PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

1 9 9 9 2 2 0 1 6 2 0 1 0 0 1 0 0

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2016
OF THE CONDITION AND AFFAIRS OF THE

American Select Insurance Company

NAIC Group Code 0228 (Current Period), 0228 (Prior Period) NAIC Company Code 19992 Employer's ID Number 31-6016426

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

Country of Domicile US

Incorporated / Organized August 21, 1959 Commenced Business October 1, 1959

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 Jeffrey Scott Gillentine 330-887-0101
(Name) (Area Code) (Telephone Number) (Extension)
FinancialReporting@westfieldgrp.com 330-887-7626
(E-Mail Address) (Fax Number)

OFFICERS

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

OTHER

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)
Terry Lee McClaskey, Jr# (Personal Lines Division 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)
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

Cheryl Lila Carlisle
Fariborz Ghadar
Gary Dean Hallman
Susan Jane Insley
John Patrick Lanigan, Jr#
Edward James Largent, III
Craig David Pfeiffer#
Billie Kay Rawot#
John Lewis Watson
Thomas Eldon Workman

State of Ohio
County of Medina } SS

The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

Edward James Largent, III#
Westfield Group President, CEO & Board Chairman

Joseph Christian Kohmann
Group Finance Leader & Treasurer

Frank Anthony Carrino
Group Legal Leader & Secretary

Subscribed and sworn to before me this
15th day of February, 2017

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 Year			Prior Year
		1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1.	Bonds (Schedule D)	145,930,353		145,930,353	136,380,709
2.	Stocks (Schedule D):				
	2.1 Preferred stocks				
	2.2 Common stocks	70,943,936		70,943,936	61,331,193
3.	Mortgage loans on real estate (Schedule B):				
	3.1 First liens				
	3.2 Other than first liens				
4.	Real estate (Schedule A):				
	4.1 Properties occupied by the company (less $ ..... encumbrances)				
	4.2 Properties held for the production of income (less $ ..... encumbrances)				
	4.3 Properties held for sale (less $ ..... encumbrances)				
5.	Cash ($ ....., Schedule E-Part 1), cash equivalents ($ ....., Schedule E-Part 2) and short-term investments ($ 397,167 ,Schedule DA)	397,167		397,167	528,735
6.	Contract loans (including $ ..... premium notes)				
7.	Derivatives (Schedule DB)				
8.	Other invested assets (Schedule BA)	986,160		986,160	1,080,240
9.	Receivables for securities	6,599		6,599	18,750
10.	Securities lending reinvested collateral assets (Schedule DL)				
11.	Aggregate write-ins for invested assets				
12.	Subtotals, cash and invested assets (Lines 1 to 11)	218,264,215		218,264,215	199,339,627
13.	Title plants less $ ..... charged off (for Title insurers only)				
14.	Investment income due and accrued	2,009,321		2,009,321	1,958,656
15.	Premiums and considerations:				
	15.1 Uncollected premiums and agents' balances in the course of collection	4,932,359	486,113	4,446,246	4,310,512
	15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including $ 105,610 earned but unbilled premiums)	27,968,103	10,561	27,957,542	27,219,442
	15.3 Accrued retrospective premiums ($ .....) and contracts subject to redetermination ($ .....)				
16.	Reinsurance:				
	16.1 Amounts recoverable from reinsurers				
	16.2 Funds held by or deposited with reinsured companies				
	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				841,216
18.2	Net deferred tax asset				
19.	Guaranty funds receivable or on deposit				
20.	Electronic data processing equipment and software				
21.	Furniture and equipment, including health care delivery assets ($ .....)				
22.	Net adjustment in assets and liabilities due to foreign exchange rates				
23.	Receivables from parent, subsidiaries and affiliates	2,312,118		2,312,118	739,370
24.	Health care ($ .....) and other amounts receivable				
25.	Aggregate write-ins for other-than-invested assets				
26.	Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	255,486,116	496,674	254,989,442	234,408,823
27.	From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28.	Total (Lines 26 and 27)	255,486,116	496,674	254,989,442	234,408,823
DETAILS OF WRITE-INS					
1101.					
1102.					
1103.					
1198.	Summary of remaining write-ins for Line 11 from overflow page				
1199.	Totals (Lines 1101 through 1103 plus 1198) (Line 11 above)				
2501.					
2502.					
2503.					
2598.	Summary of remaining write-ins for Line 25 from overflow page				
2599.	Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)				

LIABILITIES, SURPLUS AND OTHER FUNDS

		1 Current Year	2 Prior Year
1.	Losses (Part 2A, Line 35, Column 8)	61,654,502	57,724,280
2.	Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Columnn 6)		
3.	Loss adjustment expenses (Part 2A, Line 35, Column 9)	19,617,368	19,567,569
4.	Commissions payable, contingent commissions and other similar charges	6,130,132	6,091,668
5.	Other expenses (excluding taxes, licenses and fees)	2,586,223	2,771,929
6.	Taxes, licenses and fees (excluding federal and foreign income taxes)	1,347,037	1,340,249
7.1	Current federal and foreign income taxes (including $ on realized capital gains (losses))	297,739	
7.2	Net deferred tax liability	3,367,350	513,363
8.	Borrowed money $ and interest thereon $		
9.	Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of $ 133,166,665 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)	44,357,705	43,213,567
10.	Advance premium		
11.	Dividends declared and unpaid:		
	11.1 Stockholders		
	11.2 Policyholders		
12.	Ceded reinsurance premiums payable (net of ceding commissions)	280,819	295,554
13.	Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19)		
14.	Amounts withheld or retained by company for account of others		
15.	Remittances and items not allocated		
16.	Provision for reinsurance (including $ certified) (Schedule F, Part 8)		
17.	Net adjustments in assets and liabilities due to foreign exchange rates		
18.	Drafts outstanding		
19.	Payable to parent, subsidiaries and affiliates		
20.	Derivatives		
21.	Payable for securities	471,099	
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		
26.	Total liabilities excluding protected cell liabilities (Line 1 through Line 25)	140,109,974	131,518,179
27.	Protected cell liabilities		
28.	Total liabilities (Line 26 and Line 27)	140,109,974	131,518,179
29.	Aggregate write-ins for special surplus funds	25,617,018	17,804,357
30.	Common capital stock	3,000,000	3,000,000
31.	Preferred capital stock		
32.	Aggregate write-ins for other than special surplus funds		
33.	Surplus notes		
34.	Gross paid in and contributed surplus	11,046,134	11,046,134
35.	Unassigned funds (surplus)	75,216,316	71,040,153
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 to Line 35, less Line 36) (Page 4, Line 39)	114,879,468	102,890,644
38.	Totals (Page 2, Line 28, Column 3)	254,989,442	234,408,823
DETAILS OF WRITE-INS			
2501.			
2502.			
2503.			
2598.	Summary of remaining write-ins for Line 25 from overflow page		
2599.	Totals (Line 2501 through Line 2503 plus Line 2598) (Line 25 above)		
2901.	General voluntary reserve	25,617,018	17,804,357
2902.			
2903.			
2998.	Summary of remaining write-ins for Line 29 from overflow page		
2999.	Totals (Line 2901 through Line 2903 plus Line 2998) (Line 29 above)	25,617,018	17,804,357
3201.			
3202.			
3203.			
3298.	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

	UNDERWRITING INCOME	1 Current Year	2 Prior Year
1.	Premiums earned (Part 1, Line 35, Column 4)	89,332,638	87,340,187
	DEDUCTIONS		
2.	Losses incurred (Part 2, Line 35, Column 7)	45,548,945	43,669,715
3.	Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	10,124,773	11,067,058
4.	Other underwriting expenses incurred (Part 3, Line 25, Column 2)	32,339,239	29,976,937
5.	Aggregate write-ins for underwriting deductions		
6.	Total underwriting deductions (Line 2 through Line 5)	88,012,957	84,713,710
7.	Net income of protected cells		
8.	Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	1,319,681	2,626,477
	INVESTMENT INCOME		
9.	Net investment income earned (Exhibit of Net Investment Income, Line 17)	6,712,289	6,510,899
10.	Net realized capital gains (losses) less capital gains tax of $ 344,852 (Exhibit of Capital Gains (Losses))	640,440	242,133
11.	Net investment gain (loss) (Line 9 plus Line 10)	7,352,729	6,753,032
	OTHER INCOME		
12.	Net gain (loss) from agents' or premium balances charged off (amount recovered $ 322,089 , amount charged off $ 407,869)	(85,780)	(95,093)
13.	Finance and service charges not included in premiums	764,484	618,295
14.	Aggregate write-ins for miscellaneous income		1,759
15.	Total other income (Line 12 through Line 14)	678,704	524,961
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)	9,351,114	9,904,470
17.	Dividends to policyholders	18,530	125,208
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)	9,332,584	9,779,262
19.	Federal and foreign income taxes incurred	2,295,279	2,956,641
20.	Net income (Line 18 minus Line 19) (to Line 22)	7,037,305	6,822,621
	CAPITAL AND SURPLUS ACCOUNT		
21.	Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	102,890,644	100,137,684
22.	Net income (from Line 20)	7,037,305	6,822,621
23.	Net transfers (to) from Protected Cell accounts		
24.	Change in net unrealized capital gains or (losses) less capital gains tax of $ 2,734,431	5,078,230	(4,286,210)
25.	Change in net unrealized foreign exchange capital gain (loss)		
26.	Change in net deferred income tax	(119,556)	226,203
27.	Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Column 3)	(7,155)	(9,654)
28.	Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)		
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 (Page 3, Line 36.1 and Line 36.2, Column 2 minus Column 1)		
37.	Aggregate write-ins for gains and losses in surplus		
38.	Change in surplus as regards policyholders for the year (Line 22 through Line 37)	11,988,824	2,752,960
39.	Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37)	114,879,468	102,890,644
	DETAILS OF WRITE-INS		
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 other interest income		1,759
1402.			
1403.			
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)		1,759
3701.			
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)		

CASH FLOW

	1 Current Year	2 Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	89,581,055	88,219,209
2. Net investment income	8,966,120	8,698,199
3. Miscellaneous income	678,703	524,961
4. Total (Line 1 through Line 3)	99,225,878	97,442,369
5. Benefit and loss related payments	41,618,725	41,391,556
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7. Commissions, expenses paid and aggregate write-ins for deductions	42,576,073	39,999,405
8. Dividends paid to policyholders	18,530	125,208
9. Federal and foreign income taxes paid (recovered) net of $ 344,852 tax on capital gains (losses)	1,501,176	4,874,252
10. Total (Line 5 through Line 9)	85,714,504	86,390,421
11. Net cash from operations (Line 4 minus Line 10)	13,511,374	11,051,948
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	11,216,269	3,672,805
12.2 Stocks	7,224,074	9,082,843
12.3 Mortgage loans		
12.4 Real estate		
12.5 Other invested assets		
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments		
12.7 Miscellaneous proceeds	483,249	
12.8 Total investment proceeds (Line 12.1 through Line 12.7)	18,923,592	12,755,648
13. Cost of investments acquired (long-term only):		
13.1 Bonds	22,785,823	14,405,451
13.2 Stocks	8,207,963	9,661,610
13.3 Mortgage loans		
13.4 Real estate		
13.5 Other invested assets		
13.6 Miscellaneous applications		18,751
13.7 Total investments acquired (Line 13.1 through Line 13.6)	30,993,786	24,085,812
14. Net increase (decrease) in contract loans and premium notes		
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(12,070,194)	(11,330,164)
Cash from Financing and Miscellaneous Sources		
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)	(1,572,748)	(395,191)
17. Net cash from financing and miscellaneous sources (Line 16.1 through Line 16.4 minus Line 16.5 plus Line 16.6)	(1,572,748)	(395,191)
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11 plus Line 15 plus Line 17)	(131,568)	(673,407)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	528,735	1,202,142
19.2 End of year (Line 18 plus Line 19.1)	397,167	528,735

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		

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1 - PREMIUMS EARNED

Line of Business	1 Net Premiums Written per Column 6, Part 1B	2 Unearned Premiums December 31 Prior Year- per Column 3, Last Year's Part 1	3 Unearned Premiums December 31 Current Year- per Column 5 Part 1A	4 Premiums Earned During Year (Columns 1 plus 2 minus 3)
1. Fire	756,583	389,497	383,717	762,363
2. Allied lines	767,227	384,952	390,578	761,601
3. Farmowners multiple peril	3,209,655	1,502,466	1,562,080	3,150,041
4. Homeowners multiple peril	12,035,659	6,246,831	6,430,666	11,851,824
5. Commercial multiple peril	18,617,776	8,776,697	8,953,857	18,440,616
6. Mortgage guaranty				
8. Ocean marine				
9. Inland marine	3,181,462	1,534,962	1,497,692	3,218,732
10. Financial guaranty				
11.1 Medical professional liability - occurrence				
11.2 Medical professional liability - claims-made				
12. Earthquake	178,543	110,178	111,223	177,498
13. Group accident and health				
14. Credit accident and health (group and individual)				
15. Other accident and health				
16. Workers' compensation	5,074,840	2,591,924	2,359,199	5,307,565
17.1 Other liability - occurrence	6,232,636	3,161,593	3,232,318	6,161,911
17.2 Other liability - claims-made	75,075	34,947	34,643	75,379
17.3 Excess workers' compensation				
18.1 Products liability - occurrence	155,391	76,644	76,206	155,829
18.2 Products liability - claims-made				
19.1, 19.2 Private passenger auto liability	9,472,122	4,794,520	4,926,498	9,340,144
19.3, 19.4 Commercial auto liability	12,049,079	5,557,752	5,673,456	11,933,375
21. Auto physical damage	13,247,431	6,174,888	6,499,343	12,922,976
22. Aircraft (all perils)				
23. Fidelity	92,438	61,385	45,404	108,419
24. Surety	2,808,451	1,451,070	1,552,756	2,706,765
26. Burglary and theft	11,342	6,076	5,356	12,062
27. Boiler and machinery	(775)		(319)	(456)
28. Credit				
29. International				
30. Warranty				
31. Reinsurance - Nonproportional Assumed Property	2,240,232	357,185	367,350	2,230,067
32. Reinsurance - Nonproportional Assumed Liability				
33. Reinsurance - Nonproportional Assumed Financial Lines	271,610		255,683	15,927
34. Aggregate write-ins for other lines of business				
35. TOTALS	90,476,777	43,213,567	44,357,706	89,332,638
DETAILS OF WRITE-INS				
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 above)				

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1A-RECAPITULATION OF ALL PREMIUMS

Line of Business	1 Amount Unearned (Running One Year or Less from Date of Policy) (a)	2 Amount Unearned (Running More Than One Year from Date of Policy) (a)	3 Earned but Unbilled Premium	4 Reserve for Rate Credits and Retrospective Adjustments Based on Experience	5 Total Reserve for Unearned Premiums Columns 1 + 2 + 3 + 4
1. Fire	383,717				383,717
2. Allied lines	390,578				390,578
3. Farmowners multiple peril	1,562,080				1,562,080
4. Homeowners multiple peril	6,430,666				6,430,666
5. Commercial multiple peril	8,953,855	2			8,953,857
6. Mortgage guaranty					
8. Ocean marine					
9. Inland marine	1,497,692				1,497,692
10. Financial guaranty					
11.1 Medical professional liability - occurrence					
11.2 Medical professional liability - claims-made					
12. Earthquake	111,223				111,223
13. Group accident and health					
14. Credit accident and health (group and individual)					
15. Other accident and health					
16. Workers' compensation	2,359,083	116			2,359,199
17.1 Other liability - occurrence	3,232,317	1			3,232,318
17.2 Other liability - claims-made	34,643				34,643
17.3 Excess workers' compensation					
18.1 Products liability - occurrence	74,612	1,594			76,206
18.2 Products liability - claims-made					
19.1, 19.2 Private passenger auto liability	4,926,498				4,926,498
19.3, 19.4 Commercial auto liability	5,673,456				5,673,456
21. Auto physical damage	6,499,343				6,499,343
22. Aircraft (all perils)					
23. Fidelity	41,512	3,892			45,404
24. Surety	478,532	1,074,224			1,552,756
26. Burglary and theft	5,353	3			5,356
27. Boiler and machinery	(319)				(319)
28. Credit					
29. International					
30. Warranty					
31. Reinsurance - Nonproportional Assumed Property	367,350				367,350
32. Reinsurance - Nonproportional Assumed Liability					
33. Reinsurance - Nonproportional Assumed Financial Lines	255,683				255,683
34. Aggregate write-ins for other lines of business					
35. TOTALS	43,277,874	1,079,832			44,357,706
36. Accrued retrospective premiums based on experience					
37. Earned but unbilled premiums					
38. Balance (Sum of Line 35 through Line 37)					44,357,706
DETAILS OF WRITE-INS					
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 above)					

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

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1B-PREMIUMS WRITTEN

Line of Business	1 Direct Business (a)	Reinsurance Assumed 2 From Affiliates	Reinsurance Assumed 3 From Non-Affiliates	Reinsurance Ceded 4 To Affiliates	Reinsurance Ceded 5 To Non-Affiliates	6 Net Premiums Written Columns 1 + 2 + 3 - 4 - 5
1. Fire	175,553	756,583		175,553		756,583
2. Allied lines	196,562	767,227		196,562		767,227
3. Farmowners multiple peril		3,209,655				3,209,655
4. Homeowners multiple peril	75,258,593	12,035,659		74,590,512	668,081	12,035,659
5. Commercial multiple peril	8,951,694	18,617,776		8,884,109	67,585	18,617,776
6. Mortgage guaranty						
8. Ocean marine						
9. Inland marine	5,024,232	3,181,462		5,003,892	20,340	3,181,462
10. Financial guaranty						
11.1 Medical professional liability - occurrence						
11.2 Medical professional liability - claims-made						
12. Earthquake	949,006	178,543		904,041	44,965	178,543
13. Group accident and health						
14. Credit accident and health (group and individual)						
15. Other accident and health						
16. Workers' compensation	24,036,102	5,074,840	147,487	22,862,435	1,321,154	5,074,840
17.1 Other liability - occurrence	7,991,637	6,232,636		7,342,643	648,994	6,232,636
17.2 Other liability - claims-made	61,477	75,075		28,745	32,732	75,075
17.3 Excess workers' compensation						
18.1 Products liability - occurrence	194,512	155,391		194,512		155,391
18.2 Products liability - claims-made						
19.1, 19.2 Private passenger auto liability	67,999,112	9,472,122		65,661,631	2,337,481	9,472,122
19.3, 19.4 Commercial auto liability	5,630,883	12,049,079	12,297	5,572,007	71,173	12,049,079
21. Auto physical damage	67,733,837	13,247,431		67,666,245	67,592	13,247,431
22. Aircraft (all perils)						
23. Fidelity	27,249	92,438		27,249		92,438
24. Surety		2,808,451				2,808,451
26. Burglary and theft	3,177	11,342		3,177		11,342
27. Boiler and machinery	574,216	(775)			574,216	(775)
28. Credit						
29. International						
30. Warranty						
31. Reinsurance - Nonproportional Assumed Property	X X X	2,240,232				2,240,232
32. Reinsurance - Nonproportional Assumed Liability	X X X					
33. Reinsurance - Nonproportional Assumed Financial Lines	X X X	271,610				271,610
34. Aggregate write-ins for other lines of business						
35. TOTALS	264,807,842	90,476,777	159,784	259,113,313	5,854,313	90,476,777
DETAILS OF WRITE-INS						
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 above)						

(a) Does the company's direct premiums written include premiums recorded on an installment basis? Yes ( ) No (X)
If yes: 1. The amount of such installment premiums $ .....
2. Amount at which such installment premiums would have been reported had they been recorded on an annualized basis $ .....

