

AMENDED EXPLANATION COVER

It has come to our attention that within the statutory annual statement for Ohio Farmers Insurance Company and its Affiliated Property and Casualty Insurers we have improperly classified a component of unassigned surplus, "Excess of additional pension liability over unrecognized PSC", into the line "Aggregate write-ins for special surplus funds". SSAP 89 stipulates that this segregation on the balance sheet is unnecessary and the amount should be included as unassigned surplus. We have reclassified this component as such in this amended filing.

The appropriate reporting treatment was applied on the Statement of Income as originally filed.

This reclassification does not impact "Surplus as regard policyholders" (Line 37), any other annual statement pages, nor does it impact RBC or any of the IRS ratios. Furthermore, Ohio Farmers Insurance Company (24104) is the only member of the group that is impacted.



ANNUAL STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2012
OF THE CONDITION AND AFFAIRS OF THE

Ohio Farmers Insurance Company

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

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

Country of Domicile US

Incorporated/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, Country and Zip Code)

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

Primary Location of Books and Records One Park Circle, Westfield Center, Ohio 44251-5001
(Street and Number, City or Town, State, Country 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
(Name) (Area Code) (Telephone Number) (Extension)
FinancialReporting@westfieldgrp.com 330-887-0840
(E-Mail Address) (Fax Number)

OFFICERS

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

OTHER OFFICERS

James Robert Clay# (Chairman & CEO)
Dennis Paul Baus# (National Surety Leader)
Bambi Ann Beshire (Group Finance & Accounting Leader)
Stephen Edward Lehecka (Group Actuarial Leader)
Heidi Storch Mack (National UW & Product Leader)
Martha Haskins Oakes (National Middle Market Leader)
Marianne Colette Parkinson# (Group Customer & Marketing 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)
Peter Robert Schwanke (Group Risk Management Leader)
Philip Harold Swettenham# (National Distribution Leader)
Stephen John Tien (Group IT Leader)
George Krieg Wiswesser (Group Investment Leader)

DIRECTORS OR TRUSTEES

Michael John Bernaski
Cheryl Lila Carlisle#
James Robert Clay
Fariborz Ghadar
Gary Dean Hallman
Susan Jane Insley
Edward James Largent#
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, 2013

a. Is this an original filing? Yes () No (X)
b. If no: 1. State the amendment number 1
2. Date filed March 13, 2013
3. Number of pages attached 3

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Col 1 - Col 2)	4 Net Admitted Assets
1. Bonds (Schedule D)	341,506,264	0	341,506,264	310,411,552
2. Stocks (Schedule D):				
2.1 Preferred stocks	0	0	0	0
2.2 Common stocks	1,474,515,098	0	1,474,515,098	1,296,660,548
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)	58,496,448	0	58,496,448	58,160,919
4.2 Properties held for the production of income (less \$ 0 encumbrances)	1,255,703	0	1,255,703	1,288,351
4.3 Properties held for sale (less \$ 0 encumbrances)	110,308	0	110,308	1,210,132
5. Cash (\$ 30,724,046, Schedule E - Part 1), cash equivalents (\$ 0, Schedule E - Part 2) and short-term investments (\$ 3,766,816, Schedule DA)	34,490,862	0	34,490,862	28,234,899
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)	69,569,450	60,000	69,509,450	65,151,777
9. Receivables for securities	0	0	0	20,597
10. Securities lending reinvested collateral assets (Schedule DL)	0	0	0	0
11. Aggregate write-ins for invested assets	(2,317,121)	0	(2,317,121)	(2,694,662)
12. Subtotals, cash and invested assets (Line 1 through Line 11)	1,977,627,012	60,000	1,977,567,012	1,758,444,113
13. Title plants less \$ 0 charged off (for Title insurers only)	0	0	0	0
14. Investment income due and accrued	5,008,567	0	5,008,567	4,246,970
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	16,782,322	1,837,958	14,944,364	14,668,902
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ 119,103 earned but unbilled premiums)	92,255,270	11,910	92,243,360	88,200,509
15.3 Accrued retrospective premiums	0	0	0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	2,694,432	0	2,694,432	7,251,032
16.2 Funds held by or deposited with reinsured companies	792,260	416,583	375,677	364,342
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	2,887,926	0	2,887,926	13,868,249
18.2 Net deferred tax asset	32,710,934	0	32,710,934	18,249,977
19. Guaranty funds receivable or on deposit	0	0	0	431,934
20. Electronic data processing equipment and software	2,541,802	144,717	2,397,085	1,154,415
21. Furniture and equipment, including health care delivery assets (\$ 0)	7,443,468	7,443,468	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	1,018,637	0	1,018,637	8,668,434
24. Health care (\$ 0) and other amounts receivable	1,397,759	1,397,759	0	0
25. Aggregate write-ins for other than invested assets	69,085,293	69,057,480	27,813	30,645
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Line 12 to Line 25)	2,212,245,682	80,369,875	2,131,875,807	1,915,579,522
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0	0
28. Total (Line 26 and Line 27)	2,212,245,682	80,369,875	2,131,875,807	1,915,579,522
DETAILS OF WRITE-INS				
1101. Amortization on intercompany transactions	682,942	0	682,942	305,401
1102. Deferred gain on intercompany transactions	(3,000,063)	0	(3,000,063)	(3,000,063)
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)	(2,317,121)	0	(2,317,121)	(2,694,662)
2501. Prepaid pension cost	51,113,508	51,113,508	0	0
2502. Other prepaid assets	6,700,619	6,700,619	0	0
2503. Post retirement benefit asset	5,630,454	5,630,454	0	0
2598. Summary of remaining write-ins for Line 25 from overflow page	5,640,712	5,612,899	27,813	30,645
2599. Totals (Line 2501 through Line 2503 plus Line 2598) (Line 25 above)	69,085,293	69,057,480	27,813	30,645

ANNUAL STATEMENT FOR THE YEAR 2012 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)	215,498,196	225,503,691
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)	25,024,554	18,976,328
3. Loss adjustment expenses (Part 2A, Line 35, Column 9)	65,711,302	62,421,121
4. Commissions payable, contingent commissions and other similar charges	19,168,869	16,990,628
5. Other expenses (excluding taxes, licenses and fees)	12,034,475	9,839,074
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	5,365,133	5,536,297
7.1 Current federal and foreign income taxes (including \$ 0 on realized capital gains (losses))	0	0
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 \$ 620,074,377 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)	145,200,448	140,707,188
10. Advance premium	6,216,532	5,828,260
11. Dividends declared and unpaid:		
11.1 Stockholders	0	0
11.2 Policyholders	0	0
12. Ceded reinsurance premiums payable (net of ceding commissions)	1,083,146	1,468,072
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	4,838,360	6,533,338
15. Remittances and items not allocated	(846,631)	(552,430)
16. Provision for reinsurance (including \$ 0 certified) (Schedule F, Part 8)	0	0
17. Net adjustments in assets and liabilities due to foreign exchange rates	0	0
18. Drafts outstanding	44,299,375	51,237,486
19. Payable to parent, subsidiaries and affiliates	12,494,137	1,052,523
20. Derivatives	0	0
21. Payable for securities	1,223,360	1,520,351
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	49,001,123	6,807,345
26. Total liabilities excluding protected cell liabilities (Line 1 through Line 25)	606,312,379	553,869,272
27. Protected cell liabilities	0	0
28. Total liabilities (Line 26 and Line 27)	606,312,379	553,869,272
29. Aggregate write-ins for special surplus funds	272,938,110	230,008,462
30. Common capital stock	0	0
31. Preferred capital stock	0	0
32. Aggregate write-ins for other than special surplus funds	0	5,114,643
33. Surplus notes	0	0
34. Gross paid in and contributed surplus	0	0
35. Unassigned funds (surplus)	1,252,625,318	1,126,587,145
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)	1,525,563,428	1,361,710,250
38. Totals (Page 2, Line 28, Column 3)	2,131,875,807	1,915,579,522
DETAILS OF WRITE-INS		
2501. Additional minimum liability - retirement plans	47,854,370	5,462,942
2502. Reserve for outstanding checks and drafts charged off	1,146,753	1,344,403
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)	49,001,123	6,807,345
2901. General voluntary reserve	272,938,110	230,008,462
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)	272,938,110	230,008,462
3201. Increased amount of surplus due to SSAP 10R, paragraph 10. e.	0	5,114,643
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)	0	5,114,643

STATEMENT OF INCOME

UNDERWRITING INCOME	1 Current Year	2 Prior Year
1. Premiums earned (Part 1, Line 35, Column 4)	300,833,332	286,417,170
DEDUCTIONS		
2. Losses incurred (Part 2, Line 35, Column 7)	160,266,394	193,207,400
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	34,858,880	33,810,841
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2)	104,774,119	117,417,611
5. Aggregate write-ins for underwriting deductions	0	0
6. Total underwriting deductions (Line 2 through Line 5)	299,899,393	344,435,852
7. Net income of protected cells	0	0
8. Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	933,939	(58,018,682)
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	37,668,945	14,384,890
10. Net realized capital gains (losses) less capital gains tax of \$ 1,799,509 (Exhibit of Capital Gains (Losses))	2,118,620	(21,634,816)
11. Net investment gain (loss) (Line 9 plus Line 10)	39,787,565	(7,249,926)
OTHER INCOME		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$ 1,105,900, amount charged off \$ 1,470,633)	(364,733)	(426,982)
13. Finance and service charges not included in premiums	459,615	519,684
14. Aggregate write-ins for miscellaneous income	192,087	(551,176)
15. Total other income (Line 12 through Line 14)	286,969	(458,474)
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)	41,008,473	(65,727,082)
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)	41,008,473	(65,727,082)
19. Federal and foreign income taxes incurred	4,096,609	(3,328,578)
20. Net income (Line 18 minus Line 19) (to Line 22)	36,911,864	(62,398,504)
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	1,361,710,250	1,382,898,954
22. Net income (from Line 20)	36,911,864	(62,398,504)
23. Net transfers (to) from Protected Cell accounts	0	0
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$ 3,813,180	141,402,654	54,852,214
25. Change in net unrealized foreign exchange capital gain (loss)	0	0
26. Change in net deferred income tax	13,758,828	245,818
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Column 3)	14,584,484	(13,867,607)
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	(42,804,652)	(20,625)
38. Change in surplus as regards policyholders for the year (Line 22 through Line 37)	163,853,178	(21,188,704)
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37)	1,525,563,428	1,361,710,250
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 other interest income (expense) and unidentified cash	231,486	(138,190)
1402. Net (loss) gain on sale of nonadmitted assets	(17,113)	101,408
1403. Contractual expense on sold properties	(22,286)	(14,394)
1498. Summary of remaining write-ins for Line 14 from overflow page	0	(500,000)
1499. Totals (Line 1401 through Line 1403 plus Line 1498) (Line 14 above)	192,087	(551,176)
3701. Excess of additional pension liability over unrecognized PSC	(42,804,652)	(20,625)
3702. Increased amount of surplus due to SSAP 10R paragraph 10. e.	0	3,278,765
3703. Decreased amount of nonadmitted assets reported on line 27, due to SSAP 10R paragraph 10. e.	0	(3,278,765)
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)	(42,804,652)	(20,625)

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	300,822,958	307,334,346
2. Net investment income	44,229,325	19,470,981
3. Miscellaneous income	265,445	(497,773)
4. Total (Line 1 through Line 3)	345,317,728	326,307,554
5. Benefit and loss related payments	159,667,063	60,332,711
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions	132,098,796	100,829,585
8. Dividends paid to policyholders	0	0
9. Federal and foreign income taxes paid (recovered) net of \$ 1,799,509 tax on capital gains (losses)	(5,084,206)	(338,038)
10. Total (Line 5 through Line 9)	286,681,653	160,824,258
11. Net cash from operations (Line 4 minus Line 10)	58,636,075	165,483,296
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	27,246,003	32,091,235
12.2 Stocks	29,003,161	17,576,477
12.3 Mortgage loans	0	0
12.4 Real estate	2,083,115	672,094
12.5 Other invested assets	11,661,057	40,682,572
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	0	0
12.7 Miscellaneous proceeds	20,597	1,520,351
12.8 Total investment proceeds (Line 12.1 through Line 12.7)	70,013,933	92,542,729
13. Cost of investments acquired (long-term only):		
13.1 Bonds	60,766,083	114,594,167
13.2 Stocks	61,032,085	64,616,598
13.3 Mortgage loans	0	0
13.4 Real estate	4,389,974	4,786,511
13.5 Other invested assets	14,550,350	51,049,189
13.6 Miscellaneous applications	296,991	20,597
13.7 Total investments acquired (Line 13.1 through Line 13.6)	141,035,483	235,067,062
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)	(71,021,550)	(142,524,333)
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)	18,641,438	(8,932,434)
17. Net cash from financing and miscellaneous sources (Line 16.1 through Line 16.4 minus Line 16.5 plus Line 16.6)	18,641,438	(8,932,434)
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)	6,255,963	14,026,529
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	28,234,899	14,208,370
19.2 End of year (Line 18 plus Line 19.1)	34,490,862	28,234,899

