



# QUARTERLY STATEMENT

AS OF SEPTEMBER 30, 2015

OF THE CONDITION AND AFFAIRS OF THE

## Ohio Farmers Insurance Company

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

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

Country of Domicile US

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

Statutory Home Office One Park Circle, Westfield Center, Ohio, 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 330-887-0101  
(Street and Number, City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

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

### OFFICERS

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

### OTHER OFFICERS

James Robert Clay (Chairman)  
 Dennis Paul Baus (National Surety Leader)  
 Bambi Ann Beshire (Group Finance & Accounting Leader)  
 Robert William Bowers# (National Claims Leader)  
 Robyn Renee Hahn# (Group Marketing & Communications Leader)  
 Stephen Edward Lehecka (Group Actuarial Leader)  
 James Robert Merz# (Group Actuarial & Analytics Leader)  
 Kristine Lynn Neate# (National Underwriting Office Leader)  
 Martha Haskins Oakes (National Middle Market Leader)  
 Christopher Michael Paterakis (Group HR Leader)  
 David Campbell Peterson (National PL & SBA Leader)  
 Michael Joseph Prandi# (Insurance Operations Leader)  
 Elizabeth Margaret Riczko# (Group Underwriting & Product Leader)  
 Stuart Wayne Rosenberg (Group Administration Leader)  
 Peter Robert Schwanke (Group Risk Management Leader)  
 Stephen John Tien (Group IT Leader)  
 Craig David Welsh (Group 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 there from 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 Group Leader, President & CEO

\_\_\_\_\_  
 Joseph Christian Kohmann  
 Group Finance Leader & Treasurer

\_\_\_\_\_  
 Frank Anthony Carrino  
 Group Legal Leader & Secretary

Subscribed and sworn to before me this  
 15th day of October, 2015

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

## ASSETS

	Current Statement Date			4
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Col. 1 minus Col. 2)	December 31 Prior Year Net Admitted Assets
1. Bonds	419,720,473		419,720,473	401,334,253
2. Stocks:				
2.1 Preferred stocks				
2.2 Common stocks	1,833,691,261		1,833,691,261	1,829,191,672
3. Mortgage loans on real estate:				
3.1 First liens				
3.2 Other than first liens				
4. Real estate:				
4.1 Properties occupied by the company (less \$ ..... encumbrances)	54,042,779		54,042,779	54,392,408
4.2 Properties held for the production of income (less \$ ..... encumbrances)	1,184,221		1,184,221	1,209,460
4.3 Properties held for sale (less \$ ..... encumbrances)	4,216,914		4,216,914	3,544,740
5. Cash (\$ ..... 54,584,353 ), cash equivalents (\$ ..... ) and short-term investments (\$ ..... 10,357,502 )	64,941,855		64,941,855	47,969,602
6. Contract loans (including \$ ..... premium notes)				
7. Derivatives				
8. Other invested assets	80,848,403	27,500	80,820,903	82,414,955
9. Receivables for securities				3,750
10. Securities lending reinvested collateral assets				
11. Aggregate write-ins for invested assets	(1,423,843)		(1,423,843)	(1,603,872)
12. Subtotals, cash and invested assets (Line 1 through Line 11)	2,457,222,063	27,500	2,457,194,563	2,418,456,968
13. Title plants less \$ ..... charged off (for Title insurers only)				
14. Investment income due and accrued	5,431,462		5,431,462	5,654,356
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	19,255,595	2,304,180	16,951,415	16,823,301
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ ..... 221,065 earned but unbilled premiums)	109,956,191	22,106	109,934,085	101,695,789
15.3 Accrued retrospective premiums				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	1,181,751		1,181,751	994,738
16.2 Funds held by or deposited with reinsured companies	1,032,340	683,221	349,119	262,468
16.3 Other amounts receivable under reinsurance contracts				
17. Amounts receivable relating to uninsured plans				
18.1 Current federal and foreign income tax recoverable and interest thereon				
18.2 Net deferred tax asset	52,035,471		52,035,471	46,009,529
19. Guaranty funds receivable or on deposit				
20. Electronic data processing equipment and software	2,122,429	124,505	1,997,924	2,182,184
21. Furniture and equipment, including health care delivery assets (\$ ..... )	5,744,472	5,744,472		
22. Net adjustment in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates	389,027		389,027	2,978,847
24. Health care (\$ ..... ) and other amounts receivable	3,406,844	3,406,844		
25. Aggregate write-ins for other-than-invested assets	10,871,281	10,838,260	33,021	47,195
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Line 12 to Line 25)	2,668,648,926	23,151,088	2,645,497,838	2,595,105,375
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28. Totals (Line 26 and Line 27)	2,668,648,926	23,151,088	2,645,497,838	2,595,105,375
<b>DETAILS OF WRITE-INS</b>				
1101. Amortization on intercompany transactions	1,052,365		1,052,365	872,336
1102. Deferred gain on intercompany transactions	(2,476,208)		(2,476,208)	(2,476,208)
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page				
1199. Totals (Line 1101 through Line 1103 plus Line 1198) (Line 11 above)	(1,423,843)		(1,423,843)	(1,603,872)
2501. Prepaid pension cost	53,634,031	53,634,031		
2502. Other prepaid assets	10,148,167	10,148,167		
2503. Post retirement benefit asset	2,702,611	2,702,611		
2598. Summary of remaining write-ins for Line 25 from overflow page	(55,613,528)	(55,646,549)	33,021	47,195
2599. Totals (Line 2501 through Line 2503 plus Line 2598) (Line 25 above)	10,871,281	10,838,260	33,021	47,195

## STATEMENT AS OF SEPTEMBER 30, 2015 OF THE Ohio Farmers Insurance Company

**LIABILITIES, SURPLUS AND OTHER FUNDS**

	1 Current Statement Date	2 December 31, Prior Year
1. Losses (current accident year \$ 67,181,346 )	216,127,203	210,695,265
2. Reinsurance payable on paid losses and loss adjustment expenses	21,135,542	17,471,873
3. Loss adjustment expenses	74,633,560	71,531,479
4. Commissions payable, contingent commissions and other similar charges	22,100,704	23,168,339
5. Other expenses (excluding taxes, licenses and fees)	12,374,121	12,156,811
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	5,013,927	5,795,954
7.1 Current federal and foreign income taxes (including \$ on realized capital gains (losses))	569,207	1,767,794
7.2 Net deferred tax liability		
8. Borrowed money \$ and interest thereon \$		
9. Unearned premiums (after deducting unearned premiums for ceded reinsurance of \$ 728,434,464 and including warranty reserves of \$ and accrued accident and health experience rating refunds including \$ for medical loss ratio rebate per the Public Health Service Act)	170,565,205	159,967,851
10. Advance premium	7,109,597	6,337,943
11. Dividends declared and unpaid:		
11.1 Stockholders		
11.2 Policyholders		
12. Ceded reinsurance premiums payable (net of ceding commissions)	(8,670)	695,108
13. Funds held by company under reinsurance treaties		
14. Amounts withheld or retained by company for account of others	12,910,748	4,329,472
15. Remittances and items not allocated	(478,864)	(697,129)
16. Provision for reinsurance (including \$ certified)		
17. Net adjustments in assets and liabilities due to foreign exchange rates		
18. Drafts outstanding	47,300,803	49,341,564
19. Payable to parent, subsidiaries and affiliates	15,089,471	17,746,621
20. Derivatives		
21. Payable for securities		
22. Payable for securities lending		
23. Liability for amounts held under uninsured plans		
24. Capital notes \$ and interest thereon \$		
25. Aggregate write-ins for liabilities	110,228,428	112,346,896
26. Total liabilities excluding protected cell liabilities (Line 1 through Line 25)	714,670,982	692,655,841
27. Protected cell liabilities		
28. Total liabilities (Line 26 and Line 27)	714,670,982	692,655,841
29. Aggregate write-ins for special surplus funds	314,720,571	423,565,288
30. Common capital stock		
31. Preferred capital stock		
32. Aggregate write-ins for other than special surplus funds		
33. Surplus notes		
34. Gross paid in and contributed surplus		
35. Unassigned funds (surplus)	1,616,106,285	1,478,884,246
36. Less treasury stock, at cost:		
36.1 shares common (value included in Line 30 \$ )		
36.2 shares preferred (value included in Line 31 \$ )		
37. Surplus as regards policyholders (Line 29 through Line 35, less Line 36)	1,930,826,856	1,902,449,534
38. Totals (Page 2, Line 28, Column 3)	2,645,497,838	2,595,105,375
<b>DETAILS OF WRITE-INS</b>		
2501. Liability for retirement plans	108,600,491	111,212,377
2502. Reserve for outstanding checks and drafts charged off	1,627,937	1,134,519
2503. Summary of remaining write-ins for Line 25 from overflow page		
2598. Totals (Line 2501 through Line 2503 plus Line 2598) (Line 25 above)	110,228,428	112,346,896
2901. General voluntary reserve	314,720,571	423,565,288
2902. Summary of remaining write-ins for Line 29 from overflow page		
2903. Totals (Line 2901 through Line 2903 plus Line 2998) (Line 29 above)	314,720,571	423,565,288
3201. Summary of remaining write-ins for Line 32 from overflow page		
3202. Totals (Line 3201 through Line 3203 plus Line 3298) (Line 32 above)		
3203. Summary of remaining write-ins for Line 32 from overflow page		
3298. Totals (Line 3201 through Line 3203 plus Line 3298) (Line 32 above)		
3299. Summary of remaining write-ins for Line 32 from overflow page		
3299. Totals (Line 3201 through Line 3203 plus Line 3298) (Line 32 above)		

## STATEMENT OF INCOME

	1 Current Year to Date	2 Prior Year to Date	3 Prior Year Ended December 31
<b>UNDERWRITING INCOME</b>			
1. Premiums earned:			
1.1 Direct (written \$ 20,140,603 )	17,858,987	17,710,433	23,643,907
1.2 Assumed (written \$ 1,345,449,817 )	1,292,238,218	1,246,881,325	1,676,638,008
1.3 Ceded (written \$ 1,107,172,372 )	1,062,276,511	1,025,374,394	1,378,613,441
1.4 Net (written \$ 258,418,048 )	247,820,694	239,217,364	321,668,474
DEDUCTIONS:			
2. Losses incurred (current accident year \$ 125,590,821 ):			
2.1 Direct	1,298,934	7,796,200	10,196,795
2.2 Assumed	629,912,698	698,126,497	876,419,074
2.3 Ceded	511,512,487	573,678,324	720,304,030
2.4 Net	119,699,145	132,244,373	166,311,839
3. Loss adjustment expenses incurred	32,091,548	29,735,981	37,915,256
4. Other underwriting expenses incurred	85,528,558	82,195,119	110,662,344
5. Aggregate write-ins for underwriting deductions			
6. Total underwriting deductions (Line 2 through Line 5)	237,319,251	244,175,473	314,889,439
7. Net income of protected cells			
8. Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	10,501,443	(4,958,109)	6,779,035
<b>INVESTMENT INCOME</b>			
9. Net investment income earned	9,831,457	32,022,210	35,350,051
10. Net realized capital gains (losses) less capital gains tax of \$ 919,561	1,707,756	(289,388)	877,701
11. Net investment gain (loss) (Line 9 plus Line 10)	11,539,213	31,732,822	36,227,752
<b>OTHER INCOME</b>			
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered \$ 1,071,844 amount charged off \$ 1,327,601 )	(255,757)	(229,282)	(308,347)
13. Finance and service charges not included in premiums	244,045	236,669	459,472
14. Aggregate write-ins for miscellaneous income	46,178	23,368	(28,668)
15. Total other income (Line 12 through Line 14)	34,466	30,755	122,457
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)	22,075,122	26,805,468	43,129,244
17. Dividends to policyholders			
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)	22,075,122	26,805,468	43,129,244
19. Federal and foreign income taxes incurred	6,152,672	493,968	3,846,425
20. Net income (Line 18 minus Line 19) (to Line 22)	15,922,450	26,311,500	39,282,819
<b>CAPITAL AND SURPLUS ACCOUNT</b>			
21. Surplus as regards policyholders, December 31 prior year	1,902,449,534	1,808,690,196	1,808,690,196
22. Net income (from Line 20)	15,922,450	26,311,500	39,282,819
23. Net transfers (to) from Protected Cell accounts			
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$ (5,604,817)	14,541,955	28,396,442	110,745,448
25. Change in net unrealized foreign exchange capital gain (loss)			
26. Change in net deferred income tax	421,124	(659,653)	(1,395,322)
27. Change in nonadmitted assets	(2,508,207)	851,923	(827,649)
28. Change in provision for reinsurance			
29. Change in surplus notes			
30. Surplus (contributed to) withdrawn from protected cells			
31. Cumulative effect of changes in accounting principles			
32. Capital changes:			
32.1 Paid in			
32.2 Transferred from surplus (Stock Dividend)			
32.3 Transferred to surplus			
33. Surplus adjustments:			
33.1 Paid in			
33.2 Transferred to capital (Stock Dividend)			
33.3 Transferred from capital			
34. Net remittances from or (to) Home Office			
35. Dividends to stockholders			
36. Change in treasury stock			
37. Aggregate write-ins for gains and losses in surplus			(54,045,958)
38. Change in surplus as regards policyholders (Line 22 through Line 37)	28,377,322	54,900,212	93,759,338
39. Surplus as regards policyholders, as of statement date (Line 21 plus Line 38)	1,930,826,856	1,863,590,408	1,902,449,534
<b>DETAILS OF WRITE-INS</b>			
0501.			
0502.			
0503.			
0598. Summary of remaining write-ins for Line 5 from overflow page			
0599. TOTALS (Line 0501 through Line 0503 plus Line 0598) (Line 5 above)			
1401. Net gain on sale of nonadmitted assets	50,838	16,391	18,107
1402. Net other interest (expense) income and unidentified cash	(1,035)	16,579	(41,153)
1403. Contractual expense on sold properties	(3,625)	(9,602)	(5,622)
1498. Summary of remaining write-ins for Line 14 from overflow page			
1499. TOTALS (Line 1401 through Line 1403 plus Line 1498) (Line 14 above)	46,178	23,368	(28,668)
3701. Change in retirement plan liabilities, net tax of \$29,101,670			(54,045,958)
3702.			
3703.			
3798. Summary of remaining write-ins for Line 37 from overflow page			
3799. TOTALS (Line 3701 through Line 3703 plus Line 3798) (Line 37 above)			(54,045,958)