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - LOSSES PAID AND INCURRED

Line of Business	Losses Paid Less Salvage				5	6	7	8
	1 Direct Business	2 Reinsurance Assumed	3 Reinsurance Recovered	4 Net Payments (Columns 1 plus 2 minus 3)	Net Losses Unpaid Current Year (Part 2A, Column 8)	Net Losses Unpaid Prior Year	Losses Incurred Current Year (Columns 4 plus 5 minus 6)	Percentage of Losses Incurred (Column 7, Part 2) to Premiums Earned (Column 4, Part 1)
1. Fire		231,105		231,105	63,346	42,043	252,408	33.1
2. Allied lines	23,293	379,483	23,293	379,483	94,246	77,542	396,187	52.0
3. Farmowners multiple peril		1,167,637		1,167,637	455,113	257,919	1,364,831	43.3
4. Homeowners multiple peril	28,151,531	5,068,803	28,151,531	5,068,803	1,616,904	1,817,690	4,868,017	41.1
5. Commercial multiple peril	2,447,285	8,043,749	2,447,285	8,043,749	13,655,301	12,466,783	9,232,267	50.1
6. Mortgage guaranty								
8. Ocean marine								
9. Inland marine	921,468	1,157,094	921,468	1,157,094	928,756	324,349	1,761,501	54.7
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 (group and individual)								
15. Other accident and health								
16. Workers' compensation	9,967,733	3,338,320	10,073,341	3,232,712	9,004,429	9,974,375	2,262,766	42.6
17.1 Other liability - occurrence	273,644	2,068,899	273,644	2,068,899	9,599,242	8,798,319	2,869,822	46.6
17.2 Other liability - claims-made		918		918	50,839	50,549	1,208	1.6
17.3 Excess workers' compensation								
18.1 Products liability - occurrence	1,321	78,451	1,321	78,451	994,325	1,074,638	(1,862)	(1.2)
18.2 Products liability - claims-made								
19.1, 19.2 Private passenger auto liability	31,228,695	5,540,905	31,228,695	5,540,905	6,658,691	6,343,809	5,855,787	62.7
19.3, 19.4 Commercial auto liability	1,046,989	6,953,803	1,052,651	6,948,141	15,625,032	13,693,476	8,879,697	74.4
21. Auto physical damage	33,058,231	7,010,679	33,058,231	7,010,679	1,048,420	995,288	7,063,811	54.7
22. Aircraft (all perils)					25	25		
23. Fidelity		38,899		38,899	338,896	118,353	259,442	239.3
24. Surety		152,834		152,834	220,334	481,419	(108,251)	(4.0)
26. Burglary and theft		7,311		7,311	317	2,380	5,248	43.5
27. Boiler and machinery	77,570		77,570					
28. Credit								
29. International								
30. Warranty								
31. Reinsurance - Nonproportional Assumed Property	XXX	491,104		491,104	1,295,509	1,205,325	581,288	26.1
32. Reinsurance - Nonproportional Assumed Liability	XXX							
33. Reinsurance - Nonproportional Assumed Financial Lines	XXX				4,778		4,778	30.0
34. Aggregate write-ins for other lines of business								
35. TOTALS	107,197,760	41,729,994	107,309,030	41,618,724	61,654,503	57,724,282	45,548,945	51.0
DETAILS OF WRITE-INS								
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 above)								

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

Line of Business	Reported Losses				Incurred But Not Reported			8	9
	1 Direct	2 Reinsurance Assumed	3 Deduct Reinsurance Recoverable	4 Net Losses Excluding Incurred But Not Reported (Columns 1 plus 2 minus 3)	5 Direct	6 Reinsurance Assumed	7 Reinsurance Ceded	Net Losses Unpaid (Columns 4 plus 5 plus 6 minus 7)	Net Unpaid Loss Adjustment Expenses
1. Fire		50,103		50,103	2,752	13,243	2,752	63,346	12,787
2. Allied lines	13,704	53,221	13,704	53,221	10,680	41,025	10,680	94,246	13,095
3. Farmowners multiple peril		337,707		337,707		117,406		455,113	65,061
4. Homeowners multiple peril	6,895,047	1,214,188	6,895,047	1,214,188	2,423,191	402,716	2,423,191	1,616,904	255,976
5. Commercial multiple peril	1,112,680	7,943,855	1,112,680	7,943,855	2,061,534	5,711,445	2,061,534	13,655,300	8,890,097
6. Mortgage guaranty									
8. Ocean marine									
9. Inland marine	336,302	838,835	336,302	838,835	131,464	89,921	131,464	928,756	79,296
10. Financial guaranty									
11.1 Medical professional liability - occurrence									
11.2 Medical professional liability - claims-made									
12. Earthquake									3
13. Group accident and health								(a)	
14. Credit accident and health (group and individual)									
15. Other accident and health								(a)	
16. Workers' compensation	12,319,607	5,535,553	12,450,376	5,404,784	11,676,098	3,687,057	11,763,510	9,004,429	1,582,671
17.1 Other liability - occurrence	1,463,100	2,767,725	1,463,100	2,767,725	5,251,903	6,831,517	5,251,903	9,599,242	2,562,994
17.2 Other liability - claims-made		44,997		44,997		5,842		50,839	7,908
17.3 Excess workers' compensation									
18.1 Products liability - occurrence	40,000	204,242	40,000	204,242	48,683	790,083	48,683	994,325	498,350
18.2 Products liability - claims-made									
19.1, 19.2 Private passenger auto liability	26,444,820	4,921,425	26,444,820	4,921,425	11,225,564	1,737,267	11,225,564	6,658,692	1,586,711
19.3, 19.4 Commercial auto liability	2,739,748	8,403,974	2,743,587	8,400,135	2,951,431	7,227,434	2,953,969	15,625,031	3,536,569
21. Auto physical damage	2,305,198	442,958	2,305,198	442,958	2,160,633	605,461	2,160,633	1,048,419	169,853
22. Aircraft (all perils)		25		25				25	
23. Fidelity		50,316		50,316	59,674	288,579	59,674	338,895	58,348
24. Surety		10,126		10,126		210,208		220,334	297,593
26. Burglary and theft		65		65	46	252	46	317	56
27. Boiler and machinery	25,835		25,835						
28. Credit									
29. International									
30. Warranty									
31. Reinsurance - Nonproportional Assumed Property	XXX	239,402		239,402	XXX	1,056,107		1,295,509	
32. Reinsurance - Nonproportional Assumed Liability	XXX				XXX				
33. Reinsurance - Nonproportional Assumed Financial Lines	XXX				XXX	4,778		4,778	
34. Aggregate write-ins for other lines of business									
35. TOTALS	53,696,041	33,058,717	53,830,649	32,924,109	38,003,653	28,820,341	38,093,603	61,654,500	19,617,368
DETAILS OF WRITE-INS									
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 above)									

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

UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

	1 Loss Adjustment Expenses	2 Other Underwriting Expenses	3 Investment Expenses	4 Total
1. Claim adjustment services:				
1.1 Direct	4,271,210			4,271,210
1.2 Reinsurance assumed	3,543,146			3,543,146
1.3 Reinsurance ceded	4,272,650			4,272,650
1.4 Net claim adjustment services (Line 1.1 plus Line 1.2 minus Line 1.3)	3,541,706			3,541,706
2. Commission and brokerage:				
2.1 Direct excluding contingent		35,211,434		35,211,434
2.2 Reinsurance assumed excluding contingent		13,143,278		13,143,278
2.3 Reinsurance ceded excluding contingent		35,248,016		35,248,016
2.4 Contingent - direct		7,119,633		7,119,633
2.5 Contingent - reinsurance assumed		2,809,548		2,809,548
2.6 Contingent - reinsurance ceded		7,119,633		7,119,633
2.7 Policy and membership fees				
2.8 Net commission and brokerage (Line 2.1 plus Line 2.2 minus Line 2.3 plus Line 2.4 plus Line 2.5 minus Line 2.6 plus Line 2.7)		15,916,244		15,916,244
3. Allowances to manager and agents		144,310		144,310
4. Advertising		129,838		129,838
5. Boards, bureaus and associations	126,323	437,464		563,787
6. Surveys and underwriting reports		414,843		414,843
7. Audit of assureds' records		37,892		37,892
8. Salary and related items:				
8.1 Salaries	2,840,161	5,419,484	120,321	8,379,966
8.2 Payroll taxes	205,044	377,263	7,143	589,450
9. Employee relations and welfare	873,139	1,544,716	36,996	2,454,851
10. Insurance	50	149,832	(6)	149,876
11. Directors' fees				
12. Travel and travel items	194,007	315,661	2,811	512,479
13. Rent and rent items	260,975	559,352	7,266	827,593
14. Equipment	38,563	140,961	(280)	179,244
15. Cost or depreciation of EDP equipment and software	476,474	263,608	1,072	741,154
16. Printing and stationery	23,035	81,777	1,185	105,997
17. Postage, telephone and telegraph, exchange and express	68,684	237,752	11,697	318,133
18. Legal and auditing	36,354	238,983	12,110	287,447
19. Totals (Line 3 through Line 18)	5,142,809	10,493,736	200,315	15,836,860
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of $ 2,424		1,866,684		1,866,684
20.2 Insurance department licenses and fees		75,886		75,886
20.3 Gross guaranty association assessments		(2,666)		(2,666)
20.4 All other (excluding federal and foreign income and real estate)		82,868		82,868
20.5 Total taxes, licenses and fees (Line 20.1 plus Line 20.2 plus Line 20.3 plus Line 20.4)		2,022,772		2,022,772
21. Real estate expenses				
22. Real estate taxes				
23. Reimbursements by uninsured plans				
24. Aggregate write-ins for miscellaneous expenses	1,440,258	3,906,487	108,838	5,455,583
25. Total expenses incurred	10,124,773	32,339,239	309,153	(a) 42,773,165
26. Less unpaid expenses - current year	19,617,368	9,742,267	321,125	29,680,760
27. Add unpaid expenses - prior year	19,567,569	9,904,127	299,719	29,771,415
28. Amounts receivable relating to uninsured plans, prior year				
29. Amounts receivable relating to uninsured plans, current year				
30. TOTAL EXPENSES PAID (Line 25 minus Line 26 plus Line 27 minus Line 28 plus Line 29)	10,074,974	32,501,099	287,747	42,863,820
DETAILS OF WRITE-INS				
2401. Electronic data processing service	680,502	2,628,639	43,855	3,352,996
2402. Management fee	199,584	605,085	57,725	862,394
2403. Donations		518,792		518,792
2498. Summary of remaining write-ins for Line 24 from overflow page	560,172	153,971	7,258	721,401
2499. Totals (Line 2401 through Line 2403 plus Line 2498) (Line 24 above)	1,440,258	3,906,487	108,838	5,455,583

(a) Includes management fees of $ 862,393 to affiliates and $ to non-affiliates.

EXHIBIT OF NET INVESTMENT INCOME

		1 Collected During Year	2 Earned During Year
1.	U.S. Government bonds	(a) 737,142	742,865
1.1	Bonds exempt from U.S. tax	(a) 695,610	698,892
1.2	Other bonds (unaffiliated)	(a) 3,528,986	3,551,515
1.3	Bonds of affiliates	(a)	
2.1	Preferred stocks (unaffiliated)	(b)	
2.11	Preferred stocks of affiliates	(b)	
2.2	Common stocks (unaffiliated)	1,941,957	1,961,087
2.21	Common stocks of affiliates		
3.	Mortgage loans	(c)	
4.	Real estate	(d)	
5.	Contract loans		
6.	Cash, cash equivalents and short-term investments	(e) 2,523	2,523
7.	Derivative instruments	(f)	
8.	Other invested assets	64,560	64,560
9.	Aggregate write-ins for investment income		
10.	Total gross investment income	6,970,778	7,021,442
11.	Investment expenses		(g) 309,153
12.	Investment taxes, licenses and fees, excluding federal income taxes		(g)
13.	Interest expense		(h)
14.	Depreciation on real estate and other invested assets		(i)
15.	Aggregate write-ins for deductions from investment income		
16.	Total deductions (Lines 11 through 15)		309,153
17.	Net investment income (Line 10 minus Line 16)		6,712,289
DETAILS OF WRITE-INS			
0901.			
0902.			
0903.			
0998.	Summary of remaining write-ins for Line 9 from overflow page		
0999.	Totals (Lines 0901 through 0903 plus 0998) (Line 9 above)		
1501.			
1502.			
1503.			
1598.	Summary of remaining write-ins for Line 15 from overflow page		
1599.	Totals (Lines 1501 through 1503 plus 1598) (Line 15 above)		

(a) Includes $ 2,472 accrual of discount less $ 2,285,562 amortization of premium and less $ 153,979 paid for accrued interest on purchases.
(b) Includes $ accrual of discount less $ amortization of premium and less $ paid for accrued dividends on purchases.
(c) Includes $ accrual of discount less $ amortization of premium and less $ paid for accrued interest on purchases.
(d) Includes $ for company's occupancy of its own buildings; and excludes $ interest on encumbrances.
(e) Includes $ accrual of discount less $ amortization of premium and less $ paid for accrued interest on purchases.
(f) Includes $ accrual of discount less $ amortization of premium.
(g) Includes $ investment expenses and $ investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
(h) Includes $ interest on surplus notes and $ interest on capital notes.
(i) Includes $ depreciation on real estate and $ depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

		1 Realized Gain (Loss) On Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
1.	U.S. Government bonds					
1.1	Bonds exempt from U.S. tax	176,544		176,544		
1.2	Other bonds (unaffiliated)	86,636		86,636		
1.3	Bonds of affiliates					
2.1	Preferred stocks (unaffiliated)					
2.11	Preferred stocks of affiliates					
2.2	Common stocks (unaffiliated)	1,696,412	(441,382)	1,255,030	7,373,823	
2.21	Common stocks of affiliates					
3.	Mortgage loans					
4.	Real estate					
5.	Contract loans					
6.	Cash, cash equivalents and short-term investments					
7.	Derivative instruments					
8.	Other invested assets		(532,918)	(532,918)	438,838	
9.	Aggregate write-ins for capital gains (losses)					
10.	Total capital gains (losses)	1,959,592	(974,300)	985,292	7,812,661	
DETAILS OF WRITE-INS						
0901.						
0902.						
0903.						
0998.	Summary of remaining write-ins for Line 9 from overflow page					
0999.	Totals (Lines 0901 through 0903 plus 0998) (Line 9 above)					

EXHIBIT OF NONADMITTED ASSETS

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col.2 - Col.1)
1. Bonds (Schedule D)			
2. Stocks (Schedule D):			
2.1 Preferred stocks			
2.2 Common stocks			
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens			
3.2 Other than first liens			
4. Real estate (Schedule A):			
4.1 Properties occupied by the company			
4.2 Properties held for the production of income			
4.3 Properties held for sale			
5. Cash (Schedule E-Part 1), cash equivalents (Schedule E-Part 2) and short-term investments (Schedule DA)			
6. Contract loans			
7. Derivatives (Schedule DB)			
8. Other invested assets (Schedule BA)			
9. Receivables for securities			
10. Securities lending reinvested collateral assets (Schedule DL)			
11. Aggregate write-ins for invested assets			
12. Subtotals, cash and invested assets (Line 1 to Line 11)			
13. Title plants (for Title insurers only)			
14. Investment income due and accrued			
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection	486,113	479,720	(6,393)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due	10,561	9,800	(761)
15.3 Accrued retrospective premiums and contracts subject to redetermination			
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers			
16.2 Funds held by or deposited with reinsured companies			
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			
19. Guaranty funds receivable or on deposit			
20. Electronic data processing equipment and software			
21. Furniture and equipment, including health care delivery assets			
22. Net adjustment in assets and liabilities due to foreign exchange rates			
23. Receivables from parent, subsidiaries and affiliates			
24. Health care and other amounts receivable			
25. Aggregate write-ins for other-than-invested assets			
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Line 12 to Line 25)	496,674	489,520	(7,154)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
28. Total (Line 26 and Line 27)	496,674	489,520	(7,154)
DETAILS OF WRITE-INS			
1101.			
1102.			
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)			
2501.			
2502.			
2503.			
2598. Summary of remaining write-ins for Line 25 from overflow page			
2599. Totals (Line 2501 through Line 2503 plus Line 2598) (Line 25 above)			

NOTES TO FINANCIAL STATEMENTS

General Notes

1. Summary of Significant Accounting Policies and Going Concern-

A. Accounting Practices

The financial statements of American Select 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:

		SSAP #	F/S Page	F/S Line #	2016	2015
NET INCOME						
(1)	American Select Insurance Company state basis (Page 4, Line 20, Columns 1 & 2)	XXX	XXX	XXX	$ 7,037,305	$ 6,822,621
(2)	State Prescribed Practices that increase/(decrease) NAIC SAP				0	0
(3)	State Permitted Practices that increase/(decrease) NAIC SAP				0	0
(4)	NAIC SAP (1-2-3=4)	XXX	XXX	XXX	$ 7,037,305	$ 6,822,621
SURPLUS						
(5)	American Select Insurance Company state basis (Page 3, Line 37, Columns 1 & 2)	XXX	XXX	XXX	$ 114,879,468	$ 102,890,644
(6)	State Prescribed Practices that increase/(decrease) NAIC SAP				0	0
(7)	State Permitted Practices that increase/(decrease) NAIC SAP				0	0
(8)	NAIC SAP (5-6-7=8)	XXX	XXX	XXX	$ 114,879,468	$ 102,890,644

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

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

C. Accounting Policy

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

Expenses incurred in connection with acquiring new insurance business, including such acquisition costs as sales commissions, are charged to operations as incurred. Expenses incurred are reduced for ceding allowances received or receivable.