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	2,660,995	1,289,720	1,345,065	2,605,650
2. Allied lines	2,234,302	1,062,737	1,174,707	2,122,332
3. Farmowners multiple peril	9,844,090	4,598,669	4,819,515	9,623,244
4. Homeowners multiple peril	37,618,961	19,063,877	20,429,469	36,253,369
5. Commercial multiple peril	64,015,704	30,133,977	31,113,837	63,035,844
6. Mortgage guaranty	0	0	0	0
8. Ocean marine	0	0	0	0
9. Inland marine	12,334,323	5,963,131	5,892,058	12,405,396
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	631,826	419,181	392,673	658,334
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	23,782,365	10,620,582	10,285,960	24,116,987
17.1 Other liability - occurrence	20,631,404	10,272,437	10,514,337	20,389,504
17.2 Other liability - claims-made	321,451	152,492	145,328	328,615
17.3 Excess Workers' Compensation	0	0	0	0
18.1 Products liability - occurrence	519,318	235,503	245,847	508,974
18.2 Products liability - claims-made	0	0	0	0
19.1, 19.2 Private passenger auto liability	33,319,853	16,799,848	16,725,014	33,394,687
19.3, 19.4 Commercial auto liability	34,653,710	14,812,657	16,055,075	33,411,292
21. Auto physical damage	39,159,247	17,994,605	19,017,985	38,135,867
22. Aircraft (all perils)	0	0	0	0
23. Fidelity	517,456	302,841	315,440	504,857
24. Surety	8,896,214	5,645,709	5,136,756	9,405,167
26. Burglary and theft	52,960	28,223	23,132	58,051
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	14,132,412	1,311,000	1,568,249	13,875,163
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	305,326,591	140,707,189	145,200,447	300,833,333
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	1,345,065	0	0	0	1,345,065
2. Allied lines	1,174,707	0	0	0	1,174,707
3. Farmowners multiple peril	4,819,515	0	0	0	4,819,515
4. Homeowners multiple peril	20,429,469	0	0	0	20,429,469
5. Commercial multiple peril	31,113,837	0	0	0	31,113,837
6. Mortgage guaranty	0	0	0	0	0
8. Ocean marine	0	0	0	0	0
9. Inland marine	5,892,058	0	0	0	5,892,058
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	392,673	0	0	0	392,673
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	10,285,710	250	0	0	10,285,960
17.1 Other liability - occurrence	10,514,196	141	0	0	10,514,337
17.2 Other liability - claims-made	145,328	0	0	0	145,328
17.3 Excess Workers' Compensation	0	0	0	0	0
18.1 Products liability - occurrence	245,608	239	0	0	245,847
18.2 Products liability - claims-made	0	0	0	0	0
19.1, 19.2 Private passenger auto liability	16,725,014	0	0	0	16,725,014
19.3, 19.4 Commercial auto liability	16,055,075	0	0	0	16,055,075
21. Auto physical damage	19,017,985	0	0	0	19,017,985
22. Aircraft (all perils)	0	0	0	0	0
23. Fidelity	197,837	117,603	0	0	315,440
24. Surety	1,539,210	3,597,546	0	0	5,136,756
26. Burglary and theft	23,001	131	0	0	23,132
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	1,568,249	0	0	0	1,568,249
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	141,484,537	3,715,910	0	0	145,200,447
36. Accrued retrospective premiums based on experience					0
37. Earned but unbilled premiums					0
38. Balance (Sum of Line 35 through Line 37)					145,200,447
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	14,005,236	0	11,344,241	0	2,660,995
2. Allied lines	0	11,759,485	0	9,525,183	0	2,234,302
3. Farmowners multiple peril	0	51,811,003	0	41,966,913	0	9,844,090
4. Homeowners multiple peril	0	197,994,532	0	160,375,571	0	37,618,961
5. Commercial multiple peril	0	336,900,776	23,984	272,909,056	0	64,015,704
6. Mortgage guaranty	0	0	0	0	0	0
8. Ocean marine	0	0	0	0	0	0
9. Inland marine	0	64,917,493	0	52,583,169	0	12,334,324
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	3,325,401	0	2,693,575	0	631,826
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	125,167,767	3,670,430	101,387,973	3,667,860	23,782,364
17.1 Other liability - occurrence	7,453	108,400,439	178,444	87,954,932	0	20,631,404
17.2 Other liability - claims-made	0	1,691,847	0	1,370,396	0	321,451
17.3 Excess Workers' Compensation	0	0	0	0	0	0
18.1 Products liability - occurrence	0	2,733,251	0	2,213,933	0	519,318
18.2 Products liability - claims-made	0	0	0	0	0	0
19.1, 19.2 Private passenger auto liability	0	175,367,652	0	142,047,798	0	33,319,854
19.3, 19.4 Commercial auto liability	0	182,387,942	0	147,734,233	0	34,653,709
21. Auto physical damage	0	206,101,302	0	166,942,054	0	39,159,248
22. Aircraft (all perils)	0	0	0	0	0	0
23. Fidelity	70,946	2,652,505	0	2,205,995	0	517,456
24. Surety	25,454,861	24,933,470	67	37,925,969	3,566,215	8,896,214
26. Burglary and theft	0	278,735	0	225,776	0	52,959
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	X X X	0	74,381,116	60,248,704	0	14,132,412
32. Reinsurance - Nonproportional Assumed Liability	X X X	0	0	0	0	0
33. Reinsurance - Nonproportional Assumed Financial Lines	X X X	0	0	0	0	0
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0
35. TOTALS	25,533,260	1,510,428,836	78,254,041	1,301,655,471	7,234,075	305,326,591
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 2012 OF THE Ohio Farmers Insurance Company

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - LOSSES PAID AND INCURRED

Line of Business	Losses Paid Less Salvage				5	6	7	8
	1 Direct Business	2 Reinsurance Assumed	3 Reinsurance Recovered	4 Net Payments (Columns 1 plus 2 minus 3)	Net Losses Unpaid Current Year (Part 2A, Column 8)	Net Losses Unpaid Prior Year	Losses Incurred Current Year (Columns 4 plus 5 minus 6)	Percentage of Losses Incurred (Column 7, Part 2) to Premiums Earned (Column 4, Part 1)
1. Fire	(7,144)	7,593,682	6,145,096	1,441,442	164,557	256,905	1,349,094	51.8
2. Allied lines	0	9,253,527	7,495,357	1,758,170	381,264	485,958	1,653,476	77.9
3. Farmowners multiple peril	66,963	30,601,551	24,841,496	5,827,018	1,606,406	1,676,044	5,757,380	59.8
4. Homeowners multiple peril	(3,486)	134,911,021	109,275,103	25,632,432	7,632,928	9,843,984	23,421,376	64.6
5. Commercial multiple peril	177,986	171,010,753	138,662,878	32,525,861	49,607,657	52,709,055	29,424,463	46.7
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	25,715,741	20,829,751	4,885,990	1,095,137	1,621,674	4,359,453	35.1
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	0	0	0	7	665	(658)	(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	1,315,883	89,558,160	74,015,700	16,858,343	47,416,765	46,921,049	17,354,059	72.0
17.1 Other liability - occurrence	21,854	24,836,709	20,135,436	4,723,127	29,817,904	29,236,613	5,304,418	26.0
17.2 Other liability - claims-made	6,171	2,750	7,226	1,695	54,317	98,493	(42,481)	(12.9)
17.3 Excess Workers' Compensation	0	0	0	0	0	0	0	0.0
18.1 Products liability - occurrence	0	684,577	554,507	130,070	5,968,938	5,929,724	169,284	33.3
18.2 Products liability - claims-made	0	0	0	0	0	0	0	0.0
19.1, 19.2 Private passenger auto liability	15,360	103,829,841	84,115,760	19,729,441	25,208,426	26,542,141	18,395,726	55.1
19.3, 19.4 Commercial auto liability	695	92,093,503	74,599,258	17,494,940	35,806,610	35,914,161	17,387,389	52.0
21. Auto physical damage	96,952	117,678,229	95,397,896	22,377,285	2,798,109	2,952,257	22,223,137	58.3
22. Aircraft (all perils)	0	0	0	0	82	82	0	0.0
23. Fidelity	(9,106)	952,929	764,496	179,327	479,759	359,273	299,813	59.4
24. Surety	60,067,429	2,895,201	57,580,072	5,382,558	2,552,956	2,253,534	5,681,980	60.4
26. Burglary and theft	0	100,370	81,300	19,070	11,751	5,659	25,162	43.3
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	X X X	59,500,649	48,195,526	11,305,123	4,894,622	8,696,420	7,503,325	54.1
32. Reinsurance- Nonproportional Assumed Liability	X X X	0	0	0	0	0	0	0.0
33. Reinsurance- Nonproportional Assumed Financial Lines	X X X	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	61,749,557	871,219,193	762,696,858	170,271,892	215,498,195	225,503,691	160,266,396	53.3
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 2012 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 Net Losses Unpaid (Columns 4 plus 5 plus 6 minus 7)	9 Net Unpaid Loss Adjustment Expenses
	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	579,615	469,488	110,127	31	286,441	232,042	164,557	43,541
2. Allied lines	0	1,117,618	905,271	212,347	87	888,949	720,119	381,264	52,854
3. Farmowners multiple peril	1,500	6,216,247	5,036,375	1,181,372	5,435	2,231,584	1,811,985	1,606,406	275,425
4. Homeowners multiple peril	0	30,440,624	24,656,905	5,783,719	5,533	9,727,148	7,883,472	7,632,928	1,384,432
5. Commercial multiple peril	785,707	159,615,559	129,925,025	30,476,241	4,853	100,686,815	81,560,251	49,607,658	27,348,634
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	4,623,329	3,744,897	878,432	1	1,140,551	923,847	1,095,137	173,106
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	0	0	0	0	39	32	7	446
13. Group accident and health	0	0	0	0	0	0	0	(a)	0
14. Credit accident and health (group and individual)	0	0	0	0	0	0	0	(a)	0
15. Other accident and health	0	0	0	0	0	0	0	(a)	0
16. Workers' compensation	11,178,133	137,010,414	121,486,556	26,701,991	34,671	112,699,632	92,019,529	47,416,765	7,656,428
17.1 Other liability - occurrence	108,546	40,128,078	32,604,966	7,631,658	501,734	116,267,977	94,583,466	29,817,903	7,253,758
17.2 Other liability - claims-made	228,544	25,000	205,371	48,173	32,336	0	26,192	54,317	3,432
17.3 Excess Workers' Compensation	0	0	0	0	0	0	0	0	0
18.1 Products liability - occurrence	8,091	5,487,692	4,451,584	1,044,199	1,958,811	23,960,867	20,994,939	5,968,938	2,545,869
18.2 Products liability - claims-made	0	0	0	0	0	0	0	0	0
19.1, 19.2 Private passenger auto liability	99,368	112,966,055	91,589,979	21,475,444	16,713	19,630,561	15,914,292	25,208,426	6,511,653
19.3, 19.4 Commercial auto liability	212,799	130,173,615	105,643,197	24,743,217	7,721	58,220,664	47,164,992	35,806,610	10,047,145
21. Auto physical damage	0	7,360,611	5,962,095	1,398,516	0	7,366,280	5,966,687	2,798,109	506,055
22. Aircraft (all perils)	0	434	352	82	0	0	0	0	0
23. Fidelity	20,000	2,140,301	1,749,844	410,457	13,437	351,310	295,445	479,759	124,327
24. Surety	7,781,273	3,850,467	9,564,210	2,067,530	1,540,514	1,279,356	2,334,445	2,552,955	1,782,991
26. Burglary and theft	0	54,095	43,817	10,278	1	7,751	6,279	11,751	1,207
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	X X X	1,928,000	1,561,680	366,320	X X X	23,833,168	19,304,866	4,894,622	0
32. Reinsurance- Nonproportional Assumed Liability	X X X	0	0	0	X X X	0	0	0	0
33. Reinsurance- Nonproportional Assumed Financial Lines	X X X	0	0	0	X X X	0	0	0	0
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0
35. TOTALS	20,423,961	643,717,754	539,601,612	124,540,103	4,121,878	478,579,093	391,742,880	215,498,194	65,711,303
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	2	3	4
	Loss Adjustment Expenses	Other Underwriting Expenses	Investment Expenses	Total
1. Claim adjustment services:				
1.1 Direct	2,838,379	0	0	2,838,379
1.2 Reinsurance assumed	78,108,903	0	0	78,108,903
1.3 Reinsurance ceded	65,569,730	0	0	65,569,730
1.4 Net claim adjustment services (Line 1.1 plus Line 1.2 minus Line 1.3)	15,377,552	0	0	15,377,552
2. Commission and brokerage:				
2.1 Direct excluding contingent	0	6,491,217	0	6,491,217
2.2 Reinsurance assumed excluding contingent	0	247,315,473	0	247,315,473
2.3 Reinsurance ceded excluding contingent	0	205,707,370	0	205,707,370
2.4 Contingent - direct	0	400,823	0	400,823
2.5 Contingent - reinsurance assumed	0	33,867,620	0	33,867,620
2.6 Contingent - reinsurance ceded	0	27,757,438	0	27,757,438
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	54,610,325	0	54,610,325
3. Allowances to manager and agents	0	382,593	0	382,593
4. Advertising	0	509,001	0	509,001
5. Boards, bureaus and associations	217,369	1,187,456	0	1,404,825
6. Surveys and underwriting reports	0	1,318,658	0	1,318,658
7. Audit of assureds' records	0	154,993	0	154,993
8. Salary and related items:				
8.1 Salaries	9,097,861	18,139,888	401,695	27,639,444
8.2 Payroll taxes	701,558	1,352,729	26,119	2,080,406
9. Employee relations and welfare	2,341,618	4,424,938	95,728	6,862,284
10. Insurance	432	506,408	(13)	506,827
11. Directors' fees	0	0	0	0
12. Travel and travel items	794,331	1,016,406	13,434	1,824,171
13. Rent and rent items	860,478	1,682,326	20,881	2,563,685
14. Equipment	113,524	409,234	2,180	524,938
15. Cost or depreciation of EDP equipment and software	75,182	1,070,948	3,632	1,149,762
16. Printing and stationery	123,200	268,299	3,890	395,389
17. Postage, telephone and telegraph, exchange and express	219,430	1,040,233	32,216	1,291,879
18. Legal and auditing	58,770	596,167	34,292	689,229
19. Totals (Line 3 through Line 18)	14,603,753	34,060,277	634,054	49,298,084
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$ 5,928	0	6,490,832	0	6,490,832
20.2 Insurance department licenses and fees	0	294,747	0	294,747
20.3 Gross guaranty association assessments	0	(833)	0	(833)
20.4 All other (excluding federal and foreign income and real estate)	0	227,995	0	227,995
20.5 Total taxes, licenses and fees (Line 20.1 plus Line 20.2 plus Line 20.3 plus Line 20.4)	0	7,012,741	0	7,012,741
21. Real estate expenses	0	0	16,353,033	16,353,033
22. Real estate taxes	0	0	1,024,578	1,024,578
23. Reimbursements by uninsured plans	0	0	0	0
24. Aggregate write-ins for miscellaneous expenses	4,877,575	9,090,777	420,362	14,388,714
25. Total expenses incurred	34,858,880	104,774,120	18,432,027	158,065,027
26. Less unpaid expenses - current year	65,711,302	33,141,972	3,426,505	102,279,779
27. Add unpaid expenses - prior year	62,421,121	29,329,885	3,036,114	94,787,120
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)	31,568,699	100,962,033	18,041,636	150,572,368
DETAILS OF WRITE-INS				
2401. Electronic data processing service	937,727	6,524,397	108,789	7,570,913
2402. Unallocated LAE reserve change and other ULAE	3,338,559	0	0	3,338,559
2403. Management fee	489,108	2,284,366	302,886	3,076,360
2498. Summary of remaining write-ins for Line 24 from overflow page	112,181	282,014	8,687	402,882
2499. Totals (Line 2401 through Line 2403 plus Line 2498) (Line 24 above)	4,877,575	9,090,777	420,362	14,388,714