**CASH FLOW**

	1	2	3
	Current Year To Date	Prior Year To Date	Prior Year Ended December 31
<b>Cash from Operations</b>			
1. Premiums collected net of reinsurance	249,616,722	244,576,423	327,967,723
2. Net investment income	18,155,363	39,480,991	45,570,835
3. Miscellaneous income	(52,184)	(37,341)	54,360
4. Total (Line 1 through Line 3)	267,719,901	284,020,073	373,592,918
5. Benefit and loss related payments	110,790,550	124,703,857	161,866,057
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts			
7. Commissions, expenses paid and aggregate write-ins for deductions	116,816,091	114,360,022	148,089,832
8. Dividends paid to policyholders			
9. Federal and foreign income taxes paid (recovered) net of \$ 919,561 tax on capital gains (losses)	8,270,819	4,297,198	6,677,658
10. Total (Line 5 through Line 9)	235,877,460	243,361,077	316,633,547
11. Net cash from operations (Line 4 minus Line 10)	31,842,441	40,658,996	56,959,371
<b>Cash from Investments</b>			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds	10,562,936	20,535,561	31,809,987
12.2 Stocks	17,568,907	4,500,718	7,826,860
12.3 Mortgage loans			
12.4 Real estate	371,282	107,657	570,355
12.5 Other invested assets	5,593,537	6,169,646	9,431,472
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments			
12.7 Miscellaneous proceeds	3,750	1,060,714	
12.8 Total investment proceeds (Line 12.1 through Line 12.7)	34,100,412	32,374,296	49,638,674
13. Cost of investments acquired (long-term only):			
13.1 Bonds	34,157,221	25,407,158	44,600,625
13.2 Stocks	8,869,360	15,002,260	22,501,273
13.3 Mortgage loans			
13.4 Real estate	2,914,929	1,499,784	2,690,638
13.5 Other invested assets	5,795,093	9,581,201	15,448,874
13.6 Miscellaneous applications			3,750
13.7 Total investments acquired (Line 13.1 through Line 13.6)	51,736,603	51,490,403	85,245,160
14. Net increase or (decrease) in contract loans and premium notes			
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(17,636,191)	(19,116,107)	(35,606,486)
<b>Cash from Financing and Miscellaneous Sources</b>			
16. Cash provided (applied):			
16.1 Surplus notes, capital notes			
16.2 Capital and paid in surplus, less treasury stock			
16.3 Borrowed funds			
16.4 Net deposits on deposit-type contracts and other insurance liabilities			
16.5 Dividends to stockholders			
16.6 Other cash provided (applied)	2,766,003	(8,056,791)	62,949
17. Net cash from financing and miscellaneous sources (Line 16.1 through Line 16.4 minus Line 16.5 plus Line 16.6)	2,766,003	(8,056,791)	62,949
<b>RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS</b>			
18. Net change in cash, cash equivalents and short-term investments (Line 11 plus Line 15 plus Line 17)	16,972,253	13,486,098	21,415,834
19. Cash, cash equivalents and short-term investments:			
19.1 Beginning of year	47,969,602	26,553,767	26,553,767
19.2 End of period (Line 18 plus Line 19.1)	64,941,855	40,039,865	47,969,602

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

20.0001			
20.0002			
20.0003			
20.0004			
20.0005			
20.0006			
20.0007			
20.0008			
20.0009			
20.0010			

## 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	9/30/2015	12/31/2014
<b>NET INCOME</b>			
(1) Ohio Farmers Insurance Company state basis (Page 4, Line 20, Columns 1 & 3)	Ohio	\$ 15,922,450	\$ 39,282,819
(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>\$ 15,922,450</u>	<u>\$ 39,282,819</u>
<b>SURPLUS</b>			
(5) Ohio Farmers Insurance Company state basis (Page 3, Line 37, Columns 1 & 2)	Ohio	\$ 1,930,826,856	\$ 1,902,449,534
(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>\$ 1,930,826,856</u>	<u>\$ 1,902,449,534</u>

##### B. Use of Estimates in the Preparation of the Financial Statements- No significant change

##### 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:

(1-5) No significant change

(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.

(7-13) No significant change

#### 2. Accounting Changes and Corrections of Errors- No significant change

#### 3. Business Combinations and Goodwill- Not applicable

#### 4. Discontinued Operations- No significant change

#### 5. Investments-

##### A. through C. - No significant change

##### 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 September 30, 2015 are summarized below:

Less than 12 Months		12 Months or Longer		Total	
Fair Value	Unrealized Losses	Fair Value	Unrealized Losses	Fair Value	Unrealized Losses
\$ 2,021,830	\$ (15,296)	\$ 0	\$ 0	\$ 2,021,830	\$ (15,296)

(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. through H. - No significant change

##### I. Working Capital Finance Investments-

The Company does not hold any working capital finance investments.

##### J. Offsetting and Netting of Assets and Liabilities

The Company does not hold any investments involving offsetting and netting of assets and liabilities.

##### K. Structured Notes

The Company does not hold any structured notes.

#### 6. Joint Ventures, Partnerships and Limited Liability Companies- No significant change

#### 7. Investment Income- No significant change

#### 8. Derivative Instruments- No significant change

## NOTES TO FINANCIAL STATEMENTS

## 9. Income Taxes-

A The components of the net deferred tax assets / (liability) for the current reporting period are as follows:

1

9/30/2015			
(1)	(2)	(3)	
Ordinary	Capital	(Col 1 + 2)	
		Total	
(a) Gross deferred tax assets	\$ 89,624,310	\$ 8,837,112	\$ 98,461,422
(b) Statutory valuation allowance adjustment	0	0	0
(c) Adjusted gross deferred tax assets (1a-1b)	89,624,310	8,837,112	98,461,422
(d) Deferred tax assets nonadmitted	0	0	0
(e) Subtotal net admitted deferred tax asset (1c-1d)	89,624,310	8,837,112	98,461,422
(f) Deferred tax liabilities	20,246,857	26,179,094	46,425,951
(g) Net admitted deferred tax asset/ (Net admitted deferred tax liability) (1e-1f)	\$ 69,377,453	\$ (17,341,982)	\$ 52,035,471

12/31/2014			
(4)	(5)	(6)	
Ordinary	Capital	(Col 4 + 5)	
		Total	
(a) Gross deferred tax assets	\$ 89,307,899	\$ 8,595,933	\$ 97,903,832
(b) Statutory valuation allowance adjustment	0	0	0
(c) Adjusted gross deferred tax assets (1a-1b)	89,307,899	8,595,933	97,903,832
(d) Deferred tax assets nonadmitted	0	0	0
(e) Subtotal net admitted deferred tax asset (1c-1d)	89,307,899	8,595,933	97,903,832
(f) Deferred tax liabilities	20,459,490	31,434,813	51,894,303
(g) Net admitted deferred tax asset/ (Net admitted deferred tax liability) (1e-1f)	\$ 68,848,409	\$ (22,838,880)	\$ 46,009,529

Change			
(7)	(8)	(9)	
(Col 1 - 4)	(Col 2 - 5)	(Col 7 + 8)	
Ordinary	Capital	Total	
(a) Gross deferred tax assets	\$ 316,411	\$ 241,179	\$ 557,590
(b) Statutory valuation allowance adjustment	0	0	0
(c) Adjusted gross deferred tax assets (1a-1b)	316,411	241,179	557,590
(d) Deferred tax assets nonadmitted	0	0	0
(e) Subtotal net admitted deferred tax asset (1c-1d)	316,411	241,179	557,590
(f) Deferred tax liabilities	(212,633)	(5,255,719)	(5,468,352)
(g) Net admitted deferred tax asset/ (Net admitted deferred tax liability) (1e-1f)	\$ 529,044	\$ 5,496,898	\$ 6,025,942

2 Admission calculation components SSAP No. 101:

9/30/2015			
(1)	(2)	(3)	
Ordinary	Capital	(Col 1 + 2)	
		Total	
(a) Federal Income taxes paid in prior years recoverable through loss carrybacks	\$ 11,661,097	\$ 4,156,537	\$ 15,817,634
(b) Adjusted gross DTA expected to be realized (excluding the amount of DTA from 2 (a) above) after application of the threshold limitation (lesser of 2 (b) 1 and 2 (b) 2 below)	16,027,427	485,119	16,512,546
1 Adjusted gross DTA expected to be realized following BS date	16,027,427	485,119	16,512,546
2 Adjusted gross DTA allowed per limitation threshold	XXX	XXX	287,197,246
(c) Adjusted gross DTA (excluding the amount of DTA from 2 (a) and 2 (b) above) offset by gross DTL	61,935,786	4,195,456	66,131,242
(d) Deferred tax assets admitted as the result of application of SSAP No. 101. Total (2 (a) + 2 (b) + 2 (c))	\$ 89,624,310	\$ 8,837,112	\$ 98,461,422

12/31/2014			
(4)	(5)	(6)	
Ordinary	Capital	(Col 4 + 5)	
		Total	
(a) Federal Income taxes paid in prior years recoverable through loss carrybacks	\$ 14,752,954	\$ 4,620,024	\$ 19,372,978
(b) Adjusted gross DTA expected to be realized (excluding the amount of DTA from 2 (a) above) after application of the threshold limitation (lesser of 2 (b) 1 and 2 (b) 2 below)	12,396,562	0	12,396,562
1 Adjusted gross DTA expected to be realized following BS date	12,396,562	0	12,396,562
2 Adjusted gross DTA allowed per limitation threshold	XXX	XXX	276,288,752
(c) Adjusted gross DTA (excluding the amount of DTA from 2 (a) and 2 (b) above) offset by gross DTL	62,158,383	3,975,909	66,134,292
(d) Deferred tax assets admitted as the result of application of SSAP No. 101. Total (2 (a) + 2 (b) + 2 (c))	\$ 89,307,899	\$ 8,595,933	\$ 97,903,832

Change			
(7)	(8)	(9)	
(Col 1 - 4)	(Col 2 - 5)	(Col 7 + 8)	
Ordinary	Capital	Total	
(a) Federal Income taxes paid in prior years recoverable through loss carrybacks	\$ (3,091,857)	\$ (463,487)	\$ (3,555,344)
(b) Adjusted gross DTA expected to be realized (excluding the amount of DTA from 2 (a) above) after application of the threshold limitation (lesser of 2 (b) 1 and 2 (b) 2 below)	3,630,865	485,119	4,115,984
1 Adjusted gross DTA expected to be realized following BS date	3,630,865	485,119	4,115,984
2 Adjusted gross DTA allowed per limitation threshold	XXX	XXX	10,908,494
(c) Adjusted gross DTA (excluding the amount of DTA from 2 (a) and 2 (b) above) offset by gross DTL	(222,597)	219,547	(3,050)
(d) Deferred tax assets admitted as the result of application of SSAP No. 101. Total (2 (a) + 2 (b) + 2 (c))	\$ 316,411	\$ 241,179	\$ 557,590

