



ANNUAL STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2013

OF THE CONDITION AND AFFAIRS OF THE

Ohio Farmers Insurance Company

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

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

Country of Domicile US

Incorporated/Organized February 8, 1848 Commenced Business July 8, 1848

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

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

Mail Address P. O. Box 5001, Westfield Center, Ohio, US 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, US 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
(Area Code) (Telephone Number) (Extension)
FinancialReporting@westfieldgrp.com 330-887-0840
(Fax Number)
(E-Mail Address)

OFFICERS

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

OTHER OFFICERS

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)
Elizabeth Margaret Riczkoff (Group Analytics Leader)
Stuart Wayne Rosenberg (Group Administration Leader)
Peter Robert Schwanke (Group Risk Management Leader)
Stephen John Tien (Group IT Leader)
Craig David Welsh# (National Distribution 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
17th day of February, 2014

a. Is this an original filing? Yes (X) No ()

b. If no: 1. State the amendment number 0

2. Date filed _____

3. Number of pages attached 0

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Col 1 - Col 2)	4 Net Admitted Assets
1. Bonds (Schedule D)	394,893,255	0	394,893,255	341,506,264
2. Stocks (Schedule D):				
2.1 Preferred stocks	0	0	0	0
2.2 Common stocks	1,700,931,192	0	1,700,931,192	1,474,515,098
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)	58,780,106	0	58,780,106	58,496,448
4.2 Properties held for the production of income (less \$ 0 encumbrances)	1,237,673	0	1,237,673	1,255,703
4.3 Properties held for sale (less \$ 0 encumbrances)	0	0	0	110,308
5. Cash (\$ 23,055,531 , Schedule E - Part 1) , cash equivalents (\$ 0 , Schedule E - Part 2) and short-term investments (\$ 3,498,236 , Schedule DA)	26,553,767	0	26,553,767	34,490,862
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)	74,525,437	319,316	74,206,121	69,509,450
9. Receivables for securities	0	0	0	0
10. Securities lending reinvested collateral assets (Schedule DL)	0	0	0	0
11. Aggregate write-ins for invested assets	(1,934,334)	0	(1,934,334)	(2,317,121)
12. Subtotals, cash and invested assets (Line 1 through Line 11)	2,254,987,096	319,316	2,254,667,780	1,977,567,012
13. Title plants less \$ 0 charged off (for Title insurers only)	0	0	0	0
14. Investment income due and accrued	5,774,668	0	5,774,668	5,008,567
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	17,473,427	1,978,570	15,494,857	14,944,364
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ 221,065 earned but unbilled premiums)	99,979,273	22,106	99,957,167	92,243,360
15.3 Accrued retrospective premiums	0	0	0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	640,782	0	640,782	2,694,432
16.2 Funds held by or deposited with reinsured companies	877,593	535,881	341,712	375,677
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	0	0	0	2,887,926
18.2 Net deferred tax asset	21,477,878	0	21,477,878	32,710,934
19. Guaranty funds receivable or on deposit	0	0	0	0
20. Electronic data processing equipment and software	2,443,037	285,304	2,157,733	2,397,085
21. Furniture and equipment, including health care delivery assets (\$ 0)	7,329,450	7,329,450	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	3,797,064	0	3,797,064	1,018,637
24. Health care (\$ 0) and other amounts receivable	1,782,137	1,782,137	0	0
25. Aggregate write-ins for other-than-invested assets	7,829,734	7,562,469	267,265	27,813
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Line 12 to Line 25)	2,424,392,139	19,815,233	2,404,576,906	2,131,875,807
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0	0
28. Total (Line 26 and Line 27)	2,424,392,139	19,815,233	2,404,576,906	2,131,875,807
DETAILS OF WRITE-INS				
1101. Amortization on intercompany transactions	1,065,729	0	1,065,729	682,942
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)	(1,934,334)	0	(1,934,334)	(2,317,121)
2501. Prepaid pension cost	45,880,118	45,880,118	0	0
2502. Other prepaid assets	7,016,766	7,016,766	0	0
2503. Post retirement benefit asset	3,948,647	3,948,647	0	0
2598. Summary of remaining write-ins for Line 25 from overflow page	(49,015,797)	(49,283,062)	267,265	27,813
2599. Totals (Line 2501 through Line 2503 plus Line 2598) (Line 25 above)	7,829,734	7,562,469	267,265	27,813

ANNUAL STATEMENT FOR THE YEAR 2013 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)	214,948,416	215,498,196
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)	8,418,983	25,024,554
3. Loss adjustment expenses (Part 2A, Line 35, Column 9)	68,685,751	65,711,302
4. Commissions payable, contingent commissions and other similar charges	23,602,376	19,168,869
5. Other expenses (excluding taxes, licenses and fees)	13,672,611	12,034,475
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	5,663,652	5,365,133
7.1 Current federal and foreign income taxes (including \$ 0 on realized capital gains (losses))	3,361,775	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 \$ 651,030,035 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)	152,355,066	145,200,448
10. Advance premium	5,172,394	6,216,532
11. Dividends declared and unpaid:		
11.1 Stockholders	0	0
11.2 Policyholders	0	0
12. Ceded reinsurance premiums payable (net of ceding commissions)	284,311	1,083,146
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	4,169,385	4,838,360
15. Remittances and items not allocated	(594,292)	(846,631)
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	40,982,163	44,299,375
19. Payable to parent, subsidiaries and affiliates	22,186,118	12,494,137
20. Derivatives	0	0
21. Payable for securities	0	1,223,360
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	32,978,001	49,001,123
26. Total liabilities excluding protected cell liabilities (Line 1 through Line 25)	595,886,710	606,312,379
27. Protected cell liabilities	0	0
28. Total liabilities (Line 26 and Line 27)	595,886,710	606,312,379
29. Aggregate write-ins for special surplus funds	411,261,910	272,938,110
30. Common capital stock	0	0
31. Preferred capital stock	0	0
32. Aggregate write-ins for other than special surplus funds	0	0
33. Surplus notes	0	0
34. Gross paid in and contributed surplus	0	0
35. Unassigned funds (surplus)	1,397,428,286	1,252,625,318
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)	1,808,690,196	1,525,563,428
38. Totals (Page 2, Line 28, Column 3)	2,404,576,906	2,131,875,807
DETAILS OF WRITE-INS		
2501. Liability for retirement plans	31,960,740	0
2502. Reserve for outstanding checks and drafts charged off	1,017,261	1,146,753
2503. Additional minimum liability - retirement plans	0	47,854,370
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)	32,978,001	49,001,123
2901. General voluntary reserve	411,261,910	272,938,110
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)	411,261,910	272,938,110
3201.	0	0
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	0

STATEMENT OF INCOME

	1 Current Year	2
		Prior Year
1. Premiums earned (Part 1, Line 35, Column 4)	311,169,633	300,833,332
DEDUCTIONS		
2. Losses incurred (Part 2, Line 35, Column 7)	148,340,576	160,266,394
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	37,754,409	34,858,880
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2)	110,756,146	104,774,119
5. Aggregate write-ins for underwriting deductions	0	0
6. Total underwriting deductions (Line 2 through Line 5)	296,851,131	299,899,393
7. Net income of protected cells	0	0
8. Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	14,318,502	933,939
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	15,019,835	37,668,945
10. Net realized capital gains (losses) less capital gains tax of \$ 1,999,724 (Exhibit of Capital Gains (Losses))	998,297	2,118,620
11. Net investment gain (loss) (Line 9 plus Line 10)	16,018,132	39,787,565
OTHER INCOME		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$ 1,201,813 ,amount charged off \$ 1,610,073)	(408,260)	(364,733)
13. Finance and service charges not included in premiums	457,465	459,615
14. Aggregate write-ins for miscellaneous income	103,390	192,087
15. Total other income (Line 12 through Line 14)	152,595	286,969
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)	30,489,229	41,008,473
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)	30,489,229	41,008,473
19. Federal and foreign income taxes incurred	9,394,576	4,096,609
20. Net income (Line 18 minus Line 19) (to Line 22)	21,094,653	36,911,864
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	1,525,563,428	1,361,710,250
22. Net income (from Line 20)	21,094,653	36,911,864
23. Net transfers (to) from Protected Cell accounts	0	0
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$ 9,648,874	242,025,883	141,402,654
25. Change in net unrealized foreign exchange capital gain (loss)	0	0
26. Change in net deferred income tax	(15,221,662)	13,758,828
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Column 3)	60,554,642	14,584,484
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	(25,326,748)	(42,804,652)
38. Change in surplus as regards policyholders for the year (Line 22 through Line 37)	283,126,768	163,853,178
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37)	1,808,690,196	1,525,563,428
DETAILS OF WRITE-INS		
0501.	0	0
0502.	0	0
0503.	0	0
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0
0599. Totals (Line 0501 through Line 0503 plus Line 0598) (Line 5 above)	0	0
1401. Net gain (loss) on sale of nonadmitted assets	54,774	(17,113)
1402. Miscellaneous insurance income	50,000	0
1403. Net other interest income and unidentified cash	4,029	231,486
1498. Summary of remaining write-ins for Line 14 from overflow page	(5,413)	(22,286)
1499. Totals (Line 1401 through Line 1403 plus Line 1498) (Line 14 above)	103,390	192,087
3701. Excess of additional pension liability over unrecognized PSC	0	(42,804,652)
3702. Change in retirement plan liabilities, net tax of \$13,637,480	(25,326,748)	0
3703.	0	0
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)	(25,326,748)	(42,804,652)

CASH FLOW

	1 Current Year	2 Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	308,066,171	300,822,958
2. Net investment income	23,431,423	44,229,325
3. Miscellaneous income	67,260	265,445
4. Total (Line 1 through Line 3)	331,564,854	345,317,728
5. Benefit and loss related payments	163,442,276	159,667,063
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions	139,828,591	132,098,796
8. Dividends paid to policyholders	0	0
9. Federal and foreign income taxes paid (recovered) net of \$ 1,999,724 tax on capital gains (losses)	5,144,599	(5,084,206)
10. Total (Line 5 through Line 9)	308,415,466	286,681,653
11. Net cash from operations (Line 4 minus Line 10)	23,149,388	58,636,075
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	39,118,406	27,246,003
12.2 Stocks	37,947,442	29,003,161
12.3 Mortgage loans	0	0
12.4 Real estate	431,146	2,083,115
12.5 Other invested assets	16,670,568	11,661,057
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	0	0
12.7 Miscellaneous proceeds	0	20,597
12.8 Total investment proceeds (Line 12.1 through Line 12.7)	94,167,562	70,013,933
13. Cost of investments acquired (long-term only):		
13.1 Bonds	98,403,720	60,766,083
13.2 Stocks	11,301,626	61,032,085
13.3 Mortgage loans	0	0
13.4 Real estate	3,619,864	4,389,974
13.5 Other invested assets	19,981,793	14,550,350
13.6 Miscellaneous applications	1,223,360	296,991
13.7 Total investments acquired (Line 13.1 through Line 13.6)	134,530,363	141,035,483
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)	(40,362,801)	(71,021,550)
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)	9,276,319	18,641,438
17. Net cash from financing and miscellaneous sources (Line 16.1 through Line 16.4 minus Line 16.5 plus Line 16.6)	9,276,319	18,641,438
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)	(7,937,095)	6,255,963
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	34,490,862	28,234,899
19.2 End of year (Line 18 plus Line 19.1)	26,553,767	34,490,862

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	2,860,315	1,345,065	1,445,050	2,760,330
2. Allied lines	2,446,334	1,174,707	1,288,823	2,332,218
3. Farmowners multiple peril	10,310,280	4,819,515	5,076,139	10,053,656
4. Homeowners multiple peril	39,830,796	20,429,469	21,778,930	38,481,335
5. Commercial multiple peril	67,183,048	31,113,837	32,398,443	65,898,442
6. Mortgage guaranty	0	0	0	0
8. Ocean marine	0	0	0	0
9. Inland marine	12,673,861	5,892,058	5,977,133	12,588,786
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	672,730	392,673	396,431	668,972
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	23,983,182	10,285,960	10,417,200	23,851,942
17.1 Other liability - occurrence	21,905,002	10,514,337	11,313,339	21,106,000
17.2 Other liability - claims-made	314,535	145,328	141,965	317,898
17.3 Excess Workers' Compensation	0	0	0	0
18.1 Products liability - occurrence	537,237	245,847	275,770	507,314
18.2 Products liability - claims-made	0	0	0	0
19.1, 19.2 Private passenger auto liability	32,856,704	16,725,014	16,742,856	32,838,862
19.3, 19.4 Commercial auto liability	38,728,837	16,055,075	17,896,805	36,887,107
21. Auto physical damage	41,877,735	19,017,985	20,413,615	40,482,105
22. Aircraft (all perils)	0	0	0	0
23. Fidelity	547,032	315,440	329,415	533,057
24. Surety	8,591,992	5,136,756	4,861,628	8,867,120
26. Burglary and theft	49,328	23,132	23,276	49,184
27. Boiler and machinery	0	0	0	0
28. Credit	0	0	0	0
29. International	0	0	0	0
30. Warranty	0	0	0	0
31. Reinsurance - Nonproportional Assumed Property	12,955,303	1,568,249	1,578,248	12,945,304
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	318,324,251	145,200,447	152,355,066	311,169,632
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	1,445,050	0	0	0	1,445,050
2. Allied lines	1,288,823	0	0	0	1,288,823
3. Farmowners multiple peril	5,076,139	0	0	0	5,076,139
4. Homeowners multiple peril	21,778,930	0	0	0	21,778,930
5. Commercial multiple peril	32,398,443	0	0	0	32,398,443
6. Mortgage guaranty	0	0	0	0	0
8. Ocean marine	0	0	0	0	0
9. Inland marine	5,977,133	0	0	0	5,977,133
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	396,431	0	0	0	396,431
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	10,417,032	168	0	0	10,417,200
17.1 Other liability - occurrence	11,313,239	100	0	0	11,313,339
17.2 Other liability - claims-made	141,965	0	0	0	141,965
17.3 Excess Workers' Compensation	0	0	0	0	0
18.1 Products liability - occurrence	274,346	1,424	0	0	275,770
18.2 Products liability - claims-made	0	0	0	0	0
19.1, 19.2 Private passenger auto liability	16,742,856	0	0	0	16,742,856
19.3, 19.4 Commercial auto liability	17,896,805	0	0	0	17,896,805
21. Auto physical damage	20,413,615	0	0	0	20,413,615
22. Aircraft (all perils)	0	0	0	0	0
23. Fidelity	205,131	124,284	0	0	329,415
24. Surety	1,479,772	3,381,856	0	0	4,861,628
26. Burglary and theft	23,100	176	0	0	23,276
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	1,578,248	0	0	0	1,578,248
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	148,847,058	3,508,008	0	0	152,355,066
36. Accrued retrospective premiums based on experience					0
37. Earned but unbilled premiums					0
38. Balance (Sum of Line 35 through Line 37)					152,355,066
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	15,054,286	0	12,193,971	0	2,860,315
2. Allied lines	0	12,875,442	0	10,429,108	0	2,446,334
3. Farmowners multiple peril	0	54,264,631	0	43,954,351	0	10,310,280
4. Homeowners multiple peril	0	209,635,767	0	169,804,971	0	39,830,796
5. Commercial multiple peril	0	353,571,922	23,063	286,411,938	0	67,183,047
6. Mortgage guaranty	0	0	0	0	0	0
8. Ocean marine	0	0	0	0	0	0
9. Inland marine	0	66,704,528	0	54,030,668	0	12,673,860
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	3,540,684	0	2,867,954	0	672,730
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	126,219,050	4,200,091	102,244,093	4,191,866	23,983,182
17.1 Other liability - occurrence	7,200	115,128,606	153,680	93,384,483	0	21,905,003
17.2 Other liability - claims-made	0	1,655,449	0	1,340,914	0	314,535
17.3 Excess Workers' Compensation	0	0	0	0	0	0
18.1 Products liability - occurrence	0	2,827,562	0	2,290,325	0	537,237
18.2 Products liability - claims-made	0	0	0	0	0	0
19.1, 19.2 Private passenger auto liability	0	172,930,019	0	140,073,316	0	32,856,703
19.3, 19.4 Commercial auto liability	0	203,835,988	0	165,107,150	0	38,728,838
21. Auto physical damage	0	220,409,131	0	178,531,396	0	41,877,735
22. Aircraft (all perils)	0	0	0	0	0	0
23. Fidelity	54,212	2,824,905	0	2,332,084	0	547,033
24. Surety	24,403,981	23,723,669	0	36,629,021	2,906,636	8,591,993
26. Burglary and theft	0	259,626	0	210,297	0	49,329
27. Boiler and machinery	0	0	0	0	0	0
28. Credit	0	0	0	0	0	0
29. International	0	0	0	0	0	0
30. Warranty	0	0	0	0	0	0
31. Reinsurance - Nonproportional Assumed Property	XXX	0	68,185,804	55,230,501	0	12,955,303
32. Reinsurance - Nonproportional Assumed Liability	XXX	0	0	0	0	0
33. Reinsurance - Nonproportional Assumed Financial Lines	XXX	0	0	0	0	0
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0
35. TOTALS	24,465,393	1,585,461,265	72,562,638	1,357,066,541	7,098,502	318,324,253
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 2013 OF THE Ohio Farmers Insurance Company