(a) Includes management fees of \$ 3,262,454 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) 7,766,121	7,741,191
1.1 Bonds exempt from U.S. tax	(a) 553,949	1,420,625
1.2 Other bonds (unaffiliated)	(a) 4,135,600	4,036,329
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)	3,906,941	3,967,650
2.21 Common stocks of affiliates	23,000,000	23,000,000
3. Mortgage loans	(c) 0	0
4. Real estate	(d) 16,599,063	16,599,063
5. Contract loans	0	0
6. Cash, cash equivalents and short-term investments	(e) 361	3,201
7. Derivative instruments	(f) 0	0
8. Other invested assets	1,816,873	1,772,444
9. Aggregate write-ins for investment income	377,542	377,542
10. Total gross investment income	58,156,450	58,918,045
11. Investment expenses		(g) 18,432,027
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) 2,817,073
15. Aggregate write-ins for deductions from investment income		0
16. Total deductions (Line 11 through Line 15)		21,249,100
17. Net investment income (Line 10 minus Line 16)		37,668,945
DETAILS OF WRITE-INS		
0901. Amortization on intercompany transactions	377,542	377,542
0902.	0	0
0903.	0	0
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0
0999. Totals (Line 0901 through Line 0903 plus Line 0998) (Line 9 above)	377,542	377,542
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 \$ 35,669 accrual of discount less \$ 4,527,723 amortization of premium and less \$ 658,460 paid for accrued interest on purchases.
 (b) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued dividends on purchases.
 (c) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued interest on purchases.
 (d) Includes \$ 9,215,513 for company's occupancy of its own buildings; and excludes \$ 0 interest on encumbrances.
 (e) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued interest on purchases.

(f) Includes \$ 0 accrual of discount less \$ 0 amortization of premium.
 (g) Includes \$ 0 investment expenses and \$ 0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
 (h) Includes \$ 0 interest on surplus notes and \$ 0 interest on capital notes.
 (i) Includes \$ 2,817,073 depreciation on real estate and \$ 0 depreciation on other invested assets.

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) (Col. 1 + Col. 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds	0	0	0	0	0
1.1 Bonds exempt from U.S. tax	705,891	0	705,891	0	0
1.2 Other bonds (unaffiliated)	1,360,795	0	1,360,795	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)	2,358,091	(374,511)	1,983,580	11,223,569	0
2.21 Common stocks of affiliates	0	0	0	132,618,477	0
3. Mortgage loans	0	0	0	0	0
4. Real estate	(114,171)	(172,558)	(286,729)	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	154,592	0	154,592	1,373,788	0
9. Aggregate write-ins for capital gains (losses)	0	0	0	0	0
10. Total capital gains (losses)	4,465,198	(547,069)	3,918,129	145,215,834	0
DETAILS OF WRITE-INS					
0901.	0	0	0	0	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	0	0

EXHIBIT OF NONADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	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)	60,000	0	(60,000)
9. Receivables 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)	60,000	0	(60,000)
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	1,837,958	1,661,201	(176,757)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due	11,910	0	(11,910)
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	416,583	406,395	(10,188)
16.3 Other amounts receivable under reinsurance contracts	0	0	0
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	0	4,515,309	4,515,309
19. Guaranty funds receivable or on deposit	0	0	0
20. Electronic data processing equipment and software	144,717	194,334	49,617
21. Furniture and equipment, including health care delivery assets	7,443,468	7,014,388	(429,080)
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	1,397,759	1,163,927	(233,832)
25. Aggregate write-ins for other than invested assets	69,057,480	79,998,806	10,941,326
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Line 12 to Line 25)	80,369,875	94,954,360	14,584,485
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0
28. Total (Line 26 and Line 27)	80,369,875	94,954,360	14,584,485
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	51,113,508	53,397,696	2,284,188
2502. Other prepaid assets	6,700,619	5,690,854	(1,009,765)
2503. Post retirement benefit asset	5,630,454	6,039,117	408,663
2598. Summary of remaining write-ins for Line 25 from overflow page	5,612,899	14,871,139	9,258,240
2599. Totals (Line 2501 through Line 2503 plus Line 2598) (Line 25 above)	69,057,480	79,998,806	10,941,326

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.

A reconciliation of the Company's net income and capital and surplus between NAIC SAP and practices prescribed and permitted by the State of Ohio is shown below:

	State of Domicile	2012	2011
NET INCOME			
(1) Ohio Farmers Insurance Company state basis (Page 4, Line 20, Columns 1 & 2)	Ohio	\$ 36,911,864	\$ (62,398,504)
(2) State Prescribed Practices that increase/ (decrease) NAIC SAP	Ohio	0	0
(3) State Permitted Practices that increase/ (decrease) NAIC SAP	Ohio	0	0
(4) NAIC SAP (1-2-3=4)	Ohio	<u>\$ 36,911,864</u>	<u>\$ (62,398,504)</u>
SURPLUS			
(5) Ohio Farmers Insurance Company state basis (Page 3, Line 37, Columns 1 & 2)	Ohio	\$ 1,525,563,428	\$ 1,361,710,250
(6) State Prescribed Practices that increase/ (decrease) NAIC SAP	Ohio	0	0
(7) State Permitted Practices that increase/ (decrease) NAIC SAP	Ohio	0	0
(8) NAIC SAP (5-6-7=8)	Ohio	<u>\$ 1,525,563,428</u>	<u>\$ 1,361,710,250</u>

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 per SSAP No. 30, except for investments in stocks of uncombined subsidiaries in which the Company has an interest of 20% or more, which are carried on the equity basis per SSAP No. 97.
- (4) Redeemable preferred stocks, which have underlying characteristics of debt, are stated at amortized cost. Perpetual preferred stocks are stated at cost. Preferred stocks 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 owns 100.0% of Westfield Bancorp, Inc. 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 100% of Westfield Securities, LLC, which is measured on a GAAP equity basis as described in the Purposes and Procedures Manual and SSAP No. 97, but it is a nonadmitted asset, as it is un-audited. 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. Those with underlying characteristics of common stock are carried at market value per SSAP No. 30. In addition, the Company has interests in two trusts which are reported as other invested assets with carry values determined in accordance with the SSAP applicable to the underlying assets. Partnership investments in private limited partnerships are 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.

NOTES TO FINANCIAL STATEMENTS

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, 2012.
- (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.

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 2012.

Parcel	Description			Fair Value	Impairment
664	DWELLING & LAND	WESTFIELD CENTER	OH	\$ 162,719	\$ 15,611
669	DWELLING & LAND	POLAND	OH	147,119	12,793
670	DWELLING & LAND	GALENA	OH	110,308	27,761
671	DWELLING & LAND	COLUMBUS	OH	73,508	16,259
672	DWELLING & LAND	GENEVA	IL	390,908	66,114
674	DWELLING & LAND	WAXHAW	NC	183,505	15,957
677	DWELLING & LAND	MIDLOTHIAN	VA	207,726	18,063
				Total	\$ 172,558

- 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 2012.

