwriting deductions (Line 2 through Line 5)	344,435,852	132,277,812
7. Net income of protected cells	0	0
8. Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	(58,018,682)	461,675
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	14,384,890	68,862,414
10. Net realized capital gains (losses) less capital gains tax of \$	(11,800,533) (Exhibit of Capital Gains (Losses))	(21,634,816)
11. Net investment gain (loss) (Line 9 plus Line 10)	(7,249,926)	69,857,619
OTHER INCOME		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$ 763,599 ,amount charged off \$ 1,190,581)	(426,982)	(266,027)
13. Finance and service charges not included in premiums	519,684	525,852
14. Aggregate write-ins for miscellaneous income	(551,176)	4,471,742
15. Total other income (Line 12 through Line 14)	(458,474)	4,731,567
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 8 plus Line 11 plus Line 15)	(65,727,082)	75,050,861
17. Dividends to policyholders	0	0
18. Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 16 minus Line 17)	(65,727,082)	75,050,861
19. Federal and foreign income taxes incurred	(3,328,578)	6,527,202
20. Net income (Line 18 minus Line 19) (to Line 22)	(62,398,504)	68,523,659
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	1,382,898,954	1,240,154,101
22. Net income (from Line 20)	(62,398,504)	68,523,659
23. Net transfers (to) from Protected Cell accounts	0	0
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$	(3,068,002)	54,852,214
25. Change in net unrealized foreign exchange capital gain (loss)	0	0
26. Change in net deferred income tax	245,818	5,656,974
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Column 3)	(13,867,607)	(2,632,009)
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)	0	0
29. Change in surplus notes	0	0
30. Surplus (contributed to) withdrawn from protected cells	0	0
31. Cumulative effect of changes in accounting principles	0	0
32. Capital changes:		
32.1 Paid in	0	0
32.2 Transferred from surplus (Stock Dividend)	0	0
32.3 Transferred to surplus	0	0
33. Surplus adjustments:		
33.1 Paid in	0	0
33.2 Transferred to capital (Stock Dividend)	0	0
33.3 Transferred from capital	0	0
34. Net remittances from or (to) Home Office	0	0
35. Dividends to stockholders	0	0
36. Change in treasury stock (Page 3, Line 36.1 and Line 36.2, Column 2 minus Column 1)	0	0
37. Aggregate write-ins for gains and losses in surplus	(20,625)	0
38. Change in surplus as regards policyholders for the year (Line 22 through Line 37)	(21,188,704)	142,744,853
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37)	1,361,710,250	1,382,898,954
DETAILS OF WRITE-INS		
0501.	0	0
0502.	0	0
0503.	0	0
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0
0599. Totals (Line 0501 through Line 0503 plus Line 0598) (Line 5 above)	0	0
1401. Net gain (loss) on sale of nonadmitted assets	101,408	(9,261)
1402. Contractual (expense) income on sold properties	(14,394)	2,144
1403. Net other interest expense and unidentified cash	(138,190)	(47,130)
1498. Summary of remaining write-ins for Line 14 from overflow page	(500,000)	4,525,989
1499. Totals (Line 1401 through Line 1403 plus Line 1498) (Line 14 above)	(551,176)	4,471,742
3701. Increased amount of surplus due to SSAP 10R, paragraph 10.e.	3,278,765	282,936
3702. Excess of additional pension liability over unrecognized PSC	(20,625)	0
3703. Decreased amount of nonadmitted asset reported on line 27, due to SSAP 10R paragraph 10.e.	(3,278,765)	(282,936)
3798. Summary of remaining write-ins for Line 37 from overflow page	0	0
3799. Totals (Line 3701 through Line 3703 plus Line 3798) (Line 37 above)	(20,625)	0

CASH FLOW

	1 Current Year	2 Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	307,334,346	130,028,733
2. Net investment income	19,470,981	72,623,610
3. Miscellaneous income	(497,773)	4,691,163
4. Total (Line 1 through Line 3)	326,307,554	207,343,506
5. Benefit and loss related payments	60,332,711	63,947,417
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions	100,829,585	56,890,704
8. Dividends paid to policyholders	0	0
9. Federal and foreign income taxes paid (recovered) net of \$	(11,800,533) (tax on capital gains (losses))	4,362,754
10. Total (Line 5 through Line 9)	160,824,258	125,200,875
11. Net cash from operations (Line 4 minus Line 10)	165,483,296	82,142,631
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	32,091,235	65,193,140
12.2 Stocks	17,576,477	4,593,581
12.3 Mortgage loans	0	0
12.4 Real estate	672,094	1,258,868
12.5 Other invested assets	40,682,572	14,590,383
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	0	0
12.7 Miscellaneous proceeds	1,520,351	0
12.8 Total investment proceeds (Line 12.1 through Line 12.7)	92,542,729	85,635,972
13. Cost of investments acquired (long-term only):		
13.1 Bonds	114,594,167	116,291,809
13.2 Stocks	64,616,598	98,070,740
13.3 Mortgage loans	0	0
13.4 Real estate	4,786,511	2,537,153
13.5 Other invested assets	51,049,189	24,965,308
13.6 Miscellaneous applications	20,597	0
13.7 Total investments acquired (Line 13.1 through Line 13.6)	235,067,062	241,865,010
14. Net increase (decrease) in contract loans and premium notes	0	0
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(142,524,333)	(156,229,038)
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes	0	0
16.2 Capital and paid in surplus, less treasury stock	0	0
16.3 Borrowed funds	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities	0	0
16.5 Dividends to stockholders	0	0
16.6 Other cash provided (applied)	(8,932,434)	55,354,849
17. Net cash from financing and miscellaneous sources (Line 16.1 through Line 16.4 minus Line 16.5 plus Line 16.6)	(8,932,434)	55,354,849
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11 plus Line 15 plus Line 17)	14,026,529	(18,731,558)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of period	14,208,370	32,939,928
19.2 End of year (Line 18 plus Line 19.1)	28,234,899	14,208,370

Note: Supplemental disclosures of cash flow information for non-cash transactions:

20.0001	0	0
20.0002	0	0
20.0003	0	0
20.0004	0	0
20.0005	0	0
20.0006	0	0
20.0007	0	0
20.0008	0	0
20.0009	0	0
20.0010	0	0

UNDERWRITING AND INVESTMENT EXHIBIT**PART 1 - PREMIUMS EARNED**

Line of Business	1 Net Premiums Written per Column 6, Part 1B	2 Unearned Premiums December 31 Prior Year-per Column 3, Last Year's Part 1	3 Unearned Premiums December 31 Current Year-per Column 5 Part 1A	4 Premiums Earned During Year (Columns 1 plus 2 minus 3)
1. Fire	3,200,551	602,018	1,289,720	2,512,849
2. Allied lines	2,579,184	485,994	1,062,737	2,002,441
3. Farmowners multiple peril	11,624,606	2,028,520	4,598,669	9,054,457
4. Homeowners multiple peril	44,222,660	8,590,844	19,063,877	33,749,627
5. Commercial multiple peril	75,785,519	13,410,150	30,133,977	59,061,692
6. Mortgage guaranty	0	0	0	0
8. Ocean marine	0	0	0	0
9. Inland marine	15,627,689	2,738,821	5,963,131	12,403,379
10. Financial guaranty	0	0	0	0
11.1 Medical professional liability - occurrence	0	0	0	0
11.2 Medical professional liability - claims-made	0	0	0	0
12. Earthquake	962,101	210,489	419,181	753,409
13. Group accident and health	0	0	0	0
14. Credit accident and health (group and individual)	0	0	0	0
15. Other accident and health	0	0	0	0
16. Workers' compensation	28,521,047	4,876,467	10,620,582	22,776,932
17.1 Other liability - occurrence	25,198,646	4,627,482	10,272,437	19,553,691
17.2 Other liability - claims-made	407,082	68,896	152,492	323,486
17.3 Excess Workers' Compensation	0	0	0	0
18.1 Products liability - occurrence	624,209	99,225	235,503	487,931
18.2 Products liability - claims-made	0	0	0	0
19.1, 19.2 Private passenger auto liability	42,683,698	8,071,511	16,799,848	33,955,361
19.3, 19.4 Commercial auto liability	39,184,087	6,730,414	14,812,657	31,101,844
21. Auto physical damage	46,110,664	8,153,671	17,994,605	36,269,730
22. Aircraft (all perils)	0	0	0	0
23. Fidelity	678,994	160,605	302,841	536,758
24. Surety	12,810,860	2,674,018	5,645,709	9,839,169
26. Burglary and theft	80,119	17,301	28,223	69,197
27. Boiler and machinery	0	0	0	0
28. Credit	0	0	0	0
29. International	0	0	0	0
30. Warranty	0	0	0	0
31. Reinsurance - Nonproportional Assumed Property	12,698,867	577,350	1,311,000	11,965,217
32. Reinsurance - Nonproportional Assumed Liability	0	0	0	0
33. Reinsurance - Nonproportional Assumed Financial Lines	0	0	0	0
34. Aggregate write-ins for other lines of business	0	0	0	0
35. TOTALS	363,000,583	64,123,776	140,707,189	286,417,170
DETAILS OF WRITE-INS				
3401.	0	0	0	0
3402.	0	0	0	0
3403.	0	0	0	0
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0
3499. Totals (Line 3401 through Line 3403 plus Line 3498) (Line 34 above)	0	0	0	0

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1A-RECAPITULATION OF ALL PREMIUMS

Line of Business	1 Amount Unearned (Running One Year or Less from Date of Policy) (a)	2 Amount Unearned (Running More Than One Year from Date of Policy) (a)	3 Earned but Unbilled Premium	4 Reserve for Rate Credits and Retrospective Adjustments Based on Experience	5 Total Reserve for Unearned Premiums Columns 1 + 2 + 3 + 4
1. Fire	1,289,720	0	0	0	1,289,720
2. Allied lines	1,062,737	0	0	0	1,062,737
3. Farmowners multiple peril	4,598,669	0	0	0	4,598,669
4. Homeowners multiple peril	19,063,877	0	0	0	19,063,877
5. Commercial multiple peril	30,133,977	0	0	0	30,133,977
6. Mortgage guaranty	0	0	0	0	0
8. Ocean marine	0	0	0	0	0
9. Inland marine	5,963,131	0	0	0	5,963,131
10. Financial guaranty	0	0	0	0	0
11.1 Medical professional liability - occurrence	0	0	0	0	0
11.2 Medical professional liability - claims-made	0	0	0	0	0
12. Earthquake	419,181	0	0	0	419,181
13. Group accident and health	0	0	0	0	0
14. Credit accident and health (group and individual)	0	0	0	0	0
15. Other accident and health	0	0	0	0	0
16. Workers' compensation	10,617,988	2,594	0	0	10,620,582
17.1 Other liability - occurrence	10,272,366	71	0	0	10,272,437
17.2 Other liability - claims-made	152,492	0	0	0	152,492
17.3 Excess Workers' Compensation	0	0	0	0	0
18.1 Products liability - occurrence	235,048	455	0	0	235,503
18.2 Products liability - claims-made	0	0	0	0	0
19.1, 19.2 Private passenger auto liability	16,799,848	0	0	0	16,799,848
19.3, 19.4 Commercial auto liability	14,812,657	0	0	0	14,812,657
21. Auto physical damage	17,994,605	0	0	0	17,994,605
22. Aircraft (all perils)	0	0	0	0	0
23. Fidelity	186,750	116,091	0	0	302,841
24. Surety	1,673,697	3,972,012	0	0	5,645,709
26. Burglary and theft	28,086	137	0	0	28,223
27. Boiler and machinery	0	0	0	0	0
28. Credit	0	0	0	0	0
29. International	0	0	0	0	0
30. Warranty	0	0	0	0	0
31. Reinsurance - Nonproportional Assumed Property	1,311,000	0	0	0	1,311,000
32. Reinsurance - Nonproportional Assumed Liability	0	0	0	0	0
33. Reinsurance - Nonproportional Assumed Financial Lines	0	0	0	0	0
34. Aggregate write-ins for other lines of business	0	0	0	0	0
35. TOTALS	136,615,829	4,091,360	0	0	140,707,189
36. Accrued retrospective premiums based on experience					0
37. Earned but unbilled premiums					0
38. Balance (Sum of Line 35 through Line 37)					140,707,189
DETAILS OF WRITE-INS					
3401.	0	0	0	0	0
3402.	0	0	0	0	0
3403.	0	0	0	0	0
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0
3499. Totals (Line 3401 through Line 3403 plus Line 3498) (Line 34 above)	0	0	0	0	0

(a) State here basis of computation used in each case.
Daily Pro-Rata

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1B-PREMIUMS WRITTEN

Line of Business	1 Direct Business (a)	Reinsurance Assumed		Reinsurance Ceded		6 Net Premiums Written Columns 1 + 2 + 3 - 4 - 5
		2 From Affiliates	3 From Non-Affiliates	4 To Affiliates	5 To Non-Affiliates	
1. Fire	0	13,993,342	0	10,792,791	0	3,200,551
2. Allied lines	0	11,272,570	0	8,693,387	0	2,579,183
3. Farmowners multiple peril	0	51,573,359	0	39,948,753	0	11,624,606
4. Homeowners multiple peril	0	192,057,371	0	147,834,711	0	44,222,660
5. Commercial multiple peril	0	335,335,879	13,516	259,563,875	0	75,785,520
6. Mortgage guaranty	0	0	0	0	0	0
8. Ocean marine	0	0	0	0	0	0
9. Inland marine	0	69,277,635	0	53,649,946	0	15,627,689
10. Financial guaranty	0	0	0	0	0	0
11.1 Medical professional liability - occurrence	0	0	0	0	0	0
11.2 Medical professional liability - claims-made	0	0	0	0	0	0
12. Earthquake	0	4,066,635	0	3,104,534	0	962,101
13. Group accident and health	0	0	0	0	0	0
14. Credit accident and health (group and individual)	0	0	0	0	0	0
15. Other accident and health	0	0	0	0	0	0
16. Workers' compensation	0	127,006,550	2,524,959	98,490,674	2,519,788	28,521,047
17.1 Other liability - occurrence	7,500	110,614,716	82,591	85,506,160	0	25,198,647
17.2 Other liability - claims-made	0	1,816,183	0	1,409,102	0	407,081
17.3 Excess Workers' Compensation	0	0	0	0	0	0
18.1 Products liability - occurrence	0	2,815,294	0	2,191,086	0	624,208
18.2 Products liability - claims-made	0	0	0	0	0	0
19.1, 19.2 Private passenger auto liability	0	186,417,563	0	143,733,866	0	42,683,697
19.3, 19.4 Commercial auto liability	0	174,351,130	0	135,167,043	0	39,184,087
21. Auto physical damage	0	204,065,047	0	157,954,384	0	46,110,663
22. Aircraft (all perils)	0	0	0	0	0	0
23. Fidelity	91,507	2,721,384	0	2,133,898	0	678,993
24. Surety	30,748,227	27,068,586	2,011	41,948,320	3,059,645	12,810,859
26. Burglary and theft	0	339,729	0	259,610	0	80,119
27. Boiler and machinery	0	0	0	0	0	0
28. Credit	0	0	0	0	0	0
29. International	0	0	0	0	0	0
30. Warranty	0	0	0	0	0	0
31. Reinsurance - Nonproportional Assumed Property	XXX	641,500	63,459,825	51,402,458	0	12,698,867
32. Reinsurance - Nonproportional Assumed Liability	XXX	0	0	0	0	0
33. Reinsurance - Nonproportional Assumed Financial Lines	XXX	0	0	0	0	0
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0
35. TOTALS	30,847,234	1,515,434,473	66,082,902	1,243,784,598	5,579,433	363,000,578
DETAILS OF WRITE-INS						
3401.	0	0	0	0	0	0
3402.	0	0	0	0	0	0
3403.	0	0	0	0	0	0
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0
3499. Totals (Line 3401 through Line 3403 plus Line 3498) (Line 34 above)	0	0	0	0	0	0

(a) Does the company's direct premiums written include premiums recorded on an installment basis? Yes () No (X)

If yes: 1. The amount of such installment premiums \$ 0

2. Amount at which such installment premiums would have been reported had they been recorded on an annualized basis \$ 0

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Ohio Farmers Insurance Company

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - LOSSES PAID AND INCURRED

Line of Business	Losses Paid Less Salvage				5 Net Losses Unpaid Current Year (Part 2A, Column 8)	6 Net Losses Unpaid Prior Year	7 Losses Incurred Current Year (Columns 4 plus 5 minus 6)	8 Percentage of Losses Incurred (Column 7, Part 2) to Premiums Earned (Column 4, Part 1)
	1 Direct Business	2 Reinsurance Assumed	3 Reinsurance Recovered	4 Net Payments (Columns 1 plus 2 minus 3)				
1. Fire	(132)	5,559,985	4,602,998	956,855	256,905	89,565	1,124,195	44.7
2. Allied lines	(135)	9,428,798	7,857,470	1,571,193	485,958	198,228	1,858,923	92.8
3. Farmowners multiple peril	(4,326)	31,981,716	26,887,981	5,089,409	1,676,044	887,666	5,877,787	64.9
4. Homeowners multiple peril	(2,046)	157,143,967	132,384,507	24,757,414	9,843,984	4,589,596	30,011,802	88.9
5. Commercial multiple peril	47,525	195,977,797	184,984,339	11,040,983	52,709,055	23,583,445	40,166,593	68.0
6. Mortgage guaranty	0	0	0	0	0	0	0	0.0
8. Ocean marine	0	0	0	0	0	0	0	0.0
9. Inland marine	(486)	24,549,119	20,400,768	4,147,865	1,621,674	464,738	5,304,801	42.8
10. Financial guaranty	0	0	0	0	0	0	0	0.0
11.1 Medical professional liability - occurrence	0	0	0	0	0	0	0	0.0
11.2 Medical professional liability - claims-made	0	0	0	0	0	0	0	0.0
12. Earthquake	0	2,153	1,750	403	665	5	1,063	0.1
13. Group accident and health	0	0	0	0	0	0	0	0.0
14. Credit accident and health (group and individual)	0	0	0	0	0	0	0	0.0
15. Other accident and health	0	0	0	0	0	0	0	0.0
16. Workers' compensation	2,430,705	85,254,138	94,317,936	(6,633,093)	46,921,049	20,641,755	19,646,201	86.3
17.1 Other liability - occurrence	0	23,580,765	31,251,090	(7,670,325)	29,236,613	10,935,604	10,630,684	54.4
17.2 Other liability - claims-made	(54,561)	37,146	43,586	(61,001)	98,493	51,923	(14,431)	(4.5)
17.3 Excess Workers' Compensation	0	0	0	0	0	0	0	0.0
18.1 Products liability - occurrence	0	564,747	3,619,905	(3,055,158)	5,929,724	2,846,214	28,352	5.8
18.2 Products liability - claims-made	0	0	0	0	0	0	0	0.0
19.1, 19.2 Private passenger auto liability	13,709	101,124,991	95,672,899	5,465,801	26,542,141	12,375,497	19,632,445	57.8
19.3, 19.4 Commercial auto liability	17,298	87,715,413	89,220,511	(1,487,800)	35,914,161	16,341,314	18,085,047	58.1
21. Auto physical damage	(5,777)	125,995,318	103,390,122	22,599,419	2,952,257	1,204,734	24,346,942	67.1
22. Aircraft (all perils)	0	30	67	(37)	82	38	7	0.0
23. Fidelity	(14,148)	795,263	790,676	(9,561)	359,273	142,176	207,536	38.7
24. Surety	5,124,942	2,932,536	7,319,449	738,029	2,253,534	713,602	2,277,961	23.2
26. Burglary and theft	0	294,508	244,284	50,224	5,659	5,159	50,724	73.3
27. Boiler and machinery	0	0	0	0	0	0	0	0.0
28. Credit	0	0	0	0	0	0	0	0.0
29. International	0	0	0	0	0	0	0	0.0
30. Warranty	0	0	0	0	0	0	0	0.0
31. Reinsurance- Nonproportional Assumed Property	XXX	59,637,592	51,494,236	8,143,356	8,696,420	2,869,007	13,970,769	116.8
32. Reinsurance- Nonproportional Assumed Liability	XXX	0	0	0	0	0	0	0.0
33. Reinsurance- Nonproportional Assumed Financial Lines	XXX	0	0	0	0	0	0	0.0
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0.0
35. TOTALS	7,552,568	912,575,982	854,484,574	65,643,976	225,503,691	97,940,266	193,207,401	67.5
DETAILS OF WRITE-INS								
3401	0	0	0	0	0	0	0	0.0
3402	0	0	0	0	0	0	0	0.0
3403	0	0	0	0	0	0	0	0.0
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0.0
3499. Totals (Line 3401 through Line 3403 plus Line 3498) (Line 34 above)	0	0	0	0	0	0	0	0.0