In addition, the Company uses the following accounting policies:

(1) Short-term investments are reported in the same manner as similar long-term investments per Statements of Statutory Accounting Principles (SSAP) No.2.
(2) Bonds not backed by other loans are stated at amortized cost using the scientific interest method per SSAP No.26.
(3) Common stocks are stated at market per SSAP No.30, except for investments in stocks of uncombined subsidiaries in which the Company has an interest of 20% or more, which are carried on the equity basis per SSAP No.97.
(4) Redeemable preferred stocks, which have underlying characteristics of debt, are stated at amortized cost. Perpetual preferred stocks are stated at cost. Preferred stocks with NAIC designations 3 - 6 are stated at the lower of cost, amortized cost, or fair value in accordance with SSAP No.32.
(5) The Company does not hold any mortgage loans.
(6) Loan-backed securities are stated at either amortized cost or the lower of amortized cost or fair market value. The retrospective adjustment method is used to value all securities. If a security has been written down due to an other-than-temporary impairment, the prospective adjustment method is used subsequent to the loss recognition in accordance with SSAP No.43R.
(7) The Company has no subsidiaries, controlled or affiliated company investments.
(8) The Company has a minor ownership interest in a partnership. This has underlying characteristics of common stock and is carried at market value per SSAP No.30.
(9) The Company does not invest in derivative instruments.
(10) The Company anticipates investment income as a factor in the premium deficiency calculation, in accordance with SSAP No. 53, Property-Casualty Contracts - Premiums.
(11) Unpaid losses and loss adjustment expenses include an amount determined from individual case estimates and loss reports and an amount, based on past experience, for losses incurred but not reported. Such liabilities are necessarily based on assumptions and estimates and, while management believes the amount is adequate, the ultimate liability may be in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting liability are continually reviewed and any adjustments are reflected in the period determined. The Company has limited exposure to asbestos and environmental claims and management believes the reserve for such claims is adequate.
(12) The Company has not modified its capitalization policy from the prior period.
(13) Pharmaceutical rebate receivables are applicable to health insurance entities. The Company does not offer health insurance policies.

D. Going Concern

Management continuously monitors the Company's financial results and compliance with regulatory requirements and finds no reason to expect the Company to not continue as a going concern.

2. Accounting Changes and Corrections of Errors-

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

3. Business Combinations and Goodwill- Not applicable

4. Discontinued Operations-

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

5. Investments-

A. Mortgage Loans, including Mezzanine Real Estate Loans

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

B. Debt Restructuring

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

C. Reverse Mortgages

The Company does not invest in reverse mortgages.

D. Loan-Backed Securities

(1) Prepayment assumptions for single class and multi class mortgage-backed/asset-backed securities were obtained from broker dealer survey values or internal estimates. The Company used Interactive Data Corp. in determining the market value of its loan-backed securities.
(2-3) No other-than-temporary impairments have been recognized on loan-backed securities.
(4) Impaired loan-backed securities for which an other-than-temporary impairment has not been recognized as of December 31, 2016 are summarized below:

Less than 12 Months		12 Months or Longer		Total	
Fair Value	Unrealized Losses	Fair Value	Unrealized Losses	Fair Value	Unrealized Losses
$ 12,127,777	$ (271,389)	$ 0	$ 0	$ 12,127,777	$ (271,389)

(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

NOTES TO FINANCIAL STATEMENTS

- General interest rate environment
- Probability of collecting future cash flows

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

F. Real Estate- Not applicable

G. Investments in low-income housing tax credits (LIHTC)
The Company does not invest in any low income housing which qualifies for tax credits.

H. Restricted Assets
(1) Restricted Assets (Including Pledged)

	Gross (Admitted & Nonadmitted) Restricted							Current Year			
	Current Year									Percentage	
Restricted Asset Category	1 Total General Account (G/A)	2 G/A Supporting Protected Cell Account Activity (a)	3 Total Protected Cell Account Restricted Assets	4 Protected Cell Account Assets Supporting G/A Activity (b)	5 Total (1 plus 3)	6 Total From Prior Year	7 Increase/ (Decrease) (5 minus 6)	8 Total Nonadmitted Restricted	9 Total Admitted Restricted (5 minus 8)	10 Gross (Admitted & Nonadmitted) Restricted to Total Assets (c)	11 Admitted Restricted to Total Admitted Assets (d)
a. Subject to contractual obligation for which liability is not shown	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0	0.00%	0.00%
b. Collateral held under security lending agreements	0	0	0	0	0	0	0	0	0	0.00%	0.00%
c. Subject to repurchase agreements	0	0	0	0	0	0	0	0	0	0.00%	0.00%
d. Subject to reverse repurchase agreements	0	0	0	0	0	0	0	0	0	0.00%	0.00%
e. Subject to dollar repurchase agreements	0	0	0	0	0	0	0	0	0	0.00%	0.00%
f. Subject to dollar reverse repurchase agreements	0	0	0	0	0	0	0	0	0	0.00%	0.00%
g. Placed under option contracts	0	0	0	0	0	0	0	0	0	0.00%	0.00%
h. Letter stock or securities restricted as to sale - FHLB capital stock	0	0	0	0	0	0	0	0	0	0.00%	0.00%
i. FHLB capital stock	0	0	0	0	0	0	0	0	0	0.00%	0.00%
j. On deposit with states	5,212,951	0	0	0	5,212,951	5,376,388	(163,437)	0	5,212,951	2.04%	2.04%
k. On deposit with other regulatory bodies	0	0	0	0	0	0	0	0	0	0.00%	0.00%
l. Pledged as collateral to FHLB (including assets backing funding agreements)	0	0	0	0	0	0	0	0	0	0.00%	0.00%
m. Pledged as collateral not captured in other categories	0	0	0	0	0	0	0	0	0	0.00%	0.00%
n. Other restricted assets	0	0	0	0	0	0	0	0	0	0.00%	0.00%
o. Total Restricted Assets	$ 5,212,951	$ 0	$ 0	$ 0	$ 5,212,951	$ 5,376,388	$ (163,437)	$ 0	$ 5,212,951	2.04%	2.04%

(a) Subset of column 1
(b) Subset of column 3
(c) Column 5 divided by Asset Page, Column 1, Line 28
(d) Column 9 divided by Asset Page, Column 3, Line 28

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

(3) Detail of Other Restricted Assets (Contracts that Share Similar Characteristics, Such as Reinsurance and Derivatives, Are Reported in the Aggregate) - Not applicable

(4) Collateral Received and Reflected as Assets Within the Reporting Entity's Financial Statements - Not applicable

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.

L. 5* Securities
The Company does not hold any 5* securities.

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

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

7. Investment Income-
The Company did not exclude any due and accrued income from surplus.

8. Derivative Instruments-
The Company does not hold derivative instruments.

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

	12/31/2016		
	(1) Ordinary	(2) Capital	(3) (Col 1 + 2) Total
(a) Gross deferred tax assets	$ 4,950,079	$ 1,560,205	$ 6,510,284
(b) Statutory valuation allowance adjustment	0	0	0
(c) Adjusted gross deferred tax assets (1a-1b)	4,950,079	1,560,205	6,510,284
(d) Deferred tax assets nonadmitted	0	0	0
(e) Subtotal net admitted deferred tax asset (1c-1d)	4,950,079	1,560,205	6,510,284
(f) Deferred tax liabilities	154,253	9,723,381	9,877,634
(g) Net admitted deferred tax asset/ (Net admitted deferred tax liability) (1e 1f)	$ 4,795,826	$ (8,163,176)	$ (3,367,350)

	12/31/2015		
	(4) Ordinary	(5) Capital	(6) (Col 4 + 5) Total
(a) Gross deferred tax assets	$ 4,807,428	$ 1,790,839	$ 6,598,267
(b) Statutory valuation allowance adjustment	0	0	0
(c) Adjusted gross deferred tax assets (1a-1b)	4,807,428	1,790,839	6,598,267
(d) Deferred tax assets nonadmitted	0	0	0
(e) Subtotal net admitted deferred tax asset (1c-1d)	4,807,428	1,790,839	6,598,267
(f) Deferred tax liabilities	155,575	6,956,055	7,111,630
(g) Net admitted deferred tax asset/ (Net admitted deferred tax liability) (1e-1f)	$ 4,651,853	$ (5,165,216)	$ (513,363)

	Change		
	(7) (Col 1 - 4) Ordinary	(8) (Col 2 - 5) Capital	(9) (Col 7 + 8) Total
(a) Gross deferred tax assets	$ 142,651	$ (230,634)	$ (87,983)
(b) Statutory valuation allowance adjustment	0	0	0
(c) Adjusted gross deferred tax assets (1a-1b)	142,651	(230,634)	(87,983)
(d) Deferred tax assets nonadmitted	0	0	0
(e) Subtotal net admitted deferred tax asset (1c-1d)	142,651	(230,634)	(87,983)
(f) Deferred tax liabilities	(1,322)	2,767,326	2,766,004
(g) Net admitted deferred tax asset/ (Net admitted deferred tax liability) (1e-1f)	$ 143,973	$ (2,997,960)	$ (2,853,987)

2 Admission calculation components SSAP No. 101:

	12/31/2016		
	(1) Ordinary	(2) Capital	(3) (Col 1 + 2) Total
(a) Federal Income taxes paid in prior years recoverable through loss carrybacks	$ 4,413,613	$ 239,388	$ 4,653,001
(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)	0	0	0
1 Adjusted gross DTA expected to be realized following BS date	0	0	0
2 Adjusted gross DTA allowed per limitation threshold	XXX	XXX	17,231,920
(c) Adjusted gross DTA (excluding the amount of DTA from 2 (a) and 2 (b) above) offset by gross DTL	536,466	1,320,817	1,857,283
(d) Deferred tax assets admitted as the result of application of SSAP No. 101. Total (2 (a) +2 (b) +2 (c))	$ 4,950,079	$ 1,560,205	$ 6,510,284

	12/31/2015		
	(4) Ordinary	(5) Capital	(6) (Col 4 + 5) Total
(a) Federal Income taxes paid in prior years recoverable through loss carrybacks	$ 3,926,087	$ 832,005	$ 4,758,092
(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)	365,040	0	365,040
1 Adjusted gross DTA expected to be realized following BS date	365,040	0	365,040
2 Adjusted gross DTA allowed per limitation threshold	XXX	XXX	15,433,597
(c) Adjusted gross DTA (excluding the amount of DTA from 2 (a) and 2 (b) above) offset by gross DTL	516,301	958,834	1,475,135
(d) Deferred tax assets admitted as the result of application of SSAP No. 101. Total (2 (a) +2 (b) +2 (c))	$ 4,807,428	$ 1,790,839	$ 6,598,267

	Change		
	(7) (Col 1 - 4) Ordinary	(8) (Col 2 - 5) Capital	(9) (Col 7 + 8) Total
(a) Federal Income taxes paid in prior years recoverable through loss carrybacks	$ 487,526	$ (592,617)	$ (105,091)
(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)	(365,040)	0	(365,040)
1 Adjusted gross DTA expected to be realized following BS date	(365,040)	0	(365,040)
2 Adjusted gross DTA allowed per limitation threshold	XXX	XXX	1,798,323
(c) Adjusted gross DTA (excluding the amount of DTA from 2 (a) and 2 (b) above) offset by gross DTL	20,165	361,983	382,148
(d) Deferred tax assets admitted as the result of application of SSAP No. 101. Total (2 (a) +2 (b) +2 (c))	$ 142,651	$ (230,634)	$ (87,983)

NOTES TO FINANCIAL STATEMENTS

3

		2016	2015
(a)	Ratio percentage used to determine recovery period and threshold limitation amount	928.4%	922.4%
(b)	Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in 2 (b) 2 above	$ 114,879,468	$ 102,890,644

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

		12/31/2016		
		(1) Ordinary Percent	(2) Capital Percent	(3) (Col 1 + 2) Total Percent
1	Adjusted gross DTAs amounts from note 9A1 (c)	$ 4,950,079	$ 1,560,205	$ 6,510,284
2	Percentage of adjusted gross DTAs attributable to the impact of tax planning strategies	7.7%	0.0%	7.7%
3	Net admitted adjusted gross DTAs amount from note 9A1 (e)	$ 4,950,079	$ 1,560,205	$ 6,510,284
4	Percentage of net admitted adjusted gross DTAs admitted because of the impact of tax planning strategies	7.7%	0.0%	7.7%

		12/31/2015		
		(4) Ordinary Percent	(5) Capital Percent	(6) (Col 4 + 5) Total Percent
1	Adjusted gross DTAs amounts from note 9A1 (c)	$ 4,807,428	$ 1,790,839	$ 6,598,267
2	Percentage of adjusted gross DTAs attributable to the impact of tax planning strategies	7.5%	0.0%	7.5%
3	Net admitted adjusted gross DTAs amount from note 9A1 (e)	$ 4,807,428	$ 1,790,839	$ 6,598,267
4	Percentage of net admitted adjusted gross DTAs admitted because of the impact of tax planning strategies	7.5%	0.0%	7.5%

		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)	$ 142,651	$ (230,634)	$ (87,983)
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)	$ 142,651	$ (230,634)	$ (87,983)
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) 12/31/2016	(2) 12/31/2015	(Col 1 - 2) Change
1	Current income taxes incurred consist of the following major components:			
(a)	Federal	$ 2,672,630	$ 3,171,039	$ (498,409)
(b)	Foreign	0	0	0
(c)	Subtotal	2,672,630	3,171,039	(498,409)
(d)	Federal income tax on net capital gain	(344,852)	(130,379)	(214,473)
(e)	Utilization of capital loss carryforward	0	0	0
(f)	Other	(32,499)	(84,019)	51,520
(g)	Federal and foreign income taxes incurred	$ 2,295,279	$ 2,956,641	$ (661,362)

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

		(1) 12/31/2016	(2) 12/31/2015	(Col 1 - 2) Change
	Deferred tax assets:			
(a)	Ordinary deferred tax assets:			
1	Discounting of Unpaid Losses	$ 499,793	$ 517,593	$ (17,800)
2	Unearned premium reserve	2,942,419	2,862,329	80,090
3	Investments	0	0	0
4	Guarantee fund accrual	0	0	0
5	Salvage and subrogation	506,939	449,418	57,521
6	Fixed assets	78,875	80,553	(1,678)
7	Compensation and Benefits Accrual	0	0	0
8	Pension accrual	916,466	890,182	26,284
9	Other assets (including item <5% of total)	5,587	7,353	(1,766)
(99)	Subtotal	4,950,079	4,807,428	142,651
(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)	4,950,079	4,807,428	142,651
(e)	Capital deferred tax assets:			
1	Investments	1,467,574	1,699,409	(231,835)
2	Net capital loss carryforward	0	0	0
3	Fixed assets	0	0	0
4	Other assets (including item <5% of total)	92,631	91,430	1,201
(99)	Subtotal	1,560,205	1,790,839	(230,634)
(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)	1,560,205	1,790,839	(230,634)
(i)	Admitted deferred tax assets (2d + 2h)	$ 6,510,284	$ 6,598,267	$ (87,983)

NOTES TO FINANCIAL STATEMENTS

3 Deferred tax liabilities:

(a) Ordinary deferred tax liabilities				
1 Investments	$ 44,989	$ 38,293	$ 6,696
2 Fixed assets	0	1,678	(1,678)
3 Deferred and uncollected premiums	15,039	12,885	2,154
4 Deferred compensation	0	0	0
5 Other liabilities (including item <5% of total)	94,225	102,719	(8,494)
(99) Subtotal	154,253	155,575	(1,322)
(b) Capital deferred tax liabilities			
1 Unrealized gain / (losses)	8,905,817	6,171,385	2,734,432
2 Investments	817,564	784,670	32,894
3 Real estate	0	0	0
4 Other liabilities (including item <5% of total)	0	0	0
(99) Subtotal	9,723,381	6,956,055	2,767,326
(c) Deferred tax liabilities (3a99 + 3b99)	$ 9,877,634	$ 7,111,630	$ 2,766,004
4 Net admitted deferred tax asset / (liability) (2i - 3c)	$ (3,367,350)	$ (513,363)	$ (2,853,987)

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

	12/31/2016	12/31/2015	Change
Net deferred tax asset (liability)	$ (3,367,350)	$ (513,363)	$ (2,853,987)
Tax-effect of unrealized gains and losses	(8,905,817)	(6,171,386)	(2,734,431)
Net tax effect without unrealized gains and losses	$ 5,538,467	$ 5,658,023	$ (119,556)
Change in deferred income tax			$ (119,556)

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

	12/31/2016	12/31/2015
1 Income taxes incurred, gross of capital gains tax (benefit)	$ 2,640,131	$ 3,087,020
2 Change in deferred income tax (without tax on unrealized gains and losses)	119,556	(226,203)
3 Total income tax reported	$ 2,759,687	$ 2,860,817
4 Statutory income before taxes, gross of capital gains tax (benefit)	9,677,436	9,909,643
	35%	35%
5 Expected income tax expense (benefit) at 35% statutory rate	3,387,103	3,468,375
6 Increase (decrease) in actual tax reported resulting from:		
a. Dividend received deduction	$ (389,533)	$ (382,421)
b. Nondeductible expenses for meals, penalties, and lobbying	41,372	28,956
c. Tax exempt income	(340,151)	(373,406)
d. Prior period adjustment	2,554	25,843
e. Deferred tax benefit (expense) on nonadmitted assets	(1,200)	30,015
f. Deferred tax benefit (expense) on retirement liability	0	0
g. Appreciation on donated property	0	0
h. IRC 832 (b) (5) adjustment	109,452	113,374
i. Other	(49,910)	(49,918)
7 Total federal income tax reported	$ 2,759,687	$ 2,860,818

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
2016	$ 2,327,778	$ 344,852	$ 2,672,630
2015	$ 3,039,085	$ 99,456	$ 3,138,541
2014	$ 0	$ 94,446	$ 94,446

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

F Consolidated Federal Income Tax Return

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

Westfield Insurance Company	Westfield 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	COIN Financial, Inc.