Parcel	Description			Disposal Date	Realized Profit (Loss) on Sale
655	DWELLING & LAND	CRANBERRY TOWNSHIP	PA	04/26/2012	\$ (2,663)
657	DWELLING & LAND	ERIE	PA	02/24/2012	(671)
662	DWELLING & LAND	TULSA	OK	06/07/2012	(6,073)
664	DWELLING & LAND	WESTFIELD CENTER	OH	05/10/2012	(7,044)
665	DWELLING & LAND	LANCASTER	PA	02/29/2012	(20,631)
666	DWELLING & LAND	CEDAR SPRINGS	MI	03/14/2012	(22,482)
669	DWELLING & LAND	POLAND	OH	03/30/2012	(16,628)
671	DWELLING & LAND	COLUMBUS	OH	07/18/2012	(3,709)
672	DWELLING & LAND	GENEVA	IL	12/21/2012	(20,431)
674	DWELLING & LAND	WAXHAW	NC	05/10/2012	(10,934)
677	DWELLING & LAND	MIDLOTHIAN	VA	06/28/2012	(2,905)
				Total	\$ (114,171)

- 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 components of the net deferred tax assets/ (liability) at December 31 are as follows:

		12/31/2012			12/31/2011			Change		
		(\$000 OMITTED)								
		(1) Ordinary	(2) Capital	(3) (Col 1+2) Total	(4) Ordinary	(5) Capital	(6) (Col 4+5) Total	(7) (Col 1-4) Ordinary	(8) (Col 2-5) Capital	(9) (Col 7+8) Total
1	(a) Gross deferred tax assets	48,593	6,279	54,872	28,753	11,552	40,305	19,840	(5,273)	14,567
	(b) Statutory valuation allowance adjustment	0	0	0	0	0	0	0	0	0
	(c) Adjusted gross deferred tax assets (1a - 1b)	48,593	6,279	54,872	28,753	11,552	40,305	19,840	(5,273)	14,567
	(d) Deferred tax assets nonadmitted	0	0	0	4,515	0	4,515	(4,515)	0	(4,515)
	(e) Subtotal net admitted deferred tax asset (1c - 1d)	48,593	6,279	54,872	24,238	11,552	35,790	24,355	(5,273)	19,082
	(f) Deferred tax liabilities	5,584	16,577	22,161	4,992	12,548	17,540	592	4,029	4,621
	(g) Net admitted deferred tax asset/ (Net admitted deferred tax liability) (1e-1f)	43,009	(10,298)	32,711	19,246	(996)	18,250	23,763	(9,302)	14,461

NOTES TO FINANCIAL STATEMENTS

2 Admission calculation components SSAP No. 101:

	12/31/2012			12/31/2011			Change		
	(1) Ordinary	(2) Capital	(3) (Col 1+2) Total	(4) Ordinary	(5) Capital	(6) (Col 4+5) Total	(7) (Col 1-4) Ordinary	(8) (Col 2-5) Capital	(9) (Col 7+8) Total
	(\$000 OMITTED)								
(a) Federal Income taxes paid in prior years recoverable through loss carrybacks	4,754	331	5,085	1,903	600	2,503	2,851	(269)	2,582
(b) Adjusted gross DTA expected to be realized (Excluding the amount of DTA from 2 (a) above) after application of the threshold limitation. (Lessor of b. i and b. ii below).	25,413	3,064	28,477	17,343	4,911	22,254	8,070	(1,847)	6,223
i Adjusted gross DTA expected to be realized following BS date.	38,222	3,064	41,286	21,404	4,911	26,315	16,818	(1,847)	14,971
ii Adjusted gross DTA allowed per limitation threshold	25,413	3,395	28,808	17,343	5,511	22,854	8,070	(2,116)	5,954
(c) Adjusted gross DTA excluding the amount of DTA from a. and b. above offset by gross DTL	18,426	2,884	21,310	4,992	6,041	11,034	13,434	(3,157)	10,276
(d) Deferred tax assets admitted as the result of application of SSAP No. 101. Total (a+b+c)	48,593	6,279	54,872	24,238	11,552	35,791	24,355	(5,273)	19,081

3

	2012	2011
	(\$000 OMITTED)	
(a) Ratio percentage used to determine recovery period and threshold limitation amount.	729.8%	721.1%
(b) Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in 2 (b) 2 above.	1,481,636	1,276,362

4 Impact of tax planning strategies

	12/31/2012			12/31/2011*			Change		
	(1) Ordinary Percent	(2) Capital Percent	(3) (Col 1+2) Total Percent	(4) Ordinary Percent	(5) Capital Percent	(6) (Col 4+5) Total Percent	(7) (Col 1-4) Ordinary Percent	(8) (Col 2-5) Capital Percent	(9) (Col 7+8) Total Percent
(a) Adjusted Gross DTA (% of total adjusted gross DTAs)	26.4%	0.0%	26.4%	0.0%	0.0%	0.0%	26.4%	0.0%	26.4%
(b) Net admitted adjusted gross DTAs (% of total net admitted adjusted gross DTAs)	26.4%	0.0%	26.4%	0.0%	0.0%	0.0%	26.4%	0.0%	26.4%
(c) Does the company's tax planning strategies include the use of reinsurance?	Yes _____ No <input checked="" type="checkbox"/> X								

* As reported on the statutory balance sheet for the most recently filed statement with the domiciliary state commissioner adjusted in accordance with SSAP No 10R. Paragraph 10bii

B Deferred tax liabilities that are not recognized:

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

C

1 Current income taxes incurred consist of the following major components:

	(1) 12/31/2012	(2) 12/31/2011	(Col 1 - 2) Change
	(\$000 OMITTED)		
(a) Federal	6,553	(14,395)	20,948
(b) Foreign	0	(1)	1
(c) Subtotal	6,553	(14,396)	20,949
(d) Federal income tax on net capital gain	(1,800)	11,801	(13,601)
(e) Utilization of capital loss carry-forward	0	0	0
(f) Other	(657)	(734)	77
(g) Federal and foreign income taxes incurred,	4,096	(3,329)	7,425

2 The tax effects of temporary differences that give rise to significant portions of the deferred tax assets and deferred tax liabilities are as follows:

	(1) 12/31/2012	(2) 12/31/2011	(Col 1 - 2) Change
	(\$000 OMITTED)		
Deferred tax assets:			
(a) Ordinary deferred tax assets:			
1 Loss reserve discounting	13,337	13,779	(442)
2 Unearned premium reserve	10,906	5,496	5,410
3 Investments	0	1	(1)
4 Guarantee fund accrual	2,510	2,552	(42)
5 Salvage and subrogation	4,085	4,097	(12)
6 Fixed assets	2,266	1,855	411
7 Deferred compensation	273	408	(135)
8 Pension accrual	0	0	0
9 Other assets (including item <5% of total)	15,215	565	14,650
(99) Subtotal	48,592	28,754	19,838
(b) Statutory valuation allowance adjustment	0	0	0
(c) Nonadmitted ordinary deferred tax assets	0	4,515	(4,515)
(d) Admitted ordinary deferred tax assets (2a99-2b-2c)	48,592	24,238	24,354
(e) Capital deferred tax assets:			
1 Investments	5,817	11,131	(5,314)
2 Net capital loss carry-forward	0	0	0
3 Fixed assets	0	0	0
4 Other assets (including item <5% of total)	463	421	42
(99) Subtotal	6,280	11,552	(5,272)
(f) Statutory valuation allowance adjustment	0	0	0
(g) Nonadmitted ordinary deferred tax assets	0	0	0
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)	6,280	11,552	(5,272)
(i) Admitted deferred tax assets (2d + 2h)	54,872	35,790	19,082

NOTES TO FINANCIAL STATEMENTS

3	Deferred tax liabilities:			
	(a) Ordinary deferred tax liabilities			
	1 Investments	120	99	21
	2 Fixed assets	4,939	4,385	554
	3 Deferred and uncollected premiums	0	0	0
	4 Deferred compensation	0	0	0
	5 Other liabilities (including item <5% of total)	525	508	17
	(99) Subtotal	<u>5,584</u>	<u>4,992</u>	<u>592</u>
	(b) Capital deferred tax liabilities			
	1 Unrealized gain/ (losses)	13,065	9,252	3,813
	2 Investments	3,512	3,296	216
	3 Real estate	0	0	0
	4 Other liabilities (including item <5% of total)	0	0	0
	(99) Subtotal	<u>16,577</u>	<u>12,548</u>	<u>4,029</u>
	(c) Deferred tax liabilities (3a99 + 3b99)	<u>22,161</u>	<u>17,540</u>	<u>4,621</u>
4	Net admitted deferred tax asset/ (liability) (2i - 3c)	<u>32,711</u>	<u>18,250</u>	<u>14,461</u>

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

	12/31/2012	12/31/2011	Change
	(\$000 OMITTED)		
Net deferred tax asset (liability)	32,711	22,765	9,946
Tax-effect of unrealized gains and losses	(13,065)	(9,252)	(3,813)
Net tax effect without unrealized gains and losses	<u>45,776</u>	<u>32,017</u>	<u>13,759</u>
Change in deferred income tax			<u>13,759</u>

- 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:

	12/31/2012	12/31/2011
	(\$000 OMITTED)	
1 Income taxes incurred, gross of capital gains tax (benefit)	5,896	(15,130)
2 Change in deferred income tax (without tax on unrealized gains and losses)	(13,759)	(245)
3 Total income tax reported	<u>(7,863)</u>	<u>(15,374)</u>
4 Statutory income before taxes, gross of capital gains tax (benefit)	42,808	(77,528)
	35%	35%
5 Expected income tax expense (benefit) at 35% statutory rate	<u>14,983</u>	<u>(27,135)</u>
6 Increase (decrease) in actual tax reported resulting from:		
a. Dividend received deduction	(8,756)	(800)
b. Nondeductible expenses for meals, penalties, and lobbying	105	113
c. Tax exempt income	(573)	(274)
d. Prior period adjustment	(3)	85
e. Deferred tax benefit (expense) on nonadmitted assets	(14,231)	10,536
f. Appreciation on donated property	(8)	(13)
g. IRC 832 (b) (5) adjustment	192	161
h. Other	429	1,952
7 Total federal income tax reported	<u>(7,862)</u>	<u>(15,375)</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
2012	4,754	1,800	6,554
2011	0	0	0
2010	XXX	0	0

- 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 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 Services, Inc.
Westfield National Insurance Company	Westfield Bancorp, Inc.
American Select Insurance Company	Westfield Bank, FSB
Old Guard Insurance Company	Westfield Credit Corp.
Westfield Management Company	

- 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. On November 27, 2012, the Company received a common stock dividend distribution from its subsidiary, Westfield Insurance Company in the amount of \$23,000,000.

On November 28, 2012, the Company made a capital contribution to Westfield Bancorp, Inc. in the amount of \$21,000,000.

Westfield Bancorp, Inc., a direct non-insurance subsidiary of the Company, purchased 100% of the outstanding stock of Western Reserve Bancorp, Inc. for \$29 per share. The transaction was completed and effective on November 30, 2012.

NOTES TO FINANCIAL STATEMENTS

On May 22, 2012, the Company made an additional investment in the common stock of its majority owned affiliate, Westfield Management Company (WMGT). Six (6) shares were purchased in the amount of \$6,000, changing the total number of shares owned by the Company from 136 to 142 as of that date. On March 22, 2012, the Company's investment in the common stock of WMGT was reduced by eighteen (18) shares in the amount of \$18,000. This event represented a repurchase of the shares by WMGT and changed the total number of shares owned by the Company from 154 to 136 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.

The Company formed a single member limited liability company, Westfield Securities, LLC (WFSEC). WFSEC was capitalized on May 9, 2012 with 10,000 units having a value of \$1 per unit. The Company made an additional capital contribution on May 29, 2012 in the amount of \$50,000 representing 50,000 units at \$1 per unit.

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.

C. The Company has made no changes in methods of establishing terms.

D. Affiliated Balances due to and from Ohio Farmers Insurance Company (OFIC) at 12/31/2012 and 12/31/2011 respectively were:

	12/31/2012	12/31/2011
Westfield Insurance Company	\$ 0	\$ 7,669,888
Westfield National Insurance Company	827,135	42,869
Old Guard Insurance Company	0	955,677
Westfield Services, Inc.*	47,831	0
OFIC VEBA Trust*	46,620	0
OFIC Pension and/or VEBA Trust*	97,051	0
Affiliated Receivable	\$ 1,018,637	\$ 8,668,434
Westfield Insurance Company	\$ 2,995,631	\$ 0
American Select Insurance Company	454,273	36,108
Old Guard Insurance Company	791,832	0
Westfield Services, Inc.*	0	2,376
Westfield Management Company*	8,252,401	1,014,039
Affiliated Payable	\$ 12,494,137	\$ 1,052,523

*Westfield Services, Inc., OFIC VEBA Trust, OFIC Pension and/or VEBA Trust, 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 40.0% of the Company's admitted assets.

Summary of Financial Information for Westfield Insurance Company

Assets	\$	2,243,144,674
Liabilities	\$	1,389,541,857
Surplus	\$	853,602,817
Net Income	\$	89,562,195

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 9.8% of the Company's admitted assets.

Summary of Financial Information for Westfield National Insurance Company

Assets	\$	524,904,328
Liabilities	\$	316,921,940
Surplus	\$	207,982,388
Net Income	\$	19,794,165

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 (Other) Benefit Plans

The Company sponsors a non-contributory defined benefit pension plan covering U.S. employees. As of December 31, 2012, 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.