3

	2015	2014
(a) Ratio percentage used to determine recovery period and threshold limitation amount	861.18%	851.9%
(b) Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in 2 (b) 2 above	\$ 1,914,648,305	\$ 1,841,925,014

## NOTES TO FINANCIAL STATEMENTS

## 4 Impact of tax planning strategies

(a) Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage

9/30/2015			
	(1) Ordinary Percent	(2) Capital Percent	(3) (Col 1 + 2) Total Percent
1 Adjusted gross DTAs amounts from note 9A1 (c)	\$ 89,624,310	\$ 8,837,112	\$ 98,461,422
2 Percentage of adjusted gross DTAs attributable to the impact of tax planning strategies	46.5%	0.0%	46.5%
3 Net admitted adjusted gross DTAs amount from note 9A1 (e)	\$ 89,624,310	\$ 8,837,112	\$ 98,461,422
4 Percentage of net admitted adjusted gross DTAs admitted because of the impact of tax planning strategies	46.5%	0.0%	46.5%

12/31/2014			
	(4) Ordinary Percent	(5) Capital Percent	(6) (Col 4 + 5) Total Percent
1 Adjusted gross DTAs amounts from note 9A1 (c)	\$ 89,307,899	\$ 8,595,933	\$ 97,903,832
2 Percentage of adjusted gross DTAs attributable to the impact of tax planning strategies	46.7%	0.0%	46.7%
3 Net admitted adjusted gross DTAs amount from note 9A1 (e)	\$ 89,307,899	\$ 8,595,933	\$ 97,903,832
4 Percentage of net admitted adjusted gross DTAs admitted because of the impact of tax planning strategies	46.7%	0.0%	46.7%

Change			
	(7) (Col 1 - 4) Ordinary Percent	(8) (Col 2 - 5) Capital Percent	(9) (Col 7 + 8) Total Percent
1 Adjusted gross DTAs amounts from note 9A1 (c)	\$ 316,411	\$ 241,179	\$ 557,590
2 Percentage of adjusted gross DTAs attributable to the impact of tax planning strategies	(0.2%)	0.0%	(0.2%)
3 Net admitted adjusted gross DTAs amount from note 9A1 (e)	\$ 316,411	\$ 241,179	\$ 557,590
4 Percentage of net admitted adjusted gross DTAs admitted because of the impact of tax planning strategies	(0.2%)	0.0%	(0.2%)

(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:

	(1) 9/30/2015	(2) 12/31/2014	(Col 1 - 2) Change
(a) Federal	\$ 8,123,409	\$ 5,694,501	\$ 2,428,908
(b) Foreign	0	0	0
(c) Subtotal	8,123,409	5,694,501	2,428,908
(d) Federal income tax on net capital gain	(919,561)	(1,237,252)	317,691
(e) Utilization of capital loss carryforward	0	0	0
(f) Other	(1,051,176)	(610,824)	(440,352)
(g) Federal and foreign income taxes incurred	\$ 6,152,672	\$ 3,846,425	\$ 2,306,247

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

	(1) 9/30/2015	(2) 12/31/2014	(Col 1 - 2) Change
Deferred tax assets:			
(a) Ordinary deferred tax assets:			
1 Loss reserve discounting	\$ 11,525,005	\$ 11,939,522	\$ (414,517)
2 Unearned premium reserve	12,490,018	11,974,201	515,817
3 Investments	0	0	0
4 Guarantee fund accrual	2,394,529	2,473,865	(79,336)
5 Salvage and subrogation	4,478,344	4,310,602	167,742
6 Fixed assets	92,525	102,163	(9,638)
7 Deferred compensation	196,439	340,496	(144,057)
8 Pension accrual	57,993,440	57,727,997	265,443
9 Other assets (including item <5% of total)	454,010	439,053	14,957
(99) Subtotal	89,624,310	89,307,899	316,411
(b) Statutory valuation allowance adjustment	0	0	0
(c) Nonadmitted ordinary deferred tax assets	0	0	0
(d) Admitted ordinary deferred tax assets (2a99-2b-2c)	89,624,310	89,307,899	316,411
(e) Capital deferred tax assets:			
1 Investments	8,161,495	8,134,708	26,787
2 Net capital loss carryforward	0	0	0
3 Fixed assets	0	0	0
4 Other assets (including item <5% of total)	675,617	461,225	214,392
(99) Subtotal	8,837,112	8,595,933	241,179
(f) Statutory valuation allowance adjustment	0	0	0
(g) Nonadmitted capital deferred tax assets	0	0	0
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)	8,837,112	8,595,933	241,179
(i) Admitted deferred tax assets (2d + 2h)	\$ 98,461,422	\$ 97,903,832	\$ 557,590

## 3 Deferred tax liabilities:

	(1)	(2)	(3)
(a) Ordinary deferred tax liabilities			
1 Investments	\$ 97,680	\$ 129,907	\$ (32,227)
2 Fixed assets	1,579,206	2,187,676	(608,470)
3 Deferred and uncollected premiums	0	0	0
4 Deferred compensation	682,298	0	682,298
5 Other liabilities (including item <5% of total)	17,887,672	18,141,907	(254,235)
(99) Subtotal	20,246,856	20,459,490	(212,634)

## NOTES TO FINANCIAL STATEMENTS

(b) Capital deferred tax liabilities			
1 Unrealized gain / (losses)	20,284,028	25,888,845	(5,604,817)
2 Investments	5,895,067	5,545,968	349,099
3 Real estate	0	0	0
4 Other liabilities (including item <5% of total)	0	0	0
(99) Subtotal	<u>26,179,095</u>	<u>31,434,813</u>	<u>(5,255,718)</u>

(c) Deferred tax liabilities (3a99 + 3b99) \$ 46,425,951 \$ 51,894,303 \$ (5,468,352)

4 Net admitted deferred tax asset / (liability) (2i - 3c) \$ 52,035,471 \$ 46,009,529 \$ 6,025,942

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

	9/30/2015	12/31/2014	Change
Net deferred tax asset (liability)	\$ 52,035,471	\$ 46,009,529	\$ 6,025,942
Tax-effect of unrealized retirement costs	57,727,997	57,727,996	1
Tax-effect of unrealized gains and losses	(20,284,028)	(25,888,845)	5,604,817
Net tax effect without unrealized gains and losses	<u>\$ 14,591,502</u>	<u>\$ 14,170,378</u>	<u>\$ 421,124</u>
Change in deferred income tax			<u>\$ 421,124</u>

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

	9/30/2015	12/31/2014
1 Income taxes incurred, gross of capital gains tax (benefit)	\$ 7,072,233	\$ 5,083,676
2 Change in deferred income tax (without tax on unrealized gains and losses)	(421,124)	1,395,322
3 Total income tax reported	<u>\$ 6,651,109</u>	<u>\$ 6,478,998</u>
4 Statutory income before taxes, gross of capital gains tax (benefit)	22,994,684	44,366,496
	35%	35%
5 Expected income tax expense (benefit) at 35% statutory rate	<u>8,048,139</u>	<u>15,528,274</u>
6 Increase (decrease) in actual tax reported resulting from:		
a. Dividend received deduction	\$ (765,494)	\$ (7,936,449)
b. Nondeductible expenses for meals, penalties, and lobbying	72,096	112,897
c. Tax exempt income	(549,426)	(758,322)
d. Prior period adjustment	(131,582)	(126,897)
e. Deferred tax benefit (expense) on nonadmitted assets	(214,392)	89,994
f. Deferred tax benefit (expense) on retirement liability	0	0
g. Appreciation on donated property	(5,624)	(618,659)
h. IRC 832 (b) (5) adjustment	197,238	254,216
i. Other	155	(66,056)
7 Total federal income tax reported	<u>\$ 6,651,110</u>	<u>\$ 6,478,998</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
2015	\$ 7,203,848	\$ 919,561	\$ 8,123,409
2014	\$ 4,457,249	\$ 1,237,252	\$ 5,694,501
2013	\$ 0	\$ 1,999,724	\$ 1,999,724

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. The Company made additional capital contributions to 150 South Road, LLC as follows:

August 18, 2015	2,000,000 units at \$1 per unit
September 9, 2014	5,000,000 units at \$1 per unit
February 25, 2014	585,000 units at \$1 per unit

On June 29, 2015, the Company made an additional investment in the common stock of its majority owned affiliate, Westfield Management Company. Ten (10) shares were purchased in the amount of \$10,000, increasing the total number of shares owned by the Company from 142 to 152 as of that date.

Westfield Bancorp, Inc., a direct non-insurance subsidiary of the Company, purchased through its affiliate, Westfield Bank, FSB, 100% of the outstanding stock of Valley Savings Bank for \$1,932 per share. The transaction was completed and effective on September 12, 2014.

On September 9, 2014, the Company made a capital contribution to Westfield Bancorp, Inc. in the amount of \$12,750,000.

On September 8, 2014, the Company received a common stock dividend distribution from its subsidiary, Westfield Insurance Company, in the amount of \$20,000,000.

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 9/30/2015 and 12/31/2014 respectively were:

	<u>9/30/2015</u>	<u>12/31/2014</u>
Westfield National Insurance Company	\$ 0	458,953
Westfield Services, Inc.*	79,427	163,557
150 South Road, LLC*	11,075	2,165
OFIC VEBA Trust*	221,439	2,138,861
OFIC Pension and /or VEBA Trust*	<u>77,086</u>	<u>215,311</u>
Affiliated Receivable	\$ 389,027	\$ 2,978,847
Westfield Insurance Company	\$ 1,566,831	\$ 6,046,751
Westfield National Insurance Company	1,891,383	0
American Select Insurance Company	771,981	344,179
Old Guard Insurance Company	1,281,038	627,079
Westfield Management Company*	<u>9,578,238</u>	<u>10,728,612</u>
Affiliated Payable	\$ 15,089,471	\$ 17,746,621

\*Westfield Services, Inc., 150 South Road, LLC, 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. through L. - No significant change

11. Debt-

- A. Holding Company Obligations- Not applicable  
 B. Federal Home Loan Bank Agreements (FHLB)- Not applicable

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

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

The Company sponsors a non-contributory defined benefit pension plan covering U. S. employees. As of September 30, 2015, 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. The following data is an update of certain information related to the Net Periodic Benefit Cost. There was no significant change in other data associated with this footnote:

Components of net periodic benefit cost

	Pension Benefits		Postretirement Benefits	
	09/30/2015	09/30/2014	09/30/2015	09/30/2014
a. Service cost	\$ 10,031,741	\$ 7,562,354	\$ 693,608	\$ 606,291
b. Interest cost	13,203,960	12,317,417	1,301,586	1,346,269
c. Expected return on plan assets	(20,928,222)	(18,893,775)	(1,802,407)	(1,761,736)
d. Transition asset or obligation	0	0	0	0
e. Gains and losses	6,189,232	1,867,118	216,217	0
f. Prior service cost or credit	632,263	2,109,721	141,678	288,392
g. Gain or loss recognized due to a settlement or curtailment	0	0	0	0
h. Total net periodic benefit cost	<u>\$ 9,128,974</u>	<u>\$ 4,962,835</u>	<u>\$ 550,682</u>	<u>\$ 479,216</u>

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 has elected the transition option. The Company expects the remaining transition liability of \$2.0 million to be recognized in 2015.

The Company contributed \$12.1 million to its pension plan in March 2015. The Company does not expect to make any additional contributions during the remainder of fiscal year 2015.

The Other Postretirement Benefits expense reflects the receipt of the government subsidy during the period that the Company's plan benefits are expected to be considered actuarially equivalent to those provided by Medicare Part D.

- B. Plan Asset Information- Not applicable  
 C. Fair Value Measurements of Plan Assets- Not applicable  
 D. Long-Term Rates of Return- Not applicable  
 E. Defined Contribution Plan- No significant change  
 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) - No significant change

13. Capital and Surplus, Dividend Restrictions and Quasi-Reorganizations- No significant change

14. Liabilities, Contingencies and Assessments-

- A. Contingent Commitments- No significant change  
 B. Assessments- No significant change  
 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. Joint and Several Liabilities- Not applicable

G. 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.

There has been no significant change in the collectability of the Company's accounts receivable for Agents Balances or Uncollected Premiums.