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 owned and operated by its parent company, OFIC.

B. The Company has no exceptional transactions with affiliates to report.

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

NOTES TO FINANCIAL STATEMENTS

D. Affiliated Balances due to the Company at 12/31/2016 and 12/31/2015 respectively were:

	12/31/2016	12/31/2015
Ohio Farmers Insurance Company	$ 2,312,118	$ 739,370
Affiliated Receivable	$ 2,312,118	$ 739,370

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

E. The Company did not make any guarantees for the benefit of an affiliate or related party resulting in material contingent exposure.

F. The Company does not have any management or non-GAAP cost sharing arrangements with any affiliated insurers.

G. The Company is owned and operated by its parent company, OFIC.

H. The Company holds no shares of an upstream parent.

I. The Company did not have any investments in subsidiaries or affiliates that exceeded 10% of its admitted assets.

J. The Company did not recognize any impairment write down for its investments in Subsidiary, Controlled or Affiliated Companies during the statement period.

K. The Company has no investment in a foreign insurance subsidiary.

L. The Company does not hold an investment in a downstream non-insurance holding company.

M. All SCA Investments
The Company did not have any investments in Subsidiary, Controlled or Affiliated Companies.

N. Investment in Insurance SCAs- Not applicable

11. Debt-

A. Holding Company Obligations- Not applicable

B. Federal Home Loan Bank Agreements (FHLB) - Not applicable

NOTES TO FINANCIAL STATEMENTS

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

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

The Company's parent, OFIC, sponsors a non-contributory defined benefit pension plan covering U. S. employees. As of December 31, 2016, there was accrued, in accordance with actuarially determined amounts with an offset to the pension cost accrual for the incremental asset amortization, amounts representing the present value of future benefit obligations.

A summary of assets, obligations and assumptions of the Pension and Other Postretirement Benefit Plans is as follows at December 31, 2016 and 2015:

(1) Change in benefit obligation

a. Pension Benefits

	Overfunded		Underfunded	
	2016	2015	2016	2015
1. Benefit obligation at beginning of year	$ 0	$ 0	$ 393,075,422	$ 402,180,271
2. Service cost	0	0	12,731,705	13,375,654
3. Interest cost	0	0	18,804,532	17,605,281
4. Contribution by plan participants	0	0	0	0
5. Actuarial (gain) loss	0	0	21,836,924	(27,705,280)
6. Foreign currency exchange rate changes	0	0	0	0
7. Benefits paid	0	0	(13,121,798)	(12,380,504)
8. Plan amendments	0	0	0	0
9. Business combinations, divestitures, curtailments, settlements and special termination benefits	0	0	0	0
10. Benefit obligation at end of year	$ 0	$ 0	$ 433,326,785	$ 393,075,422

b. Postretirement Benefits

	Overfunded		Underfunded	
	2016	2015	2016	2015
1. Benefit obligation at beginning of year	$ 0	$ 0	$ 39,221,158	$ 41,474,321
2. Service cost	0	0	812,666	926,940
3. Interest cost	0	0	1,781,121	1,732,127
4. Contribution by plan participants	0	0	1,559,633	1,433,849
5. Actuarial (gain) loss	0	0	2,521,726	(2,685,245)
6. Foreign currency exchange rate changes	0	0	0	0
7. Benefits paid	0	0	(3,964,843)	(3,660,834)
8. Plan amendments	0	0	0	0
9. Business combinations, divestitures, curtailments, settlements and special termination benefits	0	0	0	0
10. Benefit obligation at end of year	$ 0	$ 0	$ 41,931,461	$ 39,221,158

c. Nonqualified Benefits

	Overfunded		Underfunded	
	2016	2015	2016	2015
1. Benefit obligation at beginning of year	$ 0	$ 0	$ 83,998,588	$ 74,198,334
2. Service cost	0	0	1,607,070	14,104,622
3. Interest cost	0	0	3,890,358	3,660,110
4. Contribution by plan participants	0	0	0	0
5. Actuarial (gain) loss	0	0	4,950,046	(3,501,056)
6. Foreign currency exchange rate changes	0	0	0	0
7. Benefits paid	0	0	(5,129,689)	(4,463,422)
8. Plan amendments	0	0	0	0
9. Business combinations, divestitures, curtailments, settlements and special termination benefits	0	0	0	0
10. Benefit obligation at end of year	$ 0	$ 0	$ 89,316,373	$ 83,998,588

(2) Change in plan assets

	Pension Benefits		Postretirement Benefits		Nonqualified Benefits	
	2016	2015	2016	2015	2016	2015
a. Fair value of plan assets at beginning of year	$ 322,473,675	$ 327,296,652	$ 28,622,308	$ 31,109,814	$ 0	$ 0
b. Actual return on plan assets	34,572,170	(4,542,473)	2,276,026	(125,766)	0	0
c. Foreign currency exchange rate changes	0	0	0	0	0	0
d. Reporting entity contribution	14,000,000	12,100,000	176,983	165,245	5,129,689	4,463,422
e. Plan participants' contributions	0	0	1,559,633	1,433,849	0	0
f. Benefits paid	(13,121,798)	(12,380,504)	(4,264,843)	(3,960,834)	(5,129,689)	(4,463,422)
g. Business combinations, divestitures, and settlements	0	0	0	0	0	0
h. Fair value of plan assets at end of year	$ 357,924,047	$ 322,473,675	$ 28,370,107	$ 28,622,308	$ 0	$ 0

(3) Funded status

	Pension Benefits		Postretirement Benefits		Nonqualified Benefits	
	2016	2015	2016	2015	2016	2015
Overfunded:						
a. Assets (nonadmitted)						
1. Prepaid benefit costs	$ 51,772,444	$ 50,591,040	$ 1,260,813	$ 2,299,571	$ 0	$ 0
2. Overfunded plan assets	(51,772,444)	(50,591,040)	(1,260,813)	(2,299,571)	0	0
3. Total assets (nonadmitted)	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0
Underfunded:						
b. Liabilities recognized						
1. Accrued benefit costs	$ 0	$ 0	$ 0	$ 0	$ 63,691,386	$ 61,655,671
2. Liability for benefits	75,402,738	70,601,747	13,561,354	9,885,189	25,624,987	22,342,917
3. Total liabilities recognized	$ 75,402,738	$ 70,601,747	$ 13,561,354	$ 9,885,189	$ 89,316,373	$ 83,998,588
c. Unrecognized liabilities	$ 0	$ 0	$ 0	$ 713,661	$ 0	$ 0

(4) Components of net periodic benefit cost

	Pension Benefits		Postretirement Benefits		Nonqualified Benefits	
	2016	2015	2016	2015	2016	2015
a. Service cost	$ 12,731,705	$ 13,375,654	$ 812,666	$ 926,940	$ 1,607,070	$ 14,104,622
b. Interest cost	18,804,532	17,605,281	1,781,121	1,732,127	3,890,358	3,660,110
c. Expected return on plan assets	(27,250,542)	(27,904,296)	(2,296,734)	(2,399,864)	0	0
d. Transition asset or obligation	0	0	0	0	0	0
e. Gains and losses	7,991,834	8,252,309	269,024	286,381	1,055,966	1,489,251
f. Prior service cost or credit	541,067	843,017	343,646	188,658	612,010	612,010
g. Gain or loss recognized due to a settlement or curtailment	0	0	0	0	0	0
h. Total net periodic benefit cost	$ 12,818,596	$ 12,171,965	$ 909,723	$ 734,242	$ 7,165,404	$ 19,865,993

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

	Pension Benefits		Postretirement Benefits		Nonqualified Benefits	
	2016	2015	2016	2015	2016	2015
a. Items not yet recognized as a component of net periodic cost - prior year	$(121,192,787)	$ (125,546,624)	$ (12,898,421)	$ (13,426,259)	$ (22,342,917)	$ (27,945,234)
b. Net transition asset or obligation recognized	0	0	0	0	0	0
c. Net prior service cost or credit arising during the year	0	0	0	0	0	0
d. Net prior service cost or credit recognized	541,067	843,017	343,646	188,658	612,010	612,010
e. Net gain or loss arising during the year	(14,515,296)	(4,741,489)	(2,536,416)	52,799	(4,950,046)	3,501,056
f. Net gain or loss recognized	7,991,834	8,252,309	269,024	286,381	1,055,966	1,489,251
g. Items not yet recognized as a component of net periodic cost - current year	$(127,175,182)	$(121,192,787)	$ (14,822,167)	$ (12,898,421)	$ (25,624,987)	$ (22,342,917)

NOTES TO FINANCIAL STATEMENTS

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

	Pension Benefits		Postretirement Benefits		Nonqualified Benefits	
	2017	2016	2017	2016	2017	2016
a. Net transition asset or obligation	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0
b. Net prior service cost or credit	530,703	541,067	413,732	343,646	612,010	612,010
c. Net recognized gains and losses	7,577,894	7,577,466	443,705	294,302	1,119,968	802,739

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

	Pension Benefits		Postretirement Benefits		Nonqualified Benefits	
	2016	2015	2016	2015	2016	2015
a. Net transition asset or obligation	$ 0	$ 0	$ 0	$ 0	$ 0	$ 0
b. Net prior service cost or credit	1,510,348	2,051,415	5,045,326	5,388,972	4,575,240	5,187,250
c. Net recognized gains and losses	125,664,834	119,141,372	9,776,841	7,509,449	21,049,747	17,155,667
d. Total amounts in unassigned funds (surplus)	$ 127,175,182	$ 121,192,787	$ 14,822,167	$ 12,898,421	$ 25,624,987	$ 22,342,917

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

	Pension Benefits		Postretirement Benefits		Nonqualified Benefits	
	2016	2015	2016	2015	2016	2015
a. Weighted-average discount rate	4.66%	4.25%	4.62%	4.22%	4.55%	4.17%
b. Expected long-term rate of return on plan assets	8.35%	8.45%	8.35%	8.00%	NA	NA
c. Rate of compensation increase*	3.00%	3.50%	NA	NA	3.00%	3.50%
Weighted-average assumptions used to determine projected benefit obligations as of Dec. 31:						
d. Weighted average discount rate	4.30%	4.66%	4.25%	4.62%	4.22%	4.55%
e. Rate of compensation increase	3.00%	3.00%	NA	NA	3.00%	3.00%

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

For measurement purposes, a 6.50% annual rate of increase in the per capita cost of covered health care benefits was assumed for 2016 (6.75% for 2015). The rate is assumed to increase to 7.50% for 2017, then decrease gradually to 5.00% for 2027, and remain at that level thereafter.

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

(9) The amount of the accumulated benefit obligation for the defined benefit Pension Plan was $382,138,664 for 2016 and $348,893,992 for 2015. The amount of the accumulated benefit obligation for the Nonqualified Plan was $85,854,083 for 2016 and $79,759,914 for 2015.

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

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

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

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

	1 Percentage Point Increase	1 Percentage Point Decrease
a. Effect on total of service cost and interest cost components	$ (13,883)	$ 12,012
b. Effect on postretirement benefit obligation	$ (215,107)	$ 195,358

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

Year (s)	Pension	Postretirement	Nonqualified	Total
a. 2017	$ 14,587,914	$ 2,437,689	$ 5,254,990	$ 22,280,593
b. 2018	15,666,708	2,410,366	5,338,482	23,415,556
c. 2019	16,777,584	2,369,352	5,302,652	24,449,588
d. 2020	17,853,620	2,332,235	5,262,441	25,448,296
e. 2021	18,898,449	2,292,510	5,215,791	26,406,750
f. 2022 through 2026	110,545,191	11,049,543	25,715,605	147,310,339

(13) OFIC may not have any regulatory pension plan contribution requirements for 2017; however, OFIC currently intends to make a voluntary contribution of approximately $15,800,000 to the defined benefit pension plan with reference to OFIC's contribution funding guidelines.

OFIC's contribution funding guidelines address the contribution and funding limitations as adjusted by the Pension Protection Act 0f 2006. The guidelines provide that OFIC will generally contribute an amount equal to the value of benefits earned each year regardless of whether or not a minimum contribution is required with an option to not fund in years where a minimum contribution is not projected during the subsequent five (5) years. Minimum required contributions are made at the direction of the Benefits Administration Committee (BAC) and will always be funded. Contributions in excess of the minimum required contribution are at the final discretion of the BAC.

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

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

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

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

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

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

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

NOTES TO FINANCIAL STATEMENTS

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

	Pension Benefits		Postretirement Benefits		Nonqualified Benefits	
	12/31/2012	1/1/2013	12/31/2012	1/1/2013	12/31/2012	1/1/2013
Accumulated Benefit Obligation	$ (295,144,322)	$ (297,581,648)	$ 0	$ 0	$ (59,077,576)	$ (59,077,576)
Projected Benefit Obligation	(335,430,908)	(335,430,908)	(27,572,255)	(27,572,255)	(59,077,576)	(59,077,576)
Plus: Non-vested liability	0	(4,265,542)	0	(12,987,136)	0	0
Total Projected Benefit Obligation	(335,430,908)	(339,696,450)	(27,572,255)	(40,559,391)	(59,077,576)	(59,077,576)
Plan assets at fair value	262,328,515	262,328,515	28,414,149	28,414,149	0	0
Funded status	(73,102,393)	(77,367,935)	841,894	(12,145,242)	(59,077,576)	(59,077,576)
Additional minimum liability	(32,815,807)	0	0	0	(15,038,563)	0
Prior service cost (credit)	4,441,508	0	(6,607,330)	0	587,585	0
Unrecognized losses (gains)	119,774,393	0	11,395,891	0	14,450,978	0
Total unrecognized items	$ 124,215,901	$ 0	$ 4,788,561	$ 0	$ 15,038,563	$ 0
Unrecognized remaining transition liability	0	(42,114,802)	0	(10,930,718)	0	0
Overfunded plan assets (liability for benefits)	51,113,508	(35,253,133)	5,630,455	(1,214,524)	(44,039,013)	(59,077,576)
		$ (77,367,935)		$ (12,145,242)		$ (59,077,576)

(21) On January 1, 2013, OFIC 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.

In accordance with SSAP No. 92 and 102, management has recognized all of the remaining transition liability during 2016. Below is a recap of the transition liability activity:

	Pension	Postretirement	Nonqualified	Total
Transition liability at 1/1/2013	$ 128,481,443	$ 17,775,697	$ 15,038,563	$ 161,295,703
Transition liability recognized at adoption	(86,366,641)	(6,844,979)	(15,038,563)	(108,250,183)
Unrecorded transition liability at 1/1/2013	42,114,802	10,930,718	0	53,045,520
Required offset due to actuarial gains	(42,114,802)	(7,735,210)	0	(49,850,012)
Unrecorded transition liability at 12/31/2013	0	3,195,508	0	3,195,508
Transition liability recognized during 2014	0	(1,214,524)	0	(1,214,524)
Unrecorded transition liability at 12/31/2014	0	1,980,984	0	1,980,984
Transition liability recognized during 2015	0	(1,214,524)	0	(1,214,524)
Required offset due to actuarial gains	0	(52,799)	0	(52,799)
Unrecorded transition liability at 12/31/2015	0	713,661	0	713,661
Recognition of minimum transition liability	0	(713,661)	0	(713,661)
Unrecorded transition liability at 12/31/2016	$ 0	$ 0	$ 0	$ 0

B. Plan asset Information

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

	2016	2015	Target Allocation
a. Debt Securities	38.0%	43.0%	35.0% - 45.0%
b. Equity Securities	61.0%	56.0%	55.0% - 65.0%
c. Real Estate	0.0%	0.0%	0.0%
d. Other	1.0%	1.0%	0.0%
e. Total	100.0%	100.0%	

OFIC's policy of investment is based on a standard plan and formula. The investment plan and formula states that all assets of the pension trust except dividends and interest received from portfolio securities will be a part of the investment fund (formula). The investment fund will normally consist of debt instruments, including those of governments, government agencies and publicly owned corporations and properly diversified number of common and/or preferred stocks of publicly owned corporations. The investment fund will be divided between these two normal portions. The debt instruments comprise the Bond Fund and shall be considered normal when it is 40% of the investment fund and is generally maintained in a range of 35.0% to 45.0% of the fund. The equities comprise the Stock Fund and shall be considered normal when it is 60% of the investment fund and is generally maintained in a range of 55.0% to 65.0% of the fund. The measurement date for these funds is December 31, annually.

The investments fund portfolio will have the following overall characteristics:

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

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

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

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

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

The funds shall be managed by the BAC, utilizing investment advice provided under an agreement with OFIC. The BAC annually reviews the investment plan and formula.