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Ohio Farmers Insurance Company

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

Line of Business	Reported Losses				Incurred But Not Reported			8	9
	1 Direct	2 Reinsurance Assumed	3 Deduct Reinsurance Recoverable from Authorized and Unauthorized Companies	4 Net Losses Excluding Incurred But Not Reported (Columns 1 plus 2 minus 3)	5 Direct	6 Reinsurance Assumed	7 Reinsurance Ceded		
1. Fire	0	1,042,964	844,801	198,163	254	308,912	250,424	256,905	42,637
2. Allied lines	0	1,597,145	1,293,687	303,458	135	960,396	778,030	485,959	60,048
3. Farmowners multiple peril	31,900	4,941,963	4,028,829	945,034	28,337	3,819,084	3,116,411	1,676,044	279,364
4. Homeowners multiple peril	0	34,228,462	27,725,054	6,503,408	29,791	17,552,186	14,241,402	9,843,983	1,744,428
5. Commercial multiple peril	231,051	170,524,617	138,312,091	32,443,577	42,556	106,617,852	86,394,931	52,709,054	26,739,400
6. Mortgage guaranty	0	0	0	0	0	0	0	0	0
8. Ocean marine	0	0	0	0	0	0	0	0	0
9. Inland marine	0	6,873,621	5,567,633	1,305,988	29	1,661,477	1,345,820	1,621,674	177,012
10. Financial guaranty	0	0	0	0	0	0	0	0	0
11.1 Medical professional liability - occurrence	0	0	0	0	0	0	0	0	0
11.2 Medical professional liability - claims-made	0	0	0	0	0	0	0	0	0
12. Earthquake	0	2,700	2,187	513	0	799	647	665	123
13. Group accident and health	0	0	0	0	0	0	0	(a) 0	0
14. Credit accident and health (group and individual)	0	0	0	0	0	0	0	(a) 0	0
15. Other accident and health	0	0	0	0	0	0	0	0	0
16. Workers' compensation	12,254,239	146,035,485	129,632,848	28,656,876	2,204,661	97,008,707	80,949,196	46,921,048	7,093,135
17.1 Other liability - occurrence	114,546	46,255,125	37,572,733	8,796,938	835,359	106,741,883	87,137,565	29,236,615	6,889,620
17.2 Other liability - claims-made	234,737	95,000	267,087	62,650	188,645	0	152,802	98,493	8,088
17.3 Excess Workers' Compensation	0	0	0	0	0	0	0	0	0
18.1 Products liability - occurrence	3,091	3,404,716	2,760,324	647,483	2,136,038	25,665,231	22,519,028	5,929,724	2,445,913
18.2 Products liability - claims-made	0	0	0	0	0	0	0	0	0
19.1, 19.2 Private passenger auto liability	114,703	109,615,005	88,889,197	20,840,511	16,201	29,992,378	24,306,949	26,542,141	6,055,559
19.3, 19.4 Commercial auto liability	215,490	122,381,508	99,336,728	23,260,270	34,567	66,564,863	53,945,538	35,914,162	8,501,480
21. Auto physical damage	0	6,611,949	5,355,679	1,256,270	1	8,926,245	7,230,259	2,952,257	615,879
22. Aircraft (all perils)	0	434	352	82	0	0	0	82	0
23. Fidelity	5,000	1,467,500	1,192,725	279,775	13,755	404,656	338,913	359,273	139,599
24. Surety	4,835,968	2,395,018	5,857,099	1,373,887	23,227,216	267,504	22,615,074	2,253,533	1,627,539
26. Burglary and theft	0	17,748	14,376	3,372	1	12,034	9,749	5,658	1,298
27. Boiler and machinery	0	0	0	0	0	0	0	0	0
28. Credit	0	0	0	0	0	0	0	0	0
29. International	0	0	0	0	0	0	0	0	0
30. Warranty	0	0	0	0	0	0	0	0	0
31. Reinsurance- Nonproportional Assumed Property	XXX	8,408,000	6,810,480	1,597,520	XXX	37,362,633	30,263,733	8,696,420	0
32. Reinsurance- Nonproportional Assumed Liability	XXX	0	0	0	XXX	0	0	0	0
33. Reinsurance- Nonproportional Assumed Financial Lines	XXX	0	0	0	XXX	0	0	0	0
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0
35. TOTALS	18,040,725	665,898,960	555,463,910	128,475,775	28,757,546	503,866,840	435,596,471	225,503,690	62,421,122
DETAILS OF WRITE-INS									
3401	0	0	0	0	0	0	0	0	0
3402	0	0	0	0	0	0	0	0	0
3403	0	0	0	0	0	0	0	0	0
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0
3499. Totals (Line 3401 through Line 3403 plus Line 3498) (Line 34 above)	0	0	0	0	0	0	0	0	0

(a) Including \$ 0 for present value of life indemnity claims.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

	1 Loss Adjustment Expenses	2 Other Underwriting Expenses	3 Investment Expenses	4 Total
1. Claim adjustment services:				
1.1 Direct	2,405,093	0	0	2,405,093
1.2 Reinsurance assumed	75,641,329	0	0	75,641,329
1.3 Reinsurance ceded	63,217,795	0	0	63,217,795
1.4 Net claim adjustment services (Line 1.1 plus Line 1.2 minus Line 1.3)	14,828,627	0	0	14,828,627
2. Commission and brokerage:				
2.1 Direct excluding contingent	0	7,719,320	0	7,719,320
2.2 Reinsurance assumed excluding contingent	0	236,357,505	0	236,357,505
2.3 Reinsurance ceded excluding contingent	0	197,788,905	0	197,788,905
2.4 Contingent - direct	0	388,859	0	388,859
2.5 Contingent - reinsurance assumed	0	45,308,274	0	45,308,274
2.6 Contingent - reinsurance ceded	0	18,547,030	0	18,547,030
2.7 Policy and membership fees	0	0	0	0
2.8 Net commission and brokerage (Line 2.1 plus Line 2.2 minus Line 2.3 plus Line 2.4 plus Line 2.5 minus Line 2.6 plus Line 2.7)	0	73,438,023	0	73,438,023
3. Allowances to manager and agents	0	347,272	0	347,272
4. Advertising	0	533,316	0	533,316
5. Boards, bureaus and associations	198,162	1,169,709	0	1,367,871
6. Surveys and underwriting reports	0	1,434,540	0	1,434,540
7. Audit of assureds' records	0	144,884	0	144,884
8. Salary and related items:				
8.1 Salaries	7,658,994	15,151,793	249,972	23,060,759
8.2 Payroll taxes	592,590	1,114,865	16,423	1,723,878
9. Employee relations and welfare	2,938,569	5,309,133	205,209	8,452,911
10. Insurance	556	489,084	(10)	489,630
11. Directors' fees	0	0	0	0
12. Travel and travel items	830,237	966,616	4,516	1,801,369
13. Rent and rent items	899,792	1,699,113	19,474	2,618,379
14. Equipment	132,832	450,224	5,124	588,180
15. Cost or depreciation of EDP equipment and software	44,432	1,158,239	1,686	1,204,357
16. Printing and stationery	127,865	284,937	3,129	415,931
17. Postage, telephone and telegraph, exchange and express	229,294	966,187	33,420	1,228,901
18. Legal and auditing	57,216	393,623	22,753	473,592
19. Totals (Line 3 through Line 18)	13,710,539	31,613,535	561,696	45,885,770
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$ 7,502	0	6,205,207	0	6,205,207
20.2 Insurance department licenses and fees	0	275,784	0	275,784
20.3 Gross guaranty association assessments	0	9,177	0	9,177
20.4 All other (excluding federal and foreign income and real estate)	0	110,976	0	110,976
20.5 Total taxes, licenses and fees (Line 20.1 plus Line 20.2 plus Line 20.3 plus Line 20.4)	0	6,601,144	0	6,601,144
21. Real estate expenses	0	0	16,408,073	16,408,073
22. Real estate taxes	0	0	973,499	973,499
23. Reimbursements by uninsured plans	0	0	0	0
24. Aggregate write-ins for miscellaneous expenses	5,271,675	5,764,909	323,695	11,360,279
25. Total expenses incurred	33,810,841	117,417,611	18,266,963	(a) 169,495,415
26. Less unpaid expenses - current year	62,421,121	29,329,885	3,036,114	94,787,120
27. Add unpaid expenses - prior year	26,902,534	14,017,671	2,565,233	43,485,438
28. Amounts receivable relating to uninsured plans, prior year	0	0	0	0
29. Amounts receivable relating to uninsured plans, current year	0	0	0	0
30. TOTAL EXPENSES PAID (Line 25 minus Line 26 plus Line 27 minus Line 28 plus Line 29)	(1,707,746)	102,105,397	17,796,082	118,193,733
DETAILS OF WRITE-INS				
2401. Electronic data processing service	734,024	4,269,594	74,826	5,078,444
2402. Unallocated LAE reserve change and other ULAE	4,149,112	0	0	4,149,112
2403. Management fee	262,770	1,289,592	172,167	1,724,529
2498. Summary of remaining write-ins for Line 24 from overflow page	125,769	205,723	76,702	408,194
2499. Totals (Line 2401 through Line 2403 plus Line 2498) (Line 24 above)	5,271,675	5,764,909	323,695	11,360,279

(a) Includes management fees of \$ 1,842,029 to affiliates and \$ 0 to non-affiliates.

EXHIBIT OF NET INVESTMENT INCOME

		1	2
		Collected During Year	Earned During Year
1. U.S. Government bonds	(a)	7,341,820	7,803,069
1.1 Bonds exempt from U.S. tax	(a)	304,902	737,257
1.2 Other bonds (unaffiliated)	(a)	4,492,039	4,487,484
1.3 Bonds of affiliates	(a)	0	0
2.1 Preferred stocks (unaffiliated)	(b)	0	0
2.11 Preferred stocks of affiliates	(b)	0	0
2.2 Common stocks (unaffiliated) .....	.....	3,354,411	3,501,788
2.21 Common stocks of affiliates .....	.....	0	0
3. Mortgage loans	(c)	0	0
4. Real estate	(d)	16,660,153	16,660,153
5. Contract loans .....	.....	0	0
6. Cash, cash equivalents and short-term investments	(e)	16	16
7. Derivative instruments	(f)	0	0
8. Other invested assets .....	.....	1,885,650	1,872,141
9. Aggregate write-ins for investment income .....	.....	305,401	305,401
10. Total gross investment income .....	.....	34,344,392	35,367,309
11. Investment expenses	(g)	18,266,963	
12. Investment taxes, licenses and fees, excluding federal income taxes	(g)	0	
13. Interest expense	(h)	0	
14. Depreciation on real estate and other invested assets	(i)	2,715,456	
15. Aggregate write-ins for deductions from investment income .....	.....	0	
16. Total deductions (Line 11 through Line 15) .....	.....	20,982,419	
17. Net investment income (Line 10 minus Line 16) .....	.....	14,384,890	
DETAILS OF WRITE-INS			
0901. Amortization on intercompany transactions .....	.....	305,401	305,401
0902. .....	.....	0	0
0903. .....	.....	0	0
0998. Summary of remaining write-ins for Line 9 from overflow page .....	.....	0	
0999. Totals (Line 0901 through Line 0903 plus Line 0998) (Line 9 above) .....	.....	305,401	305,401
1501. .....	.....	0	
1502. .....	.....	0	
1503. .....	.....	0	
1598. Summary of remaining write-ins for Line 15 from overflow page .....	.....	0	
1599. Totals (Line 1501 through Line 1503 plus Line 1598) (Line 15 above) .....	.....	0	
(a) Includes \$ 29,296 accrual of discount less \$ 3,257,367 amortization of premium and less \$ 1,250,019 paid for accrued interest on purchases.	(f) Includes \$ 0 accrual of discount less \$ 0 amortization of premium.		
(b) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued dividends on purchases.	(g) Includes \$ 0 investment expenses and \$ 0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.		
(c) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued interest on purchases.	(h) Includes \$ 0 interest on surplus notes and \$ 0 interest on capital notes.		
(d) Includes \$ 9,408,483 for company's occupancy of its own buildings; and excludes \$ 0 interest on encumbrances.	(i) Includes \$ 2,715,456 depreciation on real estate and \$ 0 depreciation on other invested assets.		
(e) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued interest on purchases.			

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1	2	3	4	5
	Realized Gain (Loss) on Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Cols. 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds	244,660	0	244,660	0	0
1.1 Bonds exempt from U.S. tax	657,952	0	657,952	0	0
1.2 Other bonds (unaffiliated)	(168,827)	(431,371)	(600,198)	0	0
1.3 Bonds of affiliates	0	0	0	0	0
2.1 Preferred stocks (unaffiliated)	0	0	0	0	0
2.11 Preferred stocks of affiliates	0	0	0	0	0
2.2 Common stocks (unaffiliated)	(203,802)	0	(203,802)	(2,388,344)	0
2.21 Common stocks of affiliates	(34,431,659)	0	(34,431,659)	56,875,960	0
3. Mortgage loans	0	0	0	0	0
4. Real estate	(51,196)	(225,975)	(277,171)	0	0
5. Contract loans	0	0	0	0	0
6. Cash, cash equivalents and short-term investments	0	0	0	0	0
7. Derivative instruments	0	0	0	0	0
8. Other invested assets	1,174,869	0	1,174,869	(763,070)	0
9. Aggregate write-ins for capital gains (losses)	0	0	0	(1,940,334)	0
10. Total capital gains (losses)	(32,778,003)	(657,346)	(33,435,349)	51,784,212	0
DETAILS OF WRITE-INS					
0901. Deferred gain on intercompany transactions	0	0	0	(1,940,334)	0
0902.	0	0	0	0	0
0903.	0	0	0	0	0
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0	0	0	0
0999. Totals (Line 0901 through Line 0903 plus Line 0998) (Line 9 above)	0	0	0	(1,940,334)	0

EXHIBIT OF NONADMITTED ASSETS

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col.2 - Col.1)
1. Bonds (Schedule D)	0	0	0
2. Stocks (Schedule D):			
2.1 Preferred stocks	0	0	0
2.2 Common stocks	0	0	0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens	0	0	0
3.2 Other than first liens	0	0	0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company	0	0	0
4.2 Properties held for the production of income	0	0	0
4.3 Properties held for sale	0	0	0
5. Cash (Schedule E-Part 1), cash equivalents (Schedule E-Part 2) and short-term investments (Schedule DA)	0	0	0
6. Contract loans	0	0	0
7. Derivatives (Schedule DB)	0	0	0
8. Other invested assets (Schedule BA)	0	0	0
9. Receivable for securities	0	0	0
10. Securities lending reinvested collateral assets (Schedule DL)	0	0	0
11. Aggregate write-ins for invested assets	0	0	0
12. Subtotals, cash and invested assets (Line 1 to Line 11)	0	0	0
13. Title plants (for Title insurers only)	0	0	0
14. Investment income due and accrued	0	0	0
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection	1,661,201	765,320	(895,881)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due	0	0	0
15.3 Accrued retrospective premiums	0	0	0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers	0	0	0
16.2 Funds held by or deposited with reinsured companies	406,395	414,705	8,310
16.3 Other amounts receivable under reinsurance contracts	0	0	0
17. Amounts receivable relating to uninsured plans	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon	0	0	0
18.2 Net deferred tax asset	4,515,309	0	(4,515,309)
19. Guaranty funds receivable or on deposit	0	0	0
20. Electronic data processing equipment and software	194,334	28,235	(166,099)
21. Furniture and equipment, including health care delivery assets	7,014,388	6,934,857	(79,531)
22. Net adjustment in assets and liabilities due to foreign exchange rates	0	0	0
23. Receivable from parent, subsidiaries and affiliates	0	0	0
24. Health care and other amounts receivable	1,163,927	1,270,892	106,965
25. Aggregate write-ins for other than invested assets	79,998,806	71,672,743	(8,326,063)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Line 12 to Line 25)	94,954,360	81,086,752	(13,867,608)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0
28. Total (Line 26 and Line 27)	94,954,360	81,086,752	(13,867,608)
DETAILS OF WRITE-INS			
1101.	0	0	0
1102.	0	0	0
1103.	0	0	0
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0
1199. Totals (Line 1101 through Line 1103 plus Line 1198) (Line 11 above)	0	0	0
2501. Prepaid pension cost	53,397,696	54,390,477	992,781
2502. AML - supplemental retirement / pension	14,404,373	6,040,073	(8,364,300)
2503. Post retirement benefit asset	6,039,117	6,268,182	229,065
2598. Summary of remaining write-ins for Line 25 from overflow page	6,157,620	4,974,011	(1,183,609)
2599. Totals (Line 2501 through Line 2503 plus Line 2598) (Line 25 above)	79,998,806	71,672,743	(8,326,063)

NOTES TO FINANCIAL STATEMENTS

General Notes

1. Summary of Significant Accounting Policies-

A. Accounting Practices

The financial statements of Ohio Farmers Insurance Company (the Company) are presented on the basis of accounting practices prescribed or permitted by the Ohio Department of Insurance.

The Ohio Department of Insurance recognizes only statutory accounting practices (SAP) prescribed or permitted by the State of Ohio for determining and reporting the financial condition and results of operations of an insurance company, for determining its solvency under the Ohio Insurance law. The National Association of Insurance Commissioners' (NAIC) *Accounting Practices and Procedures Manual* (NAIC SAP) has been adopted as a component of prescribed or permitted practices by the State of Ohio.

The Company has not implemented any prescribed or permitted accounting practices by the State of Ohio that differ from those found in NAIC SAP.

B. Use of Estimates in the Preparation of the Financial Statements

The preparation of financial statements in conformity with SAP requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities. It also requires disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the period. Actual results could differ from those estimates.

C. Accounting Policy

Premiums are earned over the terms of the related insurance policies and reinsurance contracts. Unearned premium reserves are established to cover the unexpired portion of premiums written. Such reserves are computed by pro rata methods for direct business and are based on reports received from ceding companies for reinsurance.