## NOTES TO FINANCIAL STATEMENTS

15. Leases- No significant change
16. Information about Financial Instruments with Off-Balance-Sheet Risk and Financial Instruments with Concentrations of Credit Risk- No significant change
17. Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities-
- A. Transfers of Receivables Reported as Sales  
The Company has not sold or transferred any receivables to any other parties.
- B. Transfer and Servicing of Financial Assets- Not applicable
- C. Wash Sales  
The Company did not have any wash sales involving transactions for securities with a NAIC designation of 3 or below.
18. Gain or Loss to the Reporting Entity from Uninsured A&H Plans and the Uninsured Portion of Partially Insured Plans- Not applicable
19. Direct Premium Written / Produced by Managing General Agents / Third Party Administrators- Not applicable
20. Fair Value Measurements-
- A. For assets that are measured and reported at fair value in the statement of financial position after initial recognition, the valuation techniques and the inputs used to develop those measurements are as follows:

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

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

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

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

(1) Fair Value Measurements at September 30, 2015

Description	(Level 1)	(Level 2)	(Level 3)	Total
<b>Assets at Fair Value:</b>				
Common Stock				
Industrial and Miscellaneous	\$ 142,010,213	\$ 0	\$ 0	\$ 142,010,213
Total Common Stocks	\$ 142,010,213	\$ 0	\$ 0	\$ 142,010,213
Other Invested Assets				
Joint Venture, Ptr or LLC, char. of Com Stks - Unaffiliated	\$ 2,641,500	\$ 0	\$ 0	\$ 2,641,500
Other Assets - Affiliated	\$ 16,746,286	\$ 0	\$ 0	\$ 16,746,286
Total Other Invested Assets	\$ 19,387,786	\$ 0	\$ 0	\$ 19,387,786
Total Assets at Fair Value	\$ 161,397,999	\$ 0	\$ 0	\$ 161,397,999

- (2) At September 30, 2015, 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, 2015.
- (4) As of September 30, 2015, 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 September 30, 2015, 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	(Level 1)	(Level 2)	(Level 3)	Not Practicable (Carrying Value)
<b>a. Financial Assets:</b>						
Bonds	\$ 451,152,183	\$ 419,720,473	\$ 71,176,173	379,976,010	\$ 0	\$ 0
Common stocks	142,010,213	142,010,213	142,010,213	0	0	0
Short-term investments	10,357,502	10,357,502	0	10,357,502	0	0
Other invested assets	72,898,175	69,123,409	72,898,175	0	0	0
Aggregate write-ins for invested assets*	(1,423,843)	(1,423,843)	0	(1,423,843)	0	0
Uncollected premiums and agents' balances in the course of collection	16,951,415	16,951,415	0	16,951,415	0	0
Deferred premiums, agents' balances and installments booked but deferred and not yet due	109,934,085	109,934,085	0	109,934,085	0	0
Amounts recoverable from reinsurers	1,181,751	1,181,751	0	1,181,751	0	0
Funds held by or deposited with reinsured companies	349,119	349,119	0	349,119	0	0
<b>b. Financial Liabilities: Not applicable</b>						

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

D. Fair Value Estimating- Not applicable

**NOTES TO FINANCIAL STATEMENTS**

21. Other Items-  
A. through B. - Not applicable  
C. through F. - No significant change
22. Events Subsequent-  
Subsequent events have been considered through October 15, 2015 for the statutory statements issued as of September 30, 2015. 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- No significant change
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, 2014 were \$282.2 million. In calendar year 2015, \$70.4 million has been paid for incurred claims and claim adjustment expenses attributable to insured events of prior years. Reserves remaining for prior years are now \$205.3 million. Therefore, there has been a \$6.5 million favorable prior-year development from December 31, 2014 to September 30, 2015. The favorable development is principally from decreases in the estimates of loss and loss adjustment expenses for the following lines of business: Workers Compensation, Personal Auto Liability, Personal Auto Physical Damage and Fidelity/Surety. This is offset, in part, by increases in the estimates of loss and loss adjustment expenses for Commercial Auto Liability. This change is generally the result of ongoing analysis of recent loss development trends. Original estimates are increased or decreased, as additional information becomes known regarding individual claims. The estimates are not affected by prior year loss development on retrospectively rated policies, as the Company does not write this type of policy.
26. Intercompany Pooling Arrangements-  
A. through F. - No significant change  
G. Affiliated Balances due to and from the Company at 9/30/2015 and 12/31/2014 respectively were:

	<u>9/30/2015</u>	<u>12/31/2014</u>
Westfield National Insurance Company*	\$ 0	458,953
Westfield Services, Inc.	79,427	163,557
150 South Road, LLC	11,075	2,165
OFIC VEBA Trust	221,439	2,138,861
OFIC Pension and/or VEBA Trust	<u>77,086</u>	<u>215,311</u>
Affiliated Receivable	\$ 389,027	\$ 2,978,847
Westfield Insurance Company*	\$ 1,566,831	\$ 6,046,751
Westfield National Insurance Company*	1,891,383	0
American Select Insurance Company*	771,981	344,179
Old Guard Insurance Company*	1,281,038	627,079
Westfield Management Company	<u>9,578,238</u>	<u>10,728,612</u>
Affiliated Payable	\$ 15,089,471	\$ 17,746,621

\*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- No significant change
28. Health Care Receivables- Not applicable
29. Participating Policies- Not applicable
30. Premium Deficiency Reserves- No significant change
31. High Deductibles- Not applicable
32. Discounting of Liabilities for Unpaid Losses or Unpaid Loss Adjustment Expenses- No significant change
33. Asbestos/Environmental Reserves- No significant change
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 Did the reporting entity experience any material transactions requiring the filing of Disclosure of Material Transactions with the State of Domicile, as required by the Model Act? Yes ( ) No (X)
- 1.2 If yes, has the report been filed with the domiciliary state? Yes ( ) No ( )
- 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 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 and 1A.
- 3.2 Have there been any substantial changes in the organizational chart since the prior quarter end? Yes ( ) No (X)
- 3.3 If the response to 3.2 is yes, provide a brief description of those changes.  
 .....
- 4.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes ( ) No (X)
- 4.2 If the response to 4.1 is yes, provide the name of entity, 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
---------------------	------------------------	------------------------

- 5. If the reporting entity is subject to a management agreement, including third-party administrator(s), managing general agent(s), attorney-in-fact, or similar agreement, have there been any significant changes regarding the terms of the agreement or principals involved? Yes ( ) No ( ) N/A (X)
- 6.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2012
- 6.2 State the as of date that 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
- 6.3 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
- 6.4 By what department or departments?  
 Ohio
- 6.5 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)
- 6.6 Have all of the recommendations within the latest financial examination report been complied with? Yes ( ) No ( ) N/A (X)
- 7.1 Has this 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)
- 7.2 If yes, give full information  
 .....
- 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 below the names and location (city and state of the main office) of any affiliates regulated by a federal regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC
Westfield Insurance Company .....	Westfield Center, Ohio .....	Y	N	N	N
Westfield Bancorp, Inc. ....	Westfield Center, Ohio .....	Y	N	N	N
Westfield Bank, FSB .....	Westfield Center, Ohio .....	N	Y	N	N

- 9.1 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.
- 9.11 If the response to 9.1 is No, please explain:  
 .....
- 9.2 Has the code of ethics for senior managers been amended? Yes ( ) No (X)
- 9.21 If the response to 9.2 is Yes, provide information related to amendment(s).  
 .....
- 9.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes ( ) No (X)
- 9.31 If the response to 9.3 is Yes, provide the nature of any waiver(s).  
 .....

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

**FINANCIAL**

- 10.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes (X) No ( )
- 10.2 If yes, indicate the amounts receivable from parent included in the Page 2 amount: \$ .....

**INVESTMENT**

- 11.1 Were any of the stocks, bonds, or other assets of the reporting entity loaned, placed under option agreement, or otherwise made available for use by another person? (Exclude securities under securities lending agreements.) Yes ( ) No (X)
- 11.2 If yes, give full and complete information relating thereto:  
 .....

12. Amount of real estate and mortgages held in other invested assets in Schedule BA: \$ ..... 2,776,527
13. Amount of real estate and mortgages held in short-term investments: \$ .....

- 14.1 Does the reporting entity have any investments in parent, subsidiaries and affiliates? Yes (X) No ( )

- 14.2 If yes, please complete the following:

	1 Prior Year-End Book/ Adjusted Carrying Value	2 Current Quarter Book/ Adjusted Carrying Value
14.21 Bonds .....	\$ .....	\$ .....
14.22 Preferred Stock .....	\$ .....	\$ .....
14.23 Common Stock .....	\$ ..... 1,667,246,742	\$ ..... 1,691,681,048
14.24 Short-Term Investments .....	\$ .....	\$ .....
14.25 Mortgage Loans or Real Estate .....	\$ .....	\$ .....
14.26 All Other .....	\$ .....	\$ .....
14.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Line 14.21 to Line 14.26) .....	\$ ..... 1,667,246,742	\$ ..... 1,691,681,048
14.28 Total Investment in Parent included in Line 14.21 to Line 14.26 above .....	\$ .....	\$ .....

- 15.1 Has the reporting entity entered into any hedging transactions reported on Schedule DB? Yes ( ) No (X)

- 15.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes ( ) No ( )  
 If no, attach a description with this statement.

16. For the reporting entity's security lending program, state the amount of the following as of current statement date:

- 16.1 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 \$ .....
- 16.2 Total book adusted /carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 \$ .....
- 16.3 Total payable for securities lending reported on the liability page \$ .....

17. 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 ( )

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

1 Name of Custodian (s)	2 Custodian Address
BNY Mellon .....	One Wall Street, New York, NY 10286 .....
Fifth Third Bank .....	20 NW 3rd Street, 11th Floor, Evansville, IN 47708 .....

- 17.2 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)

- 17.3 Have there been any changes, including name changes, in the custodian(s) identified in 17.1 during the current quarter? Yes ( ) No (X)

- 17.4 If yes, give full and complete information relating thereto:

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

- 17.5 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	2 Name (s)	3 Address

- 18.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Securities Valuation Office been followed? Yes (X) No ( )

- 18.2 If no, list exceptions:  
 .....

**GENERAL INTERROGATORIES**

**PART 2 - PROPERTY AND CASUALTY INTERROGATORIES**

1. If the reporting entity is a member of a pooling arrangement, did the agreement of the reporting entity's participation change? If yes, attach an explanation. Yes ( ) No (X) N/A ( )

2. Has the reporting entity reinsured any risk with any other reporting entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on the risk, or portion thereof, reinsured? If yes, attach an explanation. Yes ( ) No (X)

3.1 Have any of the reporting entity's primary reinsurance contracts been canceled? Yes ( ) No (X)

3.2 If yes, give full and complete information thereto  
 .....

4.1 Are any of the liabilities for unpaid losses and loss adjustment expenses other than certain workers' compensation tabular reserves (see Annual Statement Instructions pertaining to disclosure of discounting for definition of "tabular reserves") discounted at a rate of interest greater than zero? Yes ( ) No (X)

4.2 If yes, complete the following schedule:

1 Line of Business	2 Maximum Interest	3 Discount Rate	TOTAL DISCOUNT				DISCOUNT TAKEN DURING PERIOD			
			4 Unpaid Losses	5 Unpaid LAE	6 IBNR	7 TOTAL	8 Unpaid Losses	9 Unpaid LAE	10 IBNR	11 TOTAL

5. Operating Percentages:

5.1 A&H loss percent ..... %

5.2 A&H cost containment percent ..... %

5.3 A&H expense percent excluding cost containment expenses ..... %

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

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

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

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

## SCHEDULE F - CEDED REINSURANCE

Showing All New Reinsurers - Current Year to Date

1	2	3	4	5	6	7
NAIC Company Code	ID Number	Name of Reinsurer	Domiciliary Jurisdiction	Type of Reinsurer	Certified Reinsurance Rating (1 through 6)	Effective Date of Certified Reinsurer Rating

0199999 - Affiliates

0299999 - U. S. Insurers

0399999 - Pools and Associations

All Other Insurers

00000 ..... AA-1120075 ..... Lloyd's Syndicate Number 4020 ..... GBR ..... Authorized .....