C. (1) Fair Value Measurements of Plan Assets at December 31, 2016

Description for each class of Pension Plan assets	(Level 1)	(Level 2)	(Level 3)	Total
Common stocks:				
Consumer discretionary	$ 17,572,179	$ 0	$ 0	$ 17,572,179
Consumer staples	26,462,902	0	0	26,462,902
Energy	17,934,093	0	0	17,934,093
Financials	23,667,263	0	0	23,667,263
Health care	25,124,209	0	0	25,124,209
Industrials	24,193,250	0	0	24,193,250
Information technology	24,525,930	0	0	24,525,930
Materials	6,655,210	0	0	6,655,210
Money managers	12,160,046	0	0	12,160,046
Telecommunication services	6,480,220	0	0	6,480,220
Utilities	2,459,500	0	0	2,459,500
Mutual funds	31,266,330	0	0	31,266,330
Money market fund	0	1,603,490	0	1,603,490
Fixed income securities:				
U.S. Government and agency obligations	24,706,816	27,534,279	0	52,241,095
Other Government obligations	0	3,884,400	0	3,884,400
Corporate bonds	0	50,066,623	0	50,066,623
Mortgage-backed securities	0	28,260,715	0	28,260,715
Other types of investments:				
Conditional participation certificates of deposit *	0	554,440	0	554,440
Total Pension Plan Assets	$ 243,207,948	$ 111,903,947	$ 0	$ 355,111,895

Description for each class of Postretirement Plan assets	(Level 1)	(Level 2)	(Level 3)	Total
Mutual funds	$ 5,419,449	$ 0	$ 0	$ 5,419,449
Money market fund	0	17,445	0	$ 17,445
OFIC Group Health Benefit 401(h):				
Mutual Funds	23,164,705	0	0	23,164,705
Money market fund	0	31	0	31
Total Postretirement Plan Assets	$ 28,584,154	$ 17,476	$ 0	$ 28,601,630

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

Fair Value Measurements of Plan Assets at December 31, 2015

Description for each class of Pension Plan assets	(Level 1)	(Level 2)	(Level 3)	Total
Common stocks:				
Consumer discretionary	$ 15,644,915	$ 0	$ 0	$ 15,644,915
Consumer staples	26,242,471	0	0	26,242,471
Energy	9,747,521	0	0	9,747,521
Financials	18,209,570	0	0	18,209,570
Health care	26,409,296	0	0	26,409,296
Industrials	18,854,536	0	0	18,854,536
Information technology	19,026,790	0	0	19,026,790
Materials	5,503,980	0	0	5,503,980
Money managers	10,573,591	0	0	10,573,591
Real Estate Investment Trust	1,231,880	0	0	1,231,880
Telecommunication services	4,906,620	0	0	4,906,620
Utilities	1,473,885	0	0	1,473,885
Preferred stocks:				
Energy	347,640	0	0	347,640
Mutual funds	21,056,568	0	0	21,056,568
Money market fund	0	1,240,064	0	1,240,064
Fixed income securities:				
U.S. Government and agency obligations	31,538,227	20,451,265	0	51,989,492
Other Government obligations	0	3,873,690	0	3,873,690
Corporate bonds	0	56,447,165	0	56,447,165
Mortgage-backed securities	0	24,655,815	0	24,655,815
Other types of investments:				
Conditional participation certificates of deposit *	0	2,067,550	0	2,067,550
Total Pension Plan Assets	$ 210,767,490	$ 108,735,549	$ 0	$ 319,503,039

Description for each class of Postretirement Plan assets	(Level 1)	(Level 2)	(Level 3)	Total
Mutual funds	$ 5,289,704	$ 0	$ 0	$ 5,289,704
OFIC Group Health Benefit 401(h):				
Mutual Funds	23,596,824	0	0	23,596,824
Total Postretirement Plan Assets	$ 28,886,528	$ 0	$ 0	$ 28,886,528

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

(2) There were no fair value measurements of plan assets that used significant unobservable inputs (Level 3) in 2016 or 2015.

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

OFIC's policy for determining when a transfer between levels is required is based upon change in the inputs used to determine fair value measurement. If an input changes, OFIC 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 OFIC's policy to record the transfer as of the beginning of the reporting period in which the transfer occurs.

There were no transfers into or out of Level 1, 2 or 3 during 2016 or 2015.

NOTES TO FINANCIAL STATEMENTS

D. Long-Term Rates of Return

The long-term rates of return were determined using a combination of actual results and published market data. The rates are within the high and low ends of an expected return range. The low end of the range was calculated by multiplying the percentage of portfolio composition of each asset category by published historical return data for the category. The high end of the range was calculated by combining the published market data with actual historical returns for the pension plan weighting the percentages, 80% published and 20% historical.

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

E. Defined Contribution Plan

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

Contributions of three percent (3%) of each employee's eligible compensation are made during the year. The Company's non-elective contribution for the plan was $239,189 and $222,698 for 2016 and 2015, respectively.

At December 31, 2016, the total fair market value of the defined contribution plan assets was $254,838,364, including unrealized gains and losses and participant loans.

F. Multiemployer Plans- Not applicable

G. Consolidated/Holding Company Plans- Not applicable

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

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

(1) Pre-adoption note regarding existence of Act - Not applicable

(2) Effects of the Subsidy in Measuring the Net Postretirement Benefit Cost - Not applicable

(3) Gross benefit payments and the amount of the subsidy for the period:

	2016	2015
Medical	$ 1,241,437	$ 1,278,648
Prescription	2,250,482	1,885,887
Dental premiums	324,416	322,387
Life insurance premiums	224,972	216,167
Administration fees	219,883	251,817
ACA transitional reinsurance contribution	3,653	5,928
Gross benefits paid	$ 4,264,843	$ 3,960,834
Future gross benefit payments are estimated to be at approximately the same level.		
Subsidy received during calendar year (for plan years 2014 and 2013, respectively)	$ 295,002	$ 288,984
Expected subsidy receivable (for plan years 2016/2015 and 2015/2014, respectively)	$ 600,000	$ 588,984

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

(1-10) The Company is 100% owned and operated by its parent, OFIC. Dividend restrictions are provided by the Insurance Regulations of the Ohio Revised Code. The Company does not have any cumulative unrealized gains or losses in unassigned funds.

(11) Surplus Notes- Not applicable

(12-13) Quasi-Reorganizations- Not applicable

14. Liabilities, Contingencies and Assessments-

A. Contingent Commitments- Not applicable

B. Assessments

(1) On March 24, 2016 the Company received notification of the insolvency of Affirmative Insurance Company; on May 23, 2016 the Company received notification of the insolvency of Lumbermens Underwriting Alliance; and on December 31, 2016 the Company received notification of a new insolvency and the information available indicates it is probable an assessment will be imposed. It is expected that these insolvencies will result in retrospective premium-based guaranty fund assessments against the Company of $3,508 that have been charged to operations in the current period.

The Company has accrued $224,406 for guaranty fund and other assessments. This represents management's best estimates on the information received from the states in which the Company writes business and may change due to many factors including the Company's share in the ultimate cost of current insolvencies.

(2)

a.	Assets recognized from paid and accrued premium tax offsets and policy surcharges prior year-end	$ 2,506
b.	Decreases current year: Premium tax offsets expired	$ 365
c.	Increases current year: Premium tax offsets added	$ 283
d.	Assets recognized from paid and accrued premium tax offsets and policy surcharges current year-end	$ 2,424

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.

At December 31, 2016 and 2015, the Company had admitted assets of $32,403,788 and $31,529,954, respectively, in accounts receivable for Agents' Balances or Uncollected Premiums. The Company routinely assesses the collectability of these receivables. Based upon company experience, less than 1% of the balance may become uncollectible and the potential loss is not material to the Company's financial condition.

15. Leases-

The Company does not have any material lease obligations.

16. Information about Financial Instruments with Off-Balance-Sheet Risk and Financial Instruments with Concentrations of Credit Risk-

The Company does not invest in financial instruments with off-balance-sheet risk.

NOTES TO FINANCIAL STATEMENTS

17. Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities-

A Transfer of Receivables Reported as Sales
The Company has not sold or transferred any receivables to any other parties.

B. Transfer and Servicing of Financial Assets- Not applicable

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

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

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

20. Fair Value Measurements-

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

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

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

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

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

(1) Fair Value Measurements at December 31, 2016

Description	(Level 1)	(Level 2)	(Level 3)	Total
Assets at Fair Value:				
Common Stock				
Industrial and Miscellaneous	$ 70,943,936	$ 0	$ 0	$ 70,943,936
Total Common Stocks	$ 70,943,936	$ 0	$ 0	$ 70,943,936
Other Invested Assets				
Joint Venture, Ptr or LLC, char. of Com Stks - Unaffiliated	$ 986,160	$ 0	$ 0	$ 986,160
Total Other Invested Assets	$ 986,160	$ 0	$ 0	$ 986,160
Total Assets at Fair Value	$ 71,930,096	$ 0	$ 0	$ 71,930,096

(2) At December 31, 2016, 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, 2016.

(4) As of December 31, 2016, the Company held no investments in assets or liabilities measured and reported at fair value that were classified as Level 2 or Level 3. Historically, fair values in the Level 2 category are provided by independent pricing services. Where independent pricing services provide fair values, the Company has obtained an understanding of the methods, models and inputs used in pricing and has controls in place to validate that amounts provided represent current fair values. Estimated fair values of investments categorized as Level 3 generally include inputs for which no readily observable inputs are available and require management judgment.

(5) As of December 31, 2016, 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 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, Receivables for securities, Uncollected premiums and agents' balances in the course of collection, Deferred premiums, agents' balances and installments booked but deferred and not yet due, and Payable for securities - The carrying amounts reported as admitted assets or liabilities for these financial instruments approximate their fair values due to the short-term nature of these financial instruments.

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

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets or Liabilities	(Level 1)	(Level 2)	(Level 3)	Not Practicable (Carrying Value)
a. Financial Assets:						
Bonds	$ 154,771,824	$ 145,930,353	$ 18,051,149	$ 136,720,675	$ 0	$ 0
Common stocks	70,943,936	70,943,936	70,943,936	0	0	0
Short-term investments	397,167	397,167	0	397,167	0	0
Other invested assets	986,160	986,160	986,160	0	0	0
Receivables for securities	6,599	6,599	0	6,599	0	0
Uncollected premiums and agents' balances in the course of collection	4,446,246	4,446,246	0	4,446,246	0	0
Deferred premiums, agents' balances and installments booked but deferred and not yet due	27,957,542	27,957,542	0	27,957,542	0	0
b. Financial Liabilities:						
Payable for securities	$ 471,099	$ 471,099	$ 0	$ 471,099	$ 0	$ 0

D. Fair Value Estimating- Not applicable

NOTES TO FINANCIAL STATEMENTS

21. Other Items-

A Unusual or Infrequent Items- Not applicable

B. Troubled Debt Restructuring: Debtors- Not applicable

C. Other Disclosures- Not applicable

D. Business Interruption Insurance Recoveries
The Company had no business interruption insurance recoveries in 2016.

E. State Transferable and Non-transferable Tax Credits
The Company does not have state transferable or non-transferable tax credits.

F. Subprime-Mortgage-Related Risk Exposure

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

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

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

The Company's strategy to manage or mitigate subprime exposure is to avoid making direct investments in, or insuring any of the sources of risk identified above.

(2) The Company has no direct exposure through investments in subprime mortgage loans.

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

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

G. Insurance-Linked Securities (ILS) Contracts- Not applicable

22. Events Subsequent-
Subsequent events have been considered through February 15, 2017 for the statutory statements issued as of December 31, 2016. No events or transactions have occurred that would give rise to a Type I or Type II subsequent event.

P & C Specific Notes

23. Reinsurance-

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

Ohio Farmers Insurance Company	FEIN 34-0438190	$ 241,482,182

B. Reinsurance Recoverable in Dispute
The Company has no material recoverable to disclose.

C. Reinsurance Assumed and Ceded

(1)

	Assumed Reinsurance		Ceded Reinsurance		Net	
	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity
a. Affiliates	$ 44,357,705	$ 6,425,770	$ 132,722,383	$ 17,914,047	$ (88,364,678)	$ (11,488,277)
b. All Other	52,317	11,978	444,282	20,832	(391,965)	(8,854)
c. TOTAL	$ 44,410,022	$ 6,437,748	$ 133,166,665	$ 17,934,879	$ (88,756,643)	$ (11,497,131)
d. Direct Unearned Premium Reserve			$ 133,114,348			

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

REINSURANCE

	Direct	Assumed	Ceded	Net
a. Contingent Commission	$ 0	$ 0	$ 37,631	$ (37,631)
b. Sliding Scale Adjustments	0	0	0	0
c. Other Profit Commission Arrangements	0	0	0	0
d. TOTAL	$ 0	$ 0	$ 37,631	$ (37,631)

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

(3) Protected Cells - Not applicable

D. Uncollectible Reinsurance- Not applicable

E. Commutation of Ceded Reinsurance- Not applicable

F. Retroactive Reinsurance- Not applicable

G. Reinsurance Accounted for as a Deposit- Not applicable

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

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

J. Reinsurance Agreements Qualifying for Reinsurer Aggregation- Not applicable

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

NOTES TO FINANCIAL STATEMENTS

25. Changes in Incurred Losses and Loss Adjustment Expenses-
Reserves as of December 31, 2015 were $77.3 million. In calendar year 2016, $24.3 million has been paid for incurred losses and loss adjustment expenses attributable to insured events of prior years. Reserves remaining for prior years are now $50.1 million. Therefore, there has been a $2.9 million favorable prior-year development from December 31, 2015 to December 31, 2016. The favorable development is principally from decreases in the estimates of loss and loss adjustment expenses for the following lines of business: workers compensation and auto physical damage. This change is generally the result of ongoing analysis of recent loss development trends. Original estimates are increased or decreased, as additional information becomes known regarding individual claims. The estimates are not affected by prior year loss development on retrospectively rated policies, as the Company does not write this type of policy.

26. Intercompany Pooling Arrangements-

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

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

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

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

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

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

F. The Provision for Reinsurance is recorded on a direct basis.

G. Affiliated Balances due to the Company at 12/31/2016 and 12/31/2015 respectively were:

	12/31/2016	12/31/2015
Ohio Farmers Insurance Company*	$ 2,312,118	$ 739,370
Affiliated Receivable	$ 2,312,118	$ 739,370

*Ohio Farmers Insurance Company is included in the intercompany pooling arrangement.

27. Structured Settlements-

A. The amount of reserves no longer carried by the Company due to purchased annuities with the claimant as payee and the extent to which the reporting entity is contingently liable for such amounts as of December 31, 2016 is presented below:

Loss Reserves Eliminated by Annuities	Unrecorded Loss Contingencies
$ 632,561	$ 632,561

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

28. Health Care Receivables- Not applicable

29. Participating Policies- Not applicable

30. Premium Deficiency Reserves-

1.	Liability carried for premium deficiency reserves:	$ 0
2.	Date of the most recent evaluation of this liability:	12/31/2016
3.	Was anticipated investment income utilized in the calculation?	Yes

31. High Deductibles- Not applicable

32. Discounting of Liabilities for Unpaid Losses or Unpaid Loss Adjustment Expenses-
The Company does not discount the liabilities for unpaid losses or unpaid loss adjustment expenses for Workers' Compensation or any other line of business.

NOTES TO FINANCIAL STATEMENTS

33. Asbestos/Environmental Reserves-

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

A. Does the company have on the books, or has it ever written an insured for which you have identified a potential for the existence of a liability due to asbestos losses?
Yes (X) No ( )

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

(1) Direct Basis:

		2012	2013	2014	2015	2016
a.	Beginning reserves:	$ 2,276,203	$ 2,214,717	$ 2,136,587	$ 1,699,712	$ 1,574,479
b.	Incurred losses and loss adjustment expense:	0	0	(300,000)	0	0
c.	Calendar year payments for losses and loss adjustment expenses:	61,486	78,130	136,875	125,233	144,670
d.	Ending reserves:	$ 2,214,717	$ 2,136,587	$ 1,699,712	$ 1,574,479	$ 1,429,809

(2) Assumed Reinsurance:

a.	Beginning reserves:	$ 0	$ 0	$ 0	$ 0	$ 0
b.	Incurred losses and loss adjustment expense:	0	0	0	0	0
c.	Calendar year payments for losses and loss adjustment expenses:	0	0	0	0	0
d.	Ending reserves:	$ 0	$ 0	$ 0	$ 0	$ 0

(3) Net of Ceded Reinsurance:

a.	Beginning reserves:	$ 2,276,202	$ 2,214,716	$ 2,136,586	$ 1,699,712	$ 1,574,478
b.	Incurred losses and loss adjustment expense:	0	0	(300,000)	0	0
c.	Calendar year payments for losses and loss adjustment expenses:	61,486	78,130	136,874	125,234	144,669
d.	Ending reserves:	$ 2,214,716	$ 2,136,586	$ 1,699,712	$ 1,574,478	$ 1,429,809

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

(1)	Direct Basis:	$ 1,152,427
(2)	Assumed Reinsurance Basis:	$ 0
(3)	Net of Ceded Reinsurance Basis:	$ 1,152,427

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

(1)	Direct Basis:	$ 382,753
(2)	Assumed Reinsurance Basis:	$ 0
(3)	Net of Ceded Reinsurance Basis:	$ 382,753

D. Does the company have on the books, or has it ever written an insured for which you have identified a potential for the existence of a liability due to environmental losses?
Yes (X) No ( )

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

(1) Direct Basis:

		2012	2013	2014	2015	2016
a.	Beginning reserves:	$ 425,831	$ 385,480	$ 326,813	$ 552,929	$ 541,548
b.	Incurred losses and loss adjustment expense:	0	0	300,000	0	0
c.	Calendar year payments for losses and loss adjustment expenses:	40,351	58,667	73,884	11,381	12,422
d.	Ending reserves:	$ 385,480	$ 326,813	$ 552,929	$ 541,548	$ 529,126

(2) Assumed Reinsurance:

a.	Beginning reserves:	$ 0	$ 0	$ 0	$ 0	$ 0
b.	Incurred losses and loss adjustment expense:	0	0	0	0	0
c.	Calendar year payments for losses and loss adjustment expenses:	0	0	0	0	0
d.	Ending reserves:	$ 0	$ 0	$ 0	$ 0	$ 0

(3) Net of Ceded Reinsurance:

a.	Beginning reserves:	$ 425,830	$ 385,480	$ 326,813	$ 552,929	$ 541,548
b.	Incurred losses and loss adjustment expense:	0	0	300,000	0	0
c.	Calendar year payments for losses and loss adjustment expenses:	40,350	58,667	73,884	11,381	12,422
d.	Ending reserves:	$ 385,480	$ 326,813	$ 552,929	$ 541,548	$ 529,126

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

(1)	Direct Basis:	$ 398,358
(2)	Assumed Reinsurance Basis:	$ 0
(3)	Net of Ceded Reinsurance Basis:	$ 398,358

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

(1)	Direct Basis:	$ 278,527
(2)	Assumed Reinsurance Basis:	$ 0
(3)	Net of Ceded Reinsurance Basis:	$ 278,527

34. Subscriber Savings Accounts- Not applicable

35. Multiple Peril Crop Insurance- Not applicable

36. Financial Guaranty Insurance- Not applicable

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

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

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

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

1.3 State Regulating? Ohio

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

2.2 If yes, date of change: .....

3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2012

3.2 State the as of date of the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/2012

3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 01/02/2014

3.4 By what department or departments?
Ohio

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

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

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

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

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

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

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

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

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

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

6.2 If yes, give full information:
.....

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

7.2 If yes,

7.21 State the percentage of foreign control ..... %

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

1 Nationality	2 Type of Entity

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

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

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

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

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC
Ohio Farmers Insurance Company	Westfield Center, Ohio	Yes	No	No	No
Westfield Bancorp, Inc.	Westfield Center, Ohio	Yes	No	No	No
Westfield Bank, FSB	Westfield Center, Ohio	No	Yes	No	No

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

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

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

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

10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation? Yes ( ) No (X)

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

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

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

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

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

12.11 Name of real estate holding company

12.12 Number of parcels involved .....

12.13 Total book/adjusted carrying value $ .....

12.2 If yes, provide explanation

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

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

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

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

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

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

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

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

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

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

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

15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List? Yes ( ) No (X)

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

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

BOARD OF DIRECTORS

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

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

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

FINANCIAL

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

20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
20.11 To directors or other officers $.....
20.12 To stockholders not officers $.....
20.13 Trustees, supreme or grand (Fraternal only) $.....