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - LOSSES PAID AND INCURRED

Line of Business	Losses Paid Less Salvage				5 Net Losses Unpaid Current Year (Part 2A, Column 8)	6 Net Losses Unpaid Prior Year	7 Losses Incurred Current Year (Columns 4 plus 5 minus 6)	8 Percentage of Losses Incurred (Column 7, Part 2) to Premiums Earned (Column 4, Part 1)
	1 Direct Business	2 Reinsurance Assumed	3 Reinsurance Recovered	4 Net Payments (Columns 1 plus 2 minus 3)				
1. Fire	(1,171)	4,585,905	3,713,635	871,099	503,955	164,557	1,210,497	43.9
2. Allied lines	0	6,107,296	4,946,910	1,160,386	233,577	381,264	1,012,699	43.4
3. Farmowners multiple peril	(1,504)	23,030,843	18,653,765	4,375,574	985,073	1,606,406	3,754,241	37.3
4. Homeowners multiple peril	(3,948)	106,096,805	85,935,214	20,157,643	7,192,143	7,632,928	19,716,858	51.2
5. Commercial multiple peril	215,400	166,331,219	134,902,761	31,643,858	48,200,476	49,607,657	30,236,677	45.9
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	24,208,392	19,608,797	4,599,595	930,782	1,095,137	4,435,240	35.2
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	295	7	288	0.0
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	918,340	80,814,658	66,641,745	15,091,253	44,585,693	47,416,765	12,260,181	51.4
17.1 Other liability - occurrence	115,075	23,227,662	18,907,617	4,435,120	29,978,139	29,817,904	4,595,355	21.8
17.2 Other liability - claims-made	2,537	106,277	88,139	20,675	129,677	54,317	96,035	30.2
17.3 Excess Workers' Compensation	0	0	0	0	0	0	0	0.0
18.1 Products liability - occurrence	0	1,420,858	1,150,895	269,963	5,744,578	5,968,938	45,603	9.0
18.2 Products liability - claims-made	0	0	0	0	0	0	0	0.0
19.1, 19.2 Private passenger auto liability	43,502	107,432,225	87,056,080	20,419,647	23,856,408	25,208,426	19,067,629	58.1
19.3, 19.4 Commercial auto liability	30,983	109,176,151	88,461,536	20,745,598	39,507,424	35,806,610	24,446,412	66.3
21. Auto physical damage	74,565	120,626,885	97,768,174	22,933,276	2,720,749	2,798,109	22,855,916	56.5
22. Aircraft (all perils)	0	0	0	0	82	82	0	0.0
23. Fidelity	(662)	1,196,676	968,771	227,243	314,317	479,759	61,801	11.6
24. Surety	3,042,470	5,991,124	7,331,440	1,702,154	1,352,263	2,552,956	501,461	5.7
26. Burglary and theft	0	106,808	86,514	20,294	1,775	11,751	10,318	21.0
27. Boiler and machinery	0	0	0	0	0	0	0	0.0
28. Credit	0	0	0	0	0	0	0	0.0
29. International	0	0	0	0	0	0	0	0.0
30. Warranty	0	0	0	0	0	0	0	0.0
31. Reinsurance- Nonproportional Assumed Property	XXX	1,141,998	925,018	216,980	8,711,007	4,894,622	4,033,365	31.2
32. Reinsurance- Nonproportional Assumed Liability	XXX	0	0	0	0	0	0	0.0
33. Reinsurance- Nonproportional Assumed Financial Lines	XXX	0	0	0	0	0	0	0.0
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0.0
35. TOTALS	4,435,587	781,601,782	637,147,011	148,890,358	214,948,413	215,498,195	148,340,576	47.7
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 2013 OF THE Ohio Farmers Insurance Company

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

Line of Business	Reported Losses				Incurred But Not Reported			8	9
	1 Direct	2 Reinsurance Assumed	3 Deduct Reinsurance Recoverable	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	2,392,855	1,938,212	454,643	1	259,541	210,229	503,956	63,729
2. Allied lines	0	756,851	613,049	143,802	0	472,500	382,725	233,577	36,386
3. Farmowners multiple peril	0	3,859,023	3,125,809	733,214	674	1,324,898	1,073,713	985,073	220,603
4. Homeowners multiple peril	0	30,154,419	24,425,079	5,729,340	44	7,698,924	6,236,164	7,192,144	1,161,760
5. Commercial multiple peril	594,707	159,768,040	129,893,825	30,468,922	1,676	93,322,294	75,592,415	48,200,477	28,466,640
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	3,941,496	3,192,612	748,884	0	957,356	775,458	930,782	259,608
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	1,350	1,094	256	0	201	163	294	271
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	9,795,881	131,212,302	115,759,947	25,248,236	4,008	105,984,062	86,650,613	44,585,693	7,605,701
17.1 Other liability - occurrence	108,546	40,294,698	32,739,928	7,663,316	436,026	117,010,411	95,131,614	29,978,139	7,377,226
17.2 Other liability - claims-made	226,007	120,000	280,266	65,741	0	336,501	272,566	129,676	36,379
17.3 Excess Workers' Compensation	0	0	0	0	0	0	0	0	0
18.1 Products liability - occurrence	3,091	4,938,270	4,002,502	938,859	1,955,561	23,337,701	20,487,542	5,744,579	2,303,152
18.2 Products liability - claims-made	0	0	0	0	0	0	0	0	0
19.1, 19.2 Private passenger auto liability	73,888	105,866,088	85,817,625	20,122,351	5,315	19,647,619	15,918,876	23,856,409	6,647,460
19.3, 19.4 Commercial auto liability	181,815	141,550,915	114,829,957	26,902,773	3,185	66,337,085	53,735,619	39,507,424	11,657,556
21. Auto physical damage	0	7,449,901	6,034,419	1,415,482	0	6,869,832	5,564,564	2,720,750	523,285
22. Aircraft (all perils)	0	434	352	82	0	0	0	82	0
23. Fidelity	0	1,279,000	1,035,990	243,010	6,093	369,209	303,995	314,317	105,580
24. Surety	2,736,327	1,710,298	3,626,466	820,159	1,606,854	1,458,695	2,533,444	1,352,264	2,220,047
26. Burglary and theft	0	7,496	6,072	1,424	0	1,847	1,496	1,775	368
27. Boiler and machinery	0	0	0	0	0	0	0	0	0
28. Credit	0	0	0	0	0	0	0	0	0
29. International	0	0	0	0	0	0	0	0	0
30. Warranty	0	0	0	0	0	0	0	0	0
31. Reinsurance- Nonproportional Assumed Property	XXX	8,729,794	7,071,133	1,658,661	XXX	37,117,613	30,065,267	8,711,007	0
32. Reinsurance- Nonproportional Assumed Liability	XXX	0	0	0	XXX	0	0	0	0
33. Reinsurance- Nonproportional Assumed Financial Lines	XXX	0	0	0	XXX	0	0	0	0
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0
35. TOTALS	13,720,262	644,033,230	534,394,337	123,359,155	4,019,437	482,506,289	394,936,463	214,948,418	68,685,751
DETAILS OF WRITE-INS									
3401	0	0	0	0	0	0	0	0	0
3402	0	0	0	0	0	0	0	0	0
3403	0	0	0	0	0	0	0	0	0
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0
3499. Totals (Line 3401 through Line 3403 plus Line 3498) (Line 34 above)	0	0	0	0	0	0	0	0	0

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

UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

	1 Loss Adjustment Expenses	2 Other Underwriting Expenses	3 Investment Expenses	4 Total
1. Claim adjustment services:				
1.1 Direct	3,314,905	0	0	3,314,905
1.2 Reinsurance assumed	82,964,886	0	0	82,964,886
1.3 Reinsurance ceded	69,886,900	0	0	69,886,900
1.4 Net claim adjustment services (Line 1.1 plus Line 1.2 minus Line 1.3)	16,392,891	0	0	16,392,891
2. Commission and brokerage:				
2.1 Direct excluding contingent	0	6,239,961	0	6,239,961
2.2 Reinsurance assumed excluding contingent	0	252,976,318	0	252,976,318
2.3 Reinsurance ceded excluding contingent	0	210,084,422	0	210,084,422
2.4 Contingent - direct	0	532,790	0	532,790
2.5 Contingent - reinsurance assumed	0	53,046,965	0	53,046,965
2.6 Contingent - reinsurance ceded	0	43,399,602	0	43,399,602
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	59,312,010	0	59,312,010
3. Allowances to manager and agents	0	409,449	0	409,449
4. Advertising	0	561,551	0	561,551
5. Boards, bureaus and associations	233,712	1,312,228	0	1,545,940
6. Surveys and underwriting reports	0	1,299,717	0	1,299,717
7. Audit of assureds' records	0	151,152	0	151,152
8. Salary and related items:				
8.1 Salaries	9,952,042	17,824,859	412,136	28,189,037
8.2 Payroll taxes	758,433	1,317,446	24,747	2,100,626
9. Employee relations and welfare	2,837,057	4,991,606	109,097	7,937,760
10. Insurance	403	549,271	(15)	549,659
11. Directors' fees	0	0	0	0
12. Travel and travel items	744,477	1,007,762	6,112	1,758,351
13. Rent and rent items	900,127	1,787,850	23,493	2,711,470
14. Equipment	154,285	348,338	3,550	506,173
15. Cost or depreciation of EDP equipment and software	152,381	1,015,694	4,910	1,172,985
16. Printing and stationery	111,216	215,159	1,898	328,273
17. Postage, telephone and telegraph, exchange and express	322,078	978,886	33,291	1,334,255
18. Legal and auditing	78,631	597,063	43,090	718,784
19. Totals (Line 3 through Line 18)	16,244,842	34,368,031	662,309	51,275,182
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$ 6,068	0	6,794,129	0	6,794,129
20.2 Insurance department licenses and fees	0	269,191	0	269,191
20.3 Gross guaranty association assessments	0	9,052	0	9,052
20.4 All other (excluding federal and foreign income and real estate)	0	392,626	0	392,626
20.5 Total taxes, licenses and fees (Line 20.1 plus Line 20.2 plus Line 20.3 plus Line 20.4)	0	7,464,998	0	7,464,998
21. Real estate expenses	0	0	17,722,184	17,722,184
22. Real estate taxes	0	0	1,037,066	1,037,066
23. Reimbursements by uninsured plans	0	0	0	0
24. Aggregate write-ins for miscellaneous expenses	5,116,676	9,611,104	449,791	15,177,571
25. Total expenses incurred	37,754,409	110,756,143	19,871,350	(a) 168,381,902
26. Less unpaid expenses - current year	68,685,751	38,849,485	4,089,155	111,624,391
27. Add unpaid expenses - prior year	65,711,302	33,141,972	3,426,505	102,279,779
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)	34,779,960	105,048,630	19,208,700	159,037,290
DETAILS OF WRITE-INS				
2401. Electronic data processing service	1,706,585	5,169,660	114,020	6,990,265
2402. Management fee	705,869	2,747,283	313,424	3,766,576
2403. Unallocated LAE reserve change and other ULAE	2,373,026	0	0	2,373,026
2498. Summary of remaining write-ins for Line 24 from overflow page	331,196	1,694,161	22,347	2,047,704
2499. Totals (Line 2401 through Line 2403 plus Line 2498) (Line 24 above)	5,116,676	9,611,104	449,791	15,177,571

(a) Includes management fees of \$ 3,996,795 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)	7,430,965	7,477,787
1.1 Bonds exempt from U.S. tax	(a)	1,468,931	1,702,615
1.2 Other bonds (unaffiliated)	(a)	3,260,853	3,735,890
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) .....	.....	4,562,735	4,546,117
2.21 Common stocks of affiliates .....	.....	0	0
3. Mortgage loans	(c)	0	0
4. Real estate	(d)	18,423,222	18,423,222
5. Contract loans .....	.....	0	0
6. Cash, cash equivalents and short-term investments	(e)	614	614
7. Derivative instruments	(f)	0	0
8. Other invested assets .....	.....	1,560,054	1,587,231
9. Aggregate write-ins for investment income .....	.....	382,787	382,787
10. Total gross investment income .....	.....	37,090,161	37,856,263
11. Investment expenses	(g)	19,871,350	
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)	2,965,078	
15. Aggregate write-ins for deductions from investment income .....	.....	0	
16. Total deductions (Line 11 through Line 15) .....	.....	22,836,428	
17. Net investment income (Line 10 minus Line 16) .....	.....	15,019,835	
DETAILS OF WRITE-INS			
0901. Amortization on intercompany transactions .....	.....	382,787	382,787
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) .....	.....	382,787	382,787
1501. .....	.....	0	0
1502. .....	.....	0	0
1503. .....	.....	0	0
1598. Summary of remaining write-ins for Line 15 from overflow page .....	.....	0	0
1599. Totals (Line 1501 through Line 1503 plus Line 1598) (Line 15 above) .....	.....	0	0
(a) Includes \$ 37,004 accrual of discount less \$ 5,969,751 amortization of premium and less \$ 1,412,931 paid for accrued interest on purchases.	(f) Includes \$ 0 accrual of discount less \$ 0 amortization of premium.		
(b) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued dividends on purchases.	(g) Includes \$ 0 investment expenses and \$ 0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.		
(c) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued interest on purchases.	(h) Includes \$ 0 interest on surplus notes and \$ 0 interest on capital notes.		
(d) Includes \$ 10,280,206 for company's occupancy of its own buildings; and excludes \$ 0 interest on encumbrances.	(i) Includes \$ 2,965,078 depreciation on real estate and \$ 0 depreciation on other invested assets.		
(e) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued interest on purchases.			