Expenses incurred in connection with acquiring new insurance business, including such acquisition costs as sales commissions, are charged to operations as incurred. Expenses incurred are reduced for ceding allowances received or receivable. In addition, the Company uses the following accounting policies:

- (1) Short-term investments are reported in the same manner as similar long-term investments per Statements of Statutory Accounting Principles (SSAP) No. 2.
- (2) Bonds not backed by other loans are stated at amortized cost using the scientific interest method per SSAP No. 26.
- (3) Common Stocks are stated at market except investments in stocks of uncombined subsidiaries in which the Company has an interest of 20% or more are carried on the equity basis per SSAP No. 30.
- (4) Redeemable Preferred Stocks, which have underlying characteristics of debt, are stated at amortized cost. Perpetual Preferred Stocks are stated at cost. Preferred Stock with NAIC designations 3 - 6 are stated at the lower of cost, amortized cost, or fair value in accordance with SSAP No. 32.
- (5) The Company does not hold any mortgage loans.
- (6) Loan-backed securities are stated at either amortized cost or the lower of amortized cost or fair market value. The retrospective adjustment method is used to value all securities. If a security has been written down due to an other-than-temporary impairment, the prospective adjustment method is used subsequent to the loss recognition in accordance with SSAP No. 43R.
- (7) The Company owns 100.0% of the common stock of the Westfield Insurance Company, Westfield National Insurance Company, American Select Insurance Company, and the Old Guard Insurance Company. These common stocks are all carried at statutory equity of each reporting entity adjusted for unamortized goodwill as provided for in SSAP No. 68 and described in the "Valuation of Subsidiary, Controlled and Affiliated (SCA) Company Common Stock" of the Purposes and Procedures Manual and SSAP No. 97. It also owns 100.0% of Westfield Bancorp which is recorded on an audited GAAP equity basis as described in the "Valuation of Subsidiary, Controlled and Affiliated (SCA) Company Common Stock" of the Purposes and Procedures Manual of the NAIC Securities Valuation Office. It owns 100.0% of Westfield Marketing LLC, which is recorded on an audited GAAP equity basis as described in the Purposes and Procedures Manual and SSAP No. 97. It owns 85.0% of the common stock of Westfield Management Company, which is recorded based on the underlying equity of the entity adjusted to a statutory accounting basis and adjusted for remaining goodwill, if any, as described in the "Valuation of Subsidiary, Controlled and Affiliated (SCA) Company Common Stock" of the Purposes and Procedures Manual of the NAIC Securities Valuation Office.
- (8) The Company has minor ownership interests in partnerships. All but one have underlying characteristics of common stock and are carried at market value per SSAP No. 30. In addition, the Company has interests in two trusts that are carried as other invested assets. One partnership investment is a private limited partnership which is recorded at cost and adjusted for the Company's proportional share of the entity's audited GAAP earnings and other equity adjustments less any distributions received per SSAP No. 48.
- (9) The Company does not invest in derivative instruments.
- (10) The Company anticipates investment income as a factor in the premium deficiency calculation, in accordance with SSAP No. 53, Property-Casualty Contracts-Premiums.
- (11) Unpaid losses and loss adjustment expenses include an amount determined from individual case estimates and loss reports and an amount, based on past experience, for losses incurred but not reported. Such liabilities are necessarily based on assumptions and estimates and, while management believes the amount is adequate, the ultimate liability may be in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting liability are continually reviewed and any adjustments are reflected in the period determined. The Company has limited exposure to asbestos and environmental claims and management believes the reserve for such claims is adequate.
- (12) The Company has not modified its capitalization policy from the prior period.
- (13) Pharmaceutical rebate receivables are applicable to health insurance entities. The Company does not offer health insurance policies.

2. Accounting Changes and Corrections of Errors-

A. The Company did not have any material changes in accounting principles or correction of errors during the year.

3. Business Combinations and Goodwill-

A. Statutory Purchase Method- Not applicable

B. Statutory Merger- Not applicable

C. Impairment Loss- Not applicable

4. Discontinued Operations-

No events or transactions occurred during the year that would give rise to discontinued operations.

5. Investments-

A. Mortgage Loans, including Mezzanine Real Estate Loans

The Company does not invest in mortgage loans. No mezzanine real estate loans are held.

B. Debt Restructuring

The Company is not a creditor for any loans that have been restructured.

C. Reverse Mortgages

The Company does not invest in reverse mortgages.

D. Loan-Backed Securities

- (1) Prepayment assumptions for single class and multi class mortgage-backed/asset-backed securities were obtained from broker dealer survey values or internal estimates. The Company used Interactive Data Corp. in determining the market value of its loan-backed securities.
- (2-3) No other-than-temporary impairments have been recognized on loan-backed securities.
- (4) The Company held no loan-backed securities in an unrealized loss position at December 31, 2011.
- (5) In concluding that the impairments are not other-than-temporary, the Company has considered the following general categories of information:
 - Length of time and extent to which the fair value has been less than cost
 - Issuer credit quality
 - Industry sector considerations
 - General interest rate environment
 - Probability of collecting future cash flows

E. Repurchase Agreements

The Company does not have any investments in repurchase agreements.

NOTES TO FINANCIAL STATEMENTS

F. Real Estate

(1) a. The Company impairs the value of each real estate asset classified as "held for sale" both at the time of purchase and as dictated by market conditions while held for sale. The decision to impair each asset is based on historical resale experience and current market conditions. Each real estate asset classified as "held for sale" and held at year end is re-evaluated for impairment based on current market conditions.

b. The Company determines a fair value based on market appraisals, adjusted for average selling costs, and market conditions. The Company recorded the following impairment total during 2011.

Parcel	Description		Fair Value	Impairment
653	DWELLING & LAND	SYLVANIA	OH	\$ 151,077 \$ 13,137
655	DWELLING & LAND	CRANBERRY TOWNSHIP	PA	280,508 53,018
656	DWELLING & LAND	WESTFIELD CENTER	OH	254,240 22,108
657	DWELLING & LAND	ERIE	PA	243,800 45,987
662	DWELLING & LAND	TULSA	OK	142,534 12,394
663	DWELLING & LAND	WELLINGTON	OH	154,293 13,417
664	DWELLING & LAND	WESTFIELD CENTER	OH	162,719 14,150
665	DWELLING & LAND	LANCASTER	PA	210,588 36,984
666	DWELLING & LAND	CEDAR SPRINGS	MI	169,983 14,781
			Total	\$ 225,976

c. The aggregate impairment loss is reported under the Statement of Income, line 10, "Net realized capital gains (losses) less capital gains tax".

(2) a. The Company routinely purchases real estate as part of a qualifying employee relocation program with the intent to resell the asset on the open market within one (1) year. The Company recorded the following relocation related real estate sale transactions during 2011.

Parcel	Description		Disposal Date	Realized Profit (Loss) on Sale
652	DWELLING & LAND	SOUTH WINDSOR	CT	3/30/2011 \$ (26,478)
653	DWELLING & LAND	SYLVANIA	OH	7/28/2011 (11,686)
656	DWELLING & LAND	WESTFIELD CENTER	OH	9/30/2011 (2,891)
663	DWELLING & LAND	WELLINGTON	OH	12/2/2011 (10,141)
			Total	\$ (51,196)

b. The aggregate gain/ (loss) is reported under the Statement of Income, line 10, "Net realized capital gains (losses) less capital gains tax".

(3) Changes to Plan of Sale- Not applicable

(4) Retail Land Sales Operations- Not applicable

(5) Real Estate Investments with Participating Mortgage Loan Features- Not applicable

G. Investments in low-income housing tax credits (LIHTC)

The Company does not invest in any low income housing which qualifies for tax credits.

6. Joint Ventures, Partnerships, and Limited Liability Companies-

A. The Company has no investments in Joint Ventures, Partnerships, or Limited Liability Companies that exceed 10% of its admitted assets.

B. The Company did not recognize any impairment write down for its investments in Joint Venture, Partnerships, and Limited Liability Companies during the statement period.

7. Investment Income-

The Company did not exclude any due and accrued income from surplus.

8. Derivative Instruments-

The Company does not hold derivative instruments.

9. Income Taxes-

A. The net deferred tax asset/ (liability) and the change from the prior year are comprised of the following components:

	12/31/2011			12/31/2010		
	Ordinary	Capital	Total	Ordinary	Capital	Total
1 Total gross deferred tax assets	\$ 28,753,625	\$ 11,552,085	\$ 40,305,710	\$ 24,935,260	\$ 16,452,461	\$ 41,387,721
2 Statutory valuation allowance	0	0	0	0	0	0
3 Adjusted gross deferred tax assets	\$ 28,753,625	\$ 11,552,085	\$ 40,305,710	\$ 24,935,260	\$ 16,452,461	\$ 41,387,721
4 Total gross deferred tax liabilities	4,992,065	12,548,359	17,540,424	9,209,532	12,726,724	21,936,256
5 Net deferred tax asset (liability)	\$ 23,761,560	\$ (996,274)	\$ 22,765,286	\$ 15,725,728	\$ 3,725,737	\$ 19,451,465
6 Deferred tax assets nonadmitted	4,515,309	0	4,515,309	0	0	0
7 Net admitted deferred tax asset (liability)	\$ 19,246,251	\$ (996,274)	\$ 18,249,977	\$ 15,725,728	\$ 3,725,737	\$ 19,451,465
8 (Increase) decrease in nonadmitted asset	\$ 4,515,309	\$ 0	\$ 4,515,309	\$ 0	\$ 0	\$ 0

9 The Company has elected to admit additional DTAs pursuant to SSAP10R, paragraph 10e for the current and prior periods.

10 The increased amount, by tax character, of admitted gross DTAs resulting from paragraph 10 (e)

	12/31/2011	12/31/2010	Change
Ordinary	\$ 5,114,643	\$ 1,835,878	\$ 3,278,765
Capital	0	0	0
Total increase in admitted adjusted gross DTAs	\$ 5,114,643	\$ 1,835,878	\$ 3,278,765

11 The amount of each result or component of the calculation, by tax character, of SSAP10R, paragraphs 10(a) , 10(b) (i) , 10(b) (ii) and 10(c):

	12/31/2011			12/31/2010		
	Ordinary	Capital	Total	Ordinary	Capital	Total
Recovered through loss carrybacks (10a)	\$ 1,903,090	\$ 599,807	\$ 2,502,897	\$ 3,225,131	\$ 559,807	\$ 3,784,938
Lesser of:						
Recognized within one year (10b)	12,228,518	1,582,372	13,810,890	10,258,093	10,834,566	21,092,659
10% of adjusted capital and surplus (10bii)			127,636,230			129,663,000
Adjusted gross DTAs offset with DTLs (10c)	4,992,066	9,369,906	14,361,972	9,616,159	5,058,088	14,674,247
Total admission component	\$ 19,123,674	\$ 11,552,085	\$ 30,675,759	\$ 23,099,383	\$ 16,452,461	\$ 39,551,844

Risk-based capital level used in paragraph (10d):

Total adjusted capital	\$ 1,356,595,607	\$ 1,381,063,076
Authorized control level	\$ 188,828,582	\$ 171,167,782

NOTES TO FINANCIAL STATEMENTS

The amount of each result or component of the calculation, by tax character, of SSAP10R, paragraphs 10 (e) (i) , 10 (e) (ii) (a) , 10 (e) (ii) (b) & 10 (e) (iii) :

	12/31/2011			12/31/2010		
	Ordinary	Capital	Total	Ordinary	Capital	Total
Recovered through loss carrybacks (10ei)	\$ 1,903,090	\$ 599,807	\$ 2,502,897	\$ 3,225,131	\$ 559,807	\$ 3,784,938
Lesser of:						
Recognized within three years (10ei(a))	17,343,160	4,910,817	22,253,977	16,139,440	11,894,156	28,033,596
15% of adjusted capital and surplus (10ei(b))			191,454,345			194,494,500
Adjusted gross DTAs offset with DTLs (10ei(iii))	4,992,066	6,041,461	11,033,527	5,570,689	3,998,498	9,569,187
Total admission component	\$ 24,238,316	\$ 11,552,085	\$ 35,790,401	\$ 24,935,260	\$ 16,452,461	\$ 41,387,721

Risk-based capital level used in paragraph 10d:

Total adjusted capital	\$ 1,361,710,250	\$ 1,382,898,954
Authorized control level	\$ 188,828,582	\$ 171,167,782

12 The following amounts resulting from the calculation in paragraphs 10a. , 10b. , and 10c:

	12/31/2011			12/31/2010		
	Ordinary	Capital	Total	Ordinary	Capital	Total
Admitted DTAs	\$ 14,131,608	\$ (996,274)	\$ 13,135,334	\$ 13,889,850	\$ 3,725,738	\$ 17,615,588
Admitted assets	XXX	XXX	\$ 1,910,464,879	XXX	XXX	\$ 1,659,268,641
Statutory surplus	XXX	XXX	\$ 1,356,595,607	XXX	XXX	\$ 1,381,063,076
Total adjusted capital	XXX	XXX	\$ 1,356,595,607	XXX	XXX	\$ 1,381,063,076

Increases due to SSAP 10R, Para 10.e:

Admitted DTAs	\$ 5,114,643	\$ 0	\$ 5,114,643	\$ 1,835,878	\$ 0	\$ 1,835,878
Admitted assets	\$ 5,114,643	\$ 0	\$ 5,114,643	\$ 1,835,878	\$ 0	\$ 1,835,878
Statutory surplus	\$ 5,114,643	\$ 0	\$ 5,114,643	\$ 1,835,878	\$ 0	\$ 1,835,878

13 The change in deferred income taxes reported in surplus before consideration of nonadmitted assets is comprised of the following components:

	12/31/11	12/31/10	Change
Net deferred tax asset (liability)	\$ 22,765,285	\$ 19,451,465	\$ 3,313,820
Tax-effect of unrealized gains and losses	(9,252,095)	(12,320,097)	3,068,002
Net tax effect without unrealized gains and losses	\$ 32,017,380	\$ 31,771,562	\$ 245,818
Change in deferred income tax			\$ 245,818

14 Impact of tax planning strategies:

	12/31/2011			12/31/2010		
	Ordinary %	Capital %	Total %	Ordinary %	Capital %	Total %
Adjusted gross DTA (% of total adjusted gross DTAs)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Net admitted adjusted gross DTAs (% of total net admitted adjusted gross DTAs)	0.0%	0.0%	0.0%	10.1%	0.0%	10.1%

B. Unrecognized deferred tax liabilities

1 There are no temporary differences for which deferred tax liabilities are not recognized.

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

	12/31/11	12/31/10
1 Current year federal tax expense (benefit)	\$ (14,394,519)	\$ 2,462,897
2 Prior year adjustments	(734,078)	4,611,418
3 Foreign tax paid	(514)	12,694
4 Federal and foreign income taxes incurred , gross of capital gains tax (benefit)	\$ (15,129,111)	\$ 7,087,009
5 Less realized capital gains (tax) /benefit	11,800,533	(559,807)
6 Federal and foreign income taxes incurred , net of capital gains tax (benefit)	(3,328,578)	\$ 6,527,202

Deferred tax assets:

	12/31/11	12/31/10	Change
a. Ordinary deferred tax assets:			
1 Loss reserve discounting	\$ 13,779,253	\$ 9,585,948	\$ 4,193,305
2 Unearned premium reserve	5,495,839	5,005,786	490,053
3 Investments	1,220	0	1,220
4 Guarantee fund accrual	2,552,185	2,505,935	46,250
5 Salvage and subrogation	4,097,388	2,830,962	1,266,426
6 Fixed assets	1,854,743	1,668,687	186,056
7 Deferred compensation	407,971	524,825	(116,854)
8 Pension accrual	0	0	0
9 Other assets	565,025	2,813,117	(2,248,092)
10 Total ordinary deferred tax assets	\$ 28,753,624	\$ 24,935,260	\$ 3,818,364
11 Nonadmitted ordinary deferred tax assets	4,515,309	0	4,515,309
12 Admitted ordinary deferred tax assets	\$ 24,238,315	\$ 24,935,260	\$ (696,945)

b. Capital deferred tax assets:

	12/31/11	12/31/10	Change
1 Investments	\$ 11,130,735	\$ 11,754,942	\$ (624,207)
2 Net capital loss carry-forward	0	0	0
3 Fixed assets	0	3,682,497	(3,682,497)
4 Other expenses	421,350	1,015,022	(593,672)
5 Total capital deferred tax assets	\$ 11,552,085	\$ 16,452,461	\$ (4,900,376)
6 Nonadmitted capital deferred tax assets	0	0	0
7 Admitted capital deferred tax assets	\$ 11,552,085	\$ 16,452,461	\$ (4,900,376)

Admitted deferred tax assets

	12/31/11	12/31/10	Change
\$ 35,790,400	\$ 41,387,721	\$ (5,597,321)	

Deferred tax liabilities:

	12/31/11	12/31/10	Change
a. Ordinary deferred tax liabilities			
1 Investments	\$ 98,702	\$ 8,018,437	\$ (7,919,735)
2 Fixed assets	4,385,378	19,065	4,366,313
3 Deferred and uncollected premiums	0	0	0
4 Deferred compensation	0	0	0
5 Other	507,985	1,172,030	(664,045)
6 Total ordinary deferred tax liabilities	\$ 4,992,065	\$ 9,209,532	\$ (4,217,467)

b. Capital deferred tax liabilities

	12/31/11	12/31/10	Change
1 Unrealized gain/ (losses)	\$ 9,252,095	\$ 12,320,097	\$ (3,068,002)
2 Investments	3,296,263	406,627	2,889,636
3 Real estate	0	0	0
4 Other	0	0	0
5 Total capital deferred tax liabilities	\$ 12,548,358	\$ 12,726,724	\$ (178,365)

Deferred tax liabilities

	12/31/11	12/31/10	Change
\$ 17,540,423	\$ 21,936,256	\$ (4,395,832)	

c. Net admitted deferred tax asset (liability)

	12/31/11	12/31/10	Change
\$ 18,249,977	\$ 19,451,465	\$ (1,201,488)	

NOTES TO FINANCIAL STATEMENTS

D. The Company's income tax incurred and change in deferred income tax differs from the amount obtained by applying the federal statutory rate of 35% to income before income taxes as follows:

	12/31/11	12/31/10
1 Income taxes incurred, gross of capital gains tax (benefit)	\$ (15,129,111)	\$ 7,087,009
2 Change in deferred income tax (without tax on unrealized gains and losses)	(245,818)	(5,656,974)
3 Total income tax reported	<u><u>\$ (15,374,929)</u></u>	<u><u>\$ 1,430,035</u></u>
4 Statutory income before taxes, gross of capital gains tax (benefit)	\$ (77,527,615)	\$ 75,610,668
5 Expected income tax expense (benefit) at 35% statutory rate	35%	35%
6 Increase (decrease) in actual tax reported resulting from:		
a Dividend received deduction	(799,755)	(21,539,621)
b Nondeductible expenses for meals, penalties, and lobbying	113,221	50,546
c Tax exempt interest	(274,277)	(1,649,619)
d Prior period adjustment	84,560	741,339
e Deferred tax benefit/ (exp) on nonadmitted assets	10,535,802	(1,057,044)
f Appreciation on donated property	(12,643)	(5,632)
g IRC 832 (b) (5) adjustment	161,105	52,252
h Other	1,951,723	(1,625,919)
7 Total federal income tax reported	<u><u>\$ (15,374,929)</u></u>	<u><u>\$ 1,430,035</u></u>

E. Operating loss carryforward

1 As of the end of the current period, there are no operating loss or tax credit carryforwards available for tax purposes.