0499999 - All Other Insurers

**SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN**

Current Year to Date - Allocated by States and Territories

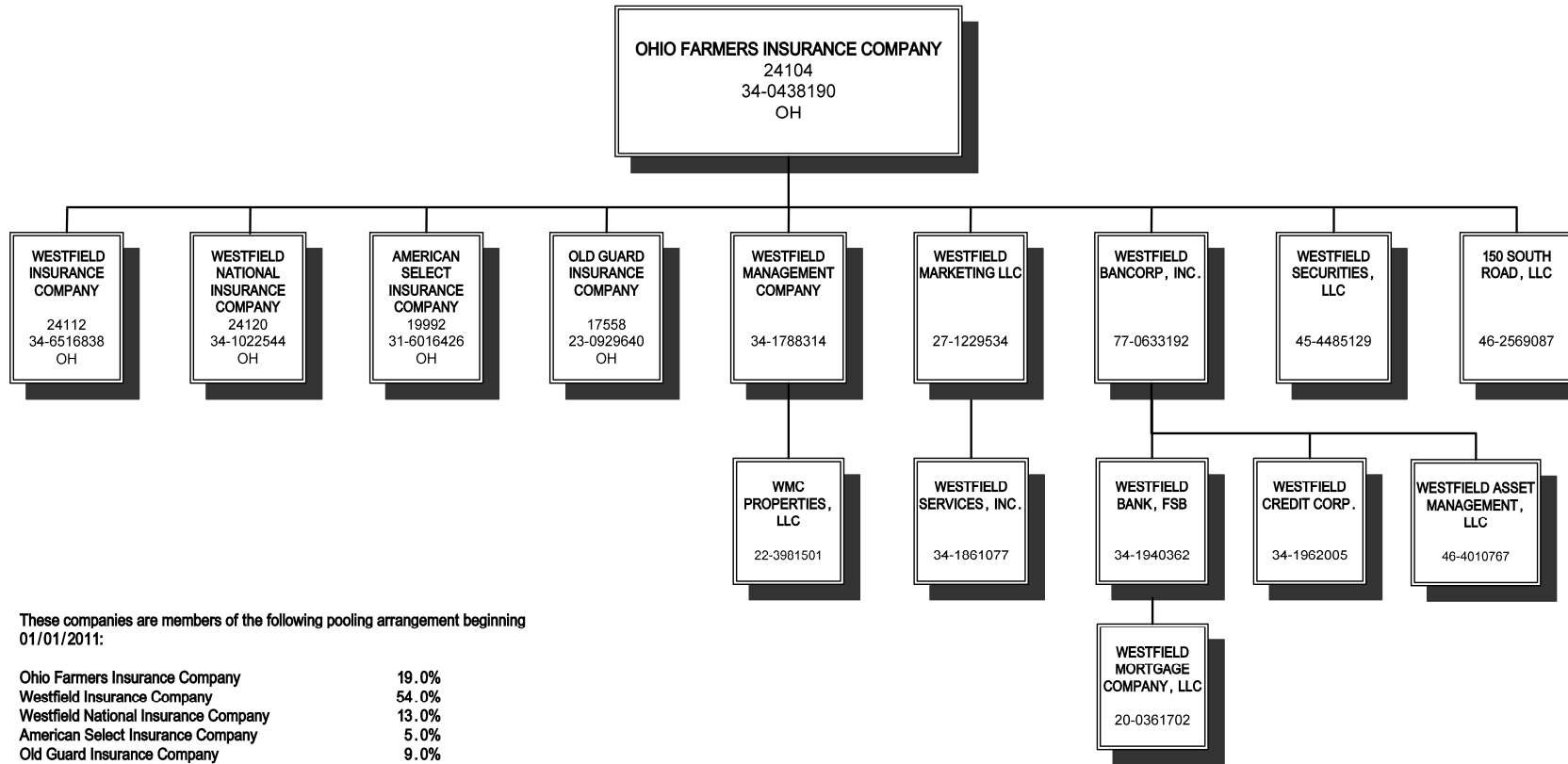
States, etc.	1		Direct Premiums Written		Direct Losses Paid (Deducting Salvage)		Direct Losses Unpaid	
	Active Status		2 Current Year To Date	3 Prior Year To Date	4 Current Year To Date	5 Prior Year To Date	6 Current Year To Date	7 Prior Year To Date
1. Alabama	AL	L	14,472	6,940			683	2,112
2. Alaska	AK	N						
3. Arizona	AZ	L	4,590	31,076	10,000		991	10,948
4. Arkansas	AR	L	2,300	7,362			268	
5. California	CA	N			209,000		5,000	70,000
6. Colorado	CO	L	3,750	22,435		(2,458)	5,610	2,027
7. Connecticut	CT	N						
8. Delaware	DE	L	29,803	1,268			10,507	827
9. District of Columbia	DC	L	25,292	25,811			3,870	1,907
10. Florida	FL	L	113,688	101,971	(32,103)	(31,271)	130,833	123,543
11. Georgia	GA	L	69,775	68,823		(5,223)	42,466	44,791
12. Hawaii	HI	N						
13. Idaho	ID	N						
14. Illinois	IL	L	1,363,020	1,249,456	497,612	265,818	12,195,926	11,454,567
15. Indiana	IN	L	617,047	740,835	(90,601)	(10,250)	246,201	230,563
16. Iowa	IA	L	151,537	107,466			33,268	33,099
17. Kansas	KS	L						
18. Kentucky	KY	L	944,997	858,693	633,954	75,246	1,592,189	1,582,328
19. Louisiana	LA	L	26,356	2,066			62	310
20. Maine	ME	N						
21. Maryland	MD	L	58,904	83,827			8,993	1,623
22. Massachusetts	MA	L		3,971				1,011
23. Michigan	MI	L	718,752	664,281	(78,599)	(47,835)	3,229,421	3,281,101
24. Minnesota	MN	L	1,432,702	959,007	57,099	4,396	1,428,847	1,517,101
25. Mississippi	MS	L	12,049	18,093			574	1,521
26. Missouri	MO	L	3,449	33,975			689	3,394
27. Montana	MT	L	97,168	102,489			6,779	4,016
28. Nebraska	NE	L		4,357			641	
29. Nevada	NV	L	4,875	4,947			523	280
30. New Hampshire	NH	N						
31. New Jersey	NJ	L	35,911				1,819	1,679
32. New Mexico	NM	L	1,503	1,503			273	140
33. New York	NY	L	24,192	21,535	(1,172,021)	55,243	459,756	688,136
34. North Carolina	NC	L	11,008	50,737	1,430	11,048	100,332	154,690
35. North Dakota	ND	L	1,263,393	1,010,363		(35,472)	113,693	84,451
36. Ohio	OH	L	9,337,008	8,611,842	(772,995)	933,838	4,146,839	2,622,991
37. Oklahoma	OK	L	7,316	(2,881)			911	306
38. Oregon	OR	N						
39. Pennsylvania	PA	L	1,038,967	95,767	32,367	50,611	265,085	260,887
40. Rhode Island	RI	L					2	1
41. South Carolina	SC	L	97,034	101,362			3,181	4,477
42. South Dakota	SD	L	585,550	481,814	(600)	4,629	53,351	162,595
43. Tennessee	TN	L	90,227	115,416	48,383	352,670	930,753	930,396
44. Texas	TX	L	119,574	159,663			475,097	477,049
45. Utah	UT	L					17	10
46. Vermont	VT	L						7
47. Virginia	VA	L	196,583	102,410			14,908	5,118
48. Washington	WA	L	2,858	7,046				849
49. West Virginia	WV	L	1,416,994	1,109,392	(3,840)	(60,896)	220,103	169,038
50. Wisconsin	WI	L	175,779	222,434	1,567	(6)	78,590	45,106
51. Wyoming	WY	L	42,179	38,131			4,401	816
52. American Samoa	AS	N						
53. Guam	GU	N						
54. Puerto Rico	PR	N						
55. U. S. Virgin Islands	VI	N						
56. Northern Mariana Islands	MP	N						
57. Canada	CAN	N						
58. Aggregate Other Alien	OT	X X X						
59. Totals	(a)	43	20,140,602	17,225,683	(659,347)	1,560,088	25,813,452	23,975,811
<b>DETAILS OF WRITE-INS</b>								
58001		X X X						
58002		X X X						
58003		X X X						
58998. Summary of remaining write-ins for Line 58 from overflow page		X X X						
58999. TOTALS (Line 58001 through Line 58003 plus Line 58998) (Line 58 above)		X X X						

(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.

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

**SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES  
OF INSURER MEMBERS OF A HOLDING COMPANY GROUP**

**PART 1 - ORGANIZATIONAL CHART**



**SCHEDULE Y**

**PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM**

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	*
0228	OFIC & Affiliates	24104	34-0438190				Ohio Farmers Insurance Company	OH	RE	NA	NA		NA	1
0228	OFIC & Affiliates	24112	34-6516838				Westfield Insurance Company	OH	DS	Ohio Farmers Insurance Company	Ownership	100.000	Ohio Farmers Insurance Company	
0228	OFIC & Affiliates	24120	34-1022544				Westfield National Insurance Company	OH	DS	Ohio Farmers Insurance Company	Ownership	100.000	Ohio Farmers Insurance Company	
0228	OFIC & Affiliates	19992	31-6016426				American Select Insurance Company	OH	DS	Ohio Farmers Insurance Company	Ownership	100.000	Ohio Farmers Insurance Company	
0228	OFIC & Affiliates	17558	23-0929640				Old Guard Insurance Company	OH	DS	Ohio Farmers Insurance Company	Ownership	100.000	Ohio Farmers Insurance Company	
		00000	34-1788314				Westfield Management Company	OH	DS	Ohio Farmers Insurance Company	Ownership	85.000	Ohio Farmers Insurance Company	
		00000	22-3981501				WMC Properties, LLC	OH	DS	Westfield Management Company	Ownership	100.000	Ohio Farmers Insurance Company	
		00000	27-1229534				Westfield Marketing LLC	OH	DS	Ohio Farmers Insurance Company	Ownership	100.000	Ohio Farmers Insurance Company	
		00000	34-1861077				Westfield Services, Inc.	OH	DS	Westfield Marketing LLC	Ownership	100.000	Ohio Farmers Insurance Company	
		00000	77-0633192				Westfield Bancorp, Inc.	OH	DS	Ohio Farmers Insurance Company	Ownership	100.000	Ohio Farmers Insurance Company	
		00000	34-1962005				Westfield Credit Corp.	OH	DS	Westfield Bancorp, Inc.	Ownership	100.000	Ohio Farmers Insurance Company	
		00000	46-4010767				Westfield Asset Management, LLC	OH	DS	Westfield Bancorp, Inc.	Ownership	100.000	Ohio Farmers Insurance Company	
		00000	34-1940362				Westfield Bank, FSB	OH	DS	Westfield Bancorp, Inc.	Ownership	100.000	Ohio Farmers Insurance Company	
		00000	20-0361702				Westfield Mortgage Company, LLC	OH	DS	Westfield Bank, FSB	Ownership	100.000	Ohio Farmers Insurance Company	
		00000	45-4485129				Westfield Securities, LLC	OH	DS	Ohio Farmers Insurance Company	Ownership	100.000	Ohio Farmers Insurance Company	
		00000	46-2569087				150 South Road, LLC	OH	DS	Ohio Farmers Insurance Company	Ownership	100.000	Ohio Farmers Insurance Company	

Asterisk

Explanation

1 ..... No Entity (ies) or Person(s) has control of Ohio Farmers Insurance Company

**PART 1 - LOSS EXPERIENCE**

Line of Business	Current Year to Date			4
	1 Direct Premiums Earned	2 Direct Losses Incurred	3 Direct Loss Percentage	Prior Year to Date Direct Loss Percentage
1. Fire				
2. Allied lines				
3. Farmowners multiple peril		(314)		
4. Homeowners multiple peril		(2,206)		
5. Commercial multiple peril		357,200		
6. Mortgage guaranty				
8. Ocean marine				
9. Inland marine				
10. Financial guaranty				
11.1 Medical professional liability-occurrence				
11.2 Medical professional liability-claims made				
12. Earthquake				
13. Group accident and health				
14. Credit accident and health				
15. Other accident and health				
16. Workers' compensation		199,011		
17.1 Other liability-occurrence	4,936	92,074	1,865.4	1,527.5
17.2 Other liability-claims made		(9,998)		
17.3 Excess Workers' Compensation				
18.1 Products liability-occurrence		(24,506)		
18.2 Products liability-claims made				
19.1, 19.2 Private passenger auto liability		32,849		
19.3, 19.4 Commercial auto liability		(1,281)		
21. Auto physical damage		(799)		
22. Aircraft (all perils)				
23. Fidelity	27,686	8,381	30.3	(15.9)
24. Surety	17,826,365	648,525	3.6	(1.4)
26. Burglary and theft				
27. Boiler and machinery				
28. Credit				
29. International				
30. Warranty				
31. Reinsurance-Nonproportional Assumed Property	XXX	XXX	XXX	XXX
32. Reinsurance-Nonproportional Assumed Liability	XXX	XXX	XXX	XXX
33. Reinsurance-Nonproportional Assumed Financial Lines	XXX	XXX	XXX	XXX
34. Aggregate write-ins for other lines of business				
35. TOTALS	17,858,987	1,298,936	7.3	44.0
<b>DETAILS OF WRITE-INS</b>				
3401.				
3402.				
3403.				
3498. Summary of remaining write-ins for Line 34 from overflow page				
3499. Totals (Line 3401 through Line 3403 plus Line 3498) (Line 34)				