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1	2	3	4	5
	Realized Gain (Loss) on Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Col. 1 + Col. 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds	(134,267)	0	(134,267)	0	0
1.1 Bonds exempt from U.S. tax	63,571	0	63,571	0	0
1.2 Other bonds (unaffiliated)	705,122	(600,000)	105,122	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)	7,469,403	(94,213)	7,375,190	24,919,192	0
2.21 Common stocks of affiliates	0	0	0	220,767,528	0
3. Mortgage loans	0	0	0	0	0
4. Real estate	(37,373)	(30,947)	(68,320)	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	746,725	(5,090,000)	(4,343,275)	5,988,037	0
9. Aggregate write-ins for capital gains (losses)	0	0	0	0	0
10. Total capital gains (losses)	8,813,181	(5,815,160)	2,998,021	251,674,757	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 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col.2 - Col.1)
1. Bonds (Schedule D)	0	0	0
2. Stocks (Schedule D):			
2.1 Preferred stocks	0	0	0
2.2 Common stocks	0	0	0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens	0	0	0
3.2 Other than first liens	0	0	0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company	0	0	0
4.2 Properties held for the production of income	0	0	0
4.3 Properties held for sale	0	0	0
5. Cash (Schedule E-Part 1), cash equivalents (Schedule E-Part 2) and short-term investments (Schedule DA)	0	0	0
6. Contract loans	0	0	0
7. Derivatives (Schedule DB)	0	0	0
8. Other invested assets (Schedule BA)	319,316	60,000	(259,316)
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)	319,316	60,000	(259,316)
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	1,978,570	1,837,958	(140,612)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due	22,106	11,910	(10,196)
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	535,881	416,583	(119,298)
16.3 Other amounts receivable under reinsurance contracts	0	0	0
17. Amounts receivable relating to uninsured plans	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon	0	0	0
18.2 Net deferred tax asset	0	0	0
19. Guaranty funds receivable or on deposit	0	0	0
20. Electronic data processing equipment and software	285,304	144,717	(140,587)
21. Furniture and equipment, including health care delivery assets	7,329,450	7,443,468	114,018
22. Net adjustment in assets and liabilities due to foreign exchange rates	0	0	0
23. Receivables from parent, subsidiaries and affiliates	0	0	0
24. Health care and other amounts receivable	1,782,137	1,397,759	(384,378)
25. Aggregate write-ins for other-than-invested assets	7,562,469	69,057,480	61,495,011
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Line 12 to Line 25)	19,815,233	80,369,875	60,554,642
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0
28. Total (Line 26 and Line 27)	19,815,233	80,369,875	60,554,642
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	45,880,118	51,113,508	5,233,390
2502. Other prepaid assets	7,016,766	6,700,619	(316,147)
2503. Post retirement benefit asset	3,948,647	5,630,454	1,681,807
2598. Summary of remaining write-ins for Line 25 from overflow page	(49,283,062)	5,612,899	54,895,961
2599. Totals (Line 2501 through Line 2503 plus Line 2598) (Line 25 above)	7,562,469	69,057,480	61,495,011

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	12/31/2013	12/31/2012
NET INCOME			
(1) Ohio Farmers Insurance Company state basis (Page 4, Line 20, Columns 1 & 2)	Ohio	\$ 21,094,653	\$ 36,911,864
(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>\$ 21,094,653</u>	<u>\$ 36,911,864</u>
SURPLUS			
(5) Ohio Farmers Insurance Company state basis (Page 3, Line 37, Columns 1 & 2)	Ohio	\$ 1,808,690,196	\$ 1,525,563,428
(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>\$ 1,808,690,196</u>	<u>\$ 1,525,563,428</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 as 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., Westfield Marketing LLC, Westfield Securities, LLC, and 150 South Road, LLC, which are each measured on a GAAP equity basis as described in the Purposes and Procedures Manual and SSAP No. 97. Westfield Securities, LLC and 150 South Road, LLC are nonadmitted assets, as they are 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.
- (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-

On January 1, 2013, the Company adopted SSAP No. 92, *Accounting for Postretirement Benefits Other Than Pensions - A Replacement of SSAP No. 14 and SSAP No. 102, Accounting for Pensions - A Replacement of SSAP No. 89*. The standards require insurers to recognize the overfunded or underfunded status of a postretirement plan as an asset or liability and include non-vested employees in determining the plan obligations. In addition, a sponsor's fiscal year end will be used as the measurement date for estimating the fair value of postretirement benefit assets and liabilities. The guidance contains a transition provision that gives insurers the option to recognize the initial impact to surplus over a period not to exceed ten (10) years. The Company has elected the transition option. These amounts are reported in "Aggregate write-ins for gains and losses in surplus" per SSAP No. 102 and SSAP No. 92 instead of "Cumulative effect of changes in accounting principles". The 2013 postretirement plan activity is detailed below. See Note 12 for further information.

	Gross	Tax Impact	Net
Excess of additional minimum liability over unrecognized PSC	\$ 42,825,277	\$ (14,988,847)	\$ 27,836,430
Nonadmitted prepaid assets at 12/13/2012	(56,743,962)	19,860,387	(36,883,575)
Plan amendment	(6,435,695)	2,252,493	(4,183,202)
Minimum transition liability recognized at 1/1/2013	(51,506,220)	18,027,177	(33,479,043)
Net actuarial gains at 12/31/2013	32,896,372	(11,513,730)	21,382,642
Net surplus decrease reported on page 4, line 37	<u>\$ (38,964,228)</u>	<u>\$ 13,637,480</u>	<u>\$ (25,326,748)</u>

3. Business Combinations and Goodwill-

- A. Statutory Purchase Method- Not applicable
- B. Statutory Merger- Not applicable
- C. Impairment Loss- Not applicable

NOTES TO FINANCIAL STATEMENTS

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

5. Investments-

- A. Mortgage Loans, including Mezzanine Real Estate Loans
The Company does not invest in mortgage loans. No mezzanine real estate loans are held.
- B. Debt Restructuring
The Company is not a creditor for any loans that have been restructured.
- C. Reverse Mortgages
The Company does not invest in reverse mortgages.
- D. Loan-Backed Securities
 - (1) Prepayment assumptions for single class and multi class mortgage-backed/asset-backed securities were obtained from broker dealer survey values or internal estimates. The Company used Interactive Data Corp. in determining the market value of its loan-backed securities.
 - (2-3) No other-than-temporary impairments have been recognized on loan-backed securities.
 - (4) Impaired loan-backed securities for which an other-than-temporary impairment has not been recognized as of December 31, 2013 are summarized below:

	Less than 12 Months		12 Months or Longer		Total	
	Fair Value	Unrealized Losses	Fair Value	Unrealized Losses	Fair Value	Unrealized Losses
	\$ 4,882,758	\$ (59,916)	\$ 0	\$ 0	\$ 4,882,758	\$ (59,916)

(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 and / or Securities Lending Transactions
The Company does not have any investments in repurchase agreements or securities lending.

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 2013.

Parcel	Description		Fair Value	Impairment
683	DWELLING & LAND	REYNOLDSBURG	OH	\$ 174,772
684	DWELLING & LAND	MARIETTA	OH	181,114
			Total	\$ 30,947

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 2013.

Parcel	Description		Disposal Date	Realized Profit (Loss) on Sale
670	DWELLING & LAND	GALENA	OH	01/31/2013 \$ (18,349)
683	DWELLING & LAND	REYNOLDSBURG	OH	06/14/2013 (17,132)
684	DWELLING & LAND	MARIETTA	OH	10/08/2013 420
			Total	\$ (35,061)

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.

H. Restricted Assets

- (1) Restricted Assets (Including Pledged)

Restricted Asset Category	Gross Restricted							8	Percentage		
	Current Year					6	7		9	10	
	1	2	3	4	5						
	Total General Account (G/A)	G/A Supporting Protected Cell Account Activity (a)	Total Protected Cell Account Restricted Assets	Protected Cell Account Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)	Total Current Year Admitted Restricted	Gross Restricted to Total Assets	Admitted Restricted to Total Admitted Assets	
a. Subject to contractual obligation for which liability is not shown	\$ 0	\$ 0	0	\$ 0	0	\$ 0	0	\$ 0	0	0.00% 0.00%	
b. Collateral held under security lending agreements	0	0	0	0	0	0	0	0	0	0.00% 0.00%	
c. Subject to repurchase agreements	0	0	0	0	0	0	0	0	0	0.00% 0.00%	
d. Subject to reverse repurchase agreements	0	0	0	0	0	0	0	0	0	0.00% 0.00%	
e. Subject to dollar repurchase agreements	0	0	0	0	0	0	0	0	0	0.00% 0.00%	
f. Subject to dollar reverse repurchase agreements	0	0	0	0	0	0	0	0	0	0.00% 0.00%	
g. Placed under option contracts	0	0	0	0	0	0	0	0	0	0.00% 0.00%	
h. Letter stock or securities restricted as to sale	0	0	0	0	0	0	0	0	0	0.00% 0.00%	
i. On deposit with states	6,206,159	0	0	0	6,206,159	6,194,413	11,746	6,206,159	0	0.26% 0.26%	
j. On deposit with other regulatory bodies	0	0	0	0	0	0	0	0	0	0.00% 0.00%	
k. Pledged as collateral not captured in other categories	0	0	0	0	0	0	0	0	0	0.00% 0.00%	
l. Other restricted assets	19,322,463	0	0	0	19,322,463	15,759,566	3,562,897	19,322,463	0	0.80% 0.80%	
m. Total Restricted Assets	\$ 25,528,622	\$ 0	\$ 0	\$ 0	\$ 25,528,622	\$ 21,953,979	\$ 3,574,643	\$ 25,528,622	1.06%	1.06%	

(a) Subset of column 1
(b) Subset of column 3

(2) Detail of Assets Pledged as Collateral Not Captured in Other Categories (Contracts that Share Similar Characteristics, Such as Reinsurance and Derivatives, Are Reported in the Aggregate) - Not applicable

NOTES TO FINANCIAL STATEMENTS

(3) Detail of Other Restricted Assets (Contracts that Share Similar Characteristics, Such as Reinsurance and Derivatives, Are Reported in the Aggregate)

Description of Assets	Gross Restricted							8	Percentage		
	Current Year					6	7		9	10	
	1	2	3	4	5				Total	From Prior Year	
United States Treas Bd 7.250% 08/15/2022 912810EM6	Total General Account (G/A)	G/A Supporting Protected Cell Account Activity (a)	Total Protected Cell Account Restricted Assets	Protected Cell Account Assets Supporting G/A Activity (b)	Total (1 plus 3)	\$ 5,767,888	\$ 2,055,230	\$ 3,712,658	\$ 5,767,888	0.24%	0.24%
United States Treas Bd 6.750% 08/15/2026 912810EX2					0	13,554,575	13,704,336	(149,761)	13,554,575	0.56%	0.56%
Total					0	\$ 19,322,463	\$ 15,759,566	\$ 3,562,897	\$ 19,322,463	0.80%	0.80%

(a) Subset of column 1
(b) Subset of column 3

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 recognized an impairment write down on its investment in Consumer Agent Portal, LLC of \$5,090,000 through December 31, 2013. Recovery of value is not anticipated within a business cycle.

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) for the current reporting period are as follows:

1	12/31/2013				12/31/2012				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	
(a) Gross deferred tax assets	62,176	8,305	70,481	48,593	6,279	54,872	13,583	2,026	15,609	
(b) Statutory valuation allowance adjustment	0	0	0	0	0	0	0	0	0	
(c) Adjusted gross deferred tax assets (1a - 1b)	62,176	8,305	70,481	48,593	6,279	54,872	13,583	2,026	15,609	
(d) Deferred tax assets nonadmitted	0	0	0	0	0	0	0	0	0	
(e) Subtotal net admitted deferred tax asset (1c - 1d)	62,176	8,305	70,481	48,593	6,279	54,872	13,583	2,026	15,609	
(f) Deferred tax liabilities	21,849	27,154	49,003	5,584	16,577	22,161	16,265	10,577	26,842	
(g) Net admitted deferred tax asset / (Net admitted deferred tax liability) (1e-1f)	40,327	(18,849)	21,478	43,009	(10,298)	32,711	(2,682)	(8,551)	(11,233)	

2 Admission calculation components SSAP No. 101:

2	12/31/2013				12/31/2012				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	
(a) Federal Income taxes paid in prior years recoverable through loss carrybacks	15,660	3,799	19,459	4,754	331	5,085	10,906	3,468	14,374	
(b) Adjusted gross DTA expected to be realized (Excluding the amount of DTA from 2 (a) above) after application of the threshold limitation	22,412	4,400	26,812	25,413	3,064	28,477	(3,001)	1,336	(1,665)	
i Adjusted gross DTA expected to be realized following BS date	28,280	4,400	32,680	38,222	3,064	41,286	(9,942)	1,336	(8,606)	
ii Adjusted gross DTA allowed per limitation threshold	22,412	4,400	26,812	25,413	3,395	28,808	(3,001)	1,005	(1,996)	
(c) Adjusted gross DTA excluding the amount of DTA from a. and b. above offset by gross DTL	24,104	106	24,210	18,426	2,884	21,310	5,678	(2,778)	2,900	
(d) Deferred tax assets admitted as the result of application of SSAP No. 101. Total (a+b+c)	62,176	8,305	70,481	48,593	6,279	54,872	13,583	2,026	15,609	

3

	2013	2012
	(\$000 OMITTED)	
(a) Ratio percentage used to determine recovery period and threshold limitation amount	831.9%	729.8%
(b) Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in 2 (b) ii above	1,654,159	1,481,636

NOTES TO FINANCIAL STATEMENTS

4 Impact of tax planning strategies

	12/31/2013			12/31/2012 (\$000 OMITTED)			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) Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage

1 Adjusted gross DTAs amounts from note 9A1 (c)	62,176	8,305	70,481	48,593	6,279	54,872	13,583	2,026	15,609
2 Percentage of adjusted gross DTAs attributable to the impact of tax planning strategies	3.6%	0.0%	0.0%	26.4%	0.0%	26.4%	(22.8%)	0.0%	(26.4%)
3 Net admitted adjusted gross DTAs amount from note 9A1 (e)	62,176	8,305	70,481	48,593	6,279	54,872	13,583	2,026	15,609
4 Percentage of net admitted adjusted gross DTAs admitted because of the impact of tax planning strategies	3.6%	0.0%	0.0%	26.4%	0.0%	26.4%	(22.8%)	0.0%	(26.4%)

(b) Does the company's tax planning strategies include the use of reinsurance? Yes _____ No ___X___

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:

- (a) Federal
- (b) Foreign
- (c) Subtotal
- (d) Federal income tax on net capital gain
- (e) Utilization of capital loss carryforward
- (f) Other
- (g) Federal and foreign income taxes incurred

(1) 12/31/2013	(2) 12/31/2012	(Col 1 - 2) Change
(\$000 OMITTED)		
12,906	6,553	6,353
0	0	0
12,906	6,553	6,353
(2,000)	(1,800)	(200)
0	0	0
(1,512)	(657)	(855)
9,394	4,096	5,298

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:

Deferred tax assets:

- (a) Ordinary deferred tax assets:
 - 1 Loss reserve discounting
 - 2 Unearned premium reserve
 - 3 Investments
 - 4 Guarantee fund accrual
 - 5 Salvage and subrogation
 - 6 Fixed assets
 - 7 Deferred compensation
 - 8 Pension accrual
 - 9 Other assets (including item <5% of total)
 - (99) Subtotal
- (b) Statutory valuation allowance adjustment
- (c) Nonadmitted ordinary deferred tax assets
- (d) Admitted ordinary deferred tax assets (2a99-2b-2c)

(1) 12/31/2013	(2) 12/31/2012	(Col 1 - 2) Change
(\$000 OMITTED)		
62,176	48,592	13,584
0	0	0
62,176	48,592	13,584

(e) Capital deferred tax assets:

- 1 Investments
- 2 Net capital loss carryforward
- 3 Fixed assets
- 4 Other assets (including item <5% of total)
- (99) Subtotal

7,754	5,817	1,937
0	0	0
0	0	0
551	463	88
8,305	6,280	2,025
0	0	0
0	0	0
8,305	6,280	2,025

(f) Statutory valuation allowance adjustment

(g) Nonadmitted ordinary deferred tax assets

(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)

(i) Admitted deferred tax assets (2d + 2h)

70,481	54,872	15,609
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3 Deferred tax liabilities:

(a) Ordinary deferred tax liabilities

- 1 Investments
- 2 Fixed assets
- 3 Deferred and uncollected premiums
- 4 Deferred compensation
- 5 Other liabilities (including item <5% of total)
- (99) Subtotal

114	120	(6)
5,183	4,939	244
0	0	0
0	0	0
16,552	525	16,027
21,849	5,584	16,265

(b) Capital deferred tax liabilities

- 1 Unrealized gain / (losses)
- 2 Investments
- 3 Real estate
- 4 Other liabilities (including item <5% of total)
- (99) Subtotal

22,714	13,065	9,649
4,440	3,512	928
0	0	0
0	0	0
27,154	16,577	10,577

(c) Deferred tax liabilities (3a99 + 3b99)

49,003	22,161	26,842
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4 Net admitted deferred tax asset/ (liability) (2i - 3c)

21,478	32,711	(11,233)
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5 The change in deferred income taxes reported in surplus before consideration of nonadmitted assets is comprised of the following components:

12/31/2013	12/31/2012	Change
(\$000 OMITTED)		
21,478	32,711	(11,233)
28,626	14,989	13,637
(22,714)	(13,065)	(9,649)
15,566	30,787	(15,221)

Change in deferred income tax

(15,221)

NOTES TO FINANCIAL STATEMENTS

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

	12/31/2013	12/31/2012
	(\$000 OMITTED)	
1 Income taxes incurred, gross of capital gains tax (benefit)	11,394	5,896
2 Change in deferred income tax (without tax on unrealized gains and losses)	15,221	(13,759)
3 Total income tax reported	<u>26,615</u>	<u>(7,863)</u>
4 Statutory income before taxes, gross of capital gains tax (benefit)	32,489	42,808
	35%	35%
5 Expected income tax expense (benefit) at 35% statutory rate	11,371	14,983
6 Increase (decrease) in actual tax reported resulting from:		
a. Dividend received deduction	(905)	(8,756)
b. Nondeductible expenses for meals, penalties, and lobbying	102	105
c. Tax exempt income	(705)	(573)
d. Prior period adjustment	(569)	(3)
e. Deferred tax benefit (expense) on nonadmitted assets	17,801	758
f. Deferred tax benefit (expense) on retirement liability	0	(14,989)
g. Appreciation on donated property	(1,292)	(8)
h. IRC 832 (b) (5) adjustment	211	192
i. Other	571	429
7 Total federal income tax reported	<u>26,615</u>	<u>(7,862)</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
2013	10,907	2,000	12,906
2012	4,754	1,800	6,553
2011	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, Affiliates and Other Related Parties-

- A. The Company is not directly or indirectly owned or controlled by any other company, corporation, groups of companies, partnerships nor individuals.
- B. On December 4, 2013, the Company received a return of capital from its affiliate, Westfield Marketing LLC in the amount of \$1,000,000.

The Company formed a single member limited liability company, 150 South Road, LLC, which was capitalized on May 10, 2013 with 10,000 units having a value of \$1 per unit. On August 6, 2013, the Company made an additional investment in the common stock of 150 South Road, LLC. The Company purchased 250,000 units at \$1 per unit.

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.

On March 22, 2012, the Company's investment in the common stock of Westfield Management Company (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 May 22, 2012, the Company made an additional investment in the common stock of its majority owned affiliate, 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.

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.

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

NOTES TO FINANCIAL STATEMENTS

D. Affiliated Balances due to and from Ohio Farmers Insurance Company (OFIC) at 12/31/2013 and 12/31/2012 respectively were:

	<u>12/31/2013</u>	<u>12/31/2012</u>
Westfield Insurance Company	\$ 1,682,296	\$ 0
Westfield National Insurance Company	0	827,135
Westfield Services, Inc.*	87,295	47,831
OFIC VEBA Trust*	1,842,926	46,620
OFIC Pension and /or VEBA Trust*	<u>184,547</u>	<u>97,051</u>
Affiliated Receivable	<u>\$ 3,797,064</u>	<u>\$ 1,018,637</u>
Westfield Insurance Company	\$ 0	\$ 2,995,631
Westfield National Insurance Company	3,638,716	0
American Select Insurance Company	1,390,627	454,273
Old Guard Insurance Company	5,672,362	791,832
Westfield Management Company*	<u>11,484,413</u>	<u>8,252,401</u>
Affiliated Payable	<u>\$ 22,186,118</u>	<u>\$ 12,494,137</u>

*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. 97. 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 41.2% of the Company's admitted assets.

Summary of Financial Information for Westfield Insurance Company

Assets	\$ 2,450,520,897
Liabilities	\$ 1,459,330,676
Surplus	\$ 991,190,221
Net Income	\$ 127,706,534

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. 97. 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 10.1% of the Company's admitted assets.

Summary of Financial Information for Westfield National Insurance Company

Assets	\$ 571,946,288
Liabilities	\$ 328,760,382
Surplus	\$ 243,185,906
Net Income	\$ 25,173,973

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

NOTES TO FINANCIAL STATEMENTS

12. Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans-

A. Defined Benefit Pension Plan and Postretirement (Other) Benefit Plans

The Company sponsors a non-contributory defined benefit pension plan covering U. S. employees. As of December 31, 2013, there was accrued, in accordance with actuarially determined amounts with an offset to the pension cost accrual for the incremental asset amortization, amounts representing the present value of future benefit obligations.

A summary of assets, obligations and assumptions of the Pension and Other Postretirement Benefit Plans is as follows at December 31, 2013 and 2012:

(1) Change in benefit obligation

a. Pension Benefits

	Overfunded		Underfunded	
	2013	2012	2013	2012
1. Benefit obligation at beginning of year	\$ 0	\$ 0	\$ 339,696,450	\$ 287,827,003
2. Service cost	0	0	12,162,220	10,687,706
3. Interest cost	0	0	14,525,725	14,772,273
4. Contribution by plan participants	0	0	0	0
5. Actuarial (gain) loss	0	0	(42,106,194)	47,482,603
6. Foreign currency exchange rate changes	0	0	0	0
7. Benefits paid	0	0	(11,409,923)	(25,338,677)
8. Plan amendments	0	0	0	0
9. Business combinations, divestitures, curtailments, settlements and special termination benefits	0	0	0	0
10. Benefit obligation at end of year	\$ 0	\$ 0	\$ 312,568,278	\$ 335,430,908

b. Postretirement Benefits

	Overfunded		Underfunded	
	2013	2012	2013	2012
1. Benefit obligation at beginning of year	\$ 0	\$ 24,332,644	\$ 40,559,391	\$ 0
2. Service cost	0	1,424,507	969,885	0
3. Interest cost	0	1,283,661	1,711,354	0
4. Contribution by plan participants	0	948,362	1,305,027	0
5. Actuarial (gain) loss	0	2,996,465	(6,494,891)	0
6. Foreign currency exchange rate changes	0	0	0	0
7. Benefits paid	0	(3,413,384)	(3,144,368)	0
8. Plan amendments	0	0	0	0
9. Business combinations, divestitures, curtailments, settlements and special termination benefits	0	0	0	0
10. Benefit obligation at end of year	\$ 0	\$ 27,572,255	\$ 34,906,398	\$ 0

c. Nonqualified Benefits

	Overfunded		Underfunded	
	2013	2012	2013	2012
1. Benefit obligation at beginning of year	\$ 0	\$ 59,077,570	\$ 53,009,820	\$ 0
2. Service cost	0	0	558,750	989,871
3. Interest cost	0	0	2,608,560	2,579,218
4. Contribution by plan participants	0	0	0	0
5. Actuarial (gain) loss	0	0	(3,616,979)	6,462,242
6. Foreign currency exchange rate changes	0	0	0	0
7. Benefits paid	0	0	(4,340,613)	(4,023,581)
8. Plan amendments	0	0	6,435,695	0
9. Business combinations, divestitures, curtailments, settlements and special termination benefits	0	0	0	0
10. Benefit obligation at end of year	\$ 0	\$ 0	\$ 60,722,989	\$ 59,077,576

(2) Change in plan assets

	Pension Benefits		Postretirement Benefits		Nonqualified Benefits	
	2013	2012	2013	2012	2013	2012
a. Fair value of plan assets at beginning of year	\$ 262,328,515	\$ 252,646,720	\$ 28,414,149	\$ 28,237,863	\$ 0	\$ 0
b. Actual return on plan assets	37,031,508	26,120,472	4,029,419	2,569,142	0	0
c. Foreign currency exchange rate changes	0	0	0	0	0	0
d. Employer contribution	10,200,000	8,900,000	215,692	395,719	4,340,613	4,023,581
e. Plan participants' contributions	0	0	1,305,027	948,362	0	0
f. Benefits paid	(11,409,923)	(25,338,677)	(3,467,921)	(3,736,937)	(4,340,613)	(4,023,581)
h. Fair value of plan assets at end of year	\$ 298,150,100	\$ 262,328,515	\$ 30,496,366	\$ 28,414,149	\$ 0	\$ 0

(3) Funded status

	Pension Benefits		Postretirement Benefits		Nonqualified Benefits	
	2013	2012	2013	2012	2013	2012
Overfunded:						
a. Assets (nonadmitted)						
1. Prepaid benefit costs	\$ 45,880,118	\$ 51,113,508	\$ 3,948,649	\$ 5,630,455	\$ 0	\$ 0
2. Overfunded plan assets	(45,880,118)	0	(3,948,649)	0	0	0
3. Total assets (nonadmitted)	\$ 0	\$ 51,113,508	\$ 0	\$ 5,630,455	\$ 0	\$ 0
Underfunded:						
b. Liabilities recognized						
1. Accrued benefits costs	\$ 14,418,178	\$ 32,815,807	\$ 0	\$ 0	\$ 44,394,951	\$ 44,039,013
2. Liability for benefits	14,418,178	32,815,807	1,214,524	\$ 0	16,328,038	15,038,563
3. Total liabilities recognized	\$ 14,418,178	\$ 32,815,807	\$ 1,214,524	\$ 0	\$ 60,722,989	\$ 59,077,576
c. Unrecognized liabilities	\$ 0	\$ 0	\$ 3,195,508	\$ 0	\$ 0	\$ 0

(4) Components of net periodic benefit cost

	Pension Benefits		Postretirement Benefits		Nonqualified Benefits	
	2013	2012	2013	2012	2013	2012
a. Service cost	\$ 12,162,220	\$ 10,687,706	\$ 969,885	\$ 1,424,507	\$ 558,750	\$ 989,871
b. Interest cost	14,525,725	14,772,273	1,711,354	1,283,661	2,608,560	2,579,218
c. Expected return on plan assets	(22,141,165)	(20,571,562)	(2,185,792)	(2,168,487)	0	0
d. Transition asset or obligation	0	0	0	0	0	0
e. Gains and losses	7,886,953	5,294,962	660,671	354,497	917,231	323,152
f. Prior service cost or credit	2,999,657	1,000,809	417,827	(431,783)	612,010	60,985
g. Gain or loss recognized due to a settlement or curtailment	0	0	0	0	0	0
h. Total net periodic benefit cost	\$ 15,433,390	\$ 11,184,188	\$ 1,573,945	\$ 462,395	\$ 4,696,551	\$ 3,953,226

(5) Amounts in unassigned (funds) surplus recognized as components of net periodic benefit cost

	Pension Benefits		Postretirement Benefits		Nonqualified Benefits	
	2013	2012	2013	2012	2013	2012
a. Items not yet recognized as a component of net periodic cost - prior year	\$ (124,215,901)	\$ 0	\$ (4,788,561)	\$ 0	\$ (15,038,563)	\$ 0
b. Net transition asset or obligation recognized	0	0	0	0	0	0
c. Net prior service cost or credit arising during the year	(4,265,542)	0	(12,987,136)	0	(6,435,695)	0
d. Net prior service cost or credit recognized	2,999,657	0	417,827	0	612,010	0
e. Net gain or loss arising during the year	57,296,537	0	8,338,518	0	3,616,979	0
f. Net gain or loss recognized	7,886,953	0	660,671	0	917,231	0
g. Items not yet recognized as a component of net periodic cost - current year	\$ (60,298,296)	\$ 0	\$ (8,358,681)	\$ 0	\$ (16,328,038)	\$ 0

NOTES TO FINANCIAL STATEMENTS

(6) Amounts in unassigned funds expected to be recognized in the next fiscal year as components of net periodic benefit cost

	Pension Benefits	Postretirement Benefits	Nonqualified Benefits
	2014	2014	2014
a. Net transition asset or obligation	\$ 0	\$ 0	\$ 0
b. Net prior service cost or credit	2,812,961	384,349	612,010
c. Net recognized gains and losses	\$ 2,206,741	\$ 0	\$ 328,784

(7) Amounts in unassigned funds (surplus) that have not yet been recognized as components of net periodic benefit cost

	Pension Benefits		Postretirement Benefits		Nonqualified Benefits	
	2013	2012	2013	2012	2013	2012
a. Net transition asset or obligation	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
b. Net prior service cost or credit	5,707,393	0	5,961,979	0	6,411,270	0
c. Net recognized gains and losses	54,590,903	0	2,396,702	0	9,916,768	0
d. Total amounts in unassigned funds (surplus)	\$ 60,298,296	\$ 0	\$ 8,358,681	\$ 0	\$ 16,328,038	\$ 0

(8) Weighted-average assumptions used to determine net periodic benefit cost as of Dec. 31:

	Pension Benefits		Postretirement Benefits		Nonqualified Benefits	
	2013	2012	2013	2012	2013	2012
a. Weighted-average discount rate	4.23%	5.21%	4.14%	5.15%	3.89%	4.82%
b. Expected long-term rate of return on plan assets	8.375%	8.375%	8.00%	8.00%	NA	NA
c. Rate of compensation increase	3.00%	3.00%	NA	NA	3.00%	NA
Weighted-average assumptions used to determine projected benefit obligations as of Dec. 31:						
d. Weighted average discount rate	5.13%	4.23%	5.06%	4.14%	4.93%	3.89%
e. Rate of compensation increase*	3.00%	3.00%	NA	NA	3.00%	NA

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

For measurement purposes, a 7.25% annual rate of increase in the per capita cost of covered health care benefits was assumed for 2013 (7.50% for 2012). The rate is assumed to decrease to 7.00% for 2014, then decrease gradually to 5.00% for 2022, and remain at that level thereafter.