2 The amount of federal income taxes incurred that are available for recoupment in the event of future net losses are:

	Ordinary	Capital	Total
2011	\$ 0	\$ 0	\$ 0
2010	\$ 1,903,090	\$ 599,807	\$ 2,502,897
2009	\$ 1,322,041	\$ 0	\$ 1,322,041

3 The Company did not have any protective tax deposits under Section 6603 of the Internal Revenue Code.

F. Consolidated Federal Income Tax Return

1 The Company's federal income tax return is consolidated with its affiliates. Ohio Farmers Insurance Company (OFIC) is the parent company of the consolidated return. The following subsidiaries will be included in the consolidated federal income tax return.

Westfield Insurance Company	Westfield Marketing, LLC
Westfield National Insurance Company	Westfield Services, Incorporated
American Select Insurance Company	Westfield Securities Company
Old Guard Insurance Company	Westfield Bancorp
Westfield Management Company	Westfield Bank, FSB
WMC Properties, LLC	Westfield Mortgage Company, LLC
Westfield Financial Corporation	Westfield Credit Corporation
Ward Financial Group, Incorporated	

2 Each company in the consolidation has agreed to share any tax or recovery of tax based on their individual taxable income or loss. Each company's current taxable income or loss will be adjusted by any prior taxable income or loss which can be carried forward to the current year.

10. Information Concerning Parent, Subsidiaries, and Affiliates-

A. The Company is not directly or indirectly owned or controlled by any other company, corporation, groups of companies, partnerships nor individuals.

B. The Company made capital contributions to its wholly owned non-insurance subsidiary, Westfield Financial Corporation (WFC) as follows:

July 15, 2011	\$ 493,962
July 14, 2011	\$ 800,000

The Company then sold its entire ownership interest in WFC to an outside party. The transaction, in the amount of \$7,200,000, was completed and effective as of July 18, 2011.

The Company received a return of capital from WFC as follows:

December 30, 2010	\$ 600,000
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On October 28, 2010, the Company's investment in the common stock of its majority owned affiliate, Westfield Management Company (WMGT) was reduced by seven (7) shares in the amount of \$7,000. This event represented a repurchase of the shares by WMGT and changed the total number of shares owned by the Company from 149 to 142 as of that date. On July 22, 2011, the Company made an additional investment in the common stock of WMGT. Twelve (12) shares were purchased in the amount of \$12,000 and changed the total number of shares owned by the Company from 142 to 154 as of that date.

On December 29, 2010, the Company transferred ownership interests in its Company Owned Life Insurance Policy (COLI) via a capital contribution to its wholly owned subsidiary, Westfield Insurance Company (WIC). The fair value of the COLI at that time was \$60,737,686. This amount represents the cash surrender value of the COLI.

The Company has received common stock dividend distributions from its subsidiaries as follows:

On December 29, 2010:	\$ 60,737,686
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C. The Company has made no changes in methods of establishing terms.

D. Affiliated Balances due to and from Ohio Farmers Insurance Company at 12/31/2011 and 12/31/2010 respectively were:

	12/31/2011	12/31/2010
Westfield Insurance Company	\$ 7,669,888	\$ 0
Westfield National Insurance Company	42,869	1,174,173
Old Guard Insurance Company	955,677	0
Westfield Services Company*	0	56,281
Ward Financial Group, Incorporated*	0	48,153
Westfield Financial Corporation*	0	1,678
Affiliated Receivable	<u><u>\$ 8,668,434</u></u>	<u><u>\$ 1,280,285</u></u>

NOTES TO FINANCIAL STATEMENTS

Westfield Insurance Company	\$ 0	\$ 4,773,756
American Select Insurance Company	\$ 36,108	\$ 95,549
Old Guard Insurance Company	\$ 0	\$ 148,964
Westfield Services Company*	\$ 2,376	\$ 0
Westfield Management Company*	\$ 1,014,039	\$ 5,520,110
Affiliated Payable	\$ 1,052,523	\$ 10,538,379

*Westfield Services Company, Westfield Financial Corporation, Ward Financial Group, Incorporated, and Westfield Management Company are not part of the intercompany pooling arrangement.

Every ninety (90) days the affiliated balances are reviewed and settled in either cash or the transfer of securities.

- E. Guarantees or Undertakings, Written or Otherwise-
The Company has given commitments to affiliated companies. The details of these commitments are described in Note 14 A-1.
- F. The Company does not have any management or non-GAAP cost sharing arrangements with any affiliated insurers. The Company does have an agreement with its non-insurance affiliate, Westfield Management Company, to provide executive management services to the Company and its subsidiaries in accordance with SSAP No. 70.
- G. The Company is not directly or indirectly owned or controlled by any other company, corporation, groups of companies, partnerships, nor individuals.
- H. The Company holds no shares of an upstream parent.
- I. The Company owns 100.0% of Westfield Insurance Company, an Insurance SCA, whose carrying value is based on the underlying equity per SSAP No. 46. Dividend restrictions are provided by the Insurance Regulations of the Ohio Revised Code. There are no differences between the underlying statutory equity and the carrying value. The Company's investment in Westfield Insurance Company accounts for 40.4% of the Company's admitted assets.

Summary of Financial Information for Westfield Insurance Company

Assets	\$ 2,128,768,915
Liabilities	\$ 1,354,507,534
Surplus	\$ 774,261,381
Net Income	\$ 29,465,290

The Company owns 100.0% of Westfield National Insurance Company, an Insurance SCA, whose carrying value is based on the underlying equity per SSAP No. 46. Dividend restrictions are provided by the Insurance Regulations of the Ohio Revised Code. There are no differences between the underlying statutory equity and the carrying value. The Company's investment in Westfield National Insurance Company accounts for 9.7% of the Company's admitted assets.

Summary of Financial Information for Westfield National Insurance Company

Assets	\$ 501,781,288
Liabilities	\$ 315,196,228
Surplus	\$ 186,585,060
Net Income	\$ (1,701,282)

- J. The Company did not recognize any impairment write-down for its investments in subsidiary, controlled, or affiliated companies during the statement period.
- K. The Company has no investment in a foreign insurance subsidiary.
- L. The Company does not hold an investment in a downstream non-insurance holding company.
- 11. Debt-
 - A. Holding Company Obligations- Not applicable
 - B. Federal Home Loan Bank Agreements (FHLB)- Not applicable
- 12. Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans-
 - A. Defined Benefit Pension Plan and the Postretirement Benefit Plans

The Company sponsors a non-contributory defined benefit pension plan covering U.S. employees. As of December 31, 2011, there was accrued, in accordance with actuarially determined amounts with an offset to the pension cost accrual for the incremental asset amortization, amounts representing the present value of future benefit obligations.

A summary of assets, obligations and assumptions of the Pension and Other Postretirement Benefit Plans is as follows at December 31, 2011 and 2010:

1. Change in benefit obligation

	Pension		Retiree Med & Life	
	2011	2010	2011	2010
a. Benefit obligation at beginning of year	\$ 249,145,440	\$ 224,540,309	\$ 24,056,845	\$ 24,104,556
b. Service cost	9,612,484	8,609,789	1,526,508	1,210,234
c. Interest cost	14,803,677	14,187,942	1,363,533	1,398,784
d. Contribution by plan participants	0	0	1,160,461	898,786
e. Actuarial (gains) losses	24,955,554	11,708,256	(11,346)	(63,264)
f. Foreign currency exchange rate changes	0	0	0	0
g. Benefits paid	(10,690,152)	(9,900,856)	(4,090,109)	(3,818,486)
less: federal subsidy on benefits paid	N/A	N/A	326,752	326,235
h. Plan amendments	0	0	0	0
i. Business combinations, divestitures, curtailments, settlements and special termination benefits	0	0	0	0
j. Benefit obligation at end of year	\$ 287,827,003	\$ 249,145,440	\$ 24,332,644	\$ 24,056,845

2. Change in plan assets

	Pension		Retiree Med & Life	
	2011	2010	2011	2010
a. Fair value of plan assets at beginning of year	\$ 236,754,142	\$ 216,578,630	\$ 29,904,233	\$ 27,357,510
b. Actual return on plan assets	18,282,730	22,576,368	734,227	2,982,874
c. Foreign currency exchange rate changes	0	0	0	0
d. Employer contribution	8,300,000	7,500,000	529,051	2,483,549
e. Plan participants' contributions	0	0	1,160,461	898,786
f. Benefits paid	(10,690,152)	(9,900,856)	(4,090,109)	(3,818,486)
g. Business combinations, divestitures, and settlements	0	0	0	0
h. Fair value of plan assets at end of year	\$ 252,646,720	\$ 236,754,142	\$ 28,237,863	\$ 29,904,233

NOTES TO FINANCIAL STATEMENTS

3. Funded Status

	Pension		Retiree Med & Life	
	2011	2010	2011	2010
Funded / (Unfunded)	\$ (35,180,283)	\$ (12,391,298)	\$ 3,905,219	\$ 5,847,388
a. Unamortized prior service cost	5,442,317	6,443,126	(7,039,113)	(7,470,896)
b. Unrecognized net gain or (loss)	83,135,662	60,338,649	9,173,011	7,891,690
c. Remaining net obligation or net asset at initial date of application	0	0	0	0
d. Prepaid assets or (accrued liabilities)	\$ 53,397,696	\$ 54,390,477	\$ 6,039,117	\$ 6,268,182
e. Intangible asset	0	0	0	0

4. Accumulated benefit obligation for vested employees

	Pension		Retiree Med & Life	
	2011	2010	2011	2010
	\$ 258,109,662	\$ 225,551,527	\$ 24,332,644	\$ 24,056,845

5. Benefit obligation for non-vested employees

	Pension		Retiree Med & Life	
	2011	2010	2011	2010
a. Projected benefit obligation	\$ 3,545,544	\$ 3,432,835	\$ 9,866,079	\$ 9,796,382
b. Accumulated benefit obligation	\$ 2,526,324	\$ 2,501,772	\$ 9,866,079	\$ 9,796,382

6. Components of net periodic benefit cost

	Pension		Retiree Med & Life	
	2011	2010	2011	2010
a. Service cost	\$ 9,612,484	\$ 8,609,789	\$ 1,526,508	\$ 1,210,234
b. Interest cost	14,803,677	14,187,942	1,363,533	1,398,784
c. Expected return on plan assets	(19,937,124)	(18,212,957)	(2,295,784)	(2,222,605)
d. Amortization of unrecognized transition obligation or transition asset	0	0	0	0
e. Amount of recognized gains and losses	3,812,935	3,575,734	256,754	330,834
f. Amount of prior service cost recognized	1,000,809	1,000,809	(431,783)	(431,783)
g. Amount of gain or loss recognized due to a settlement or curtailment	0	0	0	0
h. Total net periodic benefit cost	\$ 9,292,781	\$ 9,161,317	\$ 419,228	\$ 285,464

7. An additional minimum pension liability adjustment is required when the actuarial present value of accumulated benefits exceeds net plan assets. The additional minimum liability adjustment, less allowable intangible assets, net of tax benefit, is reported as a reduction in surplus. At December 31, 2011, the additional minimum liability for the qualified defined benefit pension plan is \$5,462,942. The reduction in surplus, net of tax, is \$3,550,912. At December 31, 2010, there was no additional minimum liability.

8. Weighted-average assumptions as of January 1 used to determine net periodic cost:

	Pension		Retiree Med & Life	
	2011	2010	2011	2010
a. Weighted average discount rate	5.74%	6.10%	5.65%	5.91%
b. Expected long-term rate of return on plan asset:	8.375%	8.375%	8.00%	8.00%
c. Rate of compensation increase	3.00%	1.50%	0.00%	0.00%

Weighted-average assumptions as of December 31 used to determine year end projected benefit obligation:

d. Weighted average discount rate	5.21%	5.74%	5.15%	5.65%
e. Rate of compensation increase*	3.00%	3.00%	N/A	N/A

* Rate of compensation increase assumed to be 3.0% for 2012-2015; and 3.5% for 2016+.

9. The measurement date (annual valuation) used to determine other postretirement benefit measurements for postretirement benefit plans that make up at least the majority of plan assets and benefit obligation is January 1. The fair market value of assets is measured and updated as of December 31.

10. For measurement purposes, an 8.00% annual rate of increase in the per capita cost of covered health care benefits was assumed for 2011. The rate is assumed to decrease to 7.50% for 2012, then decrease gradually to 5.00% for 2022, and remain at that level thereafter.

11. Due to the caps in the Company's post retirement health care plan, assumed health care cost trend rates have a limited effect on the amounts reported for the health care plans. A one-percentage-point change in assumed health care cost trend rates, including the effects of Medicare Part D subsidies, would have the following effects:

	1 Percentage Point Increase		1 Percentage Point Decrease	
	2011	2010	2011	2010
a. Effect on total of service cost and interest cost components	\$ (107,123)	\$ 94,197		
b. Effect on postretirement benefit obligation	\$ (885,955)	\$ 788,170		

12. Plan asset information:

a. The defined benefit pension asset allocation as of the measurement date, December 31, and the target allocation, presented as a percentage of total plan assets were as follows:

Investment Category	December 31 Allocation		Target Allocation	
	2011	2010	Minimum	Maximum
Debt	38.0%	45.0%	40.0%	50.0%
Equity	61.0%	54.0%	50.0%	60.0%
Real Estate	0.0%	0.0%	0.0%	0.0%
Cash	1.0%	1.0%	0.0%	0.0%
Other	0.0%	0.0%	0.0%	0.0%
Total	100.0%	100.0%		

b. The Company's policy of investment is based on a standard plan and formula. The investment plan and formula states that all assets of the pension trust except dividends and interest received from portfolio securities will be a part of the investment fund (formula). This income will be used to pay benefits, but may be allocated to the investment fund after an amount approximately equal to three months' benefits have accumulated. The investment fund will normally consist of debt instruments, including those of governments, government agencies and publicly owned corporations and properly diversified number of common and/or preferred stocks of publicly owned corporations. The investment fund will be divided between these two normal portions. The debt instruments comprise the Bond Fund and shall be considered normal when it is 45% of the investment fund and is generally maintained in a range of 40.0% to 50.0% of the fund. The equities comprise the Stock Fund and shall be considered normal when it is 55% of the investment fund and is generally maintained in a range of 50.0% to 60.0% of the fund. The measurement date for these funds is December 31, annually.

NOTES TO FINANCIAL STATEMENTS

The investments fund portfolio will have the following overall characteristics:

- Complies with provisions of the Ohio Farmers Pension Trust Investment Plan and Formula
- Above average financial quality
- Broadly diversified
- Liquidity requirements minimal
- Fully invested (minimal cash reserves)
- Growing investment income
- Long term time horizon

Additionally the following constraints are placed on individual investments within the portfolio. In the case of equity investments, no equity shall be held unless:

- Dividends are paid (except in the case of mutual funds) , and
- Foreign common stock may not exceed 15% of the common stock portfolio.

In the case of debt instruments, no debt shall be held unless:

- Straight bonds will have a duration range of 7-10 years and be of BBB-/AAA quality ,
- Foreign bonds may not exceed 15% of the bond fund , and
- Convertible bonds may not exceed 20% of the bond fund and be of BBB- or higher quality , unless company is held in other portfolios.

The funds shall be managed by five trustees , elected by the Board of Directors , utilizing investment advice provided under an agreement with the Company. The trustees annually review the investment plan and formula.

c. The long-term rates of return were determined using a combination of actual results and published market data. The rates are within the high and low ends of an expected return range. The low end of the range was calculated by multiplying the percentage of portfolio composition of each asset category by published historical return data for the category . The high end of the range was calculated by combining the published market data with actual historical returns for the pension plan weighting the percentages , 75% published and 25% historical.

d. Additional asset categories and associated risk - Not applicable .

13. During 2012, the Company expects to pay one-time lump sum pension payments totaling \$16,165,469 to deferred vested participants due to a plan amendment. The following estimated future payments, which reflect expected future service , as appropriate , are expected to be paid in the years indicated:

Year (s)	Pension Plan		Postretirement Benefit Plans 2011	Total 2011
	2011	2011		
2012 (expected)	\$ 27,453,145	\$ 2,432,643	\$ 29,885,788	
2013	\$ 11,876,116	\$ 2,427,365	\$ 14,303,481	
2014	\$ 12,489,313	\$ 2,372,862	\$ 14,862,175	
2015	\$ 13,068,292	\$ 2,323,140	\$ 15,391,432	
2016	\$ 13,762,633	\$ 2,314,405	\$ 16,077,038	
Thereafter Total	\$ 80,876,075	\$ 11,417,288	\$ 92,293,363	

14. The Company does not have any regulatory contribution requirements for 2012; however, the Company currently intends to make voluntary contributions of approximately \$9.1 million to the defined benefit pension plan and 401 (h) contributions of approximately \$0.3 million in 2012 with reference to the Company contribution funding guidelines.

The Company contribution funding guidelines were developed during 2006 and address the contribution and funding limitations as adjusted by the Pension Protection Act Of 2006. The guidelines provide that the Company will generally contribute an amount equal to the value of benefits earned each year regardless of whether or not a minimum contribution is required with an option to not fund in years where a minimum contribution is not projected during the subsequent five (5) years. Minimum required contributions will always be funded. Contributions are at the final discretion of the Ohio Farmers Insurance Company Board of Directors.

Additionally , the Company's postretirement health care plan is contributory , with participants' contributions adjusted annually; the life insurance plan is non-contributory .

15. Securities , Insurance Contracts , and other Employer Transactions - Not applicable .

16. Prior service cost is amortized on a straight-line basis over participants' average future service , not on a weighted-average basis.

17. Substantive commitment used as basis for accounting for the benefit obligation - Not applicable .

18. Cost of providing special or contractual termination benefits recognized during the period - Not applicable .

19. Explanation of significant change in the benefit obligation or plan assets not otherwise apparent - Not applicable .

B. Defined Contribution Plan

The Company's employees are covered by a qualified defined contribution pension plan (under IRC Section 401 (k)) sponsored by the Ohio Farmers Insurance Company . The plan began operation on January 1 , 2000 , in accordance with "Safe Harbor" Treasury regulations.

Contributions of three percent (3%) of each employee's eligible compensation are made during the year . The Company's non-elective contribution for the plan was \$731,085 and \$341,557 for 2011 and 2010 , respectively .

At December 31 , 2011 , the total fair market value of the defined contribution plan assets was \$143,655,034 , including unrealized gains and losses and participant loans .

C. Multiemployer Plans - Not applicable

D. Consolidated/Holding Company Plans - Not applicable

E. Post-employment Benefits and Compensated Absences - Not applicable

F. Impact of Medicare Modernization Act on Postretirement Benefits (INT 04-17)

1. Pre-adoption note regarding existence of Act - Not applicable .
2. Effects of the Subsidy in Measuring the Net Postretirement Benefit Cost - Not applicable

The Medicare Prescription Drug, Improvement and Modernization Act of 2003 (the Act) was signed into law in December of 2003. The Act includes the following two new features to Medicare Part D that could affect the measurement of the accumulated postretirement benefit obligation (APBO) and net periodic postretirement cost for the Plan:

- A federal subsidy (based on 28% of an individual beneficiary's annual prescription drug costs between \$250 and \$5,000) , which is not taxable , to sponsors of retiree healthcare benefit plans that provide a prescription drug benefit that is at least actuarially equivalent to Medicare Part D; and
- The opportunity for a retiree to obtain a prescription drug benefit under Medicare .

NOTES TO FINANCIAL STATEMENTS

3. Gross benefits payments and the amount of the subsidy for the period:

	2011	2010
Medical	\$ 1,777,877	\$ 1,486,725
Dental	240,173	250,031
Prescription	1,640,253	1,716,592
Life insurance premiums	199,803	132,567
Administration fees	232,003	232,572
Gross benefits paid	<u>\$ 4,090,109</u>	<u>\$ 3,818,487</u>

Future gross benefits payments are estimated to be at approximately the same level.