**PART 2 - DIRECT PREMIUMS WRITTEN**

Line of Business	1 Current Quarter	2 Current Year to Date	3 Prior Year to Date
1. Fire			
2. Allied lines			
3. Farmowners multiple peril			
4. Homeowners multiple peril			
5. Commercial multiple peril			
6. Mortgage guaranty			
8. Ocean marine			
9. Inland marine			
10. Financial guaranty			
11.1 Medical professional liability-occurrence			
11.2 Medical professional liability-claims made			
12. Earthquake			
13. Group accident and health			
14. Credit accident and health			
15. Other accident and health			
16. Workers' compensation			
17.1 Other liability-occurrence		6,600	6,934
17.2 Other liability-claims made			
17.3 Excess Workers' Compensation			
18.1 Products liability-occurrence			
18.2 Products liability-claims made			
19.1, 19.2 Private passenger auto liability			
19.3, 19.4 Commercial auto liability			
21. Auto physical damage			
22. Aircraft (all perils)			
23. Fidelity	8,573	26,469	36,175
24. Surety	8,467,250	20,107,534	17,182,574
26. Burglary and theft			
27. Boiler and machinery			
28. Credit			
29. International			
30. Warranty			
31. Reinsurance-Nonproportional Assumed Property	XXX	XXX	XXX
32. Reinsurance-Nonproportional Assumed Liability	XXX	XXX	XXX
33. Reinsurance-Nonproportional Assumed Financial Lines	XXX	XXX	XXX
34. Aggregate write-ins for other lines of business			
35. TOTALS	8,475,823	20,140,603	17,225,683
<b>DETAILS OF WRITE-INS</b>			
3401.			
3402.			
3403.			
3498. Summary of remaining write-ins for Line 34 from overflow page			
3499. Totals (Line 3401 through Line 3403 plus Line 3498) (Line 34)			

STATEMENT AS OF SEPTEMBER 30, 2015 OF THE Ohio Farmers Insurance Company

**PART 3 (000 Omitted)**

**LOSS AND LOSS ADJUSTMENT EXPENSE RESERVES SCHEDULE**

	1	2	3	4	5	6	7	8	9	10	11	12	13
Years in Which Losses Occurred	Prior Year-End Known Case Loss and LAE Reserves	Prior Year-End IBNR Loss and LAE Reserves	Total Prior Year-End Loss and LAE Reserves (Column 1 plus Column 2)	2015 Loss and LAE Payments on Claims Reported as of Prior Year-End	2015 Loss and LAE Payments on Claims Unreported as of Prior Year-End	Total 2015 Loss and LAE Payments (Column 4 plus Column 5)	Q. S. Date Known Case Loss and LAE Reserves on Claims Reported and Open as of Prior Year End	Q. S. Date Known Case Loss and LAE Reserves on Claims Reported or Reopened Subsequent to Prior Year End	Q. S. Date IBNR Loss and LAE Reserves	Total Q. S. Loss and LAE Reserves (Column 7 plus Column 8 plus Column 9)	Prior Year-End Known Case Loss and LAE Reserves Developed (Savings) / Deficiency (Column 4 plus Column 7 minus Column 1)	Prior-Year-End IBNR Loss and LAE Reserves Developed (Savings) / Deficiency (Column 5 plus Column 8 plus Column 9 minus Column 2)	Prior Year-End Total Loss and LAE Reserve Developed (Savings) / Deficiency (Column 11 plus Column 12)
1. 2012 + Prior	61,446	54,697	116,143	21,340	2,326	23,666	39,363	4,434	43,840	87,637	(743)	(4,097)	(4,840)
2. 2013	33,526	26,282	59,808	11,381	2,290	13,671	24,093	2,430	19,761	46,284	1,948	(1,801)	147
3. Subtotals 2013 + prior	94,972	80,979	175,951	32,721	4,616	37,337	63,456	6,864	63,601	133,921	1,205	(5,898)	(4,693)
4. 2014	54,842	51,433	106,275	22,978	10,057	33,035	31,704	9,333	30,359	71,396	(160)	(1,684)	(1,844)
5. Subtotals 2014 + prior	149,814	132,412	282,226	55,699	14,673	70,372	95,160	16,197	93,960	205,317	1,045	(7,582)	(6,537)
6. 2015	X X X	X X X	X X X	X X X	72,884	72,884	X X X	40,819	44,625	85,444	X X X	X X X	X X X
7. Totals	149,814	132,412	282,226	55,699	87,557	143,256	95,160	57,016	138,585	290,761	1,045	(7,582)	(6,537)
8. Prior Year-End Surplus As Regards Policy-holders	1,902,450										Column 11, Line 7 As % of Column 1, Line 7	Column 12, Line 7 As % of Column 2, Line 7	Column 13, Line 7 As % of Column 3, Line 7
											1. 0.7 %	2. (5.7) %	3. (2.3) %
													Column 13, Line 7
													Line 8
													4. (0.3) %

### SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your statement filing. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of NO to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

Response

1. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC with this statement?

NO

EXPLANATION:

BARCODE:

Document Identifier 490:



2. Will Supplement A to Schedule T (Medical Professional Liability Supplement) be filed with this statement?

NO

EXPLANATION:

BARCODE:

Document Identifier 455:



3. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC with this statement?

NO

EXPLANATION:

BARCODE:

Document Identifier 365:



4. Will the Director and Officer Insurance Coverage Supplement be filed with the state of domicile and the NAIC with this statement?

NO

EXPLANATION:

BARCODE:

Document Identifier 505:



**OVERFLOW PAGE FOR WRITE-INS**

OVERFLOW WRITE-INS FOR Page 2, Assets

	Current Statement Date			4 December 31 Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Col. 1 minus Col. 2)	
AGGREGATED AT Line 25, Other than Invested Assets				
2504. Inventory	347,627	347,627		
2505. Deposit in pools	336,466	336,466		
2506. Recoupment of assessment	33,021		33,021	47,195
2507. Restricted cash	6,000	6,000		
2508. Overfunded PRW asset	(2,702,611)	(2,702,611)		
2509. Overfunded pension asset	(53,634,031)	(53,634,031)		
2598. Line 25, Other than Invested Assets	(55,613,528)	(55,646,549)	33,021	47,195

**SCHEDULE A - VERIFICATION**

Real Estate

	1 Year To Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year	59,146,608	60,017,779
2. Cost of acquired:		
2.1 Actual cost at time of acquisition	1,127,360	782,508
2.2 Additional investment made after acquisition	1,787,569	1,908,131
3. Current year change in encumbrances		
4. Total gain (loss) on disposals	(10,877)	24,347
5. Deduct amounts received on disposals	371,282	570,355
6. Total foreign exchange change in book/adjusted carrying value		
7. Deduct current year's other-than-temporary impairment recognized	90,189	62,600
8. Deduct current year's depreciation	2,145,275	2,953,202
9. Book/adjusted carrying value at end of current period (Line 1 plus Line 2 plus Line 3 plus Line 4 minus Line 5 plus Line 6 minus Line 7 minus Line 8)	59,443,914	59,146,608
10. Deduct total nonadmitted amounts		
11. Statement value at end of current period (Line 9 minus Line 10)	59,443,914	59,146,608

**SCHEDULE B - VERIFICATION**

Mortgage Loans

	1 Year To Date	2 Prior Year Ended December 31
1. Book value/recorded investment excluding:		
2. Cost of acquired:		
2.1 Actual cost at time of acquisition		
2.2 Additional investment made after a		
3. Capitalized deferred interest and other		
4. Accrual of discount		
5. Unrealized valuation increase (decrease)		
6. Total gain (loss) on disposals		
7. Deduct amounts received on disposals		
8. Deduct amortization of premium and mort		
9. Total foreign exchange change in book value/recorded investment excluding accrued interest		
10. Deduct current year's other-than-temporary impairment recognized		
11. Book value/recorded investment excluding accrued interest at end of current period (Line 1 plus Line 2 plus Line 3 plus Line 4 plus Line 5 plus Line 6 minus Line 7 minus Line 8 plus Line 9 minus Line 10)		
12. Total Valuation Allowance		
13. Subtotal (Line 11 plus Line 12)		
14. Deduct total nonadmitted amounts		
15. Statement value at end of current period (Line 13 minus Line 14)		

NONE

**SCHEDULE BA - VERIFICATION**

Other Long-Term Invested Assets

	1 Year To Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year	82,442,455	74,525,437
2. Cost of acquired:		
2.1 Actual cost at time of acquisition	684,123	
2.2 Additional investment made after acquisition	5,110,970	15,448,874
3. Capitalized deferred interest and other		
4. Accrual of discount		
5. Unrealized valuation increase (decrease)	(1,949,267)	1,870,912
6. Total gain (loss) on disposals	153,659	28,704
7. Deduct amounts received on disposals	5,593,537	9,431,472
8. Deduct amortization of premium and depreciation		
9. Total foreign exchange change in book/adjusted carrying value		
10. Deduct current year's other-than-temporary impairment recognized		
11. Book/adjusted carrying value at end of current period (Line 1 plus Line 2 plus Line 3 plus Line 4 plus Line 5 plus Line 6 minus Line 7 minus Line 8 plus Line 9 minus Line 10)	80,848,403	82,442,455
12. Deduct total nonadmitted amounts	27,500	27,500
13. Statement value at end of current period (Line 11 minus Line 12)	80,820,903	82,414,955

**SCHEDULE D - VERIFICATION**

Bonds and Stocks

	1 Year To Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value of bonds and stocks, December 31 of prior year	2,230,525,925	2,095,824,447
2. Cost of bonds and stocks acquired	43,026,581	67,101,898
3. Accrual of discount	26,891	41,287
4. Unrealized valuation increase (decrease)	10,886,404	112,049,232
5. Total gain (loss) on disposals	3,726,584	3,024,502
6. Deduct consideration for bonds and stocks disposed of	28,131,843	39,636,848
7. Deduct amortization of premium	5,496,949	6,978,593
8. Total foreign exchange change in book/adjusted carrying value		
9. Deduct current year's other-than-temporary impairment recognized	1,151,859	900,000
10. Book/adjusted carrying value at end of current period (Line 1 plus Line 2 plus Line 3 plus Line 4 plus Line 5 minus Line 6 minus Line 7 plus Line 8 minus Line 9)	2,253,411,734	2,230,525,925
11. Deduct total nonadmitted amounts		
12. Statement value at end of current period (Line 10 minus Line 11)	2,253,411,734	2,230,525,925

**SCHEDULE D - PART 1B**

Showing the Acquisitions, Dispositions and Non-Trading Activity  
 During the Current Quarter for all Bonds and Preferred Stock by NAIC Designation

NAIC Designation	1 Book/Adjusted Carrying Value Beginning of Current Quarter	2 Acquisitions During Current Quarter	3 Dispositions During Current Quarter	4 Non-Trading Activity During Current Quarter	5 Book/Adjusted Carrying Value End of First Quarter	6 Book/Adjusted Carrying Value End of Second Quarter	7 Book/Adjusted Carrying Value End of Third Quarter	8 Book/Adjusted Carrying Value December 31 Prior Year
<b>BONDS</b>								
1. NAIC 1 (a) .....	399,869,395	29,012,271	10,019,489	(1,819,054)	386,768,722	399,869,395	417,043,123	391,532,322
2. NAIC 2 (a) .....	9,905,806	3,161,820		(32,774)	9,938,368	9,905,806	13,034,852	9,970,155
3. NAIC 3 (a) .....								
4. NAIC 4 (a) .....								
5. NAIC 5 (a) .....								
6. NAIC 6 (a) .....								
7. Total Bonds .....	409,775,201	32,174,091	10,019,489	(1,851,828)	396,707,090	409,775,201	430,077,975	401,502,477
<b>PREFERRED STOCK</b>								
8. NAIC 1 .....								
9. NAIC 2 .....								
10. NAIC 3 .....								
11. NAIC 4 .....								
12. NAIC 5 .....								
13. NAIC 6 .....								
14. Total Preferred Stock .....								
15. Total Bonds and Preferred Stock .....	409,775,201	32,174,091	10,019,489	(1,851,828)	396,707,090	409,775,201	430,077,975	401,502,477

(a) Book/Adjusted Carrying Value column for the end of the current reporting period includes the following amount of non-rated short-term and cash equivalent bonds by NAIC designation:  
 NAIC 1 \$ 10,357,502 ; NAIC 2 \$ ; NAIC 3 \$ ; NAIC 4 \$ ; NAIC 5 \$ ; NAIC 6 \$

**SCHEDULE DA - PART 1**

Short-Term Investments

	1	2	3	4	5
	Book/Adjusted Carrying Value	Par Value	Actual Cost	Interest Collected Year To Date	Paid for Accrued Interest Year To Date
9199999 .....	10,357,502	X X X	10,357,502	694	.....