NOTES TO FINANCIAL STATEMENTS

A summary of assets, obligations and assumptions of the Pension and Other Postretirement Benefit Plans is as follows at December 31, 2012 and 2011:

	Pension		Other Benefits	
	2012	2011	2012	2011
1. Change in benefit obligation				
a. Benefit obligation at beginning of year	\$ 287,827,003	\$ 249,145,440	\$ 24,332,644	\$ 24,056,845
b. Service cost	10,687,706	9,612,484	1,424,507	1,526,508
c. Interest cost	14,772,273	14,803,677	1,283,661	1,363,533
d. Contribution by plan participants	0	0	948,362	1,160,461
e. Actuarial (gain) loss	47,482,603	24,955,554	2,996,465	(11,346)
f. Foreign currency exchange rate changes	0	0	0	0
g. Benefits paid	(25,338,677)	(10,690,152)	(3,413,384)	(3,763,357)
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	\$ 335,430,908	\$ 287,827,003	\$ 27,572,255	\$ 24,332,644
2. Change in plan assets				
a. Fair value of plan assets at beginning of year	\$ 252,646,720	\$ 236,754,142	\$ 28,237,863	\$ 29,904,233
b. Actual return on plan assets	26,120,472	18,282,730	2,569,142	734,227
c. Foreign currency exchange rate changes	0	0	0	0
d. Employer contribution	8,900,000	8,300,000	395,719	529,051
e. Plan participants' contributions	0	0	948,362	1,160,461
f. Benefits paid	(25,338,677)	(10,690,152)	(3,736,937)	(4,090,109)
g. Business combinations, divestitures, and settlements	0	0	0	0
h. Fair value of plan assets at end of year	\$ 262,328,515	\$ 252,646,720	\$ 28,414,149	\$ 28,237,863
3. Funded Status				
a. Unamortized prior service cost (credit)	\$ 4,441,508	\$ 5,442,317	\$ (6,607,330)	\$ (7,039,113)
b. Unrecognized net gain or (loss)	\$ 119,774,393	\$ 83,135,662	\$ 11,395,891	\$ 9,173,011
c. Remaining net obligation or net asset at initial date of application	\$ 0	\$ 0	\$ 0	\$ 0
d. Prepaid assets or (accrued liabilities)	\$ 51,113,508	\$ 53,397,696	\$ 5,630,455	\$ 6,039,117
e. Intangible asset	\$ 0	\$ 0	\$ 0	\$ 0
4. Accumulated benefit obligation for vested employees and partially vested employees to the extent vested				
	2012	2011	2012	2011
	\$ 295,144,322	\$ 258,109,662	\$ 27,572,255	\$ 24,332,644
5. Benefit obligation for non-vested employees				
a. Projected benefit obligation	\$ 3,591,420	\$ 3,545,544	\$ 12,505,503	\$ 9,866,079
b. Accumulated benefit obligation	\$ 2,437,326	\$ 2,526,324	\$ 12,505,503	\$ 9,866,079
6. Components of net periodic benefit cost				
a. Service cost	\$ 10,687,706	\$ 9,612,484	\$ 1,424,507	\$ 1,526,508
b. Interest cost	14,772,273	14,803,677	1,283,661	1,363,533
c. Expected return on plan assets	(20,571,562)	(19,937,124)	(2,168,487)	(2,295,784)
d. Amortization of unrecognized transition obligation or transition asset	0	0	0	0
e. Amount of recognized gains and losses	5,294,962	3,812,935	354,497	256,754
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	\$ 11,184,188	\$ 9,292,781	\$ 462,395	\$ 419,228
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, 2012, the additional minimum liability for the pension plan is \$32,815,807. The reduction in surplus, net of tax, is \$21,330,275. At December 31, 2011, the additional minimum liability for the pension plan was \$5,462,942. The reduction in surplus, net of tax, was \$3,550,912.				
8. Weighted-average assumptions used to determine net periodic benefit cost as of Dec. 31:				
	2012	2011	2012	2011
a. Weighted-average discount rate	5.21%	5.74%	5.15%	5.65%
b. Expected long-term rate of return on plan assets	8.375%	8.375%	8.00%	8.00%
c. Rate of compensation increase	3.00%	3.00%	NA	NA
Weighted-average assumptions used to determine projected benefit obligations as of Dec. 31:				
d. Weighted-average discount rate	4.23%	5.21%	4.14%	5.15%
e. Rate of compensation increase*	3.00%	3.00%	NA	NA
* Rate of compensation increase assumed to be 3.0% for 2013-2015; 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 7.50% annual rate of increase in the per capita cost of covered health care benefits was assumed for 2012. The rate is assumed to decrease to 7.25% for 2013, 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	
a. Effect on total of service cost and interest cost components	\$ (63,274)		\$ 56,379	
b. Effect on postretirement benefit obligation	\$ (796,954)		\$ 719,633	

NOTES TO FINANCIAL STATEMENTS

12. Plan asset information:

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

	2012	2011	Target Allocation
a. Debt Securities	37.0%	38.0%	35.0% - 45.0%
b. Equity Securities	62.0%	61.0%	55.0% - 65.0%
c. Real Estate	0.0%	0.0%	0.0%
d. Other	1.0%	1.0%	0.0%
e. Total	100.0%	100.0%	

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 40% of the investment fund and is generally maintained in a range of 35.0% to 45.0% of the fund. The equities comprise the Stock Fund and shall be considered normal when it is 60% of the investment fund and is generally maintained in a range of 55.0% to 65.0% of the fund. The measurement date for these funds is December 31, annually.

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.

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, 80% published and 20% historical.

Additional asset categories and associated risk- Not applicable.

13. The following estimated future benefit payments, which reflect expected future service, as appropriate, are expected to be paid in the years indicated:

	Year (s)	Amount
a.	2013	\$ 14,416,208
b.	2014	\$ 15,113,427
c.	2015	\$ 15,698,411
d.	2016	\$ 16,397,094
e.	2017	\$ 17,179,204
f.	Thereafter Total	\$ 99,104,365

14. The Company does not have any regulatory contribution requirements for 2013; however, the Company currently intends to make voluntary contributions of approximately \$10.2 million to the defined benefit pension plan and 401 (h) contributions of approximately \$0.3 million in 2013 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 \$739,414 and \$731,085 for 2012 and 2011, respectively.

At December 31, 2012, the total fair market value of the defined contribution plan assets was \$168,197,259, including unrealized gains and losses and participant loans.

NOTES TO FINANCIAL STATEMENTS

- 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) 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.

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

	2012	2011
Medical	\$ 1,398,646	\$ 1,777,877
Dental	262,575	240,173
Prescription	1,723,975	1,640,253
Life insurance premiums	172,362	199,803
Administration fees	179,379	232,003
Gross benefits paid	<u>\$ 3,736,937</u>	<u>\$ 4,090,109</u>

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

Subsidy received during calendar year (for plan years 2011/2010 and 2009, respectively)	\$ 684,846	\$ 358,710
Expected subsidy receivable (for plan years 2012 and 2011, respectively)	\$ 323,553	\$ 326,752

- 13. Capital and Surplus, Dividend Restrictions and Quasi-Reorganizations-
(1-10) 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.
 - (11) Surplus Notes- Not applicable
 - (12-13) Quasi-Reorganizations- Not applicable

14. Contingencies-

A. Contingent Commitments

- (1) On August 3, 2011, the Company began an investment in Consumer Agent Portal, LLC (CAP) which has an investment objective of helping independent insurance agencies leverage the power of digital marketing. The Company made an initial purchase of thirty (30) Class B Units with a total capital commitment of \$3,000,000. As of December 31, 2011, the Company had made capital contributions of \$1,479,649 with the remaining \$1,520,351 included in the balance sheet line 21, page 3. During 2012, the Company made capital contributions of the remaining \$1,520,351. In 2012, the Company made an additional purchase of twenty (20) Class B-2 Units with a total capital commitment of \$2,090,000. As of December 31, 2012, the Company had made capital contributions of \$866,640 toward the Class B-2 Units with the remaining \$1,223,360 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 December 16, 2008, both the Company and Westfield Insurance Company (WIC) gave Westfield Bank, FSB (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, 2012. As of December 31, 2012 and December 31, 2011, WIC had contributed \$500,000 and \$1,000,000, respectively. As of December 31, 2012 and December 31, 2011, the outstanding commitment was \$4,500,000 and \$5,000,000, respectively. The Company foresees no circumstances which will prevent its ability to honor the commitment.

- (2) The Company was not a guarantor of any obligations as of December 31, 2012.
- (3) The Company has no guarantee obligations as of December 31, 2012.

B. Assessments-

- (1) On February 8, 2012, the Company received notification of the insolvency of First Sealord Surety, Inc. On November 16, 2012, the Company received notification of the insolvency of Frontier Insurance Company. It is expected that these insolvencies will result in retrospective premium-based guaranty fund assessments against the Company of \$5,583 that have been charged to operations in the current period.

The Company has accrued \$1,056,079 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 current insolvencies.

- (2)
 - a. Assets recognized from paid and accrued premium tax offsets and policy surcharges prior year-end: \$ 7,502
 - b. Decreases current year:
 - Premium tax offsets expired \$ 2,658
 - c. Increases current year; Premium tax offsets added:
 - Premium tax offsets added \$ 1,083
 - d. Assets recognized from paid and accrued premium tax offsets and policy surcharges current year-end: \$ 5,927

C. Gain Contingencies- Not applicable

D. Claims related extra contractual obligation and bad faith losses stemming from lawsuits

The Company paid the following amounts in the current year to settle claims related extra contractual obligations (ECO) or bad faith claims stemming from lawsuits:

	Direct
Claims related ECO and bad faith losses paid during the reporting period	\$ 22,000

The number of claims where amounts were paid to settle claims related to ECO or bad faith claims resulting from lawsuits during the reporting period were as follows:

(a) 0-25 claims	(b) 26-50 claims	(c) 51-100 claims	(d) 101-500 claims	(e) > 500 claims
X				

NOTES TO FINANCIAL STATEMENTS

Indicate whether claim count information is disclosed per claim or per claimant.

(f) Per Claim [X]

(g) Per Claimant []

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:

- The Company leases property, automobiles, office equipment, and software under various non-cancelable operating lease agreements that expire through December 2017. Rental expense for 2012 and 2011 was approximately \$27.4 million and \$22.9 million, respectively.
- The Company does not have any contingent rental payments.
- Certain rental commitments have renewal options extending through the year 2017. Some of these renewals are subject to adjustments in future periods.
- The Company's lease agreements do not impose restrictions concerning dividends, additional debt and further leasing.
- One lease agreement was terminated early in 2012. Total rent liability for this location as of December 31, 2012 was less than \$0.1 million. There were two leases for which the Company (lessee) no longer used the leased property benefits. The combined rent liability for the two locations as of December 31, 2012 was \$0.3 million.

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

- At January 1, 2013, the minimum aggregate rental commitments are as follows:

Year Ending December 31	Operating Leases
1. 2013	\$ 21,042,175
2. 2014	10,635,206
3. 2015	6,483,141
4. 2016	3,470,701
5. 2017	1,198,776
6. Total	\$ 42,829,999

- 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.

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, 2012

Description	(1)	(2)	(3)	(4)	(5)
	(Level 1)	(Level 2)	(Level 3)	Total	
Assets at Fair Value:					
Common Stock					
Industrial and Miscellaneous	\$ 144,339,733	\$ 0	\$ 0	\$ 144,339,733	
Total Common Stocks	\$ 144,339,733	\$ 0	\$ 0	\$ 144,339,733	
Other Invested Assets					
Joint Venture, Ptr or LLC, char. of Com Stks - Unaffiliated	\$ 2,003,200	\$ 0	\$ 0	\$ 2,003,200	
Other Assets - Affiliated	16,725,307	0	0	16,725,307	
Total Other Invested Assets	\$ 18,728,507	\$ 0	\$ 0	\$ 18,728,507	
Total Assets at Fair Value	\$ 163,068,240	\$ 0	\$ 0	\$ 163,068,240	

(2) At December 31, 2012, the Company held no investments in assets or liabilities measured and reported at fair value that were classified as Level 3.

(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, 2 or 3 during the reporting period that were transferred into or out of the level categorization held at January 1, 2012.

NOTES TO FINANCIAL STATEMENTS

(4) As of December 31, 2012, the Company held no investments in assets or liabilities measured and reported at fair value that were classified as Level 2 or Level 3. Historically, fair values in the Level 2 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. Estimated fair values of investments categorized as Level 3 generally include inputs for which no readily observable inputs are available and require management judgment.

(5) As of December 31, 2012, the Company had no holdings classified as either a derivative asset or liability.

B. Combining Fair Value Information- Not required

C. The method (s) and significant assumptions used to estimate the fair value of financial instruments are as follows:

Investment Securities - Fair values for bonds, including the aggregate write-ins for invested assets are based on the values prescribed by an independent pricing service or from brokers. For bonds that are not actively traded, estimated fair values are based on values of bonds of comparable yield and credit quality. The fair values for common stocks are based on quoted market prices, where available, which are provided to the Company by an independent pricing service.