20.2 Total amount of loans outstanding at end of year (inclusive of Separate Accounts, exclusive of policy loans):
20.21 To directors or other officers $.....
20.22 To stockholders not officers $.....
20.23 Trustees, supreme or grand (Fraternal only) $.....

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

21.2 If yes, state the amount thereof at December 31 of the current year:
21.21 Rented from others $.....
21.22 Borrowed from others $.....
21.23 Leased from others $.....
21.24 Other $.....

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

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

22.2 If answer is yes:

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

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

23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: $ 2,312,118

INVESTMENT

24.01 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 24.03) Yes (X) No ( )

24.02 If no, give full and complete information relating thereto:

.....
.....

24.03 For the security lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided)
The Company has no securities lending agreements as of December 31, 2016.
.....

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

24.05 If answer to 24.04 is YES, report amount of collateral for conforming programs. $.....

24.06 If answer to 24.04 is NO, report amount of collateral for other programs. $.....

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

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

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

24.10 For the reporting entity's security lending program, state the amount of the following as of December 31 of the current year:

24.101	Total fair value of reinvented collateral assets reported on Schedule DL, Parts 1 and 2	$.....
24.102	Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2	$.....
24.103	Total payable for securities lending reported on the liability page	$.....

25.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 24.03) Yes (X) No ( )

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

25.21	Subject to repurchase agreements	$.....
25.22	Subject to reverse repurchase agreements	$.....
25.23	Subject to dollar repurchase agreements	$.....
25.24	Subject to reverse dollar repurchase agreements	$.....
25.25	Placed under option agreements	$.....
25.26	Letter stock or securities restricted as to sale - excluding FHLB Capital Stock	$.....
25.27	FHLB Capital Stock	$.....
25.28	On deposit with states	$ 5,212,951
25.29	On deposit with other regulatory bodies	$.....
25.30	Pledged as collateral - excluding collateral pledged to an FHLB	$.....
25.31	Pledged as collateral to FHLB - including assets backing funding agreements	$.....
25.32	Other	$.....

25.3 For category (25.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount

26.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes ( ) No (X)

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

27.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? Yes ( ) No (X)

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

28. Excluding items in Schedule E - Part 3 - Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds, and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook? Yes (X) No ( )

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

1 Name of Custodian(s)	2 Custodian's Address
BNY Mellon.....	One Wall Street, New York, NY 10286 .....

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

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

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

28.03 Have there been any changes, including name changes, in the custodian(s) identified in 28.01 during the current year? Yes ( ) No (X)

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

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

28.05 Investment management - Identify all investment advisors, investment managers, broker/dealers, including individuals that have the authority to make investment decisions on behalf of the reporting entity. For assets that are managed internally by employees of the reporting entity, note as such. ["...that have access to the investment accounts"; "...handle securities"]

1 Name of Firm or Individual	2 Affiliation
George Wiswesser	
Ronald Stephonic	
Krishna Patel	
Scott Richter	
Richard Nash	
Chris Giampietro	

28.0597 For those firms/individuals listed in the table for Question 28.05, do any firms/individuals unaffiliated with the reporting entity (i.e., designated with a "U") manage more than 10% of the reporting entity's assets? Yes ( ) No (X)

28.0598 For firms/individuals unaffiliated with the reporting entity (i.e., designated with a "U") listed in the table for Question 28.05, does the total assets under management aggregate to more than 50% of the reporting entity's assets? Yes ( ) No (X)

28.06 For those firms or individuals listed in the table for 28.05 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

1 Central Registration Depository Number	2 Name of Firm or Individual	3 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Field

29.1 Does the reporting entity have any diversified mutual funds reported in Schedule D - Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5 (b) (1)])? Yes ( ) No (X)

29.2 If yes, complete the following schedule:

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

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

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

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

	1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1 Bonds	$ 146,327,520	$ 155,168,992	$ 8,841,472
30.2 Preferred stocks	$	$	$
30.3 Totals	$ 146,327,520	$ 155,168,992	$ 8,841,472

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

31.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D? Yes ( ) No (X)

31.2 If the answer to 31.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source? Yes ( ) No ( )

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

32.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Investment Analysis Office been followed? Yes (X) No ( )

32.2 If no, list exceptions:

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

OTHER

33.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? $ 476,897

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

1 Name	2 Amount Paid
INSURANCE SERVICES OFFICES INC.	$ 264,763
	$
	$
	$

34.1 Amount of payments for legal expenses, if any? $ 213,705

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

1 Name	2 Amount Paid
FOX ROTHSCHILD LLP	$ 117,233
	$
	$
	$

35.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? $ 12,458

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

1 Name	2 Amount Paid
US CHAMBER INSTITUTE FOR LEGAL REFORM	$ 5,000
	$
	$
	$

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

1.1 Does the reporting entity have any direct Medicare Supplement Insurance in force? Yes ( ) No (X)

1.2 If yes, indicate premium earned on U.S. business only. $.....

1.3 What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit? $.....

1.31 Reason for excluding:

.....
.....

1.4 Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Line (1.2) above. $.....

1.5 Indicate total incurred claims on all Medicare Supplement insurance. $.....

1.6 Individual policies:

Most current three years:

1.61 Total premium earned $.....
1.62 Total incurred claims $.....
1.63 Number of covered lives .....

All years prior to most current three years:

1.64 Total premium earned $.....
1.65 Total incurred claims $.....
1.66 Number of covered lives .....

1.7 Group policies:

Most current three years:

1.71 Total premium earned $.....
1.72 Total incurred claims $.....
1.73 Number of covered lives .....

All years prior to most current three years:

1.74 Total premium earned $.....
1.75 Total incurred claims $.....
1.76 Number of covered lives .....

2. Health Test:

		1 Current Year	2 Prior Year
2.1	Premium Numerator	$	$ .....
2.2	Premium Denominator	$ 89,332,638	$ 87,340,187
2.3	Premium Ratio (Line 2.1/Line 2.2)	.....	.....
2.4	Reserve Numerator	$	$ .....
2.5	Reserve Denominator	$ 125,629,575	$ 120,505,416
2.6	Reserve Ratio (Line 2.4/Line 2.5)	.....	.....

3.1 Does the reporting entity issue both participating and non-participating policies? Yes (X) No ( )

3.2 If yes, state the amount of calendar year premiums written on:

3.21 Participating policies $ 2,330,744
3.22 Non-participating policies $ 262,477,098

4. For Mutual reporting entities and Reciprocal Exchange only:

4.1 Does the reporting entity issue assessable policies? Yes ( ) No ( )

4.2 Does the reporting entity issue non-assessable policies? Yes ( ) No ( )

4.3 If assessable policies are issued, what is the extent of the contingent liability of the policyholders? ..... %

4.4 Total amount of assessments paid or ordered to be paid during the year on deposit notes or contingent premiums. $.....

5. For Reciprocal Exchanges only:

5.1 Does the exchange appoint local agents? Yes ( ) No ( )

5.2 If yes, is the commission paid:

5.21 Out of Attorney's-in-fact compensation Yes ( ) No ( ) N/A (X)
5.22 As a direct expense of the exchange Yes ( ) No ( ) N/A (X)

5.3 What expenses of the Exchange are not paid out of the compensation of the Attorney-in-fact?

.....
.....

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

5.5 If yes, give full information.

.....
.....

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

Reinsurance protection was provided by two agreements: the Multiple Line Excess of Loss with two layers ($4.5M x $3M) and ($7.5M x $7.5M); and the Casualty Clash and Contingency Excess with two layers ($15M x $15M) and ($30M x $30M) totaling $57M above a $3M retention per occurrence.

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

The modeled all perils probable maximum loss at the 250 year return time is $287M and includes hurricane, earthquake and severe convective storm. The locations of concentrations are southeastern PA, DE, GA and FL for hurricane; OH for severe convective storm; and IN, KY and OH for earthquake.

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

The property catastrophe reinsurance program consisted of four layers with varying retentions and one automatic reinstatement for additional premium. The total amount of coverage for a single loss occurrence was $350 million excess of the Company's $50 million net retention per loss occurrence.

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

6.4 Does the reporting entity carry catastrophe reinsurance protection for at least one reinstatement, in an amount sufficient to cover its estimated probable maximum loss attributable to a single loss event or occurrence? Yes (X) No ( )

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

.....
.....

7.1 Has the reporting entity reinsured any risk with any other entity under a quota share reinsurance contract that includes a provision that would limit the reinsurer's losses below the stated quota share percentage (e.g., a deductible, a loss ratio corridor, a loss cap, an aggregate limit or any similar provisions)? Yes (X) No ( )

7.2 If yes, indicate the number of reinsurance contracts containing such provisions. 1

7.3 If yes, does the amount of reinsurance credit taken reflect the reduction in quota share coverage caused by any applicable limiting provision(s)? Yes (X) No ( )

8.1 Has this reporting entity reinsured any risk with any other entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on this risk, or portion thereof, reinsured? Yes ( ) No (X)

8.2 If yes, give full information.

.....
.....

9.1 Has the reporting entity ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates) for which during the period covered by the statement: (i) it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; (ii) it accounted for that contract as reinsurance and not as a deposit; and (iii) the contract(s) contain one or more of the following features or other features that would have similar results:
(a) A contract term longer than two years and the contract is noncancellable by the reporting entity during the contract term;
(b) A limited or conditional cancellation provision under which cancellation triggers an obligation by the reporting entity, or an affiliate of the reporting entity, to enter into a new reinsurance contract with the reinsurer, or an affiliate of the reinsurer;
(c) Aggregate stop loss reinsurance coverage;
(d) A unilateral right by either party (or both parties) to commute the reinsurance contract, whether conditional or not, except for such provisions which are only triggered by a decline in the credit status of the other party;
(e) A provision permitting reporting of losses, or payment of losses, less frequently than on a quarterly basis (unless there is no activity during the period); or
(f) Payment schedule, accumulating retentions from multiple years or any features inherently designed to delay timing of the reimbursement to the ceding entity. Yes ( ) No (X)

9.2 Has the reporting entity during the period covered by the statement ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates), for which, during the period covered by the statement, it recorded a positive or negative underwriting result greater than 5% of the prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; excluding cessions to approved pooling arrangements or to captive insurance companies that are directly or indirectly controlling, controlled by, or under common control with (i) one or more unaffiliated policyholders of the reporting entity, or (ii) an association of which one or more unaffiliated policyholders of the reporting entity is a member where:
(a) The written premium ceded to the reinsurer by the reporting entity or its affiliates represents fifty percent (50%) or more of the entire direct and assumed premium written by the reinsurer based on its most recently available financial statement; or
(b) Twenty-five percent (25%) or more of the written premium ceded to the reinsurer has been retroceded back to the reporting entity or its affiliates in a separate reinsurance contract. Yes ( ) No (X)

9.3 If yes to 9.1 or 9.2, please provide the following information in the Reinsurance Summary Supplemental Filing for General Interrogatory 9:
(a) The aggregate financial statement impact gross of all such ceded reinsurance contracts on the balance sheet and statement of income;
(b) A summary of the reinsurance contract terms and indicate whether it applies to the contracts meeting the criteria in 9.1 or 9.2; and
(c) A brief discussion of management's principle objectives in entering into the reinsurance contract including the economic purpose to be achieved.

9.4 Except for transactions meeting the requirements of paragraph 31 of SSAP No. 62R, Property and Casualty Reinsurance, has the reporting entity ceded any risk under any reinsurance contract (or multiple contracts with the same reinsurer or its affiliates) during the period covered by the financial statement, and either:
(a) Accounted for that contract as reinsurance (either prospective or retroactive) under statutory accounting principles ("SAP") and as a deposit under generally accepted accounting principles ("GAAP"); or
(b) Accounted for that contract as reinsurance under GAAP and as a deposit under SAP? Yes ( ) No (X)

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

9.6 The reporting entity is exempt from the Reinsurance Attestation Supplement under one or more of the following criteria:
(a) The entity does not utilize reinsurance; or, Yes ( ) No (X)
(b) The entity only engages in a 100% quota share contract with an affiliate and the affiliated or lead company has filed an attestation supplement; or Yes ( ) No (X)
(c) The entity has no external cessions and only participates in an intercompany pool and the affiliated or lead company has filed an attestation supplement. Yes ( ) No (X)

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

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

11.2 If yes, give full information.

.....
.....

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

12.11 Unpaid losses $.....

12.12 Unpaid underwriting expenses (including loss adjustment expenses) $.....

12.2 Of the amount on Line 15.3, Page 2, state the amount that is secured by letters of credit, collateral and other funds: $.....

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

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

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

12.41 From ..... %

12.42 To ..... %

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

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

12.61 Letters of credit $.....

12.62 Collateral and other funds $.....

13.1 Largest net aggregate amount insured in any one risk (excluding workers' compensation): $ 3,000,000

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

13.3 State the number of reinsurance contracts (excluding individual facultative risk certificates, but including facultative programs, automatic facilities or facultative obligatory contracts) considered in the calculation of the amount. 6

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

14.2 If yes, please describe the method of allocating and recording reinsurance among the cedants:

Ohio Farmers Insurance Company and its insurance subsidiaries are covered under each reinsurance contract.

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

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

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

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

15.2 If yes, give full information.

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

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

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

* Disclose type of coverage:

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

Incurred but not reported losses on contracts in force prior to July 1, 1984, and not subsequently renewed are exempt from inclusion in Schedule F - Part 5. Provide the following information for this exemption:

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

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

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

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

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

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

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

FIVE-YEAR HISTORICAL DATA

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

		1 2016	2 2015	3 2014	4 2013	5 2012
	Gross Premiums Written (Page 8, Part 1B, Columns 1, 2 and 3)					
1.	Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 and 19.3, 19.4)	139,132,650	122,128,016	102,381,648	77,311,476	54,530,196
2.	Property lines (Lines 1, 2, 9, 12, 21 and 26)	92,224,955	71,406,840	52,653,979	35,760,083	23,325,727
3.	Property and liability combined lines (Lines 3, 4, 5, 8, 22 and 27)	118,646,818	97,506,824	75,545,778	50,960,659	32,599,696
4.	All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 and 34)	2,928,138	2,735,707	2,524,827	2,426,258	2,491,054
5.	Nonproportional reinsurance lines (Lines 31, 32 and 33)	2,511,842	1,926,001	2,307,236	3,409,290	3,719,056
6.	Total (Line 35)	355,444,403	295,703,388	235,413,468	169,867,766	116,665,729
	Net Premiums Written (Page 8, Part 1B, Column 6)					
7.	Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 and 19.3, 19.4)	33,059,143	33,128,127	32,470,648	31,138,288	29,796,869
8.	Property lines (Lines 1, 2, 9, 12, 21 and 26)	18,142,588	17,591,940	16,955,174	15,942,184	15,019,383
9.	Property and liability combined lines (Lines 3, 4, 5, 8, 22 and 27)	33,862,315	33,101,618	32,425,152	30,874,769	29,336,515
10.	All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 and 34)	2,900,889	2,709,264	2,494,752	2,405,007	2,477,282
11.	Nonproportional reinsurance lines (Line 31, 32 and 33)	2,511,842	1,926,001	2,307,236	3,409,290	3,719,056
12.	Total (Line 35)	90,476,777	88,456,950	86,652,962	83,769,538	80,349,105
	Statement of Income (Page 4)					
13.	Net underwriting gain (loss) (Line 8)	1,319,681	2,626,477	1,783,958	3,768,026	245,774
14.	Net investment gain (loss) (Line 11)	7,352,729	6,753,032	8,126,166	8,967,302	8,642,453
15.	Total other income (Line 15)	678,704	524,961	393,291	192,715	46,920
16.	Dividends to policyholders (Line 17)	18,530	125,208	338,969	74,071	
17.	Federal and foreign income taxes incurred (Line 19)	2,295,279	2,956,641	2,502,573	2,730,995	1,774,111
18.	Net income (Line 20)	7,037,305	6,822,621	7,461,873	10,122,977	7,161,036
	Balance Sheet Lines (Pages 2 and 3)					
19.	Total admitted assets excluding protected cell business (Page 2, Line 26, Column 3)	254,989,442	234,408,823	230,527,200	220,263,115	197,477,563
20.	Premiums and considerations (Page 2, Column 3)					
	20.1 In course of collection (Line 15.1)	4,446,246	4,310,512	4,427,184	4,077,594	3,932,727
	20.2 Deferred and not yet due (Line 15.2)	27,957,542	27,219,442	26,762,050	26,304,518	24,274,569
	20.3 Accrued retrospective premiums (Line 15.3)					
21.	Total liabilities excluding protected cell business (Page 3, Line 26)	140,109,974	131,518,179	130,389,516	128,398,345	121,956,934
22.	Losses (Page 3, Line 1)	61,654,502	57,724,280	55,446,122	56,565,373	56,710,052
23.	Loss adjustment expenses (Page 3, Line 3)	19,617,368	19,567,569	18,824,073	18,075,197	17,292,448
24.	Unearned premiums (Page 3, Line 9)	44,357,705	43,213,567	42,096,803	40,093,438	38,210,644
25.	Capital paid up (Page 3, Line 30 and Line 31)	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000
26.	Surplus as regards policyholders (Page 3, Line 37)	114,879,468	102,890,644	100,137,684	91,864,770	75,520,629
	Cash Flow (Page 5)					
27.	Net cash from operations (Line 11)	13,511,374	11,051,948	8,230,999	8,360,489	4,693,227
	Risk-Based Capital Analysis					
28.	Total adjusted capital	114,879,468	102,890,644	100,137,684	91,864,770	75,520,629
29.	Authorized control level risk-based capital	12,373,590	11,155,137	11,261,647	10,988,327	10,423,664
	Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Column 3) (Item divided by Page 2, Line 12, Column 3) x 100.0					
30.	Bonds (Line 1)	66.9	68.4	64.7	65.7	65.9
31.	Stocks (Line 2.1 and Line 2.2)	32.5	30.8	34.0	32.7	32.4
32.	Mortgage loans on real estate (Line 3.1 and Line 3.2)					
33.	Real estate (Lines 4.1, 4.2 and 4.3)					
34.	Cash, cash equivalents and short-term investments (Line 5)	0.2	0.3	0.6	0.5	0.6
35.	Contact loans (Line 6)					
36.	Derivatives (Line 7)					
37.	Other invested assets (Line 8)	0.5	0.5	0.6	1.0	1.1
38.	Receivables for securities (Line 9)					
39.	Securities lending reinvested collateral assets (Line 10)					
40.	Aggregate write-ins for invested assets (Line 11)					
41.	Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0
	Investments in Parent, Subsidiaries and Affiliates					
42.	Affiliated bonds (Schedule D, Summary, Line 12, Column 1)					
43.	Affiliated preferred stocks (Schedule D, Summary, Line 18, Column 1)					
44.	Affiliated common stocks (Schedule D, Summary, Line 24, Column 1					
45.	Affiliated short-term investments (Schedule DA Verification, Column 5, Line 10)					
46.	Affiliated mortgage loans on real estate					
47.	All other affiliated					
48.	Total of above Line 42 through Line 47					
49.	Total investment in parent included in Line 42 through Line 47 above					
50.	Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 48 above divided by Page 3, Column 1, Line 37 x 100.0)					