**SCHEDULE DA - VERIFICATION**

Short-Term Investments

	1	2
	Year To Date	Prior Year Ended December 31
1. Book / adjusted carrying value, December 31 of prior year .....	168,224	3,498,236
2. Cost of short-term investments acquired .....	23,799,050	9,627,286
3. Accrual of discount .....		
4. Unrealized valuation increase (decrease) .....		
5. Total gain (loss) on disposals .....		
6. Deduct consideration received on disposals .....	13,609,772	12,957,298
7. Deduct amortization of premium .....		
8. Total foreign exchange change in book/adjusted carrying value .....		
9. Deduct current year's other-than-temporary impairment recognized .....		
10. Book/adjusted carrying value at end of current period (Line 1 + Line 2 + Line 3 + Line 4 + Line 5 - Line 6 - Line 7 + Line 8 - Line 9) .....	10,357,502	168,224
11. Deduct total nonadmitted amounts .....		
12. Statement value at end of current period (Line 10 minus Line 11) .....	10,357,502	168,224

**Page SI04**

Schedule DB, Part A, Verification

**NONE**

Schedule DB, Part B, Verification

**NONE**

**Page SI05**

Schedule DB, Pt. C, Section 1, Replicated (Synthetic Assets) Open

**NONE**

**Page SI06**

Sch DB, Pt C, Sn 2, Replication (Syn Assets) Transactions Open

**NONE**

**Page SI07**

Schedule DB, Verification

**NONE**

**Page SI08**

Schedule E, Verification (Cash Equivalents)

**NONE**

STATEMENT AS OF SEPTEMBER 30, 2015 OF THE Ohio Farmers Insurance Company

**SCHEDULE A - PART 2**

Showing All Real Estate ACQUIRED AND ADDITIONS MADE During the Current Quarter

1 Description of Property	Location		4 Date Acquired	5 Name of Vendor	6 Actual Cost at Time of Acquisition	7 Amount of Encumbrances	8 Book / Adjusted Carrying Value Less Encumbrances	9 Additional Investment Made After Acquisition
	2 City	3 State						
Acquired by purchase								
2 . CIT BUILDING	WESTFIELD CENTER	OH	09/30/2015	VARIOUS				100,244
5 . GOLF CRS & BUILDING	WESTFIELD CENTER	OH	09/30/2015	VARIOUS				140,897
32 HOME OFFICE BUILDING	WESTFIELD CENTER	OH	09/30/2015	VARIOUS				477,983
50 OFFICE BUILDING	POLARIS	OH	09/30/2015	VARIOUS				132,076
699 DWELLING & LAND	MAUMEE	OH	07/17/2015	C & J LANDIS	293,811		270,306	
701 DWELLING & LAND	JAMESTOWN	NC	08/21/2015	C & K PERRY	182,321		167,736	
0199999 - Acquired by purchase					476,132		438,042	851,200
0399999 - TOTALS					476,132		438,042	851,200

**SCHEDULE A - PART 3**

Showing All Real Estate DISPOSED During the Quarter, Including Payments During the Final Year on "Sales under Contract"

1 Description of Property	Location		4 Disposal Date	5 Name of Purchaser	6 Actual Cost	7 Expended for Additions, Permanent Improvements and Changes in Encumbrances	8 Book/Adjusted Carrying Value Less Encumbrances Prior Year	Change in Book/Adjusted Carrying Value Less Encumbrances					14 Book/Adjusted Carrying Value Less Encumbrances on Disposal	15 Amounts Received During Year	16 Foreign Exchange Gain (Loss) on Disposal	17 Realized Gain (Loss) on Disposal	18 Total Gain (Loss) on Disposal	19 Gross Income Earned Less Interest Incurred on Encumbrances	20 Taxes, Repairs and Expenses Incurred
	2 City	3 State						9 Current Year's Depreciation	10 Current Year's Other-Than-Temporary Impairment Recognized	11 Current Year's Change in Encumbrances	12 Total Change in B. /A. C. V. (11-9-10)	13 Total Foreign Exchange Change in B. /A. C. V.							
Property disposed																			
4 . INN LOT & BUILDING	WESTFIELD CTR	OH	08/03/2015	VARIOUS	3,950		2,197					2,197				(2,197)	(2,197)		
5 . GOLF CRS & BUILDING	WESTFIELD CTR	OH	07/07/2015	VARIOUS	17,102														
698 DWELLING & LAND	TRITTMAN	OH	08/20/2015	A WHITED	155,063		142,658					142,658	135,113		(7,545)	(7,545)		4,624	
0199999 - Property disposed					176,115		144,855					144,855	135,113		(9,742)	(9,742)		4,624	
0399999 - TOTALS					176,115		144,855					144,855	135,113		(9,742)	(9,742)		4,624	

**Page E02**

Schedule B, Part 2, Mortgage Loans Acquired

**NONE**

Schedule B, Part 3, Mortgage Loans Disposed

**NONE**

**SCHEDULE BA - PART 2**

Showing Other Long-Term Invested Assets ACQUIRED AND ADDITIONS MADE During the Current Quarter

1 CUSIP Identification	2 Name or Description	Location		5 Name of Vendor or General Partner	6 NAIC Designation	7 Date Originally Acquired	8 Type and Strategy	9 Actual Cost at Time of Acquisition	10 Additional Investment Made After Acquisition	11 Amount of Encumbrances	12 Commitment for Additional Investment	13 Percentage of Ownership
		3 City	4 State									
Joint Venture, Partnership or Limited Liability Company Interests That Have the Underlying Characteristics of Common Stock - Unaffiliated												
G54050-10-2	LAZARD LTD SHS A	BMU		Strategas Research Partners	L	09/14/2015		684,123				
1599999	- Subtotal - Joint Venture, Partnership or Limited Liability Company Interests That Have the Underlying Characteristics of Common Stock - Unaffiliated											684,123
Joint Venture, Partnership or Limited Liability Company Interests That Have the Underlying Characteristics of Real Estate - Affiliated												
000000-00-0	150 SOUTH ROAD LLC	OH		Direct	0000000	05/10/2013		2,000,000				
1899999	- Subtotal - Joint Venture, Partnership or Limited Liability Company Interests That Have the Underlying Characteristics of Real Estate - Affiliated											2,000,000
Any Other Class of Assets - Affiliated												
000000-00-0	OHIO FARMERS GRANTOR'S TRUST	OH		Direct	0000000	12/20/2004		356,130				
000000-00-0	OHIO FARMERS HEALTH BENEFIT TRUST	OH		Direct	0000000	12/21/2005		28,722				
4399999	- Subtotal - Any Other Class of Assets - Affiliated											384,852
4499999	- TOTAL - Unaffiliated											684,123
4599999	- TOTAL - Affiliated											2,384,852

**SCHEDULE BA - PART 3**

Showing Other Long-Term Invested Assets DISPOSED, Transferred or Repaid During the Current Quarter

1 CUSIP Identification	2 Name or Description	Location		5 Name of Purchaser or Nature of Disposal	6 Date Originally Acquired	7 Disposal Date	8 Book/Adjusted Carrying Value Less Encumbrances, Prior Year	Change in Book/Adjusted Carrying Value						15 Book/Adjusted Carrying Value Less Encumbrances on Disposal	16 Consideration	17 Foreign Exchange Gain (Loss) on Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Investment Income
		3 City	4 State					9 Unrealized Valuation Increase (Decrease)	10 Current Year's (Depreciation) or (Amortization)/ Accretion	11 Current Year's Other-Than- Temporary Impairment Recognized	12 Capitalized Deferred Interest and Other	13 Total Change in B. /A. C. V. (9+10-11+12)	14 Total Foreign Exchange Change in B. /A. C. V.						
Any Other Class of Assets - Affiliated																			
000000-00-0	OHIO FARMERS GRANTOR'S TRUST	OH		Direct	12/20/2004	09/01/2015	1,107,931							1,107,931	1,107,931				
000000-00-0	OHIO FARMERS HEALTH BENEFIT TR	OH		Direct	12/21/2005	09/18/2015	72,142							72,142	72,142				
4399999	- Subtotal - Any Other Class of Assets - Affiliated											1,180,073	1,180,073						
4599999	- TOTAL - Affiliated											1,180,073	1,180,073						
4699999	- TOTALS											1,180,073	1,180,073						

**SCHEDULE BA - PART 2**

Showing Other Long-Term Invested Assets ACQUIRED AND ADDITIONS MADE During the Current Quarter

1 CUSIP Identification	2 Name or Description	Location		5 Name of Vendor or General Partner	6 NAIC Designation	7 Date Originally Acquired	8 Type and Strategy	9 Actual Cost at Time of Acquisition	10 Additional Investment Made After Acquisition	11 Amount of Encumbrances	12 Commitment for Additional Investment	13 Percentage of Ownership	
		3 City	4 State										
4699999 - TOTALS .....								684,123	..... 2,384,852 .....				

STATEMENT AS OF SEPTEMBER 30, 2015 OF THE Ohio Farmers Insurance Company

**SCHEDULE D - PART 3**

Show All Long-Term Bonds and Stock Acquired by the Company During the Current Quarter

1	2	3	4	5	6	7	8	9	10
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends	NAIC Designation or Market Indicator (a)
Bonds - U. S. States, Territories and Possessions									
13063B-JB-9	CALIFORNIA ST TAX BAB GO 7.700% 11/01/30		07/01/2015	Stifel Nicolaus		3,069,150	2,500,000.00	35,292	1FE
677521-HP-4	OHIO ST TAX BAB SER E GO 4.711% 08/01/23		07/09/2015	KeyBanc Capital Mkts		3,965,640	3,500,000.00	74,656	1FE
1799999	Subtotal - Bonds - U. S. States, Territories and Possessions					7,034,790	6,000,000.00	109,948	
Bonds - U. S. Political Subdivisions of States, Territories and Possessions									
199507-2U-7	COLUMBUS OH CITY SCH TAX 5.000% 12/01/22		08/10/2015	The Baker Group		1,506,180	1,300,000.00	13,000	1FE
2499999	Subtotal - Bonds - U. S. Political Subdivisions of States, Territories and Possessions					1,506,180	1,300,000.00	13,000	
Bonds - U. S. Special Revenue and Special Assessment and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions									
3128MJ-WC-0	FHLMC 30 YR GOLD PC GRP 4.000% 05/01/45		07/28/2015	KeyBanc Capital Mkts		1,585,985	1,492,033.00	4,973	1
3138Y1-7A-7	FNMA PASS THRU POOL 4.000% 10/01/44		09/17/2015	Wells Fargo		4,691,473	4,409,668.00	10,289	1
64971M-4N-9	NEW YORK CITY NY TAX 5.808% 08/01/30		08/20/2015	KeyBanc Capital Mkts		1,140,150	1,000,000.00	3,872	1FE
3199999	Subtotal - Bonds - U. S. Special Revenue and Special Assessment and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions					7,417,608	6,901,701.00	19,134	
Bonds - Industrial and Miscellaneous (Unaffiliated)									
20826F-AE-6	CONOCOPHILLIPS CO 2.875% 11/15/21		07/08/2015	KeyBanc Capital Mkts		2,024,560	2,000,000.00	9,264	1FE
718546-AC-8	PHILLIPS 66 COM 4.300% 04/01/22		09/22/2015	KeyBanc Capital Mkts		3,161,820	3,000,000.00	62,350	2FE
80685Q-AA-4	SCHLUMBERGER OILFIELD UK 4.200% 01/15/21	F	07/08/2015	Raymond James		1,626,435	1,500,000.00	31,150	1FE
3899999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)					6,812,815	6,500,000.00	102,764	
8399997	Subtotal - Bonds - Part 3					22,771,393	20,701,701.00	244,846	
8399999	Subtotal - Bonds					22,771,393	20,701,701.00	244,846	
Common Stocks - Industrial and Miscellaneous (Unaffiliated)									
054937-10-7	BB&T CORP		09/14/2015	Strategas Research Partners	15,000.000	548,664			L
500754-10-6	KRAFT HEINZ CO		07/06/2015	Tax Free Exchange	75,500.000	3,693,502			L
911312-10-6	UNITED PARCEL SERVICE INC CL B		09/14/2015	Strategas Research Partners	4,500.000	436,050			L
931427-10-8	WALGREENS BOOTS ALLIANCE INC		09/08/2015	Strategas Research Partners	5,575.000	501,297			L
9099999	Subtotal - Common Stocks - Industrial and Miscellaneous (Unaffiliated)					5,179,513			
9799997	Subtotal - Common Stocks - Part 3					5,179,513			
9799999	Subtotal - Common Stocks					5,179,513			
9899999	Subtotal - Preferred and Common Stocks					5,179,513			
9999999	TOTALS					27,950,906		244,846	

E04

(a) For all common stock bearing the NAIC market indicator "U" provide: the number of such issues

STATEMENT AS OF SEPTEMBER 30, 2015 OF THE Ohio Farmers Insurance Company

**SCHEDULE D - PART 4**

Show All Long-Term Bonds and Stock Sold, Redeemed or Otherwise Disposed of by the Company During the Current Quarter