Short-term investments, Uncollected premiums and agents' balances in the course of collection, Deferred premiums, agents' balances and installments booked but deferred and not yet due, Amounts recoverable from reinsurers, Funds held by or deposited with reinsured companies, and Payable for securities - The carrying amounts reported as admitted assets or liabilities for these financial instruments approximate their fair values due to the short-term nature of these financial instruments.

Other Invested Assets - The estimated fair value of publicly traded limited partnerships and trusts is based on the values prescribed by an independent pricing service.

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets or Liabilities	(Level 1)	(Level 2)	(Level 3)	Not Practicable (Carrying Value)
a. Financial Assets:						
Bonds	\$ 386,531,993	\$ 341,506,264	\$ 76,029,799	\$ 310,502,194	\$ 0	\$ 0
Common stocks	144,339,733	144,339,733	144,339,733	0	0	0
Short-term investments	3,766,816	3,766,816	0	3,766,816	0	0
Other invested assets	66,989,308	62,698,830	66,989,308	0	0	0
Aggregate write-ins for invested assets*	(2,317,121)	(2,317,121)	0	(2,317,121)	0	0
Uncollected premiums and agents' balances in the course of collection	14,944,364	14,944,364	0	14,944,364	0	0
Deferred premiums, agents' balances and installments booked but deferred and not yet due	92,243,360	92,243,360	0	92,243,360	0	0
Amounts recoverable from reinsurers	2,694,432	2,694,432	0	2,694,432	0	0
Funds held by or deposited with reinsured companies	375,677	375,677	0	375,677	0	0
b. Financial Liabilities:						
Payable for securities	\$ 1,223,360	\$ 1,223,360	\$ 0	\$ 1,223,360	\$ 0	\$ 0

* Represents amortization and deferred gain on intercompany transactions related to bonds.

D. 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, 2012 and 2011, the Company had admitted assets of \$107,187,724 and \$102,869,411, 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 in 2012.

F. State Transferable Tax Credits

The Company does not have State Transferable Tax Credits.

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, Inc.'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, Inc., 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 15, 2013 for the statutory statements issued as of December 31, 2012. No events or transactions have occurred that would give rise to a Type I or Type II subsequent event.

NOTES TO FINANCIAL STATEMENTS

P & C Specific Notes

23. Reinsurance-

A. Unsecured Reinsurance Recoverables

The Company has an intercompany recoverable with an affiliated company 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 reinsurer:

American Select Insurance Company	FEIN 31-6016426	\$ 112,212,116
Old Guard Insurance Company	FEIN 23-0929640	\$ 201,981,397
Westfield Insurance Company	FEIN 34-6516838	\$ 1,211,906,757
Westfield National Insurance Company	FEIN 34-1022544	\$ 291,757,433

B. Reinsurance Recoverable in Dispute

The Company has no material recoverable to disclose.

C. Reinsurance Assumed and Ceded

(1)

	Assumed Reinsurance		Ceded Reinsurance		Net	
	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity
a. Affiliates	\$ 741,515,016	\$ 112,198,827	\$ 619,012,435	\$ 97,515,507	\$ 122,502,581	\$ 14,683,320
b. All Other	9,318,113	2,235,291	1,061,941	95,766	8,256,172	2,139,525
c. TOTAL	\$ 750,833,129	\$ 114,434,118	\$ 620,074,376	\$ 97,611,273	\$ 130,758,753	\$ 16,822,845
d. Direct Unearned Premium Reserve			\$ 14,441,696			

(2) The additional or return commission, predicated on loss experience or on any other form of profit sharing arrangements in this annual statement as a result of existing contractual arrangements is accrued as follows:

REINSURANCE

	Direct	Assumed	Ceded	Net
a. Contingent Commission	\$ 28,396,422	\$ 2,541,398	\$ 0	\$ 30,937,820
b. Sliding Scale Adjustments	0	0	0	0
c. Other Profit Commission Arrangement	0	0	0	0
d. TOTAL	\$ 28,396,422	\$ 2,541,398	\$ 0	\$ 30,937,820

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

I. Certified Reinsurer Downgraded or Status Subject to Revocation- Not applicable

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, 2011 were \$287.9 million. In calendar year 2012, \$96.3 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 \$174.1 million. Therefore, there has been a \$17.5 million favorable prior-year development from December 31, 2011 to December 31, 2012. 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, other liability - occurrence, homeowners/farmowners, and private passenger auto liability. These decreases were offset, in part, by increases in fidelity/surety estimates. 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 paid a 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.

NOTES TO FINANCIAL STATEMENTS

- 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 (OFIC) at 12/31/2012 and 12/31/2011 respectively were:

	12/31/2012	12/31/2011
Westfield Insurance Company*	\$ 0	\$ 7,669,888
Westfield National Insurance Company*	827,135	42,869
Old Guard Insurance Company*	0	955,677
Westfield Services, Inc.	47,831	0
OFIC VEBA Trust	46,620	0
OFIC Pension and/or VEBA Trust	97,051	0
Affiliated Receivable	\$ 1,018,637	\$ 8,668,434
Westfield Insurance Company*	\$ 2,995,631	\$ 0
American Select Insurance Company*	454,273	36,108
Old Guard Insurance Company*	791,832	0
Westfield Services, Inc.	0	2,376
Westfield Management Company	8,252,401	1,014,039
Affiliated Payable	\$ 12,494,137	\$ 1,052,523

*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 \$2,790,874 as of December 31, 2012. The Company has a contingent liability of \$2,790,874 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: 12/31/2012
 - 3. Was anticipated investment income utilized in the calculation? Yes
- 31. High Deductibles- Not applicable
- 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:	2008	2009	2010	2011	2012
a. Beginning reserves:	\$ 9,594,564	\$ 9,358,528	\$ 9,093,447	\$ 8,857,778	\$ 8,649,571
b. Incurred losses and loss adjustment expense:	(4,750)	0	0	0	0
c. Calendar year payments for losses and loss adjustment expenses:	231,286	265,081	235,669	208,208	233,647
d. Ending reserves:	\$ 9,358,528	\$ 9,093,447	\$ 8,857,778	\$ 8,649,571	\$ 8,415,924
(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:	\$ 9,589,812	\$ 9,358,526	\$ 9,093,445	\$ 8,857,776	\$ 8,649,568
b. Incurred losses and loss adjustment expense:	0	0	0	0	0
c. Calendar year payments for losses and loss adjustment expenses:	231,286	265,081	235,669	208,208	233,647
d. Ending reserves:	\$ 9,358,526	\$ 9,093,445	\$ 8,857,776	\$ 8,649,568	\$ 8,415,921

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

(1) Direct Basis:	\$ 7,313,189
(2) Assumed Reinsurance Basis:	\$ 0
(3) Net of Ceded Reinsurance Basis:	\$ 7,313,189

NOTES TO FINANCIAL STATEMENTS

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

(1) Direct Basis:	\$ 2,096,171
(2) Assumed Reinsurance Basis:	\$ 0
(3) Net of Ceded Reinsurance Basis:	\$ 2,096,171

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:						
a. Beginning reserves:	\$ 2,039,347	\$ 1,953,122	\$ 1,865,950	\$ 1,820,978	\$ 1,618,156	
b. Incurred losses and loss adjustment expense:	0	0	0	0	0	
c. Calendar year payments for losses and loss adjustment expenses:	86,224	87,172	44,973	202,822	153,333	
d. Ending reserves:	\$ 1,953,122	\$ 1,865,950	\$ 1,820,978	\$ 1,618,156	\$ 1,464,823	
(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:	\$ 2,039,347	\$ 1,953,122	\$ 1,865,950	\$ 1,820,978	\$ 1,618,156	
b. Incurred losses and loss adjustment expense:	0	0	0	0	0	
c. Calendar year payments for losses and loss adjustment expenses:	86,224	87,172	44,973	202,822	153,333	
d. Ending reserves:	\$ 1,953,122	\$ 1,865,950	\$ 1,820,978	\$ 1,618,156	\$ 1,464,823	

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

(1) Direct Basis:	\$ 910,687
(2) Assumed Reinsurance Basis:	\$ 0
(3) Net of Ceded Reinsurance Basis:	\$ 910,687

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

(1) Direct Basis:	\$ 324,231
(2) Assumed Reinsurance Basis:	\$ 0
(3) Net of Ceded Reinsurance Basis:	\$ 324,231

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

GENERAL

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; 0.0 %

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 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 FDIC	6 SEC
---------------------	-----------------------------	----------	----------	-----------	----------

Westfield Insurance Company	Westfield Center, Ohio	Y	N	N	N
Westfield Bancorp, Inc.	Westfield Center, Ohio	Y	N	N	N
Westfield Bank, FSB	Westfield Center, Ohio	N	Y	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 Model 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).
.....
- 15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List? Yes (X) No ()
- 15.2 If the response to 15.1 is yes, indicated 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
041200555	First Merit Bank	Claim against principal named on Letter of Credit citing non-fulfillment of obligation.	15,000
286371676	First Federal Savings Bank	Claim against principal named on Letter of Credit citing non-fulfillment of obligation.	10,000
041209310	Wayne Savings Community Bank	Claim against principal named on Letter of Credit citing non-fulfillment of obligation.	10,000
041201143	Consumers National Bank	Claim against principal named on Letter of Credit citing non-fulfillment of obligation.	10,000

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

- 24.01 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 24.03) Yes (X) No ()
- 24.02 If no, give full and complete information relating thereto:
.....
.....
- 24.03 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 17 where this information is also provided)
The Company has no securities lending agreements as of December 31, 2012.
.....
- 24.04 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)
- 24.05 If answer to 24.04 is YES, report amount of collateral for conforming programs. \$ 0
- 24.06 If answer to 24.04 is NO, report amount of collateral for other programs. \$ 0
- 24.07 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)
- 24.08 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes () No () N/A (X)
- 24.09 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)
- 24.10 For the reporting entity's security lending program, state the amount of the following as of December 31 of the current year:
- 24.101 Total fair value of reinvented collateral assets reported on Schedule DL, Parts 1 and 2 \$ 0
- 24.102 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 \$ 0
- 24.103 Total payable for securities lending reported on the liability page \$ 0
- 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 24.03) 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 | \$ 6,194,413 |
| 25.29 Other | \$ 15,759,566 |

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? Yes () No () N/A (X)
If no, attach a description with this statement.
- 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
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)
--------------	------------------	------------------------------

GENERAL INTERROGATORIES
PART 1 - COMMON INTERROGATORIES

INVESTMENT

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
--	-----------	--------------

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	\$ 345,273,080	\$ 390,298,808	\$ 45,025,728
30.2 Preferred stocks	\$ 0	\$ 0	\$ 0
30.3 Totals	\$ 345,273,080	\$ 390,298,808	\$ 45,025,728

30.4 Describe the sources or methods utilized in determining the fair values:
Interactive Data Corp (IDC), Bloomberg Financial Services

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 () No (X)

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 () 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? \$ 1,393,417

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.	\$ 347,498
.....	\$ 0
.....	\$ 0
.....	\$ 0

34.1 Amount of payments for legal expenses, if any? \$ 506,079

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	\$ 366,333
.....	\$ 0
.....	\$ 0
.....	\$ 0

35.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? \$ 49,585

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	\$ 19,000
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:

- 1.4 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	\$ 0
2.2 Premium Denominator	\$ 300,833,333	\$ 286,417,170
2.3 Premium Ratio (Line 2.1/Line 2.2) 0.000 0.000
2.4 Reserve Numerator	\$ 0	\$ 0
2.5 Reserve Denominator	\$ 451,434,500	\$ 447,608,328
2.6 Reserve Ratio (Line 2.4/Line 2.5) 0.000 0.000

- 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?