Subsidy received during calendar year (for plan years 2009 and 2008, respectively)	\$ 358,710	\$ 336,589
Expected subsidy receivable (for plan years 2011 and 2010, respectively)	\$ 326,752	\$ 326,235

4. In March 2010, the Patient Protection and Affordable Care Act (the PPACA) and the Health Care and Education Reconciliation Act of 2010 (H.R. 4872), which amends certain provisions of the PPACA, were signed into law. The Medicare Part D retiree drug subsidies effectively become taxable beginning in 2013. During the first quarter of 2010, the Company recognized a \$126,000 after-tax charge due to the enactment of U.S. health care legislation.

13. Capital and Surplus, Dividend Restrictions and Quasi-Reorganizations-

There are no outstanding shares upon which dividends can be paid. Dividend restrictions are not applicable. The Company does not have any cumulative unrealized gains or losses in unassigned funds.

14. Contingencies-

A. Contingent Commitments

(1) On August 3, 2011, the Company made an investment in Consumer Agent Portal, LLC (CAP) with an objective of helping independent insurance agencies leverage the power of digital marketing. The Company purchased thirty (30) Class B units with a total capital commitment of \$3,000,000. As of December 31, 2011, the Company has made capital contributions of \$1,479,649 with the remaining \$1,520,351 included in the balance sheet line 21, page 3. There is no assurance of investment return. The Company is current on all past requests and foresees no circumstances which will interrupt its ability in meeting the balance of the obligation

On August 29, 2011, the Company was notified by Westfield Bank, FSB (Bank), a non-insurance subsidiary, that a February 24, 2011 Troubled Debt Restructure guaranteed by the Company had defaulted. The Company paid its full commitment of \$500,000 to Bank on August 30, 2011. There is no expectation of investment recovery on the loan.

A June 27, 2007 \$1,000,000 loan guarantee, given by the Company to Bank in the event that W.C. Felton Agency, Inc. dba United Insurance Service and five individuals default on an installment loan, was settled and terminated by Bank on September 30, 2011. The outstanding balance of the loan as of December 31, 2010 was \$1,147,859 of which the Company had guaranteed \$573,929.

On December 16, 2008, both the Company and Westfield Insurance Company (WIC) gave Bank and Westfield Bancorp, Inc. (Bancorp) a shared commitment effective January 1, 2009 through December 31, 2013 to provide additional capital up to \$6,000,000. The Company has made no contributions as of December 31, 2011. As of December 31, 2011, WIC had contributed \$1,000,000. As of December 31, 2011 and December 31, 2010, the outstanding commitment was \$5,000,000 and \$6,000,000, respectively. The Company foresees no circumstances which will prevent its ability to honor its commitment.

(2) The Company was not a guarantor of any obligations as of December 31, 2011.

(3) The Company has no guarantee obligations as of December 31, 2011.

B. Assessments-

On May 27, 2011, the Company received notification of the insolvency of Atlantic Mutual Insurance Co. and Centennial Insurance Co. Also, in 2011 the Company received notification of developed asbestos exposures on an older estate, Paxton National Ins. Co. It is expected that these insolvencies will result in guaranty fund assessments against the Company of \$14,126 that have been charged to operations in the current period.

The Company has accrued \$1,177,386 for guaranty fund and other assessments. This represents management's best estimates on the information received from the states in which the Company writes business and may change due to many factors including the Company's share in the ultimate cost of the current insolvencies.

C. Gain Contingencies- Not applicable

D. Claims related extra contractual obligation and bad faith losses stemming from lawsuits- Not applicable

E. Product Warranties- Not applicable

F. All Other Contingencies

Various lawsuits against the Company have arisen in the course of the Company's business. Contingent liabilities arising from litigation, income taxes, and other matters are not considered material in relation to the financial position of the Company.

15. Leases-

A. Lessee Operating Lease

(1) Current period expenses:

- a. The Company leases property, automobiles, and office equipment under various non-cancelable operating lease agreements that expire through December 2016. Rental expense for 2011 and 2010 was approximately \$8.0 million and \$7.7 million, respectively.
- b. The Company does not have any contingent rental payments.
- c. Certain rental commitments have renewal options extending through the year 2016. Some of these renewals are subject to adjustments in future periods.
- d. The Company's lease agreements do not impose restrictions concerning dividends, additional debt and further leasing.
- e. There were no lease agreements terminated early in 2011. There are two leases for which the Company (lessee) no longer uses the leased property benefits. The combined rent liability for the two locations as of December 31, 2011 was \$0.5 million.

(2) Future lease obligations for the next five years:

- a. At January 1, 2012, the minimum aggregate rental commitments for the next five years are as follows:

Year Ending December 31	Operating Leases
1. 2012	\$ 16,766
2. 2013	8,938
3. 2014	6,230
4. 2015	2,209
5. 2016	1,659
6. Total	<u>\$ 35,802</u>

- b. The Company is not involved in any sub-lease agreements.

- (3) The Company is not involved in any material sales-leaseback transactions.

B. Leasing is not a significant part of the Company's business.

NOTES TO FINANCIAL STATEMENTS

16. Information about Financial Instruments with Off-Balance Sheet Risk and Financial Instruments with Concentrations of Credit Risk-
The Company does not invest in financial instruments with off-balance sheet risk.

17. Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities-
A. Transfers of Receivables Reported as Sales
The Company has not sold or transferred any receivables to any other parties.

B. Transfer and Servicing of Financial Assets- Not applicable

C. Wash Sales
The Company did not have any wash sales involving transactions for securities with a NAIC designation of 3 or below.

18. Gain or Loss to the Reporting Entity from Uninsured A&H Plans and the Uninsured Portion of Partially Insured Plans- Not applicable

19. Direct Premium Written / Produced by Managing General Agents / Third Party Administrators- Not applicable

20. Fair Value Measurements-
A. For assets that are measured and reported at fair value in the statement of financial position after initial recognition, the valuation techniques and the inputs used to develop those measurements are as follows:

Level 1 - Values are unadjusted quoted prices for identical assets and liabilities in active markets accessible at the measurement date.

Level 2 - Inputs include quoted prices for similar assets or liabilities in active markets, quoted prices from those willing to trade in markets that are not active, or other inputs that are observable or can be corroborated by market data for the term of the instrument. Such inputs include market interest rates and volatilities, spreads and yield curves.

Level 3 - Certain inputs are unobservable (supported by little or no market activity) and significant to the fair value measurement. Unobservable inputs reflect the Company's best estimate of what hypothetical market participants would use to determine a transaction price for the asset or liability at the reporting date.

The Company has no liabilities that are measured at fair value in the statement of financial position.

(1) Fair Value Measurements at December 31, 2011

(1)	(2) (Level 1)	(3) (Level 2)	(4) (Level 3)	(5) Total
Assets at Fair Value:				
Common Stock				
Industrial and Miscellaneous	\$ 120,091,660	\$ 0	\$ 0	\$ 120,091,660
Total Common Stocks	\$ 120,091,660	\$ 0	\$ 0	\$ 120,091,660
Other Invested Assets				
Joint Venture, Ptr or LLC, char. of Com Stks - Unaffiliated	\$ 1,855,200	\$ 0	\$ 0	\$ 1,855,200
Other Assets - Affiliated	\$ 12,613,342	\$ 0	\$ 0	\$ 12,613,342
Total Other Invested Assets	\$ 14,468,542	\$ 0	\$ 0	\$ 14,468,542
Total Assets at Fair Value	\$ 134,560,202	\$ 0	\$ 0	\$ 134,560,202

(2) Fair Value Measurements in (Level 3) of the Fair Value Hierarchy

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
				Total gains and (losses)	Total gains and (losses)					Ending Balance at 12/31/2011
				included in Net Income	included in Surplus	Purchases	Issuances	Sales	Settlements	
	Beginning Balance at 01/01/2011	Transfers into (Level 3)	Transfers out of (Level 3)							
Assets:										
Common Stock - Affiliated	\$ 1,160,018,624	\$ 0	\$ (1,160,018,624) *	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
LLC - Affiliated	\$ 2,596,598	\$ 0	\$ (2,596,598) *	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Assets	\$ 1,162,615,222	\$ 0	\$ (1,162,615,222)	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

* At December 31, 2010 the Company reported its investments in the common stock of its affiliates and in an affiliated LLC as (Level 3) assets. At the March 31, 2011 reporting date, it was determined that these investments were not within the scope of SSAP No. 100 and are shown as a transfer out of the (Level 3) category.

(3) The Company's policy for determining when transfers between levels is required is based upon change in the inputs used to determine fair value measurement. If an input changes, the Company evaluates the new input(s) and makes the determination whether or not a transfer between levels is appropriate. If an asset or liability is transferred between levels, it is the Company's policy to record the transfer as of the beginning of the quarter in which the transfer occurs. The Company held no assets or liabilities categorized as Level 1 or 2 during the reporting period that were transferred into or out of the level categorization held at January 1, 2011.

(4) As of December 31, 2011, the Company held no investments in assets or liabilities measured and reported at fair value that were classified as Level 2. Historically, fair values in this category are provided by independent pricing services. Where independent pricing services provide fair values, the Company has obtained an understanding of the methods, models, and inputs used in pricing and has controls in place to validate that amounts provided represent current fair values.

(5) As of December 31, 2011, the Company had no holdings classified as either a derivative asset or liability.

B. Combining Fair Value Information- Not required

C. Fair Value Estimating- Not applicable

21. Other Items-
A. Extraordinary Items- Not applicable

B. Troubled Debt Restructuring: Debtors- Not applicable

C. Other Disclosures- Not applicable

D. Uncollectible Balances
At December 31, 2011 and 2010, the Company had admitted assets of \$102,869,411 and \$46,192,545, respectively, in accounts receivable for Agents' Balances or Uncollected Premiums. The Company routinely assesses the collectability of these receivables. Based upon company experience, less than 1% of the balance may become uncollectible and the potential loss is not material to the Company's financial condition.

E. Business Interruption Insurance Recoveries
The Company had no business interruption insurance recoveries.

F. State Transferable Tax Credits
The Company does not have State Transferable Tax Credits.

NOTES TO FINANCIAL STATEMENTS

G. Subprime Mortgage Related Risk Exposure

(1) The subprime lending sector is the sector of the mortgage lending industry which lends to borrowers who do not qualify for prime market interest rates because of poor or insufficient credit history. The term also applies to paper taken on property that cannot be sold on the primary market, including loans on certain types of investment properties and certain types of self-employed individuals.

For purposes of this disclosure, subprime exposure is defined as the potential for financial loss through direct investment, or underwriting risk associated with the risk from the subprime lending sector. This includes any direct risk through investments in debt securities, asset backed or structured securities, hedge funds, subsidiaries and affiliates, and insurance product issuance. The Company views the following features as common characteristics of subprime mortgage loans:

- An interest rate above prime to borrowers who do not qualify for prime rate
- Borrowers with low credit ratings (FICO scores)
- Interest-only or negative amortizing loans
- Unconventionally high initial loan-to-value ratios
- Low initial payments based on a fixed introductory rate that expires after a short initial period, then adjusts to a variable rate plus a margin for the remaining term of the loan
- Borrowers with less than conventional documentation of their home and/or assets
- Very high or no limits on how much the payment amount or the interest rate may increase at reset periods, potentially causing a substantial increase in the monthly payment amount
- Include substantial prepayment penalties

The Company's strategy to manage or mitigate subprime exposure is to avoid making direct investments in, or insuring any of the sources of risk identified above. Westfield Bancorp's strategy to manage or mitigate subprime exposure is to adhere to stringent underwriting standards and to require Board review for any exceptions before loan approval.

(2) The Company has no direct exposure through investments in subprime mortgage loans. The Company's wholly owned affiliate, Westfield Bancorp, has insignificant subprime related risk exposure.

(3) The Company has no direct exposure through other investments.

(4) The Company has no underwriting exposure to subprime mortgage related risk.

22. Events Subsequent-

Subsequent events have been considered through February 9, 2012 for the statutory statements issued as of December 31, 2011. No events or transactions have occurred that would give rise to a Type I or Type II subsequent event.

P & C Specific Notes

23. Reinsurance-

A. Unsecured Reinsurance Recoverables

The Company has an intercompany recoverable that has an unsecured aggregate recoverable for paid and unpaid losses, including IBNR, loss adjustment expenses, and unearned premium that exceeds 3% of the Company's policyholder surplus with the following affiliated reinsurers:

American Select Insurance Company	FEIN 31-6016426	\$ 112,796,183
Old Guard Insurance Company	FEIN 23-0929640	\$ 203,033,129
Westfield Insurance Company	FEIN 34-6516838	\$1,218,223,800
Westfield National Insurance Company	FEIN 34-1022544	\$ 293,279,292

B. Reinsurance Recoverable in Dispute

The Company has no material recoverable to disclose.

C. Reinsurance Assumed and Ceded

(1) Return Commission

	ASSUMED		CEDED		NET	
	Unearned Assumed	Commission Equity	Unearned Ceded	Commission Equity	Unearned Net	Commission Equity
Affiliate	\$ 716,215,448	\$ 103,737,990	\$ 599,856,958	\$ 95,170,337	\$ 116,358,490	\$ 8,567,653
Non-affiliate	7,805,538	1,991,356	896,704	73,318	6,908,834	1,918,038
Total	\$ 724,020,986	\$ 105,729,346	\$ 600,753,662	\$ 95,243,655	\$ 123,267,324	\$ 10,485,691
Direct Unearned Premium Reserve				\$ 17,439,863		

(2) Additional or Return Contingent Commission Accrued

	DIRECT	REINSURANCE		NET
		Assumed	Ceded	
Contingent Commission	\$ 21,041,947	\$ 0	\$ 0	\$ 21,041,947
Sliding Scale Adjustments	0	0	0	0
Other Profit Commission Arrangements	0	0	0	0
Total	\$ 21,041,947	\$ 0	\$ 0	\$ 21,041,947

The above figures do not include the intercompany pooling of Agents' Contingent Commission in the Assumed and Ceded columns.

(3) Protected Cells - Not applicable

D. Uncollectible Reinsurance - Not applicable

E. Commutation of Ceded Reinsurance - Not applicable

F. Retroactive Reinsurance - Not applicable

G. Reinsurance Accounted for as a Deposit - Not applicable

H. Disclosures for the Transfer of Property and Casualty Run-off Agreements - Not applicable

NOTES TO FINANCIAL STATEMENTS

24. Retrospectively Rated Contracts and Contracts Subject to Redetermination- Not applicable

25. Changes in Incurred Losses and Loss Adjustment Expenses-

Reserves, as of December 31, 2010, were \$124.8 million. In calendar year 2011, \$36.5 million has been paid for incurred losses and loss adjustment expenses attributable to insured events of prior years. Reserves remaining for prior years are now \$78.1 million. Therefore, there has been a \$10.2 million favorable prior-year development from December 31, 2010 to December 31, 2011. The favorable development is principally from decreases in the estimates of loss and loss adjustment expenses for the following lines of business: commercial multiple peril, commercial auto liability, homeowners/farmowners, and private passenger auto liability. This change is generally the result of ongoing analysis of recent loss development trends. Original estimates are increased or decreased, as additional information becomes known regarding individual claims. The estimates are not affected by prior year loss development on retrospectively rated policies as the Company does not write this type of policy.

26. Intercompany Pooling Arrangements-

Effective January 1, 2011, the reinsurance pooling arrangement was amended to increase Ohio Farmers Insurance Company's participation from 9% to 19% and decrease Westfield Insurance Company's participation from 64% to 54%. No other companies in the pool were impacted. This amendment was approved by the Ohio Department of Insurance in December, 2010.

Below is a detail of participation percentages by company:

	NAIC Number	Effective 1/1/2011	Prior to 1/1/2011
Ohio Farmers Insurance Company	24104	19.0%	9.0%
Westfield Insurance Company	24112	54.0%	64.0%
Westfield National Insurance Company	24120	13.0%	13.0%
American Select Insurance Company	19992	5.0%	5.0%
Old Guard Insurance Company	17558	9.0%	9.0%

As a result of the new agreement, the Company received ceding commission on the unearned premium change in the amount of \$22,799,565. The pooled results of the Company will differ by the amount of this commission in the year 2011. Prior year information presented in Schedule P has been restated to reflect this change.

A. The lead company, Ohio Farmers Insurance Company, and its property-casualty companies participate in a single 100% reinsurance pooling arrangement. The following companies are participants:

	NAIC Number	Percent
Ohio Farmers Insurance Company	24104	19.0%
Westfield Insurance Company	24112	54.0%
Westfield National Insurance Company	24120	13.0%
American Select Insurance Company	19992	5.0%
Old Guard Insurance Company	17558	9.0%

B. Each participating company shares in all lines and types of business.

C. Any cession to non-affiliated reinsurers is prior to the cession of pooling business from the affiliated pool member to the lead company.

D. All pool members have contractual right of direct recovery from the non-affiliated reinsurer per the terms of such reinsurance agreements.

E. No discrepancies exist between pooled business entries on the assumed and ceded reinsurance schedule of the lead company and corresponding entries on the assumed and ceded reinsurance schedules of other pool participants.

F. The Provision for Reinsurance is recorded in accordance with the percentages set forth in the intercompany pooling arrangement.

G. Affiliated Balances due to and from Ohio Farmers Insurance Company at 12/31/2011 and 12/31/2010 respectively were:

	12/31/2011	12/31/2010
Westfield Insurance Company*	\$ 7,669,888	\$ 0
Westfield National Insurance Company*	42,869	1,174,173
Old Guard Insurance Company*	955,677	0
Westfield Services Company	0	56,281
Ward Financial Group, Incorporated	0	48,153
Westfield Financial Corporation	0	1,678
Affiliated Receivable	<hr/> \$ 8,668,434	<hr/> \$ 1,280,285
Westfield Insurance Company*	\$ 0	\$ 4,773,756
American Select Insurance Company*	36,108	95,549
Old Guard Insurance Company*	0	148,964
Westfield Services Company	2,376	0
Westfield Management Company	1,014,039	5,520,110
Affiliated Payable	<hr/> \$ 1,052,523	<hr/> \$ 10,538,379

*Westfield Insurance Company, Westfield National Insurance Company, American Select Insurance Company, and Old Guard Insurance Company are included in the intercompany pooling arrangement.

27. Structured Settlements-

A. The Company has purchased annuities from life insurers under which the claimants are payees. These annuities have been used to reduce unpaid losses by \$2,934,112 as of December 31, 2011. The Company has a contingent liability of \$2,934,112 should the issuers of these annuities fail to perform under the terms of the annuities.

B. The Company has purchased annuities of which the claimant is payee but for which the Company is contingently liable. However, the total value of all annuities due from any one life insurer does not equal or exceed 1% of the Company's policyholder surplus.

28. Health Care Receivables- Not applicable

29. Participating Policies- Not applicable

30. Premium Deficiency Reserves-

1. Liability carried for premium deficiency reserves:	\$ 0
2. Date of the most recent evaluation of this liability:	12/31/2011
3. Was anticipated investment income utilized in the calculation?	Yes

31. High Deductibles- Not applicable

NOTES TO FINANCIAL STATEMENTS

32. Discounting of Liabilities for Unpaid Losses and Unpaid Loss Adjustment Expenses-

The Company does not discount the liabilities for unpaid losses or unpaid loss adjustment expenses for Workers' Compensation or any other line of business.