FIVE-YEAR HISTORICAL DATA

(Continued)

		1 2016	2 2015	3 2014	4 2013	5 2012
	Capital and Surplus Accounts (Page 4)					
51.	Net unrealized capital gains (losses) (Line 24)	5,078,230	(4,286,210)	470,346	6,293,404	2,405,160
52.	Dividends to stockholders (Line 35)					
53.	Change in surplus as regards policyholders for the year (Line 38)	11,988,824	2,752,960	8,272,914	16,344,141	9,852,025
	Gross Losses Paid (Page 9, Part 2, Columns 1 and 2)					
54.	Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 and 19.3, 19.4)	60,499,678	50,818,516	37,920,958	30,573,583	28,716,539
55.	Property lines (Lines 1, 2, 9, 12, 21 and 26)	42,788,664	32,869,333	25,508,901	14,457,515	12,527,351
56.	Property and liability combined lines (Lines 3, 4, 5, 8, 22 and 27)	44,956,575	38,101,825	31,448,492	19,196,965	18,479,084
57.	All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 and 34)	191,733	(107,561)	337,545	507,736	1,463,654
58.	Nonproportional reinsurance lines (Lines 31, 32, and 33)	491,104	110,148	1,117,006	57,100	2,975,032
59.	Total (Line 35)	148,927,754	121,792,261	96,332,902	64,792,899	64,161,660
	Net Losses Paid (Page 9, Part 2, Column 4)					
60.	Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 and 19.3, 19.4)	17,870,026	17,699,370	17,518,298	16,047,962	15,509,898
61.	Property lines (Lines 1, 2, 9, 12, 21 and 26)	8,785,672	8,656,729	8,980,779	7,785,434	8,021,568
62.	Property and liability combined lines (Lines 3, 4, 5, 8, 22 and 27)	14,280,189	15,032,870	16,931,897	14,783,441	16,838,240
63.	All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 and 34)	191,733	(107,561)	337,545	507,736	1,463,654
64.	Nonproportional reinsurance lines (Lines 31, 32, and 33)	491,104	110,148	1,117,006	57,100	2,975,032
65.	Total (Line 35)	41,618,724	41,391,556	44,885,525	39,181,673	44,808,392
	Operating Percentages (Page 4) (Item divided by Page 4, Line 1) x 100.0					
66.	Premiums earned (Line 1)	100.0	100.0	100.0	100.0	100.0
67.	Losses incurred (Line 2)	51.0	50.0	51.7	47.7	53.3
68.	Loss expenses incurred (Line 3)	11.3	12.7	11.8	12.1	11.6
69.	Other underwriting expenses incurred (Line 4)	36.2	34.3	34.4	35.6	34.8
70.	Net underwriting gain (loss) (Line 8)	1.5	3.0	2.1	4.6	0.3
	Other Percentages					
71.	Other underwriting expenses to net premiums written (Page 4, Line 4 plus Line 5 minus Line 15 divided by Page 8, Part 1B, Column 6, Line 35 x 100.0)	35.0	33.3	33.2	34.6	34.3
72.	Losses and loss expenses incurred to premiums earned (Page 4, Line 2 plus Line 3 divided by Page 4, Line 1 x 100.0)	62.3	62.7	63.5	59.8	64.9
73.	Net premiums written to policyholders' surplus (Page 8, Part 1B, Column 6, Line 35 divided by Page 3, Line 37, Column 1 x 100.0)	78.8	86.0	86.5	91.2	106.4
	One Year Loss Development (000 omitted)					
74.	Development in estimated losses and loss expenses incurred prior to current year (Schedule P, Part 2 - Summary, Line 12, Column 11)	(3,070)	(2,814)	(4,338)	(4,841)	(4,650)
75.	Percent of development of losses and loss expenses incurred to policyholders' surplus of prior year end (Line 74 above divided by Page 4, Line 21, Column 1 x 100.0)	(3.0)	(2.8)	(4.7)	(6.4)	(7.1)
	Two Year Loss Development (000 omitted)					
76.	Development in estimated losses and loss expenses incurred 2 years before the current year and prior year (Schedule P, Part 2 - Summary, Line 12, Column 12)	(4,366)	(5,991)	(6,864)	(7,417)	(8,404)
77.	Percent of development of losses and loss expenses incurred to reported policyholders' surplus of second prior year end (Line 76 above divided by Page 4, Line 21, Column 2 x 100.0)	(4.4)	(6.5)	(9.1)	(11.3)	(12.6)

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

If no, please explain:

SCHEDULE P - ANALYSIS OF LOSSES AND LOSS EXPENSES

SCHEDULE P - PART 1 - SUMMARY

($000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
				Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
	1 Direct and Assumed	2 Ceded	3 Net (Columns 1 - 2)	4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded	10 Salvage and Subrogation Received	11 Total Net Paid (Columns 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported - Direct and Assumed
1. Prior	XXX	XXX	XXX	427	98	135	7	54		27	511	XXX
2. 2007	85,212	6,513	78,700	39,138	1,737	2,803	54	4,384	1	1,481	44,533	XXX
3. 2008	93,355	10,978	82,377	56,136	8,378	3,107	106	4,370	1	1,777	55,129	XXX
4. 2009	75,719	3,526	72,193	36,817	945	3,005	90	4,177	2	1,560	42,962	XXX
5. 2010	77,183	3,439	73,744	41,264	594	3,050	39	4,444	1	1,782	48,123	XXX
6. 2011	79,441	4,068	75,373	56,015	5,566	3,224	215	5,050	2	2,075	58,507	XXX
7. 2012	83,553	4,386	79,167	44,022	2,516	2,570	135	5,159	2	1,692	49,098	XXX
8. 2013	86,517	4,630	81,887	38,580	1,390	2,371	61	5,352	3	1,642	44,849	XXX
9. 2014	89,533	4,884	84,650	39,951	1,433	1,600	56	5,920	2	1,817	45,980	XXX
10. 2015	92,341	5,001	87,340	32,629	1,101	709	21	6,403	5	1,447	38,614	XXX
11. 2016	94,346	5,013	89,333	23,420	1,082	220	17	4,825	2	923	27,365	XXX
12. Totals	XXX	XXX	XXX	408,399	24,840	22,794	800	50,138	20	16,221	455,670	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding - Direct & Assumed
1.	3,052	1,290	1,889	21	109		752		350			4,841	XXX
2.	291	43	265	9	16		68		53			639	XXX
3.	318	66	343	9	22		125		51			783	XXX
4.	685	230	362	6	50		231		100			1,192	XXX
5.	590	13	496	7	60		280		98			1,504	XXX
6.	1,495	637	876	88	124		417	18	219			2,389	XXX
7.	1,546	75	1,184	130	222		582	28	249			3,551	XXX
8.	3,481	702	2,088	215	465		896	30	472			6,457	XXX
9.	5,308	155	3,148	282	927		1,547	38	908			11,365	XXX
10.	7,688	428	5,936	426	1,246		2,291	58	1,140			17,389	XXX
11.	12,496	388	13,953	616	1,693		2,561	80	1,542			31,161	XXX
12.	36,951	4,026	30,540	1,810	4,934		9,751	250	5,183			81,272	XXX

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense	Inter - Company Pooling Participation Percentage	35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	3,630	1,211
2.	47,016	1,844	45,172	55.2	28.3	57.4			5.0	503	136
3.	64,472	8,561	55,912	69.1	78.0	67.9			5.0	585	198
4.	45,426	1,272	44,154	60.0	36.1	61.2			5.0	811	381
5.	50,282	655	49,627	65.1	19.0	67.3			5.0	1,065	439
6.	67,420	6,525	60,896	84.9	160.4	80.8			5.0	1,646	743
7.	55,534	2,885	52,649	66.5	65.8	66.5			5.0	2,526	1,025
8.	53,706	2,400	51,306	62.1	51.8	62.7			5.0	4,653	1,804
9.	59,309	1,964	57,345	66.2	40.2	67.7			5.0	8,020	3,345
10.	58,042	2,038	56,004	62.9	40.8	64.1			5.0	12,770	4,619
11.	60,711	2,185	58,526	64.3	43.6	65.5			5.0	25,445	5,717
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	61,655	19,617

Note: Parts 2 and 4 are gross of all discounting, including tabular discounting. Part 1 is gross of only nontabular discounting, which is reported in Columns 32 and 33 of Part 1.
The tabular discount, if any, is reported in the Notes to Financial Statements which will reconcile Part 1 with Parts 2 and 4.

SCHEDULE P - PART 2 - SUMMARY

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END ($000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	One Year	Two Year
1. Prior	33,989	32,820	31,407	30,343	30,202	30,070	29,724	29,946	29,826	29,553	(273)	(392)
2. 2007	46,888	43,068	42,138	41,358	41,026	40,725	40,597	40,744	40,726	40,736	10	(8)
3. 2008	XXX	55,433	54,957	53,722	52,644	52,221	51,946	51,768	51,567	51,491	(76)	(277)
4. 2009	XXX	XXX	44,678	42,994	41,564	40,619	40,136	39,817	39,868	39,879	11	62
5. 2010	XXX	XXX	XXX	49,687	47,306	46,065	45,801	45,455	45,150	45,086	(64)	(368)
6. 2011	XXX	XXX	XXX	XXX	60,108	58,500	57,230	56,385	55,841	55,629	(212)	(756)
7. 2012	XXX	XXX	XXX	XXX	XXX	50,872	48,798	48,093	47,578	47,244	(334)	(849)
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	48,192	45,878	45,875	45,484	(390)	(393)
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	51,902	50,742	50,518	(224)	(1,384)
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	49,982	48,466	(1,517)	XXX
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	52,160	XXX	XXX
										12. Totals	(3,070)	(4,366)

SCHEDULE P - PART 3 - SUMMARY

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END ($000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016		
1. Prior	0 0 0	10,215	15,882	18,445	20,526	21,875	22,787	23,763	24,606	25,062	XXX	XXX
2. 2007	21,649	30,225	34,311	37,007	38,262	38,991	39,477	39,786	39,905	40,150	XXX	XXX
3. 2008	XXX	27,164	41,407	45,265	47,600	49,164	49,965	50,440	50,623	50,759	XXX	XXX
4. 2009	XXX	XXX	21,138	29,235	33,062	35,651	37,089	37,874	38,564	38,787	XXX	XXX
5. 2010	XXX	XXX	XXX	23,010	32,738	37,236	40,506	42,366	43,278	43,681	XXX	XXX
6. 2011	XXX	XXX	XXX	XXX	29,544	42,607	47,214	50,857	52,337	53,459	XXX	XXX
7. 2012	XXX	XXX	XXX	XXX	XXX	24,126	33,539	38,710	42,349	43,941	XXX	XXX
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	21,785	31,243	35,809	39,500	XXX	XXX
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	25,626	34,870	40,062	XXX	XXX
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22,794	32,217	XXX	XXX
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22,541	XXX	XXX

SCHEDULE P - PART 4 - SUMMARY

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END ($000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
1. Prior	13,183	10,415	8,534	6,877	5,459	4,757	4,098	3,769	3,152	2,620
2. 2007	11,083	4,725	3,264	2,035	1,264	860	619	563	430	323
3. 2008	XXX	10,634	5,570	3,245	1,910	1,211	795	731	559	459
4. 2009	XXX	XXX	11,632	5,924	3,606	2,117	1,309	790	742	587
5. 2010	XXX	XXX	XXX	12,798	5,767	3,412	2,105	1,170	993	769
6. 2011	XXX	XXX	XXX	XXX	14,435	5,867	3,964	2,376	1,444	1,188
7. 2012	XXX	XXX	XXX	XXX	XXX	13,494	6,234	4,091	2,494	1,609
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	13,303	6,423	4,560	2,739
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,868	6,712	4,376
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,993	7,744
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,817

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated By States And Territories

States, Etc.	1 Active Status	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies Not Taken		4 Dividends Paid or Credited to Policyholders on Direct Business	5 Direct Losses Paid (Deducting Salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Finance and Service Charges Not Included in Premiums	9 Direct Premium Written for Federal Purchasing Groups (Included in Column 2)
		2 Direct Premiums Written	3 Direct Premiums Earned						
1. Alabama AL	L	27,560	15,228		9,966	(5,620)	146,580		
2. Alaska AK	N								
3. Arizona AZ	L	1,194,342	1,232,107		298,741	1,265,971	1,148,002	894	
4. Arkansas AR	L	14,476	13,566		3,899	13,054	12,390		
5. California CA	N								
6. Colorado CO	L	3,850,394	3,611,729		630,851	1,029,449	1,652,695	4,576	
7. Connecticut CT	N								
8. Delaware DE	L	440,643	433,484		77,993	199,322	438,667	610	
9. Dist. Columbia DC	L	11,801	1,002			2,664	2,664		
10. Florida FL	N								
11. Georgia GA	L	1,764,538	1,700,691		1,004,295	2,602,334	3,067,810	1,811	
12. Hawaii HI	N								
13. Idaho ID	L	338	255						
14. Illinois IL	L	21,952,456	20,758,018		9,596,695	13,243,011	13,097,196	31,164	
15. Indiana IN	L	30,118,956	27,583,724		15,179,063	16,900,113	8,890,113	94,616	
16. Iowa IA	L	2,937,461	2,590,003		843,459	813,469	1,773,411	4,572	
17. Kansas KS	L	107,898	117,672		30,898	16,742	54,490	(1)	
18. Kentucky KY	L	595,776	538,776		27,843	1,152,740	1,351,479	961	
19. Louisiana LA	N								
20. Maine ME	N								
21. Maryland MD	L	472,332	601,012		138,573	159,098	272,463	311	
22. Massachusetts MA	N								
23. Michigan MI	L	28,073,780	19,962,557		8,214,269	12,822,674	7,580,786	98,826	
24. Minnesota MN	L	3,116,809	3,196,181		1,267,108	923,686	2,231,525	3,854	
25. Mississippi MS	L	38,797	31,681		21,505	23,580	11,423		
26. Missouri MO	L	437,557	451,862		95,328	264,492	424,042	118	
27. Montana MT	L	68,441	81,389		32,779	11,000	45,673		
28. Nebraska NE	L	44,599	48,418		19,429	(6,048)	21,146		
29. Nevada NV	L	35,880	24,370		1,337	5,245	10,477	23	
30. New Hampshire NH	N								
31. New Jersey NJ	N								
32. New Mexico NM	L	902,732	886,850		307,306	509,170	415,527	1,232	
33. New York NY	N								
34. North Carolina NC	L	1,129,697	1,101,159		319,975	166,082	507,809	(127)	
35. North Dakota ND	L	96,382	99,052			5,693	51,106		
36. Ohio OH	L	99,983,540	89,801,056		44,052,969	50,292,826	29,384,684	335,949	
37. Oklahoma OK	L	34,987	15,983			58,999	62,509		
38. Oregon OR	N								
39. Pennsylvania PA	L	32,516,043	29,335,768		12,391,625	14,504,965	10,873,927	100,494	
40. Rhode Island RI	N								
41. South Carolina SC	L	472,754	530,519		160,985	390,932	772,093	428	
42. South Dakota SD	N								
43. Tennessee TN	L	18,813,316	16,300,011		5,670,697	6,416,760	3,695,307	42,840	
44. Texas TX	L	25,198	42,530		6,861	(4,236)	27,749	1	
45. Utah UT	L	12,605	8,493		363	1,270	5,335		
46. Vermont VT	N								
47. Virginia VA	L	761,991	750,832		217,578	429,881	446,807	448	
48. Washington WA	L								
49. West Virginia WV	L	13,599,011	11,711,351		6,302,928	6,801,043	2,779,004	40,161	
50. Wisconsin WI	L	1,154,750	1,039,414	18,530	272,439	402,439	444,796	724	
51. Wyoming WY	L								
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	XXX								
59. Totals	(a) 36	264,807,840	234,616,743	18,530	107,197,757	131,412,800	91,699,685	764,485	
DETAILS OF WRITE-INS									
58001.	XXX								
58002.	XXX								
58003.	XXX								
58998. Summary of remaining write-ins for Line 58 from overflow page	XXX								
58999. Totals (Line 58001 through 58003+58998) (Line 58 above)	XXX								