- 5.4 Has any Attorney-in-fact compensation, contingent on fulfillment of certain conditions, been deferred? Yes () No (X)

5.5 If yes, give full information.

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 \$245,900,000 of property catastrophe reinsurance excess of a \$35,000,000 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 unreinsured 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 noncancellable 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; or
 (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 Yes () No (X)
 (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, Yes () No (X)
 (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)

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): \$ 3,000,000
- 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 (X) No ()
- 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. 4
- 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)

Included 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 2012	2 2011	3 2010	4 2009	5 2008
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)	599,605,225	605,636,486	561,687,473	562,058,952	576,557,325
2. Property lines (Lines 1, 2, 9, 12, 21 and 26)	300,387,652	303,014,958	281,199,341	277,459,779	466,019,237
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 and 27)	586,730,295	578,980,125	518,886,663	509,418,897	496,385,849
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 and 34)	53,111,849	60,631,715	60,219,081	59,980,023	67,941,984
5. Nonproportional reinsurance lines (Lines 31, 32 and 33)	74,381,116	64,101,325	59,730,234	40,000,000	40,000,000
6. Total (Line 35)	1,614,216,137	1,612,364,609	1,481,722,792	1,448,917,651	1,646,904,395
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)	113,228,100	136,618,767	50,390,423	50,364,109	51,646,443
8. Property lines (Lines 1, 2, 9, 12, 21 and 26)	57,073,654	68,560,306	25,307,940	24,971,380	41,941,708
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 and 27)	111,478,755	131,632,786	46,699,798	45,847,700	44,674,728
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 and 34)	9,413,670	13,489,852	5,218,498	5,173,636	5,849,040
11. Nonproportional reinsurance lines (Line 31, 32 and 33)	14,132,412	12,698,867	5,375,721	3,600,000	3,600,000
12. Total (Line 35)	305,326,591	363,000,578	132,992,380	129,956,825	147,711,919
Statement of Income (Page 4)					
13. Net underwriting gain (loss) (Line 8)	933,939	(58,018,682)	461,675	2,976,072	772,003
14. Net investment gain (loss) (Line 11)	39,787,565	(7,249,926)	69,857,619	41,266,003	16,478,192
15. Total other income (Line 15)	286,969	(458,474)	4,731,567	7,094,605	(4,990,331)
16. Dividends to policyholders (Line 17)	0	0	0	0	0
17. Federal and foreign income taxes incurred (Line 19)	4,096,609	(3,328,578)	6,527,202	(8,479,709)	5,459,324
18. Net income (Line 20)	36,911,864	(62,398,504)	68,523,659	59,816,389	6,800,540
Balance Sheet Lines (Pages 2 and 3)					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Column 3)	2,131,875,807	1,915,579,522	1,661,104,519	1,504,224,686	1,422,604,392
20. Premiums and considerations (Page 2, Column 3)					
20.1 In course of collection (Line 15.1)	14,944,364	14,668,902	6,519,845	6,595,056	7,816,799
20.2 Deferred and not yet due (Line 15.2)	92,243,360	88,200,509	39,672,700	37,526,091	37,369,397
20.3 Accrued retrospective premiums (Line 15.3)	0	0	0	0	0
21. Total liabilities excluding protected cell business (Page 3, Line 26)	606,312,379	553,869,272	278,205,565	264,070,585	347,052,798
22. Losses (Page 3, Line 1)	215,498,196	225,503,691	97,940,267	90,777,690	97,299,420
23. Loss adjustment expenses (Page 3, Line 3)	65,711,302	62,421,121	26,902,534	25,687,211	24,572,314
24. Unearned premiums (Page 3, Line 9)	145,200,448	140,707,188	64,123,775	63,870,882	63,860,714
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)	1,525,563,428	1,361,710,250	1,382,898,954	1,240,154,101	1,075,551,594
Cash Flow (Page 5)					
27. Net cash from operations (Line 11)	58,636,075	165,483,296	82,142,631	88,169,790	(5,445,131)
Risk-Based Capital Analysis					
28. Total adjusted capital	1,525,563,428	1,361,710,250	1,382,898,954	1,240,154,101	1,075,551,594
29. Authorized control level risk-based capital	204,555,447	188,828,582	171,167,782	152,321,073	158,414,379
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)	17.3	17.7	14.5	13.1	13.0
31. Stocks (Line 2.1 and Line 2.2)	74.6	73.7	77.5	77.0	75.5
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)	3.0	3.4	3.8	4.4	5.1
34. Cash, cash equivalents and short-term investments (Line 5)	1.7	1.6	0.9	2.4	3.6
35. Contact loans (Line 6)	0.0	0.0	0.0	0.0	0.0
36. Derivatives (Line 7)	0.0	0.0	0.0	X X X	X X X
37. Other invested assets (Line 8)	3.5	3.7	3.4	3.1	2.8
38. Receivables for securities (Line 9)	0.0	0.0	0.0	0.0	0.0
39. Securities lending reinvested collateral assets (Line 10)	0.0	0.0	0.0	X X X	X X X
40. Aggregate write-ins for invested assets (Line 11)	(0.1)	(0.2)	(0.1)	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)	1,330,175,365	1,176,568,888	1,160,018,624	1,029,616,042	935,298,998
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	1,330,175,365	1,176,568,888	1,160,018,624	1,029,616,042	935,298,998
49. Total investment in parent included in Line 42 through Line 47 above	0	0	0	0	0
50. 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)	87.2	86.4	83.9	83.0	87.0

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2012	2 2011	3 2010	4 2009	5 2008
Capital and Surplus Accounts (Page 4)					
51. Net unrealized capital gains (losses) (Line 24)	141,402,654	54,852,214	71,196,229	120,999,607	(199,671,106)
52. Dividends to stockholders (Line 35)	0	0	0	0	0
53. Change in surplus as regards policyholders for the year (Line 38)	163,853,178	(21,188,704)	142,744,853	164,602,507	(189,814,730)
Gross Losses Paid (Page 9, Part 2, Columns 1 and 2)					
54. 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)	312,365,503	300,684,351	295,945,362	302,614,380	312,547,599
55. Property lines (Lines 1, 2, 9, 12, 21 and 26)	160,431,357	165,823,351	153,209,743	228,422,076	260,938,849
56. Property and liability combined lines (Lines 3, 4, 5, 8, 22 and 27)	336,764,788	385,144,663	294,003,659	295,965,001	290,664,980
57. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 and 34)	63,906,453	8,838,593	11,492,111	3,741,230	2,124,909
58. Nonproportional reinsurance lines (Lines 31, 32, and 33)	59,500,649	59,637,592	2,631,754	18,867,330	4,023,762
59. Total (Line 35)	932,968,750	920,128,550	757,282,629	849,610,017	870,300,099
Net Losses Paid (Page 9, Part 2, Column 4)					
60. 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)	58,937,616	(13,441,576)	26,466,027	27,060,169	27,922,259
61. Property lines (Lines 1, 2, 9, 12, 21 and 26)	30,481,957	29,325,959	13,788,877	20,557,988	23,484,497
62. Property and liability combined lines (Lines 3, 4, 5, 8, 22 and 27)	63,985,311	40,887,769	26,460,329	26,636,853	26,159,847
63. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 and 34)	5,561,885	728,468	771,532	336,709	191,241
64. Nonproportional reinsurance lines (Lines 31, 32, and 33)	11,305,123	8,143,356	236,858	1,698,059	362,138
65. Total (Line 35)	170,271,892	65,643,976	67,723,623	76,289,778	78,119,982
Operating Percentages (Page 4) (Item divided by Page 4, Line 1) x 100.0					
66. Premiums earned (Line 1)	100.0	100.0	100.0	100.0	100.0
67. Losses incurred (Line 2)	53.3	67.5	56.4	53.7	57.9
68. Loss expenses incurred (Line 3)	11.6	11.8	10.1	10.4	8.8
69. Other underwriting expenses incurred (Line 4)	34.8	41.0	33.1	33.7	32.7
70. Net underwriting gain (loss) (Line 8)	0.3	(20.3)	0.3	2.3	0.5
Other Percentages					
71. 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)	34.2	32.5	29.5	28.2	36.2
72. Losses and loss expenses incurred to premiums earned (Page 4, Line 2 plus Line 3 divided by Page 4, Line 1 x 100.0)	64.9	79.3	66.5	64.0	66.7
73. 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)	20.0	26.7	9.6	10.5	13.7
One Year Loss Development (000 omitted)					
74. Development in estimated losses and loss expenses incurred prior to current year (Schedule P, Part 2 - Summary, Line 12, Column 11)	(17,671)	(20,376)	(8,575)	(5,074)	(8,981)
75. Percent of development of losses and loss expenses incurred to policyholders' surplus of prior year end (Line 74 above divided by Page 4, Line 21, Column 1 x 100.0)	(1.3)	(1.5)	(0.7)	(0.5)	(0.7)
Two Year Loss Development (000 omitted)					
76. 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)	(31,935)	(29,429)	(10,617)	(13,197)	(3,853)
77. Percent of development of losses and loss expenses incurred to reported policyholders' surplus of second prior year end (Line 76 above divided by Page 4, Line 21, Column 2 x 100.0)	(2.3)	(2.4)	(1.0)	(1.0)	(0.3)

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	X X X	X X X	X X X	1,559	142	507	3	116	0	70	2,036	X X X
2. 2003	259,052	9,590	249,462	128,392	2,657	7,854	597	16,818	0	5,379	149,809	X X X
3. 2004	271,413	7,800	263,613	130,266	1,027	8,093	36	16,318	1	5,514	153,615	X X X
4. 2005	286,337	11,978	274,359	128,331	3,509	8,892	159	14,706	2	5,992	148,259	X X X
5. 2006	304,819	20,674	284,144	145,599	14,435	8,884	350	16,263	7	5,369	155,954	X X X
6. 2007	323,806	24,748	299,058	145,484	6,476	9,362	205	16,407	0	5,492	164,571	X X X
7. 2008	354,749	41,718	313,031	208,911	31,680	9,976	385	16,259	1	5,882	203,080	X X X
8. 2009	287,732	13,400	274,332	130,059	2,400	7,878	65	15,374	4	5,342	150,841	X X X
9. 2010	293,295	13,067	280,228	137,763	1,691	5,476	51	15,885	(2)	5,626	157,384	X X X
10. 2011	301,876	15,459	286,417	177,344	18,279	3,137	296	17,039	(3)	5,341	178,947	X X X
11. 2012	317,501	16,668	300,833	96,422	5,397	792	137	13,889	0	2,683	105,569	X X X
12. Totals	X X X	X X X	X X X	1,430,130	87,693	70,851	2,286	159,073	11	52,689	1,570,065	X X X

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 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					
1.	9,362	2,777	9,220	0	562	0	2,287	0	831	0	0	19,485	X X X
2.	1,228	293	966	0	70	0	117	0	159	0	0	2,245	X X X
3.	1,221	244	1,127	0	73	0	239	0	159	0	0	2,576	X X X
4.	1,222	120	1,490	97	161	0	346	0	212	0	0	3,214	X X X
5.	2,982	604	1,733	77	222	0	726	0	363	0	0	5,345	X X X
6.	3,272	279	2,275	62	330	0	1,056	0	476	0	0	7,068	X X X
7.	7,019	806	3,083	130	800	0	1,660	10	1,110	0	0	12,726	X X X
8.	10,305	843	5,638	424	1,373	0	2,855	24	1,286	0	0	20,166	X X X
9.	17,833	363	8,842	649	3,114	0	4,829	57	2,462	0	0	36,012	X X X
10.	36,212	3,899	15,563	1,030	5,786	0	7,863	100	4,900	0	0	65,295	X X X
11.	45,083	970	45,621	2,131	6,244	0	8,007	219	5,443	0	0	107,078	X X X
12.	135,739	11,199	95,558	4,600	18,734	0	29,984	409	17,401	0	0	281,210	X X X

	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
1.	X X X	X X X	X X X	X X X	X X X	X X X	0	0	X X X	15,805	3,680
2.	155,602	3,548	152,054	60.1	37.0	61.0	0	0	19.0	1,900	345
3.	157,498	1,307	156,191	58.0	16.8	59.3	0	0	19.0	2,104	472
4.	155,361	3,888	151,473	54.3	32.5	55.2	0	0	19.0	2,494	720
5.	176,771	15,473	161,299	58.0	74.8	56.8	0	0	19.0	4,034	1,311
6.	178,662	7,023	171,639	55.2	28.4	57.4	0	0	19.0	5,206	1,862
7.	248,817	33,011	215,806	70.1	79.1	68.9	0	0	19.0	9,166	3,560
8.	174,767	3,760	171,007	60.7	28.1	62.3	0	0	19.0	14,676	5,490
9.	196,205	2,810	193,395	66.9	21.5	69.0	0	0	19.0	25,664	10,348
10.	267,844	23,602	244,242	88.7	152.7	85.3	0	0	19.0	46,846	18,449
11.	221,501	8,853	212,647	69.8	53.1	70.7	0	0	19.0	87,603	19,475
12.	X X X	X X X	X X X	X X X	X X X	X X X	0	0	X X X	215,498	65,711