33. Asbestos/Environmental Reserves-

The Company's exposure to asbestos and environmental claims arises from general liability and commercial multiple peril lines of business. The Company tries to estimate the full impact of the asbestos and environmental exposure by establishing full case basis reserves on all known claims and computing incurred but not reported losses based on market share tempered by previous experience. In addition, reserves are held for future allocated loss adjustment expenses including coverage dispute costs.

A. Does the company have on the books, or has it ever written an insured for which you have identified a potential for the existence of a liability due to asbestos losses?

Yes (X) No ()

The Company's asbestos related losses (including coverage dispute costs) for each of the five most recent years were as follows after intercompany pooling:

(1) Direct Basis:		2007	2008	2009	2010	2011
a.	Beginning reserves:	\$ 10,013,064	\$ 9,594,564	\$ 9,358,528	\$ 9,093,447	\$ 8,857,778
b.	Incurred losses and loss adjustment expense:	(21,315)	(4,750)	0	0	0
c.	Calendar year payments for losses and loss adjustment expenses:	397,184	231,286	265,081	235,669	208,208
d.	Ending reserves:	\$ 9,594,564	\$ 9,358,528	\$ 9,093,447	\$ 8,857,778	\$ 8,649,571
(2) Assumed Reinsurance:						
a.	Beginning reserves:	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
b.	Incurred losses and loss adjustment expense:	0	0	0	0	0
c.	Calendar year payments for losses and loss adjustment expenses:	0	0	0	0	0
d.	Ending reserves:	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
(3) Net of Ceded Reinsurance:						
a.	Beginning reserves:	\$ 9,994,061	\$ 9,589,812	\$ 9,358,526	\$ 9,093,445	\$ 8,857,776
b.	Incurred losses and loss adjustment expense:	0	0	0	0	0
c.	Calendar year payments for losses and loss adjustment expenses:	404,249	231,286	265,081	235,669	208,208
d.	Ending reserves:	\$ 9,589,812	\$ 9,358,526	\$ 9,093,445	\$ 8,857,776	\$ 8,649,568

B. State the amount of the ending reserves for Bulk + IBNR included in A (Loss & LAE):

(1) Direct Basis:	\$ 7,902,270
(2) Assumed Reinsurance Basis:	\$ 0
(3) Net of Ceded Reinsurance Basis:	\$ 7,902,270

C. State the amount of the ending reserves for loss adjustment expenses included in A (Case, Bulk + IBNR):

(1) Direct Basis:	\$ 2,190,880
(2) Assumed Reinsurance Basis:	\$ 0
(3) Net of Ceded Reinsurance Basis:	\$ 2,190,880

D. Does the company have on the books, or has it ever written an insured for which you have identified a potential for the existence of a liability due to environmental losses?

Yes (X) No ()

The Company's environmental related losses (including coverage dispute costs) for each of the five most recent years were as follows after intercompany pooling:

(1) Direct Basis:		2007	2008	2009	2010	2011
a.	Beginning reserves:	\$ 2,333,203	\$ 2,039,347	\$ 1,953,122	\$ 1,865,950	\$ 1,820,978
b.	Incurred losses and loss adjustment expense:	0	0	0	0	0
c.	Calendar year payments for losses and loss adjustment expenses:	293,856	86,224	87,172	44,973	202,822
d.	Ending reserves:	\$ 2,039,347	\$ 1,953,122	\$ 1,865,950	\$ 1,820,978	\$ 1,618,156
(2) Assumed Reinsurance:						
a.	Beginning reserves:	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
b.	Incurred losses and loss adjustment expense:	0	0	0	0	0
c.	Calendar year payments for losses and loss adjustment expenses:	0	0	0	0	0
d.	Ending reserves:	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
(3) Net of Ceded Reinsurance:						
a.	Beginning reserves:	\$ 2,333,203	\$ 2,039,347	\$ 1,953,122	\$ 1,865,950	\$ 1,820,978
b.	Incurred losses and loss adjustment expense:	0	0	0	0	0
c.	Calendar year payments for losses and loss adjustment expenses:	293,856	86,224	87,172	44,973	202,822
d.	Ending reserves:	\$ 2,039,347	\$ 1,953,122	\$ 1,865,950	\$ 1,820,978	\$ 1,618,156

NOTES TO FINANCIAL STATEMENTS

E. State the amount of the ending reserves for Bulk + IBNR included in D (Loss & LAE):

(1)	Direct Basis:	\$ 1,244,520
(2)	Assumed Reinsurance Basis:	\$ 0
(3)	Net of Ceded Reinsurance Basis:	\$ 1,244,520

F. State the amount of the ending reserves for loss adjustment expenses included in D (Case, Bulk + IBNR):

(1)	Direct Basis:	\$ 477,564
(2)	Assumed Reinsurance Basis:	\$ 0
(3)	Net of Ceded Reinsurance Basis:	\$ 477,564

34. Subscriber Savings Accounts- Not applicable

35. Multiple Peril Crop Insurance- Not applicable

36. Financial Guaranty Insurance- Not applicable

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes (X) No ()

1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent, or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes (X) No () N/A ()

1.3 State Regulating? Ohio

2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes () No (X)

2.2 If yes, date of change:

3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2007

3.2 State the as of date of the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/2007

3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 08/07/2008

3.4 By what department or departments? Ohio

3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? Yes () No () N/A (X)

3.6 Have all of the recommendations within the latest financial examination report been complied with? Yes () No () N/A (X)

4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity) receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:

4.11 sales of new business?	Yes () No (X)
4.12 renewals?	Yes () No (X)

4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:

4.21 sales of new business?	Yes () No (X)
4.22 renewals?	Yes () No (X)

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes () No (X)

5.2 If yes, provide the name of entity, the NAIC company code, and state of domicile for any entity that has ceased to exist as a result of the merger or consolidation.

1 Name of Entity	2 NAIC Company Code	3 State of Domicile
---------------------	------------------------	------------------------

6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? Yes () No (X)

6.2 If yes, give full information:

7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? Yes () No (X)

7.2 If yes,

7.21 State the percentage of foreign control: 0.000 %

7.22 State the nationality(s) or entity(s); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(s) (e.g., individual, corporation, government, manager or attorney-in-fact).

1 Nationality	2 Type of Entity
------------------	---------------------

8.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board? Yes () No (X)

8.2 If response to 8.1 is yes, please identify the name of the bank holding company.

8.3 Is the company affiliated with one or more banks, thrifts or securities firms? Yes (X) No ()

8.4 If response to 8.3 is yes, please provide the names and locations (city and state of the main office) of any any affiliates regulated by a federal financial regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Office of Thrift Supervision (OTS), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 OTS	6 FDIC	7 SEC
---------------------	-----------------------------	----------	----------	----------	-----------	----------

Westfield Insurance Company	Westfield Center, Ohio	Y	N	N	N	N
Westfield Bancorp	Westfield Center, Ohio	Y	N	N	N	N
Westfield Bank, FSB	Westfield Center, Ohio	N	Y	N	N	N

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
 KPMG LLP
 191 West Nationwide Blvd., Suite 500, Columbus, OH 43215

10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? Yes () No (X)

10.2 If the response to 10.1 is yes, provide information related to this exemption:

10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 17A of the Model Regulation, or substantially similar state law or regulation? Yes () No (X)

10.4 If the response to 10.3 is yes, provide information related to this exemption:

10.5 Has the reporting entity established an Audit Committee in compliance with domiciliary state insurance laws? Yes (X) No () N/A ()

10.6 If the response to 10.5 is no or n/a, please explain:

11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
 Scott Weinstein, FCAS
 KPMG LLP, 303 Peachtree St., Suite 2000, Atlanta, GA 30308-3210

12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes () No (X)

12.11 Name of real estate holding company

12.12 Number of parcels involved 0

12.13 Total book/adjusted carrying value \$ 0

12.2 If yes, provide explanation

13. FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:

13.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?

13.2 Does this statement contain all business transacted for the reporting entity through its United States branch on risks wherever located? Yes () No (X)

13.3 Have there been any changes made to any of the trust indentures during the year? Yes () No (X)

13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? Yes () No () N/A (X)

14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards?
 (a) Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
 (b) Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
 (c) Compliance with applicable governmental laws, rules and regulations;
 (d) The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
 (e) Accountability for adherence to the code. Yes (X) No ()

14.11 If the response to 14.1 is No, please explain:

14.2 Has the code of ethics for senior managers been amended? Yes () No (X)

14.21 If the response to 14.2 is Yes, provide information related to amendment(s).

14.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes () No (X)

14.31 If the response to 14.3 is Yes, provide the nature of any waiver(s).

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance with a NAIC rating of 3 or below?

Yes () No (X)

15.2 If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

1 American Bankers Association (ABA) Routing Number	2 Issuing or Confirming Bank Name	3 Circumstances That Can Trigger the Letter of Credit	4 Amount
286371676	First Federal Savings Bank	Non-rated institution	0
241272040	Wayne Savings Community	Non-rated institution	0
041201114	Lorain National Bank	Non-rated institution	0

GENERAL INTERROGATORIES
PART 1 - COMMON INTERROGATORIES

BOARD OF DIRECTORS

16. Is the purchase or sale of all investments of the reporting entity passed upon either by the Board of Directors or a subordinate committee thereof? Yes (X) No ()

17. Does the reporting entity keep a complete permanent record of the proceedings of its Board of Directors and all subordinate committees thereof? Yes (X) No ()

18. Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees, or responsible employees that is in conflict or is likely to conflict with the official duties of such person? Yes (X) No ()

FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? Yes () No (X)

20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):

20.11 To directors or other officers	\$ 0
20.12 To stockholders not officers	\$ 0
20.13 Trustees, supreme or grand (Fraternal only)	\$ 0

20.2 Total amount of loans outstanding at end of year (inclusive of Separate Accounts, exclusive of policy loans):

20.21 To directors or other officers	\$ 0
20.22 To stockholders not officers	\$ 0
20.23 Trustees, supreme or grand (Fraternal only)	\$ 0

21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? Yes () No (X)

21.2 If yes, state the amount thereof at December 31 of the current year:

21.21 Rented from others	\$ 0
21.22 Borrowed from others	\$ 0
21.23 Leased from others	\$ 0
21.24 Other	\$ 0

22.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? Yes () No (X)

22.2 If answer is yes:

22.21 Amount paid as losses or risk adjustment	\$ 0
22.22 Amount paid as expenses	\$ 0
22.23 Other amounts paid	\$ 0

23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes (X) No ()

23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: \$ 0

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

INVESTMENT

24.1 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 24.3) Yes (X) No ()

24.2 If no, give full and complete information relating thereto:
.....

24.3 For the security lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 16 where this information is also provided)
The Company has no securities lending agreements as of December 31, 2011.
.....

24.4 Does the Company's security lending program meet the requirements for a conforming program as outlined in Risk-Based Capital Instructions? Yes () No () N/A (X)

24.5 If answer to 24.4 is YES, report amount of collateral for conforming programs. \$ 0

24.6 If answer to 24.4 is NO, report amount of collateral for other programs. \$ 0

24.7 Does your security lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? Yes () No () N/A (X)

24.8 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes () No () N/A (X)

24.9 Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities Lending Agreement (MSLA) to conduct securities lending? Yes () No () N/A (X)

25.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity, or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 24.3) Yes (X) No ()

25.2 If yes, state the amount thereof at December 31 of the current year:

25.21	Subject to repurchase agreements	\$ 0
25.22	Subject to reverse repurchase agreements	\$ 0
25.23	Subject to dollar repurchase agreements	\$ 0
25.24	Subject to reverse dollar repurchase agreements	\$ 0
25.25	Pledged as collateral	\$ 0
25.26	Placed under option agreements	\$ 0
25.27	Letter stock or securities restricted as to sale	\$ 0
25.28	On deposit with state or other regulatory body	\$ 6,184,085
25.29	Other	\$ 20,974,730

GENERAL INTERROGATORIES**PART 1 - COMMON INTERROGATORIES****INVESTMENT**

25.3 For category (25.27) provide the following:

1 Nature of Restriction	2 Description	3 Amount

26.1 Does the reporting entity have any hedging transactions reported on Schedule DB?

Yes () No (X)

26.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state?
If no, attach a description with this statement.

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

27.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity?

Yes () No (X)

27.2 If yes, state the amount thereof at December 31 of the current year.

\$ 0

GENERAL INTERROGATORIES
PART 1 - COMMON INTERROGATORIES
INVESTMENT

28. Excluding items in Schedule E - Part 3 - Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds, and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III General Examination Considerations, F - Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook?

Yes (X) No ()

28.01 For agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

1 Name of Custodian(s)	2 Custodian's Address
---------------------------	--------------------------

JPMorgan Chase 1 Chase Manhattan Plaza - 19th Floor, New York, NY 10005

28.02 For all agreements that do not comply with the requirements of the NAIC Financial Condition Examiners Handbook, provide the name, location and a complete explanation:

1 Name(s)	2 Location(s)	3 Complete Explanation(s)
--------------	------------------	------------------------------

28.03 Have there been any changes, including name changes, in the custodian(s) identified in 28.01 during the current year?

Yes () No (X)

28.04 If yes, give full and complete information relating thereto:

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason
--------------------	--------------------	---------------------	-------------

28.05 Identify all investment advisors, broker/dealers or individuals acting on behalf of broker/dealers that have access to the investment accounts, handle securities and have authority to make investments on behalf of the reporting entity:

1 Central Registration Depository Number(s)	2 Name	3 Address
--	-----------	--------------

GENERAL INTERROGATORIES
PART 1 - COMMON INTERROGATORIES
INVESTMENT

29.1 Does the reporting entity have any diversified mutual funds reported in Schedule D, Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5 (b) (1)])?

Yes () No (X)

29.2 If yes, complete the following schedule:

1 CUSIP Number	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value

29.3 For each mutual fund listed in the table above, complete the following schedule:

1 Name of Mutual Fund (from question 29.2)	2 Name of Significant Holding of the Mutual Fund	3 Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	4 Date of Valuation

GENERAL INTERROGATORIES**PART 1 - COMMON INTERROGATORIES****INVESTMENT**

30. Provide the following information for all short-term and long-term bonds and all preferred stocks. Do not substitute amortized value or statement value for fair value.

	1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1 Bonds	\$ 315,461,819	\$ 355,716,046	\$ 40,254,227
30.2 Preferred stocks	\$ 0	\$ 0	\$ 0
30.3 Totals	\$ 315,461,819	\$ 355,716,046	\$ 40,254,227

30.4 Describe the sources or methods utilized in determining the fair values:

Interactive Data Corp (IDC), Morgan Keegan, Cantor Fitzgerald, The Baker Group

31.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D?

Yes (X) No ()

31.2 If the answer to 31.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source?

Yes (X) No ()

31.3 If the answer to 31.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:

.....

32.1 Have all the filing requirements of the Purposes and Procedures manual of the NAIC Securities Valuation Office been followed?

Yes (X) No ()

32.2 If no, list exceptions:

.....

GENERAL INTERROGATORIES**PART 1 - COMMON INTERROGATORIES****OTHER**

33.1 Amount of payments to Trade Associations, service organizations and statistical or Rating Bureaus, if any? \$ 1,391,325

33.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade associations, service organizations and statistical or rating bureaus during the period covered by this statement.

1 Name	2 Amount Paid
INSURANCE SERVICES OFFICE INC.	\$ 367,612
.....	\$ 0
.....	\$ 0
.....	\$ 0

34.1 Amount of payments for legal expenses, if any? \$ 333,683

34.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1 Name	2 Amount Paid
FOX ROTHSCHILD LLP	\$ 199,861
.....	\$ 0
.....	\$ 0
.....	\$ 0

35.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? \$ 44,301

35.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers or departments of government during the period covered by this statement.

1 Name	2 Amount Paid
US CHAMBER INSTITUTE FOR LEGAL REFORM	\$ 14,250
POLICY MATTERS CONSULTING, LLC	\$ 13,680
.....	\$ 0
.....	\$ 0

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

1.1	Does the reporting entity have any direct Medicare Supplement Insurance in force?	Yes () No (X)
1.2	If yes, indicate premium earned on U.S. business only.	\$ 0
1.3	What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit?	\$ 0
1.31	Reason for excluding:	
1.31	.....
1.4	Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Line (1.2) above.	\$ 0
1.5	Indicate total incurred claims on all Medicare Supplement insurance.	\$ 0
1.6	Individual policies:	
	Most current three years:	
1.61	Total premium earned	\$ 0
1.62	Total incurred claims	\$ 0
1.63	Number of covered lives	\$ 0
	All years prior to most current three years:	
1.64	Total premium earned	\$ 0
1.65	Total incurred claims	\$ 0
1.66	Number of covered lives	\$ 0
1.7	Group policies:	
	Most current three years:	
1.71	Total premium earned	\$ 0
1.72	Total incurred claims	\$ 0
1.73	Number of covered lives	\$ 0
	All years prior to most current three years:	
1.74	Total premium earned	\$ 0
1.75	Total incurred claims	\$ 0
1.76	Number of covered lives	\$ 0
2.	Health Test:	1 Current Year 2 Prior Year
2.1	Premium Numerator	\$ 0
2.2	Premium Denominator	\$ 286,417,170
2.3	Premium Ratio (Line 2.1/Line 2.2)	\$ 0.0
2.4	Reserve Numerator	\$ 0
2.5	Reserve Denominator	\$ 447,608,328
2.6	Reserve Ratio (Line 2.4/Line 2.5)	\$ 0.0
3.1	Does the reporting entity issue both participating and non-participating policies?	Yes () No (X)
3.2	If yes, state the amount of calendar year premiums written on:	
	3.21 Participating policies	\$ 0
	3.22 Non-participating policies	\$ 0
4.	For Mutual reporting entities and Reciprocal Exchange only:	
4.1	Does the reporting entity issue assessable policies?	Yes () No (X)
4.2	Does the reporting entity issue non-assessable policies?	Yes () No (X)
4.3	If assessable policies are issued, what is the extent of the contingent liability of the policyholders?	..... 0.0 %
4.4	Total amount of assessments paid or ordered to be paid during the year on deposit notes or contingent premiums.	\$ 0
5.	For Reciprocal Exchanges only:	
5.1	Does the exchange appoint local agents?	Yes () No (X)
5.2	If yes, is the commission paid:	
	5.21 Out of Attorney's-in-fact compensation	Yes () No () N/A (X)
	5.22 As a direct expense of the exchange	Yes () No () N/A (X)
5.3	What expenses of the Exchange are not paid out of the compensation of the Attorney-in-fact?	
5.3	.....
5.4	Has any Attorney-in-fact compensation, contingent on fulfillment of certain conditions, been deferred?	Yes () No (X)
5.5	If yes, give full information.	
5.5	.....

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

6.1 What provision has this reporting entity made to protect itself from an excessive loss in the event of a catastrophe under a workers' compensation contract issued without limit of loss?

Reinsurance protection totaling \$57,000,000 above a \$3,000,000 retention per occurrence.

6.2 Describe the method used to estimate this reporting entity's probable maximum insurance loss, and identify the type of insured exposures comprising that probable maximum loss, the locations of concentrations of those exposures and the external resources (such as consulting firms or computer software models), if any, used in the estimation process:

See Exhibit A located in the MISC additional statement pages.

6.3 What provision has this reporting entity made (such as a catastrophic reinsurance program) to protect itself from an excessive loss arising from the types and concentrations of insured exposures comprising its probable maximum property insurance loss?

Westfield Group purchased \$219,625,000 of property catastrophe reinsurance excess of a \$30,000,000 net retention per loss occurrence.