1	2	3	4	5	6	7	8	9	10	Change in Book/Adjusted Carrying Value					16	17	18	19	20	21	22	
										11	12	13	14	15								
CUSIP Identification	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/Adjusted Carrying Value	Unrealized Valuation Increase/(Decrease)	Current Year's (Amortization)/Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in B./A.C.V. (11+12-13)	Total Foreign Exchange Change in B./A.C.V.	Book/Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/Stock Dividends Received During Year	Stated Contractual Maturity Date	NAIC Designation or Market Indicator (a)	
<b>Bonds - U. S. Governments</b>																						
36202D-RW-3	GNMA GTD PASS THRU POOL 003201 6.500%		09/01/2015	Paydown		3,637	3,637.00	3,645	3,641		(5)		(5)		3,637				165	02/20/2032	1	
36202E-KM-0	GNMA GTD PASS THRU POOL 003900 6.500%		09/01/2015	Paydown		24,922	24,922.00	25,595	25,559		(637)		(637)		24,922				1,098	09/20/2036	1	
36202E-XU-8	GNMA GTD PASS THRU POOL 004291 6.000%		09/01/2015	Paydown		64,072	64,072.00	67,846	67,728		(3,656)		(3,656)		64,072				2,575	11/20/2038	1	
36204B-RB-1	GNMA GTD PASS THRU POOL 365082 8.000%		09/01/2015	Paydown		335	335.00	333	333		2		2		335				18	07/15/2024	1	
36218S-J3-5	GNMA GTD PASS THRU POOL 230782 9.500%		09/01/2015	Paydown		625	625.00	617	622		4		4		625				40	08/15/2017	1	
36241K-TL-2	GNMA GTD PASS THRU POOL 782355 6.000%		09/01/2015	Paydown		55,567	55,567.00	58,857	58,736		(3,169)		(3,169)		55,567				2,152	06/15/2038	1	
38374C-HM-6	GNMA 03 76 TE 5.500%		09/01/2015	Paydown		157,494	157,494.00	159,020	157,353		141		141		157,494				5,833	02/20/2033	1	
38374C-TA-9	GNMA 03 83 BC 5.500%		09/01/2015	Paydown		588,596	588,596.00	598,353	588,510		86		86		588,596				21,313	04/16/2033	1	
0599999 - Subtotal - Bonds - U. S. Governments						895,248	895,248.00	914,266	902,482		(7,234)		(7,234)		895,248				33,194			
<b>Bonds - U. S. Special Revenue and Special Assessment and All Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions</b>																						
3128K9-6W-9	FHLMC 30 YR GOLD PC GRP POOL 7.000%		09/01/2015	Paydown		4,285	4,285.00	4,400	4,394		(109)		(109)		4,285				198	05/01/2036	1	
3128L2-DB-1	FHLMC 30 YR GOLD PC GRP POOL 6.500%		09/01/2015	Paydown		40,837	40,837.00	44,359	44,191		(3,354)		(3,354)		40,837				1,973	12/01/2037	1	
3128LX-QC-7	FHLMC 30 YR GOLD PC GRP POOL 6.000%		09/01/2015	Paydown		39,855	39,855.00	42,340	42,229		(2,374)		(2,374)		39,855				1,587	08/01/2036	1	
3128M4-AX-1	FHLMC 30 YR GOLD PC GRP POOL 6.000%		09/01/2015	Paydown		14,215	14,215.00	15,144	15,110		(894)		(894)		14,215				567	12/01/2036	1	
3128M4-BB-8	FHLMC 30 YR GOLD PC GRP POOL 6.500%		09/01/2015	Paydown		24,121	24,121.00	24,664	24,636		(515)		(515)		24,121				1,019	10/01/2036	1	
3128M5-KM-1	FHLMC 30 YR GOLD PC GRP POOL 7.000%		09/01/2015	Paydown		23,374	23,374.00	24,076	24,066		(692)		(692)		23,374				1,086	11/01/2037	1	
3128MJ-U3-2	FHLMC 30 YR GOLD PC GRP POOL 4.000%		09/01/2015	Paydown		206,863	206,863.00	220,313	220,274		(13,411)		(13,411)		206,863				5,452	08/01/2044	1	
3128MJ-US-7	FHLMC 30 YR GOLD PC GRP POOL 4.000%		09/01/2015	Paydown		82,682	82,682.00	87,423	87,384		(4,703)		(4,703)		82,682				2,162	06/01/2044	1	
3128MJ-V2-3	FHLMC 30 YR GOLD PC GRP POOL 3.500%		09/01/2015	Paydown		36,674	36,674.00	38,501	38,501		(1,828)		(1,828)		36,674				438	03/01/2045	1	
3128MJ-V7-2	FHLMC 30 YR GOLD PC GRP POOL 4.000%		09/01/2015	Paydown		96,689	96,689.00	102,732	102,732		(6,043)		(6,043)		96,689				621	04/01/2045	1	
3128MJ-WC-0	FHLMC 30 YR GOLD PC GRP POOL 4.000%		09/01/2015	Paydown		24,355	24,355.00	25,889	25,889		(1,534)		(1,534)		24,355				137	05/01/2045	1	
312905-DQ-2	FHLMC CMO SER 1050 HZ PAC 7.000%		09/01/2015	Paydown		3,025	3,025.00	3,168	3,079		(55)		(55)		3,025				142	03/15/2021	1	
31292S-B7-4	FHLMC 30 YR GOLD PC GRP POOL 4.000%		09/01/2015	Paydown		284,638	284,638.00	300,310	300,208		(15,570)		(15,570)		284,638				7,520	06/01/2044	1	
3132GT-SA-6	FHLMC 30 YR GOLD PC GRP POOL 4.000%		09/01/2015	Paydown		111,175	111,175.00	118,193	118,113		(6,938)		(6,938)		111,175				3,023	05/01/2042	1	
3132JQ-H8-6	FHLMC 30 YR GOLD PC GRP POOL 4.000%		09/01/2015	Paydown		43,225	43,225.00	45,650	45,637		(2,411)		(2,411)		43,225				1,101	11/01/2043	1	
31371L-NG-0	FNMA PASS THRU POOL 255191 6.000%		09/01/2015	Paydown		18,416	18,416.00	18,685	18,685		(220)		(220)		18,416				696	05/01/2034	1	
31371M-5N-3	FNMA PASS THRU POOL 256553 6.000%		09/01/2015	Paydown		72,160	72,160.00	78,835	78,728		(6,568)		(6,568)		72,160				2,849	01/01/2037	1	
31378M-Q9-4	FNMA PASS THRU POOL 402880 6.500%		09/01/2015	Paydown		119	119.00	118	118		1		1		119				5	01/01/2028	1	
3138EH-FB-3	FNMA PASS THRU POOL AL1061 4.000%		09/01/2015	Paydown		187,845	187,845.00	197,648	197,581		(9,737)		(9,737)		187,845				4,973	02/01/2041	1	
31405D-WK-9	FNMA PASS THRU POOL 786450 6.000%		09/01/2015	Paydown		1,044	1,044.00	1,069	1,064		(19)		(19)		1,044				42	07/01/2034	1	
31408E-BH-4	FNMA PASS THRU POOL 848840 7.000%		09/01/2015	Paydown		2,354	2,354.00	2,417	2,411		(58)		(58)		2,354				110	01/01/2036	1	
31410P-V2-6	FNMA PASS THRU POOL 893533 6.500%		09/01/2015	Paydown		13,683	13,683.00	13,995	13,984		(301)		(301)		13,683				633	09/01/2036	1	
31418B-E8-5	FNMA PASS THRU POOL MA1958 4.000%		09/01/2015	Paydown		47,121	47,121.00	49,860	49,838		(2,716)		(2,716)		47,121				1,279	07/01/2044	1	
3199999 - Subtotal - Bonds - U. S. Special Revenue and Special Assessment and All Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions						1,378,755	1,378,755.00	1,459,789	1,291,681		(80,049)		(80,049)		1,378,755				37,613			
8399997 - Subtotal - Bonds - Part 4						2,274,003	2,274,003.00	2,374,055	2,194,163		(87,283)		(87,283)		2,274,003				70,807			
8399999 - Subtotal - Bonds						2,274,003	2,274,003.00	2,374,055	2,194,163		(87,283)		(87,283)		2,274,003				70,807			
<b>Common Stocks - Industrial and Miscellaneous (Unaffiliated)</b>																						
50076Q-10-6	KRAFT FOODS GROUP INC		07/06/2015	Tax Free Exchange	75,500,000	4,939,252		3,693,502	4,730,830		(1,037,328)		(1,037,328)		3,693,502			1,245,750	1,245,750	83,050		L
000375-20-4	ABB LTD ADR	R	09/14/2015	Morgan Stanley Dean Witter	89,000,000	1,638,476		1,951,589	1,882,350		69,239		69,239		1,951,589			(313,113)	(313,113)	68,256		L
9099999 - Subtotal - Common Stocks - Industrial and Miscellaneous (Unaffiliated)						6,577,728		5,645,091	6,613,180		(968,089)		(968,089)		5,645,091				932,637	932,637	151,306	
9799997 - Subtotal - Common Stocks - Part 4						6,577,728		5,645,091	6,613,180		(968,089)		(968,089)		5,645,091			932,637	932,637	151,306		
9799999 - Subtotal - Common Stocks						6,577,728		5,645,091	6,613,180		(968,089)		(968,089)		5,645,091			932,637	932,637	151,306		
(a) For all common stock bearing the NAIC market indicator 'U' provide: the number of such issues																						

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**SCHEDULE D - PART 4**

Show All Long-Term Bonds and Stock Sold, Redeemed or Otherwise Disposed of by the Company During the Current Quarter

1 CUSIP Identifi- cation	2 Description	3 Foreign	4 Disposal Date	5 Name of Purchaser	6 Number of Shares of Stock	7 Consideration	8 Par Value	9 Actual Cost	10 Prior Year Book/ Adjusted Carrying Value	Change In Book/Adjusted Carrying Value					16 Book/Adjusted Carrying Value at Disposal Date	17 Foreign Exchange Gain (Loss) on Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Bond Interest/ Stock Dividends Received During Year	21 Stated Contractual Maturity Date	22 NAIC Designa- tion or Market Indici- ator (a)
										11 Unrealized Valuation Increase/ (Decrease)	12 Current Year's (Amort- ization)/ Accretion	13 Current Year's Other- Than-Temporary Impairment Recognized	14 Total Change in B./A.C.V. (11+12-13)	15 Total Foreign Exchange Change in B./A.C.V.							
9899999	- Subtotal - Preferred and Common Stocks					6,577,728		5,645,091	6,613,180	(968,089)			(968,089)		5,645,091		932,637	932,637	151,306		
9999999	- TOTALS					8,851,731		8,019,146	8,807,343	(968,089)	(87,283)		(1,055,372)		7,919,094		932,637	932,637	222,113		

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Schedule DB, Part A, Section 1

**NONE**

Description of Hedged Risk (s)

**NONE**

Financial or Economic Impact of the Hedge

**NONE**

**Page E07**

Schedule DB, Part B, Section 1

**NONE**

Schedule DB, Part B, Section 1, Broker Name

**NONE**

Schedule DB, Part B, Description of Hedged Risk (s)

**NONE**

Schedule DB, Part B, Financial or Economic Impact of the Hedge

**NONE**

**Page E08**

Schedule DB, Part D, Section 1

**NONE**

**Page E09**

Schedule DB, Part D, Section 2, By Reporting Entity

**NONE**

Schedule DB, Part D, Section 2, To Reporting Entity

**NONE**

**Page E10**

Schedule DL, Part 1

**NONE**

**Page E11**

Schedule DL, Part 2

**NONE**

**SCHEDULE E - PART 1 - CASH**

Month End Depository Balances

1 Depository		2	3	4	5	Book Balance at End of Each Month During Current Quarter			9 *
						6	7	8	
Name	Location and Supplemental Information	Code	Rate of Interest	Amount of Interest Received During Current Quarter	Amount of Interest Accrued at Current Statement Date	First Month	Second Month	Third Month	
Open Depositories									
Fifth Third Bank	Evansville, IN					1	1	1	
JPMorgan Chase	New York, NY					28,801,002	44,266,387	37,428,817	
Westfield Bank FSB	Westfield Center, OH					12,648,920	18,642,002	17,145,926	
0199999 - TOTAL - Open Depositories						41,449,923	62,908,390	54,574,744	
0399999 - TOTAL Cash on Deposit						41,449,923	62,908,390	54,574,744	
0499999 - Cash in Company's Office						9,709	9,709	9,609	
0599999 - TOTALS						41,459,632	62,918,099	54,584,353	

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Schedule E, Part 2, Cash Equivalents

**NONE**