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

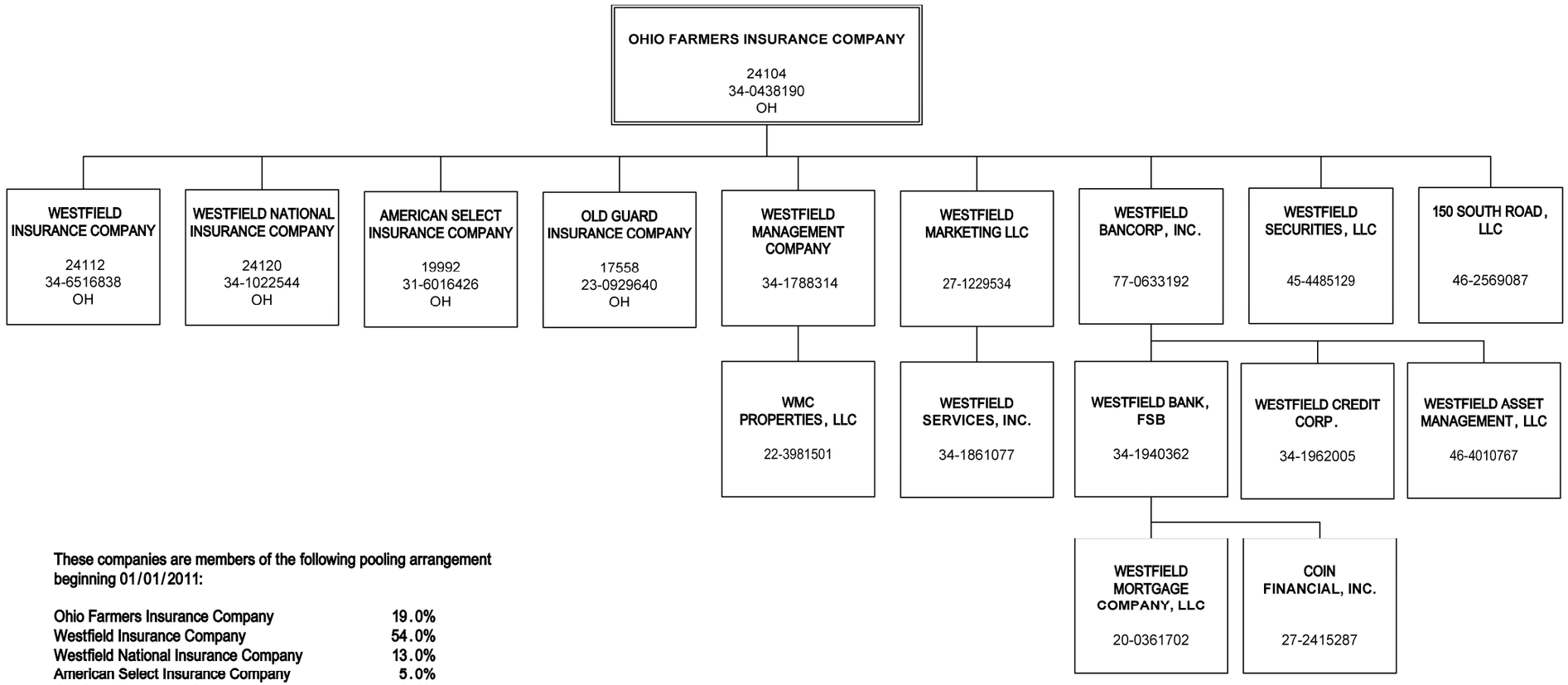
Explanation of basis of allocation of premiums by states, etc.

Inland Marine and Other Accident and Health - Residence of Insured

All Other Lines - Location of Risk

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

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART



These companies are members of the following pooling arrangement beginning 01/01/2011:

Ohio Farmers Insurance Company	19.0%
Westfield Insurance Company	54.0%
Westfield National Insurance Company	13.0%
American Select Insurance Company	5.0%
Old Guard Insurance Company	9.0%
Total	100.0%

Property and Casualty
Annual Statement Blank Alphabetical Index

Assets ... 2
Cash Flow ... 5
Exhibit of Capital Gains (Losses) ... 12
Exhibit of Net Investment Income ... 12
Exhibit of Nonadmitted Assets ... 13
Exhibit of Premiums and Losses (State Page) ... 19
Five-Year Historical Data ... 17
General Interrogatories ... 15
Jurat Page ... 1
Liabilities, Surplus and Other Funds ... 3
Notes To Financial Statements ... 14
Overflow Page For Write-ins ... 100
Schedule A - Part 1 ... E01
Schedule A - Part 2 ... E02
Schedule A - Part 3 ... E03
Schedule A - Verification Between Years ... SI02
Schedule B - Part 1 ... E04
Schedule B - Part 2 ... E05
Schedule B - Part 3 ... E06
Schedule B - Verification Between Years ... SI02
Schedule BA - Part 1 ... E07
Schedule BA - Part 2 ... E08
Schedule BA - Part 3 ... E09
Schedule BA - Verification Between Years ... SI03
Schedule D - Part 1 ... E10
Schedule D - Part 1A - Section 1 ... SI05
Schedule D - Part 1A - Section 2 ... SI08
Schedule D - Part 2 - Section 1 ... E11
Schedule D - Part 2 - Section 2 ... E12
Schedule D - Part 3 ... E13
Schedule D - Part 4 ... E14
Schedule D - Part 5 ... E15
Schedule D - Part 6 - Section 1 ... E16
Schedule D - Part 6 - Section 2 ... E16
Schedule D - Summary By Country ... SI04
Schedule D - Verification Between Years ... SI03
Schedule DA - Part 1 ... E17
Schedule DA - Verification Between Years ... SI10
Schedule DB - Part A - Section 1 ... E18
Schedule DB - Part A - Section 2 ... E19
Schedule DB - Part A - Verification Between Years ... SI11
Schedule DB - Part B - Section 1 ... E20
Schedule DB - Part B - Section 2 ... E21
Schedule DB - Part B - Verification Between Years ... SI11
Schedule DB - Part C - Section 1 ... SI12
Schedule DB - Part C - Section 2 ... SI13
Schedule DB - Part D - Section 1 ... E22
Schedule DB - Part D - Section 2 ... E23
Schedule DB - Verification ... SI14
Schedule DL - Part 1 ... E24
Schedule DL - Part 2 ... E25
Schedule E - Part 1 - Cash ... E26
Schedule E - Part 2 - Cash Equivalents ... E27
Schedule E - Part 3 - Special Deposits ... E28
Schedule E - Verification Between Years ... SI15
Schedule F - Part 1 ... 20
Schedule F - Part 2 ... 21
Schedule F - Part 3 ... 22
Schedule F - Part 4 ... 23
Schedule F - Part 5 ... 24
Schedule F - Part 6 - Section 1 ... 25
Schedule F - Part 6 - Section 2 ... 26
Schedule F - Part 7 ... 27
Schedule F - Part 8 ... 28
Schedule F - Part 9 ... 29
Schedule H - Accident and Health Exhibit - Part 1 ... 30
Schedule H - Part 2, Part 3, and Part 4 ... 31
Schedule H - Part 5 - Health Claims ... 32
Schedule P - Part 1 - Summary ... 33
Schedule P - Part 1A - Homeowners/Farmowners ... 35
Schedule P - Part 1B - Private Passenger Auto Liability/Medical ... 36
Schedule P - Part 1C - Commercial Auto/Truck Liability/Medical ... 37
Schedule P - Part 1D - Workers' Compensation (Excluding Excess Workers' Compensation) ... 38
Schedule P - Part 1E - Commercial Multiple Peril ... 39
Schedule P - Part 1F - Section 1 - Medical Professional Liability - Occurrence ... 40
Schedule P - Part 1F - Section 2 - Medical Professional Liability - Claims-Made ... 41
Schedule P - Part 1G - Special Liability (Ocean, Marine, Aircraft (All Perils), Boiler and Machinery) ... 42
Schedule P - Part 1H - Section 1 - Other Liability - Occurrence ... 43
Schedule P - Part 1H - Section 2 - Other Liability - Claims-Made ... 44
Schedule P - Part 1I - Special Property (Fire, Allied Lines, Inland Marine, Earthquake, Burglary and Theft) ... 45
Schedule P - Part 1J - Auto Physical Damage ... 46
Schedule P - Part 1K - Fidelity/Surety ... 47
Schedule P - Part 1L - Other (Including Credit, Accident and Health) ... 48
Schedule P - Part 1M - International ... 49
Schedule P - Part 1N - Reinsurance - Nonproportional Assumed Property ... 50
Schedule P - Part 1O - Reinsurance - Nonproportional Assumed Liability ... 51
Schedule P - Part 1P - Reinsurance - Nonproportional Assumed Financial Lines ... 52
Schedule P - Part 1R - Section 1 - Products Liability - Occurrence ... 53
Schedule P - Part 1R - Section 2 - Products Liability - Claims-Made ... 54
Schedule P - Part 1S - Financial Guaranty/Mortgage Guaranty ... 55
Schedule P - Part 1T - Warranty ... 56
Schedule P - Part 2, Part 3, and Part 4 - Summary ... 34
Schedule P - Part 2A - Homeowners/Farmowners ... 57
Schedule P - Part 2B - Private Passenger Auto Liability/Medical ... 57
Schedule P - Part 2C - Commercial Auto/Truck Liability/Medical ... 57
Schedule P - Part 2D - Workers' Compensation (Excluding Excess Workers' Compensation) ... 57
Schedule P - Part 2E - Commercial Multiple Peril ... 57
Schedule P - Part 2F - Section 1 - Medical Professional Liability - Occurrence ... 58
Schedule P - Part 2F - Section 2 - Medical Professional Liability - Claims-Made ... 58
Schedule P - Part 2G - Special Liability (Ocean Marine, Aircraft (All Perils), Boiler and Machinery) ... 58
Schedule P - Part 2H - Section 1 - Other Liability - Occurrence ... 58
Schedule P - Part 2H - Section 2 - Other Liability - Claims-Made ... 58
Schedule P - Part 2I - Special Property (Fire, Allied Lines, Inland Marine, Earthquake, Burglary and Theft) ... 59
Schedule P - Part 2J - Auto Physical Damage ... 59
Schedule P - Part 2K - Fidelity/Surety ... 59
Schedule P - Part 2L - Other (Including Credit, Accident and Health) ... 59
Schedule P - Part 2M - International ... 59
Schedule P - Part 2N - Reinsurance - Nonproportional Assumed Property ... 60
Schedule P - Part 2O - Reinsurance - Nonproportional Assumed Liability ... 60
Schedule P - Part 2P - Reinsurance - Nonproportional Assumed Financial Lines ... 60
Schedule P - Part 2R - Section 1 - Products Liability - Occurrence ... 61
Schedule P - Part 2R - Section 2 - Products Liability - Claims-Made ... 61
Schedule P - Part 2S - Financial Guaranty/Mortgage Guaranty ... 61
Schedule P - Part 2T - Warranty ... 61
Schedule P - Part 3A - Homeowners/Farmowners ... 62
Schedule P - Part 3B - Private Passenger Auto Liability/Medical ... 62
Schedule P - Part 3C - Commercial Auto/Truck Liability/Medical ... 62
Schedule P - Part 3D - Workers' Compensation (Excluding Excess Workers' Compensation) ... 62
Schedule P - Part 3E - Commercial Multiple Peril ... 62
Schedule P - Part 3F - Section 1 - Medical Professional Liability - Occurrence ... 63
Schedule P - Part 3F - Section 2 - Medical Professional Liability - Claims-Made ... 63
Schedule P - Part 3G - Special Liability (Ocean Marine, Aircraft (All Perils), Boiler and Machinery) ... 63
Schedule P - Part 3H - Section 1 - Other Liability - Occurrence ... 63
Schedule P - Part 3H - Section 2 - Other Liability - Claims-Made ... 63
Schedule P - Part 3I - Special Property (Fire, Allied Lines, Inland Marine, Earthquake, Burglary and Theft) ... 64
Schedule P - Part 3J - Auto Physical Damage ... 64

Property and Casualty
Annual Statement Blank Alphabetical Index (cont.)

Schedule P - Part 3K - Fidelity/Surety ... 64
Schedule P - Part 3L - Other (Including Credit, Accident and Health) ... 64
Schedule P - Part 3M - International ... 64
Schedule P - Part 3N - Reinsurance - Nonproportional Assumed Property ... 65
Schedule P - Part 3O - Reinsurance - Nonproportional Assumed Liability ... 65
Schedule P - Part 3P - Reinsurance - Nonproportional Assumed Financial Lines ... 65
Schedule P - Part 3R - Section 1 - Products Liability - Occurrence ... 66
Schedule P - Part 3R - Section 2 - Products Liability - Claims-Made ... 66
Schedule P - Part 3S - Financial Guaranty/Mortgage Guaranty ... 66
Schedule P - Part 3T - Warranty ... 66
Schedule P - Part 4A - Homeowners/Farmowners ... 67
Schedule P - Part 4B - Private Passenger Auto Liability/Medical ... 67
Schedule P - Part 4C - Commercial Auto/Truck Liability/Medical ... 67
Schedule P - Part 4D - Workers' Compensation (Excluding Excess Workers' Compensation) ... 67
Schedule P - Part 4E - Commercial Multiple Peril ... 67
Schedule P - Part 4F - Section 1 - Medical Professional Liability - Occurrence ... 68
Schedule P - Part 4F - Section 2 - Medical Professional Liability - Claims-Made ... 68
Schedule P - Part 4G - Special Liability (Ocean Marine, Aircraft (All Perils), Boiler and Machinery) ... 68
Schedule P - Part 4H - Section 1 - Other Liability - Occurrence ... 68
Schedule P - Part 4H - Section 2 - Other Liability - Claims-Made ... 68
Schedule P - Part 4I - Special Property (Fire, Allied Lines, Inland Marine, Earthquake, Burglary and Theft) ... 69
Schedule P - Part 4J - Auto Physical Damage ... 69
Schedule P - Part 4K - Fidelity/Surety ... 69
Schedule P - Part 4L - Other (Including Credit, Accident and Health) ... 69
Schedule P - Part 4M - International ... 69
Schedule P - Part 4N - Reinsurance - Nonproportional Assumed Property ... 70
Schedule P - Part 4O - Reinsurance - Nonproportional Assumed Liability ... 70
Schedule P - Part 4P - Reinsurance - Nonproportional Assumed Financial Lines ... 70
Schedule P - Part 4R - Section 1 - Products Liability - Occurrence ... 71
Schedule P - Part 4R - Section 2 - Products Liability - Claims-Made ... 71
Schedule P - Part 4S - Financial Guaranty/Mortgage Guaranty ... 71
Schedule P - Part 4T - Warranty ... 71
Schedule P - Part 5A - Homeowners/Farmowners ... 72
Schedule P - Part 5B - Private Passenger Auto Liability/Medical ... 73
Schedule P - Part 5C - Commercial Auto/Truck Liability/Medical ... 74
Schedule P - Part 5D - Workers' Compensation (Excluding Excess Workers' Compensation) ... 75
Schedule P - Part 5E - Commercial Multiple Peril ... 76
Schedule P - Part 5F - Medical Professional Liability - Claims-Made ... 78
Schedule P - Part 5F - Medical Professional Liability - Occurrence ... 77
Schedule P - Part 5H - Other Liability - Claims-Made ... 80
Schedule P - Part 5H - Other Liability - Occurrence ... 79
Schedule P - Part 5R - Products Liability - Claims-Made ... 82
Schedule P - Part 5R - Products Liability - Occurrence ... 81
Schedule P - Part 5T - Warranty ... 83
Schedule P - Part 6C - Commercial Auto/Truck Liability/Medical ... 84
Schedule P - Part 6D - Workers' Compensation (Excluding Excess Workers' Compensation) ... 84
Schedule P - Part 6E - Commercial Multiple Peril ... 85
Schedule P - Part 6H - Other Liability - Claims-Made ... 86
Schedule P - Part 6H - Other Liability - Occurrence ... 85
Schedule P - Part 6M - International ... 86
Schedule P - Part 6N - Reinsurance - Nonproportional Assumed Property ... 87
Schedule P - Part 6O - Reinsurance - Nonproportional Assumed Liability ... 87
Schedule P - Part 6R - Products Liability - Claims-Made ... 88
Schedule P - Part 6R - Products Liability - Occurrence ... 88
Schedule P - Part 7A - Primary Loss Sensitive Contracts ... 89
Schedule P - Part 7B - Reinsurance Loss Sensitive Contracts ... 91
Schedule P Interrogatories ... 93
Schedule T - Exhibit of Premiums Written ... 94
Schedule T - Part 2 - Interstate Compact ... 95
Schedule Y - Information Concerning Activities of Insurer Members of a Holding Company Group ... 96
Schedule Y - Past 1A - Detail of Insurance Holding Company System ... 97
Schedule Y - Part 2 - Summary of Insurer's Transactions With Any Affiliates ... 98
Statement of Income ... 4
Summary Investment Schedule ... SI01
Supplemental Exhibits and Schedules Interrogatories ... 99
Underwriting and Investment Exhibit Part 1 ... 6
Underwriting and Investment Exhibit Part 1A ... 7
Underwriting and Investment Exhibit Part 1B ... 8
Underwriting and Investment Exhibit Part 2 ... 9
Underwriting and Investment Exhibit Part 2A ... 10
Underwriting and Investment Exhibit Part 3 ... 11