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 2003	2 2004	3 2005	4 2006	5 2007	6 2008	7 2009	8 2010	9 2011	10 2012	11 One Year	12 Two Year
1. Prior	98,926	103,477	108,521	110,367	112,110	111,907	112,434	112,378	113,892	113,217	(675)	839
2. 2003	144,016	136,177	136,059	136,705	136,926	136,717	135,905	135,414	135,100	135,077	(23)	(337)
3. 2004	X X X	141,220	141,131	143,172	141,682	141,208	140,645	140,080	139,655	139,714	60	(366)
4. 2005	X X X	X X X	146,033	140,918	140,948	140,256	138,710	137,305	136,777	136,558	(220)	(747)
5. 2006	X X X	X X X	X X X	156,665	152,472	149,606	146,633	145,104	144,321	144,680	359	(424)
6. 2007	X X X	X X X	X X X	X X X	178,175	163,659	160,125	157,162	155,901	154,756	(1,144)	(2,406)
7. 2008	X X X	X X X	X X X	X X X	X X X	210,647	208,835	204,143	200,046	198,438	(1,608)	(5,705)
8. 2009	X X X	X X X	X X X	X X X	X X X	X X X	169,777	163,376	157,944	154,352	(3,592)	(9,024)
9. 2010	X X X	X X X	X X X	X X X	X X X	X X X	X X X	188,812	179,762	175,047	(4,715)	(13,765)
10. 2011	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	228,412	222,300	(6,112)	X X X
11. 2012	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	193,315	X X X	X X X
12. Totals											(17,671)	(31,935)

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	12
	1 2003	2 2004	3 2005	4 2006	5 2007	6 2008	7 2009	8 2010	9 2011	10 2012	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
1. Prior	0 0 0	32,540	55,378	68,265	78,487	84,170	87,776	89,349	92,643	94,563	X X X	X X X
2. 2003	72,903	100,275	113,817	122,479	128,041	130,966	131,766	132,359	132,612	132,991	X X X	X X X
3. 2004	X X X	71,063	103,275	117,706	127,100	132,340	134,904	136,177	136,999	137,298	X X X	X X X
4. 2005	X X X	X X X	70,683	99,701	114,186	124,045	129,415	131,676	133,054	133,555	X X X	X X X
5. 2006	X X X	X X X	X X X	76,953	107,165	122,276	131,470	135,508	137,671	139,698	X X X	X X X
6. 2007	X X X	X X X	X X X	X X X	82,266	114,855	130,384	140,625	145,394	148,165	X X X	X X X
7. 2008	X X X	X X X	X X X	X X X	X X X	103,222	157,345	172,007	180,879	186,822	X X X	X X X
8. 2009	X X X	X X X	X X X	X X X	X X X	X X X	80,324	111,095	125,635	135,472	X X X	X X X
9. 2010	X X X	X X X	X X X	X X X	X X X	X X X	X X X	87,437	124,406	141,497	X X X	X X X
10. 2011	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	112,268	161,905	X X X	X X X
11. 2012	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	91,680	X X X	X X X

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 2003	2 2004	3 2005	4 2006	5 2007	6 2008	7 2009	8 2010	9 2011	10 2012
1. Prior	29,530	27,166	27,127	22,676	19,557	17,398	16,237	15,187	13,288	11,507
2. 2003	23,491	8,561	5,155	3,486	3,100	2,845	2,285	1,772	1,249	1,082
3. 2004	X X X	25,004	10,477	8,322	4,584	4,071	2,973	2,187	1,560	1,366
4. 2005	X X X	X X X	29,372	13,182	7,445	5,600	4,372	2,886	2,207	1,739
5. 2006	X X X	X X X	X X X	32,855	15,410	9,662	6,562	4,101	2,441	2,382
6. 2007	X X X	X X X	X X X	X X X	42,115	17,954	12,403	7,731	4,802	3,269
7. 2008	X X X	X X X	X X X	X X X	X X X	40,411	21,167	12,329	7,258	4,603
8. 2009	X X X	X X X	X X X	X X X	X X X	X X X	44,201	22,510	13,702	8,045
9. 2010	X X X	X X X	X X X	X X X	X X X	X X X	X X X	48,632	21,916	12,966
10. 2011	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	54,852	22,296
11. 2012	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	51,279

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	64,924	113,195	0	0	1,344	2,533	6	0
2. Alaska	AK N	0	0	0	0	0	0	0	0
3. Arizona	AZ L	7,588	11,006	0	0	(405)	10,644	11	0
4. Arkansas	AR L	110,990	44,703	0	0	5,115	5,563	0	0
5. California	CA N	0	0	0	0	0	70,000	0	0
6. Colorado	CO L	13,902	30,087	0	0	453	1,277	25	0
7. Connecticut	CT N	0	0	0	0	0	0	0	0
8. Delaware	DE L	59,771	73,192	0	0	458	2,022	103	0
9. Dist. Columbia	DC L	13,238	16,688	0	0	305	885	0	0
10. Florida	FL L	313,221	313,687	0	127,782	(79,550)	160,352	254	0
11. Georgia	GA L	71,329	129,177	0	(32,676)	(190,008)	69,827	116	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	1,427,251	1,685,349	0	5,831,854	3,689,970	6,309,314	2,996	0
15. Indiana	IN L	1,626,415	1,396,138	0	1,297,278	(432,200)	368,004	6,784	0
16. Iowa	IA L	133,230	168,856	0	(200)	(61,186)	55,071	402	0
17. Kansas	KS L	0	0	0	0	0	0	0	0
18. Kentucky	KY L	1,669,543	1,955,348	0	175,459	(67,203)	2,399,033	377,927	0
19. Louisiana	LA L	7,624	18,325	0	0	205	355	0	0
20. Maine	ME N	0	0	0	0	0	0	0	0
21. Maryland	MD L	78,313	86,434	0	0	4,226	5,085	77	0
22. Massachusetts	MA L	5,061	1,562	0	0	364	532	0	0
23. Michigan	MI L	913,300	768,333	0	502,009	392,224	3,883,733	4,090	0
24. Minnesota	MN L	1,351,509	1,563,283	0	78,522	218,578	1,553,353	2,978	0
25. Mississippi	MS L	903	9,243	0	0	(400)	200	1	0
26. Missouri	MO L	81,298	45,548	0	0	1,248	3,092	69	0
27. Montana	MT L	193,773	182,262	0	0	7,322	10,477	0	0
28. Nebraska	NE L	0	150	0	0	89	258	0	0
29. Nevada	NV L	5,002	4,549	0	0	317	405	3	0
30. New Hampshire	NH N	0	0	0	0	0	0	0	0
31. New Jersey	NJ L	(332)	26,681	0	0	(549)	365	0	0
32. New Mexico	NM L	0	13,156	0	0	(190)	161	0	0
33. New York	NY L	134,010	109,387	0	48,072,286	34,709,262	2,648,276	0	0
34. North Carolina	NC L	167,030	160,653	0	5,904,209	3,002,886	530,158	22	0
35. North Dakota	ND L	1,222,301	1,153,093	0	0	335,415	369,875	150	0
36. Ohio	OH L	12,276,278	14,430,952	0	(2,663,033)	(2,068,009)	2,956,798	55,363	0
37. Oklahoma	OK L	5,854	10,786	0	0	14	734	0	0
38. Oregon	OR N	0	0	0	0	0	0	0	0
39. Pennsylvania	PA L	181,591	193,317	0	2,036,409	(123,339)	1,022,153	823	0
40. Rhode Island	RI L	0	0	0	0	0	1	0	0
41. South Carolina	SC L	162,132	202,435	0	0	5,690	8,153	173	0
42. South Dakota	SD L	496,656	434,859	0	86,482	39,982	92,462	82	0
43. Tennessee	TN L	250,734	302,591	0	134,710	131,566	1,125,163	822	0
44. Texas	TX L	484,727	553,272	0	0	24,318	494,408	23	0
45. Utah	UT L	0	13	0	0	(2)	16	0	0
46. Vermont	VT L	0	0	0	0	(3)	7	0	0
47. Virginia	VA L	140,163	103,766	0	0	6,029	8,230	119	0
48. Washington	WA L	3,807	7,477	0	0	(128)	387	0	0
49. West Virginia	WV L	1,670,895	2,001,009	0	198,467	8,119	307,764	6,075	0
50. Wisconsin	WI L	133,678	164,172	0	0	(68,420)	64,809	96	0
51. Wyoming	WY L	55,551	46,692	0	0	3,221	3,911	25	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	CAN N	0	0	0	0	0	0	0	0
58. Aggregate other alien	OT X X X	0	0	0	0	0	0	0	0
59. Totals	(a) 43	25,533,260	28,531,426	0	61,749,558	39,497,128	24,545,846	459,615	0
DETAILS OF WRITE-INS									
58001.	X X X	0	0	0	0	0	0	0	0
58002.	X X X	0	0	0	0	0	0	0	0
58003.	X X X	0	0	0	0	0	0	0	0
58998. Summary of remaining write-ins for Line 58 from overflow page	X X X	0	0	0	0	0	0	0	0
58999. Totals (Line 58001 through Line 58003 plus Line 58998) (Line 58 above)	X X X	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.

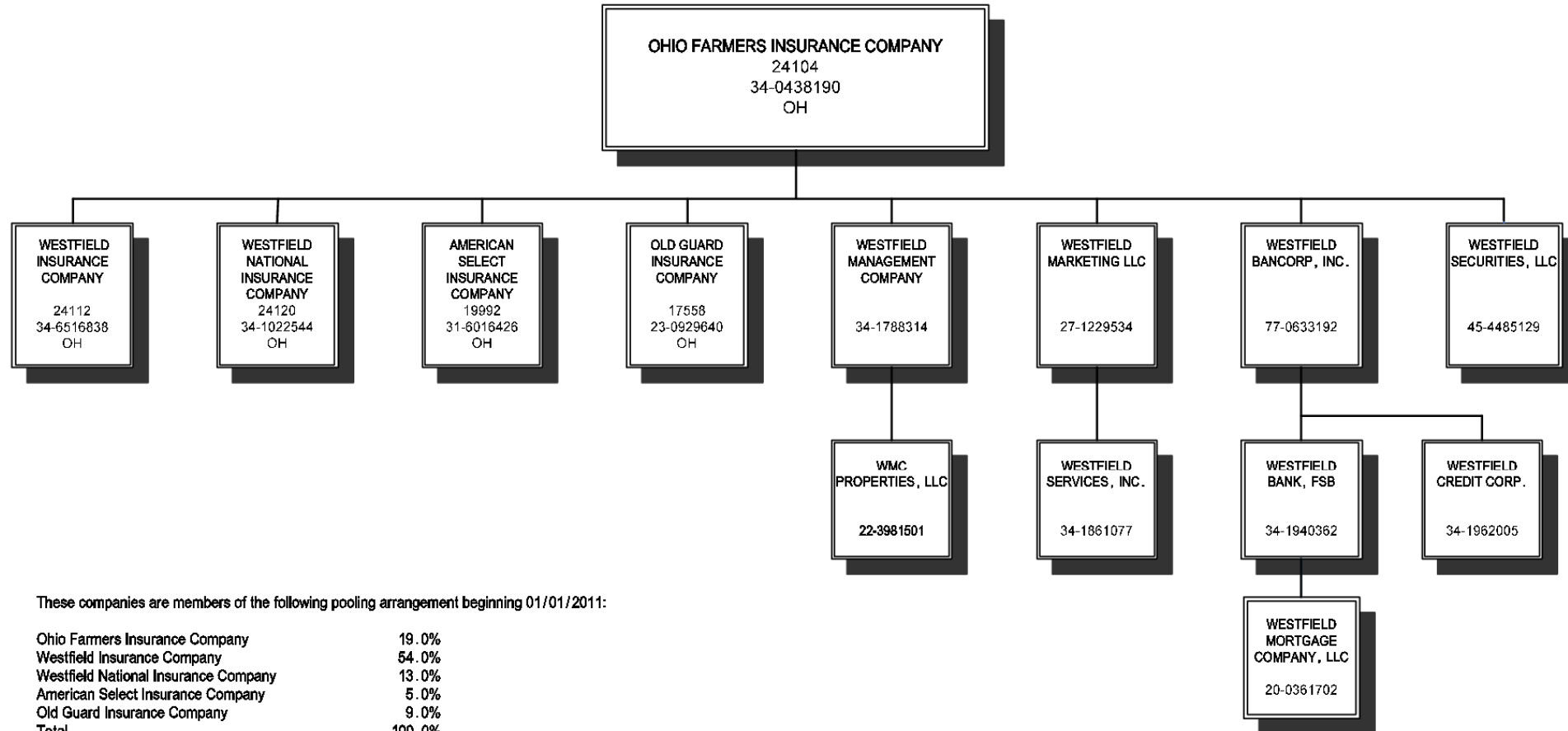
Explanation of basis of allocation of premiums by states, etc.

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 2012 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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