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 December 31 (based on January 1 participant data). The fair market value of assets is measured and updated as of December 31.

(9) The amount of the accumulated benefit obligation for the defined benefit Pension Plan was \$276,072,455 for 2013 and \$295,144,322 for 2012. The amount of the accumulated benefit obligation for the Nonqualified Plan was \$57,511,771 for 2013 and \$59,077,576 for 2012.

(10) In addition to pension benefits, the Company and its subsidiaries provide certain health care and life insurance benefits for retired employees and their eligible dependents via the Ohio Farmers Insurance Company Group Health Benefit Plan and Ohio Farmers Insurance Company Group Life Insurance Plan (Postretirement Benefit Plans). Employees who meet the requirements for retirement and other eligibility prerequisites are eligible for these benefits. The Company's future obligation for annual medical and dental costs is generally limited to between \$1,500 and \$6,500 per covered individual based on age and years of service. New employees hired on January 1, 2002 or after are not eligible for the postretirement benefits under the OFIC Group Health Benefit Plan.

The OFIC Group Life Plan provides a flat \$15,000 postretirement life insurance benefit for all current and future retirees. The cost of postretirement benefits is accrued during the years after retirement eligibility occurs.

The Company also sponsors a nonqualified Supplemental Executive Retirement Plan (SERP) and Supplemental Executive Retirement Compensation Plan (SERC). The SERP and SERC, which are unfunded, provide benefits to eligible senior leadership positions based on average earnings, years of service, and age at retirement.

(11) Due to the caps in the Company's postretirement 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	\$ (28,001)	\$ 25,496
b. Effect on postretirement benefit obligation	\$ (418,772)	\$ 383,840

(12) The following estimated future payments, which reflect expected future service, as appropriate, are expected to be paid in the years indicated:

Year(s)	Pension	Postretirement	Nonqualified	Total
a. 2014	\$ 12,555,719	\$ 2,367,916	\$ 4,291,199	\$ 19,214,834
b. 2015	13,210,879	2,250,194	4,255,097	19,716,170
c. 2016	13,911,699	2,203,493	4,212,792	20,327,984
d. 2017	14,667,964	2,167,244	4,163,887	20,999,095
e. 2018	15,471,066	2,164,427	4,121,468	21,756,961
f. 2019 through 2023	\$ 90,786,211	\$ 10,383,620	\$ 19,982,567	\$ 121,152,398

(13) The Company may not have any regulatory pension plan contribution requirements for 2014; however, the Company currently intends to make a voluntary contribution of approximately \$11.4 million to the defined benefit pension plan with reference to the Company's 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.

(14) Securities, Insurance Contracts, and other Employer Transactions - Not applicable.

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

(16) Substantive commitment used as basis for accounting for the benefit obligation - Not applicable.

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

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

(19) The amount and timing of plan assets expected to be returned in the next twelve months: None

NOTES TO FINANCIAL STATEMENTS

(20) The following provides the status of the Company's pension and postretirement plans as of December 31, 2012 and at the transition date, January 1, 2013:

Accumulated Benefit Obligation	Pension Benefits		Postretirement Benefits		Nonqualified Benefits	
	12/31/2012	1/1/2013	12/31/2012	1/1/2013	12/31/2012	1/1/2013
Projected Benefit Obligation	\$ (295,144,322)	\$ (297,581,648)	\$ 0	\$ 0	\$ (59,077,576)	\$ (59,077,576)
Plus: Non-vested liability	(335,430,908)	(335,430,908)	(27,572,255)	(27,572,255)	(59,077,576)	(59,077,576)
Total Projected Benefit Obligation	0	(4,265,542)	0	(12,987,136)	0	0
Plan assets at fair value	(335,430,908)	(339,696,450)	(27,572,255)	(40,559,391)	(59,077,576)	(59,077,576)
Funded status	262,328,515	262,328,515	28,414,149	28,414,149	0	0
Additional minimum liability	(73,102,393)	(77,367,935)	841,894	(12,145,242)	(59,077,576)	(59,077,576)
Prior service cost (credit)	(32,815,807)	0	0	0	(15,038,563)	0
Unrecognized losses (gains)	4,441,508	0	(6,607,330)	0	587,585	0
Total unrecognized items	119,774,393	0	11,395,891	0	14,450,978	0
Unrecognized remaining transition liability	\$ 124,215,001	\$ 0	\$ 4,788,561	\$ 0	\$ 15,038,563	\$ 0
Overfunded plan assets (liability for benefits)	51,113,508	(35,253,133)	5,630,455	(10,930,718)	(44,039,013)	(59,077,576)
			\$ (77,367,935)			\$ (59,077,576)

(21) On January 1, 2013, the Company adopted SSAP No. 92, Accounting for Postretirement Benefits Other Than Pensions - A Replacement of SSAP No. 14 and SSAP No. 102, Accounting for Pensions - A Replacement of SSAP No. 89. The standards require insurers to recognize the overfunded or underfunded status of a defined benefit postretirement plan as an asset or liability and include non-vested employees in determining the plan obligations. In addition, a sponsor's fiscal year end will be used as the measurement date for estimating the fair value of postretirement benefit assets and liabilities. The guidance contains a transition provision that gives insurers the option to recognize the initial impact to surplus over a period not to exceed 10 years. The Company elected the transition option and estimated a surplus decrease of \$36.9 million, net of tax, and initially estimated it to be recognized over the next 5 years. This election was made at the date of transition and the following transition liability was reflected as a reduction in surplus during the 1st, 2nd and 3rd quarters of 2013:

Minimum Transition Liability - greater of:	Pension	Postretirement	Nonqualified	Total
-10% of calculated surplus impact	\$ 7,736,794	\$ 1,214,524	\$ 5,907,758	
- Annual amortization of unrecognized items	10,886,610	1,078,498	1,529,241	
- Difference between ABO and accrued benefits	35,253,133	N/A	15,038,563	
Minimum Transition Liability at 1/1/2013	\$ 35,253,133	\$ 1,214,524	\$ 15,038,563	\$ 51,506,220
Additional min. liability recognized in surplus at 12/31/2012			(47,854,370)	
Surplus decrease at 1/1/2013			\$ 3,651,850	
Tax impact			(1,270,140)	
Net surplus decrease at 1/1/2013			\$ 2,373,702	

The remaining aggregate transition liability, which reduces surplus in future periods, is shown below:

Recognized Surplus Impact at Transition & Unrecognized remaining transition liability	Total Gross	Tax Impact	Net	Post Service Cost - Non vested	Unrealized Losses
Total transition liability, 1/1/2013	\$ 161,295,703	\$ (56,453,496)	\$ 104,842,207	\$ (1,578,237)	\$ 17,252,678
Nonadmitted prepaid benefit cost at 12/31/2012	(56,743,963)	19,860,387	(36,883,576)		
Amount recognized in surplus, 1/1/2013	(51,506,220)	18,027,177	(33,479,043)		
Unrecognized transition liability at 1/1/2013	\$ 53,045,520	\$ (18,565,932)	\$ 34,479,588		
Net surplus decrease at 1/1/2013		\$ 2,373,702			
Unrecognized remaining transition liability at 1/1/2013		34,479,588			
Total surplus impact, net of tax, of adoption SSAP No. 92 & 102		\$ 36,853,290			

During the 4th quarter of 2013, the outside plan actuaries determined that it would be probable that the postretirement benefit plans would have favorable actuarial gains at 12/31/2013. In accordance with SSAP No. 92 and 102, at 12/31/2013 management revised its estimate of the recognition of the transition liability. Based on the actuarial information, the Company estimates that the unrecorded transition liability at 12/31/2013 will be fully recognized in 2014. Below is a recap of the 2013 activity:

	Pension	Postretirement	Nonqualified	Total
Transition liability at 1/1/2013	\$ 128,481,443	\$ 17,775,697	\$ 15,038,563	\$ 161,295,703
Transition liability recognized at adoption	(86,366,641)	(6,844,979)	(15,038,563)	(108,250,183)
Unrecorded transition liability at 1/1/2013	42,114,802	10,930,718	0	53,045,520
Required offset due to actuarial gains	(42,114,802)	(7,735,210)	0	(49,850,012)
Unrecorded transition liability at 12/31/2013	\$ 0	\$ 3,195,508	\$ 0	\$ 3,195,508

B. 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:

	2013	2012	Target Allocation
a. Debt Securities	37.0%	37.0%	35.0% - 45.0%
b. Equity Securities	62.0%	62.0%	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:

- (1) Complies with provisions of the Ohio Farmers Pension Trust Investment Plan and Formula
- (2) Above average financial quality
- (3) Broadly diversified
- (4) Liquidity requirements minimal
- (5) Fully invested (minimal cash reserves)
- (6) Growing investment income
- (7) 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:

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

NOTES TO FINANCIAL STATEMENTS

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

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

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

C. (1) Fair Value Measurements of Plan Assets at December 31, 2013

Description for each class of Pension Plan assets	(Level 1)	(Level 2)	(Level 3)	Total
Common stocks:				
Consumer discretionary	\$ 11,713,531	\$ 0	\$ 0	\$ 11,713,531
Consumer staples	22,621,694	0	0	22,621,694
Energy	18,076,386	0	0	18,076,386
Financials	12,138,170	0	0	12,138,170
Health care	25,458,437	0	0	25,458,437
Industrials	24,343,649	0	0	24,343,649
Information technology	20,988,555	0	0	20,988,555
Materials	6,592,620	0	0	6,592,620
Money managers	11,405,054	0	0	11,405,054
Real Estate Investment Trust	308,040	0	0	308,040
Telecommunication services	5,876,340	0	0	5,876,340
Utilities	1,294,965	0	0	1,294,965
Preferred stocks:				
Energy	556,200	0	0	556,200
Mutual funds	24,360,976	0	0	24,360,976
Money market fund	0	195,675	0	195,675
Fixed income securities:				
U. S. Government and agency obligations	17,870,761	22,133,603	0	40,004,364
Other Government obligations	0	2,310,740	0	2,310,740
Corporate bonds	0	39,606,057	0	39,606,057
Mortgage-backed securities	0	19,854,949	0	19,854,949
Convertible bonds	0	498,665	0	498,665
Other types of investments:				
Conditional participation certificates of deposit *	0	6,861,965	0	6,861,965
Total Pension Plan Assets	<u>\$ 203,605,378</u>	<u>\$ 91,461,654</u>	<u>\$ 0</u>	<u>\$ 295,067,032</u>
Description for each class of Postretirement Plan assets	(Level 1)	(Level 2)	(Level 3)	Total
Mutual funds	\$ 5,262,021	\$ 0	\$ 0	\$ 5,262,021
OFIC Group Health Benefit 401 (h) :				
Mutual Funds	25,432,085	0	0	25,432,085
Total Postretirement Plan Assets	<u>\$ 30,694,906</u>	<u>\$ 0</u>	<u>\$ 0</u>	<u>\$ 30,694,906</u>

* This category includes various conditional participation certificates (CPCDs) for which total return is dependent upon performance of either an index, equity or commodity basket. These securities are FDIC insured and principal protected.

Fair Value Measurements of Plan Assets at December 31, 2012

Description for each class of Pension Plan assets	(Level 1)	(Level 2)	(Level 3)	Total
Common stocks:				
Consumer discretionary	\$ 7,459,149	\$ 0	\$ 0	\$ 7,459,149
Consumer staples	21,996,456	0	0	21,996,456
Energy	18,647,444	0	0	18,647,444
Financials	7,170,644	0	0	7,170,644
Health care	23,264,963	0	0	23,264,963
Industrials	18,011,384	0	0	18,011,384
Information technology	18,926,313	0	0	18,926,313
Materials	6,190,007	0	0	6,190,007
Money managers	10,822,901	0	0	10,822,901
Real Estate Investment Trust	800,750	0	0	800,750
Telecommunication services	6,669,453	0	0	6,669,453
Utilities	1,348,515	0	0	1,348,515
Preferred stocks:				
Energy	461,520	0	0	461,520
Mutual funds	18,995,995	0	0	18,995,995
Money market fund	0	869,919	0	869,919
Fixed income securities:				
U. S. Government and agency obligations	16,104,639	16,810,305	0	32,914,944
Corporate bonds	0	34,784,787	0	34,784,787
Mortgage-backed securities	0	23,352,934	0	23,352,934
Convertible bonds	0	518,110	0	518,110
Other types of investments:				
Conditional participation certificates of deposit *	0	5,684,595	909,000	6,593,595
Total Pension Plan Assets	<u>\$ 176,870,133</u>	<u>\$ 82,020,650</u>	<u>\$ 909,000</u>	<u>\$ 259,799,783</u>
Description for each class of Postretirement Plan assets	(Level 1)	(Level 2)	(Level 3)	Total
Mutual funds	\$ 4,807,220	\$ 0	\$ 0	\$ 4,807,220
OFIC Group Health Benefit 401 (h) :				
Mutual Funds	23,355,713	0	0	23,355,713
Total Postretirement Plan Assets	<u>\$ 28,162,933</u>	<u>\$ 0</u>	<u>\$ 0</u>	<u>\$ 28,162,933</u>

* This category includes various conditional participation certificates (CPCDs) for which total return is dependent upon performance of either an index, equity or commodity basket. These securities are FDIC insured and principal protected.