6.4 Does the reporting entity carry catastrophe reinsurance protection for at least one reinstatement, in an amount sufficient to cover its estimated probable maximum loss attributable to a single loss event or occurrence?

Yes (X) No ()

6.5 If no, describe any arrangements or mechanisms employed by the reporting entity to supplement its catastrophe reinsurance program or to hedge its exposure to uninsured catastrophic loss.

.....

7.1 Has the reporting entity reinsured any risk with any other entity under a quota share reinsurance contract that includes a provision that would limit the reinsurer's losses below the stated quota share percentage (e.g., a deductible, a loss ratio corridor, a loss cap, an aggregate limit or any similar provisions)?

Yes (X) No ()

7.2 If yes, indicate the number of reinsurance contracts containing such provisions.

..... 1

7.3 If yes, does the amount of reinsurance credit taken reflect the reduction in quota share coverage caused by any applicable limiting provision(s)?

Yes () No (X)

8.1 Has this reporting entity reinsured any risk with any other entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on this risk, or portion thereof, reinsured?

Yes () No (X)

8.2 If yes, give full information.

.....

9.1 Has the reporting entity ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates) for which during the period covered by the statement: (i) it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; (ii) it accounted for that contract as reinsurance and not as a deposit; and (iii) the contract(s) contain one or more of the following features or other features that would have similar results:

- (a) A contract term longer than two years and the contract is noncancelable by the reporting entity during the contract term;
- (b) A limited or conditional cancellation provision under which cancellation triggers an obligation by the reporting entity, or an affiliate of the reporting entity, to enter into a new reinsurance contract with the reinsurer, or an affiliate of the reinsurer;
- (c) Aggregate stop loss reinsurance coverage;
- (d) A unilateral right by either party (or both parties) to commute the reinsurance contract, whether conditional or not, except for such provisions which are only triggered by a decline in the credit status of the other party;
- (e) A provision permitting reporting of losses, or payment of losses, less frequently than on a quarterly basis (unless there is no activity during the period); or
- (f) Payment schedule, accumulating retentions from multiple years or any features inherently designed to delay timing of the reimbursement to the ceding entity.

Yes () No (X)

9.2 Has the reporting entity during the period covered by the statement ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates), for which, during the period covered by the statement, it recorded a positive or negative underwriting result greater than 5% of the prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; excluding cessions to approved pooling arrangements or to captive insurance companies that are directly or indirectly controlling, controlled by, or under common control with (i) one or more unaffiliated policyholders of the reporting entity, or (ii) an association of which one or more unaffiliated policyholders of the reporting entity is a member where:

- (a) The written premium ceded to the reinsurer by the reporting entity or its affiliates represents fifty percent (50%) or more of the entire direct and assumed premium written by the reinsurer based on its most recently available financial statement;
- (b) Twenty-five percent (25%) or more of the written premium ceded to the reinsurer has been retroceded back to the reporting entity or its affiliates in a separate reinsurance contract.

Yes () No (X)

9.3 If yes to 9.1 or 9.2, please provide the following information in the Reinsurance Summary Supplemental Filing for General Interrogatory 9:

- (a) The aggregate financial statement impact gross of all such ceded reinsurance contracts on the balance sheet and statement of income;
- (b) A summary of the reinsurance contract terms and indicate whether it applies to the contracts meeting the criteria in 9.1 or 9.2; and
- (c) A brief discussion of management's principle objectives in entering into the reinsurance contract including the economic purpose to be achieved.

9.4 Except for transactions meeting the requirements of paragraph 31 of SSAP No. 62R, Property and Casualty Reinsurance, has the reporting entity ceded any risk under any reinsurance contract (or multiple contracts with the same reinsurer or its affiliates) during the period covered by the financial statement, and either:

- (a) Accounted for that contract as reinsurance (either prospective or retroactive) under statutory accounting principles ("SAP") and as a deposit under generally accepted accounting principles ("GAAP"); or
- (b) Accounted for that contract as reinsurance under GAAP and as a deposit under SAP?

Yes () No (X)

9.5 If yes to 9.4, explain in the Reinsurance Summary Supplemental Filing for General Interrogatory 9 (Section D) why the contract(s) is treated differently for GAAP and SAP.

9.6 The reporting entity is exempt from the Reinsurance Attestation Supplement under one or more of the following criteria:

- (a) The entity does not utilize reinsurance; or
- (b) The entity only engages in a 100% quota share contract with an affiliate and the affiliated or lead company has filed an attestation supplement; or,
- (c) The entity has no external cessions and only participates in an intercompany pool and the affiliated or lead company has filed an attestation supplement.

Yes () No (X)

Yes () No (X)

Yes () No (X)

GENERAL INTERROGATORIES
PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

10. If the reporting entity has assumed risks from another entity, there should be charged on account of such reinsurances a reserve equal to that which the original reporting entity would have been required to charge had it retained the risks. Has this been done? Yes (X) No () N/A ()

11.1 Has this reporting entity guaranteed policies issued by any other entity and now in force? Yes () No (X)

11.2 If yes, give full information.

.....

12.1 If the reporting entity recorded accrued retrospective premiums on insurance contracts on Line 15.3 of the asset schedule, Page 2, state the amount of corresponding liabilities recorded for:

12.11 Unpaid losses	\$ 0
12.12 Unpaid underwriting expenses (including loss adjustment expenses)	\$ 0

12.2 Of the amount on Line 15.3 of the asset schedule, Page 2, state the amount which is secured by letters of credit, collateral and other funds: \$ 0

12.3 If the reporting entity underwrites commercial insurance risks, such as workers' compensation, are premium notes or promissory notes accepted from its insureds covering unpaid premiums and/or unpaid losses? Yes () No (X) N/A ()

12.4 If yes, provide the range of interest rates charged under such notes during the period covered by this statement:

12.41 From	..... 0.000 %
12.42 To	..... 0.000 %

12.5 Are letters of credit or collateral and other funds received from insureds being utilized by the reporting entity to secure premium notes or promissory notes taken by the reporting entity, or to secure any of the reporting entity's reported direct unpaid loss reserves, including unpaid losses under loss deductible features of commercial policies? Yes () No (X)

12.6 If yes, state the amount thereof at December 31 of the current year:

12.61 Letters of credit	\$ 0
12.62 Collateral and other funds	\$ 0

13.1 Largest net aggregate amount insured in any one risk (excluding workers' compensation): \$ 4,000,000

13.2 Does any reinsurance contract considered in the calculation of this amount include an aggregate limit of recovery without also including a reinstatement provision? Yes () No (X)

13.3 State the number of reinsurance contracts (excluding individual facultative risk certificates, but including facultative programs, automatic facilities or facultative obligatory contracts) considered in the calculation of the amount. 1

14.1 Is the company a cedant in a multiple cedant reinsurance contract? Yes (X) No ()

14.2 If yes, please describe the method of allocating and recording reinsurance among the cedants:
 Reinsurance would first be allocated to a company at the policy level then reallocated if necessary according to the intercompany pooling agreement.

14.3 If the answer to 14.1 is yes, are the methods described in item 14.2 entirely contained in the respective multiple cedant reinsurance contracts? Yes () No (X)

14.4 If the answer to 14.3 is no, are the methods described in 14.2 entirely contained in written agreements? Yes (X) No ()

14.5 If the answer to 14.4 is no, please explain:

15.1 Has the reporting entity guaranteed any financed premium accounts? Yes () No (X)

15.2 If yes, give full information.

.....

GENERAL INTERROGATORIES
PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

16.1 Does the reporting entity write any warranty business? Yes () No (X)

If yes, disclose the following information for each of the following types of warranty coverage:

	1 Direct Losses Incurred	2 Direct Losses Unpaid	3 Direct Written Premium	4 Direct Premium Unearned	5 Direct Premium Earned
16.11 Home	\$.....0	\$.....0	\$.....0	\$.....0	\$.....0
16.12 Products	\$.....0	\$.....0	\$.....0	\$.....0	\$.....0
16.13 Automobile	\$.....0	\$.....0	\$.....0	\$.....0	\$.....0
16.14 Other*	\$.....0	\$.....0	\$.....0	\$.....0	\$.....0

* Disclose type of coverage:

.....

17.1 Does the reporting entity include amounts recoverable on unauthorized reinsurance in Schedule F - Part 3 that it excludes from Schedule F - Part 5? Yes () No (X)

Incurred but not reported losses on contracts in force prior to July 1, 1984, and not subsequently renewed are exempt from inclusion in Schedule F - Part 5.

Provide the following information for this exemption:

17.11 Gross amount of unauthorized reinsurance in Schedule F - Part 3 excluded from Schedule F - Part 5	\$.....0
17.12 Unfunded portion of Interrogatory 17.11	\$.....0
17.13 Paid losses and loss adjustment expenses portion of Interrogatory 17.11	\$.....0
17.14 Case reserves portion of Interrogatory 17.11	\$.....0
17.15 Incurred but not reported portion of Interrogatory 17.11	\$.....0
17.16 Unearned premium portion of Interrogatory 17.11	\$.....0
17.17 Contingent commission portion of Interrogatory 17.11	\$.....0

Provide the following information for all other amounts included in Schedule F - Part 3 and excluded from Schedule F - Part 5, not included above.

17.18 Gross amount of unauthorized reinsurance in Schedule F - Part 3 excluded from Schedule F - Part 5	\$.....0
17.19 Unfunded portion of Interrogatory 17.18	\$.....0
17.20 Paid losses and loss adjustment expenses portion of Interrogatory 17.18	\$.....0
17.21 Case reserves portion of Interrogatory 17.18	\$.....0
17.22 Incurred but not reported portion of Interrogatory 17.18	\$.....0
17.23 Unearned premium portion of Interrogatory 17.18	\$.....0
17.24 Contingent commission portion of Interrogatory 17.18	\$.....0

18.1 Do you act as a custodian for health savings accounts? Yes () No (X)

18.2 If yes, please provide the amount of custodial funds held as of the reporting date. \$.....0

18.3 Do you act as an administrator for health savings accounts? Yes () No (X)

18.4 If yes, please provide the balance of the funds administered as of the reporting date. \$.....0

FIVE-YEAR HISTORICAL DATA

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e. 17.6.

	1 2011	2 2010	3 2009	4 2008	5 2007
Gross Premiums Written (Page 8, Part 1B, Columns 1, 2 and 3)					
1. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 and 19.3, 19.4)	605,636,486	561,687,473	562,058,952	576,557,325	585,987,109
2. Property lines (Lines 1, 2, 9, 12, 21 and 26)	303,014,958	281,199,341	277,459,779	466,019,237	426,229,280
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 and 27)	578,980,125	518,886,663	509,418,897	496,385,849	504,252,690
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 and 34)	60,631,715	60,219,081	59,980,023	67,941,984	65,535,937
5. Nonproportional reinsurance lines (Lines 31, 32 and 33)	64,101,325	59,730,234	40,000,000	40,000,000	20,000,000
6. Total (Line 35)	1,612,364,609	1,481,722,792	1,448,917,651	1,646,904,395	1,602,005,016
Net Premiums Written (Page 8, Part 1B, Column 6)					
7. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 and 19.3, 19.4)	136,618,767	50,390,423	50,364,109	51,646,443	52,334,478
8. Property lines (Lines 1, 2, 9, 12, 21 and 26)	68,560,306	25,307,940	24,971,380	41,941,708	38,359,256
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 and 27)	131,632,786	46,699,798	45,847,700	44,674,728	45,377,378
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 and 34)	13,489,852	5,218,498	5,173,636	5,849,040	5,564,657
11. Nonproportional reinsurance lines (Line 31, 32 and 33)	12,698,867	5,375,721	3,600,000	3,600,000	1,800,000
12. Total (Line 35)	363,000,578	132,992,380	129,956,825	147,711,919	143,435,769
Statement of Income (Page 4)					
13. Net underwriting gain (loss) (Line 8)	(58,018,682)	461,675	2,976,072	772,003	927,652
14. Net investment gain (loss) (Line 11)	(7,249,926)	69,857,619	41,266,003	16,478,192	26,559,341
15. Total other income (Line 15)	(458,474)	4,731,567	7,094,605	(4,990,331)	(10,470,740)
16. Dividends to policyholders (Line 17)	0	0	0	0	0
17. Federal and foreign income taxes incurred (Line 19)	(3,328,578)	6,527,202	(8,479,709)	5,459,324	4,223,114
18. Net income (Line 20)	(62,398,504)	68,523,659	59,816,389	6,800,540	12,793,139
Balance Sheet Lines (Pages 2 and 3)					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Column 3)	1,915,579,522	1,661,104,519	1,504,224,686	1,422,604,392	1,588,895,038
20. Premiums and considerations (Page 2, Column 3)					
20.1 In course of collection (Line 15.1)	14,668,902	6,519,845	6,595,056	7,816,799	7,962,735
20.2 Deferred and not yet due (Line 15.2)	88,200,509	39,672,700	37,526,091	37,369,397	36,590,194
20.3 Accrued retrospective premiums (Line 15.3)	0	0	0	0	0
21. Total liabilities excluding protected cell business (Page 3, Line 26)	553,869,272	278,205,565	264,070,585	347,052,798	323,528,714
22. Losses (Page 3, Line 1)	225,503,691	97,940,267	90,777,690	97,299,420	89,522,932
23. Loss adjustment expenses (Page 3, Line 3)	62,421,121	26,902,534	25,687,211	24,572,314	23,561,908
24. Unearned premiums (Page 3, Line 9)	140,707,188	64,123,775	63,870,882	63,860,714	64,426,527
25. Capital paid up (Page 3, Line 30 and Line 31)	0	0	0	0	0
26. Surplus as regards policyholders (Page 3, Line 37)	1,361,710,250	1,382,898,954	1,240,154,101	1,075,551,594	1,265,366,324
Cash Flow (Page 5)					
27. Net cash from operations (Line 11)	165,483,296	82,142,631	88,169,790	(5,445,131)	17,765,281
Risk-Based Capital Analysis					
28. Total adjusted capital	1,361,710,250	1,382,898,954	1,240,154,101	1,075,551,594	1,265,366,324
29. Authorized control level risk-based capital	188,828,582	171,167,782	152,321,073	158,414,379	172,454,035
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Column 3)					
(Item divided by Page 2, Line 12, Column 3) x 100.0					
30. Bonds (Line 1)	17.7	14.5	13.1	13.0	11.3
31. Stocks (Line 2.1 and Line 2.2)	73.7	77.5	77.0	75.5	78.5
32. Mortgage loans on real estate (Line 3.1 and Line 3.2)	0.0	0.0	0.0	0.0	0.0
33. Real estate (Lines 4.1, 4.2 and 4.3)	3.4	3.8	4.4	5.1	4.5
34. Cash, cash equivalents and short-term investments (Line 5)	1.6	0.9	2.4	3.6	3.2
35. Contact loans (Line 6)	0.0	0.0	0.0	0.0	0.0
36. Derivatives (Line 7)	0.0	0.0	XXX	XXX	XXX
37. Other invested assets (Line 8)	3.7	3.4	3.1	2.8	2.4
38. Receivables for securities (Line 9)	0.0	0.0	0.0	0.0	0.1
39. Securities lending reinvested collateral assets (Line 10)	0.0	0.0	XXX	XXX	XXX
40. Aggregate write-ins for invested assets (Line 11)	(0.2)	(0.1)	0.0	0.0	0.0
41. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
42. Affiliated bonds (Schedule D, Summary, Line 12, Column 1)	0	0	0	0	0
43. Affiliated preferred stocks (Schedule D, Summary, Line 18, Column 1)	0	0	0	0	0
44. Affiliated common stocks (Schedule D, Summary, Line 24, Column 1)	1,176,568,888	1,160,018,624	1,029,616,042	935,298,998	1,115,976,567
45. Affiliated short-term investments (Schedule DA Verification, Column 5, Line 10)	0	0	0	0	0
46. Affiliated mortgage loans on real estate	0	0	0	0	0
47. All other affiliated	0	0	0	0	0
48. Total of above Line 42 through Line 47	1,176,568,888	1,160,018,624	1,029,616,042	935,298,998	1,115,976,567
49. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 48 above divided by Page 3, Column 1, Line 37 x 100.0)	86.4	83.9	83.0	87.0	88.2

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2011	2 2010	3 2009	4 2008	5 2007
Capital and Surplus Accounts (Page 4)					
50. Net unrealized capital gains (losses) (Line 24)	54,852,214	71,196,229	120,999,607	(199,671,106)	71,231,580
51. Dividends to stockholders (Line 35)	0	0	0	0	0
52. Change in surplus as regards policyholders for the year (Line 38)	(21,188,704)	142,744,853	164,602,507	(189,814,730)	97,663,897
Gross Losses Paid (Page 9, Part 2, Columns 1 and 2)					
53. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 and 19.3, 19.4)	300,684,351	295,945,362	302,614,380	312,547,599	312,492,801
54. Property lines (Lines 1, 2, 9, 12, 21 and 26)	165,823,351	153,209,743	228,422,076	260,938,849	180,867,319
55. Property and liability combined lines (Lines 3, 4, 5, 8, 22 and 27)	385,144,663	294,003,659	295,965,001	290,664,980	259,370,007
56. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 and 34)	8,838,593	11,492,111	3,741,230	2,124,909	3,742,649
57. Nonproportional reinsurance lines (Lines 31, 32, and 33)	59,637,592	2,631,754	18,867,330	4,023,762	(380,000)
58. Total (Line 35)	920,128,550	757,282,629	849,610,017	870,300,099	756,092,776
Net Losses Paid (Page 9, Part 2, Column 4)					
59. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 and 19.3, 19.4)	(13,441,576)	26,466,027	27,060,169	27,922,259	27,873,010
60. Property lines (Lines 1, 2, 9, 12, 21 and 26)	29,325,959	13,788,877	20,557,988	23,484,497	16,278,059
61. Property and liability combined lines (Lines 3, 4, 5, 8, 22 and 27)	40,887,769	26,460,329	26,636,853	26,159,847	23,343,301
62. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 and 34)	728,468	771,532	336,709	191,241	336,839
63. Nonproportional reinsurance lines (Lines 31, 32, and 33)	8,143,356	236,858	1,698,059	362,138	(34,200)
64. Total (Line 35)	65,643,976	67,723,623	76,289,778	78,119,982	67,797,009
Operating Percentages (Page 4) (Item divided by Page 4, Line 1) x 100.0					
65. Premiums earned (Line 1)	100.0	100.0	100.0	100.0	100.0
66. Losses incurred (Line 2)	67.5	56.4	53.7	57.9	54.9
67. Loss expenses incurred (Line 3)	11.8	10.1	10.4	8.8	9.5
68. Other underwriting expenses incurred (Line 4)	41.0	33.1	33.7	32.7	35.0
69. Net underwriting gain (loss) (Line 8)	(20.3)	0.3	2.3	0.5	0.7
Other Percentages					
70. Other underwriting expenses to net premiums written (Page 4, Line 4 plus Line 5 minus Line 15 divided by Page 8, Part 1B, Column 6, Line 35 x 100.0)	32.5	29.5	28.2	36.2	41.8
71. Losses and loss expenses incurred to premiums earned (Page 4, Line 2 plus Line 3 divided by Page 4, Line 1 x 100.0)	79.3	66.5	64.0	66.7	64.4
72. Net premiums written to policyholders' surplus (Page 8, Part 1B, Column 6, Line 35 divided by Page 3, Line 37, Column 1 x 100.0)	26.7	9.6	10.5	13.7	11.3
One Year Loss Development (000 omitted)					
73. Development in estimated losses and loss expenses incurred prior to current year (Schedule P, Part 2 - Summary, Line 12, Column 11)	(20,376)	(8,575)	(5,074)	(8,981)	(1,748)
74. Percent of development of losses and loss expenses incurred to policyholders' surplus of prior year end (Line 73 above divided by Page 4, Line 21, Column 1 x 100.0)	(1.5)	(0.7)	(0.5)	(0.7)	(0.1)
Two Year Loss Development (000 omitted)					
75. Development in estimated losses and loss expenses incurred 2 years before the current year and prior year (Schedule P, Part 2 - Summary, Line 12, Column 12)	(29,429)	(10,617)	(13,197)	(3,853)	(37)
76. Percent of development of losses and loss expenses incurred to reported policyholders' surplus of second prior year end (Line 75 above divided by Page 4, Line 21, Column 2 x 100.0)	(2.4)	(1.0)	(1.0)	(0.3)	0.0