NOTES TO FINANCIAL STATEMENTS

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

Description for each class of plan assets	Beginning Balance at 01/01/2013	Transfers into Level 3	Transfers out of Level 3	Return on Assets Still Held	Return on Assets Sold	Purchases	Issuances	Sales	Settlements	Ending Balance at 12/31/2013
Conditional participation certificates of deposit	\$ 909,000	\$ 0	\$ (909,000)	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Level 3 Plan Assets	\$ 909,000	\$ 0	\$ (909,000)	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Description for each class of plan assets	Beginning Balance at 01/01/2012	Transfers into Level 3	Transfers out of Level 3	Return on Assets Still Held	Return on Assets Sold	Purchases	Issuances	Sales	Settlements	Ending Balance at 12/31/2012
Conditional participation certificates of deposit	\$ 0	\$ 909,000	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 909,000
Total Level 3 Plan Assets	\$ 0	\$ 909,000	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 909,000

(3) The Company determines the fair value of its defined benefit pension plan and postretirement plan assets with a three-level hierarchy for fair value measurements that distinguishes between market participant assumptions based on market data obtained from sources independent of the reporting entity (observable inputs) and the reporting entity's own assumptions about market participant assumptions developed based on the best information available in the circumstances (unobservable inputs). The hierarchy level assigned to each security is based on management's assessment of the transparency and reliability of the inputs used in the valuation of such instruments at the measurement date.

The Company's policy for determining when a transfer 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 reporting period in which the transfer occurs.

In 2013, a CPCD with a fair value of \$909,000 was transferred from Level 3 of the fair value hierarchy to Level 2 and in 2012, a CPCD with a fair value of \$909,000 was transferred from Level 2 of the fair value hierarchy to Level 3. The transfers were related to the change in availability of readily observable market data from the Company's independent vendor. There were no other transfers into or out of Level 1, 2 or 3 during 2013 or 2012.

D. 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.

The investment approach for Postretirement Benefit Plans follows the same conservative investment strategies as for the Pension Plan. In light of the shorter duration, however, more emphasis is placed on investments that provide a stable return to fund more current needs.

E. 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 \$815,959 and \$739,414 for 2013 and 2012, respectively.

At December 31, 2013, the total fair market value of the defined contribution plan assets was \$205,675,481, including unrealized gains and losses and participant loans.

F. Multiemployer Plans - Not applicable

G. Consolidated/Holding Company Plans - Not applicable

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

I. 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:

	2013	2012
Medical	\$ 1,117,073	\$ 1,398,646
Dental	25,155	262,575
Prescription	1,671,882	1,723,975
Dental premiums	282,210	0
Life insurance premiums	180,098	172,362
Administration fees	191,503	179,379
Gross benefits paid	\$ 3,467,921	\$ 3,736,937

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

Subsidy received during calendar year
(for plan years 2011/2010) \$ 0 \$ 684,846

Expected subsidy receivable
(for plan years 2013/2012 and 2012, respectively) \$ 647,107 \$ 323,553

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 January 1, 2013, a December 16, 2008 shared commitment to provide additional capital up to \$6,000,000 between the Company and Westfield Insurance Company (WIC) to Westfield Bank, FSB (Bank) and Westfield Bancorp, Inc. (Bancorp) terminated. As of December 31, 2012, the unused commitment was \$4,500,000. The Company made no contributions during 2013 or 2012. WIC made contributions during 2013 and 2012 of \$0.00 and \$500,000, respectively.

NOTES TO FINANCIAL STATEMENTS

On January 15, 2013, both the Company and Westfield Insurance Company (WIC) gave Westfield Bank (Bank) and Westfield Bancorp, Inc. (Bancorp), a shared commitment effective January 1, 2013 through December 31, 2017 to provide additional capital up to \$6,000,000. Neither the Company nor WIC made any contributions as of December 31, 2013. The Company foresees no circumstances which will prevent its ability to honor the commitment.

On June 28, 2013, the Company entered into a convertible debenture agreement with Consumer Agent Portal, LLC (CAP) which has an investment objective of helping independent insurance agencies leverage the power of digital marketing. The Company has committed \$1,500,000 through the maturity date of December 28, 2014. The outstanding principle balance of all advances made to CAP pursuant to the debentures will accrue interest at 5% per annum. At the discretion of CAP, the outstanding principle balance is convertible into Class B-2 units of CAP. The amount invested as of December 31, 2013 was \$600,000.

(2) The Company was not a guarantor of any obligations as of December 31, 2013.

(3) The Company has no guarantee obligations as of December 31, 2013.

B. Assessments

(1) On May 10, 2013 the Company received notification of the insolvency of Lumbermens Mutual; on May 30, 2013 the Company received notification of the insolvency of Ullico Casualty Co; and on August 26, 2013 the Company received notification of the insolvency of Gramercy Insurance Company. It is expected that these insolvencies will result in retrospective premium-based guaranty fund assessments against the Company of \$115,375 that have been charged to operations in the current period.

The Company has accrued \$1,067,925 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	\$ 5,927
b.	Decreases current year: Premium tax offsets expired	\$ 97
c.	Increases current year: Premium tax offsets added	\$ 238
d.	Assets recognized from paid and accrued premium tax offsets and policy surcharges current year-end	\$ 6,068

C. Gain Contingencies- Not applicable

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

E. Product Warranties- Not applicable

F. All Other Contingencies

Various lawsuits against the Company have arisen in the course of the Company's business. Contingent liabilities arising from litigation, income taxes, and other matters are not considered material in relation to the financial position of the Company. There are no contingent liabilities arising from litigation.

At December 31, 2013 and 2012, the Company had admitted assets of \$115,452,024 and \$107,187,724, 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.

15. Leases-

A. Lessee Operating Lease

(1) Current period expenses:

- The Company leases property, automobiles, office equipment and software under various noncancelable operating lease agreements that expire through December 2018. Rental expense for 2013 and 2012 was approximately \$28.7 million and \$27.4 million, respectively.
- The Company does not have any contingent rental payments.
- Certain rental commitments have renewal options extending through the year 2018. 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 2013. Total rent liability for this location as of December 31, 2013 was \$0.1 million. There was one lease for which the Company (lessee) no longer used the leased property benefits. The rent liability for this location as of December 31, 2013 was less than \$0.1 million.

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

a. At January 1, 2014, the minimum aggregate rental commitments are as follows:

Year Ending December 31	Operating Leases
1. 2014	\$ 22,179,766
2. 2015	8,774,945
3. 2016	6,994,617
4. 2017	2,601,702
5. 2018	583,146
6. Total	<u>\$ 41,134,177</u>

b. The Company is not involved in any sublease 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.

NOTES TO FINANCIAL STATEMENTS

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

(1) Fair Value Measurements at December 31, 2013

Description	(Level 1)	(Level 2)	(Level 3)	Total
Assets at Fair Value:				
Common Stock				
Industrial and Miscellaneous	\$ 149,988,298	\$ 0	\$ 0	\$ 149,988,298
Total Common Stocks	\$ 149,988,298	\$ 0	\$ 0	\$ 149,988,298
Other Invested Assets				
Joint Venture, Ptr or LLC, char. of Com Stks - Unaffiliated	\$ 2,652,000	\$ 0	\$ 0	\$ 2,652,000
Other Assets - Affiliated	17,572,320	0	0	17,572,320
Total Other Invested Assets	\$ 20,224,320	\$ 0	\$ 0	\$ 20,224,320
Total Assets at Fair Value	\$ 170,212,618	\$ 0	\$ 0	\$ 170,212,618

(2) At December 31, 2013, 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, 2013.

(4) As of December 31, 2013, 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, 2013, 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, and Funds held by or deposited with reinsured companies - 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	Not Practicable (Carrying Value)		
			(Level 1)	(Level 2)	(Level 3)
a. Financial Assets:					
Bonds	\$ 410,245,410	\$ 394,893,255	\$ 69,743,417	\$ 340,501,993	\$ 0
Common stocks	149,988,298	149,988,298	149,988,298	0	0
Short-term investments	3,498,236	3,498,236	0	3,498,236	0
Other invested assets	72,783,356	71,311,575	72,783,356	0	0
Aggregate write-ins for invested assets*	(1,934,334)	(1,934,334)	0	(1,934,334)	0
Uncollected premiums and agents' balances in the course of collection	15,494,857	15,494,857	0	15,494,857	0
Deferred premiums, agents' balances and installments booked but deferred and not yet due	99,957,167	99,957,167	0	99,957,167	0
Amounts recoverable from reinsurers	640,782	640,782	0	640,782	0
Funds held by or deposited with reinsured companies	341,712	341,712	0	341,712	0

b. Financial Liabilities: Not applicable

* 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 and Unusual Items- Not applicable

D. Business Interruption Insurance Recoveries

The Company had no business interruption insurance recoveries in 2013.

E. State Transferable and Non-transferable Tax Credits

The Company does not have state transferable or non-transferable tax credits.

F. 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.

NOTES TO FINANCIAL STATEMENTS

(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.

G. Offsetting and Netting of Assets and Liabilities- Not applicable

H. Joint and Several Liabilities- Not applicable

22. Events Subsequent-
Subsequent events have been considered through February 17, 2014 for the statutory statements issued as of December 31, 2013. No events or transactions have occurred that would give rise to a Type I or Type II subsequent event.

P & C Specific Notes

23. Reinsurance-
A. Unsecured Reinsurance Recoverables
The Company has an intercompany recoverable with affiliated companies that have 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 reinsurers:

American Select Insurance Company	FEIN 31-6016426	\$ 114,737,875
Old Guard Insurance Company	FEIN 23-0929640	206,517,374
Westfield Insurance Company	FEIN 34-6516838	1,239,131,105
Westfield National Insurance Company	FEIN 34-1022544	298,312,695

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	\$ 780,215,434	\$ 116,017,322	\$ 649,513,701	\$ 100,249,397	\$ 130,701,733	\$ 15,767,925	
b. All Other	9,801,111	2,325,880	1,516,334	134,055	8,284,777	2,191,825	
c. TOTAL	\$ 790,016,545	\$ 116,343,202	\$ 651,030,035	\$ 100,383,452	\$ 138,986,510	\$ 17,959,750	
d. Direct Unearned Premium Reserve				\$ 13,368,556			

(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
	Premium	Commission	Premium	Commission	Premium	Commission	
a. Contingent Commission	\$ 41,362,521	\$ 9,750,662	\$ 0	\$ 0	\$ 0	\$ 51,113,183	
b. Sliding Scale Adjustments	0	0	0	0	0	0	
c. Other Profit Commission Arrangements	0	0	0	0	0	0	
d. TOTAL	\$ 41,362,521	\$ 9,750,662	\$ 0	\$ 0	\$ 0	\$ 51,113,183	

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 Rating 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, 2012 were \$281.2 million. In calendar year 2013, \$85.9 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 \$177.7 million. Therefore, there has been a \$17.6 million favorable prior-year development from December 31, 2012 to December 31, 2013. 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, and workers compensation. 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-
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:

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

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

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

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

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

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

NOTES TO FINANCIAL STATEMENTS

G. Affiliated Balances due to and from the Company at 12/31/2013 and 12/31/2012 respectively were:

	<u>12/31/2013</u>	<u>12/31/2012</u>
Westfield Insurance Company*	\$ 1,682,296	\$ 0
Westfield National Insurance Company*	0	827,135
Westfield Services, Inc.	87,295	47,831
OFIC VEBA Trust	1,842,926	46,620
OFIC Pension and/or VEBA Trust	184,547	97,051
Affiliated Receivable	<u>\$ 3,797,064</u>	<u>\$ 1,018,637</u>
Westfield Insurance Company*	\$ 0	\$ 2,995,631
Westfield National Insurance Company*	3,638,716	0
American Select Insurance Company*	1,390,627	454,273
Old Guard Insurance Company*	5,672,362	791,832
Westfield Management Company	<u>11,484,413</u>	<u>8,252,401</u>
Affiliated Payable	<u>\$ 22,186,118</u>	<u>\$ 12,494,137</u>

*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 amount of reserves no longer carried by the Company due to purchased annuities with the claimant as payee and the extent to which the reporting entity is contingently liable for such amounts as of December 31, 2013 is presented below:

<u>Loss Reserves Eliminated by Annuities</u>	<u>Unrecorded Loss Contingencies</u>
\$1,404,098	\$1,404,098

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 single 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: 12/31/2013
3. Was anticipated investment income utilized in the calculation? Yes

31. High Deductibles- Not applicable

32. Discounting of Liabilities for Unpaid Losses or 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.

NOTES TO FINANCIAL STATEMENTS

33. Asbestos/Environmental Reserves-

The Company's exposure to asbestos and environmental claims arises from products liability, other 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:

	2009	2010	2011	2012	2013
a. Beginning reserves:	\$ 9,358,528	\$ 9,093,447	\$ 8,857,778	\$ 8,649,571	\$ 8,415,924
b. Incurred losses and loss adjustment expense:	0	0	0	0	0
c. Calendar year payments for losses and loss adjustment expenses:	265,081	235,669	208,207	233,647	296,894
d. Ending reserves:	\$ 9,093,447	\$ 8,857,778	\$ 8,649,571	\$ 8,415,924	\$ 8,119,030

(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:	\$ 9,358,526	\$ 9,093,445	\$ 8,857,776	\$ 8,649,568	\$ 8,415,921
b. Incurred losses and loss adjustment expense:	0	0	0	0	0
c. Calendar year payments for losses and loss adjustment expenses:	265,081	235,669	208,208	233,647	296,894
d. Ending reserves:	\$ 9,093,445	\$ 8,857,776	\$ 8,649,568	\$ 8,415,921	\$ 8,119,027

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

(1) Direct Basis:	\$ 7,181,842
(2) Assumed Reinsurance Basis:	\$ 0
(3) Net of Ceded Reinsurance Basis:	\$ 7,181,842

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

(1) Direct Basis:	\$ 1,986,927
(2) Assumed Reinsurance Basis:	\$ 0
(3) Net of Ceded Reinsurance Basis:	\$ 1,986,927

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:

	2009	2010	2011	2012	2013
a. Beginning reserves:	\$ 1,953,122	\$ 1,865,950	\$ 1,820,978	\$ 1,618,156	\$ 1,464,823
b. Incurred losses and loss adjustment expense:	0	0	0	0	0
c. Calendar year payments for losses and loss adjustment expenses:	87,172	44,972	202,822	153,333	222,934
d. Ending reserves:	\$ 1,865,950	\$ 1,820,978	\$ 1,618,156	\$ 1,464,823	\$ 1,241,889

(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:	\$ 1,953,122	\$ 1,865,950	\$ 1,820,978	\$ 1,618,156	\$ 1,464,823
b. Incurred losses and loss adjustment expense:	0	0	0	0	0
c. Calendar year payments for losses and loss adjustment expenses:	87,172	44,972	202,822	153,333	222,934
d. Ending reserves:	\$ 1,865,950	\$ 1,820,978	\$ 1,618,156	\$ 1,464,823	\$ 1,241,889

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

(1) Direct Basis:	\$ 664,029
(2) Assumed Reinsurance Basis:	\$ 0
(3) Net of Ceded Reinsurance Basis:	\$ 664,029

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

(1) Direct Basis:	\$ 123,173
(2) Assumed Reinsurance Basis:	\$ 0
(3) Net of Ceded Reinsurance Basis:	\$ 123,173

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 ()
 If yes, complete Schedule Y, Parts 1, 1A and 2.

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. 12/31/2012

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. 12/31/2012

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). 01/02/2014

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 (use two-letter state abbreviation) 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) of the foreign person(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	Yes	No	No	No

Westfield Bancorp, Inc. Westfield Center, Ohio Yes No No No
Westfield Bank, FSB Westfield Center, Ohio No Yes No No

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

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

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

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

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

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

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

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

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

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

12.11 Name of real estate holding company
150 South Road, LLC and various real estate holdings owned by and through Westfield Bancorp, Inc.

12.12 Number of parcels involved 3

12.13 Total book/adjusted carrying value \$... 2,615,190

12.2 If yes, provide explanation
One business property held in 150 South Road, LLC is to be demolished within one year and land to be retained within own business use. Entity carried as a non-admitted asset. Remaining parcels held associated with business activity.

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 ()

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

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? Yes (X) No ()

(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.

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

1 American Bankers Association (ABA) Routing Number	2 Issuing or Confirming Bank Name	3 Circumstances That Can Trigger the Letter of Credit	4 Amount
--	--------------------------------------	--	-------------

241272040 Wayne Savings Community Bank Claim against principal named on Letter of Credit citing non-fulfilment 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, 2013.
.....

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	\$ 6,206,159
25.29 Other	\$ 19,322,463

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 (X) No ()

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	\$ 398,391,491	\$ 413,743,646	\$ 15,352,155
30.2 Preferred stocks	\$ 0	\$ 0	\$ 0
30.3 Totals	\$ 398,391,491	\$ 413,743,646	\$ 15,352,155

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? \$ 1,589,447

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 OFFICES INC.	\$ 796,366
.....	\$ 0
.....	\$ 0
.....	\$ 0

34.1 Amount of payments for legal expenses, if any? \$ 478,979

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	\$ 385,756
.....	\$ 0
.....	\$ 0
.....	\$ 0

35.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? \$ 36,468

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	\$ 12,350
POLICY MATTERS CONSULTING, LLC	\$ 13,680
.....	\$ 0
.....	\$ 0

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

1.1	Does the reporting entity have any direct Medicare Supplement Insurance in force?	Yes () No (X)	
1.2	If yes, indicate premium earned on U.S. business only.	\$ 0	
1.3	What portion of item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit?	\$ 0	
1.31	Reason for excluding:		
1.31	.....	
1.4	Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Line (1.2) above.	\$ 0	
1.5	Indicate total incurred claims on all Medicare Supplement insurance.	\$ 0	
1.6	Individual policies:		
	Most current three years:		
1.61	Total premium earned	\$ 0	
1.62	Total incurred claims	\$ 0	
1.63	Number of covered lives	\$ 0	
	All years prior to most current three years:		
1.64	Total premium earned	\$ 0	
1.65	Total incurred claims	\$ 0	
1.66	Number of covered lives	\$ 0	
1.7	Group policies:		
	Most current three years:		
1.71	Total premium earned	\$ 0	
1.72	Total incurred claims	\$ 0	
1.73	Number of covered lives	\$ 0	
	All years prior to most current three years:		
1.74	Total premium earned	\$ 0	
1.75	Total incurred claims	\$ 0	
1.76	Number of covered lives	\$ 0	
2.	Health Test:		
		1 Current Year	2 Prior Year
2.1	Premium Numerator	\$ 0	\$ 0
2.2	Premium Denominator	\$ 311,169,632	\$ 300,833,333
2.3	Premium Ratio (Line 2.1/Line 2.2)	\$ 0.000	\$ 0.000
2.4	Reserve Numerator	\$ 0	\$ 0
2.5	Reserve Denominator	\$ 444,408,216	\$ 451,434,500
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 ()	
4.2	Does the reporting entity issue non-assessable policies?	Yes () No ()	
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 ()	
5.2	If yes, is the commission paid:		
	5.21 Out of Attorney's-in-fact compensation	Yes () No () N/A (X)	
	5.22 As a direct expense of the exchange	Yes () No () N/A (X)	
5.3	What expenses of the Exchange are not paid out of the compensation of the Attorney-in-fact?		
5.3	.....	
5.4	Has any Attorney-in-fact compensation, contingent on fulfillment of certain conditions, been deferred?	Yes () No ()	
5.5	If yes, give full information.		
5.5	.....	

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

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

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

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

See Exhibit A located in the MISC additional statement pages.

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

Westfield Group purchased \$350,525,000 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 uninsured catastrophic loss.

.....

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

Yes (X) No ()

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

..... 1

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

Yes (X) No ()

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

Yes () No (X)

8.2 If yes, give full information.

.....

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

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

Yes () No (X)

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

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

Yes () No (X)

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

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

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

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

Yes () No (X)

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

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

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

Yes () No (X)

Yes () No (X)

Yes () No (X)

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

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

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

11.2 If yes, give full information.

.....

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

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

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

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

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

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

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

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

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

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

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

Provide the following information for this exemption:

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

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

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

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

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

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

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

FIVE-YEAR HISTORICAL DATA

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

	1 2013	2 2012	3 2011	4 2010	5 2009
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)	626,957,645	599,605,225	605,636,486	561,687,473	562,058,952
2. Property lines (Lines 1, 2, 9, 12, 21 and 26)	318,843,697	300,387,652	303,014,958	281,199,341	277,459,779
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 and 27)	617,495,383	586,730,295	578,980,125	518,886,663	509,418,897
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 and 34)	51,006,767	53,111,849	60,631,715	60,219,081	59,980,023
5. Nonproportional reinsurance lines (Lines 31, 32 and 33)	68,185,804	74,381,116	64,101,325	59,730,234	40,000,000
6. Total (Line 35)	1,682,489,296	1,614,216,137	1,612,364,609	1,481,722,792	1,448,917,651
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)	118,325,498	113,228,100	136,618,767	50,390,423	50,364,109
8. Property lines (Lines 1, 2, 9, 12, 21 and 26)	60,580,303	57,073,654	68,560,306	25,307,940	24,971,380
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 and 27)	117,324,123	111,478,755	131,632,786	46,699,798	45,847,700
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 and 34)	9,139,026	9,413,670	13,489,852	5,218,498	5,173,636
11. Nonproportional reinsurance lines (Line 31, 32 and 33)	12,955,303	14,132,412	12,698,867	5,375,721	3,600,000
12. Total (Line 35)	318,324,253	305,326,591	363,000,578	132,992,380	129,956,825
Statement of Income (Page 4)					
13. Net underwriting gain (loss) (Line 8)	14,318,502	933,939	(58,018,682)	461,675	2,976,072
14. Net investment gain (loss) (Line 11)	16,018,132	39,787,565	(7,249,926)	69,857,619	41,266,003
15. Total other income (Line 15)	152,595	286,969	(458,474)	4,731,567	7,094,605
16. Dividends to policyholders (Line 17)	0	0	0	0	0
17. Federal and foreign income taxes incurred (Line 19)	9,394,576	4,096,609	(3,328,578)	6,527,202	(8,479,709)
18. Net income (Line 20)	21,094,653	36,911,864	(62,398,504)	68,523,659	59,816,389
Balance Sheet Lines (Pages 2 and 3)					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Column 3)	2,404,576,906	2,131,875,807	1,915,579,522	1,661,104,519	1,504,224,686
20. Premiums and considerations (Page 2, Column 3)					
20.1 In course of collection (Line 15.1)	15,494,857	14,944,364	14,668,902	6,519,845	6,595,056
20.2 Deferred and not yet due (Line 15.2)	99,957,167	92,243,360	88,200,509	39,672,700	37,526,091
20.3 Accrued retrospective premiums (Line 15.3)	0	0	0	0	0
21. Total liabilities excluding protected cell business (Page 3, Line 26)	595,886,710	606,312,379	553,869,272	278,205,565	264,070,585
22. Losses (Page 3, Line 1)	214,948,416	215,498,196	225,503,691	97,940,267	90,777,690
23. Loss adjustment expenses (Page 3, Line 3)	68,685,751	65,711,302	62,421,121	26,902,534	25,687,211
24. Unearned premiums (Page 3, Line 9)	152,355,066	145,200,448	140,707,188	64,123,775	63,870,882
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)	1,808,690,196	1,525,563,428	1,361,710,250	1,382,898,954	1,240,154,101
Cash Flow (Page 5)					
27. Net cash from operations (Line 11)	23,149,388	58,636,075	165,483,296	82,142,631	88,169,790
Risk-Based Capital Analysis					
28. Total adjusted capital	1,808,690,196	1,525,563,428	1,361,710,250	1,382,898,954	1,240,154,101
29. Authorized control level risk-based capital	214,838,149	204,555,447	188,828,582	171,167,782	152,321,073
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)	17.5	17.3	17.7	14.5	13.1
31. Stocks (Line 2.1 and Line 2.2)	75.4	74.6	73.7	77.5	77.0
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)	2.7	3.0	3.4	3.8	4.4
34. Cash, cash equivalents and short-term investments (Line 5)	1.2	1.7	1.6	0.9	2.4
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	0.0	XXX
37. Other invested assets (Line 8)	3.3	3.5	3.7	3.4	3.1
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	0.0	XXX
40. Aggregate write-ins for invested assets (Line 11)	(0.1)	(0.1)	(0.2)	(0.1)	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)	1,550,942,894	1,330,175,365	1,176,568,888	1,160,018,624	1,029,616,042
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	1,550,942,894	1,330,175,365	1,176,568,888	1,160,018,624	1,029,616,042
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)	85.7	87.2	86.4	83.9	83.0

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2013	2 2012	3 2011	4 2010	5 2009
Capital and Surplus Accounts (Page 4)					
51. Net unrealized capital gains (losses) (Line 24)	242,025,883	141,402,654	54,852,214	71,196,229	120,999,607
52. Dividends to stockholders (Line 35)	0	0	0	0	0
53. Change in surplus as regards policyholders for the year (Line 38)	283,126,768	163,853,178	(21,188,704)	142,744,853	164,602,507
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)	323,288,268	312,365,503	300,684,351	295,945,362	302,614,380
55. Property lines (Lines 1, 2, 9, 12, 21 and 26)	155,708,680	160,431,357	165,823,351	153,209,743	228,422,076
56. Property and liability combined lines (Lines 3, 4, 5, 8, 22 and 27)	295,668,815	336,764,788	385,144,663	294,003,659	295,965,001
57. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 and 34)	10,229,608	63,906,453	8,838,593	11,492,111	3,741,230
58. Nonproportional reinsurance lines (Lines 31, 32, and 33)	1,141,998	59,500,649	59,637,592	2,631,754	18,867,330
59. Total (Line 35)	786,037,369	932,968,750	920,128,550	757,282,629	849,610,017
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)	60,982,256	58,937,616	(13,441,576)	26,466,027	27,060,169
61. Property lines (Lines 1, 2, 9, 12, 21 and 26)	29,584,650	30,481,957	29,325,959	13,788,877	20,557,988
62. Property and liability combined lines (Lines 3, 4, 5, 8, 22 and 27)	56,177,075	63,985,311	40,887,769	26,460,329	26,636,853
63. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 and 34)	1,929,397	5,561,885	728,468	771,532	336,709
64. Nonproportional reinsurance lines (Lines 31, 32, and 33)	216,980	11,305,123	8,143,356	236,858	1,698,059
65. Total (Line 35)	148,890,358	170,271,892	65,643,976	67,723,623	76,289,778
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)	47.7	53.3	67.5	56.4	53.7
68. Loss expenses incurred (Line 3)	12.1	11.6	11.8	10.1	10.4
69. Other underwriting expenses incurred (Line 4)	35.6	34.8	41.0	33.1	33.7
70. Net underwriting gain (loss) (Line 8)	4.6	0.3	(20.3)	0.3	2.3
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)	34.7	34.2	32.5	29.5	28.2
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)	59.8	64.9	79.3	66.5	64.0
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)	17.6	20.0	26.7	9.6	10.5
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)	(18,396)	(17,671)	(20,376)	(8,575)	(5,074)
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)	(1.2)	(1.3)	(1.5)	(0.7)	(0.5)
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)	(28,184)	(31,935)	(29,429)	(10,617)	(13,197)
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)	(2.1)	(2.3)	(2.4)	(1.0)	(1.0)

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

Yes () No ()

SCHEDULE P - ANALYSIS OF LOSSES AND LOSS EXPENSES

SCHEDULE P - PART 1 - SUMMARY

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments									12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Columns 4 - 5 + 6 - 7 + 8 - 9)			
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded					
1. Prior	XXX	XXX	XXX	1,575	654	615	0	152	0	82	1,687	XXX		
2. 2004	271,413	7,800	263,613	130,515	1,040	8,219	36	16,350	1	5,520	154,007	XXX		
3. 2005	286,337	11,978	274,359	128,700	3,527	9,097	159	14,745	2	6,030	148,853	XXX		
4. 2006	304,819	20,674	284,144	146,210	14,454	9,312	357	16,322	7	5,390	157,026	XXX		
5. 2007	323,806	24,748	299,058	146,865	6,530	9,882	205	16,492	0	5,529	166,503	XXX		
6. 2008	354,749	41,718	313,031	211,211	31,779	10,828	392	16,397	1	5,937	206,264	XXX		
7. 2009	287,732	13,400	274,332	133,811	2,421	9,613	65	15,604	4	5,558	156,538	XXX		
8. 2010	293,295	13,067	280,228	147,320	1,850	8,507	56	16,342	(1)	6,074	170,265	XXX		
9. 2011	301,876	15,459	286,417	193,104	19,762	6,610	539	18,147	(3)	6,293	197,563	XXX		
10. 2012	317,501	16,668	300,833	132,078	7,105	2,661	185	17,923	2	4,990	145,370	XXX		
11. 2013	328,763	17,594	311,170	84,195	2,284	914	40	15,034	4	2,816	97,815	XXX		
12. Totals	XXX	XXX	XXX	1,455,583	91,407	76,258	2,034	163,508	17	54,219	1,601,891	XXX		

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Total Net Losses and Expenses Unpaid	24 Number of Claims Outstanding - Direct & Assumed	
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded		Salvage and Subrogation Anticipated			
1.	9,359	2,794	9,380	0	563	0	2,114	0	831	0	0	19,453	XXX
2.	1,080	230	853	0	81	0	154	0	179	0	0	2,117	XXX
3.	893	110	1,151	88	145	0	269	0	171	0	0	2,431	XXX
4.	1,956	270	1,207	72	116	0	604	0	254	0	0	3,795	XXX
5.	1,926	229	1,656	59	206	0	757	0	268	0	0	4,525	XXX
6.	4,716	685	2,100	152	476	0	1,082	10	919	0	0	8,446	XXX
7.	6,668	816	3,256	234	753	0	1,969	19	858	0	0	12,435	XXX
8.	10,640	285	5,334	438	1,770	0	3,140	38	1,421	0	0	21,544	XXX
9.	22,193	2,806	9,697	870	3,613	0	6,310	76	3,029	0	0	41,091	XXX
10.	29,739	712	18,209	1,442	5,266	0	7,047	124	3,894	0	0	61,877	XXX
11.	47,414	4,285	44,390	2,291	6,665	0	8,698	247	5,575	0	0	105,920	XXX
12.	136,583	13,223	97,235	5,645	19,654	0	32,145	513	17,400	0	0	283,634	XXX