Note: If a party to a merger, have the two most recent years of this exhibit been restated due to a merger in compliance with the disclosure requirements of SSAP No. 3, Accounting Changes and Correction of Errors?
If no, please explain:

Yes () No ()

SCHEDULE P - ANALYSIS OF LOSSES AND LOSS EXPENSES

SCHEDULE P - PART 1 - SUMMARY

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Columns 4 - 5 + 6 - 7 + 8 - 9)		
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior	XXX	XXX	XXX	2,483	323	574	81	100	0	50	2,754	XXX	
2. 2002	233,384	7,959	225,425	130,130	1,124	8,119	151	15,302	2	4,429	152,273	XXX	
3. 2003	259,052	9,590	249,462	128,079	2,630	7,760	597	16,793	0	5,370	149,404	XXX	
4. 2004	271,413	7,800	263,613	130,095	1,017	7,957	36	16,286	1	5,403	153,284	XXX	
5. 2005	286,337	11,978	274,359	128,205	3,596	8,605	159	14,657	2	5,498	147,708	XXX	
6. 2006	304,819	20,674	284,144	142,988	13,666	8,465	115	16,196	7	5,311	153,861	XXX	
7. 2007	323,806	24,748	299,058	143,489	6,448	8,558	205	16,302	0	5,390	161,696	XXX	
8. 2008	354,749	41,718	313,031	204,154	31,401	8,481	356	16,050	1	5,755	196,928	XXX	
9. 2009	287,732	13,400	274,332	122,832	2,339	5,195	52	14,830	4	4,739	140,460	XXX	
10. 2010	293,295	13,067	280,228	123,435	1,589	2,601	42	14,882	(2)	4,941	139,290	XXX	
11. 2011	301,876	15,459	286,417	118,757	7,181	881	189	13,322	(3)	2,848	125,593	XXX	
12. Totals	XXX	XXX	XXX	1,374,647	71,315	67,195	1,982	154,720	13	49,733	1,523,252	XXX	

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Total Net Losses and Expenses Unpaid	24 Number of Claims Outstanding - Direct & Assumed	
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded		Salvage and Subrogation Anticipated			
1.	9,159	2,891	9,724	0	453	0	2,594	0	753	0	0	19,792	XXX
2.	1,139	0	878	0	101	0	92	0	165	0	0	2,375	XXX
3.	1,474	320	1,091	0	87	0	157	0	189	0	0	2,677	XXX
4.	1,259	263	1,272	0	99	0	287	0	199	0	0	2,855	XXX
5.	1,461	136	1,791	89	191	0	505	0	243	0	0	3,967	XXX
6.	5,015	1,212	1,820	75	406	0	696	0	692	0	0	7,342	XXX
7.	5,386	309	3,565	166	628	0	1,412	10	808	0	0	11,314	XXX
8.	11,405	1,043	5,256	338	1,548	0	2,363	24	1,788	0	0	20,956	XXX
9.	16,448	169	9,842	732	2,329	0	4,649	57	2,136	0	0	34,445	XXX
10.	29,014	391	16,815	1,091	4,818	0	6,292	100	3,714	0	0	59,070	XXX
11.	58,272	4,819	53,904	6,440	7,839	0	7,607	219	6,987	0	0	123,131	XXX
12.	140,031	11,556	105,959	8,932	18,500	0	26,655	409	17,675	0	0	287,925	XXX

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter - Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense	Direct and Assumed	Ceded	Direct and Assumed
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	15,992	3,800
2.	155,926	1,278	154,648	66.8	16.1	68.6	0	0	19.0	2,017	358
3.	155,630	3,548	152,082	60.1	37.0	61.0	0	0	19.0	2,245	433
4.	157,455	1,316	156,139	58.0	16.9	59.2	0	0	19.0	2,269	586
5.	155,657	3,982	151,675	54.4	33.2	55.3	0	0	19.0	3,027	939
6.	176,278	15,076	161,203	57.8	72.9	56.7	0	0	19.0	5,548	1,794
7.	180,148	7,138	173,010	55.6	28.8	57.9	0	0	19.0	8,476	2,838
8.	251,046	33,163	217,884	70.8	79.5	69.6	0	0	19.0	15,280	5,676
9.	178,261	3,355	174,906	62.0	25.0	63.8	0	0	19.0	25,388	9,057
10.	201,571	3,211	198,360	68.7	24.6	70.8	0	0	19.0	44,346	14,725
11.	267,568	18,844	248,725	88.6	121.9	86.8	0	0	19.0	100,916	22,215
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	225,504	62,421

Note: Parts 2 and 4 are gross of all discounting, including tabular discounting. Part 1 is gross of only nontabular discounting, which is reported in Columns 32 and 33 of Part 1.

The tabular discount, if any, is reported in the Notes to Financial Statements which will reconcile Part 1 with Parts 2 and 4.

SCHEDULE P - PART 2 - SUMMARY

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2002	2 2003	3 2004	4 2005	5 2006	6 2007	7 2008	8 2009	9 2010	10 2011	11 One Year	12 Two Year
1. Prior	94,549	94,740	99,331	102,762	103,660	105,215	104,466	105,143	105,172	106,411	1,239	1,268
2. 2002	138,012	135,889	135,848	137,462	138,410	138,597	139,143	138,993	138,909	139,183	275	190
3. 2003	XXX	144,016	136,177	136,059	136,705	136,926	136,717	135,905	135,414	135,100	(314)	(805)
4. 2004	XXX	XXX	141,220	141,131	143,172	141,682	141,208	140,645	140,080	139,655	(426)	(991)
5. 2005	XXX	XXX	XXX	146,033	140,918	140,948	140,256	138,710	137,305	136,777	(528)	(1,932)
6. 2006	XXX	XXX	XXX	XXX	156,665	152,472	149,606	146,633	145,104	144,321	(783)	(2,312)
7. 2007	XXX	XXX	XXX	XXX	XXX	178,175	163,659	160,125	157,162	155,901	(1,261)	(4,224)
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	210,647	208,835	204,143	200,046	(4,096)	(8,789)
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	169,777	163,376	157,944	(5,432)	(11,833)
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	188,812	179,762	(9,050)	XXX
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	228,412	XXX	XXX
										12. Totals	(20,376)	(29,429)

SCHEDULE P - PART 3 - SUMMARY

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 2002	2 2003	3 2004	4 2005	5 2006	6 2007	7 2008	8 2009	9 2010	10 2011		
1. Prior	0 0 0	31,410	51,140	63,357	70,459	77,599	80,941	83,469	84,718	87,372	XXX	XXX
2. 2002	74,329	100,292	113,102	123,723	129,509	132,590	134,932	136,009	136,334	136,973	XXX	XXX
3. 2003	XXX	72,903	100,275	113,817	122,479	128,041	130,966	131,766	132,359	132,612	XXX	XXX
4. 2004	XXX	XXX	71,063	103,275	117,706	127,100	132,340	134,904	136,177	136,999	XXX	XXX
5. 2005	XXX	XXX	XXX	70,683	99,701	114,186	124,045	129,415	131,676	133,054	XXX	XXX
6. 2006	XXX	XXX	XXX	XXX	76,953	107,165	122,276	131,470	135,508	137,671	XXX	XXX
7. 2007	XXX	XXX	XXX	XXX	XXX	82,266	114,855	130,384	140,625	145,394	XXX	XXX
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	103,222	157,345	172,007	180,879	XXX	XXX
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	80,324	111,095	125,635	XXX	XXX
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	87,437	124,406	XXX	XXX
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	112,268	XXX	XXX

SCHEDULE P - PART 4 - SUMMARY

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 2002	2 2003	3 2004	4 2005	5 2006	6 2007	7 2008	8 2009	9 2010	10 2011
1. Prior	30,782	22,790	23,118	23,235	19,317	16,581	15,376	14,614	13,907	12,319
2. 2002	21,691	6,740	4,049	3,892	3,358	2,976	2,022	1,623	1,280	969
3. 2003	XXX	23,491	8,561	5,155	3,486	3,100	2,845	2,285	1,772	1,249
4. 2004	XXX	XXX	25,004	10,477	8,322	4,584	4,071	2,973	2,187	1,560
5. 2005	XXX	XXX	XXX	29,372	13,182	7,445	5,600	4,372	2,886	2,207
6. 2006	XXX	XXX	XXX	XXX	32,855	15,410	9,662	6,562	4,101	2,441
7. 2007	XXX	XXX	XXX	XXX	XXX	42,115	17,954	12,403	7,731	4,802
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	40,411	21,167	12,329	7,258
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	44,201	22,510	13,702
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	48,632	21,916
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	54,852

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

States, Etc.	1 Active Status	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies Not Taken		4 Dividends Paid or Credited to Policyholders on Direct Business	5 Direct Losses Paid (Deducting Salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Finance and Service Charges Not Included in Premiums	9 Direct Premium Written for Federal Purchasing Groups (Included in Column 2)
		2 Direct Premiums Written	3 Direct Premiums Earned						
1. Alabama	AL L	77,630	163,143	0	(25,000)	(29,552)	1,188	47	0
2. Alaska	AK N	0	0	0	0	0	0	0	0
3. Arizona	AZ L	14,150	12,164	0	0	(854)	11,048	28	0
4. Arkansas	AR L	7,358	5,254	0	0	(862)	448	0	0
5. California	CA N	0	0	0	0	(15,000)	70,000	0	0
6. Colorado	CO L	40,949	27,543	0	0	(269)	823	62	0
7. Connecticut	CT N	0	0	0	0	0	0	0	0
8. Delaware	DE L	48,380	13,088	0	0	(913)	1,565	277	0
9. Dist. Columbia	DC L	25,072	20,936	0	0	(753)	580	3	0
10. Florida	FL L	318,471	221,671	0	700,628	(222,218)	367,684	299	0
11. Georgia	GA L	138,593	210,291	0	22,299	(66,476)	227,160	214	0
12. Hawaii	HI N	0	0	0	0	0	0	0	0
13. Idaho	ID N	0	0	0	0	0	0	0	0
14. Illinois	IL L	2,011,648	1,855,490	0	1,013,874	2,239,579	8,451,197	4,111	0
15. Indiana	IN L	1,436,286	1,623,940	0	(5,926)	799,746	2,097,479	6,686	0
16. Iowa	IA L	184,345	146,207	0	(100)	(29,205)	116,059	640	0
17. Kansas	KS L	0	0	0	0	0	0	0	0
18. Kentucky	KY L	2,638,900	2,278,081	0	304,848	(240,835)	2,641,693	408,067	0
19. Louisiana	LA L	23,074	35,022	0	0	(3,005)	151	0	0
20. Maine	ME N	0	0	0	0	0	0	0	0
21. Maryland	MD L	66,987	111,237	0	0	(6,270)	859	38	0
22. Massachusetts	MA L	6,676	3,222	0	0	(191)	168	0	0
23. Michigan	MI L	819,449	772,287	0	107,835	(119,900)	3,993,515	3,964	0
24. Minnesota	MN L	1,794,874	1,675,286	0	183,018	42,321	1,413,300	4,486	0
25. Mississippi	MS L	11,934	17,017	0	0	(533)	600	(23)	0
26. Missouri	MO L	37,390	21,069	0	0	(1,781)	1,844	0	0
27. Montana	MT L	188,705	197,458	0	0	(8,862)	3,155	0	0
28. Nebraska	NE L	6,977	17,374	0	0	(1,576)	168	0	0
29. Nevada	NV L	3,602	3,615	0	0	(454)	88	5	0
30. New Hampshire	NH N	0	0	0	0	0	0	0	0
31. New Jersey	NJ L	58,699	19,693	0	0	148	914	0	0
32. New Mexico	NM L	25,998	9,116	0	0	(1,033)	351	71	0
33. New York	NY L	20,545	115,818	0	0	15,982,244	16,011,301	44	0
34. North Carolina	NC L	295,092	287,848	0	241,434	2,987,803	3,431,480	253	0
35. North Dakota	ND L	865,680	1,116,758	0	0	(53,642)	34,461	119	0
36. Ohio	OH L	15,669,578	15,933,678	0	3,405,265	772,843	2,361,774	78,961	0
37. Oklahoma	OK L	21,281	26,487	0	0	(1,141)	720	0	0
38. Oregon	OR N	0	0	0	0	0	0	0	0
39. Pennsylvania	PA L	205,545	271,429	0	(225,446)	2,729,391	3,181,902	983	0
40. Rhode Island	RI L	0	0	0	0	0	1	0	0
41. South Carolina	SC L	152,012	148,697	0	0	(4,889)	2,463	80	0
42. South Dakota	SD L	495,156	506,546	0	78,666	(55,647)	138,962	55	0
43. Tennessee	TN L	243,668	515,318	0	48,007	616,161	1,128,307	794	0
44. Texas	TX L	313,891	267,198	0	0	(17,329)	470,090	16	0
45. Utah	UT L	0	13	0	0	(3)	17	0	0
46. Vermont	VT L	0	0	0	0	3	10	0	0
47. Virginia	VA L	75,236	128,280	0	0	(14,236)	2,200	61	0
48. Washington	WA L	16,720	13,292	0	0	(709)	515	0	0
49. West Virginia	WV L	2,325,369	2,349,935	0	1,704,715	59,226	498,112	9,259	0
50. Wisconsin	WI L	130,977	134,683	0	(1,550)	(117,064)	133,227	86	0
51. Wyoming	WY L	30,336	32,698	0	0	(1,244)	690	0	0
52. American Samoa	AS N	0	0	0	0	0	0	0	0
53. Guam	GU N	0	0	0	0	0	0	0	0
54. Puerto Rico	PR N	0	0	0	0	0	0	0	0
55. U.S. Virgin Islands	VI N	0	0	0	0	0	0	0	0
56. Northern Mariana Islands	MP N	0	0	0	0	0	0	0	0
57. Canada	CN N	0	0	0	0	0	0	0	0
58. Aggregate other alien	OT XXX	0	0	0	0	0	0	0	0
59. Totals	(a) 43	30,847,233	31,308,882	0	7,552,567	25,213,019	46,798,269	519,686	0
DETAILS OF WRITE-INS									
5801.	XXX	0	0	0	0	0	0	0	0
5802.	XXX	0	0	0	0	0	0	0	0
5803.	XXX	0	0	0	0	0	0	0	0
5898. Summary of remaining write-ins for Line 58 from overflow page	XXX	0	0	0	0	0	0	0	0
5899. Totals (Line 5801 through Line 5803 plus Line 5898) (Line 58 above)	XXX	0	0	0	0	0	0	0	0

(L) Licensed or Chartered - Licensed Insurance Carrier or Domiciled RRG; (R) Registered - Non-domiciled RRGs; (Q) Qualified - Qualified or Accredited Reinsurer;
(E) Eligible - Reporting Entities eligible or approved to write Surplus Lines in the state; (N) None of the above - Not allowed to write business in the state.

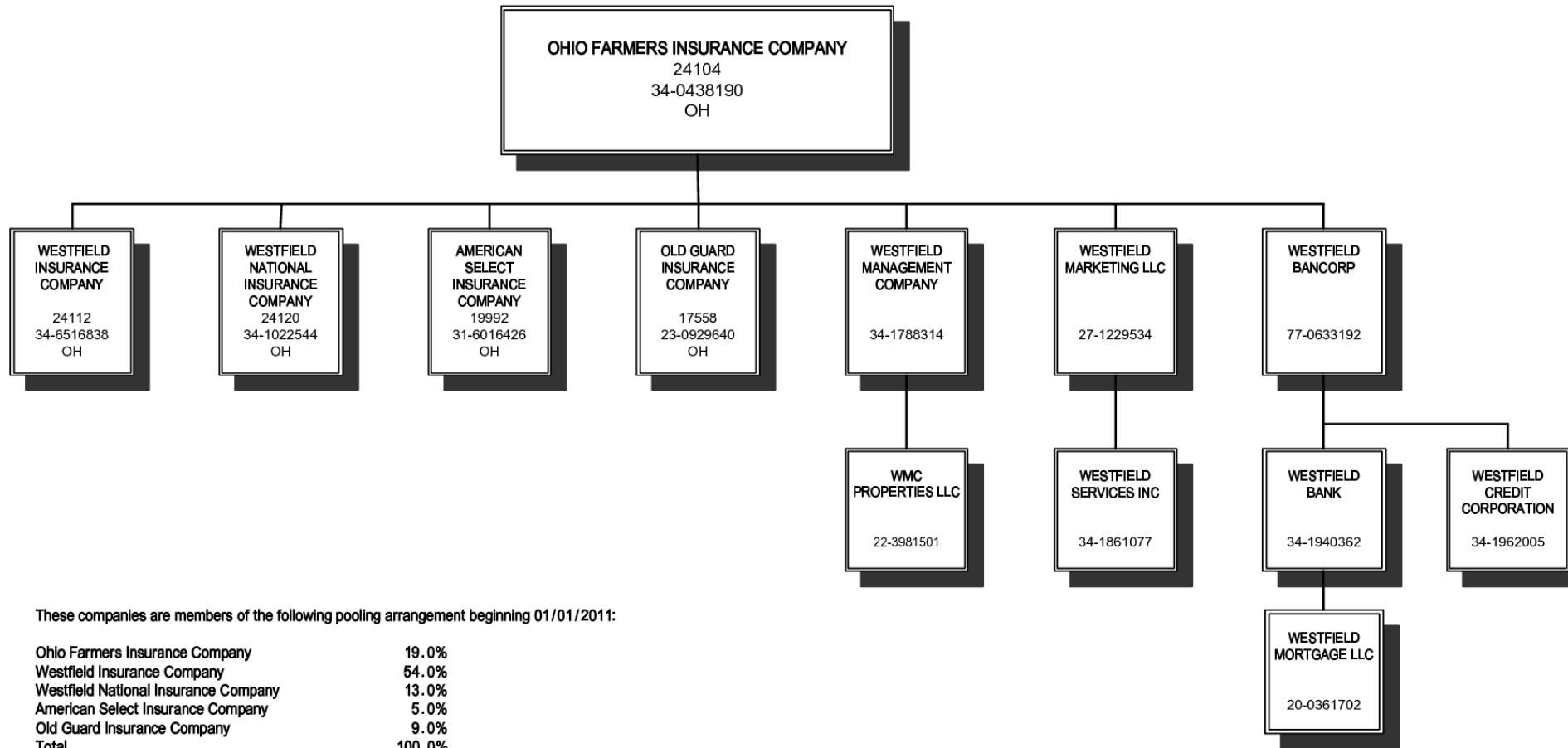
Explanation of basis of allocation of premiums by states, etc.

Inland Marine and Other Accident and Health - Residence of Insured

All Other Lines - Location of Risk

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

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Ohio Farmers Insurance Company
SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART



Property and Casualty

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