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter - Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense	Direct and Assumed	Ceded	
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	15,945	3,508
2.	157,431	1,307	156,124	58.0	16.8	59.2	0	0	19.0	1,703	415
3.	155,171	3,887	151,284	54.2	32.5	55.1	0	0	19.0	1,846	585
4.	175,980	15,160	160,821	57.7	73.3	56.6	0	0	19.0	2,821	973
5.	178,052	7,024	171,028	55.0	28.4	57.2	0	0	19.0	3,294	1,231
6.	247,729	33,019	214,710	69.8	79.1	68.6	0	0	19.0	5,979	2,467
7.	172,533	3,559	168,973	60.0	26.6	61.6	0	0	19.0	8,874	3,562
8.	194,475	2,666	191,809	66.3	20.4	68.4	0	0	19.0	15,251	6,293
9.	262,704	24,050	238,654	87.0	155.6	83.3	0	0	19.0	28,215	12,876
10.	216,816	9,569	207,247	68.3	57.4	68.9	0	0	19.0	45,794	16,083
11.	212,886	9,151	203,735	64.8	52.0	65.5	0	0	19.0	85,228	20,692
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	214,948	68,686

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 2004	2 2005	3 2006	4 2007	5 2008	6 2009	7 2010	8 2011	9 2012	10 2013	11 One Year	12 Two Year
1. Prior	106,839	111,766	114,257	116,222	115,809	115,525	114,978	116,178	115,479	114,896	(583)	(1,282)
2. 2004	141,220	141,131	143,172	141,682	141,208	140,645	140,080	139,655	139,714	139,596	(118)	(59)
3. 2005	XXX	146,033	140,918	140,948	140,256	138,710	137,305	136,777	136,558	136,371	(187)	(407)
4. 2006	XXX	XXX	156,665	152,472	149,606	146,633	145,104	144,321	144,680	144,252	(428)	(69)
5. 2007	XXX	XXX	XXX	178,175	163,659	160,125	157,162	155,901	154,756	154,268	(488)	(1,633)
6. 2008	XXX	XXX	XXX	XXX	210,647	208,835	204,143	200,046	198,438	197,394	(1,044)	(2,652)
7. 2009	XXX	XXX	XXX	XXX	XXX	169,777	163,376	157,944	154,352	152,516	(1,836)	(5,428)
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	188,812	179,762	175,047	174,044	(1,003)	(5,718)
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	228,412	222,300	217,475	(4,825)	(10,937)
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	193,315	185,432	(7,884)	XXX
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	183,130	XXX	XXX
										12. Totals	(18,396)	(28,184)

SCHEDULE P - PART 3 - SUMMARY

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 2004	2 2005	3 2006	4 2007	5 2008	6 2009	7 2010	8 2011	9 2012	10 2013		
1. Prior	0 0 0	36,380	57,930	73,714	82,321	86,728	88,894	92,440	94,739	96,275	XXX	XXX
2. 2004	71,063	103,275	117,706	127,100	132,340	134,904	136,177	136,999	137,298	137,658	XXX	XXX
3. 2005	XXX	70,683	99,701	114,186	124,045	129,415	131,676	133,054	133,555	134,111	XXX	XXX
4. 2006	XXX	XXX	76,953	107,165	122,276	131,470	135,508	137,671	139,698	140,711	XXX	XXX
5. 2007	XXX	XXX	XXX	82,266	114,855	130,384	140,625	145,394	148,165	150,011	XXX	XXX
6. 2008	XXX	XXX	XXX	XXX	103,222	157,345	172,007	180,879	186,822	189,867	XXX	XXX
7. 2009	XXX	XXX	XXX	XXX	XXX	80,324	111,095	125,635	135,472	140,939	XXX	XXX
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	87,437	124,406	141,497	153,921	XXX	XXX
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	112,268	161,905	179,413	XXX	XXX
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	91,680	127,449	XXX	XXX
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	82,785	XXX	XXX

SCHEDULE P - PART 4 - SUMMARY

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 2004	2 2005	3 2006	4 2007	5 2008	6 2009	7 2010	8 2011	9 2012	10 2013
1. Prior	35,727	32,282	26,162	22,656	20,243	18,522	16,959	14,537	12,589	11,495
2. 2004	25,004	10,477	8,322	4,584	4,071	2,973	2,187	1,560	1,366	1,007
3. 2005	XXX	29,372	13,182	7,445	5,600	4,372	2,886	2,207	1,739	1,331
4. 2006	XXX	XXX	32,855	15,410	9,662	6,562	4,101	2,441	2,382	1,739
5. 2007	XXX	XXX	XXX	42,115	17,954	12,403	7,731	4,802	3,269	2,354
6. 2008	XXX	XXX	XXX	XXX	40,411	21,167	12,329	7,258	4,603	3,020
7. 2009	XXX	XXX	XXX	XXX	XXX	44,201	22,510	13,702	8,045	4,972
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	48,632	21,916	12,966	7,999
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	54,852	22,296	15,061
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	51,279	23,691
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	50,551

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	313	35,860	0	0	(1,194)	1,339	1	0	
2. Alaska	AK	0	0	0	0	0	0	0	0	
3. Arizona	AZ	5,187	5,645	0	0	(208)	10,436	7	0	
4. Arkansas	AR	9,939	75,436	0	0	(4,485)	1,078	1	0	
5. California	CA	0	0	0	0	0	70,000	0	0	
6. Colorado	CO	5,715	14,170	0	0	(683)	594	8	0	
7. Connecticut	CT	0	0	0	0	0	0	0	0	
8. Delaware	DE	35,073	57,596	0	0	127	2,149	73	0	
9. Dist. Columbia	DC	20,699	16,070	0	0	1,947	2,831	0	0	
10. Florida	FL	321,710	300,538	0	(38,880)	(40,571)	158,661	270	0	
11. Georgia	GA	116,926	111,964	0	(60,691)	(63,822)	66,698	153	0	
12. Hawaii	HI	0	0	0	0	0	0	0	0	
13. Idaho	ID	0	0	0	0	0	0	0	0	
14. Illinois	IL	1,488,989	1,519,594	0	1,211,301	(939,620)	4,158,393	2,618	0	
15. Indiana	IN	903,704	1,266,940	0	92,990	8,008	283,022	3,526	0	
16. Iowa	IA	86,837	107,556	0	(200)	(9,903)	45,369	179	0	
17. Kansas	KS	0	0	0	0	0	0	0	0	
18. Kentucky	KY	1,347,996	1,660,580	0	(45,392)	(737,463)	1,706,959	384,085	0	
19. Louisiana	LA	4,236	4,178	0	0	57	412	0	0	
20. Maine	ME	0	0	0	0	0	0	0	0	
21. Maryland	MD	36,414	53,921	0	0	(4,737)	349	24	0	
22. Massachusetts	MA	97,025	54,967	0	0	(298)	234	0	0	
23. Michigan	MI	477,588	793,525	0	95,566	(409,073)	3,379,091	2,010	0	
24. Minnesota	MN	1,430,455	1,484,759	0	(16,533)	(132,116)	1,437,771	2,664	0	
25. Mississippi	MS	500	431	0	0	(42)	159	0	0	
26. Missouri	MO	46,395	76,615	0	0	1,220	4,313	44	0	
27. Montana	MT	120,781	117,154	0	0	881	11,357	0	0	
28. Nebraska	NE	382	382	0	0	(231)	26	0	0	
29. Nevada	NV	7,499	6,153	0	0	113	518	5	0	
30. New Hampshire	NH	0	0	0	0	0	0	0	0	
31. New Jersey	NJ	84,012	19,825	0	0	9,515	9,879	0	0	
32. New Mexico	NM	(234)	3,016	0	0	97	258	5	0	
33. New York	NY	87,319	199,881	0	431,172	(1,478,123)	738,981	29	0	
34. North Carolina	NC	97,791	154,851	0	1,384,083	1,028,852	174,925	(3)	0	
35. North Dakota	ND	1,133,026	1,133,118	0	69,953	(210,914)	89,009	70	0	
36. Ohio	OH	13,162,689	12,790,510	0	902,008	1,077,144	3,131,932	54,126	0	
37. Oklahoma	OK	11,499	9,322	0	0	502	1,237	0	0	
38. Oregon	OR	0	0	0	0	0	0	0	0	
39. Pennsylvania	PA	201,639	226,534	0	270,697	(426,407)	325,049	792	0	
40. Rhode Island	RI	0	0	0	0	0	0	0	0	
41. South Carolina	SC	143,114	68,039	0	0	6,108	14,260	110	0	
42. South Dakota	SD	504,509	523,290	0	2,340	(11,162)	78,960	43	0	
43. Tennessee	TN	133,692	164,084	0	29,882	(17,946)	1,077,336	391	0	
44. Texas	TX	302,425	339,164	0	0	(10,396)	484,013	11	0	
45. Utah	UT	0	3	0	0	(9)	7	0	0	
46. Vermont	VT	0	0	0	0	1	8	0	0	
47. Virginia	VA	96,827	118,353	0	0	(5,524)	2,706	62	0	
48. Washington	WA	34,785	33,792	0	0	3,268	3,655	0	0	
49. West Virginia	WV	1,752,152	1,768,066	0	106,762	13,516	214,518	6,061	0	
50. Wisconsin	WI	137,912	187,531	0	528	(14,450)	49,830	100	0	
51. Wyoming	WY	17,873	35,119	0	0	(2,534)	1,377	0	0	
52. American Samoa	AS	0	0	0	0	0	0	0	0	
53. Guam	GU	0	0	0	0	0	0	0	0	
54. Puerto Rico	PR	0	0	0	0	0	0	0	0	
55. U.S. Virgin Islands	VI	0	0	0	0	0	0	0	0	
56. Northern Mariana Islands	MP	0	0	0	0	0	0	0	0	
57. Canada	CAN	0	0	0	0	0	0	0	0	
58. Aggregate other alien	OT	XXX	0	0	0	0	0	0	0	
59. Totals	(a)	43	24,465,393	25,538,532	0	4,435,586	(2,370,555)	17,739,699	457,465	0
DETAILS OF WRITE-INS										
58001.		XXX	0	0	0	0	0	0	0	
58002.		XXX	0	0	0	0	0	0	0	
58003.		XXX	0	0	0	0	0	0	0	
58998. Summary of remaining write-ins for Line 58 from overflow page		XXX	0	0	0	0	0	0	0	
58999. Totals (Line 58001 through Line 58003 plus Line 58998) (Line 58 above)		XXX	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.

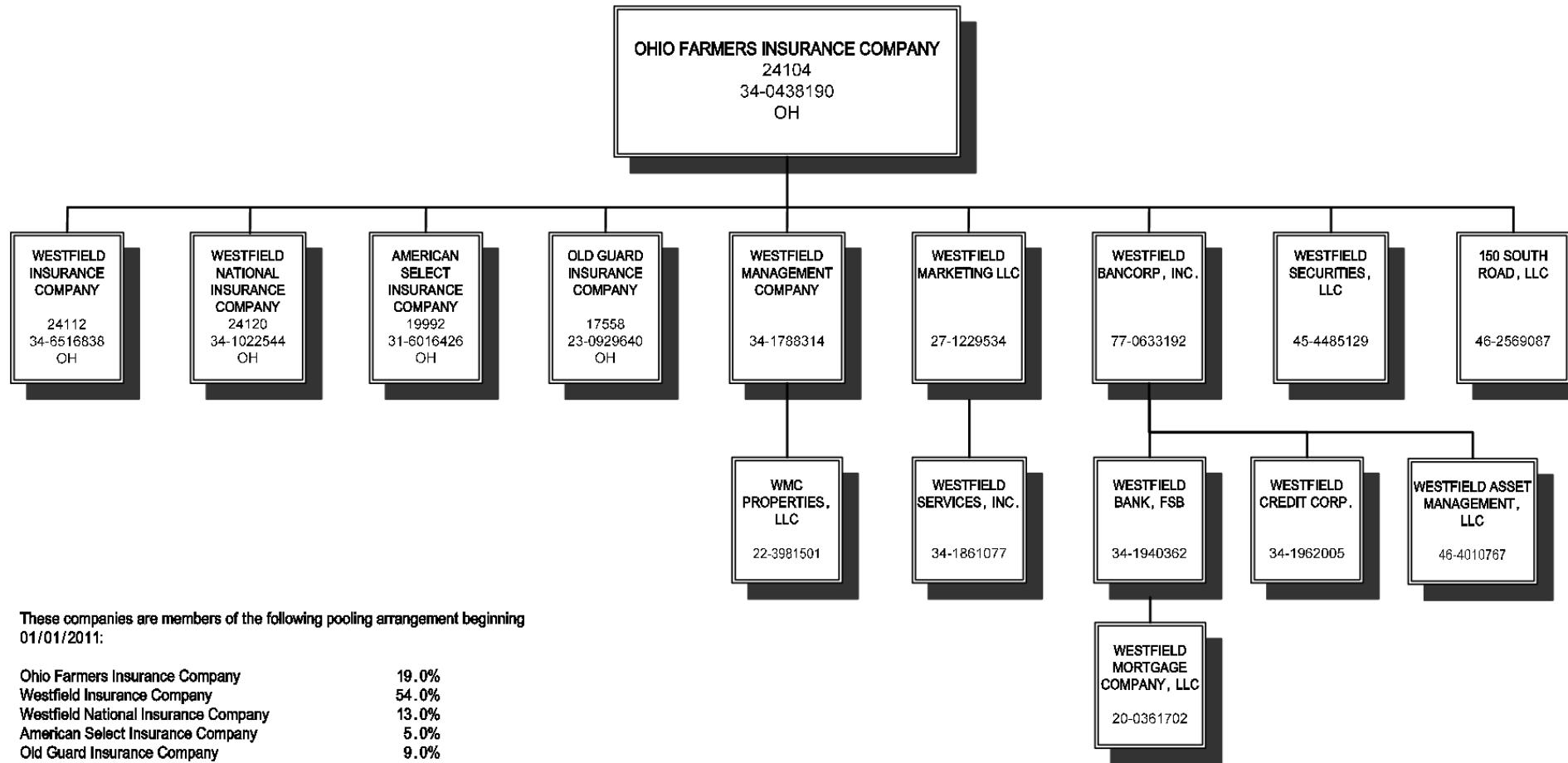
Explanation of basis of allocation of premiums by states, etc.

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 2013 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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